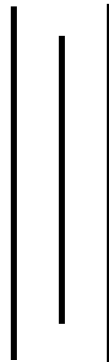


CREDIT MANAGEMENT OF NEPALESE COMMERCIAL BANKS
(With reference to Nepal Investment Banks Limited & Nepal Industrial
and Commercial Bank Limited)

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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 (MBS)*

Kathmandu, Nepal
May, 2010

RECOMMENDATION

This is to certify that the Thesis

Submitted by:

SRIJANA ADHIKARI

Entitled:

**CREDIT MANAGEMENT OF NEPALESE COMMERCIAL BANKS
(With reference to Nepal Investment Banks Limited & Nepal Industrial
and Commercial Bank Limited)**

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

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be accepted as partial fulfillment of the requirement for*

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DECLARATION

I hereby declare that the work reported in this thesis entitled “**Credit Management of Nepalese Commercial Banks (With reference to Nepal Investment Banks Limited & Nepal Industrial and Commercial Bank Limited)**” 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 Degree in Business Studies (MBS) under the supervision of **Prof. Sneha Lata Kafle** and **Sita Dhital** of Shanker Dev Campus.

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Srijana Adhikari

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ABBREVIATIONS

A/C	=	Account
AD	=	After Death
ATM	=	Automated Teller Machine
BS	=	Bikarm Sambat
Ed	=	Edition
FY	=	Fiscal Year
GDP	=	Gross Domestic Productivity
GON	=	Government of Nepal
Govt.	=	Government
HMG	=	His Majesty Government
i.e.	=	That is
L/C	=	Letter of Credit
Ltd	=	Limited
MBS	=	Master of Business Study
NBL	=	Nepal Bank Limited
NGOs	=	Non-government Organizations.
NIB	=	Nepal Investment Bank Limited.
NIC	=	Nepal Industrial and Commercial Bank Limited
NPAs	=	Non- Performing Assets
NRB	=	Nepal Rastra Bank
OBIs	=	Other Baiting Institution
SWIFT	=	Fast and Reliable Money Transfer Service
TR	=	Trust Receipt
TU	=	Tribhuvan University