

**IMPACT & IMPLEMENTATION OF NON-PERFORMING  
LOAN**

**(A Comparative Study of the NABIL & SCBNL)**

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*A Thesis Submitted to*

Office of the Dean

Faculty of Management

Tribhuvan University

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

**Bhairahawa**

**November, 2014**

## **RECOMMENDATION**

This is to certify that the Thesis

*Submitted by*

**Radha Gaire**

*Entitled*

### **IMPACT & IMPLEMENTATION OF NON-PERFORMING LOAN (A Comparative Study of the 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 examination of the thesis

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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*

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## **DECLARATION**

I, hereby declare that this thesis entitled “**IMPACT & IMPLEMENTATION OF NON-PERFORMING LOAN**” (A Comparative Study of the 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 Mr. Sahadev Bhatta of Bhairahawa Multiple Campus, Siddharthanagar.

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## **ABBREVIATIONS**

%	:	Percentage
&	:	and
ADB/N:		Agriculture Development Bank Nepal
AMC	:	Assets Management Company
ATM	:	Automatic Taylor Machine
CD	:	Credit to Deposit
CIB	:	Credit Information Bureau
CV:		Coefficient of Variation
DO	:	Development Organization
FY	:	Fiscal Year
i.e.	:	That is
JVBs	:	Joint venture banks
LBL	:	Lumbini Bank Limited
LLP	:	Loan Loss Provision
NABIL	:	Nabil Bank Limited
NBBL	:	Nepal Bangladesh Bank Limited
NBL	:	Nepal Bank Limited
NEPSE	:	Nepal stock exchange
NGOs	:	Non governmental organizations
NICB	:	Nepal Industrial and Commercial Bank
NPA	:	Non Performing Assets
NPL	:	Non Performing Loan
NRB	:	Nepal Rastra Bank
Rs.	:	Rupees

SCBNL :	Standard Chartered Bank Nepal Limited
SCT :	Smart Choice Technology
SD :	Standard Deviation
TD :	Total Deposit
USA :	United State of America