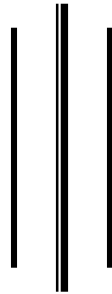


**A PROPOSAL ON CONSUMER LOAN IN
MARKET WITH REFERENCE TO
HIMALAYAN BANK LIMITED**

**By:
Chadani Kothari
Shanker Dev Campus
Putalisadak, Kathmandu
T.U. Regd. No.:7-1-274-57-99**

Roll No.: 1105/061



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Explanatory Notes

For convenience, the following **Acronyms and Abbreviations** are used in different places.

NRB	: Nepal Rastra Bank
HBL	: Himalayan Bank Limited
EBL	: Everest Bank Limited
PNB	: Punjab National Bank
EMI	: Equal monthly installments
JVB	: Joint venture bank
CSR	: Corporate Social Responsibility
SBE	: Small Business Enterprise
ATM	: Automatic Teller Machine
HR	: Human Resource
FY	: Fiscal Year
No.	: Number
Rs.	: Rupees
Pvt.	: Private
Ltd.	: Limited

The following months of the **Gregorian Calendar** year are the approximate equivalent of the months of the **Nepalese Calendar** year:

Gregorian Month	Nepalese Month
Mid-Apr/Mid-May	Baisakh
Mid-May/Mid-June	Jestha
Mid-June/Mid-July	Ashadh
Mid-July/Mid-Aug	Shrawan
Mid-Aug /Mid-Sept	Bhadra
Mid-Sept/Mid-Oct	Aswin
Mid-Oct/Mid-Nov	Kartik
Mid-Nov/Mid-Dec	Marga
Mid-Dec/Mid-Jan	Poush
Mid-Jan/Mid-Feb	Magh
Mid-Feb/Mid-Mar	Falgun
Mid-Mar/Mid-Apr	Chaitra