

**NON –PERFORMING ASSETS & PROFITABILITY OF
NEPALESE COMMERCIAL BANKS**

(With Reference to Kumari Bank, and Machhapuchchhre Bank)

A THESIS

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Office of the Dean

Faculty of Management

Tribhuvan University

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

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RECOMMENDATION

This is to Certify that the Thesis

Submitted by

Dinesh Regmi

Entitled

Non - Performing Assets and Profitability of Nepalese

Commercial Banks

(With Reference to Kumari Bank, Nepal Investment Bank and Machhapuchchhre Bank)

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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VIVA - VOCE SHEET

We have conducted a Viva - Voce examination of the thesis

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(With Reference to Kumari Bank, Nepal Investment Bank and Machhapuchchhre Bank)

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 "**Non Performing Assets and Profitability of Nepalese Commercial Banks (With Reference to Kumari Bank and Machhapuchchhre Bank)**" submitted to Office of the Dean, 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 **Joginder Goet**, Lecture of Shanker Dev Campus.

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List of Abbreviation

BL	:	Bad loan
DL	:	Doubtful loan
F/Y	:	Fiscal Year
KBL	:	Kumari Bank Limited
LBL	:	Lumbini Bank Limited
MBL	:	Machhapuchchhre Bank Limited
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
SE	:	Standard Error
SL	:	Sub standard loan
TA	:	Total Assets
TD	:	Total Deposit
TL	:	Total Lending

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