

**COMPARATIVE STUDY ON FINANCIAL  
PERFORMANCE ANALYSIS OF COMMERCIAL BANKS  
(WITH REFERENCE TO EVEREST BANK LTD, KUMARI BANK LTD.  
AND STANDARD CHARTERED BANK LTD)**

**Submitted to**

Office of Dean

Faculty of Management

Tribhuvan University

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

**Butwal**

**July, 2010**

## **RECOMMENDATION**

This is to certify that the thesis

Submitted by

**Mamata Gyawali**

Entitled

**"Comparative study on Financial Performance of Commercial Bank Reference to Everest Bank Ltd., Kumari Bank Ltd. and Standard Chartered Bank Limited"**

has been prepared as approved by the Department in the prescribed format of faculty of management; this thesis is forward for examination.

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**Viva-Voce Sheet**

**We have conducted the Viva-Voce examination of the thesis**

**Presented by**

**Mamata Gyawali**

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**"Comparative study on Financial Performance of Commercial Bank Reference to Everest Bank Ltd., Kumari Bank Ltd. and Standard Chartered Bank Limited"**

and found the thesis to be the original work of the student and written according to prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirements of Master's Degree in Business Studies [M.B.S]

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Date: .....

## DECLARATION

I hereby declare that the work reported in this thesis entitled "**Comparative study on Financial Performance Analysis of Everest Bank Ltd., Kumari Bank Ltd. and Standard Chartered Bank Limited**" submitted to central department of management, Tribhuvan University, is my original work. It is done in the form of partial fulfillment of the requirements for the Master's Degree in Business Studies (MBS) under the guidance and supervision of Lecturer Mr. Tara Prasad Upadhyaya, Lumbini Banijya Campus, Butwal, Nepal.

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This entitled thesis "**Comparative study on Financial Performance of Commercial Bank Reference to Everest Bank Ltd., Kumari Bank Ltd. and Standard Chartered Bank Limited**" has been prepared for the partial fulfillment of the requirement of Master's Degree of Business Studies (M.B.S) under the Faculty of Management, Tribhuvan University, is based on research models involving the use of quantitative as well as qualitative aspect.

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# CONTENTS

	<b>Page</b>
<b>Recommendation</b>	<b>i</b>
<b>Viva-Voce Sheet</b>	<b>ii</b>
<b>Declaration</b>	<b>iii</b>
<b>Acknowledgement</b>	<b>iv</b>
<b>Table of Contents</b>	<b>v</b>
<b>List of Table</b>	<b>ix</b>
<b>List of Figure</b>	<b>x</b>
<b>List of Abbreviation</b>	<b>xi</b>

## CHAPTER - ONE

<b>INTRODUCTION</b>	<b>1-6</b>
1.1 Background of the Study	1
1.2 Focus of the Study	3
1.3 Statement of the Problem	4
1.4 Objectives of the Study	5
1.5 Significance of the Study	5
1.6 Limitations of the Study	6
1.7 Organization of the Study	6

## CHAPTER- TWO

<b>REVIEW OF LITERATURE</b>	<b>7-24</b>
2.1 Conceptual Review	7
2.1.1 Concept of Portfolio	9
2.1.2 Concept of Portfolio Management	9
2.1.3 Assumptions of Portfolio Management	10
2.1.4 Object of Portfolio Management	10

2.1.5 Portfolio Diversification	11
2.1.6 Capital Market Theory	12
2.1.7 Capital Assets Pricing Model	13
2.1.8 Capital Market Line	14
2.1.9 Security Market Line	15
2.1.10 Empirical test of the CAPM	16
2.2 Review of Thesis	18
2.3 Research Gap	23

## **CHAPTER - THREE**

<b>RESEARCH METHODOLOGY</b>	<b>25-35</b>
3.1 Research Design	25
3.2 Population and Sample	25
3.3 Data collection Procedure	25
3.4 Sources of Data	25
3.5 Data Analysis Tools	26
3.5.1 Financial tools	26
3.5.1.1 Liquidity Ratio	26
3.5.1.2 Assets Management Ratio	27
3.5.1.3 Activity Ratio	29
3.5.1.4 Profitability Ratio	30
3.5.1.5 Growth Ratio	33
3.5.2 Statistical Tools	33

3.5.2.1 Mean	33
3.5.2.2 Standard Deviation	34
3.5.2.3 Coefficient of Variation	34
3.5.2.4 Measure of Correlation	34
3.5.2.5 Trend Analysis	35

## **CHAPTER - FOUR**

### **PRESENTATION AND ANALYSIS OF DATA 36-65**

4.1 Liquidity Ratio	36
4.2 Assets Management Ratio	39
4.3. Activity Ratio	46
4.4 Profitability Ratio	49
4.5 Growth Ratio	55
4.6 Correlation Coefficient Analysis	58
4.7 Trend Analysis and Projection for next five years	60
4.8 Major Findings of the study	65

## **CHAPTER - FIVE**

### **SUMMARY, CONCLUSION AND RECOMMENDATIONS 70-76**

5.1 Summary	70
5.2 Conclusion	74
5.3 Recommendation	76

### **BIBLIOGRAPHY 77-79**

### **APPENDIX – I - XXX**



## LIST OF TABLE

	<b>Page</b>
Table 4.1: Liquidity Ratios	36
Table 4.2: Assets Management Ratios	40
Table 4.3: Activity Ratios	46
Table 4.4: Profitability Ratios	49
Table 4.5: Deposit Growth Rate	56
Table 4.6: Loans and Advances Growth Rate	57
Table 4.7: Investment Growth Rate	57
Table 4.8: Net Profit Growth Rate	58
Table 4.9: Correlation Analysis	59
Table 4.10: Trend Analysis of total Deposits	61
Table 4.11: Trend analysis of loans advances	62
Table 4.12: Trend Analysis of Investment	63
Table 4.13: Trend Analysis of net profit	64

## LIST OF FIGURE

	<b>Page</b>
Figure 2.1: Risk reduction through simple diversification	11
Figure 2.2: Capital Market Line (CML)	15
Figure 2.3: Security Market Line	16
Figure 4.1: Liquidity Ratio	37
Figure 4.2: Assets Management Ratio	41
Figure 4.3: Activity Ratios	47
Figure 4.4: Deposit Growth Rate	56
Figure 4.5: Trend Analysis of total Deposits	61
Figure 4.6: Trend analysis of loans advances	62
Figure 4.7: Trend Analysis of Investment	64
Figure 4.8: Trend Analysis of net profit	65

## LIST ABBREVIATION

a	=	Constant of Regression
b	=	Coefficient of Regression
CV	=	Coefficient of Variation
EBL	=	Everest Bank Limited
KBL	=	Kumari Bank Limited
SCBL	=	Standard Chartered Bank Limited
EPS	=	Earning Per Share
LC	=	Letter of Credit
NRB	=	Nepal Rastriya Bank
CML	=	Capital Market Line
P/E Ratio	=	Price Earning Ratio
PE	=	Probability of Error
r	=	Coefficient of Correlation
R <sup>2</sup>	=	Coefficient of Determination
SD	=	Standard Deviation
LBC	=	Lumbini Banijya Campus
SML	=	Security Market Line
ROE	=	Return on Equity
ROA	=	Return on Assets
CRR	=	Cash Reserve Ratio
LRR	=	Liquidity Reserve Ratio
CD	=	Cash Deposit Ratio
T.U.	=	Tribhuvan University