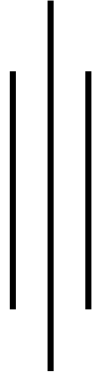


# **NON PERFORMING ASSETS (NPA) OF NEPALESE COMMERCIAL BANKS**

**(A comparative study between EBL & LBL)**



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**A THESIS SUBMITTED TO:**

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***IN PARTIAL FULFILLMENT FOR THE REQUIREMENT OF THE DEGREE OF  
MASTER OF BUSINESS STUDIES (M.B.S.)***

**Kathmandu**

**November 2012**

## **RECOMMENDATION**

This is to certify that the thesis:

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has been prepared as approved by this department in the prescribed format of the Faculty of Management  
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# VIVA-VOCE SHEET

We have conducted the viva-voce examination of the thesis presented

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and found the thesis to be original work of the student and written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirement for

**Masters Degree of Business Studies (M.B.S.)**

**Viva-Voce Committee**

Chairperson (Research Committee) .....

Member (Thesis Supervisor) .....

Member (External Expert) .....

## DECLARATION

I hereby declare that the data and work reported in this thesis entitled “**NON PERFORMING ASSETS (NPA) OF NEPALESE COMMERCIAL BANKS**” submitted to office of the dean, faculty of management, Tribhuvan University is my authentic work done for the partial fulfillment of the requirement of the degree of Master of Business Studies (M.B.S.) under the guidance and supervision of **Mrs. Rita Maskey (Asst. Campus Chief)** Shanker Dev Campus, Kathmandu Nepal.

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**Pramila Neupane**  
**Shanker Dev Campus**

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## ABBREVIATIONS

ABBS	Any Branch Banking System
AD	Anno Dominee
APEC	Asia Pacific Economic Cooperation
ATM	Automated Teller Machine
BOK	Bank of Kathmandu
BS	Bikram Samvat
CD	Credit to Deposit
CIB	Credit Information Bureau
EBL	Everest Bank Ltd
EBL	Everest Bank Ltd.
FI	Financial Institutions
FY	Fiscal Year
GDP	Gross Domestic Product
LBL	Laxmi Bank Ltd.
LLP	Loan Loss Provision
NBA	Non Banking Assets
NBBL	Nepal Bangladesh Bank Ltd
NBL	Nepal Bank Ltd.
NEPSE	Nepal Stock Exchange
NIDC	Nepal Industrial Development Corporation
NPA	Non Performing Assets
NPL	Nonperforming Loans
NRB	Nepal Rastra Bank
OBI	Other Banking Institutions
OD	Overdraft
PNB	Punjab National Bank
ROA	Return on Assets
ROE	Return on Equity
SCBNL	Standard Chartered Bank Nepal Ltd.