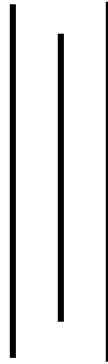


**NON- PERFORMING ASSETS OF COMMERCIAL
BANKS OF NEPAL: WITH REFERENCE TO
NIBL, HBL, NCC, EBL, MBL & LBL**

**By
SHIWANI KHADKA
Shanker Dev Campus
T.U. Regd. No. 7-1-38-2062-98
Campus Roll No. : 1382/060**

**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
April, 2009**

RECOMMENDATION

This is to certify that the Thesis

Submitted by:

SHIWANI KHADKA

Entitled:

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BANKS OF NEPAL: WITH REFERENCE TO
NIBL, HBL, NCC, EBL, MBL & LBL**

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

Supervisor

.....
Dr. Geeta Pradhan, Associate Professor

.....
Dr. Kamal Deep Dhakal

(Campus Chief)

VIVA-VOCE SHEET

We have conducted the viva –voce of the thesis presented

By

SHIWANI KHADKA

Entitled:

**NON- PERFORMING ASSETS OF COMMERCIAL
BANKS OF NEPAL: WITH REFERENCE TO
NIBL, HBL, NCC, EBL, MBL & LBL**

*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*

Master Degree of Business Studies (M.B.S.)

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Head, Research Department

Member (Thesis Supervisor)

Member (External Expert)

TRIBHUVAN UNIVERSITY

Faculty of Management

Shanker Dev Campus

DECLARATION

I hereby declare that the work reported in this thesis entitled “**NON- PERFORMING ASSETS OF COMMERCIAL BANKS OF NEPAL: WITH REFERENCE TO NIBL, HBL, NCC, EBL, MBL & LBL**” submitted to Office of the Dean, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Master’s Degree in Business Study (M.B.S.) under the supervision of **Dr. Geeta Pradhan, Associate Professor** of Shanker Dev Campus.

.....
SHIWANI KHADKA

Researcher

T.U. Registration No. 7-1-38-2062-98

Campus Roll No. : 1382/060

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Shiwani Khadka

Researcher

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ABBREVIATIONS

ABBS	Any Branch Banking Service
AMC	Assets Management Company
AOA	Article of Association
CB	Commercial Bank
CDR	Credit Deposit Ratio
CSR	Corporate Social Responsibility
CV	Co-Efficient Of Variation
EBL	Everest Bank Limited
HBL	Himalayan Bank Limited
INR	Indian Rupees
LBL	Laxmi Bank Limited
MBL	Machhapuchhre Bank Limited
MOA	Memorandum of Association
NABIL	Nepal Arab Bank Limited
NBA	Non-Banking Assets
NCC	Nepal Commerce & Credit Bank Limited
NEPSE	Nepal Stock Exchange
NIBL	Nepal Investment Bank Limited
NIDC	Nepal Industrial Development Corporation
NPA	Non-Performing Assets
NPL	Non-Performing Loan
P.E	Probable Error

PNB	Punjab National Bank
R	Correlation
SD	Standard Deviation
T.A	Total Assets
T.D	Total Deposit
T.L	Total Lending