

**COMPARATIVE RISK MANAGEMENT OF KUMARI BANK
LIMITED AND HIMALAYAN BANK LIMITED**

By

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RECOMMENDATION

This is to certify that the Thesis

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**COMPARATIVE RISK MANAGEMENT OF KUMARI BANK
LIMITED AND HIMALAYAN BANK LIMITED**

*has been prepared as approved by this Department in the prescribed format of the
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VIVA-VOCE SHEET

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DECLARATION

I hereby declare that the work reported in this thesis entitled “**Comparative Risk Management of Kumari Bank Limited and Himalayan Bank 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 Master’s Degree in Business Study (M.B.S.) under the supervision of **Dr. Shilu Manandhar Bajracharya** of Shanker Dev Campus.

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This research “*Risk Management of Commercial Banks in Nepal (Comparative Study between Himalayan Bank Limited and Kumari Bank Limited)*” has been conducted with the view to examine risk analysis of two commercial banks. This effort is partial fulfillment for the degree of Master of business studies (MBS) under the course designed by the Faculty of Management, T.U. This study is based on the prescribed research format involving the use of financial ratios in banking sector. Hence, financial risk management of the selected banks listed in NEPSE has been studied and as possible as of it is presented.

At the time of preparing this study, I had consulted various personalities. So I would like to extend my sincere thanks to all whose works and ideas helped me in conducting the study. Sincerely, I would like to pay my sincere thanks to Dr. Shilu Manandhar Bajracharya, respected Supervisor of Shankar Dev Campus.

Finally, I would like to offer my profound gratitude to my family, especially to my friend Mr. Kiran Prakash Baral for his encouragement and support during the entire period of my study.

Sunita Shrestha

ABBREVIATIONS

&	=	and
Amt.	=	Amount
Avg.	=	Average
B.S.	=	Bikram Sambath
C.V.	=	Coefficient of Variation
CAs	=	Current Assets
CLs	=	Current Liabilities
DPS	=	Dividend per share
EBL	=	Everest Bank Limited
EPS	=	Earning per share
FA	=	Fixed Assets
FY	=	Fiscal Year
HBL	=	Himalayan Bank Limited
JVB	=	Joint Venture Bank
Misc.	=	Miscellaneous
MPEs	=	Manufacturing Public Enterprises
NBL	=	Nepal Bank Limited
NEPSE	=	Nepal Stock Exchange
NIDC	=	Nepal Industrial Development Corporation
P.E.	=	Probable Error
PEs	=	Public Enterprises
r	=	Correlation Coefficient
RBB	=	Rastriya Banijya Bank
ROI	=	Return on Investment
Rs.	=	Rupees
S.D.	=	Standard Deviation

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