

**A COMPARATIVE STUDY OF CASH FLOW STATEMENT  
ANALYSIS OF NEPALESE COMMERCIAL BANKS  
(With Reference to Standard Chartered Bank Limited, Nepal SBI Bank Limited  
and Everest Bank Limited.)**

**A Thesis**

**By**

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In the

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**Tribhuvan University**

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**September, 2019**

**CERTIFICATION OF AUTHORSHIP**

The certification of authorship to be signed by the candidate would appear as follows:

I certify that 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 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.

.....

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September 2019

### **RECOMMENDATION LETTER**

It is certified that thesis entitled **A Comparative Study of Cash Flow Statement Analysis of Standard Chartered Bank Ltd., Nepal SBI Bank Limited and Everest Bank Ltd.** submitted by SubashNaral is an original piece of research work carried out by the candidate under my supervision. Literary presentation issatisfactory 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 list 60 days after registering the proposal. The thesis is forwarded for examination.

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### APPROVAL SHEET

We, the undersigned, have examined the thesis entitled a comparative study of cash flow statements of Nepalese commercial banks by SubashNaral, a candidate for the degree of Master of Business Studies (MBS Semester) and conducted the viva voce examination of the candidate. We hereby certify the thesis is worthy of acceptance.

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**ABBREVIATIONS**

C.V	=	Coefficient of Variation
CFFFA	=	Cash Flow from Financing Activities
CFFIA	=	Cash Flow from Investing Activities
CFFOA	=	Cash Flow from Operating Activities
EBL	=	Everest Bank Limited
EPS	=	Earnings per Share
FY	=	Fiscal Year
NRB	=	Nepal Rastra Bank
ROA	=	Return on Assets
Rs.	=	Rupees
S.D	=	Standard Deviation
SBI	=	State bank of India
SCB	=	Board of Directors

## **ABSTRACT**

The statement of cash flow is a circular part of financial reporting. The study was carried out to explore the key determinants of cash flow analysis of Standard Chartered Bank Ltd., Nepal SBI Bank Ltd. and Everest Bank Ltd. using the data sets available of the company over the periods of five years (2070/071 to 2074/075).

The major objectives behind this study is to analyzed the fluctuation of cash flows of selected banks, to analyze the factors those affect the cash flows of them and to analyze the liquidity and profitability position of them. The cash flow of selected banks is dependent variable while long term financing, operating profit, non – cash transactions, profitability and liquidity are taken as independent variables. Descriptive research design is to generalize the study. All 28 commercial banks are taken as population and three banks are taken as sample.

The study finds that cash flow from operating activities, investing activities and financing activities of these banks are fluctuating over the time. Therefore it is conclude that these banks are inconsistent in terms of their cash flows which indicate higher risk for the investors. Therefore, an effort has been made in the study to provide a possible suggestive framework for the better cash management.