

**A COMPARATIVE STUDY ON FINANCIAL PERFORMANCE OF  
SELECTED COMMERCIAL BANKS IN NEPAL  
(SCBNL, NABIL, EBL, HBL & NIBL)**

**A THESIS**

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**Submitted To:  
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Tribhuvan University**

**In partial fulfillment of the requirement for the degree of  
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# **RECOMMENDATION**

This is to certify that the thesis

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**Entitled:**

**A COMPARATIVE STUDY ON FINANCIAL PERFORMANCE OF  
JOINT VENTURE BANKS OF NEPAL  
(SCBNL, NABIL, NIBL, HBL & EBL)**

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and found that the thesis to be the original work of the student and written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirement for the degree of

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# DECLARATION

I hereby declare that the research work entitled “**A Comparative Study on Financial Performance of Joint Venture Banks of Nepal (SCBNL, NABIL, NIBL, HBL & EBL)**” submitted to Research department of Patan Multiple Campus, Faculty of Management, Tribhuvan University, is my original work done in the form of the partial fulfillment of the requirement of Master of Business Studies (MBS) under the supervision of Mr. Shiva Prasad Pokharel, Chief Department of accounts, Faculty of Management of Patan Multiple Campus.

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# ACKNOWLEDGEMENT

This research “A Comparative Study on Financial Performance of Joint Venture Banks of Nepal (SCBNL, NABIL, NIBL, HBL & EBL)” has been conducted with the view to examine performance of five joint venture banks. This effort is partial fulfillment for the degree of Master of business studies (MBS) under the course designed by the Faculty of Management, T.U. This study is based on the prescribed research format involving the use of financial ratios in banking sector. Hence, financial performance of the selected banks listed in NEPSE has been studied and as possible as of it is presented.

At the time of preparing this study, I had consulted various personalities. So I would like to extend my sincere thanks to all whose works and ideas helped me in conducting the study. Sincerely, I would like to pay my sincere thanks to Mr. Shiva Prasad Pokharel, Chief Department of accounts, Faculty of Management of Patan Multiple campus.

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**Bishnu Maya Thapa**

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## ABBREVIATIONS

<b>ASEAN</b>	=	Association of South East Asian National
<b>BIMSTEC</b>	=	Bay of Bengal Initiative for Multi-Sectoral
<b>BOP</b>	=	Balance of Payment
<b>BOK</b>	=	Bank of Kathmandu
<b>CRR</b>	=	Cash Reserve Ratio
<b>CV</b>	=	Co-efficient of Variation
<b>CIB</b>	=	Credit Information Bureau
<b>CBPAS</b>	=	Commercial Banks Problem Analysis and Strategy
<b>EBL</b>	=	Everest Bank Ltd.
<b>ESAP</b>	=	Enhanced Structural Adjustment Programme
<b>EPS</b>	=	Earning Per Share
<b>E-Generation</b>	=	Electronic Generation
<b>FDI</b>	=	Foreign Direct Investment
<b>F.Y.</b>	=	Fiscal Year
<b>GBBs</b>	=	Gramin Bikash Bank
<b>GDP</b>	=	Gross Domestic Product
<b>HBL</b>	=	Himalayan Bank Limited
<b>IT</b>	=	Information Technoloby
<b>IMF</b>	=	International Monetary Fund
<b>LTD</b>	=	Limited
<b>NRB</b>	=	Nepal Rastra Bank
<b>No.</b>	=	Number
<b>NB</b>	=	Nepal Bangladesh
<b>NABIL</b>	=	Nepal Arab Bank Limited
<b>NIBL</b>	=	Nepal Investment Bank Limited
<b>NPA</b>	=	Non-performing Assets
<b>NEPSE</b>	=	Nepal Stock Exchange
<b>SCBNL</b>	=	Standard Chartered Bank Limited