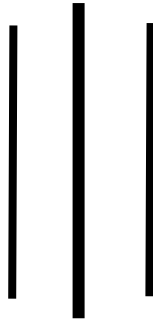


**THE OVERALL FINANCIAL STATUS OF
NAVAJEEVAN CO-OPERATIVES LTD.
DHANGADHI, KAILALI -A *case study***



BY

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***A Thesis Submitted to:*
OFFICE OF THE DEAN
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Tribhuvan University**

***In Partial Fulfillment of the Requirement of the degree of
Master of Business Studies (M.B.S.)***

2065 Shrawan



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RECOMMENDATION

This is to certify that the thesis

Submitted by
Tika Datta Bhatta

Entitled
**"THE OVERALL FINANCIAL STATUS OF
NAVAJEEVAN CO-OPERTIVES LTD. DHANGADHI, KAILALI"**

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VIVA-VOCE SHEET

We have conducted the VIVA- VOCE examination of the thesis presented by

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**"THE OVERALL FINANCIAL STATUS OF
NAVAJEEVAN CO-OPERATIVES LTD. DHANGADHI, KAILALI"**

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.)

Viva- Voce Committee

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Date:

Declaration

I hereby declare that the work reported in this thesis entitled "***The overall Financial Status of Navajeevan Co-operatives Ltd. Dhangadhi, Kailali: A Case Study***" submitted to Kailali Multiple Campus, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirements for the Master's Degree in Business Studies (MBS) under the supervision of Lecturer Mr. Padam Raj Joshi, Kailali Multiple Campus.

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LIST OF ABBREVIATIONS

FY	: Financial Year (Shrawan 1 st of a year to Ashad 31 st of the next year)
GDP	: Gross Domestic Product
HMG	: His Majesty's Government of Nepal
ICA	: International Co-operative Alliance
NPA	: Non performing Assets
NCDB	: National Co-operative Development Board
CTC	: Co-operative Training Centre
FSS	: Financial Self Sufficiency
OSS	: Operating Self Sufficiency
NRB	: Nepal Rastra Bank
ADB/N	: Agricultural Development Bank of Nepal
UNDP	: United Nations Development Programme
NGO's	: Non-government Organizations
INGO's	: International non-government Organizations
WTO	: World Trade Organization
NEFSCUN	: Nepal Federation of Saving & Credit Co-operative Union
NBA	: Non Banking Assets
W/C	: Working Capital
ROE	: Return on Equity
NPAT	: Net profit after tax