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[www.Nepalstock.com](http://www.Nepalstock.com)

Appendix No.1  
NABIL Bank Limited five years B/S

(Rs. in million)

Particulars	2004/5	2005/6	2006/7	2007/8	2008/9
<b>Assets:</b>					
Current Assets:					
Cash & Bank Balance	559.380	630.238	1399.825	2671.141	3372.512
Money at call& short notice	868.428 4275.528	1734.901 6178.533	563.532 8945.510	1952.360 9939.771	552.888 10826.379
Investment	10586.170	12922.543	15545.778	21365.053	27589.933
Loan & advances					
<b>Total Current Asset</b>	<b>16281.506</b>	<b>21466.215</b>	<b>26454.645</b>	<b>35928.325</b>	<b>42341.712</b>
Fixed Assets	361.235	319.086	286.895	598.038	660.988
Non-Banking Assets	-	-	-	-	-
Other Assets	413.339	544.668	512.050	606.393	864.695
<b>Total Assets</b>	<b>17064.082</b>	<b>22329.971</b>	<b>27253.393</b>	<b>37132.759</b>	<b>43867.397</b>
Current Liabilities:					
Burrowing	17.062	173.201	882.572	1360.000	16810305
Deposits	14586.608	19347.399	23342.285	31915.047	37348.255
Bill Purchase	85.419	112.606	83.514	238.421	463.138
Proposed & undistributed dividend	361.221	435.084	509.417	437.373	361.325
Income tax liabilities	15.345	34.604	-	38.776	80.232
Other Liabilities	340.786	352.079	378.552	465.940	502.899
<b>Total Current Liabilities</b>	<b>15528.691</b>	<b>20454.973</b>	<b>25196.340</b>	<b>34455.567</b>	<b>40437.154</b>
Share Capital	491.654	491.654	491.654	689.216	965.747
Reserve & Surplus	1043.737	1383.344	1565.399	1747.982	2164.493
Debenture & bond	-	-	-	240.000	300.000
<b>Total Capital &amp; Liabilities</b>	<b>17064.082</b>	<b>22329.971</b>	<b>27253.393</b>	<b>37132.759</b>	<b>43867.397</b>

Appendix No.2  
Siddhartha Bank Limited five years B/S

(Rs. in million)

Particulars	2004/5	2005/6	2006/7	2007/8	2008/9
<b>Assets:</b>					
Current Assets:					
Cash & Bank Balance	130.729 22.471	115.946 100.000	517.226 229.446	437.425 584.735	1777.889 484.840

Money at call& short notice	286.623 2570.776	650.979 3789.122	865.188 6222.586	1150.095 9335.597	2176.428 13330.802
Investment Loan & advances					
<b>Total Current Asset</b>	<b>3010.599</b>	<b>4656.048</b>	<b>7834.548</b>	<b>11507.597</b>	<b>17769.959</b>
Fixed Assets	30.217	39.692	16.667	72.398	112.106
Non-Banking Assets	0.720	0.480	10.173	-	-
Other Assets	49.565	60.714	63.375	88.103	178.914
<b>Total Assets</b>	<b>3091.102</b>	<b>4756.935</b>	<b>7954.664</b>	<b>11668.355</b>	<b>18060.979</b>
Current Liabilities:					
Burrowing	190.000	181.150	430.000	205.132	327.600
Deposits	2461.922	1918.076	6625.078	10191.440	15984.934
Bill Purchase	0.429	-	14.239	15.884	-
Proposed & undistributed dividend	-	-	4.736	6.536	-
Income tax liabilities	17.083	1.112	5.203	11.155	4.904
Other Liabilities	33.778	53.454	81.695	169.859	231.812
<b>Total Current Liabilities</b>	<b>5333.813</b>	<b>4153.793</b>	<b>6730.954</b>	<b>10600.009</b>	<b>16549.250</b>
Share Capital	350.000	500.000	600.000	828.000	952.200
Reserve & Surplus	37.888	103.141	193.709	240.364	331.759
Debenture & bond	-	-	-	-	227.770
<b>Total Capital &amp; Liabilities</b>	<b>3091.102</b>	<b>4756.935</b>	<b>7954.664</b>	<b>11668.355</b>	<b>18060.979</b>

Appendix No.3  
NABIL Bank Limited five years P/L A/C

(Rs. in million)

Particulars	2004/5	2005/6	2006/7	2007/8	2008/9
Interest Income	1068.746	1309.998	1587.758	1978.696	2789.486
Interest expenses	243.544	357.161	555.710	758.436	1153.280
Net Interest Income	825.202	952.837	1032.048	1220.260	1645.206
Commission & Discount	128.376	138.293	150.608	156.234	179.693
Other operating income	56.440	82.897	87.574	97.444	144.164
Exchange income	184.878	185.483	209.926	169.487	252.919
Total Operating Income	1194.898	1359.512	1480.157	167.427	2220.983
Personal expenses	199.516	219.780	240.161	262.907	339.897
Other operating expenses	190.299	182.696	188.183	220.750	265.158
Exchange losses	-	-	-	-	-
Operating Profit before provision for possible loss	805.082	957.035	1051.813	1186.769	1615.927
Provision for possible loss	8.662	3.769	14.206	64.055	45.722
Operating profit	769.420	953.265	1037.606	1122.713	1570.204
Non-operating income/ expenses	(0.048)	0.735	5.280	24.083	2.190
Provision for possible losses write	4.454	7.792	10.926	11.100	10617

back	800.827	961.730	1053.813	1157.898	1583.012
Profit from regular activities	41.156	26.073	40.736	39.990	43.521
Income / expenses from extra ordinary activities	841.983	987.804	1094.550	1197.889	1626.534
Profit from all activities	84.198	89.800	99.504	108.899	147.866
Provision for staff bonus	237.671	262.741	321.086	342.521	447.614
Provision of income tax	239.149	262.562	314.526	342.468	447.701
This year	1.478	0.178	6.559	0.052	0.918
Up to previous year	-	-	-	-	24.006
Differed tax	520.114	635.262	673.959	746.468	1031.053
Net Profit/ loss					

Appendix No.4  
Siddhartha Bank Limited five years P/L A/C

(Rs. in million)

Particulars	2004/5	2005/6	2006/7	2007/8	2008/9
Interest Income	198.184	305.560	481.523	729.872	1265.310
Interest expenses	91.980	153.706	271.710	408.188	813.619
Net Interest Income	106.203	151.851	209.812	321.683	491.691
Commission & Discount	7.552	13.774	20.177	21.494	72.888
Other operating income	7.981	9.701	18.659	31.294	6.005
Exchange income	7.170	12.050	14.245	27.487	38.683
Total Operating Income	128.908	187.378	262.895	401.919	569.267
Personal expenses	20.310	26.087	33.620	48.247	179.421
Other operating expenses	30.898	44.124	55.721	71.480	113.429
Exchange losses	-	-	-	-	-
Operating Profit before provision for possible loss	77.700	117.166	173.553	282.192	376.417
Provision for possible loss	-	16.472	20.544	48.048	28.757
Operating profit	77.700	100.693	153.009	234.142	347.660
Non-operating income/ expenses	-	0.003	0.035	0.506	-
Provision for possible losses write back	19.369	-	-	4.031	-
Profit from regular activities	97.070	100.697	153.045	238.680	347.660
Income / expenses from extra ordinary activities	9.707	100.697	153.045	238.680	338.803
Profit from all activities	17.083	9.154	13.913	21.658	30.800
Provision for staff bonus	17.083	26.290	43.826	71.721	92.401
Provision of income tax	-	26.290	43.826	71.721	-
This year	-	-	-	-	-
Up to previous year	70.279	65.252	95.305	2.087	-
Differed tax	-	-	-	-	-
Net Profit/ loss	-	-	-	143.172	215.602

Appendix-5 (A)

Calculation of correlation coefficient between current assets (CA) only current liabilities (CL) of NABIL

CA (X)	CL(Y)	$x = x\bar{x}$	$x^2$	$y = (y - \bar{y})$	$y^2$	$xy$
1628.122	15528.69	-12213.16	149161277.2	-11685.85	136559090.2	142721155.6
21466.21	20454.97	-7028.17	4939517.3	-6759.57	4569178658	47507407.09
26454.44	25196.34	-2039.94	4161355.20	-2018.20	4073131.24	4117006.90
35928.32	34455.56	7433.94	55263508.53	7241.02	52432370.64	53829308.22
42341.71	40457.15	13847.33	191748548.10	13222.61	174837415.20	183097844.1
142471.90	136072.71		449729862.6		413593793.9	431272700.1

$$\bar{x} = \frac{\sum x}{N} = \frac{142471.90}{5} = 28494.38 \quad \bar{y} = \frac{\sum y}{N} = \frac{136072.71}{5} = 27214.54$$

$$r = \frac{\sum xy}{\sqrt{\sum x^2 \sum y^2}} = \frac{431272700.1}{\sqrt{449729862.6 \times 413593793.9}} = 0.99$$

$$PER = 0.6745 \frac{1-r^2}{\sqrt{N}} = 0.674 \times \frac{1-0.299^2}{\sqrt{5}} = 0.006$$

$$6PER = 6 \times PER = 6 \times 0.006 = 0.036$$

Appendix 5 (B)

Calculation of correlation coefficient between current assets (CA) and current Liabilities (CL) od SBI

CA (X)	CL(Y)	$x = x\bar{x}$	$x^2$	$y = (y - \bar{y})$	$y^2$	$xy$
3010.59	5333.81	-5945.15	35344808.52	-3339.75	11153930.06	19855314.71
4656.04	4153.79	-4299.70	18487420.09	-4519.77	20428320.85	19433655.07
7834.54	6730.75	-1121.20	1257089.44	-1942.61	3773733.61	2178054.33
11507.59	10600.01	2551.85	6511938.42	1926.45	3711209.60	4916011.43
17769.96	16549.25	8814.22	77690474.21	7875.69	62026492.98	69418064.31
44778.72	43367.81		139291730.7		101093687.10	115801099.9

$$\bar{x} = \frac{\sum x}{N} = \frac{44778.72}{5} = 8955.74 \quad \bar{y} = \frac{\sum y}{N} = \frac{43367.81}{5} = 8673.56$$

$$r = \frac{\sum xy}{\sqrt{\sum x^2 \sum y^2}} = \frac{115801099.9}{\sqrt{139291730.7 \times 101093687.1}} = 0.97$$

$$PER = 0.6745 \frac{1-r^2}{\sqrt{N}} = 0.674 \times \frac{1-0.97^2}{\sqrt{5}} = 0.0178$$

$$6PER = 6 \times PER = 6 \times 0.0178 = 0.107$$

Appendix 6 (A)

Calculation of correlation coefficient between loan & Advances (LA) and total deposit (TD) of NABIL

LA (X)	TD(Y)	$x = x\bar{x}$	$x^2$	$y = (y - \bar{y})$	$y^2$	$xy$
10586.17	14586.60	-7015.73	49220467.43	-10721.32	114946702.5	75217889.36
12922.54	19347.40	-4679.36	21896410.01	-5960.52	35527798.67	27891418.87

15545.78	23342.30	-2056.12	4227629.45	-1965.62	3863661.98	4041550.60
21365.05	31915.05	3763.15	14161297.92	6607.13	43654166.84	24863621.26
27589.93	37348.25	9988.03	9976074328	12040.33	144969546.5	1.20259177.2
88009.47	126539.6		189266548.1		34296187.5	252273654.4

$$\bar{x} = \frac{\sum x}{N} = \frac{8800917}{5} = 17601.90 \quad \bar{y} = \frac{\sum y}{N} = \frac{126539.6}{5} = 25307.92$$

$$r = \frac{\sum xy}{\sqrt{\sum x^2 \sum y^2}} = \frac{252273654.4}{\sqrt{189266548.1 \times 34296187.5}} = 0.95$$

$$PER = 0.6745 \frac{1-r^2}{\sqrt{N}} = 0.6745 \times \frac{1-0.99^2}{\sqrt{5}} = 0.006$$

$$6PER = 6 \times PER = 6 \times 0.006 = 0.036$$

#### Appendix 6 (B)

Calculation of correlation coefficient between loan & Advances (LA) and total deposit (TD) of SBI

LA (X)	TD(Y)	$x = x - \bar{x}$	$x^2$	$y = (y - \bar{y})$	$y^2$	$xy$
2570.77	2461.92	-4479	20061441	-5374.36	28883745.4	24071758.44
3789.12	3918.07	-3260.65	10631838.41	-3918.21	15252369.6	12775911.44
6222.58	6625.08	-827.19	684243.30	-1211.2	1467005.44	1001892.53
9335.60	10191.44	2285.83	5225018.80	2355.16	554677862	5383495.40
1333080	15984.93	6281.03	399451337.86	9148.65	66400496.82	51181915.11
35248.87	39181.44		76053879.30		117650395.9	94414972.92

$$\bar{x} = \frac{\sum x}{N} = \frac{35248.87}{5} = 7049.77 \quad \bar{y} = \frac{\sum y}{N} = \frac{39181.44}{5} = 7836.28$$

$$r = \frac{\sum xy}{\sqrt{\sum x^2 \sum y^2}} = \frac{94414972.92}{\sqrt{76053879.30 \times 117650395.9}} = 0.99$$

$$PER = 0.6745 \frac{1-r^2}{\sqrt{N}} = 0.6745 \times \frac{1-0.99^2}{\sqrt{5}} = 0.006$$

$$6PER = 6 \times PER = 6 \times 0.006 = 0.036$$



Appendix 7(A)

Calculation of correlation coefficient between loan & advances and net profit of NABIL

LA (X)	NP(Y)	$x = x - \bar{x}$	$x^2$	$y = (y - \bar{y})$	$y^2$	$xy$
10586.17	518.63	-7015.73	49220467.43	-202.44	40981.95	1420264.38
12922.54	635.26	-4679.36	21896410.01	-85.81	7363.35	401535.88
15545.78	673.96	-2056.12	4227670.58	-47.11	2219.35	96864.28
21365.05	746.49	3763.15	14161297.92	25.40	644.65	95584.01
27589.93	1031.05	9988.03	99760743.28	309.98	96087.60	3096089.54
88009.47	3605.37		185461686.2		147296.90	5110338.09

$$\bar{x} = \frac{\sum x}{N} = \frac{8800947}{5} = 17601.90$$

$$\bar{y} = \frac{\sum y}{N} = \frac{3605.37}{5} = 721.07$$

$$r = \frac{\sum xy}{\sqrt{\sum x^2 \sum y^2}} = \frac{5110338.09}{\sqrt{185461686.2 \times 147296.90}} = 0.977$$

$$PER = 0.6745 \frac{1-r^2}{\sqrt{N}} = 0.6745 \times \frac{1-0.97^2}{\sqrt{5}} = 0.0137$$

$$6PER = 6 \times PER = 6 \times 0.0137 = 0.0823$$

Appendix 7 (B)

Calculation of correlation coefficient between loan & Advance and net profit of SBI

CA (X)	NP(Y)	$x = x - \bar{x}$	$x^2$	$y = (y - \bar{y})$	$y^2$	$xy$
2578.77	70.27	-4479	2061441.	-47.65	2270.52	213424.35
3789.12	65.25	-3260.65	1063183842	-52.67	2774.13	171738.43
6222.58	95.30	-827.19	684243.30	-22.62	511.66	18711.03
9335.60	143.17	2285.83	5225018.79	25.25	637.56	57717.20
13330.80	215.60	6281.03	39451337.86	97.68	9541.38	613531.01
35248.87	589.59		76053879.37		15735.25	1075122.02

$$\bar{x} = \frac{\sum x}{N} = \frac{35248.87}{5} = 7049.77$$

$$\bar{y} = \frac{\sum y}{N} = \frac{589.59}{5} = 117.92$$

$$r = \frac{\sum xy}{\sqrt{\sum x^2 \sum y^2}} = \frac{1075122.02}{\sqrt{76053879.37 \times 15735.25}} = 0.983$$

$$PER = 0.6745 \frac{1-r^2}{\sqrt{N}} = 0.6745 \times \frac{1-0.97^2}{\sqrt{5}} = 0.0101$$

$$6PER = 6 \times PER = 6 \times 0.0101 = 0.061$$

Appendix 8(A)

Calculation of correlation coefficient between curriculum Assets (CA) and total (PA) of NABIL

CA (X)	TA(Y)	$x = x - \bar{x}$	$x^2$	$y = (y - \bar{y})$	$y^2$	$xy$
16281.22	17064.08	-12213.16	149161277.2	-1246543	155386945.1	152242291.1
21466.21	22329.97	-7028.17	49395173.5	-7199.54	51833376.27	50599591.01
26454.44	27253.39	-2039.94	4161355.20	-2276.12	5180722.25	4643148.23
35928.32	37132.76	7433.94	55263508.53	7603.25	57809410.56	56522104.3
42741.71	43867.39	13847.33	191748548.1	14337.88	205574802.9	198541355.9
142471.90	147647.59		449729862.6		475785757	462548490.6

$$\bar{x} = \frac{\sum x}{N} = \frac{142471.90}{5} = 28494.38 \quad \bar{y} = \frac{\sum y}{N} = \frac{147647.59}{5} = 29529.51$$

$$r = \frac{\sum xy}{\sqrt{\sum x^2 \sum y^2}} = \frac{462548490.6}{\sqrt{449729862.6 \times 475785757}} = 0.99$$

$$PER = 0.6745 \frac{1-r^2}{\sqrt{N}} = 0.6745 \times \frac{1-0.99^2}{\sqrt{5}} = 0.006$$

$$6PER = 6 \times PER = 6 \times 0.0137 = 0.036$$

Appendix 8(B)

Calculation of correlation coefficient between current Assets and (CA) and total assets of SBI

CA (X)	TA(Y)	$x = x - \bar{x}$	$x^2$	$y = (y - \bar{y})$	$y^2$	$xy$
3010.59	3091.10	-5945.15	35344808.52	-6015.3	36183834.09	35761860.8
4656.04	4756.93	-4299.70	18487420.09	-4349.47	18917889.28	18701416.16
7834.54	7954.66	-1121.2	1257089.44	-1151.74	13265050.03	1291330.88
11507.59	11668.35	2551.85	651938.42	2561.95	6563587.80	6537712.10
17769.96	45532.02	8814.22	77690474.21	8954.58	80184502.98	78927638.13
44778.72	45532.02		139291730.7		143176319.2	141219958.1

$$\bar{x} = \frac{\sum x}{N} = \frac{44778.72}{5} = 8955.74 \quad \bar{y} = \frac{\sum y}{N} = \frac{45532.02}{5} = 9106.40$$

$$r = \frac{\sum xy}{\sqrt{\sum x^2 \sum y^2}} = \frac{141219958.1}{\sqrt{139291730.7 \times 143176319.2}} = 0.99$$

$$PER = 0.6745 \frac{1-r^2}{\sqrt{N}} = 0.6745 \times \frac{1-0.99^2}{\sqrt{5}} = 0.006$$

$$6PER = 6 \times PER = 6 \times 0.006 = 0.036$$

Appendix - 9

Calculation of 't' value of correlation rate (CR)

CR(X)	$x - \bar{x}$	$(x - \bar{x})^2$	CR(Y)	$(y - \bar{y})$	$(y - \bar{y})^2$
1.048	0.001	0.000001	0.564	-0.43	0.11849
1.049	0.002	0.000004	1.120	0.126	0.015876
1.049	0.002	0.000004	1.164	0.17	0.0289
1.042	-0.005	0.000025	1.085	0.091	0.008281
1.047	0	0	1.037	0.043	0.001849
5.225		0.000034			0.239806

$$\bar{x} = \frac{\sum x}{N} = \frac{5.227}{5} = 1.047$$

$$\bar{y} = \frac{\sum y}{N} = \frac{4.97}{5} = 0.994$$

$$S^2 = \frac{\sum(x-\bar{x})^2 + \sum(y-\bar{y})^2}{N_1 + N_2 - 2} = \frac{0.000034 + 0.239806}{5 + 5 - 2} = 0.0299$$

$$\text{Test statistic } t = \frac{\bar{x} - \bar{y}}{\sqrt{S^2 \left[ \frac{1}{N_1} + \frac{1}{N_2} \right]}} = \frac{1.047 - 0.599}{\sqrt{0.299 \left[ \frac{1}{5} + \frac{1}{5} \right]}} = \frac{0.048}{0.1095} = 0.484$$

Appendix – 10

Calculation of 't' value of quick ration (QR)

QR(X)	$x - \bar{x}$	$(x - \bar{x})^2$	QR(Y)	$(y - \bar{y})$	$(y - \bar{y})^2$
0.078	-0.062	0.003844	0.075	-0.038	0.001444
0.090	-0.05	0.0025	0.122	0.009	0.000081
0.217	0.077	0.005929	0.169	0.056	0.003136
0.187	0.047	0.002209	0.121	0.008	0.000064
0.128	-0.012	0.000144	0.080	-0.033	0.001089
0.7		0.014626	0.567		0.005814

$$\bar{x} = \frac{\sum x}{N} = \frac{0.7}{5} = 1.14$$

$$\bar{y} = \frac{\sum y}{N} = \frac{0.567}{5} = 0.113$$

$$S^2 = \frac{\sum(x-\bar{x})^2 + \sum(y-\bar{y})^2}{N_1 + N_2 - 2} = \frac{0.014626 + 0.005814}{5 + 5 - 2} = 0.00255$$

$$\text{Test statistic } t = \frac{\bar{x} - \bar{y}}{\sqrt{S^2 \left[ \frac{1}{N_1} + \frac{1}{N_2} \right]}} = \frac{1.14 - 0.113}{\sqrt{0.00255 \left[ \frac{1}{5} + \frac{1}{5} \right]}} = \frac{0.027}{0.03193} = 0.845 \quad =t= 0.845$$

Appendix No.-11

Calculation of 'Y' value of cash & Bank balance to total deposit ratio (CBTDR)

QR(X)	$x - \bar{x}$	$(x - \bar{x})^2$	QR(Y)	$(y - \bar{y})$	$(y - \bar{y})^2$
0.038	-0.022	0.000484	0.053	0.011	0.000121
0.032	-0.028	0.000784	0.029	-0.013	0.000169
0.059	-0.001	0.000001	0.078	0.036	0.001296
0.083	0.023	0.000529	0.043	0.002	0.000004
0.090	-0.03	0.0009	0.011	-0.031	0.000961
0.302		0.002698	0.214		0.00255

$$\bar{x} = \frac{\sum x}{N} = \frac{0.302}{5} = 0.060 \quad \bar{y} = \frac{\sum y}{N} = \frac{0.214}{5} = 0.042$$

$$S^2 = \frac{\sum(x-\bar{x})^2 + \sum(y-\bar{y})^2}{N_1 + N_2 - 2} = \frac{0.002698 + 0.00255}{5 + 5 - 2} = 0.00255$$

$$\text{Test statistic } t = \frac{\bar{x} - \bar{y}}{\sqrt{S^2 \left[ \frac{1}{N_1} + \frac{1}{N_2} \right]}} = \frac{0.060 - 0.042}{\sqrt{0.000656 \left[ \frac{1}{5} + \frac{1}{5} \right]}} = \frac{0.018}{0.01619} = 1.11$$

Appendix No.12

Calculation of 't' value of saving deposit to total deposit ratio (SDTDR).

SDTRD(X)	$x - \bar{x}$	$(x - \bar{x})^2$	SDTDR(Y)	$(y - \bar{y})$	$(y - \bar{y})^2$
0.481	0.043	0.001849	0.214	-0.041	0.001681
0.526	0.088	0.007744	0.288	0.033	0.001089
0.520	0.082	0.006724	0.284	0.029	0.000841
0.274	-0.164	0.026896	0.257	0.002	0.000004
0.391	-0.047	0.002209	0.233	0.022	0.000484
2.19		0.045422	1.276		0.004099

$$\bar{x} = \frac{\sum x}{N} = \frac{2.19}{5} = 0.438 \quad \bar{y} = \frac{\sum y}{N} = \frac{1.276}{5} = 0.255$$

$$S^2 = \frac{\sum(x-\bar{x})^2 + \sum(y-\bar{y})^2}{N_1 + N_2 - 2} = \frac{0.045422 + 0.004099}{5 + 5 - 2} = 0.00619$$

$$\text{Test statistic } t = \frac{\bar{x} - \bar{y}}{\sqrt{S^2 \left[ \frac{1}{N_1} + \frac{1}{N_2} \right]}} = \frac{0.438 - 0.255}{\sqrt{0.00619 \left[ \frac{1}{5} + \frac{1}{5} \right]}} = \frac{0.183}{0.0479} = 3.68$$

Appendix No. 13

Calculation of value of Net. Profit to total assets ratio (NPTAR)

NPTAR(X)	$x - \bar{x}$	$(x - \bar{x})^2$	NPTAR(Y)	$(y - \bar{y})$	$(y - \bar{y})^2$
3	0.5	0.25	2.2	0.8	0.64
2.8	0.3	0.09	1.3	-0.1	0.01
2.4	-0.1	0.01	1.2	-0.2	0.04
2	-0.5	0.25	1.2	-0.2	0.04
2.3	-0.2	0.04	1.1	-0.2	0.09
12.5		0.64	7	-0.3	0.82

$$\bar{x} = \frac{\sum x}{N} = \frac{12.5}{5} = 2.5 \quad \bar{y} = \frac{\sum y}{N} = \frac{7}{5} = 1.4$$

$$S^2 = \frac{\sum(x-\bar{x})^2 + \sum(y-\bar{y})^2}{N_1 + N_2 - 2} = \frac{0.64 + 0.82}{5 + 5 - 2} = 0.1825$$

$$\text{Test statistic } t = \frac{\bar{x} - \bar{y}}{\sqrt{S^2 \left[ \frac{1}{N_1} + \frac{1}{N_2} \right]}} = \frac{0.438 - 0.265}{\sqrt{0.1825 \left[ \frac{1}{5} + \frac{1}{5} \right]}} = \frac{0.11}{0.27} \quad t = 4.07$$

Appendix – 14

Calculation of 't' value of Net Profit to Working Capital Ratio (NPWCR)

NABIL			SBL		
NPWCR (X)	$(X - \bar{X})$	$(X - \bar{X})^2$	NPWCR(Y)	$(Y - \bar{Y})$	$(Y - \bar{Y})^2$
68.9	10.92	119.24	-3.0	-13.4	179.56
62.7	4.72	22.27	13	2.6	6.76
53.5	-4.48	20.07	8.6	1.8	3.24
50.68	-7.3	53.29	15.77	5.37	28.83
54.13	-3.85	14.82	17.6	7.2	51.84
289.81		229.69	52.03		270.23

$$\bar{X} = \frac{\sum X}{N} = \frac{289.81}{5} = 57.98 \quad \bar{Y} = \frac{\sum Y}{N} = \frac{52.03}{5} = 10.40$$

$$S^2 = \frac{\sum(X-\bar{X})^2 + \sum(Y-\bar{Y})^2}{N_1 + N_2 - 2} = \frac{229.69 + 270.23}{5 + 5 - 2} = 62.49$$

$$\text{Test statistic } t = \frac{\bar{X} - \bar{Y}}{\sqrt{S^2 \left[ \frac{1}{N_1} + \frac{1}{N_2} \right]}} = \frac{57.98 - 10.40}{\sqrt{62.49 \left[ \frac{1}{5} + \frac{1}{5} \right]}} = \frac{47.58}{4.99} \quad t = 9.53$$

Appendix No.15

Calculation of CL value of internet earned to total assets rate (IETAR)

IETAR(X)	$x - \bar{x}$	$(x - \bar{x})^2$	IETAR(Y)	$(y - \bar{y})$	$(y - \bar{y})^2$
4.8	0.86	0.7396	3.4	0.52	0.2704
4.2	0.26	0.0676	3.1	0.32	0.1024
3.8	-0.14	0.0196	2.6	-0.28	0.0784
3.2	-0.74	0.5476	2.7	-0.18	0.0324

3.7	-0.24	0.0576	2.5	-0.38	0.1444
19.7		1.432	14.4		0.628

$$\bar{X} = \frac{\sum X}{N} = \frac{19.7}{5} = 3.94 \quad \bar{Y} = \frac{\sum Y}{N} = \frac{14.4}{5} = 2.88$$

$$S^2 = \frac{\sum(X-\bar{X})^2 + \sum(Y-\bar{Y})^2}{N_1 + N_2 - 2} = \frac{1.432 + 0.628}{5 + 5 - 2} = 0.257$$

$$\text{Total otutistic } t = \frac{\bar{X} - \bar{Y}}{\sqrt{S^2 \left[ \frac{1}{N_1} + \frac{1}{N_2} \right]}} = \frac{3.94 - 2.88}{\sqrt{0.257 \left[ \frac{1}{5} + \frac{1}{5} \right]}} = \frac{1.06}{0.32} = 3.31$$

#### Appendix – 16

#### Calculation of 't' value of Interest Earned to Working Capital Ratio (IEWCR)

NABIL			SBL		
IEWCR (X)	(X - $\bar{X}$ )	(X - $\bar{X}$ ) <sup>2</sup>	IEWCR (Y)	(Y - $\bar{Y}$ )	(Y - $\bar{Y}$ ) <sup>2</sup>
109.6	18.72	350.43	-45.7	-60.88	3706.37
94.1	3.12	9.73	30.2	15.02	225.60
82.0	-8.88	78.85	19.0	3.82	14.59
82.4	-8.48	71.91	35.94	20.76	430.97
86.3	-4.58	20.97	37	21.82	476.11
454.4		531.89	75.94		4853.64

$$\bar{X} = \frac{\sum X}{N} = \frac{454.4}{5} = 90.88 \quad \bar{Y} = \frac{\sum Y}{N} = \frac{75.94}{5} = 15.18$$

$$S^2 = \frac{\sum(X-\bar{X})^2 + \sum(Y-\bar{Y})^2}{N_1 + N_2 - 2} = \frac{531.89 + 4853.64}{5 + 5 - 2} = 673.19$$

$$\text{Test statistic } t = \frac{\bar{X} - \bar{Y}}{\sqrt{S^2 \left[ \frac{1}{N_1} + \frac{1}{N_2} \right]}} = \frac{90.88 - 15.18}{\sqrt{673.19 \left[ \frac{1}{5} + \frac{1}{5} \right]}} = \frac{75.81}{16.40} \quad t = 4.62$$