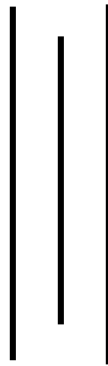


**LOAN MANAGEMENT OF NIC BANK WITH SPECIAL  
REFERENCE TO PERSONAL LOAN**

**By**  
**PRATIBHA DAHAL**  
**Shanker Dev Campus**  
**Roll No. : 846/062**  
**T.U. Regd. No. 7-2-39-78-2002**

**A Thesis Submitted to:**  
**Office of the Dean**  
**Faculty of Management**  
**Tribhuvan University**



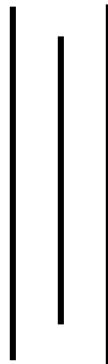
*In partial fulfillment of the requirement for the Degree of  
Master of Business Studies (M.B.S)*

**Kathmandu, Nepal**  
**July, 2009**

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## **RECOMMENDATION**

This is to certify that the Thesis

Submitted by:

**PRATIBHA DAHAL**

Entitled:

**LOAN MANAGEMENT OF NIC BANK WITH SPECIAL  
REFERENCE TO PERSONAL LOAN**

*has been prepared as approved by this Department in the prescribed format of the  
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## **VIVA-VOCE SHEET**

We have conducted the viva –voce of the thesis presented

By

**PRATIBHA DAHAL**

Entitled:

### **LOAN MANAGEMENT OF NIC BANK WITH SPECIAL REFERENCE TO PERSONAL LOAN**

*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 fulfillment of the requirement for*

**Master Degree of Business Studies (M.B.S.)**

#### **Viva-Voce Committee**

Head, Research Department .....

Member (Thesis Supervisor) .....

Member (External Expert) .....

# **TRIBHUVAN UNIVERSITY**

**Faculty of Management**

**Shanker Dev Campus**

## **DECLARATION**

I hereby declare that the work reported in this thesis entitled “**LOAN MANAGEMENT OF NIC BANK WITH SPECIAL REFERENCE TO PERSONAL LOAN**” submitted to Office of the Dean, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Master’s Degree in Business Study (M.B.S.) under the supervision of **Professor Dr. Kamal Das Manandhar** of Shanker Dev Campus.

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**Pratibha Dahal**

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## Acknowledgement

I am very much thankful to all those wonderful people whose valuable suggestions, inspirations and guidance have helped me in completion of this thesis. I would like to convey my deepest gratitude to all of them.

First and foremost, I express my sincere gratitude to my thesis supervisor, **Professor Dr. K.D. Manandhar**, who helped me in bringing out the best work since day one. Without his in-depth supervision, guidance and suggestions, this report would not have been possible.

I am also very grateful to the staffs of NIC Bank Limited for providing me data, without which the research could be impossible. Thanks are also due to all my friends for their valuable suggestions.

My family deserves special thanks for their continuous support and encouragement that they have bestowed upon me on whose support I have been able to come this far.

Pratibha Dahal

Researcher

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## ABBREVIATIONS

&	=	And
BO	=	Borrowings
GS	=	Ghar Subidha
GSI	=	Ghar Subidha Interest
i.e.	=	That is
LM	=	Loan Management
NIC	=	Nepal Industrial and Commercial Banks
NP	=	Net Profit
NRB	=	Nepal Rastra Bank
PL	=	Personal Loan
PLI	=	Personal Loan Interest
SK	=	Sajilo Karza
SKI	=	Sajilo Karza Interest
TD	=	Total Deposit