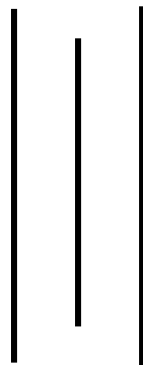


**A COMPARATIVE STUDY ON FINANCIAL PERFORMANCE
OF SELECTED COMMERCIAL BANKS IN NEPAL
(SCBNL, NABIL, EBL, HBL & NIBL)**

**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
August 2010**

RECOMMENDATION

This is to certify that the thesis

Submitted by:

PRABIN PRAJAPATI

Entitled:

**A COMPARATIVE STUDY ON FINANCIAL PERFORMANCE
OF SELECTED COMMERCIAL BANKS IN NEPAL
(SCBNL, NABIL, EBL, HBL & NIBL)**

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

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(SCBNL, NABIL, EBL, HBL & NIBL)**

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 requirement for the degree of

Master of Business Studies (MBS)

Viva-Voce Committee

Head, Research Department

Member (Thesis Supervisor)

Member (External Expert)

DECLARATION

I hereby declare that the work reported in this thesis entitled “**A Comparative Study on Financial Performance of Selected Commercial Banks in Nepal (SCBNL, NABIL, EBL, HBL & NIBL)**” 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 **Prakash Singh Pradhan** of Shanker Dev Campus, T.U.

.....

Prabin Prajapati

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ACKNOWLEDGEMENT

This research “*A Comparative Study on Financial Performance of Selected Commercial Banks of Nepal (SCBNL, NABIL, HBL, EBL & NIBL)*” has been conducted with the view to examine performance of five commercial banks. This effort is 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. Hence, financial performance of the selected banks listed in NEPSE has been studied and as possible as of it is presented.

At the time of preparing this study, I had consulted various personalities. So I would like to extend my sincere thanks to all whose works and ideas helped me in conducting the study. Sincerely, I would like to pay my sincere thanks to thesis supervisor Prakash Singh Pradhan of Shanker Dev campus.

Finally, I would like to offer my profound gratitude to my family, especially to my friend Mr. Sunny Raj Shrestha for his encouragement and support during the entire period of my study.

Prabin Prajapati

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ABBREVIATIONS

ASEAN	=	Association of South East Asian National
BIMSTEC	=	Bay of Bengal Initiative for Multi-Sectoral
BOK	=	Bank of Kathmandu
BOP	=	Balance of Payment
CBPAS	=	Commercial Banks Problem Analysis and
Strategy		
CIB	=	Credit Information Bureau
COM.	=	Commercial Bank
CRR	=	Cash Reserve Ratio
CV	=	Co-efficient of Variation
DEC.	=	December
EBL	=	Everest Bank Ltd.
E-Generation	=	Electronic Generation
EPS	=	Earning Per Share
ESAP	=	Enhanced Structural Adjustment Programme
F.Y.	=	Fiscal Year
FDI	=	Foreign Direct Investment
GBBs	=	Gramin Bikash Bank
GDP	=	Gross Domestic Product
HBL	=	Himalayan Bank Limited
IMF	=	International Monetary Fund
IT	=	Information Technology
LTD	=	Limited
NABIL	=	Nepal Arab Bank Limited
NB	=	Nepal Bangladesh
NIBL	=	Nepal Investment Bank Limited
No.	=	Number
NRB	=	Nepal Rastra Bank
SCBNL	=	Standard Chartered Bank Limited