

**A COMPARATIVE FINANCIAL ANALYSIS OF COMMERCIAL
BANKS IN NEPAL**

A THESIS

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RECOMMENDATION

This is to certify that the thesis

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**A COMPARATIVE FINANCIAL ANALYSIS OF COMMERCIAL
BANKS IN NEPAL**

*has been prepared as approved by this Department in the prescribed format of the
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DECLARATION

I hereby declare that the work reported in this thesis entitled “**A COMPARATIVE FINANCIAL ANALYSIS OF COMMERCIAL BANKS IN NEPAL**” submitted to **Shanker Dev Campus**, 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 **Mrs. Snehalata Kafle**, Lecturer of Shanker Dev Campus.

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ABBREVIATIONS

| | |
|-------|---------------------------------------|
| T.T. | Telegraphic Transfer |
| L.C. | Letter of Credit |
| NIBL | Nepal Investment Bank Limited |
| SCBNL | Standard Chartered Bank Nepal Limited |
| EBIL | Emirates Bank International Limited |
| NBL | National Bank Limited, Bangladesh |
| ATM | Automatic Teller Machine |
| ICRA | Indian Credit Rating Agency |
| JVBs | Joint Venture Banks |
| NRB | Nepal Rastra Bank |
| SBI | State Bank of India |
| NBB | Nepal Bangladesh Bank |
| F.Y. | Fiscal Year |
| EBL | Everest Bank Limited |
| HBL | Himalayan Bank Limited |
| CRR | Cash Reserve Ratio |
| EPS | Earning Per Share |

| | |
|-------|--------------------------------------|
| NPA | Non Performing Assets |
| NPL | Non Performing Loan |
| ADBL | Agriculture Development Bank Limited |
| CD | Credit to Deposit |
| BOK | Bank Of Kathmandu |
| PE | Profit Earning |
| DoC | Department of Cooperative |
| BFI | Bank and Financial Institutions |
| BIS | Bank for International Settlement |
| NEPSE | Nepal Stock Exchange |
| RWA | Risk Weighted Assets |
| CAR | Capital Adequacy Ratio |
| NPAT | Net Profit After Tax |
| ROE | Return On Equity |
| ROA | Return On Assets |
| S.D. | Standard Deviation |
| C.V. | Coefficient of Variance |