

PROFITABILITY ANALYSIS IN MICROFINANCE INSTITUTIONS

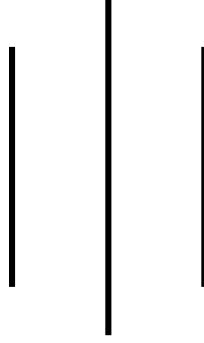
(with reference to Sahara Nepal Savings & Credit Cooperatives Institution Ltd.,Jhapa)

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DECLARATION

I hereby declare that the work reported in this thesis entitled " PROFITABILITY ANALYSIS IN MICROFINANCE INSTITUTIONS WITH REFERENCE TO SAHARA NEPAL SAVINGS & CREDIT COOPERATIVES LTD. JHAPA " submitted to Shanker Dev Campus, Faculty of Management, Tribhuvan University is my original work done in the form of partial fulfillment of the requirement for the Masters Degree in Business Studies under the supervision of JOGINDER GOET of Shanker Dev Campus.

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ABBREVIATIONS

e. g.	For example
FI-NGOs	Financial Intermediary NGOs
FSS	Financial Self-sufficiency
F. Y.	Fiscal Year
GDP	Gross Domestic Product
i. e.	That is
LDCs	least developed countries
MBS	Master of Business Studies
MDB	Microfinance Development Bank
MFIs	Microfinance Institutions
OSS	Operational Self-Sufficiency
PGT	Pre-group Training
RGBBs	Regional Grameen Bikas Bank
RMDC	Rural Microfinance Development Centre
Rs.	Rupees
SCCs	Savings and Credit Cooperatives
SCGs	Savings and Credit Groups
T. U.	Tribhuvan University
UNDP	United Nations Development Program
YOP	Yield On Portfolio