

FINANCIAL PERFORMANCE ANALYSIS OF HIMALAYAN BANK LIMITED AND KUMARI BANK LIMITED

A Thesis

Submitted By

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CERTIFICATE OF AUTHORSHIP

I certify that the work in this thesis entitled “**Financial Performance Analysis of Himalayan Bank Limited and Kumari Bank Limited**” has not previously been submitted for a degree nor has it been a part of requirement for a degree except as fully acknowledged within the text.

I also certify that the thesis has been written by me under the supervision of Dr. Dhurba Lal Pandey. In addition, I certify that all information sources and literature used are indicated in the reference section of the thesis.

.....
Ajita Fudong

19 June. 2018

RECOMMENDATION LETTER

It is certified that this thesis entitled “**Financial Performance Analysis of Himalayan Bank Limited and Kumari Bank Limited**” Submitted by Ajita Fudong is an original piece of research work carried out by the candidate under my supervision. Literary presentation is satisfactory and the thesis is in a form suitable for publication. Work evinces the capacity of the candidate for critical examination and independent judgment. Candidate has put in at least 60 days after registering the proposal. The thesis is forwarded for examination.

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APPROVAL SHEET

We, the undersigned, have examined the thesis entitled “**Financial Performance Analysis of Himalayan Bank Limited and Kumari Bank Limited**” submitted by Ajita Fudong candidate for the degree of **Master of Business Studies (MBS Semester)** and conducted the viva voce examination of the candidate. We hereby certify that the thesis is worthy acceptance.

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ABSTRACT

The paper entitled as “FINANCIAL PERFORMANCE ANALYSIS OF HIMALAYAN BANK LIMITED AND KUMARI BANK LIMITED”. The objectives of the study are mainly focused on analyzing the performance of finance which is revealed through profitability position of the concern for the study period. All the components which are influencing the financial strength could be analyzed. The study covers only last five years statement which if 2069-2073. The data collected from the study were both primary and secondary data in nature the primary data was collected through personal contacts with the executive and official of the financial division of Himalayan Bank Limited and Kumari Bank Limited. The secondary data was collected from annual report, department manuals brochures mainly from balance sheet and mainly from website. From the analysis, findings and recommendations were drawn to improve the performance of Himalayan Bank Limited and Kumari Bank Limited.

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ABBREVIATIONS

CDR	Credit Deposit Ratio
EBIT	Earnings Before Interest and Tax
HBL	Himalayan Bank Limited
KBL	Kumari Bank Limited
NIM	Net Interest Margin
NPA	Non-Performing Assets
NPL	Non-Performing Loans (gross)
OER	Operating Expenses Ratio
OPR	Operating Profit Ratio
PSB	Public sector Bank
ROA	Return on Assets
ROE	Return on Equity
S.D.	Standard Deviation
SPSS	Statistical Package for the Social Sciences