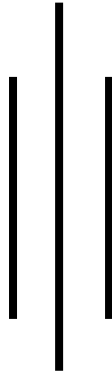


**A COMPARATIVE STUDY ON FINANCIAL PERFORMANCE OF
NABIL BANK LIMITED,
NEPAL INVESTMENT BANK LIMITED &
HIMALAYAN BANK LIMITED**



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A Thesis Submitted to:

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Tribhuvan University

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

Kathmandu ,Nepal

September 2012

RECOMMENDATION

This is to certify that the thesis

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**A COMPARATIVE STUDY ON FINANCIAL PERFORMANCE OF NABIL
BANK LTD., NEPAL INVESTMENT BANK LTD. & HIMALAYAN BANK
LTD.**

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*And found 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
for the Degree of Master of Business Studies (M.B.S)*

Viva-Voce Committee

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Member (External Expert)

DECLARATION

I hereby, declare that the work reported in this thesis entitled "*A Comparative Study on Financial Performance of Nabil Bank Ltd., Nepal Investment Bank Ltd. & Himalayan Bank Ltd.*" submitted to Patan Multiple Campus, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement of the Degree of Masters of Business Studies (MBS) under the guidance and supervision of **Mr. Bijaya Gopal Shrestha**, Patan Multiple Campus, Faculty of Management, Tribhuvan University.

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This thesis entitled “A Comparative Study on Financial Performance of **Nabil Bank Ltd, Nepal Investment Bank Ltd. & Himalayan Bank Ltd.**” is a Masters Degree thesis prepared as practical fulfilled of MBS course under Tribhuvan University of Nepal. It aims to analysis the comparative financial position of these banks.

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However, last but not least, I am alone responsible for my errors and deficiencies and apologize for any of them committed that have remained in this work.

Thank you.

Pranesh Amatya

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ABBREVIATIONS

ATM	:	Automatic Teller Machine
BOK	:	Bank of Kathmandu
B.S	:	Bikram Sambat
BVPS	:	Book Value Per Share
CRR	:	Cash Reserve Ratio
EBIT	:	Earning Before Interest and Tax
EBL	:	Everest Bank Limited
EPS	:	Earning Per Share
F.Y	:	Fiscal Year
HBL	:	Himalayan Bank Limited
i.e	:	That is
IFC	:	International Finance Corporation
JVBs	:	Joint Venture Banks
Ltd	:	Limited
MPS	:	Market Per Share
NBL	:	Nepal Bank Limited
NBBL	:	Nepal Bangladesh Bank Limited
NIBL	:	Nepal Investment Bank Limited
NIDC	:	Nepal Industrial Development Corporations
NPA	:	Non Performing Assets
NPAT	:	Net Profit After Tax
NRB	:	Nepal Rastra Bank
NWPS	:	Net Worth Per Share
P.E	:	Probable Error
P/E Ratio	:	Price Earning Ratio
QMS	:	Quality Management System
ROA	:	Return on Assets
ROE	:	Return on Equity(Shareholders Equity)
SCBNL	:	Standard Chartered Bank Nepal Ltd
S.N	:	Serial Number
SWOT	:	Strength,Weakness,Oppurtunities,Threats