

**ANALYSIS OF NON-PERFORMING ASSETS OF
COMMERCIAL BANKS IN NEPAL**

(With special references to Nabil Bank Limited, Nepal Investment Bank Limited
and Everest Bank Limited)

A THESIS

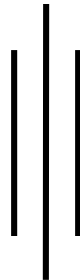
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Submitted to:

Office of the Dean

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DECLARATION

I hereby declare that the work reported in this entitled “**Analysis of Non-performing Assets of Commercial Banks**” (With special references to Nabil Bank Limited, Nepal Investment Bank Limited and Everest Bank Limited) submitted to Shanker Dev Campus, Faculty of Management, and Tribhuvan University in my original work done in the form of partial fulfillment of the requirement for the Masters’ Degree in Business studies under the supervision of lecturer. Kapil Khanal of Shanker Dev Campus.

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LIST OF ABBREVIATION

| | |
|-------|--|
| CIT | Citizen Investment Trust |
| COV | Covariance |
| CUS | Citizen Unit Scheme |
| CV | Coefficient of Variation |
| FY | Fiscal Year |
| HPR | Holding Period Return |
| Ltd | Limited |
| MBS | Master of Business Studies |
| MSC | Mean Sum of square due to Column |
| MSE | Mean Sum of square due to Error |
| MSR | Mean Sum of square due to Row |
| NAV | Net Asset Value |
| NCM | Nepal Capital Market |
| NEPSE | Nepal Stock Exchange |
| NIDC | Nepal Industrial & Development Corporation |
| No. | Number |
| NRB | Nepal Rastra Bank |
| o/s | Outstanding |
| Regd | Registration |
| SEBON | Security Board of Nepal |
| SD | Standard Deviation |
| Sec | Security Exchange Center |

LIST OF ABBREVIATIONS

| | |
|-------|----------------------------------|
| Fig | : Figure |
| i.e. | : That is |
| NPA | : Non-Performing Assets |
| NPL | : Non-Performing Loans |
| NRB | : Nepal Rastra Bank |
| NABIL | : Nepal Arab Banks Limited |
| NIBL | : Nepal Investment Banks Limited |
| EBL | : Everest Banks Limited |
| ATMs | : Automatic Teller Machines |
| C.D | : Credit Deposit |
| MOF | : Ministry of Finance |
| SEBON | : Security Exchange of Nepal |
| T.A | : Total Assets |
| T.L | : Total Loans |
| TD | : Total Deposits |
| C.V | : Coefficient of Variation |
| S.D | : Standard Deviation |
| ROE | : Return of Equity |
| ROA | : Return of Assets |
| NP | : Net Profit |