FINANCIAL PERFORMANCE OF COMMERCIAL BANK IN NEPAL

(A Comparative Study Analysis of Standard Chartered Bank Nepal Limited and Himalayan Bank Limited)

A Thesis Submitted to
Office of Dean
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In partial fulfillment of the Requirement of the Degree of Master of Business Studies (MBS)

Kirtipur, Kathmandu 2009

RECOMMENDATION

This is to certify that the thesis

Submitted by:

Kabir Maharjan

Entitled

"FINANCIAL PERFORMANCE OF COMMERCIAL BANK IN NEPAL:

(A Comparative Study Analysis of Standard Chartered Bank Nepal Limited and Himalayan Bank Limited)"

has been prepared as approved by this Department in the prescribed format of faculty of Management. This thesis is forwarded for examination.

Prof. Dr. Jay Krishna Pathak
Thesis Supervisor
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Prof. Dr. Dev Raj Adhikari
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Date:/.....

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We have conducted the viva-voce examination of the thesis presented by

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and found the thesis to be the original work of the student written according to the prescribed format we recommend the thesis to be accepted as partial fulfillment for Master's Degree in Business Studies (MBS).

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DECLARATION

I hereby declare that the work reported in this thesis entitled "Financial Performance of Commercial Bank in Nepal: (A Comparative Study Analysis of Standard Chartered Bank Nepal Limited and Himalayan 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 requirement for the Master of Business Studies (MBS) under the supervision and guidance of Prof. Dr. Jay Krishna Pathak Central Department of Management, Tribhuvan University

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ABBREVIATION

A.D. : Anno Domini

AGM : Annual General meating

AGM : Annual General Meeting

ATM : Automatic Tailor Machine

B.S. : Bikram Sambat

C.A. : Current Asset

C.L. : Current Liabilities

C.V. : Coefficient of Variance

CBS : Central Bureau of Statistics

Com : Commercial

DMUS : Decision Making Units

F/Y : Fiscal Year

HBL : Himalayan Bank Limited

JVBs : Joint Venture Banks

L/C : Letter of Credit

LTD : Limited

NIBL : Nepal Investment Bank Limited

NIDC : Nepal Industrial Development Corporation

O/D : Overdraft

OBS : Off Balance Sheet

P.Er : Probable Error

PVT : Private

SCBNL : Standard Chartered Bank Limited

ROA : Return on Assets

ROE : Return on Equity

S.D. : Standard Deviation

NBL : Nepal Bank Limited

RBB : Rastriya Banijya Bank