

# **TRADE-OFF BETWEEN LIQUIDITY AND PROFITABILITY OF JOINT VENTURE BANKS IN NEPAL**

## **A THESIS**

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# VIVA VOCE SHEET

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

By

**Mukunda Adhikari**

Entitled

**Trade-off between Liquidity and Profitability of  
Joint Venture Banks in Nepal**

and found the thesis to be the original work of the student written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirements for the degree of Masters of Business Studies (M.B.S.)

## Viva-Voce Committee

Chairperson, Research Committee: .....

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Member (Thesis Supervisor) .....

Member (External Expert) .....

## DECLARATION

I hereby declare that the work reported in this thesis entitled **Trade-off between Liquidity and Profitability of Joint Venture Banks in Nepal** 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 Master of Business Studies under the supervision of Mr. Shankar Thapa, Head of Research Department St-Xavier's College.

July, 2009

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This is a study on banking sector. This study has been undertaken to present report on the practical operation of bank in Nepal in its proper perspective. In this regard study has been conducted at Everest Bank Limited (EBL), Himalayan Bank Limited (HBL) and NABIL Bank Limited (NABIL).

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## **ABBREVIATIONS**

ABBS	Anywhere Branch Banking System
A/C	Account
ANOVA	Analysis of Variance
ATM	Automatic Teller Machine
C.V	Coefficient of Variation
d.f.	Degree of Freedom
DPS	Dividend per Share
EBL	Everest Bank Limited
EPS	Earning per Share
F/Y	Fiscal Year
HBL	Himalayan Bank Limited
i.e.	That is
JVBs	Joint Venture Banks
MPS	Market Price per Share
NABIL	Nabil Bank Limited
NBL	Nepal Bank Limited
NRB	Nepal Rastra Bank
PNB	Punjab National Bank
ROA	Return on Assets
ROCE	Return on Capital Employed
ROE	Return on Equity
SCT	Smart Choice Technology
SMEs	Small and Medium Sized Enterprises
SWOT	Strength, Weakness, Opportunities and Threats
UAE	United Arab Emirates
U.K.	United Kingdom
viz.	Namely