

NON-PERFORMING ASSETS OF COMMERCIAL BANKS OF NEPAL

(With Reference to Nabil Bank and Machhapuchre Bank Limited)

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VIVA - VOCE SHEET

We have conducted the viva-voce examination of the thesis presented by

Anjana Aryal

Entitled

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And found the thesis to be the original work of the student written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirements for Master's Degree in Business Studies (M.B.S.)

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DECLARATION

I here by declare that the work reported in this thesis entitled NON-PERFORMING ASSETS OF COMMERCIAL BANKS OF NEPAL (With Reference to Nabil and Machhapuchre Bank Limited) submitted to Office of the Dean, Faculty of Management, Tribhuvan University is my original work done in the form of partial fulfillment of the requirement of Master of Business Studies (MBS) under the guidance and supervision of Associate Prof. Amuda Shrestha Lecture Shanker Dev College and Dhruba Subedi lecturer of Shanker Dev Campus.

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Abbreviations

ADB/N	Agriculture Development Bank/Nepal
AMC	Assets Management Company
APEC	Asia Pacific Economic Cooperation
CAMELS	Capital, Assets Quality, Management, Earning, Liquidity and Sensitivity to market risk.
CAR	Capital Adequacy Ratio
CBs	Compensating Balances
CDR	Credit Deposit Ratio
CRR	Cash Reserve Ratio
CV	Coefficient of Variation
FIs	Financial Institutions
LLP	Loan Loss Provision
NBA	Non-Banking Assets
NBBL	Nepal Bangladesh Bank Limited
NCC	Nepal Credit & Commercial Bank
NEPSE	Nepal Stock Exchange
NIM	Net Interest Margin
NPA	Non-Performing Assets
NPL	Non-Performing Loan
NRB	Nepal Rastra Bank
RNPL	Remaining Non-Performing Loan
ROA	Return on Assets
ROE	Return on Equity
SCBNL	Standard Chartered Bank Nepal Limited
SD	Standard Deviation
SI	Suspend Interest
SLR	Statutory Liquidity Ratio
SNA	System National Accounts
UA	Unutilized Assets