

FINANCIAL PERFORMANCE ANALYSIS

(A study of Sewa Bikas Bank Limited)

By:

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**In Partial Fulfillment of the requirement for the Degree of
Master of Business Studies (M.B.S.)**

**A Thesis Submitted to
Office of the Dean
Faculty of Management
Tribhuvan University**

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This is to certify that Mr. Laxman Acharya has prepared the Thesis entitled "Financial Performance Analysis (A Study of Sewa Bikas Bank Limited)" under my supervision .It embodies has original and independent work. I am fully satisfied with the work in terms of its literature review, research methodology, presentation and analysis of data and over all research work.

This Thesis has been prepared in the form as required by the faculty of management for the partial fulfillment of the Master's Degree in Business Studies (M.B.S.)

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VIVA-VOCE SHEET

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DECLARATION

Hereby I, Laxman Acharya, declare that the data and work presented in this study entitled "**Financial Performance Analysis (A Study of Sewa Bikas Bank Limited)**" submitted to Office of the Dean, Faculty of Management, Tribhuvan University is my original work done for the partial fulfillment of the requirement of the Degree of Master of Business Studies (M.B.S.) under the guidance and supervision of Mr. Shree chandra Shakya, Lecturer of Tribhuvan Multiple Campus Tansen Palpa.

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This thesis entitled "**Financial Performance Analysis (A Study of Sewa Bikas Bank Limited)**" has been prepared for the partial fulfillment of the requirement of the Degree of Master of Business Studies (M.B.S.).

It is believed that the findings of this study will contribute by the some means to the bank for making aware of the issue in Nepalese banking sector and will be beneficial to all the parties, policy makers, academicians, shareholders, depositors and all stakeholders.

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ABBREVIATIONS

B.S.	Bikram Sambat
BOK	Bank of Kathmandu
BOU	Bank of Uganda
C/D	Credit to Deposit Ratio
CA	Capital Assets Ratio
CAR	Capital Adequacy Ratio
CI	Cost to Income Ratio
CR	Current Ratio
CRR	Cash Reserve Ratio
CTIR	Cost to Income Ratio
DPS	Dividend per Share
EA	Equity to Assets Ratio
EBIT	Earnings before Interest and Taxes
EPS	Earning Per Share
EPS	Earning per Share
FG	Finished Goods
FY	Fiscal Year
GoN	Government of Nepal
HBL	Himalayan Bank Ltd.
IMF	International Monetary Fund
ISO	International Standard Organization
LA	Loans to Assets Ratio
LIFO	Last in First Out
MPS	Market Price of Share
MVPS	Market Value per Share
NBA	Non-Banking Assets
NBBL	Nepal Bangladesh Bank Ltd
NBL	Nepal Bank Ltd
NIER	Net Interest Expenses/Average Assets

NIM	Net Interest Margin
NPA	Non Performing Assets
NPL	Non Performing Loan
NRB	Nepal Rastra Bank
OPIR	Other Operating Income/Average Assets
PBIT	Profit before Interest and Taxes
PE	Price Earning
R&D	Research and development
RM	Raw Materials
ROA	Return on Asset
ROAA	Return on Average Assets
ROAE	Return on Average Equity
ROCE	Return on Capital Employed
ROD	Return on Deposit
ROE	Return on Equity
SBBL	Sewa Bikas Bank Ltd.
SDI	Subsidy Dependency Index
WIP	Work-In-Progress