

**A Study on
Liquidity and Profitability Position of
Nepal Development Bank Ltd. and
Development Credit Bank Ltd.**

A THESIS

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RECOMMENDATION

This is to Certify that the Thesis

Submitted by

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Entitled

"A Study on Liquidity and Profitability Position of Nepal Development Bank Ltd. And Development Credit Bank Ltd."

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DECLARATION

I, here by declare that the thesis entitled "**A Study on Liquidity and profitability Position of Nepal Development Bank Ltd. And Development Credit Bank Ltd.**" submitted to the Research Department of Nepal Commerce Campus, Naya Baneshwor, Management Faculty, Tribhuwan University is my original work. It is prepared as the partial fulfillment of the requirement for Master of Business Studies (MBS) under the supervision of Dr. Bihari Binod Pokharel, Head of the Research Department and Mr. Ramesh Rasik Paudel, Lecturer of Nepal Commerce Campus, Tribhuwan University.

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ABBREVIATIONS

AD	:	Anno Dominie
ATM	:	Automatic Teller Machine
BS	:	Bikram Sambat
CAs	:	Current Assets
CB	:	Cash and Bank Balance
CL	:	Current Liability
CRR	:	Cash Reserve Ratio
CV	:	Coefficient of Variance
DCBL	:	Development Credit Bank
DDC	:	Dairy Development Corporation
DR	:	Debt Ratio
EBIT	:	Earning Before Interest and Tax
EBL	:	Everest Bank Ltd.
EPF	:	Employee Provident Fund
FSRP	:	Financial Sector Reform Program
FY	:	Fiscal year
HCCL	:	Himal cement Company Ltd.
IDBI	:	Industrial Development Bank of India
JVB	:	Joint Venture Bank
KTM	:	Kathmandu
MSS	:	Mean sum of square
NABIL	:	Nepal Arab Bank Ltd.
NBBL	:	Nepal Bangladesh Bank Ltd.
NBCL	:	Nepal Battery Company Ltd.
NBL	:	Nepal Bank Ltd.
NDBL	:	Nepal Development Bank
NEPSE	:	Nepal Stock Exchange

NIBL	:	Nepal Investment Bank Ltd
NLL	:	Nepal Lever Ltd.
NPAT	:	Net Profit after Tax
NRB	:	Nepal Rastra Bank
NSCL	:	Nepal Co-operative Society Ltd.
NTC	:	Nepal Telecommunication
Corporation		
NTDC	:	Nepal Tea Development
Corporation		
PEs	:	Public Enterprises
QA	:	Quick Assets
QR	:	Quick Ratio
RBS	:	Rastriya Beema Sansthan
ROA	:	Return on Assets
ROE	:	Return on Equity
S.E.	:	Standard Error
SD	:	Standard Deviation
SDR	:	Saving Deposit Ratio
Ss	:	Sum of squares
TAs	:	Total Assets
Td	:	Total debt
TD	:	Total Deposit
TU	:	Tribhuban University
WC	:	Working Capital