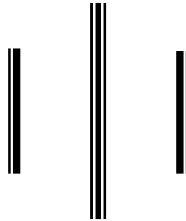


# NON-PERFORMING LOAN IN NEPALESE COMMERCIAL BANKS



**A**

**Thesis**

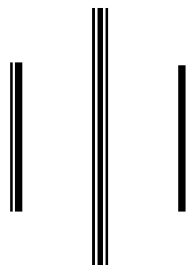
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**Faculty of Management**

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In partial fulfillment for the requirements for the degree of Master  
of Business Studies (MBS)

Nepalgunj, Nepal

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**RECOMMENDATION**

This is to certify that the thesis:

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**NON-PERFORMING LOAN IN NEPALESE COMMERCIAL BANKS**

*has been prepared as approved by this Department in the prescribed format of 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 presented by

**SUWASH SUBEDI**

**ENTITLED**

**NON-PERFORMING LOAN IN NEPALESE COMMERCIAL BANKS**

And found the thesis to be the original work of the student written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirement for Master of Business Studies (MBS)

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Chairman of Research Department .....

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Member (External Expert).....

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# DECLARATION

I hereby declare that the work reported in this thesis entitled “**Non-Performing Loan In Nepalese Commercial Banks**” submitted to Faculty of Management, Tribhuvan University, Mahendra Multiple Campus, Nepalgunj is my original work done in the form of partial fulfillment of the requirement for the Master’s Degree in Business Studies (MBS) under the supervision of Mr. Dol Bahadur Bhandari, Mahendra Multiple Campus, Nepalgunj.

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Thanks

Date : June, 2010

**SUWASH SUBEDI**

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## **LIST OF ACRONYMS**

ADB	= Agricultural Development Bank
AMC	= Asset Management Company
BIMSTEC	= Bangladesh, India, Myanmar, Srilanka, Thailand Economic Corporation
C.D.	= Credit Deposit
C.V.	= Coefficient of Variation
CB	= Commercial Bank
CIB	= Credit Information Bureau
DRT	= Debt Recovery Tribunal
FNCCI	= Federation of Nepal Chamber of commerce and industry
IMF	= International Monetary Fund
LLP	= Loan Loss Provision
NABIL	= Nepal Arab Bank Limited
NBBL	= Nepal Bangladesh Bank Limited
NBL	= Nepal Bank Limited
NGO	= Non government Organization
NIBL	= Nepal Investment Bank Limited
NIDC	= Nepal Industrial Development Corporation
NPA	= Non Performing Assets
NPL	= Non Performing Loan
NRB	= Nepal Rastra Bank
NSBs	= National Savings Banks
P.E.	= Probable Error

RBB	= Rastriya Banijya Bank
RBI	= Reserve Bank of India
S.D	= Standard Deviation
SAFTA	= South Asian Free Trade Agreement
SCBNIL	= Standard Chartered Bank Nepal Limited
SEBO	= Security Exchange Board
T.U.	= Tribhuvan University
U.S.	= United States
WTO	= World Trade Organization