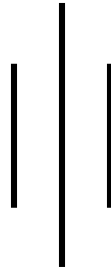
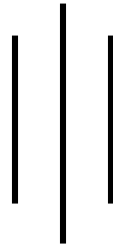


**A Comparative study on
Non-Performing Assets Management of Commercial Banks in
Nepal**



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A thesis submitted to:
Office of the Dean
Faculty of Management
Tribhuvan University

In partial Fulfillment of the requirements of degree of
Master's of Business Studies (MBS)

November, 2010

Recommendation

This is to certify that the thesis

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Entitled
A comparative study on Non-Performing Asset in commercial Banks in
Nepal has been prepared and approved by this department in the prescribed
format of faculty of management

This thesis is forwarded for evaluation

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Viva-Voce Sheet

We have conducted the VIVA-VOCE examination of the thesis presented
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Entitled

“A comparative study on Non-Performing Asset Management of Commercial Banks in Nepal” 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 Master’s Degree in Business Studies (M.B.S)

Viva-Voce Committee

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Member (thesis Supervisor).....

Member (External Expert).....

Date:.....

Declaration

I hereby declare that the work reported in this thesis entitled “**A comparative study on Non-Performing Assets of Commercial Banks in Nepal**” submitted to Thakur Ram Multiple Campus, Faculty of Management, Tribhuvan University is my original work done in the format of partial fulfillment of the requirement for the Master’s Degree in Business Studies (MBS) under the supervision of **Mr.Lalan Dwibedi** of Thakur Ram Multiple Campus, Birgunj.

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Shashi Bhushan Gupta

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List of Abbreviation

TU	Tribhuwan University
NPA	Non-Performing Asset
NBL	Nepal Bank Limited
SCBNL	Standard Chartered Bank Nepal Limited
NPL	Non-Performing Loan
LLP	Loan Loss Provision
NP	Net Profit
r	Karl Pearson Coefficient
†	Standard Deviation
PE	Probable Error
NIDC	Nepal Industrial Development Corporation
CIB	Credit Information Bureau
LDO	Loans, Discounts and Overdrafts
NRB	Nepal Rashtra Bank
CAR	Capital Adequacy Ratio
FDR	Fixed Deposit Ratio
AMC	Asset management Ratio
ADB	Agriculture Development Bank
CDR	Credit Deposit Ratio
CV	Coefficient Variation