

# **Analysis of Non Performing Assets of Nepal SBI Bank Ltd**

**submitted to**

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**submitted by**

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In the partial fulfillment of the requirements for the

**Degree of Masters in Business Studies (M.B.S)**

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## DECLARATION

I hereby declare that the work reported in this thesis entitled “Analysis of Non Performing Assets of Nepal SBI Bank Ltd” submitted to Shanker Dev Campus, Faculty of Management, Tribhuvan University is my original work done in the form of partial fulfillment of Master’s Degree in Business Studies (MBS) under the supervision of Associate Professor Dr. Geeta Pradhan, and Lecturer Mr. Rishi Ram Gautam, faculty member of Shanker Dev Campus, Kathmandu.

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## ABBREVIATIONS

NSBL	-	Nepal SBI Bank Ltd.,
NRB	-	Nepal Rastra Bank
JV	-	Joint Venture
SWIFT	-	Society for Worldwide Interbank Financial Telecommunication
T.T	-	Telex Transfer
DD	-	Demand Draft
AD	-	Anno Domini
BC	-	Before Christ
BS	-	Bikram Sambat
HMG/N	-	His Majesty's Government of Nepal
EPF	-	Employee Provident Fund
NGO	-	Non Government Organisation
GDP	-	Gross Domestic Product
FY	-	Fiscal Year
L/C	-	Letter of Credit
CRR	-	Cash Reserve Ratio
ROA	-	Return on Assets
ROL	-	Return on Loans
NPA	-	Non Performing Loans
NBA	-	Non banking Assets
CAR	-	Capital Adequacy Ratio
CAMELS	-	Capital, Assets Quality, Management, Earning, Liquidity & Sensivity
DRJ	-	Debt Recovery Tribunal
AMC	-	Assets Management Company
TA	-	Total assets
TL	-	Total Lending
TD	-	Total Deposit