EVALUATION OF FINANCIAL STATUS OF COMMERCIAL BANKS IN NEPAL

A thesis

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VIVA - VOCE SHEET

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

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Entitled

Evaluation of Financial Status of Commercial Banks in Nepal

And found the thesis to be original work of the student written in accordance with the prescribed format. We recommend the thesis to be accepted as the partial fulfillment of the requirement for the degree of Masters in Business Studies (M.B.S).

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This is to certify that the Thesis

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has been approved by this department in the prescribed format of Faculty of Management. This thesis is forwarded for examination.

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DECLARATION

I hereby declare that the work reported in this thesis entitle "Evaluation of Financial Status of Commercial Banks of Nepal submitted to Faculty of Management, Tribhuwan University, is my original work done in the form of partial fulfillment of the requirement for the degree of Masters of Business Studies under the supervision of Uddhab Prasad Sapkota, lecturer, Makawanpur Multiple Campus, TU.

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The thesis report on Evaluation of Financial Status of Commercial Banks of Nepal

is prepared to fulfill the requirements of the degree of MBS and is also intended to

disseminate the results of the research work, as well as other research activities

contained in the report, to all the concerned. Relevant international and domestic

research papers, dissertations and articles are referred and reviewed and the views

expressed herein the research outcome, are based on publicly available data and are

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ABBREVIATIONS

ABBS : Anywhere Branch Banking System

ATM : Automated Teller Machine

BEP : Break Even Point
B.S. : Bikram Sambat

CAMELS: Capital, Asset, Management, Earnings, Liquidity, Sensitivity

CCAR : Core Capital Adequacy Ratio

CRR
Cash Reserve Ratio
EPS
Earning Per Share
FD
Fixed Deposit

FI : Financial Institution

FY: Fiscal Year

HBL : Himalayan Bank Limited

JVB : Joint Venture Bank
LC : Letter of Credit

LSM : Least Square Method

MBL : Machhapuchhre Bank LimitedNBBL : Nepal Bangladesh Bank Limited

NABIL : Nabil Bank Limited

NGBL : Nepal Grindlays Bank LimitedNIBL : Nepal Investment Bank Limited

NPA : Non-Performing Asset
NRB : Nepal Rastra Bank
NSBIL : Nepal SBI Bank Limited

OBC : Outward Bills Collection RBB : Rastriya Banijya Bank

ROA : Return on AssetsROE : Return on Equity

SCR : Supplementary Capital Ratio

TT : Telegraphic Transfer

UFIRS : Uniform Financial Institutions Rating System