

A Comparative Study on the Financial
Performance of Nepal Industrial and
Commercial (NIC) Bank Ltd. and Kumari Bank
Ltd.

By

Mukunda Dev Adhikari

Roll No. 557/062

TU Registration No: 7-1-31-254-98

Second Year Symbol Roll No: 4623

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Recommendation

This is to certify that the thesis

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Mukunda Dev Adhikari

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Has been prepared as approved by this campus in the prescribed format of the Faculty of Management. This thesis is forwarded for Examination.

Asso. Prof. Dr. Shilu Bjaracharya
Thesis Supervisor

Prof. Bisheswor Man Shrestha
Head of Research Department

Asso. Prof. Ruchila Pandey
Acting Campus Chief

Viva-Voce Sheet

We have conducted viva-voce examination of the

Thesis presented

by

Mukunda Dev Adhikari

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(KBL)**

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 a partial fulfillment of the requirement for the Master's Degree in Business Studies (M.B.S.).

Viva-Voce Committee:

1. Head of Research Department:
2. Member (Thesis Supervisor):
3. Member (External Expert):

DECLARATION

I hereby declare that the work reported in this thesis entitled “**A Comparative Study on The Financial Performance of Nepal Industrial and commercial Bank Ltd. (NIC) and Kumari Bank Ltd. (KBL)**” submitted to Office of Dean, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Master’s Degree in Business Studies (M.B.S) under the supervision of Dr. Shilu Bajracharya, Associate Professor of Shanker Dev Campus.

.....

Mukunda Dev Adhikari

Researcher

TU Registration No: 7-1-31-254-98

Campus Roll No. 557/062

Date:.....

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Date:

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Abbreviations

KBL	= Kumari Bank Ltd.
NICBL	= Nepal Industrial and commercial Bank Ltd.
NIBL	= Nepal Investment Bank Ltd
HBL	= Himalayan Bank Ltd
NSBIBL	= Nepal S B I Bank Ltd
NBBL	= Nepal Bangladesh Bank Ltd
EPS	= Earnings per share.
DPS	= Dividend per share.
JVBs	= Joint venture banks.
B.S.	=Bikram Sambat
A/C'S	= Accounts
P.F	= Providend fund
Rs.	= Nepalese Rupee
NRB	= Nepal Rastra Bank
RBI	= Reserve Bank of India
NPA	= Non Performing Assets
NPL	= Non Performing Loan
CAR	= Capital Adequacy Ratio
ROA	= Return on Assets
ATM	= Automated Teller Machine
BOD	= Board of Directors
FY	= Fiscal year
JKB	= Jammu and Kashmir Bank
PNB	= Punjab National Bank
GFC	= Global Financial Crisis
CDR	= Credit Deposit Ratio
NPM	= Net Profit Margin