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NABINA KUMARI KHATI

A COMPARATIVE FINANCIAL PERFORMANCE ANALYSIS OF NABIL BANK LIMITED AND EVEREST BANK LIMITED

**A COMPARATIVE FINANCIAL PERFORMANCE
ANALYSIS OF NABIL BANK LIMITED AND
EVEREST BANK LIMITED**

A Thesis

By

NABINA KUMARI KHATI

Central Department of Management

Roll No: 744/016

Registration No: 7-3-28-143-2015

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RECOMMENDATION LETTER

It is certified that thesis entitled **A Comparative Financial Performance Analysis of Nabil Bank Limited and Everest Bank Limited** submitted by Nabina Kumari Khati is an original piece of research work carried out by the candidate under my supervision. Literary presentation is satisfactory and the thesis is in a form suitable for publication. Work evinces the capacity of the candidate for critical examination and independent judgment. Candidate has put in at least 60 days after registering the proposal. The thesis is forwarded for examination.

Prof. Dr. Sanjay Kumar Shrestha

Thesis Supervisor

Central Department of Management

Tribhuvan University,

Kirtipur, Kathmandu, Nepal

Date: February, 2019

APPROVAL SHEET

We, the undersigned, have examined the thesis entitled "**A Comparative Financial Performance Analysis of Nabil Bank Limited and Everest Bank Limited**" submitted by Nabina Kumari Khata a candidate for the degree of **Master of Business Studies** (MBS Semester) and conducted the viva voce examination of the candidate. We hereby certify that the thesis is worthy of acceptance.

Prof. Dr. Sanjay Kumar Shrestha

Thesis Supervisor

Internal Examiner

External Examiner

Prof. Dr. Sanjay Kumar Shrestha

Chairperson, Research Committee

Asso. Prof. Dr. Ramji Gautam

Head, Central Department of Management

Date: February, 2019

CERTIFICATION OF AUTHORSHIP

I certify the work in this thesis has not previously been submitted for a degree nor has it been submitted as part of requirements for a degree except as fully acknowledged within the text.

I also certify that the thesis has been written by me. Any help that I have received in my research work and the preparation of the thesis itself has been acknowledged. In addition, I certify that all information sources and literature used are indicated in the reference section of the thesis.

.....
Nabina Kumari Khati
January, 2019

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This research entitled A Comparative Financial Performance Analysis of Nabil Bank Limited and Everest Bank Limited has been prepared for the partial fulfillment of the requirement for the Degree of Masters of Business Studies. 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 “A Comparative Financial Performance Analysis of Nabil Bank Limited and Everest Bank Limited”, which tried to analyze the Financial Performances of Nepalese commercial banks.

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Nabina Kumari Khati

Researcher

ABSTRACT

This study has investigated on "A Comparative Financial Performance Analysis of Nabil Bank Limited and Everest Bank Limited". It aimed to evaluate the Financial Performance of Nabil Bank Limited and Everest Bank Limited for the period 2012-2017. The research was attempted to assess the extent to which the implementation of various Financial and statistical strategies by the bank has increasing their profitability. Data collected and used secondary data from the annual report statements of the selected banks and NRB reports. This study used descriptive and analytical research approach. Analysis was based on data extracted from annual reports and accounts of the companies for the relevant period. Coefficient of variation analyses respectively was to examine the nature and extent of the relationship between the variables. The study covered two commercial banks in Nepal over a period of past 5 fiscal years from 2012/13 to 2016/17. Descriptive statistics were used in the analysis and findings suggest that among the selected commercial banks in Nepal. However, the findings of this paper are based on a study conducted on the selected banks. Hence, the result shows that the return on asset of both banks has satisfactory and both banks has maintained their profitability but Nabil Bank is Higher than the EBL which indicated that success of management in overall operation and in earning net profit with efficient utilization of total asset. Therefore, the results are valid for banking sector.

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ABBREVIATIONS

ATM	:	Automated Teller Machine
C.V	:	Co-efficient of Variation
CAR	:	Capital Adequacy ratio
EBL	:	Everest Bank Limited
F.Y	:	Fiscal Year
FI	:	Financial Institution
i.e.	:	That is
Ltd	:	Limited
NABIL	:	Nabil Bank Limited
NBL	:	Nepal Bank Limited
NPL	:	Non-Performing Loan
NPLR	:	Non-Performing Loan Ratio
NRB	:	Nepal Rastra Bank
P.E	:	Probable Error
ROA	:	Return on Asset
ROE	:	Return on Equity
Rs	:	Rupees
S.D	:	Standard Deviation
S.N	:	Serial Number
(\bar{X})	:	Mean