

**A COMPARATIVE STUDY OF NON-PERFORMING
ASSETS (NPAs) OF COMMERCIAL BANKS**



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RECOMMENDATION

This is to certify that the thesis
Submitted by
DHARM NATH LAL KARN

Entitled
**A STUDY ON NON-PERFORMING ASSETS (NPAs) OF COMMERCIAL
BANKS**

has been prepared and approved by this Department in the prescribed format of the
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VIVA – VOCE SHEET

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and found that 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 the Degree of Master of Business Studies (MBS)

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DECLARATION

I hereby declare that the research work entitled “**A Comparative Study of Non-Performing Assets (NPAs) of Commercial Banks**” submitted to Research department of Hari Khetan Multiple Campus, Faculty of Limited Management, Tribhuvan University, is my original work done in the form of the partial fulfillment of the requirement of Master of Business Studies (MBS) under the supervision of Rambabu Pd.Chaurasiya lecturer of Hari Khetan Multiple Campus .

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ACKNOWLEDGEMENT

This research “A Comparative Study of Non-Performing Assets (NPAs) of Commercial Banks” has been conducted with the view to examine performance of top three commercial banks. This effort is partial fulfillment for the degree of Master of business studies (MBS) under the course designed by the Faculty of Management, T.U. This study is based on the prescribed research format involving the use of financial ratios in banking sector. Hence, financial performance of the selected banks listed in NEPSE has been studied and as possible as of it is presented.

At the time of preparing this study, I had consulted various personalities. So I would like to extend my sincere thanks to all whose works and ideas helped me in conducting the study. Sincerely, I would like to pay my sincere thanks to my Thesis Supervisor Rambabu Pd. Chaurasiya and Head of Research Committee Shambhu Pd.Chaurasiya for their kind Co-operation . I would like to pay thanks to campus library members.

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ABBREVIATIONS

AMC	:- Assets Management Company
Amt.	:- Amount
APEC	:- Asia Pacific Economic Cooperation
ATM	:- Automatic Tell ring Machine
CAR	:- Capital Adequacy Ratio
CDR	:- Credit Deposit Ratio
CIB	:- Credit Information Bureau
CPs	:- Commercial Papers
CRR	:- Cash Reserve Ratio
CSR	:- Corporate Social Responsibility
CV	:- Coefficient of Variation
HBL	:- Himalayan Bank Limited
KYC	:- Know Your Customers
LLP	:- Loan Loss Provision
Ls	:- Loan
N	:- No of Observation
NBA	:- Non-Banking Assets
NBBL	:- Nepal Bangladesh Bank Limited
NBL	:- Nepal Bank Limited
NIBL	:- Nepal Investment Bank Limited
NIDC	:- Nepal Industrial Development Corporation
NIM	:- Net Interest Margin
NPA	:- Non Performing Assets
NPL	:- Non-Performing Ratio
NRB	:- Nepal Rastra Bank
PE	:- Probable Error
r	:- Correlation Coefficient
RBB	:- Rastriya Banijya Bank
RNPL	:- Remaining Non Performing Loan
SAD	:- Special Addition Duty
SD	:- Standard Deviation
SI	:- Suspend Interest
SLR	:- Stetutory Liquidity Ratio
TA	:- Total Assets
TL	:- Total Loan & Advance
UA	:- Unutilized Assets

