

**A STUDY ON LENDING PRACTICES OF JOINT  
VENTURE COMMERCIAL BANKS**

**(With Reference to Himalayan Bank, Everest Bank and SBI Bank)**

*A Thesis*

*Submitted By:*

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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.)*

**Kathmandu, Nepal  
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## **RECOMMENDATION**

**This is to certify that the Thesis**

*Submitted by:*

**Mamata Pradhan**

*Entitled:*

**A STUDY ON LENDING PRACTICES OF JOINT VENTURE  
COMMERCIAL BANKS**

**(With Reference to Everest Bank, SBI Bank and Himalayan Bank)**

*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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**Head of Research Department**

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## VIVA-VOCE SHEET

*We have conducted the viva-voce examination of the thesis*

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**A STUDY ON LENDING PRACTICES OF JOINT VENTURE  
COMMERCIAL BANKS**

**(With Reference to Everest Bank, SBI Bank and Himalayan Bank)**

*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 of the requirements for*

**Master's Degree in Business Studies (M.B.S.)**

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**Member (Thesis Supervisor) : .....**

**Member (External Expert) : .....**

## **DECLARATION**

I, hereby, declare that the work reported in this thesis entitled “A Study on Lending Practices of Joint Venture Commercial Banks (With Reference to Everest Bank, SBI Bank and Himalayan Bank) submitted to Office of the Dean, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment for the Master’s Degree in Business Studies (M.B.S.) under the Supervision of Prakash Singh Pradhan, Shanker Dev Campus.

Date:.....

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Advices, Recommendations and suggestions are whole heartedly welcome. Thanks

**Mamata Pradhan**

Researcher

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## **ABBREVIATIONS**

ATM	:	Automatic Machine Teller
B.S.	:	Bikram Sambat
C.V.	:	Co- Variance
CAR	:	Capital Adequacy Ratio
CD	:	Credit Deposit
CRR	:	Cash Reserve Ratio
EBL	:	Everest Bank Limited
FDR	:	Fixed Deposit Receipt
GDP	:	Gross Domestic Product
HBL	:	Himalayan Bank Limited
JVB	:	Joint Venture Bank
LLP	:	Loan Loss Provision
Ltd.	:	Limited
NG	:	Nepal Government
NIDC	:	Nepal Industrial Development Corporation
NPA	:	Non Performing Assets
NPL	:	Non-Performing Loan
NRB	:	Nepal Rastra Bank
P.Er	:	Probable Error
PL	:	Performing Loan
RBB	:	Rastriya Banijya Bank
Rs.	:	Rupees
S.D.	:	Standard Deviation
SBI	:	SBI Bank Limited
TL	:	Total Loan

WTO : World Trade Organization