

**COMPARATIVE STUDY ON CREDIT RISK MANAGEMENT  
OF KATHMANDU FINANCE AND NEPAL HOUSING AND  
MERCHANT FINANCE LIMITED**

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## **RECOMMENDATION**

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KATHMANDU FINANCE AND NEPAL HOUSING AND MERCHANT  
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has been prepared as approved by this department in the prescribed format of  
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## **DECLARATION**

I hereby declare that the work done in thesis entitled **COMPARATIVE STUDY ON CREDIT RISK MANAGEMENT OF KATHMANDU FINANCE AND NEPAL HOUSING AND MERCHANT FINANCE LIMITED** has been submitted to Shanker Dev Campus, Faculty of Management, Tribhuvan University, is my own created work reported in the form of partial fulfillment of the requirement of Master's of Business studies (M.B.S.) course under the guidance of respected teacher Mr Kishor Maharjan Lecture of Shanker Dev Campus.

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**VIVA -VOCE SHEET**

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And found the thesis to be the original work of the student written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirements for

**Master's Degree in Business Studies (M.B.S.)**

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## **ABBREVIATION**

|        |  |
|--------|--|
| ADB    | Agricultural Development Bank              |
| AGM    | Annual General Meeting                     |
| BOK    | Bank of Kathmandu Limited                  |
| BPS    | Book-value Per Share                       |
| BS     | Bikram Sambat (Abbreviation of Bikram Era) |
| CEO    | Chief Executives Officer                   |
| CV     | Coefficient of Variation                   |
| DPS    | Dividend per Share                         |
| EBL    | Everest Bank Limited                       |
| EPS    | Earning Per Share                          |
| GDP    | Gross Domestic Product                     |
| HBL    | Himalayan Bank Limited                     |
| G/N    | Government of Nepal                        |
| IMF    | International Monetary Fund                |
| KFL    | Kathmandu Finance Limited                  |
| MPS    | Market Price of Share                      |
| NABIL  | Nabil Bank Limited                         |
| NBL    | Nepal Bank Limited                         |
| NEPSE  | Nepal Stock Exchange                       |
| NHMF   | Nepal Housing and Merchant Finance Limited |
| NIB    | Nepal Investment Bank Limited              |
| NICB   | Nepal Industrial & Commercial Bank Limited |
| NPV    | Net Present Value                          |
| NRB    | Nepal Rastra Bank                          |
| PE     | Price Earnings                             |
| RBB    | Rastra Banijya Bank                        |
| SBI    | Nepal State Bank of India Limited          |
| SCBNL  | Standard Chartered Bank Nepal Limited      |
| SEBO/N | Security Board of Nepal                    |