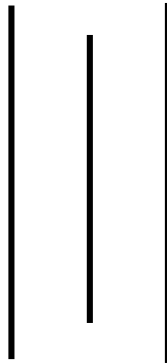


**A COMPARATIVE FINANCIAL PERFORMANCE  
ANALYSIS OF HIMALAYAN BANK LTD.  
AND EVEREST BANK LTD.**

**By**  
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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 of Business Studies (MBS)*

**Kathmandu, Nepal**  
**September 2010**

## **RECOMMENDATION**

This is to certify that the thesis

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**A COMPARATIVE FINANCIAL PERFORMANCE ANALYSIS OF  
HIMALAYAN BANK LTD. AND EVEREST BANK LTD.**

*has been prepared as approved by this Department in the prescribed format of the  
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accepted as partial fulfillment of the requirement for the degree of*

Master of Business Studies (MBS)

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## DECLARATION

I hereby declare that the work reported in this thesis entitled “**A Comparative Financial Performance Analysis of Himalayan Bank Ltd. And Everest Bank Ltd.**” submitted to Office of the Dean, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the degree of Master of Business Studies (MBS) under the supervision of **Dr. Shilu Manandhar Bajracharya** of Shanker Dev Campus, T.U.

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## **ACKNOWLEDGEMENT**

This thesis entitled “A Comparative Financial Performance Analysis of Himalayan Bank Limited and Everest Bank Limited” has been prepared in partial fulfillment for the degree of Master of business studies (MBS) under the course designed by the Faculty of Management, T.U. This study is based on the prescribed research format involving the use of financial ratios in banking sector.

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**Mukunda Bhandari**

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**ABBREVIATIONS**

ADB	: Agricultural Development Bank
B.S.	: Bikram Sambat
C.V.	: Coefficient of Variation
EBL	: Everest Bank Limited
F/Y	: Fiscal Year
GDP	: Gross Domestic Product
IMF	: International Monetary Fund
IT	: Information Technology
Ltd.	: Limited
NBL	: Nepal Bank Limited
NEPSE	: Nepal Stock Exchange
NG	: Nepal Government
No.	: Number
NPV	: Net Present Value
NRB	: Nepal Rastra Bank
P/L	: Profit and Loss
Pvt.	: Private
RBB	: Rastriya Banijya Bank
S.D.	: Standard Deviation
SLR	: Statutory Liquidity Ratio
T.U.	: Tribhuvan University
TDR	: Total Deposit Ratio
WTO	: World Trade Organization