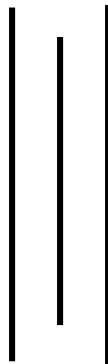


**ANALYSIS OF NON-PERFORMING ASSETS OF
COMMERCIAL BANKS
(With Special Reference to SCBNL, BOK, AND EBL)**

**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 (M.B.S)
Kathmandu, Nepal
January, 2010***

RECOMMENDATION

This is to certify that the Thesis

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Entitled:

**ANALYSIS OF NON-PERFORMING ASSETS OF
COMMERCIAL BANKS**

(With Special Reference to SCBNL, BOK, AND EBL)

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DECLARATION

I hereby declare that the work reported in this thesis entitled “**ANALYSIS OF NON-PERFORMING ASSETS OF COMMERCIAL BANKS (With Special Reference to SCBNL, BOK, AND EBL)**” 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. Snehalata Kafle** of Shanker Dev Campus.

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TABLE OF CONTENTS

Acknowledgement	
Table of Contents	
List of Tables	
List of Figures	
Abbreviations	
	Page No.
CHAPTER – I: INTRODUCTION	
1.1 Background of the Study	1
1.1.1 Profile of the Selected Banks	2
1.2 Statement of the Problem	5
1.3 Objective of the Study	6
1.4 Significance of the Study	6
1.5 Limitation of the Study	7
1.6 Organization of the Study	8
CHAPTER – II: REVIEW OF LITERATURE	
2.1 Conceptual Framework	9
2.1.1 Non-Performing Assets	9
2.1.2 Factors for Rise in NPA	10
2.1.3 Problems due to NPA	14
2.1.4 Impact of NPA	15
2.1.4.1 Bank Growth Vs NPAs	17
2.1.4.2 NPAs impact on Economy	18
2.1.5 Early Symptoms of NPA	18
2.1.6 Preventive Measurement for NPA	20
2.1.7 Practical Approach to Manage NPAs	22
2.2 Review of NRB Directives Relating to NPA	23
2.3 Review of Journals and Articles	26
2.4 Review of Thesis	29

CHAPTER – III: RESEARCH METHODOLOGY

3.1 Research Design	35
3.2 Sources of Data	35
3.3 Population and Sample	35
3.4 Data Processing Procedures & Analysis	36
3.4.1 Financial Tools	36
3.4.2 Statistical Tools	38

CHAPTER – IV: DATA PRESENTATION AND ANALYSIS

4.1 Secondary Data Analysis	43
4.1.1 Composition of Loan and Advances	43
4.1.2 Composition of Non-Performing Assets	45
4.1.3 Non-Performing Assets/Loan to Performing Loan	47
4.1.4 Non-Performing Assets to Total Assets	49
4.1.5 Non-Performing Assets to Total Deposit	51
4.1.6 Loan Loss Provision to Total Loans and Advances	53
4.1.7 Loan Loss Provision to Non-performing Assets	55
4.1.8 Net profit to Non-Performing Assets	57
4.1.9 Simple Correlation and Regression Analysis	59
4.1.9.1 Correlation between Non-Performing Assets and Total Loan	59
4.1.9.2 Regression Line of NPA on LA	61
4.1.9.3 Correlation between Net Profit (NP) and Non-performing Assets	62
4.1.9.4 Regression line of NP on NPA	63
4.1.10 Relationship of Net Profit with NPA and Loan & Advances	65
4.1.10.1 Multiple Correlations between NP, NPA and PL	65
4.1.10.2 Multiple Regression Equation of NP on NPA and LA	66
4.1.11 Trend Analysis	67
4.1.11.1 Trend Analysis of Sub-Standard Loan (SSL)	68

4.1.11.2 Trend Analysis of Doubtful Loan (DL)	68
4.1.11.3 Trend Analysis of Loss Loan (LL)	69
4.1.11.4 Trend Analysis of Non Performing Assets (NPA)	70
4.2 Primary Data Analysis	71
4.2.1 Loan Flootation Basis	71
4.2.2 Internal Reasons for Turning Bad Loan	72
4.2.3 External Reasons for Turning Bad Loan	74
4.2.4 Sector Covering More Default Loan	75
4.2.5 Effect of NPA on Financial Health of Bank	76
4.2.6 Degree of Effect of NPA on Banking Industry	77
4.2.7 Best measures to resolve NPA Problem	79
4.2.8 Best Time to Follow up after Due date	80
4.3 Major Findings	81

CHAPTER – V: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary	85
5.2 Conclusion	86
5.3 Recommendations	87

BIBLIOGRAPHY

APPENDICES

LIST OF TABLES

No.	Particulars	Page No.
4.1	Composition of Loan and Advances	43
4.2	Composition of Non-Performing Assets	45
4.3	Non-Performing Assets to Performing Loan	47
4.4	Non-Performing Assets to Total Assets	49
4.5	Non-Performing Assets to Total Deposits	51
4.6	Loan Loss Provision to Total Loans and Advances	53
4.7	Loan Loss Provision to Non-performing Assets	56
4.8	Net profit to Non-Performing Assets	58
4.9	Correlation Coefficient between NPA and LA	60
4.10	Regression Analysis of NPA on LA	61
4.11	Correlation Coefficient between NP and NPA	62
4.12	Regression Analysis of NP on NPA	64
4.13	Multiple Correlations between NP, NPA and LA	65
4.14	Multiple Regression Line of NP on NPA and LA	67
4.15	Trend Analysis of Sub-Standard Loan	68
4.16	Trend Analysis of Doubtful Loan	69
4.17	Trend Analysis of LL	69
4.18	Trend Analysis of Non Performing Assets	70
4.19	Loan Flootation Basis	71
4.20	Internal Reasons for Turning Bad Loan	73
4.21	External Reasons for Turning Bad Loan	74
4.22	Sector Covering More Default Loan	75
4.23	Effect of NPA on Financial Health of Bank	76
4.24	Degree of Effect of NPA on Banking Industry	78
4.25	Best measures to resolve NPA Problem	79
4.26	Best Time to Follow up after Due date	80

LIST OF FIGURES

No.	Particulars	Page No.
4.1	Non-Performing Assets to Performing Loan	49
4.2	Non-Performing Assets to Total Assets	51
4.3	Non-Performing Assets to Total Deposits	53
4.4	Loan Loss Provision to Total Loans and Advances	55
4.5	Loan Loss Provision to Non-performing Assets	57
4.6	Net profit to Non-Performing Assets	59
4.7	Loan Floatation Basis	72
4.8	Internal Reasons for Turning Bad Loan	73
4.9	External Reasons for Turning Bad Loan	75
4.10	Sector Covering More Default Loan	76
4.11	Effect of NPA on Financial Health of Bank	77
4.12	Degree of Effect of NPA on Banking Industry	78
4.13	Best measures to resolve NPA Problem	80
4.14	Best Time to Follow up after Due date	81

ABBREVIATIONS

BOK	:	Bank of Kathmandu
C.V.	:	Coefficient of Variation
DL	:	Doubtful Loan
EBL	:	Everest Bank Limited
LA	:	Loan and Advances
LL	:	Loss Loan
LLP	:	Loan Loss Provision
NP	:	Net Profit
NPA	:	Non-Performing Assets
NPL	:	Non-Performing Loan
P.E.	:	Probable Error
PL	:	Performing Loan
r	:	Coefficient of Correlation
S.D.	:	Standard Deviation
SCBNL	:	Standard Chartered Bank Nepal Limited
SSL	:	Sub-standard Loan
TA	:	Total Assets
TD	:	Total Deposit