A STUDY ON NON –PERFORMING ASSETS & PROFITABILITY OF NEPALESE COMMERCIAL BANKS

By

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RECOMMENDATION

This is to Certify that the Thesis

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Entitled

A Study on Non - Performing Assets and Profitability of Nepalese

Commercial Banks

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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VIVA - VOCE SHEET

We have conducted the Viva - Voce examination of the thesis

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A Study on Non - Performing Assets and Profitability of Nepalese Commercial Banks

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 of the requirement for

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Research and development is one of the key to innovatation and generation of new ideas. It is also a means to resolve immediate and chronic problems encountered by any organization or nation and to contribute in the general knowledge of the literature .with the same kind of vision to solve the most daunting problem and challenge of the financial system i.e. Non-performing assets of the commercial bank in Nepal this research has been undertaken to study.

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Nabin Kumar Baral Researcher

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List of Abbreviation

BL	:	Bad loan
DL	:	Doubtful loan
F/Y	:	Fiscal Year
KBL	:	Kumari Bank Limited
LBL	:	Laxmi Bank Limited
NBL	:	Nepal Bank Limited
NIBL	:	Nepal Investment Bank Limited
NPA	:	Non Performing Assets
NRB	:	Nepal Rastra Bank
NSBIBL	:	Nepal SBI Bank Limited
PA	:	Performing Assets
PE	:	Probable Error
PL	:	Pass loan
RBB	:	Rastriya Banijya Bank
RL	:	Restricted loan
ROA	:	Returns on Assets
SCBNL	:	Standard Chartered Bank Nepal Limited
SE	:	Standard Error
SL	:	Sub standard loan
ТА	:	Total Assets
TD	:	Total Deposit
TL	:	Total Lending