

**AN OVERVIEW OF NON-PERFORMING ASSET OF  
NEPALESE COMMERCIAL BANKS  
(WITH REFERENCE TO NEPAL INVESTMENT BANK  
LTD., NABIL BANK LIMITED & NEPAL BANGLADESH  
BANK LTD.)**

**BY**

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## **RECOMMENDATION**

This is to certify that the thesis

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(WITH REFERENCE TO NEPAL INVESTMENT BANK LTD., NABIL BANK  
LIMITED & NEPAL BANGLADESH BANK LTD.)

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## **VIVA -VOCE SHEET**

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**(WITH REFERENCE TO NEPAL INVESTMENT BANK LTD., NABIL BANK  
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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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## **DECLARATION**

I hereby declare that the works reported in this thesis entitled “An overview of “Non - Performing Asset of commercial banks (With reference to Nepal Investment Bank Ltd., NABIL Bank Ltd. & Nepal Bangladesh Bank Ltd.)” submitted to a Thakur Ram Multiple Campus, Faculty of Management, Tribhuwan 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. Sanjay Shrestha Associate Professor of Thakur Ram Multiple Campus.

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As it is my first effort, there may be some weakness in my presentation. And for those weaknesses I would like to invite all the readers to give their comments & suggestions if any.

Lastly, I would like to say confidently that this report of mine will be highly useful to the students of Business Students and to all who are interested in this topic.

---

Manisha Shrestha  
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## **ABBREVIATIONS**

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