

# **NON- PERFORMING ASSETS AND PROFITABILITY OF COMMERCIAL BANKS IN NEPAL**

**(A case study of four commercial banks)**

**By:**

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# **TRIBHUVAN UNIVERSITY**

**Faculty of Management**

**St. Xavier's College**

## **DECLARATION**

I hereby declare that the work reported in this thesis entitled “**NON- PERFORMING ASSETS AND PROFITABILITY OF COMMERCIAL BANKS IN NEPAL (A Case study of four commercial banks)**” 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's Degree in Business Study (MBS) under the supervision of Mr. Shankar Thapa of St. Xavier's College, Maitighar, Kathmandu.

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## **ABBREVIATIONS**

NPA	:	Non- Performing Asset
NPL	:	Non- Performing Loans
ARM	:	Adjustable Rate Mortgage
ADBL	:	Agriculture Development Bank Limited
NIBL	:	Nepal Investment Bank Limited
KBL	:	Kumari Bank Limited
NRB	:	Nepal Rastriya Bank
NBL	:	Nepal Bank Limited
EMI	:	Equated Monthly Installment
NGO	:	Non Government Organizations
ROA	:	Return on Assets
ROE	:	Return on Equity
ROI	:	Return on Investment
HMG	:	His Majesty's Government
NIDC	:	Nepal Industrial Development Corporation
FY	:	Fiscal Year
TA	:	Total Asset
TD	:	Total Deposit
TL	:	Total Loan
TP	:	Total Profit
P.E	:	Probable Error