

**A COMPARATIVE STUDY ON FINANCIAL PERFORMANCE OF
INDO-NEPAL JOINT VENTURE BANK- EVEREST BANK LIMITED
AND NEPALESE VENTURE BANK – KUMARI BANK LIMITED**

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This is to certify that the thesis

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prescribed format. We recommend the thesis to be accepted as partial fulfillment of the
requirements for the degree of Master of Business Studies (M.B.S.)**

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ABBREVIATIONS

&	:	and
%	:	Percentage
AD	:	Anno Domini
ALLL	:	Allowance for Loan and Lease Losses
ATM	:	Automated Teller Machine
BAFIO	:	Banks And Financial Institutions Ordinance
BIS	:	Bank for International Settlement
BCBS	:	Basel Committee of Banking Supervision
B.S.	:	Bikram Sambat
CAMEL	:	Capital, Asset, Management, Earnings, Liquidity
CAMELS	:	Capital, Asset, Management, Earnings, Liquidity, Sensitivity
CAR	:	Capital Adequacy Ratio
CCR	:	Core Capital Ratio
CRR	:	Cash Reserve Ratio
CBBR	:	Cash and Bank Balance Ratio
DI	:	Depository Institution
Diss.		Dissertation
EPS	:	Earning Per Share
FDIC	:	Federal Deposit Insurance Corporation
FFIEC	:	Federal Financial Institutions Examination Council
FIB	:	Federal Reserve Bank
FI	:	Financial Institution
Fig.	:	Figure
FY	:	Fiscal Year
IGSR	:	Investment in Government Security Ratio
KBL	:	Kumari Bank Limited
Ltd.	:	Limited

LLPR	:	Loan Loss Provision Ratio
EBL	:	Everest Bank Limited
NPL	:	Non Performing Loan
NRB	:	Nepal Rastra Bank
NSBL	:	Nepal State Bank of India Ltd.
OCC	:	Office of the Comptroller of the Currency
PCA	:	Prompt Corrective Action
PLLL	:	Provision for Loan and Lease Losses
RBB	:	Rastriya Banijya Bank Ltd.
ROA	:	Return on Assets
ROE	:	Return on Equity
Rs.		Rupees
RWA	:	Risk Weighted Assets
SCBNL	:	Standard Chartered Bank Nepal Limited
SCOR	:	Statistical CAMELS Offsite Rating
TL	:	Total Loan
T.U	:	Tribhuvan University
UFIRS	:	Uniform Financial Institutions Rating System
US	:	United States