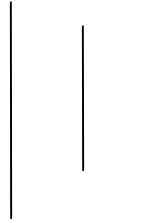


**AN OVERVIEW OF NON-PERFORMING ASSETS OF NEPALESE
COMMERCIAL BANKS
(WITH REFERENCE TO NIBL, NABIL & NBBL)**



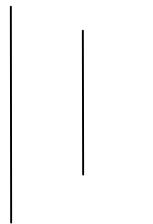
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A THESIS SUBMITTED TO:

OFFICE OF THE DEAN

FACULTY OF MANAGEMENT

TRIBHUWAN UNIVERSITY

**IN PARTIAL FULFILLMENT OF THE REQUIREMENT OF THE DEGREE OF
MASTER'S OF BUSINESS STUDIES (MBS)**

BIRGUNJ, PARSA

Feb 2011

RECOMMENDATION

This is to certify that the thesis

Submitted by:

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AN OVERVIEW OF NON-PERFORMING ASSETS OF NEPALESE COMMERCIAL BANKS

(WITH REFERENCE TO NIBL, NABIL & NBBL.)

has been prepared as approved by this Campus in prescribed format
of faculty of Management. This thesis is forwarded for examination.

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DECLARATION

I hereby declare that the works reported in this thesis entitled “An overview of “Non - Performing Assets of commercial banks (With reference to Nepal Investment Bank Ltd., NABIL Bank Ltd. & Nepal Bangladesh Bank Ltd.)” submitted to Thakur Ram Multiple Campus, Faculty of Management, Tribhuvan University, is my original work done for partial fulfillment of the requirement for the Master’s Degree in Business Studies (MBS) under the supervision of Mr. Sambhu Saran Sah Lecturer of Thakur Ram Multiple Campus, Birgunj.

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VIVA - VOCE SHEET

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

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**AN OVERVIEW OF NON-PERFORMING ASSETS OF NEPALESE COMMERCIAL
BANKS**

(WITH REFERENCE TO NIBL, NABIL & NBBL)

and found the thesis to be 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 Master's Degree in Business Studies (M.B.S.)

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Finally, I hope that this thesis report will serve as a stepping stone to the student of business studies and to those who wish to make further research under this topic.

Tapindar Kaur

Thakur Ram Multiple Campus, Birgunj

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ABBREVIATIONS

AIR	Accrued Interest Receivable
AMC	Asset Management Company
CIB	Credit Information Bureau
C.V.	Coefficient of Variation
NIBL	Nepal Investment Bank Ltd.
NBL	Nabil Bank Ltd.
NBBL	Nepal Bangladesh Bank Ltd.
F/Y	Fiscal Year
L & A	Loan and Advances
Ltd.	Limited
MIS	Management Information System
NO.(N)	Number
NP	Net Profit
NPA	Non Performing Asset
NRB	Nepal Rastra Bank
NSBs	National Saving Bonds
P.E.	Probable Error
RBB	Rastriya Banijya Bank
Rs.	Rupees
r	Correlation Coefficient
S.D.()	Standard Deviation
TRM	Thakur Ram Multiple
TA	Total Asset
TD	Total Deposit
T.U.	Tribhuwan University
%	Percentage