

**A STUDY OF NON-PERFORMING
ASSET
OF
NEPALESE COMMERCIAL BANKS**



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RECOMMENDATION

This is to certify that the thesis

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A Study of Non-Performing Asset of Nepalese Commercial Banks

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VIVA-VOCE SHEET

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DECLARATION

I hereby declare that the work reported in this thesis entitled to **A Study of Non-Performing Asset of Nepalese Commercial Banks** submitted to Central Department of Management, Kirtipur, Kathmandu, Faculty of Management, Tribhuvan University is my original work done in the form of partial fulfillment of the requirements for the Masters of Business Studies (MBS) under the supervision of **Mr. Ajaya Prasad Dhakal**, Associate Professor, Central Department of Management, Kirtipur.

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To accomplish this study, I have done the optimum effort from my level to offer precise information in the related topics and hope it will act as a reliable reference to upcoming students, respective institutions as well as seekers of related studies.

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ABBREVIATION

NRB	:	Nepal Rastra Bank
NIBL	:	Nepal Investment Bank Limited
HBL	:	Himalayan Bank Limited
RBB	:	Rastriya Banijya Bank
NBL	:	Nepal Bank Limited
NPA	:	Non Performing Asset
NPL	:	Non Performing Loan
LLP	:	Loan Loss Provision
T.U.	:	Tribhuvan University
GLLP	:	General Loan Loss Provision
SLLP	:	Specific Loan Loss Provision
FY	:	Fiscal Year
CAR	:	Capital Adequacy Ratio
AMC	:	Asset Management Company
CIB	:	Credit Information Bureau
DRT	:	Debt Recovery Tribunal
B.S.	:	Bikram Sambat
CV	:	Coefficient of Variation
EPS	:	Earning Per Share
FI	:	Financial Institution
NEPSE	:	Nepal Stock Exchange
SD	:	Standard Deviation
CBs	:	Commercial Banks
r	:	Correlation Coefficient
P.E	:	Probable Error
DCC	:	Director's Credit Committee
NP	:	Net Profit