

A COMPARATIVE STUDY ON FINANCIAL ANALYSIS OF COMMERCIAL BANKS

(with reference to **Nabil Bank Limited, Nepal Investment Bank Limited**
and **Himalayan Bank Limited**)

Submitted by:

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T.U. Registration. No. :7-1-25-647-97

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A Thesis Submitted to:

Office of Dean

Faculty of Management

Tribhuvan University

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

*Lalitpur
December, 2008*

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VIVA-VOCE SHEET

We have conducted the viva-voce examination of the thesis of presented by

Ruji Shakya

Entitled

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

Master's Degree in Business Studies (M.B.S.)

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has been prepared as approved by this department in the prescribed
format of Faculty of Management. This thesis is forwarded for examination.

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DECLARATION

I hereby declare that the work reported in this thesis entitled **A Comparative Study on Financial Analysis of Commercial Banks** with reference to **Nabil Bank Limited, Nepal Investment Bank Limited** and **Himalayan Bank Limited** submitted to Patan Multiple Campus, Faculty of Management, Tribhuvan University is my original work done in the form of In partial fulfillment of the requirement of the degree of Master in Business Studies (M.B.S) prepared under the supervision of Mr. Bishnu Gopal Khimbaja, Chairman, Management subject committee of Patan Multiple Campus.

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Acknowledgement

First of all, I would like to thank Tribhuvan University for giving chance to prepare the thesis. This thesis entitled "A Comparative Study on Financial Analysis of Commercial Banks with respect to Nabil Bank Limited, Nepal Investment Bank Limited and Himalayan Bank Limited" has been prepared for partial fulfillment of the requirement of the degree of Master in Business Studies (M.B.S)

It is very complicated to prepare this thesis being student of MBS. I could not prepare this thesis without taking help of many individuals. So, I would like to thank all of the individuals who help me to prepare this thesis.

I would like to express my bottomless gratitude to my thesis supervisor **Mr. Bishnu Gopal Khimbaja**, who helps me in every step with constructive suggestion, techniques and procedure of research and valuable suggestions that catered me the necessary energy and confidence to make this thesis possible.

I also heartily thanks to all the library members of central library T.U. who help me by providing required books and thesis for preparing my thesis.

I also need to thanks to my all family members especially my husband Mr. Pushpa Ratna Bajracharya for their help in computer work and various supports during my work and also thank to Mr. Rubin Shakya of Jyotivarna Desktop Computer.

Lastly, I would like to thanks to my friends of Patan Multiple Campus who inspire and support me throughout the study period.

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TABLE OF CONTENTS

CHAPTER 1 INTRODUCTION	Page
1.1 Background of the Study	1
1.2 Profile of Sample Banks	4
1.2.1 Nabil Bank Limited	4
1.2.2 Nepal Investment Bank Limited	5
1.2.3 Himalayan Bank Limited	6
1.3 Focus of the Study	7
1.4 Statement of the Problem	8
1.5 Objectives of the Study	9
1.6 Significance of the Study	9
1.7 Limitation of the Study	10
1.8 Structure of the Study	11
CHAPTER 2 REVIEW OF LITERATURE	
2.1 Conceptual Review of the Study	13
2.1.1 Financial Performance Analysis	13
2.1.2 General Concept of Financial Analysis	14
2.1.3 Objectives of Financial Analysis	16
2.1.4 Needs of Financial Analysis	16
2.1.5 Limitations of Financial Analysis	17
2.1.6 Techniques of Financial Analysis	18
2.2 Review of Related Studies	21
2.2.1 Review of Journal	21
2.2.2 Review of Article	23
2.2.3 Review of the Past Thesis	24
2.3 Research Gap	27
CHAPTER 3 RESEARCH METHODOLOY	
3.1 Research Design	28
3.2 Nature and Sources of Data	28
3.3 Population and Sampling Design	28
3.4 Data Collection Procedure	29
3.5 Data Analysis Procedure	29

CHAPTER 4 PRESENTATION AND ANALYSIS OF DATA

4.1 Presentation and Analysis of Data	47
4.1.1 Ratio Analysis	47
4.1.1.1 Liquidity Ratios	47
4.1.1.1.1 Current Ratio	48
4.1.1.1.2 Cash and Bank Balance to Total Deposit Ratio	49
4.1.1.1.3 Cash and Bank Balance to Current Assets Ratio	51
4.1.1.2 Activity Ratio / Assets Management Ratios	52
4.1.1.2.1 Loan and Advance to Total Deposit Ratio	52
4.1.1.2.2 Loan and Advance to Fixed Deposit Ratio	53
4.1.1.2.3 Loan and Advance to Total Working Fund Ratio	55
4.1.1.2.4 Investment on Govt. Securities to Total Deposit Ratio	56
4.1.1.2.5 Investment on Govt. Securities to Total Working Fund Ratio	57
4.1.1.3 Profitability Ratios	58
4.1.1.3.1 Net Profit to Total Assets Ratio	59
4.1.1.3.2 Net Profit to Total Deposit Ratio	60
4.1.1.3.3 Net Profit to Net Worth Ratio	61
4.1.1.3.4 Total Interest Earned to Total Working Fund Ratio	63
4.1.1.3.5 Total Interest Paid to Total Working Fund Ratio	64
4.1.1.4 Leverage Ratios	
4.1.1.4.1 Debt-Asset Ratio	66
4.1.1.4.2 Debt-Equity Ratio	67
4.1.1.5 Capital Adequacy Ratios	
4.1.1.5.1 Shareholder's Fund to Total Deposit Ratio	68
4.1.1.5.2 Shareholder's Fund to Total Assets Ratio	70
4.1.1.6 Growth Ratio of Net Profit, EPS and DPS	71
4.1.2 Statistical Analysis	72
4.1.2.1 Coefficient of Correlation Analysis	72
4.1.2.1.1 Coefficient of Correlation between Deposits and Loans & Advances	72
4.1.2.1.2 Coefficient of Correlation between Deposits and Investment	73
4.1.2.1.3 Coefficient of Correlation between Investment and Net Profit	74
4.1.2.1.4 Coefficient of Correlation between Loans &	75

Advances and Net Profit	
4.1.2.2 Simple Regression Analysis	76
4.1.2.2.1 Regression Analysis between Net Profit and Total Deposit	76
4.1.2.2.2 Regression Analysis between Net Profit and Loans & Advances	77
4.1.2.2.3 Regression Analysis between Net Profit and Investment	77
4.1.2.3 Trend Line Analysis	79
4.1.2.3.1 Trend Line Analysis of Total Deposit	79
4.1.2.3.2 Trend Line Analysis of Loans & Advances	80
4.1.2.3.3 Trend Line Analysis of Investment	81
4.1.2.3.4 Trend Line Analysis of Net Profit	82
4.2 Major Finding of the Study	84
4.2.1 Liquidity Ratio	84
4.2.2 Activity Ratio / Assets Management Ratio	84
4.2.3 Profitability Ratio	86
4.2.4 Leverage Ratio	87
4.2.5 Capital Adequacy Ratio	87
4.2.6 Growth Ratio	87
4.2.7 Coefficient of Correlation Analysis	88
4.2.8 Simple Regression Analysis	88
4.2.9 Trend Line Analysis	89
CHAPTER 5 SUMMARY, CONCLUSION AND RECOMMENDATION	
5.1 Summary	90
5.2 Conclusions	92
5.3 Recommendation	95

LIST OF TABLE

Table no.	Name of Table	Page
1.	Current Ratio	48
2.	Cash and Bank Balance to Total Deposit Ratio	49
3.	Cash and Bank Balance to Current Assets Ratio	51
4.	Loan and Advance to Total Deposit Ratio	52
5.	Loan and Advance to Fixed Deposit Ratio	54
6.	Loan and Advance to Total Working Fund Ratio	55
7.	Investment on Govt. Securities to Total Deposit Ratio	56
8.	Investment on Govt. Securities to Total Working Fund Ratio	57
9.	Net Profit to Total Assets Ratio	59
10.	Net Profit to Total Deposit Ratio	60
11.	Net Profit to Net Worth Ratio	62
12.	Total Interest Earned to Total Working Fund Ratio	63
13.	Total Interest Paid to Total Working Fund Ratio	64
14.	Debt-Asset Ratio	66
15.	Debt-Equity Ratio	67
16.	Shareholder's Fund to Total Deposit Ratio	69
17.	Shareholder's Fund to Total Assets Ratio	70
18.	Growth Ratio of Net Profit, EPS and DPS	71
19.	Coefficient of correlation between deposits and loans & advances	72
20.	Coefficient of Correlation Between Deposits and Investment	73
21.	Coefficient of Correlation between Investment & Net profit	74
22.	Coefficient of correlation between Loan and advances & Net profit	75
23.	Regression Analysis Between Net Profit and Total Deposit	76
24.	Regression Analysis Between Net Profit and Loan & Advances	77
25.	Regression Analysis Between Net Profit and Investment	78
26.	Trend Line Analysis of Total Deposit	79
27.	Trend Line Analysis of Loan & Advances	80
28.	Trend Line Analysis of Investment	81
29.	Trend Line Analysis of Net Profit	82

LIST OF FIGURE

Figure no.	Name of Figure	Page
1.	Current Ratio	49
2.	Cash and Bank Balance to Total Deposit Ratio	50
3.	Cash and Bank Balance to Current Assets Ratio	52
4.	Loan and Advance to Total Deposit Ratio	53
5.	Loan and Advance to Fixed Deposit Ratio	54
6.	Loan and Advance to Total Working Fund Ratio	56
7.	Investment on Govt. Securities to Total Deposit Ratio	57
8.	Investment on Govt. Securities to Total Working Fund Ratio	58
9.	Net Profit to Total Assets Ratio	60
10.	Net Profit to Total Deposit Ratio	61
11.	Net Profit to Net Worth Ratio	62
12.	Total Interest Earned to Total Working Fund Ratio	64
13.	Total Interest Paid to Total Working Fund Ratio	65
14.	Debt-Asset Ratio	67
15.	Debt-Equity Ratio	68
16.	Shareholder's Fund to Total Deposit Ratio	69
17.	Shareholder's Fund to Total Assets Ratio	70
18.	Trend Line Analysis of Total Deposit	80
19.	Trend Line Analysis of Loan & Advances	81
20.	Trend Line Analysis of Investment	82
21.	Trend Line Analysis of Net Profit	83

ABBREVIATIONS

ATM	: Automatic Teller Machine
JVBs	: Joint Venture Bank
HMG	: His Majestic Government
RBB	: Rastriya Banjiya Bank
NABIL	: Nepal Arab Bank Limited
NIBL	: Nepal Investment Bank Limited
HBL	: Himalayan Bank Limited
NGBL	: Nepal Grindlays Bank Limited
Govt.	: Government
ROA	: Return on Total Assets
FV	: Future Value
PV	: Present Value
r	: Rate of Interest
n	: no. of Year
NPAIT	: Net profit after interest and tax
OI	: Operating Income
TE	: Total Expenditure
IP	: Interest Paid
T	: Taxes
EPS	: Earning Per Share
PD	: Preference Dividend
DPS	: Dividend Per Share
TDD	: Total Distributed Dividend
C.V.	: Co-efficient of Variations
S.D.	: Standard Deviation
P.Er.	: Probable Error
R ²	: Co-efficient of Determinants
FY	: Fiscal year