

**A STUDY ON NON –PERFORMING ASSETS & PROFITABILITY
OF COMMERCIAL BANKS**

A THESIS

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T.U. Regd. No.: 7-2-55-669-2004

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Submitted To:

Office of the Dean

Faculty of Management

Tribhuvan University

**In partial fulfillment of the requirements for the Master's Degree of Business
Studies (M.B.S.)**

New Baneshwor, Kathmandu

December, 2011

RECOMMENDATION

This is to Certify that the Thesis

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Entitled

A Study on Non - Performing Assets and Profitability of Commercial Banks

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

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And found the thesis to be original work of student written according to the prescribed format. We recommend the thesis to be accepted as the partial fulfillment of the requirements for the Master's Degree of Business Studies (M.B.S.)

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DECLARATION

I hereby declare that the work reported in this thesis entitled "**A Study on Non Performing Assets and Profitability of Commercial Banks** " submitted to Nepal Commerce Campus, Faculty of Management, Tribhuvan University is my original work done for the partial fulfillment of the requirements for the Master's Degree of Business Studies (MBS) under the supervision of **Reema Devi Shrestha and Bharat Rai**, Nepal Commerce Campus.

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ACKNOWLEDGEMENTS

I express my profound gratitude to my supervisor, respected **Reema Basyal and Reema Shrestha**, Nepal Commerce Campus for advice and encouragement to complete this study.

I am very much thankful to all my friends and especially to Miss Rupa Bista and Miss Roshani Shrestha for their kind advice, support and motivation to finish the research for his contribution in bringing this research in this form in time.

I also owe an indebtedness to all reputed authors whose writings have provided me the necessary guidance and invaluable material for the enrichment of my research work in all possible ways. My thanks also go to the individuals and institutions that generously provided required information to me

I am equally thankful to all those personalities who are directly and indirectly involved conducting this research and are associated with me in different capacities for this help, suggestions and encouragement. I am grateful to many individuals and institutions whose words have contributed to my understanding whether or not they are identified here or not.

Needless to say 'to err is human' and I cannot to the expectation. For any remaining error in the calculation and the description reported in this dissertation are, of course, entirely my responsibilities. I hope the possible errors would be covered by the subsequent studies in this field in this future.

Manju Basyal

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List of Abbreviation

BL	:	Bad loan
DL	:	Doubtful loan
EBL	:	Everest Bank Limited
F/Y	:	Fiscal Year
NBL	:	Nepal Bank Limited
NIBL	:	Nepal Investment Bank Limited
NPA	:	Non Performing Assets
NRB	:	Nepal Rastra Bank
PA	:	Performing Assets
PE	:	Probable Error
PL	:	Pass loan
RBB	:	Rastriya Banijya Bank
RL	:	Restricted loan
ROA	:	Returns on Assets
SBI	:	Nepal SBI Bank Limited
SE	:	Standard Error
SL	:	Sub standard loan
TA	:	Total Assets
TD	:	Total Deposit
TL	:	Total Lending