PROFITABILITY ANALYSIS OF COMMERCIAL BANK IN NEPAL

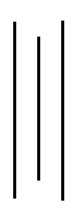
(A Case Study of Nepal SBI Bank Ltd. and Himalayan Bank Ltd.)

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



In partial fulfillment of the requirement for the degree of
Master of Business Studies (MBS)

Kathmandu, Nepal

January 2015

RECOMMENDATION

This is to certify that the thesis

Submitted by:

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PROFITABILITY ANALYSIS OF COMMERCIAL BANK IN NEPAL

(A Case Study of Nepal SBI Bank Ltd. and Himalayan Bank Ltd.)

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(A Case Study of Nepal SBI Bank Ltd. and Himalayan Bank Ltd.)

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DECLARATION

I hereby declare that the work reported in this thesis entitled "Profitability Analysis of Commercial Bank In NEPAL (A Case Study of Nepal SBI Bank Ltd. and Himalayan Bank Ltd.)" 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 Degree's of Business Studies (MBS) under the supervision of Govinda Tamang of Central Department of Management, T.U. kirtipur.

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This study entitled "Profitability Analysis of Commercial Bank in NEPAL- A case study of Nepal SBI Bank Limited and Himalayan Bank Limited" is prepared for the partial fulfilment of the requirement for the degree of Masters of Business Studies (MBS). It is believed that the findings of the study will contribute by some means to the bank for making aware of the issues in Nepalese banking sectors and will be beneficial to all those parties, policy makers, academicians, shareholders, management, depositors, and general public.

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DINESH BHANDARI

ABBREVIATIONS

a/c : Account

AD : Anna Domini

ATM: Automatic Teller Machine

B.S : Bikram Sambat

BOK : Bank of Kathmandu

CBs : Central Banks

EBL: Everest Bank Limited

EPS : Earning per Share

Etc : Et Cetera

FY: Fiscal Year

HBL: Himalayan Bank Limited

JVBs : Joint Venture Banks

LC : Letter of Credit

Ltd. : Limited

NBL: Nepal Bank Limited

NGO: Non-Government Organization

NOB : Nepal Investment Bank Limited

NRB : Nepal Rastra Bank

NSBI : Nepal SBI Bank Limited

P.E. : Probable Error

PA : Per Annum

PPC : Profit Planning and Control

ROA: Return on Assets

ROE : Return on Equity

Rs. : Rupees

S.D. : Standard Deviation

SCBL: Standard Charter Bank Nepal Limited Standard

T. T : Telegraphic Transfer

UAE : United Arab Emirates

NEA : Nepal Electricity Authority

CVP : Cost-Volume-Profit

UNL : Unilever Nepal Limited

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