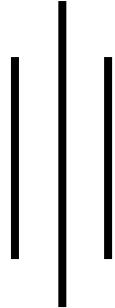


A COMPREHENSIVE STUDY ON FINANCIAL PERFORMANCE OF BANKS

(With reference to Nepal SBI Bank and Nepal Bangladesh Bank Ltd)



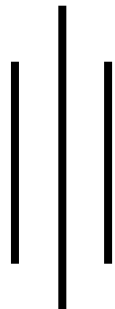
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*In partial fulfillment of the requirement for the degree of
Master of Business Studies (M.B.S)*

Birgunj, Nepal

January, 2013

CERTIFICATE

This is to certify that **Shikha Agrawal**, a student of Master of Business Studies (M.B.S.), affiliated to T.U., has submitted his thesis entitled “A comprehensive study on Financial Performance with reference to Nepal SBI & Nepal Bangladesh Bank.” which is purely on original and a complete personal research endeavored under my supervision. I have carefully read this thesis and in my opinion, it is satisfactory in scope and quality as thesis for the partial fulfillment of M.B.S program held at Birgunj Public College.

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RECOMMENDATION

**A COMPREHENSIVE STUDY
ON
FINANCIAL PERFORMANCE
(With reference to Nepal SBI & Nepal Bangladesh Bank)**

**SUBMITTED BY:-
Shikha Agrawal**

Has prepared independently under the guidance of Mr. Binay Shrestha
And approved by the department. This report is forwarded for evaluation

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Director & Chairman of R.C.
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Mr. Binay Shrestha
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Supervisor Mr. Binay Shrestha Signature

Head of R.C. Dr. Deepak Shakya Signature

Principal Mr. Binay Shrestha Signature

Date:

VIVA-VOCE SHEET

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

By:

Shikha Agrawal

Entitled:

**A COMPREHENSIVE STUDY ON INVESTMENT POLICY OF
BANKS**

(With reference to Nepal SBI Bank and Nepal Bangladesh Bank)

*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 for the*

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

Viva-voce Committee

Head, Research Department

Member (Thesis supervisor)

Member (External Expert)

DECLARATION

I hereby declare that the data and work presented in this study entitled "**A COMPREHENSIVE STUDY OF COMMERCIAL BANKS (With reference to Nepal SBI Bank and Nepal Bangladesh Bank)**" submitted to Birgunj public college, Faculty of Management, Tribhuvan University is my original work done for the partial fulfillment of the requirement of the Degree of Master of Business Studies (M.B.S) under the guidance and supervision of Lecturers of Birgunj public college.

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B.P.C.

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ABBREVIATIONS

Acc.	=	According
A.D.	=	Anno Domini
ATM	=	Automatic Teller Machine
B.C.	=	Before Christ
B.S.	=	Bikram Sambat
CEO	=	Chief Executive Officer
E.g.	=	For or as an example
Etc.	=	And so on (abbr. of et cetera)
FY	=	Fiscal Year
GATT	=	General Agreement on Tariffs and Trade
GDP	=	Gross Domestic Product
HMGIN	=	His Majesty's Government Nepal
i.e.	=	That is
IMF	=	International Monetary Fund
JBs	=	Joint Venture Banks
L.C.	=	Letter of Credit
Ltd.	=	Limited
NPA	=	Non Performing Assets
NPL	=	Non Performing Loans
NRB	=	Nepal Rastra Bank
NSBIB	=	Nepal SBI Bank
Ph.D.	=	Doctor of Philosophy
sq. km.	=	Square kilometer
viz.	=	Namely (abbr. of vide licet)
vol.	=	Volume