

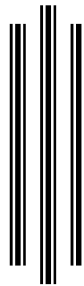
**RISK AND RETURN ANALYSIS
Of
COMMERCIAL BANKS AND FINANCE
COMPANIES IN NEPAL**

By:

KABIR KUMAR CHAUDHARY

POST GRADUATE CAMPUS

T.U. Registration No. 39035-95



A Thesis Submitted to :

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Tribhuvan University

***In partial fulfillment of the requirements of the degree of
Master of Business Studies (MBS)***

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**TRIBHUVAN UNIVERSITY
POST GRADUATE CAMPUS**

Biratnagar
Morang, Nepal

Ph. No. : 021-526327
021-522204
021-528205

RECOMMENDATION

This is to certify that the thesis:

Submitted by

KABIR KUMAR CHAUDHARY

Entitled

RISK AND RETURN ANALYSIS

Of

**COMMERCIAL BANKS AND FINANCE COMPANIES IN
NEPAL**

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

Supervisor

(Ram Prakash Upadhyay)

.....

Head of Department

(Prof. Dr. Madhav Bahadur Shrestha)

.....

Campus Chief

Mr. Harihar Bhandari

.....

Date:



TRIBHUVAN UNIVERSITY
POST GRADUATE CAMPUS

Biratnagar
Morang, Nepal

Ph. No. : 021-526327
021-522204
021-528205

VIVA-VOCE SHEET

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

KABIR KUMAR CHAUDHARY

entitled

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Of

**COMMERCIAL BANKS AND FINANCE COMPANIES IN
NEPAL**

*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 of the requirement for*

Master's Degree in Business Studies (M.B.S)

Viva-voce Committee

Chairperson, Research Committee:

Member (Thesis supervisor):
(Ram Prakash Upadhyay)

Member (External expert):

Date:

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Kabir Kumar Chaudhary
Researcher

Date:

DECLARATION

I have declared this thesis entitled "Risk and Return Analysis of Commercial Banks and Finance Companies In Nepal". Submitted to Post Graduate Campus, Biratnagar, Nepal, Faculty of Management, Tribhuvan University is my original work done in form of partial fulfillment of the Master's Degree in Business Studies (M.B.S.) under the supervision of Mr. Ram Prakash Upadhyay.

Kabir Kumar Chaudhary
Researcher

Date:

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LIST OF ABBREVIATIONS

A/C	Account
B/S	Balance Sheet
BOKL	Bank of Kathmandu Limited
C V	Coefficient of variation
Dr.	Doctor
DPR	Dividend Payout Ratio
DY	Dividend Yield
etc.	Etcetera
EY	Earning Yield
EPR	Earning Power Ratio
Fig.	Figure
FY	Fiscal Year
HBL	Himalayan Bank Limited
i.e.	That is
Ltd.	Limited
MBS	Master of Business Studies
NBBL	Nepal Bangladesh Bank Limited
NIBL	Nepal Investment Bank Limited
NICBL	Nepal Industrial and Commercial Bank Limited
NFL	Narayani Finance Limited
NEPSE	Nepal Stock Exchange
No.	Number
PFL	Premier Finance Limited
PER	Price Earning Ratio
P/L	Profit and Loss
Rs.	Rupees
ROA	Return on Assets
ROSE	Return on Shareholder's Equity
S. D.	Standard Deviation
T. U.	Tribhuvan University
WWW	World Wide Web