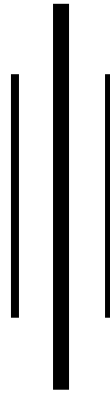


**THE POSITION OF THE NON-PERFORMING ASSETS
OF
THE RASTRIYA BANIJYA BANK AND THE JOINT
VENTURE BANKS**



A Thesis

Submitted by:

Pradip Bartaula

Roll. No. 759/060

TU Reg. No. 7-1-242-292-98

Shanker Dev Campus

Submitted to:

Shanker Dev Campus

Faculty of Management

Tribhuvan University

In partial fulfillment of the requirement for the degree of
Masters of Business Studies (MBS)

Putalisadak, Kathmandu

December, 2008

RECOMMENDATION

This is to Certify that the thesis

Submitted by:

Pradip Bartaula

Entitled:

**“The position of the Non-Performing Assets of the Rastriya Banijya Bank and the Joint
Venture Banks”**

**(With special Reference to Rastriya Banijya Bank, Himalayan Bank Limited and Standard Chartered Bank Nepal
Limited)**

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

Dr.Silu Bajracharya
(Thesis Supervisor)

Dr. Geeta Pradhan
(Head of Research Department)

.....
Dr. Kamal Deep Dhakal
Campus Chief

Date:

VIVA-VOCE SHEET

We have conducted the Viva-voce examination of the thesis

Submitted by

Pradip Bartaula

Entitled:

**“The position of the Non-Performing Assets of the Rastriya Banijya Bank and the Joint
Venture Banks”**

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Chartered Bank Nepal Limited)**

And found that 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 requirements for the Degree of Master of Business studies (M.B.S)

Viva-Voce Committee:

Head, Research Department: -----

Member (Thesis Supervisor): -----

Member (External Expert): -----

Date: -----

TRIBHUVAN UNIVERSITY

Faculty of Management

Shanker Dev Campus

DECLARATION

I hereby declare that the work reported in this thesis entitled, “**The position of the Non-Performing Assets of the Rastriya Banijya Bank and the Joint Venture Banks**” submitted to Shanker Dev Campus, Faculty of Management, Tribhuvan University, is my original work. It is done in the form of Partial fulfillment of the requirement for the Degree of Master of Business studies (M.B.S.) under the supervision and guidance of Dr.Silu Bajracharya, Shanker Dev Campus, Kathmandu.

(Researcher)

Pradip Bartaula

Shanker Dev Campus

Roll No.: 759/060

Date:

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Needless to say “to err is human” and I cannot be the exception for any remaining errors in the calculation and the descriptions reported in this thesis are of course, entirely my responsibilities.

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Pradip Bartaula

Kathmandu

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ABBREVIATIONS

CV	:	Coefficient of Variance
Fig	:	Figure
HBL	:	Himalayan Bank Limited
i.e.	:	That is
JVS	:	Joint venture banks
MBS	:	Masters of Business Studies
NBA	:	Non Banking Assets
NPA	:	Non Performing Assets
NRB	:	Nepal Rastra Bank
P.E.	:	Probable Error
RBB	:	Rastriya Banijya Bank
ROA	:	Return on Total Assets
ROE	:	Return on Shareholder's Equity
SCBNL	:	Standard Chartered Bank Nepal Limited
SD	:	Standard Deviation
T.U.	:	Tribhuvan University