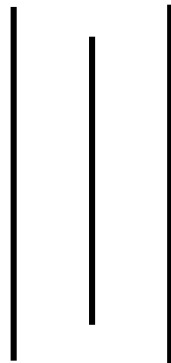


**A STUDY ON FINANCIAL PERFORMANCE OF  
AGRICULTURE DEVELOPMENT  
BANK NEPAL LIMITED**

**By  
OMKAR SHRESTHA  
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Campus Roll No.: 1983/063  
T.U. Regd. No.: 7-2-263-127-2003**

**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  
December 2010**

## **RECOMMENDATION**

This is to certify that the thesis

Submitted by:

**Omkar Shrestha**

Entitled:

**A STUDY ON FINANCIAL PERFORMANCE OF  
AGRICULTURE DEVELOPMENT  
BANK NEPAL LIMITED**

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

.....  
**Krishna Prasad Acharya**  
(Thesis Supervisor)

.....  
**Prof. Bishweshor Man Shrestha**  
(Head, Research Department)

.....  
**Prof. Dr. Kamal Deep Dhakal**  
(Campus Chief)

.....  
**Kiran Thapa**  
(Thesis Supervisor)

## **VIVA-VOCE SHEET**

We have conducted the viva –voce of the thesis presented

By

**Omkar Shrestha**

Entitled:

**A STUDY ON FINANCIAL PERFORMANCE OF  
AGRICULTURE DEVELOPMENT  
BANK NEPAL LIMITED**

*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 (Thesis Supervisor) .....

Member (External Expert) .....

## **DECLARATION**

I hereby declare that the work reported in this thesis entitled “**A Study on Financial Performance of Agriculture Development Bank Nepal Limited**” 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 **Krishna Prasad Acharya** and **Kiran Thapa** of Shanker Dev Campus, T.U.

.....

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**Omkar Shrestha**

## ABBREVIATIONS

ADBN	:	Agriculture Development Bank Nepal
BAFIO	:	Bank and Financial Institution Ordinance
BHCs	:	Bank Holding Companies
CB's	:	Commercial Banks
D/A	:	Debt to Assets
DPR	:	Dividend Payout Ratio
DPS	:	Dividend per Share
EBIT	:	Earning Before Interest and Tax
EPS	:	Earning per Share
FY	:	Financial Year
HMG	:	His Majesty Government
JVB	:	Joint Venture Bank
Ltd.	:	Limited
NRB	:	Nepal Rastra Bank
P.E.	:	Probable Error
P/E	:	Price Earning Ratio
r	:	Coefficient of Correlation
ROA	:	Return on Assets
ROE	:	Return on Equity
Rs.	:	Rupees
SFDP	:	Small Farmer Development Program
T.U.	:	Tribhuvan University