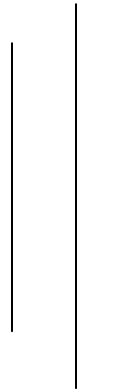


**FINANCIAL ANALYSIS
OF
AGRICULTURAL DEVELOPMENT BANK
LIMITED, NEPAL**

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**A Thesis
Submitted to:
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Tribhuvan University**



*In partial fulfillment of the requirements
for*
Master's Degree of Business Studies (M.B.S.)

**Kathmandu, Nepal
March, 2013**

RECOMMENDATION

This is to certify that the thesis

Submitted by

Nirmala Maharjan

Entitled

**Financial Analysis of
Agricultural Development Bank Limited**

*has been prepared as approved by this department in the prescribed format of
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VIVA-VOCE SHEET

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And found the thesis to be the original work of the student and written according to the prescribed format. We recommended the thesis to be accepted as partial fulfillment of the requirement for

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DECLARATION

I hereby declare that in this thesis entitled “**Financial Analysis of Agricultural Development Bank Nepal**” submitted to Central Department of Management, Tribhuvan University is my original work. It is done in the form of partial fulfillment of the requirement for the Master of Business Studies (M.B.S) under the supervision and guidance of lecturer Rita Maskey.

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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
NPI	=	Non Performing Interest
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