

**FINANCIAL PERFORMANCE OF COMMERCIAL BANKS**  
**(COMPARATIVE STUDY OF EVEREST BANK LIMITED**  
**AND HIMALAYAN BANK LIMITED)**

**A Thesis**

**Submitted To:**

**Office of the Dean**

**Faculty of Management**

**Tribhuvan University**

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**In Partial Fulfillments of the Requirements for the Degree of**  
**Master in Business Studies (MBS)**

**Kirtipur, Kathmandu**

**September, 2012**

## **RECOMMENDATION**

This is to certify that this thesis

Submitted by:

**Chandra Kala Adhikari**

Entitled:

Financial Performance of Commercial Banks

(Comparative Study of Everest Bank Ltd and Himalayan Bank Ltd)

*has been prepared as approved by this department in the prescribed format of Faculty of Management. This thesis is forwarded for examination.*

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## **VIVA -VOCE SHEET**

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

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Financial Performance of Commercial Banks

(Comparative Study of Everest Bank Ltd and Himalayan Bank Ltd)

and found the thesis to be the original work of the student and written according to the prescribed format of Faculty of Management. We recommend the thesis to be accepted as partial fulfillment of the requirements for the Master's Degree in Business Studies (MBS).

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## **DECLARATION**

I hereby declare that research work reported as thesis entitled “Financial Performance of commercial banks (comparative study of Everest Bank Ltd and Himalayan Bank Ltd)” submitted to the Faculty of Management, Central Department of Management, Tribhuvan University, is my original work. It is carried out as the partial fulfillment of the requirements for the degree in Master of Business Studies (MBS) under the supervision and guidance of Professor Dr. Bal Krishna Shrestha, Faculty of Management, Central Department of Management, Tribhuvan University, Kirtipur.

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This study has been prepared for partial fulfillment of the requirement for the master degree in business studies. It is my privilege to complete this thesis entitled "Financial Performance of commercial Banks (comparative study of EBL HBL)" which analyzes the Performance Evaluation of some leading commercial banks of Nepal

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**Chandra Kala Adhikari**

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## LIST OF ABBREVIATIONS

ATM	-	Automatic Teller Machine
B.S.	-	Bikram Sambat
C. V	-	Co-efficient of Variation
Depart.	-	Department
EBL	-	Everest Bank Limited
F/Y	-	Fiscal Year
GDP	-	Gross Domestic Product
Govt.	-	Government
HBL	-	Himalayan Bank Limited
i.e.	-	That is
JVBs	-	Joint Venture Banks
Mgmt.	-	Management
ROA	-	Return on Assets
ROE	-	Return on Equity Capital
S.D	-	Standard Deviation
TU	-	Tribhuvan University
UK	-	United kingdom
WTO	-	World Trade Organization