

**A COMPARATIVE STUDY ON NPA MANAGEMENT OF  
NABIL BANK LIMITED, STANDARD CHARTERED BANK  
NEPAL LIMITED AND NEPAL BANK LIMITED**

By:

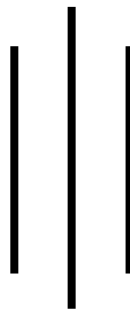
**SIWANGI RAJBHANDARI**

Balkumari College  
Campus Roll No. 28 (2060-062)  
T.U. Regd. No. 7-3-241-264-2003

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



**Narayanghat, Chitwan**

**January, 2009**

# RECOMMENDATION

This is to certify that the thesis

Submitted by:

**Siwangi Rajbhandari**

Entitled

**A Comparative Study on NPA Management of NABIL Bank Limited, Standard Chartered Bank Nepal Limited and Nepal Bank Limited**

has been prepared as approved by this department in the prescribed format of faculty of management. This thesis is forwarded for evaluation.

.....  
Mr. Babu Ram Panthi  
Thesis Supervisor

.....  
Mr. Bharat Khanal  
Programme Incharge, MBS

.....  
Mr. Chiranjibi Shrestha  
Principal

Date:

# **VIVA-VOCE SHEET**

We have conducted the Viva-Voice examination of the  
Thesis presented by

**Siwangi Rajbhandari**

**Entitled**

**A Comparative Study on NPA Management of NABIL Bank Limited,  
Standard Chartered Bank Nepal Limited and Nepal Bank Limited**

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's Degree in Business Studies (M.B.S)**

## **VIVA-VOICE COMMITTEE**

Chairperson, Research Committee: .....

Member (Thesis Advisor): .....

Member (External Expert): .....

Date :

## **Acknowledgement**

**This research study entitled ‘A Comparative Study On NPA Management Of Nabil Bank Ltd, Standard Chartered Bank Nepal Limited And Nepal Bank Ltd’ has been carried out on behalf of the fulfillment of the partial requirement of the Master’s in Business Studies (MBS). On the course of completion of this thesis study, I was able to gain and share a lot of memorable moments and experiences. However, I got acquainted with the various terminologies, thesis, Journals and Articles.**

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.....  
Siwangi Rajbhandari  
Researcher

**BALKUMARI COLLEGE**  
**FACULTY OF MANAGEMENT**  
DEPARTMENT OF MANAGEMENT  
Narayangarh, Chitwan, Nepal

## Declaration

I hereby declare that the work reported on the thesis entitled "**A COMPARATIVE STUDY ON NPA MANAGEMENT OF NABIL BANK LTD, STANDARD CHARTERED BANK NEPAL LTD AND NEPAL BANK LTD.**" submitted to Balkumari College is my original work. It is done for the partial fulfillment of the requirements for the Master of business studies (MBS) under the supervision and guidance of Mr. Baburam Panthi Lecturer of the Balkumari College.

.....

Siwangi Rajbhandari  
Reg. No. 7-3-241-264-2003  
Roll No. 28 (2060-062)  
Department of Management

Date: .....

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## **List of Abbreviations**

<b>NPA</b>	<b>Non Performing Assets</b>
<b>NRB</b>	<b>Nepal Rastra Bank</b>
<b>NBL</b>	<b>Nepal Bank Ltd.</b>
<b>SCBNL</b>	<b>Standard Chartered Bank Nepal Ltd.</b>
<b>NABIL</b>	<b>Nabil Bank Ltd.</b>
<b>LTD.</b>	<b>Limited</b>
<b>RBB</b>	<b>Rastriya Banijya Bank Ltd.</b>
<b>NIDC</b>	<b>Nepal Industrial Development Corporation</b>
<b>NPL</b>	<b>Non Performing Loan</b>
<b>LLP</b>	<b>Loan Loss Provision</b>
<b>FDR</b>	<b>Fixed Deposits Receipts</b>
<b>CAR</b>	<b>Capital Adequacy Ratio</b>
<b>CAMELS</b>	<b>Capital, Assets Quality, Management, Earning Capacity, Liquidity and Sensitivity</b>
<b>AMC</b>	<b>Assets Management Company</b>
<b>CIB</b>	<b>Credit Information Bureau</b>
<b>DRT</b>	<b>Debt Recovery Tribunal</b>
<b>CEO</b>	<b>Chief Executive Officer</b>
<b>C.V.</b>	<b>Coefficient of Variance</b>
<b>S.D.</b>	<b>Standard Deviation</b>
<b>P.E.</b>	<b>Probable Error</b>
<b>TU</b>	<b>Tribhuvan University</b>
<b>Mth(s)</b>	<b>Months</b>
<b>Year(s)</b>	<b>Yrs</b>