

NON –PERFORMING ASSETS & PROFITABILITY
ANALYSIS of
COMMERCIAL BANKS IN NEPAL
(A Study of NABIL, HBL, EBL and NIBL)

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VIVA - VOCE SHEET

We have conducted the viva-voce examination of the thesis presented by

ILA JOSHI

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Commercial Banks in Nepal

Entitled:

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 for the degree of Master of Business Studies (M.B.S)

Viva – Voce Committee

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RECOMMENDATION

This is to certify that the thesis

Submitted by:

ILA JOSHI

Entitled

COMMERCIAL BANKS IN NEPAL

(A Study of NABIL, HBL, EBL and NIBL)

Commercial Banks in Nepal

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has been prepared as approved by this Department in the prescribed format of the Faculty of Management.

This thesis is forwarded for examination.

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DECLARATION

I hereby declare that the work reported in this thesis entitled “ **Non performing Assets and Profitability Analysis of Commercial Banks in Nepal**” submitted to Office of Dean, Faculty of Management, Tribhuvan University is my original work done for the partial fulfillment of the requirements for the masters of Business Studies (MBS) under the supervision of Mr. Shanker Thapa of St. Xaviers College.

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Needless to say 'to err is human' and I cannot reach to the expectation. For any remaining error in the calculation and the description reported in this dissertation are of course, entirely my responsibilities. I hope the possible errors would be covered by the subsequent studies in this field in this future.

Ila Joshi

August, 2011

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List of Abbreviations:

NRB	: Nepal Rastra Bank
NBL	: Nepal Bank Limited
RBB	: Rastriya Banijya Bank
HBL	: Himalayan Bank Limited
EBL	: Everest Bank Limited
NIBL	: Nepal Investment Bank Limited
NPA	: Non Performing Assets
PA	: Performing Assets
PL	: Pass Loan
RL	: Restructured Loan
SL	: Sub-standard Loan
DL	: Doubtful Loan
BL	: Bad Loan
TA	: Total Assets
TL	: Total Lending
TD	: Total Deposit
ROA	: Returns On Assets
F/Y	: Fiscal Year
PE	: Probable Error
SE	: Standard Error