

**A COMPARATIVE STUDY ON FINANCIAL PERFORMANCE
OF JOINT VENTURE BANKS OF NEPAL**

(WITH SPECIAL REFERENCE TO SCBNL, NABIL, HBL, EBL & NIBL)

By

Hareshwar Prasad Srivastav

**Faculty of Management
Thakur Ram Multiple Campus, Birgunj**

**T.U Registration: 7-1-15-1184-97
Campus Roll No: 61/060**

A Thesis

**Submitted to;
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Faculty of Management
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**In partial fulfillment of the requirements for the degree of
Masters of Business Studies (M.B.S)**

**Birgunj, Nepal
March, 2010**

RECOMMENDATION

This is to certify that the thesis

Submitted by

Hareshwar Prasad Srivastav

Entitled

**A COMPARATIVE STUDY ON FINANCIAL PERFORMANCE OF
JOINT VENTURE BANKS OF NEPAL
(SCBNL, NABIL, HBL & EBL)**

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

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Date :-

VIVA – VOCE SHEET

We have conducted the viva-voce examination of the thesis submitted by

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(SCBNL, NABIL, HBL & EBL)**

and found that 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 (M.B.S.)**

Viva-voce Committee

Member (Research, Department Head): -

Member (Thesis Supervisor): -

Member (External Expert): -

Date :-.....

DECLARATION

I hereby declare that the research work entitled “**A Comparative Study on Financial Performance of Joint Venture Banks of Nepal (SCBNL, NABIL, HBL & EBL)**” submitted to Research department of Thakur Ram Campus, Faculty of Management, Tribhuvan University, is my original work done in the form of the partial fulfillment of the requirement of Master of Business Studies (MBS) under the supervision of Mr. Shambhu Sharan Sah and Research Committee Head Mr. Rajeshwar Prasad Acharya of Thakur Ram Campus Birgunj.

ACKNOWLEDGEMENT

This research “A Comparative Study on Financial Performance of Joint Venture Banks of Nepal (SCBNL, NABIL, HBL & EBL)” has been conducted with the view to examine performance of four joint venture 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 respected supervisor Mr. Shambhu Sharan Sah and research committee head Mr. Rajeshwar Prasad Acharya of Thakur Ram Campus, Birgunj.

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ABBREVIATIONS

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