

**NON-PERFORMING ASSETS AND PROFITABILITY OF
COMMERCIAL BANKS IN NEPAL**
(A CASE STUDY OF SIX COMMERCIAL BANKS)

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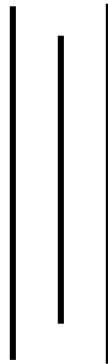
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I hereby declare that the work reported in this thesis entitled “**ROLE OF NEPAL RASTRA BANK FOR THE DEVELOPMENT OF COMMERCIAL BANKING IN NEPAL**” submitted to Office of the Dean, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Master Degree in Business Studies (M.B.S.) under the supervision of **Prakash Singh Pradhan** of Shanker Dev Campus.

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ABBREVIATIONS

ARM	Adjustable Rate Mortgage
BOK	Bank of Kathmandu Limited
CRR	Cash Reserve Ratio
FY	Fiscal Year
HBL	Himalayan Bank Limited
HMG	His Majesty's Government
JVB	Joint-Venture Bank
NBA	Non-Banking Assets
NBBL	Nepal Bangladesh Bank Limited
NBL	Nepal Bank Limited
NIBL	Nepal Investment Bank Limited
NIC	Nepal Industrial and Commercial Bank
NP	Net Profit
NPA	Non-Performing Assets
NRB	Nepal Rastra Bank
RBB	Rastriya Banijya Bank
ROA	Return on Assets
ROE	Return on Equity
ROI	Return on Investment
SCBNL	Standard Chartered Bank Nepal Limited
SOE	State Owned Enterprises
TD	Total Deposit
TL	Total Lending
TP	Total Profit