

Analysis of Non Performing Assets of Nepalese Commercial Bank

A thesis

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RECOMMENDATION

This is to certify that the thesis

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Analysis of Non Performing Assets of Nepalese Commercial Bank

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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VIVA-VOCE SHEET

We have conducted VIVA-VOCE Examination of the thesis presented

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**Analysis of Non Performing Assets Of
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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
Master Degree of Business Studies (M.B.S.)

VIVA-VOCE COMMITTEE

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Date:

DECLARATION

I hereby declare that the work reported in this thesis entitled, **Analysis of Non Performing Assets of Nepalese Commercial Bank** submitted to Birendra Multiple Campus, Tribhuvan University is my original work done in the form of partial fulfillment of the requirement for the Master's in Business Studies (M.B.S.) under the supervision and guidance of **Sudip Wagle**, Lecturer of Birendra Multiple Campus .

November 2012

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Lastly, I would like to say that this research paper is my original work. I do not want to declare that this study is perfectly satisfactory and complete. There may be limitations and shortcomings because of limited time and resources. I hereby want to take the responsibility of all those.

Arun Baral
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LIST OF ABBREVIATIONS

A/C	Account
AGM	Annual General Meeting
ATM	Automated Teller Machines
ATP	After Tax Profit
B.S.	Bikram Sambat
BOD	Board of Directors
BoK	Bank of Kathmandu
Dr.	Doctor
EBL	Everest Bank Limited
Ed.	Edition
EPS	Earning Per Share
Esp	Especially
Fig.	Figure
F.Y.	Fiscal Year
GDP	Gross Domestic Product
HBL	Himalayan Bank Ltd
i.e.	That is
IMF	International Money Fund
IPO	Initial Public Offering
L&A	Loan and Advances
LLP	Loan Loss Provision
MoF	Ministry of Finance
MPS	Market price Per Share
NaBL	Nepal Arab Bank Ltd (Nabil)
NBA	Non Banking Assets
NBL	Nepal Bank Limited
NCC	Nepal Commerce Campus
NIC	Nepal Industrial and Commercial Bank Ltd
NPA	Non Performing Assets
NRB	Nepal Rastra Bank
OTC	Over the Counter
P.	Page Number
P/L	Profit and Loss
RBB	Rastriya Banijya Bank
RoA	Return on Assets
RoE	Return on Equity
Rs.	Rupees
SEBO/N	Securities Board, Nepal
SCBN	Standard Chartered Bank Nepal
T.U.	Tribhuvan University
&	and
%	Percentage
+	Positive
-	Negative
2007/08	Fiscal Year 2007/08
2011	Fiscal Year 2011/12