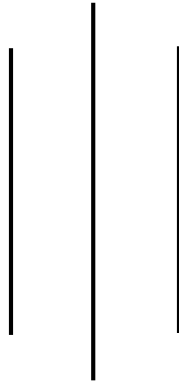


**FINANCIAL PERFORMANCE OF COMMERCIAL BANKS  
WITH REFERANCE TO  
NABIL BANK LIMITED,  
NEPAL INVESTMENT BANK LIMITED  
& HIMALAYAN BANK LIMITED**



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**A Thesis Submitted To:**

Office of the Dean  
Faculty of Management  
Tribhuvan University

*In the Partial Fulfillment of the Requirement for the Degree of Master of*

*Business Studies (MBS)*

*Kathmandu, Nepal*

*May, 2013*

## RECOMMENDATION

This is to certify that the thesis

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**FINANCIAL PERFORMANCE OF COMMERCIAL BANKS  
WITH REFERENCE TO  
NABIL BANK LIMITED,  
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*has been prepared as approved by this department in the prescribed format of the Faculty of Management. This thesis is forwarded for examination.*

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*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 partial fulfillment for the*

*Degree of Master of Business Studies (M.B.S.)*

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Member (Thesis supervisor) .....

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## DECLARATION

I hereby declare that the data and work presented in this study entitled "*Financial Performance Of Commercial Banks With Reference Nabil Bank Limited, Nepal Investment Bank Limited and Himalayan Bank Limited*" submitted to Patan Multiple Campus, Faculty of Management, Tribhuvan University is my original work done for the partial fulfillment of the requirement of the Degree of Master of Business Studies (M.B.S) under the guidance and supervision of Associate Professor Mr. Rakesh Chandra Mishra, Patan Multiple Campus, Faculty of Management, Tribhuvan University.

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This thesis entitled “*Financial Performance Of Commercial Banks With Reference To Nabil Bank Limited, Nepal Investment Bank Limited and Himalayan Bank Limited,*” is a master degree thesis prepared as partial fulfillment of MBS course under Tribhuvan University of Nepal. It aims to analysis the comparative financial position of these banks.

I express my sincere gratitude to all the authors and learned personalities whose writing has been cited in this study. I extend my deep sense of indebtedness to my respected supervisor Associate Professor **Mr. Rakesh Chandra Mishra** for his precious guidelines, inspiration and suggestion thoroughly during the period of this research. Without his valuable insight, I would not think of accomplishment of this thesis paper.

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However, last but not the least, I am alone responsible for my errors and deficiencies and apologize for any of them committed that have remained in this work.

Thank You.

Rabindra Dangol.

## **TABLE OF CONTENTS**

**RECOMMENDATION**

**VIVA-VOCE SHEETS**

**DECLARATION**

**ACKNOWLEDGEMENT**

**TABLE OF CONTENTS**

**LIST OF TABLE**

**LIST OF FIGURES**

**ABBREVIATION**

**Page No.**

### **CHAPTER-I: INTRODUCTION**

|       |                                 |    |
|-------|---------------------------------|----|
| 1.1   | General Background              | 1  |
| 1.2   | Historical Background of Banks  | 2  |
| 1.3   | An Introduction of Sample Banks | 3  |
| 1.3.1 | Nabil Bank Limited              | 3  |
| 1.3.2 | Nepal Investment Bank Limited   | 4  |
| 1.3.3 | Himalayan Bank Limited          | 6  |
| 1.4   | Statement of the Problem        | 7  |
| 1.5   | Objectives of the Study         | 9  |
| 1.6   | Significance of the Study       | 9  |
| 1.7   | Limitations of the Study        | 10 |
| 1.8   | Organization of the Study       | 10 |

### **CHAPTER-II: REVIEW OF LITERATURE**

|       |                                |    |
|-------|--------------------------------|----|
| 2.1   | Conceptual Framework           | 13 |
| 2.1.1 | Concept of Joint Venture Banks | 14 |
| 2.1.2 | Concept of Commercial Banks    | 15 |

|       |  |    |
|-------|--|----|
| 2.1.3 | Role of Commercial Banks in the National Economy | 16 |
| 2.1.4 | Development of Banking System in Nepal           | 17 |
| 2.1.5 | Concept of Financial Performance                 | 19 |
| 2.2   | Review of Related Articles                       | 22 |
| 2.3   | Review of Previous Thesis                        | 24 |
| 2.4   | Concluding Remarks                               | 30 |

### **CHAPTER-III: RESEARCH METHODOLOGY**

|           |   |    |
|-----------|---|----|
| 3.1       | Research Design                           | 32 |
| 3.2       | Population and Sample                     | 33 |
| 3.3       | Nature and Sources of Data                | 33 |
| 3.4       | Data Processing Procedure                 | 33 |
| 3.5       | Tools and Techniques of Analysis          | 34 |
| 3.5.1     | Financial Tools                           | 34 |
| 3.5.1.1   | Ratio Analysis                            | 34 |
| 3.5.1.1.1 | Liquidity Ratios                          | 34 |
| 3.5.1.1.2 | Efficiency Ratios                         | 38 |
| 3.5.1.1.3 | Profitability Ratios                      | 39 |
| 3.5.1.1.4 | Capital Structure Ratios                  | 41 |
| 3.5.1.1.5 | Capital Adequacy Ratios                   | 43 |
| 3.5.1.1.6 | Assets Quality ratios                     | 44 |
| 3.5.1.1.7 | Other Indicators                          | 45 |
| 3.5.2     | Statistical Tools                         | 47 |
| 3.5.2.1   | Arithmetic Mean                           | 47 |
| 3.5.2.2   | Standard Deviation                        | 47 |
| 3.5.2.3   | Correlation Coefficient Analysis          | 48 |
| 3.5.2.4   | Trend Analysis                            | 51 |
| 3.5.2.5   | Diagrammatic and Graphical Representation | 52 |

### **CHAPTER-IV: PRESENTATION AND ANALYSIS OF DATA**

|         |  |    |
|---------|--|----|
| 4.1     | Financial Analysis of Commercial Banks                         | 53 |
| 4.1.1   | Liquidity Ratios   | 54 |
| 4.1.1.1 | Current Ratio  | 54 |
| 4.1.1.2 | Quick Ratio  | 55 |
| 4.1.1.3 | Cash and Bank Balance to Current Assets Ratio                  | 57 |
| 4.1.1.4 | Cash and Bank Balance to Deposits (Except Fixed deposit) Ratio | 58 |
| 4.1.1.5 | Cash and Bank Balance to Total Deposit Ratio                   | 60 |
| 4.1.1.6 | NRB Balance to Current and Saving Deposit Ratio                | 61 |
| 4.1.1.7 | NRB Balance to Fixed Deposit Ratio                             | 63 |
| 4.1.2   | Efficiency Ratios  | 64 |
| 4.1.2.1 | Loans and Advances to Total Deposit Ratio                      | 65 |
| 4.1.2.2 | Loans and Advances to Saving Deposit Ratio                     | 66 |
| 4.1.2.3 | Loans and Advances to Fixed Deposits Ratio                     | 68 |
| 4.1.3   | Profitability Ratios   | 70 |
| 4.1.3.1 | Return on Assets   | 70 |
| 4.1.3.2 | Return on Net Worth  | 71 |
| 4.1.4   | Capital Structure Ratios                                       | 73 |
| 4.1.4.1 | Debt-Equity Ratio  | 73 |
| 4.1.4.2 | Debt-Assets Ratio  | 75 |
| 4.1.5   | Capital Adequacy Ratios  | 76 |
| 4.1.5.1 | Net Worth to Total Deposits Ratio                              | 76 |
| 4.1.5.2 | Net Worth to Total Assets Ratio                                | 78 |
| 4.1.6   | Assets Quality Ratios  | 79 |
| 4.1.6.1 | Loan Loss Coverage Ratio                                       | 79 |
| 4.1.6.2 | Loan Loss Provision to Total Income Ratio                      | 81 |
| 4.1.6.3 | Loan Loss Provision to Total Deposit Ratio                     | 82 |
| 4.1.6.4 | Accrued Interest to Total Interest Income Ratio                | 84 |
| 4.1.7   | Other Indicators   | 85 |
| 4.1.7.1 | Earning Per Share  | 85 |
| 4.1.7.2 | Price-Earning Ratio  | 87 |



|         |   |    |
|---------|---|----|
| 4.1.7.3 | Market Value Per Share to Book Value Per Share                    | 88 |
| 4.2     | Correlation Analysis  | 89 |
| 4.2.1   | Correlation Analysis between Total Deposit and Loans and Advances | 90 |
| 4.2.2   | Correlation Analysis between Total Deposit and Net Profit         | 91 |
| 4.2.3   | Correlation Analysis between Loans and Advance and Net Profit     | 92 |
| 4.2.4   | Correlation Analysis between EPS and MVPS                         | 92 |
| 4.3     | Trend Analysis  | 93 |
| 4.3.1   | Trend Analysis of Total Deposits                                  | 94 |
| 4.3.2   | Trend Analysis of Loans and Advances                              | 95 |
| 4.3.3   | Trend Analysis of Net Worth                                       | 95 |
| 4.3.4   | Trend analysis of Net Profit                                      | 96 |
| 4.4     | Major Findings  | 97 |

#### **CHAPTER-IV: SUMMARY, CONCLUSION AND RECOMMENDATIONS**

|     |                |     |
|-----|----------------|-----|
| 5.1 | Summary        | 99  |
| 5.2 | Conclusions    | 102 |
| 5.3 | Recommendation | 103 |

#### **BIBLIOGRAPHY**

#### **APPENDIX**

## LIST OF TABLE

|  | <b>Page No.</b> |
|--|-----------------|
| 4.01 Current Ratio   | 54              |
| 4.02 Quick Ratio   | 56              |
| 4.03 Cash and Bank Balance to Current Asset Ratio                        | 57              |
| 4.04 Cash and Bank Balance to Total Deposit (Except Fixed Deposit) Ratio | 59              |
| 4.05 Cash and Bank Balance to Total Deposit Ratio                        | 60              |
| 4.06 NRB Balance to Current and Saving Deposit Ratio                     | 62              |
| 4.07 NRB Balance to Fixed Deposit Ratio                                  | 63              |
| 4.08 Loans and Advances to Total Deposit Ratio                           | 65              |
| 4.09 Loans and Advances to Saving Deposit Ratio                          | 67              |
| 4.10 Loans and Advances to Fixed Deposit Ratio                           | 69              |
| 4.11 Return on Total Asset   | 70              |
| 4.12 Return on Net Worth   | 72              |
| 4.13 Debt-Equity Ratio   | 74              |
| 4.14 Debt-Asset Ratio  | 75              |
| 4.15 Net Worth to Total Deposit Ratio                                    | 77              |
| 4.16 Net Worth to Total Asset Ratio                                      | 78              |
| 4.17 Loan Loss Coverage Ratio  | 80              |
| 4.18 Loan Loss Provision to Total Income Ratio                           | 81              |
| 4.19 Loan Loss Provision to Total Deposit Ratio                          | 83              |
| 4.20 Accrued Interest to Total Interest Income Ratio                     | 84              |
| 4.21 Earning Per Share   | 86              |
| 4.22 Price Earning Ratio   | 87              |
| 4.23 Market Value Per Share to Book Value Per Share                      | 88              |
| 4.24 Correlation Analysis between Total Deposit and Loans and Advances   | 90              |
| 4.25 Correlation Analysis between Total Deposit and Net Profit           | 91              |
| 4.26 Correlation Analysis between Loans and Advances and Net Profit      | 92              |
| 4.27 Correlation Analysis between EPS and MVPS                           | 93              |

|      |                                      |    |
|------|--------------------------------------|----|
| 4.28 | Trend Analysis of Total Deposits     | 94 |
| 4.29 | Trend Analysis of Loans and Advances | 95 |
| 4.30 | Trend Analysis of Net Worth          | 96 |
| 4.31 | Trend Analysis of Net Profit         | 96 |

## List of Figures

|  | <b>Page No.</b> |
|--|-----------------|
| 4.01 Current Ratio   | 55              |
| 4.02 Quick Ratio   | 56              |
| 4.03 Cash and Bank Balance to Current Asset Ratio                        | 58              |
| 4.04 Cash and Bank Balance to Total Deposit (Except Fixed Deposit) Ratio | 59              |
| 4.05 Cash and Bank Balance to Total Deposit Ratio                        | 61              |
| 4.06 NRB Balance to Current and Saving Deposit Ratio                     | 62              |
| 4.07 NRB Balance to Fixed Deposit Ratio                                  | 64              |
| 4.08 Loans and Advances to Total Deposit Ratio                           | 66              |
| 4.09 Loans and Advances to Saving Deposit Ratio                          | 67              |
| 4.10 Loans and Advances to Fixed Deposit Ratio                           | 69              |
| 4.11 Return on Total Asset   | 71              |
| 4.12 Return on Net Worth   | 72              |
| 4.13 Debt-Equity Ratio   | 74              |
| 4.14 Debt-Asset Ratio  | 76              |
| 4.15 Net Worth to Total Deposit Ratio                                    | 77              |
| 4.16 Net Worth to Total Asset Ratio                                      | 79              |
| 4.17 Loan Loss Coverage Ratio  | 80              |
| 4.18 Loan Loss Provision to Total Income Ratio                           | 82              |
| 4.19 Loan Loss Provision to Total Deposit Ratio                          | 83              |
| 4.20 Accrued Interest to Total Interest Income Ratio                     | 85              |
| 4.21 Earning Per Share   | 86              |
| 4.22 Price Earning Ratio   | 87              |
| 4.23 Market Value Per Share to Book Value Per Share                      | 89              |

## **ABBREVIATION**

|       |  |
|-------|--|
| ADB   | : Agriculture Development Bank             |
| ATM   | : Automatic Teller Machine                 |
| BOK   | : Bank of Kathmandu                        |
| BVPS  | : Book Value Per Share                     |
| CV    | : Coefficient of Variation                 |
| EBIT  | : Earning Before Interest and Tax          |
| EBL   | : Everest bank Limited                     |
| EPS   | : Earning Per Share                        |
| FY    | : Fiscal Year                              |
| HBL   | : Himalayan Bank Limited                   |
| i.e.  | : That Is                                  |
| JVB   | : Joint Venture Bank                       |
| Ltd   | : Limited                                  |
| MVPS  | : Market Value Per Share                   |
| NBBL  | : Nepal Bangladesh Bank Limited            |
| NIBL  | : Nepal Investment Bank Limited            |
| NIDC  | : Nepal Industrial Development Corporation |
| No.   | : Number                                   |
| NPA   | : Net Profit Analysis                      |
| NPAT  | : Net Profit after Tax                     |
| NRB   | : Nepal Rastra Bank                        |
| ROA   | : Return on Asset                          |
| RS    | : Rupees                                   |
| SCBNL | : Standard Chartered Bank Nepal Limited    |
| SD    | : Standard Deviation                       |