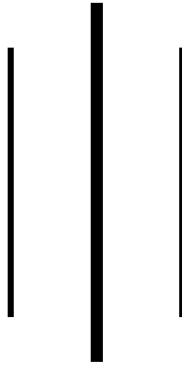


FINANCIAL PERFORMANCE OF COMMERCIAL BANKS
(A Study of NABIL Bank Ltd. and Himalayan Bank Ltd.)



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April, 2010

RECOMMENDATION

This is to certify that the thesis

Submitted by

Rajan Poudel

Entitled

FINANCIAL PERFORMANCE OF COMMERCIAL BANKS

(A Study of NABIL Bank Ltd. and Himalayan Bank Ltd.)

has been prepared as approved by this department in the prescribed format of faculty of management. This thesis is forwarded for evaluation.

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(A Study of NABIL Bank Ltd. and Himalayan Bank Ltd.)**

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 the work reported in this thesis entitled “**Financial Performance Of Commercial Banks: A Study Of NABIL Bank Ltd. And Himalayan Bank Ltd.**” submitted to Balkumari College, Narayangarh in my original work. It is done in the form of partial fulfillment of the requirement for the Master of Business Studies (MBS) under the supervision and guidance of Mr. Babu Ram Panthi, lecturer of Bankumari College, Narayangarh.

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ABBREVIATIONS

| | | |
|----------------|---|---------------------------------|
| 6*PEr | : | Six times of the probable error |
| A.D. | : | Anno Domini |
| a/c | : | Account |
| ANOVA | : | Analysis of Variance |
| B.S. | : | Bikram Sambat |
| C.V. | : | Coefficient of variation |
| C.V. | : | Co-efficient of Variance |
| GDP | : | Gross Domestic Product |
| HBL | : | Himalayan Bank Ltd. |
| i.e. | : | That is |
| J/V | : | Joint Venture Bank |
| JVB | : | Joint Venture Bank |
| LLP | : | Loan Loss Provision |
| NABIL | : | Nepal Arab Bank Ltd. |
| NEPSE | : | Nepal Stock Exchange |
| NGBL | : | Nepal Grindlays Bank Ltd. |
| NRB | : | Nepal Rastra Bank |
| NSBI | : | Nepal State Bank of India |
| OBS | : | Off Balance Sheet Operation |
| P.E. | : | Probable Error |
| P/L | : | Profit and Loss |
| r | : | Coefficient of Correlation |
| r ² | : | Coefficient of Determination |
| ROA | : | Return on Assets |
| S.D. | : | Standard Deviation |
| S.D. | : | Standard Deviation |