

**A STUDY ON
FINANCIAL PERFORMANCE ANALYSIS
OF
HIMALAYAN BANK LIMITED**

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**Thesis Submitted To:
Faculty of Management
ShankerDev Campus,
Kathmandu**

**In partial fulfillment of the requirement of the Degree of
Masters of Business Studies (M.B.S.)**

February, 2009

RECOMMENDATION

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Declaration

I hereby declare that the work reported in this thesis entitled to "**Financial Performance Analysis of Himalayan Bank Limited**" submitted to Shanker Dev Campus, Faculty of Management, Tribhuvan University (T.U) is my original work done in the form of partial fulfillment of the requirements of Masters of Business Studies (MBS) under the supervision of Mrs. Snehelata Kafle and Mrs. Sita Dhital of ShankerDev campus,.

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ACKNOWLEDGEMENTS

First of all, I would like to thank Tribhuvan University for giving chance to prepare the thesis for a partial requirement to the fulfillment of M.B.S. program held under Tribhuvan University. I feel grateful to express to reality during my field work .It is a tough and challenging but interesting and intellectual and practical.

I express my profound gratitude to my guides **Mrs.Snehalata and Mrs. Sita Dhital (SDC)** for her patient and continuous guidance with valuable comments and kind support to me all way through this thesis. I thank immensely all the staffs of HBL who help me by providing valuable information and documents are heartily acknowledge

At last but not least, my paramount dedication is to my family members who have been uninterrupted source of sustain for me while in during the tribulation of this research work.

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List of Abbreviations

HBL	=	Himalayan Bank Limited
JVBs	=	Joint Venture Banks
A.D.	=	Anno domini
B.S.	=	Bikram Sambat
NRB	=	Nepal Rastra Bank
RBB	=	Rastriya Banijya Bank
NEPSE	=	Nepal Stock Exchange
CBs	=	Commercial Banks
CRR	=	Cash Reserve Ratio
EBL	=	Everest Bank Limited
FY	=	Fiscal Year
HMG	=	His Majesty's Government
i.e.	=	That is
LC	=	Letter of Credit
Ltd.	=	Limited
NIBL	=	Nepal Investment Bank Limited
NIAT	=	Net Profit after Tax
NBL	=	Nepal Bank Limited
ATM	=	Automatic Teller Machine
SMS	=	Short Message Service

ABBS	=	Any Branch Banking Service
P/L	=	Profit & Loss
&	=	And
NGBL	=	Nepal Grindlays Bank Limited
NCC	=	Nepal Credit & Commerce Bank Limited
SCBNL	=	Standard Chartered Bank Nepal Limited.
EPS	=	Earning Per Share
DPS	=	Dividend Per Share
MVPS	=	Market Value Per Share
SDC	=	Shanker Dev Campus
CR	=	Current Ratio
EBIT	=	Earning Before Interest & Tax
ROA	=	Return on Assets
ROE	=	Return on Equity
NIAT	=	Net Income After Tax
CD	=	Credit to Deposit
FD	=	Fixed Deposit
TIE	=	Time Interest Earning
P/E	=	Price earning
PE	=	Probability Error
Avg	=	Average
T.U	=	Tribhuvan University