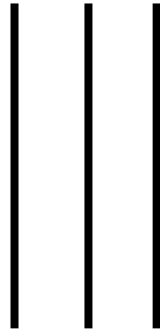


CAPITAL STRUCTURE OF COMMERCIAL BANKS

(With special reference to Nepal SBI Bank Ltd., Laxmi Bank Ltd., & Everest Bank Ltd.)



By:

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Submitted to:

Office of the Dean

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Tribhuvan University

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

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

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VIVA-VOICE SHEET

We have conducted the viva-voice examination of the thesis prepared by

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CAPITAL STRUCTURE OF COMMERCIAL BANKS

(With special reference to Nepal SBI Bank Ltd., Laxmi Bank Ltd. & Everest Bank Ltd.)

And found the thesis to be the original work of the student written in accordance with the prescribed format. We recommended the thesis to be accepted as partial fulfillment of the requirement for

Master's Degree of Business Studies (MBS)

VIVA-VOICE COMMITTEE

Chairperson, Research Committee:

Member (Thesis Supervisor):

Member (External Expert):

Member (External Expert):

Date :

Declaration

I hereby Declare that the work reported in this thesis entitled *Capital Structure of Commercial Banks (with special reference to Nepal SBI Bank Ltd., Laxmi Bank Ltd. & Everest Bank Ltd.)*, submitted to office of the Dean, Post Graduate Campus Biratnagar, Faculty of Management, Tribhuwan University is my original work done. Which is prepared as a partial fulfillment of requirement of the Master's Degree of Business Studies (MBS) under the guidance and supervision of Professor Dr. Yadav Raj Koirala, faculty of management of Tribhuwan University, Post Graduate Campus Biratnagar.

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The thesis entitled “CAPITAL STRUCTURE OF COMMERCIAL BANKS (*with special reference to Nepal SBI Bank Ltd., Laxmi Bank Ltd. & Everest Bank Ltd.*)” is the outcome of Tribhuvan University’s move to focus more on practical and out of class studies than traditional class room cum book oriented approach of studies. As per this move, we the students are to prepare the thesis report on suitable topic.

For this we need to collect data, statistics and other information’s related to topic from suitable organization thus ensuring that we pursue practical knowledge which we seldom get to learn in our books. Hence, by far this approach prepares us to confront with circumstances that are the part of commercial works. In my part, this fieldwork report on Capital Structure of Commercial Banks enable me to have better understanding and widen my knowledge about capital structure and other related elements. Thus, this thesis report proved to of immense importance to me.

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ABBERRATIONS

NSBL	Nepal SBI Bank Ltd.
LBL	Laxmi Bank Ltd.
EBL	Everest Bank Ltd.
Ltd.	Limited
A/C	Account
AD	Anno Domini (Abbr. of the Christian Era)
ATM	Automated Teller Machine
B.S.	Bikram Sambat
B/S	Balance Sheet
C/M	Contribution Margin
R/S	Reserve and Surplus
P/L	Profit and Loss
NRB	Nepal Rastra Bank
i.e.	That is
Gov.	Government
EBIT	Earning Before Interest Tax
EAT	Earning After Tax
DOL	Degree of Operating Leverage
DFL	Degree of Financial Leverage
DCL	Degree of Combined Leverage