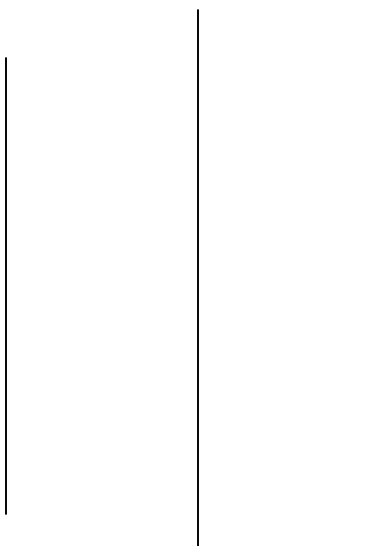


Banks Performance Analysis: Employing Financial Mix, Profitability Ratios and Interest Spread

*(With reference to: Nepal Investment Bank Ltd, Nabil Bank Ltd,
Himalayan Bank Ltd.)*



A Dissertation Submitted to Shanker Dev Campus
Faculty of Management, Tribhuvan University
In partial fulfillment of the requirement of the Degree of
Master's of Business Studies (MBS)

Submitted by:

Pragya Karki

Roll No.33/059

(T.U. Registered No. 7-2-364-2-99)

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RECOMMENDATION

This is to certify that Ms. Pragya Karki has prepared this dissertation on “Banks Performance Analysis: Employing Financial Mix, Profitability Ratios and Interest Spread (With reference to: Nepal Investment Bank Ltd, Nabil Bank Ltd, and Himalayan Bank Ltd.)” for the partial fulfillment of the requirement for the Master’s of Business Studies (MBS) under my supervision and guidance. She has successfully completed the course of Research Methodology.

This dissertation is in the form as required by the Faculty of Management, Tribhuvan University.

I recommend the dissertation for approval and acceptance.

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Lecturer
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APPROVAL SHEET

The Dissertation Report Submitted
By

Ms Pragya Karki
Entitled

“Banks Performance Analysis: Employing Financial Mix, Profitability Ratios and Interest Spread (With reference to: Nepal Investment Bank Ltd, Nabil Bank Ltd, and Himalayan Bank Ltd.) has been accepted as partial fulfillment of the requirements for the Master’s of Business Studies.

Expert Committee

Chairman _____

Member _____

Member _____

Member _____

Member _____

Declaration

I hereby declare that the work reported in this dissertation entitled Banks “Performance Analysis: Employing Financial Mix, Profitability Ratios and Interest Spread (With reference to: Nepal Investment Bank Ltd, Nabil Bank Ltd, Himalayan Bank Ltd.)”, submitted to Shanker Dev Campus, Faculty of Management, T.U. is my original work done in the form of partial fulfillment of the requirements for the Master’s Degree in Business Administration under the supervision of respected research guide Mr. Kishor Maharjan.

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Ms. Pragya Karki

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Abbreviation

NIBL	Nepal Investment Bank Limited
Nabil	Nabil Bank Limited
HBL	Himalayan Bank Limited
NRB	Nepal Rastra Bank
EBIT	Earning before interest and tax
EPS	Earning Per Share
B.S.	Bikram Sambat
JVB's	Joint Venture Banks
K_o	Overall cost of capital
K_e	Cost of Equity
K_d	Cost of debt
V	Value of the firm
FY	Fiscal Year
GDP	Gross Domestic Product
ROE	Return on Equity
ROTA	Return on Total Assets
ROTD	Return on Total Deposit
RONW	Return on Net Worth
ROSF	Return on Shareholder's Fund
DSFR	Debt to Shareholder Fund Ratio
SHF	Shareholder's Fund
FD	Fixed Deposit
PE	Probable Error
i.e.	That is
r	Correlation between variables
r^2	Coefficient of determination
e.g.	For example
n.d.	No date of publication
no.	Number(s)
n.p	No place of publication
vs.	Versus