

**EFFECTIVE IMPLEMENTATION OF CREDIT
POLICY IN NEPALESE COMMERCIAL BANKS**
(A Study of Nabil, NIC, Everest and Nepal Bangladesh Bank Ltd.)

A THESIS

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RECOMMENDATION

This is to certify that the thesis

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Biraj Shrestha

Entitled:

**“EFFECTIVE IMPLEMENTATION OF CREDIT POLICY IN NEPALESE COMMERCIAL BANKS
(A Study of Nabil, NIC, Everest and Nepal Bangladesh Bank Ltd.)”**

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DECLARATION

I hereby declare that the work in this thesis entitled, “Effective Implementation of Credit Policy in Nepalese Commercial Banks (A Study of Nabil, NIC, Everest and Nepal Bangladesh Bank Ltd.)” has submitted to Faculty of Management, Tribhuvan University is my Original work. It is done in the form of partial fulfillment for the Master of Business Studies (M.B.S) under the supervision and guidance of Dr. Bihari Binod Pokharel, Head of Research Department, Nepal Commerce Campus & Mr. Dipesh Bhatta of Nepal Commerce Campus.

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VIVA-VOCE SHEET

We have conducted the viva-voce examination of the thesis

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“EFFECTIVE IMPLEMENTATION OF CREDIT POLICY IN NEPALESE COMMERCIAL BANKS
(A Study of Nabil, NIC, Everest and Nepal Bangladesh Bank Ltd.)”

We found the thesis to be original work of the student and written according to the prescribed format. We recommended the thesis to be accepted as partial fulfillment of the requirements for Master of Business Studies (M.B.S.)

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ABBREVIATIONS

ABBS	:	Anywhere Branch Banking System
ATM	:	Automatic Teller Machine
B.S	:	Bikram Sambat
C.V	:	Coefficient of Variance
CB	:	Commercial Bank
CT Loan	:	Calcutta Transit Loan
EBL	:	Everest Bank Limited
EMI	:	Equal Monthly Installment
FD	:	Fixed Deposit
FDBP	:	Foreign Document Bills Purchase
FDR	:	Fixed Deposit Receipt
FY	:	Fiscal Year
GDP	:	Gross Domestic Product
GNP	:	Gross National Product
ICC	:	International Chamber of Commerce
IMF	:	International Monetary Fund
INGOs	:	International Non Government Organizations
JVBs	:	Joint Ventures Banks
L/C	:	Letter of Credit
NABIL	:	NABIL Bank Ltd
NB	:	Nepal Bangladesh Bank
NGOs	:	Non Government Organizations
NIC	:	Nepal Industrial and Commercial Bank
NIDC	:	Nepal Industrial Development Corporation
NPA	:	Non Performing Assets
NPR	:	Nepalese Rupee
NRB	:	Nepal Rastra Bank
OD	:	Over Draft
OMO	:	Open Market Operation
PAD	:	Payment Against Document
PCR	:	Project Completion Report
PIS	:	Project Information Sheet
PNB	:	Punjab National Bank
RBB	:	Rastrya Banijaya Bank

S.D	:	Standard Deviation
SAARC	:	South Asian Association for Regional Co-operation
TL	:	Term Loan
TR Loan	:	Trust Receipt Loan
UAE	:	United Arab Emirates
UCPDC	:	Uniform Customs and Practice for Documentary Credits

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