

**A STUDY ON FINANCIAL ANALYSIS OF
AGRICULTURAL DEVELOPMENT BANK
LIMITED**

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RECOMMENDATION

This is to certify that the thesis

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Acknowledgement

This Thesis has been undertaken to fulfill the requirement of Master's in Business Studies Degree of Tribhuvan University. The study is concerned on the financial analysis of ADBL, a leading Nepalese Commercial Bank having intensive network and analyzes the different dimensions of financial performance. The study period covers five years from FY 2062/2063 to FY 2066/67. The data required for the study has been obtained from the annual reports of the bank and the analysis has been done using both financial and statistical tools.

I have obtained help from a number of personalities, individuals and institutions I would like to express my sincere thanks to all of them. At the outset, I would like to express my deep gratitude towards my supervisor **Mr. Achyut Gaywali** for intensive and constant guidance. It would not have been possible for me to complete this research work without his guidance and kind cooperation. Therefore, I owe great debt of gratitude to him.

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To the best of my efforts I have tried to make it my original work. Despite this fact, there may be various shortcomings. I am alone responsible for them.

Date: April , 2012.

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DECLARATION

I here by declare that the work reported in this thesis entitled “(A STUDY ON FINANCIAL ANALYSIS OF AGRICULTURE DEVELOPMENT BANK LIMITED)” **submitted to Office of the Dean, Faculty of Management, Tribhuvan University**, is my original work done in the form of partial fulfillment of the requirement for the Master’s Degree in Business Study (M.B.S.) under the supervision of Mr. Achyut Gyawali of Central Department of Management Kirtipur.

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ABBREVIATIONS

ACTI	=	Agricultural Credit Training Institute
ACTRI	=	Agricultural Credit Training & Research Institute
ADB/N	=	Agricultural Development Bank Nepal
AMC	=	Asset Management Company
APP.	=	Appendix
B.S.	=	Bikram Sambat
CSIP	=	Community Surface Irrigation Program
CTI	=	Center Training Institute
FY	=	Fiscal Year
GTZ	=	German Agency for Technical Co-operation
HMG/N	=	His Majesty's Government of Nepal
IAS	=	International Accounting Standards
LRSC	=	Land Reform Savings Corporation
NBA	=	Non Banking Assets
NBL	=	Nepal Bank Limited
NIDC	=	Nepal Industrial Development Corporation
NPA	=	Non Performing Assets
NPL	=	Non Performing Loan
NRB	=	Nepal Rastra Bank
SFCL	=	Small Farmers Co-operative Limited
SFDP	=	Small Farmers' Development program
SFs	=	Small Farmers
SKBBL	=	Sana Kishan Bikash Bank Limited
SPOs	=	Sub- Project Offices
TRC	=	Regional Training Center
TU	=	Tribhuvan University