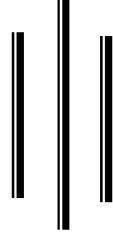


**FINANCIAL ANALYSIS OF  
AGRICULTURAL DEVELOPMENT BANK LIMITED**

**NEPAL**



**A Thesis**

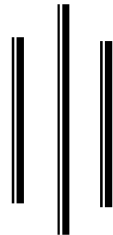
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**Submitted to:**

**Office of the Dean**

**Faculty of Management**

**Tribhuvan University**

**In the partial fulfillment of the requirements for the degree of  
Master's in Business Studies (MBS)**

**Narayangarh, Chitwan**

**November, 2008**

# **VIVA-VOCE SHEET**

We have conducted the Viva-Voce examination of the

Thesis presented by

**Chandani Neupane**

**Entitled**

**Financial Analysis of**

**Agricultural Development Bank Limited**

and found the thesis to be the original work of the student and written according to the prescribed format. We recommended the thesis to be accepted as partial fulfillment of the requirement for

**Master Degree in Business Studies (MBS)**

## **VIVA-VOCE COMMITTEE**

Chairperson, Research Committee: .....

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Member (External Expert): .....

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# **RECOMMENDATION**

This is to certify that the thesis

Submitted by

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**Agricultural Development Bank Limited**

has been prepared as approved by this department in the prescribed format of faculty of management. This thesis is forwarded for evaluation.

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Date: November 2008.

---

**Chandani Neupane**

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## **DECLARATION**

I hereby proclaim that the thesis work entitled 'Financial Analysis of Agricultural Development Bank, Nepal' submitted to Balkumari College, faculty of Management, Tribhuvan University is my original work for the partial fulfillment of the requirement for the Master's Degree of Business studies (M. B. S.) under the supervision of Mr. Babu Ram Panthi lecturer (Chair Person Research Committee) of Balkumari College Narayangarh Chitwan.

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## ABBREVIATIONS

ACTI	=	Agricultural Credit Training Institute
ACTRI	=	Agricultural Credit Training & Research Institute
ADB/N	=	Agricultural Development Bank Nepal
AMC	=	Asset Management Company
APP.	=	Appendix
B.S.	=	Bikram Sambat
CSIP	=	Community Surface Irrigation Program
CTI	=	Center Training Institute
FY	=	Fiscal Year
GTZ	=	German Agency for Technical Co-operation
HMG/N	=	His Majesty's Government of Nepal
IAS	=	International Accounting Standards
LRSC	=	Land Reform Savings Corporation
NBA	=	Non Banking Assets
NBL	=	Nepal Bank Limited
NIDC	=	Nepal Industrial Development Corporation
NPA	=	Non Performing Assets

NPI	=	Non Performing Interest
NPL	=	Non Performing Loan
NRB	=	Nepal Rastra Bank
SFCL	=	Small Farmers Co-operative Limited
SFDP	=	Small Farmers' Development program
SFs	=	Small Farmers
SKBBL	=	Sana Kishan Bikash Bank Limited
SPOs	=	Sub- Project Offices
TRC	=	Regional Training Center
TU	=	Tribhuvan University