

# **CAPITAL STRUCTURE MANAGEMENT OF JOINT VENTURE BANKS IN NEPAL**

**(with reference to Nabil Bank Limited, Himalayan Bank  
Limited, & Nepal Investment Bank Limited)**

**by**

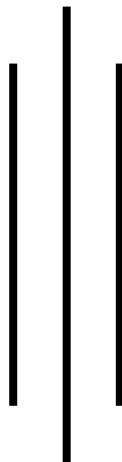
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**Submitted to**

**Office of Dean**

**Faculty of Management**

**Tribhuvan University**

**In partial fulfilment of the requirement for the Degree of  
Master in Business Studies (MBS)**

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## **RECOMMENDATION**

This is to certify that the thesis submitted by Mr. Atit Lal Joshi  
entitled

### **CAPITAL STRUCTURE MANAGEMENT OF JOINT VENTURE BANKS IN NEPAL**

**(with reference to Nabil Bank Limited, Himalayan Bank Limited,  
& Nepal Investment Bank Limited)**

has been prepared as a part of partial fulfillment of course requirement for M.B.S. and is approved by this department in the prescribed format of the Faculty of Management. This thesis is forwarded for examination.

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We have conducted the VIVA-VOCE examination of Thesis presented by  
**Mr. Atit Lal Joshi** entitled

**CAPITAL STRUCTURE MANAGEMENT OF JOINT VENTURE  
BANKS IN NEPAL**  
(with reference to Nabil Bank Limited, Himalayan Bank Limited,  
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*and found to be the original work of the student written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirement for Degree of Master in Business Studies (M.B.S.)*

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## DECLARATION

I hereby declare that the work reported in the thesis entitled, "**Capital Structure Management of Joint Venture Banks in Nepal**" submitted to Patan Multiple Campus, Lalitpur, Faculty of Management, and Tribhuvan University is my original work carried out for the partial fulfillment of the requirements of Master of Business Studies (MBS) under the supervision of Mr. Yuga Raj Bhattarai, Reader, Faculty of Management, Patan Multiple Campus.

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## LIST OF ABBREVIATIONS

NBL	Nabil Bank Limited
NIBL	Nepal Investment Bank Limited
HBL	Himalayan Bank Limited
JVBs	Joint Venture Banks
NRB	Nepal Rastra Bank
IMF	International Monetary Fund
ADB/N	Agricultural Development Bank Limited
NI	Net Income
NOI	Net Operating Income
EBIT	Earning Before Income and Tax
FY	Fiscal Year
DE	Debt Equity
LTD	Long Term Debt
TD	Total Debt
DFL	Degree of Financial Leverage
EPS	Earning Per Share
NPAT	Net Profit After Tax
ROE	Return on Shareholders Equity
DPS	Dividend Per Share
RWA	Risk Weighted Assets
NPA	Non Performing Assets
NPL	Non Performing Loan
TL	Total Loan
RAROC	Risk Adjusted Return on Capital
NII	Net Interest Income
GI	Gross Income
II	Interest Income
IE	Interest Expense
BV	Book Value
EBT	Earning Before Tax
ROA	Return on Assets
CAR	Capital Adequacy Ratio
CRR	Cash Reserve Ratio