LOAN PERFORMANCE

OF

RURAL MICRO FINANCE DEVELOPMENT CENTRE (RMDC), NEPAL

A Thesis Submitted to:

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Submitted By:

Santosh Rijal

Shanker Dev Campus, T.U. Regd No.71001007797

In partial fulfillment of the requirements of the degree of

Master of Business Studies (MBS)

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RECOMMENDATION

This is to certify that the thesis:

Submitted by

Santosh Rijal

Entitled

'Loan Performance of Rural Micro Finance Development Centre (RMDC), Nepal'

has been prepared as appeared by this department in the prescribed format of faculty of Management. This thesis is forwarded for examination

Mrs. Indira Rijal (Thesis Supervisor)

Head, Research Department

Prof. Dr. Kamal Deep Dhakal (Campus Chief)

VIVA VOCE SHEET

We have conducted the viva voce examination of the thesis presented by

Santosh Rijal

Entitled

'Loan Performance of Rural Micro Finance Development Centre (RMDC), Nepal'

and found the thesis to be original work of the student and written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirement for Master's Degree in Business Studies (M.B.S.)

Viva Voce Committee

Chairperson, Research Committee:

Member (Thesis Supervisor):.....

Member (External Expert):....

DECLARATION

I hereby declare that the work reported in this thesis entitled 'Loan Performance of Rural Micro Finance Development Centre (RMDC), Nepal' submitted to Shanker Dev campus, faculty of management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirements of the Master Degree in Business Studies(MBS) under the supervision of my thesis supervisor Mrs. Indira Rijal, Lecturer of Shanker Dev Campus, Tribhuvan University.

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Santosh Rijal Researcher Shanker Dev Campus T.U. Regd No.71001007797

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This Thesis entitled 'Loan Performance of Rural Micro Finance Development Centre (RMDC), Nepal' has been prepared with a view to examine the loan performance of Apex institution providing wholesale fund to the small holders. It is in the form as required by the Institute of Management for the partial fulfillment of Master Level of Business Studies.

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At last but not least, I am alone responsible for any errors and deficiencies and apologize for any of them committed.

Santosh Rijal Date: 2066.04.01 Gothatar8, Kathmandu Nepal

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ABBREVIATIONS

ADB	: Asian Development Bank
ADB/N	: Asian Development Bank
Aus AID	: Australian Agency for International Development
BWTP	: Biseswor with Poor
СВ	: Commercial Banks
CMF	: Centre for Micro Finance
CSD	: Centre for Self Help Development
CWDEC	: Community Women Development Centre
DEPROSC	: Development Project Service Centre
FINGOs	: Financial Intermediary NGOs
GBBs	: Grameen Bikash Banks
GDP	: Gross Domestic Product
IBP	: Intensive Banking Program
INGOs	: International Non- government Organization
LGP	: Local Government Project
MFIs	: Micro Finance institutions
NGOs	: Non Government Organizations
NRB	: Nepal Rastra Banks
РО	: Partner Organizations
RMDC	: Rural Micro Finance Development Centre
RSRF	: Rural Self Reliance Fund
SCCs	: Saving and Credit Cooperatives
SFDP	: Small Farmer Development Program
VDCs	: Village Development Committees viii