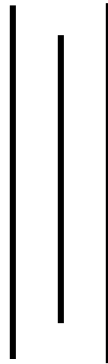


**AN OVERVIEW OF NON-PERFORMING ASSET OF
NEPALESE COMMERCIAL BANKS
(With reference to NIBL, NABIL & NBBL)**

**By:
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**A Thesis Submitted to:
Office of the Dean
Faculty of Management
Tribhuvan University**



*In partial fulfillment of the requirement for the Degree of
Master of Business Studies (MBS)*

**Kathmandu, Nepal
May 2010**

RECOMMENDATION

This is to certify that the Thesis

Submitted by:

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AN OVERVIEW OF NON-PERFORMING ASSET OF NEPALESE COMMERCIAL BANKS

(With reference to NIBL, NABIL & NBBL)

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WRITTEN
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DECLARATION

I hereby declare that the work reported in this thesis entitled “**An Overview of Non-Performing Asset of Nepalese Commercial Banks (With reference to NIBL, NABIL & NBBL)**” 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 Degree in Business Studies (M.B.S.) under the supervision of **Prof. Dr. Kamal Das Manandhar** and **Kiran Thapa** of Shanker Dev Campus.

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THE PURPOSE OF PREPARING THIS THESIS IS TO FULFILL THE REQUIREMENTS FOR THE DEGREE OF MASTER OF BUSINESS STUDIES (MBS). THE MAIN OBJECTIVE OF THIS STUDY IS TO CONDUCT RESEARCH ON THE “AN OVERVIEW OF NON-PERFORMING ASSET OF NEPALESE COMMERCIAL BANKS (WITH REFERENCE TO NIBL, NABIL & NBBL)”. ALL EFFORTS HAVE BEEN MADE TO MAKE THIS PROJECT WORK AUTHENTIC AND HAVE TRIED TO SHOW THIS THESIS EASY AND SYSTEMATIC AS FAR AS POSSIBLE.

I WISH TO EXTEND MY DEEP SENSE OF INDEBTEDNESS TO MY SUPERVISORS PROF. DR. KAMAL DAS MANANDHAR AND KIRAN THAPA WHO PROVIDED ME VALUABLE GUIDELINES, INSIGHTFUL, COMMENTS, ENCOURAGEMENT AND GENEROUS TREATMENT TO COMPLETE THIS THESIS. THIS WORK NEVER HAS BEEN COME OUT IN THE PRESENT FORM WITHOUT THEIR VALUABLE GUIDELINES AND SUGGESTIONS. I COULD NEVER FORGET THE HELP OF THE RESPONDENTS WHO PROVIDED WITH VALUABLE INFORMATION NEEDED FOR THE STUDY. I WOULD, THEREFORE LIKE TO EXPRESS MY DEEP GRATITUDE FOR THEIR CO-OPERATION.

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ABBREVIATIONS

%	:	Percentage
AIR	:	Accrued Interest Receivable
AMC	:	Asset Management Company
C.V.	:	Coefficient of Variation
CIB	:	Credit Information Bureau
EVC	:	Everest College
F/Y	:	Fiscal Year
L & A	:	Loan and Advances
Ltd.	:	Limited
MIS	:	Management Information System
NABIL	:	Nabil Bank Ltd.
NBBL	:	Nepal Bangladesh Bank Ltd.
NIBL	:	Nepal Investment Bank Ltd.
NO.(N)	:	Number
NP	:	Net Profit
NPA	:	Non Performing Asset
NRB	:	Nepal Rastra Bank
NSBs	:	National Saving Bonds
P.E.	:	Probable Error
r	:	Correlation Coefficient
RBB	:	Rastriya Banijya Bank
Rs.	:	Rupees
S.D.	:	Standard Deviation
T.U.	:	Tribhuwan University
TA	:	Total Asset
TD	:	Total Deposit