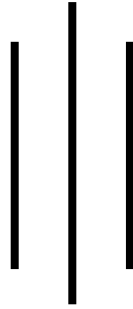


**A COMPARATIVE STUDY ON NPA MANAGEMENT OF
COMMERCIAL BANKS IN NEPAL**



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A Thesis Submitted To:

Office of the Dean
Faculty of Management
Tribhuvan University

*In partial fulfillment of the requirements for
Degree of
Masters of Business Studies (M.B.S.)*

Birgunj, Nepal

September, 2008

VIVA VOCE SHEET

We have conducted the viva-voce examination of the thesis presented

BY

Mr. Prabin Nepal

Entitled

“A Comparative Study on NPA Management of Commercial Banks in Nepal” 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’s Degree in Business Studies (M.B.S)

Viva-Voce Committee:

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RECOMMENDATION

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***“A Comparative Study on NPA Management of Commercial Banks in Nepal”,
has been prepared and approved by this Department in the prescribed format of
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DECLARATION

I Prabin Nepal hereby declare that the work reported in this thesis entitled "**A Comparative Study on NPA Management of Commercial Banks in Nepal** " submitted to Hari Khetan Multiple Campus, Faculty of Management, Tribhuwan University, is my original work done in the form of partial fulfillment of the requirement for the Master's Degree in Business Studies under the supervision of **Mr. Deepak Singh**, Lecturer Hari Khetan Multiple Campus and **Mr. Shambhu Chaurasiya**, Lecturer Hari Khetan Multiple Campus.

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Prabin Nepal
Researcher

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List of Abbreviations

NPA	Non Performing Assets
NRB	Nepal Rastra Bank
NBL	Nepal Bank Ltd.
SCBNL	Standard Chartered Bank Nepal Ltd.
NABIL	Nabil Bank Ltd.
LTD.	Limited
RBB	Rastriya Banijya Bank Ltd.
NIDC	Nepal Industrial Development Corporation
NPL	Non Performing Loan
LLP	Loan Loss Provision
FDR	Fixed Deposits Receipts
CAR	Capital Adequacy Ratio
CAMELS	Capital, Assets Quality, Management, Earning Capacity, Liquidity and Sensitivity
AMC	Assets Management Company
CIB	Credit Information Bureau
DRT	Debt Recovery Tribunal
CEO	Chief Executive Officer
C.V.	Coefficient of Variance
S.D.	Standard Deviation
P.E.	Probable Error
TU	Tribhuvan University