

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

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In partial fulfillment of the requirement for the degree of

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## **RECOMMENDATION**

This is to certify that the thesis:

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

has been prepared as approved by this department in the prescribed format of  
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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

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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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Researcher

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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