

# **CREDIT RISK MANAGEMENT OF JOINT VENTURE BANKS OF NEPAL**

**A Thesis**

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## DECLARATION

I hereby declare that the work reported in this thesis entitled **Credit Risk Management of Joint Venture Banks of Nepal** submitted to the central department of management, Tribhuvan University is my original work done in the form of the requirement for Master's Degree of Business Studies (MBS), under the supervision of Dr. Prakash Nepaune, Nepal Commerce Campus, Minbhawan, Katmandu.

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**RECOMMENDATION**

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## VIVA-VOCE SHEET

We have conducted the viva-voce examination of the thesis presented by

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

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**Khageshwor Lamichhane  
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## **ABBREVIATION**

<b>A.D.B.L.</b>	<b>:</b>	<b>Agriculture Development Bank Limited</b>
<b>A.T.M.</b>	<b>:</b>	<b>Automatic Teller Machine</b>
<b>B.O.D.</b>	<b>:</b>	<b>Board of Director</b>
<b>B.O.K.</b>	<b>:</b>	<b>Bank of Kathmandu</b>
<b>B.S.</b>	<b>:</b>	<b>Bikram Sambat</b>
<b>CAP.</b>	<b>:</b>	<b>The inverse of Equity Multiplier</b>
<b>C.V.</b>	<b>:</b>	<b>Coefficient of Variation</b>
<b>D.B.L.</b>	<b>:</b>	<b>Dubai Bank Limited</b>
<b>E.B.I.L.</b>	<b>:</b>	<b>Emirates Bank International Limited</b>
<b>E.B.L.</b>	<b>:</b>	<b>Everest Bank Limited</b>
<b>F.Y.</b>	<b>:</b>	<b>Fiscal Year</b>
<b>Govt.</b>	<b>:</b>	<b>Government</b>
<b>H.B.L.</b>	<b>:</b>	<b>Himalayan Bank Limited</b>
<b>i.e.</b>	<b>:</b>	<b>That is</b>
<b>I.F.I.C.</b>	<b>:</b>	<b>International Finance Industrial and Commerce</b>
<b>J.V.B.s</b>	<b>:</b>	<b>Joint Venture Banks</b>
<b>K.B.L.</b>	<b>:</b>	<b>Kumari Bank Limited</b>
<b>Ltd.</b>	<b>:</b>	<b>Limited</b>
<b>M.B.L.</b>	<b>:</b>	<b>Machhapuchre Bank Limited</b>

<b>N.B.B.L</b>	<b>:</b>	<b>Nepal Bangladesh Bank Limited</b>
<b>N.B.L.</b>	<b>:</b>	<b>Nabil Bank Limited</b>
<b>NEPSE</b>	<b>:</b>	<b>Nepal Stock Exchange</b>
<b>No.</b>	<b>:</b>	<b>Number</b>
<b>NPA</b>	<b>:</b>	<b>Non-Performing Assets</b>
<b>N.P.L.</b>	<b>:</b>	<b>Non-Performing Loan</b>
<b>N.R.B.</b>	<b>:</b>	<b>Nepal Rastra Bank</b>
<b>N.SBI.B.L.</b>	<b>:</b>	<b>Nepal SBI Bank Limited</b>
<b>P.E.</b>	<b>:</b>	<b>Probable Error</b>
<b>P.L.L.</b>	<b>:</b>	<b>Provision Loan Loss</b>
<b>R.B.B</b>	<b>:</b>	<b>Rastriya Banijya Bank</b>
<b>R.I.</b>	<b>:</b>	<b>Risk Index</b>
<b>R.O.A.</b>	<b>:</b>	<b>Return on Assets</b>
<b>R.O.E.</b>	<b>:</b>	<b>Return on Equity</b>
<b>Rs.</b>	<b>:</b>	<b>Rupees</b>
<b>S.C.B.N.L.</b>	<b>:</b>	<b>Standard Chartered Bank Nepal Limited</b>
<b>S.D.</b>	<b>:</b>	<b>Standard Deviation</b>
<b>T.U.</b>	<b>:</b>	<b>Tribhuvan University</b>