

**A STUDY ON  
NON PERFORMING LOAN IN  
COMMERCIAL BANKS OF NEPAL**



*Submitted By*

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In Partial Fulfillment for the Requirement of the Degree Of  
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## VIVA - VOCE SHEET

We Have Conducted the Viva-Voce Examination of the Thesis Presented By

**BHARAT BAHADUR THAPA**

*Entitled:*

**"A STUDY ON NON PERFORMING LOAN IN COMMERCIAL BANKS  
OF NEPAL"**

And

Found The Thesis Is 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

**Master of Business Studies (M.B.S.)**

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## **RECOMMENDATION**

This is to certify that Mr. Bharat Bahadur Thapa has prepared the thesis entitled “**A Study on Non performing Loan In Commercial Banks of Nepal**” under our supervision.

This thesis has been prepared in the form as partial fulfillment of the requirement for the Master’s of Business Studies (M.B.S.) of the faculty of Management, Tribhuvan University. Thus, it is forwarded for examination. We recommend this thesis for acceptance.

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## **DECLARATION**

I Hereby Declare That The Worked Reported In This Thesis Entitled "**A Study On Non Performing Loan In Commercial Banks of Nepal**" Submitted To Office the Dean, Faculty of Management, Tribhuvan University Is My Original Work Done In The Form of Partial Fulfillment For The Requirement of Master of Business Studies (M.B.S.) Under The guidance and supervision of Mr. Bin Bahadur Raut, Department Head, Faculty of Management & Mr. Jayaram Devkota Assistant Lecturer of Makwanpur Multiple Campus, Tribhuvan University.

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## **Abbreviation Used**

BOK	: Bank of Kathmandu
C.V	: Coefficient of Variation
EBL	: Everest Bank Limited
FNCCI	: Federation of Nepalese Chamber of Commerce and Industries
FY	: Fiscal Year
KBL	: Kumari Bank Limited
L&A	: Loan and advances
LLP	: Loan Loss Provision
Ltd.	: Limited
NBL:	: Nepal Bank limited
NIBL	: Nepal Investment bank Limited
NICB	: Nepal Industrial and Commercial bank
No.	: Number
NP	: Net Profit
NPA:	: Non Performing Assets
NPL:	: Non Performing Loan
PE	: Probable Error
r	: Coefficient of Correlation
RBB	: ratriya Banijya Bank
Rs.	: Rupees
S.D.	: Standard Deviation
TA	: Total Assets
TD	: Total Deposits
FSC	: Financial Supervisory Commision