

**EVALUATION OF THE FINANCIAL PERFORMANCE
OF COMMERCIAL BANKS OF NEPAL**

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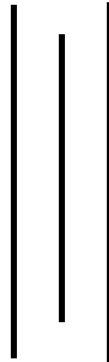
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*In partial fulfillment of the requirement for the Degree of
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RECOMMENDATION

This is to certify that the Thesis

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EVALUATION OF THE FINANCIAL PERFORMANCE OF COMMERCIAL BANKS OF NEPAL

*has been prepared as approved by this Department in the prescribed format of the
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VIVA-VOCE SHEET

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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

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DECLARATION

I hereby declare that the work reported in this thesis entitled “**EVALUATION OF THE FINANCIAL PERFORMANCE OF COMMERCIAL BANKS OF NEPAL**” 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 Degree in Business Studies (M.B.S.) under the supervision of **Dr. Shilu Manandhar Bajracharya** of Shanker Dev Campus.

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ABBREVIATIONS

AD	=	Anno Domni
ADB	=	Asian Development Bank
ADB/N	=	Agricultural Development Bank Nepal
ANNOVA	=	Analysis of Variance
ATM	=	Automated Teller Machine
Avg.	=	Average
BOK	=	Bank of Katmandu Limited
BS	=	Bikram Sambat
CAR	=	Capital Adequacy Ratio
CDR	=	Credit to Deposit Ratio
CIT	=	Citizen Investment Trust
d.f.	=	degree of freedom
DPS	=	Dividend per Share
Dr	=	Doctor
EBL	=	Everest Bank Limited
EPS	=	Earnings per Share
FI	=	Financial Institution
FSRP	=	Financial Sector Reform Project
FY	=	Fiscal Year
HBL	=	Himalayan Bank Limited
i.e.	=	That is
IFIC	=	International Finance and Commercial Bank
IMF	=	International Monetary Fund
JVB	=	Joint Venture Bank
LBL	=	Laxmi Bank Limited
Ltd	=	Limited
N/A	=	Not Applicable
NABIL	=	Nabil Bank Limited
NBBL	=	Nepal Bangladesh Bank Limited

NBL	=	Nepal Bank Limited
NEPSE	=	Nepal Stock Exchange
NGBL	=	Nepal Grindlays Bank Limited
NGO	=	Non Government Organization
NIBL	=	Nepal Investment Bank Limited
NPA	=	Non-Performing Assets
NPL	=	Non-Performing Loan
NPR	=	Nepalese Rupees
NRB	=	Nepal Rastra Bank
NSBI	=	Nepal State Bank of India
p	=	Page number
PDF	=	Power Development Fund
PM	=	Prime Minister
PNB	=	Panjab National Bank
Pvt	=	Private
RBB	=	Rastriya Banijya Bank
ROA	=	Return on Assets
ROE	=	Return on Equity
RRDB	=	Regional Rural Development Banks
Rs.	=	Rupees
SCBNL	=	Standard Chartered Bank Nepal Limited
TA	=	Total Assets
TD	=	Total Debt
TLA	=	Total Loans & Advances
US	=	United States
Viz	=	Namely
WACC	=	Weighted Average Cost of Capital