

**COMPARATIVE ANALYSIS OF FINANCIAL
PERFORMANCE OF LUMBINI BANK LIMITED
AND EVEREST BANK LIMITED**

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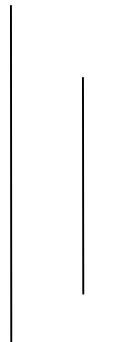
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RECOMMENDATION

This is to certify that the thesis

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Entitled:

**COMPARATIVE ANALYSIS OF FINANCIAL PERFORMANCE OF LUMBINI BANK
LIMITED AND EVEREST BANK LIMITED**

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LIMITED AND EVEREST BANK LIMITED**

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DECLARATION

I here by declare that work reported in this thesis entitled “**COMPARATIVE ANALYSIS OF FINANCIAL PERFORMANCE OF LUMBINI BANK LIMITED AND EVEREST BANK LIMITED**” submitted to Shanker Dev Campus, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the Master’s Degree in Business Studies (MBS) under the supervision of Ass. Prof. Achyut Raj Bhattarai and Lecturer Shree Bhadra Neupane of Shanker Dev Campus.

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ABBREVIATIONS

ABBS	=	Anywhere Branch Banking System
AD	=	Anno Domini
ANNEX	=	Annexure
ASS	=	Associate Professor
ATM	=	Automated Teller Machine
BOKL	=	Bank of Kathmandu Limited
BS	=	Bikram Sambat
C/D Ratio	=	Credit to Deposit Ratio
CSR	=	Corporate Social Responsibility
DPS	=	Dividend per Share
EBIT	=	Earning Before Interest and Tax
EBL	=	Everest Bank Limited
EPS	=	Earning Per Share
FRS	=	Financial Reporting Standard
FY	=	Fiscal Year
HBL	=	Himalayan Bank Limited
HDFC	=	Housing Development Finance Corporation Limited
HR	=	Human Resource
HRM	=	Human Resource Management
INGO	=	International Non Government Organization
INR	=	Indian Rupees
JVBS	=	Joint Venture Banks
KBL	=	Kumari Bank Limited
LBL	=	Lumbini Bank Limited
LTD	=	Limited
MBS	=	Master of Business Studies
MVPS	=	Market Value per Share
NABIL	=	Nepal Arab Bank Limited
NBBL	=	Nepal Bangladesh Bank Limited

NBL	=	Nepal Bank Limited
NGBL	=	Nepal Grindlays Bank Limited
NIBL	=	Nepal Investment Bank Limited
NIC	=	Nepal Industrial and Commercial
NICCI	=	Nepal India Chamber of Commerce
NIDC	=	Nepal Industrial Development Corporation
NMB	=	Nepal Merchant Banking and Finance Limited
No.	=	Number
NPA	=	Non Performing Assets
NPAT	=	Net Profit after Tax
NPL	=	Non Performing Loans
NPR	=	Nepalese Rupees
NRB	=	Nepal Rastra Bank
NSBIBL	=	Nepal SBI Bank Limited
P/E Ratio	=	Price Earning Ratio
PNB	=	Panjab National Bank
Prof	=	Professor
R& D	=	Research and Development
RBB	=	Rastriya Banijya Bank
ROA	=	Return on Assets
Redg No.	=	Registered Number
ROE	=	Return on Equity
SBI	=	State Bank of India
SCBL	=	Standard Chartered Bank Limited
SCBNL	=	Standard Chartered Bank Nepal Limited
SCT	=	Smart Choice Technology
TU	=	Tribhuvan University
UAE	=	United Arab Emirates
UK	=	United Kingdom
US	=	United States of America