## FINANCIAL ANALYSIS

## OF

## **COMMERCIAL BANKS**

(With reference to Himalayan Bank Limited,

Nepal Bangladesh Bank Limited,

And

Siddhartha Bank Limited)

#### A THESIS

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## RECOMMENDATION

This is to certify that the thesis

Submitted by:

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Entitled:

#### **Financial Analysis of Commercial Banks**

## (With Reference to Himalayan Bank Limited, Nepal Bangladesh Bank Limited and Siddhartha Bank Limited)

has been prepared as approved by this campus in the prescribed format of Faculty of Management, Tribhuvan University. This thesis is forwarded for examination.

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and found the thesis to be original work of the student and written according to the prescribed format. We recommended the thesis to be accepted as partial fulfillment for the requirement for the degree of Master of Business Studies (M.B.S.)

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## DECLARATION

I hereby declare that the work reported this thesis entitled "**Financial Analysis of Commercial Banks (with Special to References to Himalayan Bank Limited, Nepal Bangladesh Bank Limited and Siddhartha Bank Limited**", submitted to Office of the Dean, Faculty Of Management, Tribhuwan University ,is my original work done in the form of partial fulfillment of the requirements for the Master in Business Studies (M.B.S) under the supervision of Dinesh Man Malego, Head of research Department, Patan Multiple Campus, Patan Dhoka, Lalitpur.

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### **ABBREVIATIONS**

%=Percentage

&= And

AD= Anno Domini

BS= Bikram Sambat

C.V = Coefficient of Variation

CA=Current Assets

**CL=Current** Liabilities

CRR= Cash Reserve Ratio

DPR= Dividend Payout Ratio

DPS= Dividend per Share

E.g. = Example

EPS= Earning per Share

Etc= Etcetera

F/Y= Fiscal Year HBL= Himalayan Bank Limited

i.e = That is

Ltd=Limited MOF= Ministry of Finance

MVPS= Market Value per Share

NBBL= Nepal Bangladesh Bank Limited

NBL= Nepal Bank Limited

NEPSE= Nepal Stock Exchange No. =Number

NPAT=Net profit after Tax

NRB= Nepal Rastra Bank

P/E= Price Earning Ratio

RBB= Rastra Banijya Bank

ROA= Return on Assets

ROE= Return on Equity

S.D = Standard Deviation

SBL= Siddhartha Bank Limited