

TRADE-OFF BETWEEN LIQUIDITY AND PROFITABILITY OF JOINT VENTURE BANKS IN NEPAL

A THESIS

Submitted By:

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VIVA-VOCE SHEET

We have conducted the viva-voce of the thesis

Presented by
Sunita Shrestha

Entitled

**"Trade-off between Liquidity and Profitability of
Joint Venture Banks in Nepal"**

And found the thesis to be the original work of the student written in accordance with the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirements for Master's Degree in Business Studies (M.B.S.)

Viva-Voce Committee

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RECOMMENDATION

This is to certify that the thesis

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Entitled
**"Trade-off between Liquidity and Profitability of
Joint Venture Banks in Nepal"**

has been prepared as approval by this department in the prescribed format of Faculty of Management. This thesis is for warded for examination.

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DECLARATION

I hereby declare that this thesis entitled "**Trade-off between Liquidity and Profitability of Joint Venture Banks in Nepal**" submitted to Shanker Dev Campus, Faculty of Management, Tribhuvan University, is my original work. It is done in the form of partial fulfillment of the requirements of the degree of Master of Business Studies (M.B.S.) under the supervision of **Mr. Shree Bhadra Neupane** and **Mr. Rabindra Bhattarai** of Shanker Dev Campus.

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Theoretical explanation of the banking working procedures in college is very much limited to the books and no extra practical knowledge is gained. The prime objective of this study is to gear up students regarding the banking environment, its functions and works. These types of direct studies have made quite easy for us to know the banking procedure and have widened the knowledge about the specific activities that take place in the bank as well.

This is a study on banking sector. This study has been undertaken to present report on the practical operation of bank in Nepal in its proper perspective. In this regard study has been conducted at Everest Bank Limited (EBL), Himalayan Bank Limited (HBL) and NABIL Bank Limited (NABIL).

This study has been influenced by a number of standard and popular texts. As far as popular, they have been duly acknowledged at the appropriate places.

It gives me immense pleasure to extend my deep sense of thankfulness to my respected teachers Mr. Shree Bhadra Neupane and Mr. Rabindra Bhattarai, without whose guidance it would not have been possible to accomplish this task.

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I apologize for the weaknesses and spelling mistakes in this study.

Sunita Shrestha

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ABBREVIATIONS

ABBS	Anywhere Branch Banking System
A/C	Account
ANOVA	Analysis of Variance
ATM	Automatic Teller Machine
C.V	Coefficient of Variation
d.f.	Degree of Freedom
DPS	Dividend per Share
EBL	Everest Bank Limited
EPS	Earning per Share
F/Y	Fiscal Year
HBL	Himalayan Bank Limited
i.e.	That is
JVBs	Joint Venture Banks
MPS	Market Price per Share
NABIL	Nabil Bank Limited
NBL	Nepal Bank Limited
NRB	Nepal Rastra Bank
PNB	Punjab National Bank
ROA	Return on Assets
ROCE	Return on Capital Employed
ROE	Return on Equity
SCT	Smart Choice Technology
SMEs	Small and Medium Sized Enterprises
SWOT	Strength, Weakness, Opportunities and Threats

UAE

United Arab Emirates

U.K.

United Kingdom

viz.

Namely