

**A STUDY OF NON-PERFORMING LOAN AND LOAN  
LOSS PROVISION OF COMMERCIAL BANKS  
(With Reference of Standard Chartered Bank and Nabil Bank)**

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**In partial fulfillment of the requirement for the degree of**

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# RECOMMENDATION

This is to certify that the thesis

Submitted by:

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Entitled:

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**(With Reference of Standard Chartered Bank and Nabil Bank)**

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the Faculty of Management. This thesis is forwarded for examination.*

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## DECLARATION

I hereby declare that the work reported in this thesis entitled “**A Study of Non-Performing Loan and Loan Loss Provision of Commercial Banks(With Reference of Standard Chartered Bank and Nabil Bank)**” 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 degree of Master of Business Studies (MBS) under the supervision of **Shashi Kant Mainali** and **Ghanendra Fago** of Shanker Dev Campus, T.U.

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## **ABBREVIATIONS**

CBS	:	Commercial Banks
CIB	:	Credit Information Bureau
CV	:	Coefficient of Variation
FY	:	Fiscal Year
JVB	:	Joint Venture Banks
LLP	:	Loan Loss Provision
Nabil	:	Nabil Bank Limited
NPA	:	Non-Performing Assets
NPL	:	Non-Performing Loan
NRB	:	Nepal Rastra Bank
SCBL	:	Standard Chartered Bank Nepal Limited
SD	:	Standard Deviation
TU	:	Tribhuvan University