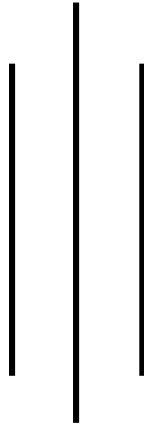


**A COMPARATIVE FINANCIAL ANALYSIS OF
NABIL Bank Limited, Nepal Investment Bank Limited
& Himalayan Bank Limited**



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Tribhuvan University

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

Patan Dhoka ,Lalitpur

February, 2011

RECOMMENDATION

This is to certify that the thesis
Submitted by

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**A Comparative Financial Analysis of
NABIL Bank Limited, Nepal Investment Bank Limited &
Himalayan Bank Limited**

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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Viva-Voce Committee

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DECLARATION

I hereby declare that the work reported in this thesis entitled '**A Comparative Financial Analysis of NABIL Bank Limited, Nepal Investment Bank Limited & Himalayan Bank Limited**' submitted to Patan Multiple Campus, Faculty of Management, Tribhuvan University is my original work done in the form of partial fulfillment of the requirement for the degree of Master in Business Studies (M.B.S) prepared under the supervision of Mr. Shiva Prasad Pokhrel, Patan Multiple Campus.

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.....

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TABLE OF CONTENTS

Recommendation

Viva-Voce Sheet

Declaration

Acknowledgement

Contents

List of Tables

List of Figures

Abbreviations

	Page
CHAPTER 1 INTRODUCTION	
1.1 Background of the Stud	1
1.2 Profile of Sample Banks	4
1.2.1 Nabil Bank Limited	4
1.2.2 Nepal Investment Bank Limited	6
1.2.3 Himalayan Bank Limited	8
1.3 Focus of the Study	9
1.4 Statement of the Problem	10
1.5 Objectives of the Study	11
1.6 Significance of the Study	11
1.7 Limitation of the Study	12
1.8 Chapter Scheme	12
CHAPTER 2 REVIEW OF LITERATURE	
2.1 Conceptual Review of the Study	14
2.1.1 Concept of banking	14
2.1.2 Concept of commercial bank	16
2.1.3 Concept of Joint Venture Banks in Nepal	16
2.1.4 General concept of Financial Analysis	17
2.1.5 Objectives of Financial Analysis	18
2.1.6 Need of Financial Analysis	20
2.1.7 Limitations of Financial Analysis	20
2.1.8 Technique of Financial Analysis	22
2.1.9 Ratio Analysis	22
2.2 Review of Related Studies	24

2.2.1 Review of Journal & Books	24
2.2.2 Review of Article	26
2.2.3 Review of the Past Thesis	27

CHAPTER 3 RESEARCH METHODOLOY

3.1 Research Design	31
3.2 Nature and Sources of Data	31
3.3 Population and Sampling Design	32
3.4 Data Collection Procedure	32
3.4.1 Financial Tools	32
3.4.2 Ratio Analysis	33
3.4.2.1 Liquidity Ratio	33
3.4.2.2 Activity Ratio	35
3.4.2.3 Profitability Ratio	37
3.4.2.4 Leverage Ration	39
3.4.2.5 Capital Adequacy Ratio	40
3.4.2.6 Growth Ratio	41
3.5 Statistical Tools	42
3.5.1 Limitation of the Methodology	46
3.4.2 Review of related studies	47

CHAPTER 4 PRESENTATION AND ANALYSIS OF DATA

4.1 Presentation and Analysis of Data	48
4.1.1 Ratio Analysis	48
4.1.1.1 Liquidity Ratios	48
4.1.1.1.1 Current Ratio	49
4.1.1.1.2 Cash and Bank Balance to Total Deposit Ratio	50
4.1.1.1.3 Cash and Bank Balance to Current Assets Ratio	52
4.1.1.2 Activity Ratio / Assets Management Ratios	53
4.1.1.2.1 Loan and Advance to Total Deposit Ratio	53
4.1.1.2.2 Investment on Govt. Securities to Total Deposit Ratio	54
4.1.1.3 Profitability Ratios	
4.1.1.3.1 Net Profit to Total Assets Ratio	56
4.1.1.3.2 Net Profit to Total Deposit Ratio	57
4.1.1.3.3 Total Interest Earned to Total Working Fund Ratio	59
4.1.1.3.4 Total Interest Paid to Total Working Fund Ratio	60
4.1.1.4 Leverage Ratios	61

4.1.1.4.1 Debt-Asset Ratio	62
4.1.1.4.2 Debt-Equity Ratio	63
4.1.2 Statistical Analysis	64
4.1.2.1 Coefficient of Correlation Analysis	64
4.1.2.1.1 Coefficient of Correlation between Deposits and Loans & Advances	64
4.1.2.1.2 Coefficient of Correlation between Deposits and Investment	65
4.1.2.1.3 Coefficient of Correlation between Investment and Net Profit	66
4.1.2.1.4 Coefficient of Correlation between Loans & Advances and Net Profit	67
4.1.2.2 Trend Line Analysis	68
4.1.2.2.1 Trend Line Analysis of Total Deposit	69
4.1.2.2.2 Trend Line Analysis of Loans & Advances	70
4.1.2.2.3 Trend Line Analysis of Investment	71
4.1.2.2.4 Trend Line Analysis of Net Profit	72
4.2 Major Finding of the Study	73
4.2.1 Liquidity Ratio	73
4.2.2 Activity Ratio / Assets Management Ratio	74
4.2.3 Profitability Ratio	75
4.2.4 Leverage Ratio	76
4.2.5 Coefficient of Correlation Analysis	76
4.2.6 Trend Line Analysis	76
CHAPTER 5 SUMMARY, CONCLUSION AND RECOMMENDATION	
5.1 Summary	78
5.2 Conclusions	79
5.3 Recommendation	81

Bibliography

Appendices

LIST OF TABLE

Table no.	Name of Table	Page
a.	Share Subscription & Capital Structure of NIBL	7
b.	Share Subscription & Capital Structure of HBL	8
1.	Current Ratio	49
2.	Cash and Bank balance to Total Deposit Ratio	50
3.	Cash and Bank balance to Current Assest Ratio	52
4.	Loan and Advance to Total Deposit Ratio	53
5.	Investment on Govt. Securities to Total Deposit Ratio	55
6.	Net Profit to Total Assets Ratio	56
7.	Net Profit to Total Deposit Ratio	58
8.	Total Interest Earned to Total Working Fund Ratio	59
9.	Total Interest Paid to Total Working Fund Ratio	60
10.	Debt-Asset Ratio	62
11.	Debt-Equity Ratio	63
12.	Coefficient of correlation between deposits and loans & advances	65
13.	Coefficient of Correlation Between Deposits and Investment	66

14.	Coefficient of Correlation between Investment & Net profit	67
15.	Coefficient of correlation between Loan and advances & Net profit	68
16.	Trend Line Analysis of Total Deposit	69
17.	Trend Line Analysis of Loan & Advances	70
18.	Trend Line Analysis of Investment	71
19.	Trend Line Analysis of Net Profit	72

LIST OF FIGURE

Figure no.	Name of Table	Page
1.	Current Ratio	50
2.	Cash and Bank balance to Total Deposit Ratio	51
3.	Cash and Bank balance to Current Assest Ratio	53
4.	Loan and Advance to Total Deposit Ratio	54
5.	Investment on Govt. Securities to Total Deposit Ratio	55
6.	Net Profit to Total Assets Ratio	57
7.	Net Profit to Total Deposit Ratio	58
8.	Total Interest Earned to Total Working Fund Ratio	60
9.	Total Interest Paid to Total Working Fund Ratio	61
10.	Debt-Asset Ratio	63
11.	Debt-Equity Ratio	64
12.	Trend Line Analysis of Total Deposit	70
13.	Trend Line Analysis of Loan & Advances	71
14.	Trend Line Analysis of Investment	72
15.	Trend Line Analysis of Net Profit	73

ABBREVIATIONS

ABBS	:	Any Branch Banking Service
CSR	:	Corporate Social Responsibility
C.V.	:	Co-efficient of Variations
CAPM	:	Capital Assets Pricing Model
DPS	:	Dividend per Share
EPS	:	Earning Per Share
F/Y	:	Fiscal year
FV	:	Future Value
Govt.	:	Government
HBL	:	Himalayan Bank Limited
HMG	:	His Majesty's Government
IP	:	Interest Paid
JVBs	:	Joint Venture Bank
n	:	Number of Year
NABIL	:	Nepal Arab Bank Limited
NIBL	:	Nepal Investment Bank Limited
OI	:	Operating Income
P.Er.	:	Probable Error
PD	:	Preference Dividend
PV	:	Present Value
RRR	:	Realization Rate of Return
R & D	:	Research and Development
r	:	Rate of Interest
R ²	:	Co-efficient of Determinants
RBB	:	Rastriya Banjiya Bank
ROA	:	Return on Total Assets
S.D.	:	Standard Deviation
SML	:	Security Market Line
TDD	:	Total Distributed Dividend