

Non-Performing Loan and Loan Loss Provisioning of Commercial Banks

**(With references to Nepal Bank Limited, Machhapuchchhre Bank Limited & Nepal
Credit and Commerce Bank Limited)**

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RECOMMENDATION

This is to certify that the thesis:

Submitted by

Trishna Shrestha

Entitled

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**(With references to Nepal Bank Limited, Machhapuchchhre Bank Limited, Nepal
Credit and Commerce Bank Limited,)**

*has been prepared as approved by this Department in the prescribed format of Faculty of
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(With references to Nepal Bank Limited, Machhapuchhre Bank Limited, Nepal
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*and found the thesis to be the original work of the student and written
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DECLARATION

I hereby declare that the work reported in this thesis entitled "**Non-Performing Loan and Loan Loss Provisioning of Commercial Banks**" submitted to Bhairahawa Multiple Campus, 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 Studies under the supervision and guidance of Lecturer Ram Raj Sharma of Bhairahawa Multiple Campus.

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TABLE OF CONTENTS

		Page No.
CHAPTER I	INTRODUCTION	1-15
	1.1 Background of the Study	1
	1.2 Focus of the Study	9
	1.3 Statement of the Problem	11
	1.4 Objectives of the Study	13
	1.5 Limitations of the Study	14
	1.6 Organization of the Study	15
CHAPTER II	REVIEW OF LITERATURE	16-67
	2.1 Conceptual Framework	16
	2.2 Review of Related Studies	41
	2.3 Research Gap	66
CHAPTER III	RESEARCH METHODOLOGY	68-79
	3.1 Research Design	68
	3.2 Population and Samples	68
	3.3 Sources of Data	70
	3.4 Data Collection Techniques	71
	3.5 Data Analysis Tools	71
CHAPTER IV	DATA PRESENTATION AND ANALYSIS	80-122
	4.1 Ratio Analysis	80
	4.2 Correlation Analysis	93
	4.3 Trend Analysis	96
	4.4 Analysis of Loan Classification and Loan Loss Provisioning Directives	103
	4.5 Major Findings of the Study	116
CHAPTER IV	SUMMARY, CONCLUSION AND RECOMMENDATIONS	123-135
	5.1 Summary	123
	5.2 Conclusions	128
	5.3 Recommendations	131

LIST OF TABLES

Table No.	Title of the Table	Page No.
1.	List of Licensed Commercial Banks as on Mid July 2011	8
2.	The Non-Performing to Total Gross Loan Status of Individual Banks	22
3.	Soundless Indicators of Commercial Banking System	27
4.	Timetable of Loan Classification	39
5.	Total Population of Bank and Sample drawn	69
6.	Loans & Advances to Total Assets Ratio	80
7.	Loans & Advances to Total Deposit Ratio	82
8.	Non- Performing Loans to Total Loans & Advances	84
9.	Loan Loss Provision to Total Loan & Advances Ratio	86
10.	Provision Held to Non-Performing Loan	88
11.	Return on Loans & Advances	89
12.	Correlation between LLP and Loans and Advances	93
13.	Correlation between LLP and NPL	94
14.	Correlation between Loans and Advances and Deposit	95
15.	Trend values of Loans & Advances	96
16.	Trend values of Non- Performing Loan	98
17.	Trend values of Loan Loss Provision	100
18.	Trend values of Net Profit	102
19.	Comparative Table of Loan Classification and Provisioning	104
20.	Loan Classification and Provisioning of NBL	107
21.	Loan Classification and Provisioning of MBL	110
22.	Loan Classification and Provisioning of NCCBL	113

LIST OF FIGURES

Figure No.	Title of the Figures	Page No.
1.	Trend of Commercial Banking Assets Components/ Total Assets	24
2.	Composition of Total Deposits of CBs in Mid July 2011	25
3.	Credit Deposit Ratio	26
4.	Loan and Advances to Total Assets Ratio	81
5.	Loan and Advances to Total Deposit Ratio	83
6.	Non-Performing Loans to Total Loans & Advances	84
7.	Loan Loss Provision to Total Loan & Advances Ratio	86
8.	Provision Held to Non-Performing Loan	88
9.	Return on Loan & Advances	90
10.	Performing, Non Performing Loan and Loan Loss Provision of NBL	91
11.	Performing, Non Performing Loan and Loan Loss Provision of MBL	92
12.	Performing, Non Performing Loan and Loan Loss Provision of NCCBL	92
13.	Trend Line - Loans and Advances of NBL, MBL & NCCBL	97
14.	Trend Line - Non - Performing Loan of NBL, MBL & NCCBL	99
15.	Trend Line - Loan Loss Provision of NBL, MBL & NCCBL	101
16.	Trend Line – Net Profit of NBL, MBL & NCCBL	103
17.	Loan Categorization of NCCBL as on Mid July 2009	108
18.	Loan Categorization of NCCBL as on Mid July 2010	109
19.	Loan Categorization of NCCBL as on Mid July 2011	109
20.	Loan Categorization of MBL as on Mid July 2009	111
21.	Loan Categorization of MBL as on Mid July 2010	111
22.	Loan Categorization of MBL as on Mid July 2011	112
23.	Loan Categorization of NCCBL as on Mid July 2009	114
24.	Loan Categorization of NCCBL as on Mid July 2010	115
25.	Loan Categorization of NCCBL as on Mid July 2011	115

ABBREVIATION

AMC	:	Assets Management Company
C.V	:	Coefficient of Variation
CIB	:	Credit Information Bureau
DF	:	Doubtful
DPS	:	Dividend Per Share
DRT	:	Debt Recovery Tribunal
EPS	:	Earning Per Share
FY	:	Fiscal Year
GLLP	:	General Loan Loss Provisioning
LLP	:	Loan Loss Provisioning
MVPS	:	Market Value Per Share
NP	:	Net Profit
NPA	:	Non Performing Asset
NPL	:	Non Performing Loan
NRB	:	Nepal Rastra Bank
PE	:	Probable Error
r	:	Correlation Coefficient
Rs.	:	Rupees
S.D.	:	Standard Deviation
SLLP	:	Specific Loan Loss Provision
SS	:	Substandard
TU	:	Tribhuvan University
NBL	:	Nepal Bank Limited
RBBL	:	Rastriya Banijya Bank
NABIL	:	NABIL Bank Limited
NIBL	:	Nepal Investment Bank Limited
SCBNL	:	Standard Chartered Bank Nepal Limited.
HBL	:	Himalayan Bank Limited
NSBIBL	:	Nepal SBI Bank Limited
NBBL	:	Nepal Bangladesh Bank Limited
EBL	:	Everest Bank Limited
BOK	:	Bank of Kathmandu Limited
NCCBL	:	Nepal Credit and Commerce Bank Ltd
NICBL	:	Nepal Industrial & Commercial Bank Ltd
LBL	:	Lumbini Bank Limited
MBL	:	Machhapuchhre Bank Limited
KBL	:	Kumari Bank Limited
LBL	:	Laxmi Bank Limited
SBL	:	Siddhartha Bank Limited

ADBL	:	Agriculture Development Bank Ltd.
GBL	:	Global Bank Ltd.
CBIL	:	Citizens Bank International Ltd.
PCBL	:	Prime Commercial Bank Ltd
BoANL	:	Bank of Asia Nepal Ltd.
SBL	:	Sunrise Bank Ltd.
DCBL	:	Development Credit Bank Ltd.
NMBBL	:	NMB Bank Ltd.
KBL	:	Kist Bank Ltd.
JBNL	:	Janata Bank Nepal Ltd.
MBNL	:	Mega Bank Nepal Limited
CTBNL	:	Commerz and Trust Bank Nepal Limited
CBL	:	Civil Bank Limited
CCBL	:	Century Commercial Bank Limited