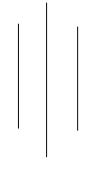
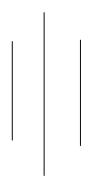
# RISK AND RETURN ANALYSIS OF COMMERCIAL BANKS AND FINANCE COMPANIES IN NEPAL



#### By:

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A Thesis Submitted to:
Office of the Dean
Faculty of Management
Tribhuwan University

in partial fulfillment of the requirement of the degree of Master of Business Studies (M.B.S.) Biratnagar, Chaitra, 2066

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and found the thesis to be the original work of the students and written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment for Master's Degree in Business Studies (M. B.S.)

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Of curse, this research work is obviously not mine exclusive product. I am extremely grateful with all of them who have immensely helped, guided, supervised to complete the work.

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Dilli Ram Rajbanshi. Researcher.

# **DECLARATION**

I have declared this thesis entitled "Risk and Return Analysis of
Commercial Banks and Finance Companies In Nepal". Submitted to
Post Graduate Campus, Biratnagar, Nepal, Faculty of Management,
Tribhuvan University is my original work done in form of partial
fulfillment of the Master's Degree in Business Studies (M.B.S.) under
the supervision of Mr. Ram Prakash Upadhyay.

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### LIST OF ABBREVIATIONS

A/C Account

B/S Balance Sheet

BOKL Bank of Kathmandu Limited

C V Coefficient of variation

Dr. Doctor

DPR Dividend Payout Ratio

DY Dividend Yield

etc. Etcetera

EY Earning Yield

EPR Earning Power Ratio

Fig. Figure

FY Fiscal Year

HBL Himalayan Bank Limited

i.e. That is

Ltd. Limited

MBS Master of Business Studies

NBBL Nepal Bangladesh Bank Limited

NIBL Nepal Investment Bank Limited

NICBL Nepal Industrial and Commercial Bank Limited

NFL Narayani Finance Limited

NEPSE Nepal Stock Exchange

No. Number

PFL Premier Finance Limited

PER Price Earning Ratio

P/L Profit and Loss

Rs. Rupees

ROA Return on Assets

ROSE Return on Shareholder's Equity

S. D. Standard Deviation

T. U. Tribhuvan University

WWW World Wide Web