

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

By:

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VIVA- VOICE SHEET

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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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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