NON - PERFORMING ASSETS OF COMMERCIAL BANKS OF NEPAL

(With Special Reference to Kumari Bank Limited, Machhapuchchhre Bank Limited and NIC Bank Limited)

BY:

ANJANA DANGOL

Roll No: 1110 / 062 TU Regd. No. 7-1-246-3-99 Shanker Dev Campus

A Thesis Submitted to:

Office of the Dean
Faculty of Management
Tribhuvan University

In partial fulfillment of the requirement for the degree of
Master of Business Studies (M.B.S.)

Kathmandu, Nepal

March, 2010

RECOMMENDATION

This is to certify that the thesis:

Submitted by:

ANJANA DANGOL

Entitled:

"NON-PERFORMING ASSETS OF COMMERCIAL BANKS OF NEPAL (With Special Reference to Kumari Bank Limited, Machhapuchchhre Bank Limited and NIC Bank Limited)"

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

Prof. Dr. Mahendra Pd. Shrestha Prof. Bisheshwor Man Shrestha Prof. Dr. Kamal Deep Dhakal

(Thesis Supervisor) (Head of Research Department) (Campus Chief)

VIVA -VOCE SHEET

We have conducted the viva-voce of the thesis

Submitted by:

ANJANA DANGOL

Entitled:

"NON-PERFORMING ASSETS OF COMMERCIAL BANKS OF NEPAL (With Special Reference to Kumari Bank Limited, Machhapuchchhre Bank Limited and NIC Bank Limited)"

and found the thesis to be the original work of the student written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirements for

Master's Degree in Business Studies (M.B.S.)

Viva-Voce Committee

Head, Research Department Member (Thesis Supervisor) Member (External Expert) Date:

DECLARATION

I hereby declare that the work done in thesis entitled "NON-ERFORMING ASSETS OF COMMERCIAL BANKS OF NEPAL (With Special Reference to Kumari Bank Limited, Machhapuchchhre Bank Limited and NIC Bank Limited)" has been submitted to Shanker Dev Campus, Faculty of Management, Tribhuvan University, is my own created work reported in the form of partial fulfillment of the requirement of Master's of Business studies (M.B.S.) course under the guidance of respected teacher supervisor Prof. Dr. Mahendra Pd. Shrestha, Shanker Dev Campus.

Anjana Dangol Researcher

ACKNOWLEDGEMENT

This entitled "NON-ERFORMING ASSETS OF COMMERCIAL BANKS OF NEPAL (With Special Reference to Kumari Bank Limited, Machhapuchchhre Bank Limited and NIC Bank Limited)" has been prepared for the partial fulfillment of the requirement of Master's Degree of Business Studies (M.B.S) under the Faculty of Management, Tribhuvan University, is based on research models involving the use of quantitative as well as qualitative aspect.

I extend my deep sense of indebtedness to my respected supervisor Prof. Dr. Mahendra Pd. Shrestha of Shanker Dev Campus for his precious guidelines, inspiration and suggestion during the period of this research. Without his valuable insight, I can think of accomplishment of this thesis. I acknowledge my profound gratitude to Sample Banks for their cooperation for providing necessary data.

I want to give thanks for the staff members of T.U. Central Library and Shanker Dev Campus Library for providing references and reading materials during the period of research.

Finally, I would like to express my sincere gratitude to all my family members for their assistance, timely encouragement in every steps and financial support. In addition, my special thanks to Mr Ram Limbu who provided me crucial support.