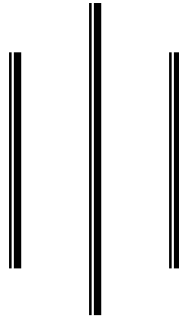


“Financial Efficiency Analysis of Nepal Investment Bank Limited”



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Office of the Dean

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Kailali

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DECLARATION

I, here declare that this thesis entitled “**Financial Efficiency Analysis of Nepal Investment Bank Limited**” submitted to the Office of the Dean, Faculty of Management, Tribhuvan University is my original work 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 Associate Professor Mr. Padam Raj Joshi, Kailali Multiple Campus.

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I am encouraged for undertaking of this research work from the academic programme of the Tribhuvan University in Nepal. It is widely accepted that an understanding of the concepts and methods of monetary efficiency is not just the concern of the commercial banks but is essential for other professionals working in different fields who want to know about financial performance of these banks.

This research has not been only completed by my sole efforts but also well wishers have made contribution in different ways to complete this research and to bring out it in this shape.

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LIST OF ABBREVIATIONS

ATM	= Automatic Teller Machine
CD Ratio	= Credit Deposit Ratio
CRR	= Cash Reserve Ratio
CV	= Coefficient of Variation
EBIT	= Earning Before Interest and Tax
EPS	= Earning Per Share
FY	= Fiscal Year
Forex	= Foreign Exchange
FDR	= Fixed Deposit Ratio
GDP	= Gross Domestic Product
GNP	= Gross National Product
JVBs	= Joint Venture Banks
L/C	= Letter of Credit
MIS	= Management Information System
NABIL	= Nepal Arab Bank Ltd
NIBL	= Nepal Investment Bank Ltd
NPA	= Non Performing Assets
NI	= Net Income
NRB	= Nepal Rastra Bank
NPL	= Non Performing Loan
NOI	= Net Operating Income
NEPSE	= Nepal Stock Exchange
NRs	= Nepalese Rupees
NIM	= Net Interest Margin

OBS	= Off Balance Sheet
PEr	= Probable Error
RBB	= Rastriya Banijya Bank Ltd
ROTA	= Return on Total Assets
ROA	= Return on Assets
ROE	= Return on Equity
ROS	= Return on Shareholders' Fund
SD	= Standard Deviation
SBI	= State Bank of India
SCBNL	= Standard Chartered Bank Nepal Limited