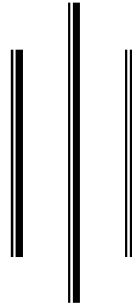


**AN OVERVIEW OF NON –PERFORMING ASETS OF NEPALESE  
COMMERCIAL BANKS  
(WITH REFERENCE TO NIBL, NABIL & NBBL)**



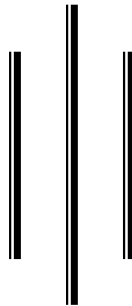
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**A THESIS SUBMITTED TO:  
OFFICE OF THE DEAN  
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IN PARTIAL FULFILLMENT OF THE REQUIREMENT OF THE  
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SEPTEMBER 2010**

**RECOMMENDATION**

**This is to certify that the thesis**

**Submitted by:**

**Shovita Singh**

**Entitled:**

**“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  
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**Entitled:**

**“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 fomat.We recommend the thesis to be  
accepted as**

**Partial fulfillment of the requirement for the  
Master’s Degree in Business Studies (M.B.S.)**

**Viva-Voce Committee**

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Finally, I hope that this 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.

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**September 2010**

## **DECLARATION**

**I hereby declare that the works reported in this 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 Camps ,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.Lalan Dwibedi and lecturer of Thakur Ram Multiple Campus, Birgunj.**

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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>NIBL</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</b>	<b>Loans and Advances</b>
<b>LTD.</b>	<b>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>TRM</b>	<b>Thakur Ram Multiple Campus</b>
<b>TA</b>	<b>Total Asset</b>
<b>TD</b>	<b>Total Deposit</b>
<b>T.U.</b>	<b>Tribhuvan University</b>
<b>%</b>	<b>Percentage</b>