

**A COMPARATIVE STUDY OF NON-  
PERFORMING ASSET OF EVEREST BANK  
LIMITED AND MACHHAPUCCHRE BANK  
LIMITED.**

A Thesis

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Submitted to:

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In Partial fulfillment of the requirement of the degree of  
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## **VIVA VOCE SHEET**

We have conduct the viva voce examination of this thesis presented by

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Entitled

A COMPARATIVE STUDY OF NON-PERFORMING ASSETS OF EVEREST  
BANK LIMITED AND MACHHAPUCCHRE BANK LIMITED

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

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This is to certify that the thesis:

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# DECLARATION

I hereby declare that the work reported in this thesis entitled “A COMPARATIVE STUDY OF NON-PERFORMING ASSETS OF EVEREST BANK LIMITED AND MACHHAPUCCHRE BANK LIMITED” 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 Associate Professor **Dr. Bihari Binod Pokharel**, Nepal Commerce Campus.

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This is really an appreciable curriculum of T.U. because it helps the students to express their theoretical concept gained during the study period into the practical field. So, being concerned to thesis, I have also got a chance to express my theoretical concept gained from class and library study into this practical field. The present study “A COMPARATIVE STUDY ON NON-PERFORMING ASSETS OF EVEREST BANK LIMITED AND MACHHAPUCCHRE BANK LIMITED” has been prepared for the partial fulfillment of the requirement for Master Degree in Business Studies.

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**Manju Bhandari**  
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## **ABBREVIATIONS**

AD	-: Anno domini
ADB/N	-: Agricultural Development Bank Nepal
AMC	-: Asset Management Company
BAFIO	-: Bank and Financial Institutions Act
B.C.	-: Before Christ
B.S.	-: Bikram Sambat
CBs	-: Commercial Banks
CBSL	-: Central Bank of Srilanka
CEO	-: Chief Executive Officer
CRM	-: Credit Risk Management
EBL	-: Everest Bank Limited
FIs	-: Financial Institutions
IBRA	-: Indonesia Bank Restructuring Agency
IMF	-: International Monetary Fund
MBL	-: Machhapucchre Bank Limited
MOA	-: Memorandum of Authority/Memorandum of Article
NA	-: Not Available
NBL	-: Nepal Bank Limited
NCC	-: Nepal Credit and Commerce (Bank)
NIC	-: Nepal Industrial and Commercial (Bank)
NIDC	-: Nepal Industrial Development Corporation
NG	-: Nepal Government
NRB	-: Nepal Rastra Bank
RBB	-: Rastriya Banijya Bank
RBI	-: Reserve Bank of India
ROA	-: Return on Assets
ROE	-: Return on Equity
SBI	-: State Bank of India



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