

ANALYSIS OF NON-PERFORMING ASSETS OF COMMERCIAL BANKS OF NEPAL

A THESIS

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RECOMMENDATION

This is to certify that the thesis

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ANALYSIS OF NPA OF COMMERCIAL BANKS OF NEPAL

has been prepared as approved by this department in the prescribed format of Faculty of Management. This thesis is forwarded for examination

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And found the Thesis to be the original work of the student written in accordance with the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirement for Master Degree of Business Studies (M.B.S.)

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DECLARATION

I hereby declare that the work reported in this thesis entitled "Analysis of NPA of Commercial Banks of Nepal" submitted to Nepal Commerce Campus, 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 under the supervision of **Mr. Ramesh Rasik Paudel** and **Dr. Bihari Binod Pokharel**, Head of Research Department of Nepal Commerce Campus.

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LIST OF ABBREVIATIONS

&	and
A/C	Account
AGM	Annual General Meeting
ATP	After Tax Profit
B.S.	Bikram Sambat
B/S	Balance Sheet
BOD	Board of Director
BoK	Bank of Kathmandu Ltd.
Dr.	Doctor
EPS	Earning Per Share
Esp	Especially
F.M.	Finance Ministry
F.Y.	Fiscal Year
Fig.	Figure
GDP	Gross Domestic Product
HBL	Himalayan Bank Ltd.
i.e.	That is
L&A	Loan and Advances
L L	Loan Loss
IMF	International Money Fund
IPO	Initial Public Offering
MPBL	Machhapuchhre Bank Ltd.
MPS	Market Price per Share
NaBL	Nepal Arab Bank Ltd. (Nabil Bank)
NBA	Non Banking Assets
NBBL	Nepal Bangladesh Bank
NCC	Nepal Commerce Campus
NEPSE	Nepal Stock Exchange Limited
NIC	Nepal Industrial and Commercial Bank Ltd.
NPA	Non Performing Assets
NRB	Nepal Rastra Bank
OTC	Over the Counter
p.	Page Number
P/L	Profit and Loss
RoA	Return on Asset
RoE	Return on Shareholders Equity
Rs.	Rupees
SEBO/N	Securities Board, Nepal
T.U.	Tribhuvan University
2006	Fiscal Year 2005/06