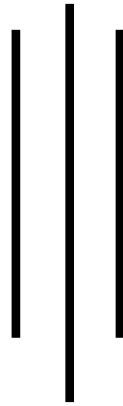


FINANCIAL ANALYSIS OF COMMERCIAL BANKS OF NEPAL
WITH REFERENCE TO NABIL BANK LTD, NCC BANK LTD, AND
SIDDHARTHA BANK LTD.



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In partial fulfillment of the requirement of the degree of

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Kathmandu, Nepal

November, 2012

RECOMMENDATION

This is to certify that the thesis

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**FINANCIAL ANALYSIS OF COMMERCIAL BANKS OF NEPAL
WITH REFERENCE TO NABIL BANK LTD, NCC BANK LTD AND,
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has been approved by this campus in the prescribed format of Faculty of
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FINANCIAL ANALYSIS OF COMMERCIAL BANKS OF NEPAL

**WITH REFERENCE TO NABIL BANK LTD, NCC BANK LTD AND,
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and found the thesis to be the original work of the student and written according to the prescribed format of Faculty of Management, Tribhuvan University.

We recommend the thesis to be accepted as partial fulfillment of the requirement for Master of Business Studies (M.B.S)

Viva-Voce Committee

Member (Thesis supervisors) :

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Date:

DECLARATION

I hereby, declare that this thesis entitled “Financial Analysis of Commercial Banks of Nepal with reference to Nepal Arab Bank Limited, Nepal Credit and Commerce Bank Limited and Siddhartha Bank Limited” submitted to Patan Multiple Campus, 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 (MBS) under the guidance and supervision of Mr. Dinesh Man Malego , Patan Multiple Campus, Faculty of Management, Tribhuvan Univesity.

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This thesis entitled “ Financial Analysis of commercial Banks of Nepal with reference to Nabil Bank Limited, NCC Bank Limited & Siddhartha Bank Limited” is a Masters Degree thesis prepared as partial fulfillment of MBS course under Tribhuvan University of Nepal. It aims to analyze the comparative financial position of these banks.

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LIST OF ABBREVIATIONS

ABBS	-	Any Branch Banking Service
BOP	-	Balance of Payment
B.S	-	Bikram Sambat
BVPS	-	Book value per share
C.V	-	Coefficient of Variation
EBIT	-	Earning Before Interest and Tax
ESAF	-	Enhanced Structural Adjustment Facility
FY	-	Fiscal year
GATS	-	General Agreement on Trade in Services
LTD.	-	Limited
MVPS	-	Market value per share
NABIL	-	Nepal Arab Bank Limited
NBL	-	Nepal Bank Limited
NCCBL	-	Nepal Credit and Commerce Bank Limited
NRB	-	Nepal Rastra Bank
NPAT	-	Net Profit After Tax
n.d	-	No date available
P.E	-	Probable Error
P/E Ratio	-	Price Earning Ratio
RBB	-	Rastriya Banijya Bank
ROA	-	Return on Assets
ROE	-	Return on Equity
SAF	-	Structural Adjustment Facility
SAP	-	Structural Adjustment Programme
SBL	-	Siddhartha Bank Limited
S.D.	-	Standard Deviation