

**LOAN DISBURSEMENT AND RECOVERY  
OF  
JOINT VENTURE BANKS UNDER NEPAL RASTRA BANK DIRECTIVES  
(A comparative Study of Everest Bank Limited and Himalayan Bank Limited)**

**A THESIS**

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**In Partial Fulfillment of the Requirements for the  
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## RECOMMENDATION

This is to certify that the thesis

Submitted By

Reena Shrestha

Entitled

**Loan Disbursement and Recovery of Joint Venture Banks under Nepal Rastra Bank Directives** (A Comparative study of Everest Bank Limited and Himalayan Bank Limited)

has been prepared as approval by this Department in the prescribed format of Faculty of Management . This thesis is forwarded for examination.

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and found the thesis to be the original work of the student and written according to  
the prescribed format, we recommend the thesis to be accepted as partial  
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## DECLARATION

This is to certify that I, Reena Shrestha , student of Master's Degree, have completed the thesis on the topic **Loan Disbursement and Recovery of Joint Venture Banks under Nepal Rastra Bank Directives** ( A Comparative study of Everest Bank Limited and Himalayan Bank Limited) submitted to Nepal Commerce Campus , Faculty of Management, T.U. This is my original work done under the supervision of Dr.Prakesh Neupane, Asso.Prof. of Nepal Commerce Campus.

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This thesis is prepared to submit as a partial fulfillment for the Master's of Business Studies set by T.U. on the topic **Loan Disbursement and Recovery of Joint Venture Banks under Nepal Rastra Bank Directives** ( A Comparative study of Everest Bank Limited and Himalayan Bank Limited). The sole aim of my study and presentation of these thesis is to impart my knowledge about current policy of Everest Bank Limited and Himalayan Bank Limited referring to the current data.

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## ABBREVIATIONS

ABBS	Anywhere Branch Banking System
ADBL	Agriculture Development Bank Limited
CRR	Cash Reserve Ratio
EBL	Everest Bank Limited
EPS	Earning Per Share
FDR	Fixed Deposit Receipt
F/Y	Fiscal Year
HBL	Himalayan Bank Limited
L/C	Letter of Credit
Ltd.	Limited
NRB	Nepal Rastra Bank
P.E.	Probable Error
'r'	Coefficient of correlation
RDL	Revolving Demand Loan
STD L	Short Term Demand Loan
TU	Tribhuvan University