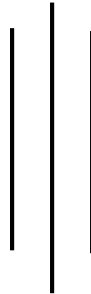


**CAPITAL STRUCTURE, PROFITABILITY AND LIQUIDITY  
MANAGEMENT OF CO-OPERATIVES IN NEPAL**  
(WITH SPECIAL REFERENCE TO JMCL AND SMCL, POKHARA)

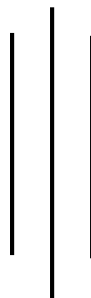


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A Thesis Submitted to:

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*In partial fulfilment of the requirements for the degree of*  
**Master of Business Studies (M.B.S.)**

**Pokhara**  
**October, 2009**

# ***RECOMMENDATION***

This is to certify that the thesis:

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CAPITAL STRUCTURE, PROFITABILITY AND LIQUIDITY  
MANAGEMENT OF CO-OPERATIVES IN NEPAL

(WITH SPECIAL REFERENCE TO JMCL AND SMCL, POKHARA)

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and found the thesis to be the original work of the student and  
written according to the prescribed format. We recommend  
the thesis to be accepted as partial fulfillment of the  
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Viva-Voce Committee

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Date: \_ \_ \_ \_ / \_ \_ / \_ \_ .

Ganesh  
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## ABBREVIATIONS

AD	Anno Domini
BS	Bikram Sambat
CAR	Capital Adequacy Ratio
Co.	Company
Coop.	Co-operative
CV	Coefficient of Variation
D/A Ratio	Debt to Assets Ratio
D/E Ratio	Debt to Equity Ratio
diss.	Dissertation
ed.	Edition
FY	Fiscal Year
i.e.	That is
ibid	ibidem
ICR	Interest Coverage Ratio
JMCL	Jaya Manakamana Saving and Credit Co-operative Ltd.
Ltd.	Limited
NIM	Net Interest Margin
PE	Probable Error
Pvt.	Private
ROA	Return on Assets
ROCE	Return on Capital Employed
ROE	Return on Equity
ROTD	Return on Total Deposit
SD or, $\sigma$	Standard Deviation
SMCL	Sanchaya Multipurpose Co-operative Ltd.
T.U.	Tribhuvan University
Viz.	Namely
Vol.	Volume
WOCCU	World Co-operative Credit Union