

**PROFITABILITY AND LIQUIDITY POSITION OF COMMERCIAL BANKS
OF NEPAL
(With Reference to HBL and EBL)**

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RECOMMENDATION

This is to certify that the thesis

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OF NEPAL**

(With Reference to HBL and EBL)

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DECLARATION

I hereby declare that the work reported in this thesis entitled “**Profitability and Liquidity Position of Commercial Banks of Nepal (With Reference to HBL and EBL)**” submitted to Office of the Dean, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the degree of Master of Business Studies (MBS) under the supervision of **Asso. Prof. Dr. Shilu Manandhar Bajracharya** of Shanker Dev Campus, T.U.

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ABBREVIATIONS

C.V.	:	Coefficient of Variation
CA	:	Current Assets
CAR	:	Capital Adequacy Ratio
CL	:	Current Liabilities
CR	:	Current Ratio
CRR	:	Cash Reserve Ratio
D/E	:	Debt Equity Ratio
DPR	:	Dividend Payout Ratio
EBL	:	Everest Bank Limited
FD	:	Fixed Deposit
HBL	:	Himalayan Bank Limited
IE	:	Interest Expenses
II	:	Interest Income
LA	:	Loan and Advances
NABIL	:	Nepal Arab Bank Limited
NIBL	:	Nepal Investment Bank Limited
NPAT	:	Net Profit after Tax
NPL	:	Non Performing Loan
NRB	:	Nepal Rastra Bank
NSBI	:	Nepal SBI Bank Limited
NW	:	Net Worth
ROA	:	Return on Assets
ROD	:	Return on Deposit
S.D.	:	Standard Deviation
TA	:	Total Assets
TD	:	Total Deposits