EFFECT OF NON- PERFORMING ASSETS IN COMMERCIAL BANKS
(A comparative Study of Machhapuchhre Bank and Nepal Investment Bank Ltd.)

by
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A Thesis Submitted to:
Office of the Dean
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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:

MANDIRA RAUT

Entitled:

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has been prepared as approved by this Department in the prescribed format of the Faculty of Management. This thesis is forwarded for examination.

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Kailash P. Amatya	**Prof. Bishweshor Man Shrestha**	**Prof. Dr. Kamal Deep Dhakal**
(Thesis Supervisor)	**(Head, Research Department)**	**(Campus Chief)**

VIVA-VOCE SHEET

We have conducted the viva –voce of the thesis presented

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And found the thesis to be the 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 the degree of

Master of Business Studies (MBS)

Viva-Voce Committee

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Member (External Expert) ……………………….………

DECLARATION

I hereby declare that the work reported in this thesis entitled "**Effect of Non-Performing Assets In Commercial Banks"** 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 **Kailash P. Amatya** of Shanker Dev Campus, T.U.

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Mandira Raut

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ABBREVIATION

AMC : Asset Management Company
C.V : Coefficient of Variance

APEC :	Asia-Pacifies Economic Corporation
FRA :	Financial Sector Restructuring Authority
FY :	Fiscal year
IRAC :	Income Recognition and Assets Classification
LLP :	Loan Loss Provision
Ltd. :	Limited
MBL :	Machhapuchhre Bank Ltd.
NBL :	Nepal Bank Ltd.
NGO :	Non-Government Organization
NIBL :	Nepal Investment Bank Ltd.
NPA :	Non-Performing Assets
NPL :	Non-Performing Loan
NRB :	Nepal Rastra Bank
NRs :	Nepalese Rupees Currency
Pvt.:	Private
ROA :	Return on Assets
ROE :	Return on Equity
S.D :	Standard Deviation
SLR :	Statutory Liquidity Ratio
& :	And