

**IMPACT & IMPLEMENTATION OF NEPAL RASTRA BANK
DIRECTIVES ON NON-PERFORMING LOAN
(A Comparative Study of the NBL, NABIL & SCBNL)**

A THESIS

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

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February, 2013

RECOMMENDATION

This is to certify that the Thesis

Submitted by:

Milan Adhakari

Entitled:

**IMPACT & IMPLEMENTATION OF NEPAL RASTRA BANK DIRECTIVES ON NON-
PERFORMING LOAN**

(A Comparative Study of the NBL, NABIL & SCBNL)

*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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VIVA-VOCE SHEET

We have conducted the viva-voce of the thesis presented

By

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PERFORMING LOAN**

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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 of the requirement for the

Degree of Master's in Business studies (M.B.S.)

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Member (Thesis Supervisor)
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DECLARATION

I, hereby, declare that the work reported in this thesis entitled **“IMPACT & IMPLEMENTATION OF NEPAL RASTRA BANK DIRECTIVES ON NON-PERFORMING LOAN”** (A Comparative Study of the NBL, NABIL & SCBNL) submitted to office of the Dean, Faculty of Management, Tribhuvan University, is my original work done for the partial fulfillment of the requirement for the Masters of Business Studies (MBS) under the supervision of **Lecturer. Rita Maskey** and **Lecturer. Binita Manandhar** of Shanker Dev Campus, Putalisadak, Kathmandu.

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Date: - February, 2013

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ABBREVIATIONS

CD	:	Credit to Deposit
CIB	:	Credit Information Bureau
CV:		Coefficient of Variation
LBL	:	Lumbini Bank Limited
LLP	:	Loan Loss Provision
NABIL	:	Nabil Bank Limited
NBBL:		Nepal Bangladesh Bank Limited
NBL	:	Nepal Bank Limited
NICB	:	Nepal Industrial and Commercial Bank
NPA	:	Non Performing Assets
NPL	:	Non Performing Loan
NRB	:	Nepal Rastra Bank
SCBNL	:	Standard Chartered Bank Nepal Limited
SCT	:	Smart Choice Technology
SD	:	Standard Deviation
TD	:	Total Deposit
i.e.	:	That is