

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

(With Reference to Everest Bank Ltd. and Nepal SBI Bank Ltd.)

A THESIS

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RECOMMENDATION

This is to Certify that the Thesis

Submitted by

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Entitled

A Study on Non - Performing Assets and Profitability Management of

Commercial Banks

(With Reference to Everest Bank Ltd. and Nepal SBI Bank Ltd.)

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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A Study on Non - Performing Assets and Profitability Management of

Commercial Banks

(With Reference to Everest Bank Ltd. and Nepal SBI Bank Ltd.)

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 Management of Commercial Banks (With Reference to Everest Bank Ltd. and Nepal SBI Bank Ltd.)**" 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 **Dr. Sushil Bhakta Mathema**, Nepal Commerce Campus.

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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.

Ambika Shrestha

Researcher

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List of Abbreviations

BL	:	Bad loan
DL	:	Doubtful loan
F/Y	:	Fiscal Year
HBL	:	Himalayan 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