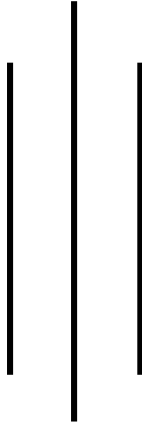


A COMPARATIVE STUDY ON FINANCIAL ANALYSIS OF COMMERCIAL BANKS

**(with reference to Everest Bank Limited, Nepal Investment Bank Limited
and Himalayan Bank Limited)**



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Sajina Ranjit

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A Thesis Submitted to:

Office of the Dean

Faculty of Management

Tribhuvan University

**In partial fulfillment of the requirement for the degree of
Master in Business Studies (M.B.S)**

**Patan Dhoka ,Lalitpur
November, 2010**

RECOMMENDATION

This is to certify that the thesis

Submitted by

Sajina Ranjit

Entitled

A COMPARATIVE STUDY ON FINANCIAL ANALYSIS OF COMMERCIAL BANKS

**(with reference to Everest Bank Limited, Nepal Investment Bank Limited
and Himalayan Bank Limited)**

has been prepared as approved by this department in the prescribed format of Faculty of Management. This thesis is forwarded for examination.

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**(with reference to Everest Bank Limited, Nepal Investment Bank Limited
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and found the thesis to be the original work of the student and written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirements for **Master's Degree in Business Studies (M.B.S.)**

VIVA-VOCE COMMITTEE

Chairperson, Research Committee :

Member (Thesis Supervisor) :

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Date:

DECLARATION

I hereby declare that the work reported in this thesis entitled “**A Comparative Study on Financial Analysis of Commercial Banks** with reference to **Everest Bank Ltd (EBL), Nepal Investment Bank Ltd (NIBL) and Himalayan Bank Ltd (HBL)** “ submitted to Patan Multiple Campus, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Master’s in Business Studies (M.B.S) prepared under the guidance and supervision of **Mr. Rakesh Chandra Mishra** of Patan Multiple Campus.

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Date: November, 2010

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.....

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ABBREVIATIONS

ATM	:	Automatic Teller Machine
JVBs	:	Joint Venture Bank
HMG	:	His Majesty Government
RBB	:	Rastriya Banjiya Bank
NABIL	:	Nepal Arab Bank Limited
NIBL	:	Nepal Investment Bank Limited
HBL	:	Himalayan Bank Limited
Govt.	:	Government
ROA	:	Return on Total Assets
FV	:	Future Value
PV	:	Present Value
r	:	Rate of Interest
n	:	Number of Year
NPAIT	:	Net profit after interest and tax
OI	:	Operating Income
TE	:	Total Expenditure
IP	:	Interest Paid
T	:	Taxes
EPS	:	Earning Per Share
PD	:	Preference Dividend
DPS	:	Dividend Per Share
TDD	:	Total Distributed Dividend
C.V.	:	Co-efficient of Variations
S.D.	:	Standard Deviation
P.Er.	:	Probable Error
R ²	:	Co-efficient of Determinants
F/Y	:	Fiscal year
SML	:	Security Market Line
CAPM	:	Capital Assets Pricing Model
R & D	:	Research and Development