

**CREDIT RISK MANAGEMENT
OF
JOINT VENTURE BANKS**

A THESIS

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Submitted To:

Office of The Dean.

Faculty of Management

Tribhuvan University

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

**New Baneshwor, Kathmandu
December, 2008**

RECOMMENDATION

This is to certify that Mr. Sandesh Aryal has prepared the thesis entitled,

Credit Risk Management of Joint Venture Banks

under my supervision. This thesis has been prepared in the format as per partial fulfillment of the required for the Master Degree in Business Study of the Faculty of Management, Tribhuvan University. Thus, it is forwarded for examination.

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DECLARATION

I hereby declare that the work reported in this thesis entitled “**Credit Risk Management of Joint Venture Banks,**” submitted to Nepal Commerce Campus, 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 Studies under the supervision of Dr. Bihari Binod Pokharel (Head of the Research Department) and Mr. Umesh Kumar Koirala of Nepal Commerce Campus.

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AKNOWLEDGEMENTS

This thesis has been prepared for partial fulfillment of the required for the Master Degree in Business Studies. It is my privilege to complete this thesis entitled "Credit Risk Management of Joint Venture Banks".

I would like to express my heartiest gratitude and sincere thanks to my honorable thesis supervisors Dr. Bihari Binod Pokharel (Head of the Research Department) and Mr. Umesh Kumar Koirala of Nepal Commerce Campus for their scholar guidance with intellectual direction, supervision and inspiration during the preparation of this thesis. I also wish to extend my thanks to my respected teacher Mr. Diwakar Pokhrel (Campus Chief) of Nepal Commerce Campus for his co-operation and guidance.

I would like to extend my heartiest gratitude to the management committee of all Joint Venture Banks together with the staffs of the banks because it would not have been possible for me to complete my thesis work without their help and co-operation.

I would like to express my sincere thanks to professor and lectures also the staffs of Library and Administration of Nepal commerce Campus who helped me in the completion of this thesis. Finally, I would like to thanks all my family members and friends who inspired me to complete this thesis.

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LIST OF ABBREVIATION

A.D.B.N.	:	Agricultural Development Bank Nepal
A.T.M.	:	Automatic Time Money
B.O.K.	:	Bank of Kathmandu
B.S.	:	Bikram Sambat
C.V.	:	Coefficient of Variation
D.B.L.	:	Dubai Bank Limited
E.B.I.L.	:	Emirates Bank International Limited
E.B.L.	:	Everest Bank Limited
F.Y.	:	Fiscal Year
Govt.	:	Government
H.B.L.	:	Himalayan Bank Limited
I.F.I.C.	:	International Finance Industrial and Commerce
J.V.B.	:	Joint Venture Bank
Ltd.	:	Limited
M.B.S.	:	Master of Business Studies
N.B.B.L.	:	Nepal Bangladesh Bank Limited
N.B.L.	:	Nabil Bank Limited
NEPSE	:	Nepal Stock Exchange
N.R.B.	:	Nepal Rastra Bank
N.S.B.I.B.L.	:	Nepal S.B.I. Bank Limited
P.E.	:	Probable Error
L.L.P.	:	Loan Loss Provision
R.I.	:	Risk Index
R.O.A.	:	Return on Assets
R.O.E.	:	Return on Equity
Rs.	:	Rupees
R.B.B.	:	Rastrya Banijya Bank
S.C.B.L.	:	Standard Chartered Bank Limited
S.D.	:	Standard Deviation
T.U.	:	Tribhuvan University