

# **EFFICACY OF COMMERCIAL BANKS**

**With special reference to  
Nepal Investment Bank, Nabil Bank and Himalayan Bank**

## **A THESIS**

**SUBMITTED BY:**

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ST. XAVIER'S COLLEGE  
T.U. Registration No. - 7-2-282-386-2002  
T.U. Second Year Symbol No - 6561**

**SUBMITTED TO:**

**OFFICE OF DEAN  
FACULTY OF MANAGEMENT  
TRIBHUWAN UNIVERSITY  
KATHMANDU, NEPAL**

**In Partial Fulfillment of the Requirement  
For the Degree of  
Masters of Business Studies (M.B.S.)  
Maitighar, Kathmandu  
2008**

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# **DECLARATION**

I hereby declare that this thesis entitled “Efficacy of Commercial Banks” (with special reference to NIBL, NABIL & HBL) submitted to St. Xavier’s College, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the MBS under the supervision of Mr. Shankar Thapa, Head of Masters Department of Management, St. Xavier’s College, T.U.

Information derived from the published or unpublished work of others has been acknowledged in the text and a list of reference is given.

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Date

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Getting a finished book into the hands of the readers requires the work of many people. A man will turn over half a library to make one book. Of all the needs a book has, the chief need is that it is readable and for this, the authors do their parts by efficiently developing an outline, thoroughly researching topics, sketching the topics on the papers and accurately keyboarding the sentences into their computers. Hence, before I begin I would like to recognize just a few of the people who had contributed to this text and made it all happen.

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**Nistha Joshi**  
Researcher

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# ELLIPSIS

e.g.	For Example
&	And
CAR	Capital Adequacy Ratio
CBR	Cash and Bank Balance Ratio
CCR	Core Capital Ratio
EPS	Earning Per Share
Etc.	Etceteras
FI	Financial Institutions
FY	Fiscal Year
HBL	Himalayan Bank Limited
i.e.	That is
IGSR	Investment in Government Securities Ratio
KYC	Know Your Customer
LLCR	Loan Loss Coverage Ratio
LLRR	Loan Loss Reserve Ratio
Ltd.	Limited
MER	Management Efficiency Ratio
Mid	Middle
NBB	Nepal Banijya Bank
NIBL	Nepal Investment Bank Limited
No.	Number
NOS	Number of Shares
NPAR	Non-Performing Assets Ratio
NPAT	Net Profit After Tax
NRB	Nepal Rastra Bank
Pvt.	Private
ROA	Return on Assets
ROE	Return on Equity
RWA	Risk Weighted Assets
S.D	Standard Deviation

S.N.	Serial No.
SHF	Shareholder's Fund
SPSS	Statistical Package for the Social Sciences
T.U	Tribhwan University
TA	Total Assets
TC	Total Capital
TD	Total Deposit
TLA	Total Loan and Advance
TU	Tribhuvan University
Via.	Through
Viz.	Namely
Vol.	Volume