

**LOAN DISBURSEMENT AND COLLECTION PRACTICE  
OF AGRICULTURAL DEVELOPMENT  
BANK (ADB/N), NEPAL**

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

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## **RECOMMENDATION**

This is to certify that the Thesis

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Entitled:

**LOAN DISBURSEMENT AND COLLECTION PRACTICE  
OF AGRICULTURAL DEVELOPMENT  
BANK (ADB/N), NEPAL**

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## VIVA-VOCE SHEET

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## **DECLARATION**

I hereby declare that the work reported in this thesis entitled "**Loan Disbursement and Collection Practice of Agricultural Development Bank (ADB/N), Nepal**" submitted to Office of the Dean, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Master's Degree in Business Study (M.B.S.) under the supervision of **Shree Bhadra Neupane** and **Kiran Thapa** of Shanker Dev Campus.

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This study "*Loan Disbursement and Collection Practice of Agricultural Development Bank(ADB/N), Nepal*" has been carried out to examine the procedure of granting loan to the customer as well as recovery of it and various aspects within the conceptual framework of loan management that is widely accepted and compulsory practice in banking and other financial institutions. I will not be able to justify my work without acknowledgement of those who have significantly contributed to complete this work for my academic career.

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Rachana Suwal  
Researcher

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## ABBREVIATIONS

AD	=	Anno Domini
ADB/N	=	Agricultural Development Bank of Nepal
BC	=	Before Christ
BRI	=	Bank Rskyat Indonesia
BS	=	Bikram Sambat
F/Y	=	Fiscal Year
GTZ	=	German agency for Technical Cooperation
H <sub>0</sub>	=	Null Hypothesis
H <sub>1</sub>	=	Alternative Hypothesis
HMGN	=	His Majesty of Government of Nepal
ID	=	Institutional Development
LDCs	=	Least Developing Countries
LRSC	=	Land Reform Savings Corporation
MIS	=	Management Information System
NBL	=	Nepal Bank Ltd
NPL	=	Non productive loan
NRB	=	Nepal Rastra Bank
RBB	=	Rastriya Banijya Bank
SFCL	=	Small Farmers Co-operative Limited
SFDP	=	Small Farmers Development Program
TU	=	Tribhuban University