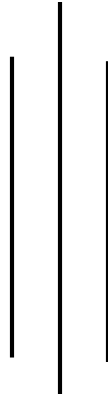


**Financial Performance Analysis of Commercial Banks in Nepal**  
*(A comparative study between HBL & EBL)*



A Thesis

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Submitted to  
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Master in Business Studies (MBS)

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## **DECLARATION**

I hereby declare that the work reported in this thesis entitled “**Financial Performance Analysis of Commercial Banks in Nepal - A Comparative Study between Himalayan Bank Limited & Everest Bank Limited**”, submitted to the Office of the Dean, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirements for the degree of Master in Business Studies (MBS) under the supervision of **Mr. Shankar Thapa** and **Mr. Prabin Raj Gautam** of St. Xavier’s College, Kathmandu.

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At last but not least, my paramount dedication is to my family members who have been uninterrupted source of sustain for me while in during the tribulation of this research work.

I have tried to cover all the possible matters that I felt important to sum up the, "Financial Performance Analysis of Commercial Banks in Nepal - A Comparative Study between Himalayan Bank Limited & Everest Bank Limited". I am hopeful that this task will be helpful to the students of business studies & to those who want to make further research under this topic.

**Saujanya Niraula**  
Researcher

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## ACRONYMS & ABBREVIATIONS

AD	Anno Domini
BS	Bikram Sambat
CA	Current Assets
CAR	Capital Adequacy Ratio
CBB	Cash and Bank Balance
CBs	Commercial Banks
CFO	Cash Flow from Operations
CL	Current Liabilities
CR	Current Ratio
CV	Coefficient of Variation
DER	Debt to Equity Ratio
DPR	Dividend Payout Ratio
DPS	Dividend per Share
EBIT	Earning Before Interest and Tax
EBL	Everest Bank Limited
EPS	Earning Per Share
EAT	Earning after tax
EBT	Earning Before Tax
FD	Fixed Deposit
FY	Fiscal Year
FV	Future value
g	Growth rate
HBL	Himalayan Bank Limited
i e	That Is
IMF	International Monetary Fund
IPO	Initial Public Offering
JVB	Joint Venture Banks
JVC	Joint Venture Companies
LA	Loans and Advances



LTD	Long Term Debt
MPS	Market Price per Share
MVPS	Market Value per Share
NEPSE	Nepal Stock Exchange
NBL	Nepal Bank Limited
NGBL	Nepal Grindlays Bank Limited
NP	Net Profit
NPM	Net Profit Margin
NRB	Nepal Rastra Bank
NSBIBL	Nepal SBI Bank Limited
PBV	Price to Book Value Ratio
P/E	Price Earning
QA	Quick Assets
QR	Quick Ratio
ROA	Return on Assets
ROE	Return on Equity
SCBL	Standard Chartered Bank Limited
SEBON	Security Exchange Board of Nepal
SD	Standard Deviation
SXC	St. Xavier's College
TA	Total Assets
TATO	Total Assets Turnover
TD	Total Deposit
TI	Total Investment
TL	Total Loan