

**A STUDY ON NON PERFORMING ASSETS (NPA) OF COMMERCIAL
BANKS IN NEPAL**
(With reference to EBL, HBL and NIBL)

A Thesis

Submitted By:

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Faculty of Management

Tribhuvan University

**In partial fulfillment of requirements of the degree of
Master of Business Studies (M.B.S.)**

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RECOMMENDATION

This is to certify that the thesis

Submitted by
Uttara Ghimire

Entitled

**“A Study on Non Performing Assets (NPA) of Commercial Banks in Nepal”
(With reference to EBL, HBL and NIBL)**

has been prepared as approved by this thesis is forwarded for examination.

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VIVA-VOCE SHEET

We have conducted the Viva - Voce examination of the thesis

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**“A Study on Non Performing Assets (NPA) of Commercial Banks in Nepal”
(With reference to EBL, HBL and NIBL)**

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 the partial fulfillment of the requirement for the degree of

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DECLARATION

I hereby, declare that this project report entitled “**A Study on Non Performing Assets (NPA) of Commercial Banks in Nepal (With reference to EBL, HBL and NIBL)**”, submitted to Office of the Dean, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirements for the Master of Business Studies (MBS) under the supervision of Head of Research Department Dr. Sushil Bhakta Mathema and Mr. Sanjeev Parajuli of Nepal Commerce Campus, Tribhuvan University.

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ABBREVIATIONS

AMC	=	Assets Management Committee
APEC	=	Asia Pacific Economic Cooperation
ATM	=	Automated Teller Machine
CAR	=	Capital Adequacy Ratio
CDR	=	Credit Deposit Ratio
CEO	=	Chief Executive Officer
CIB	=	Credit Information Bureau
CP	=	Commercial Paper
CRR	=	Cash Reserve Ratio
CV	=	Coefficient of Variation
EBL	=	Everest Bank Limited
FDR	=	Fixed Deposit Receipt
HBL	=	Himalayan Bank Limited
JVB	=	Joint Venture Bank
KYC	=	Know Your Customer
LLP	=	Loan Loss Provision
NBA	=	Non Banking Assets
NBL	=	Nepal Bank Limited
NGBL	=	Nepal Grindlays Bank Limited
NIBL	=	Nepal Investment Bank Limited
NIDC	=	Nepal Industrial Development Corporation
NPA	=	Non Performing Asset
NPL	=	Non Performing Loan
NRB	=	Nepal Rastra Bank
RBB	=	Rastriya Banijya Bank
RNPL	=	Remaining Non Performing Loan
SD	=	Standard Deviation
SLR	=	Statutory Liquidity Ratio
TA	=	Total Assets
TL	=	Total Loans and Advances
TU	=	Tribhuvan University