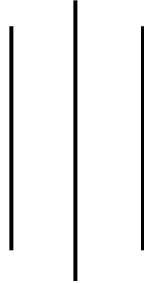


FINANCIAL ANALYSIS OF NEPAL SBI BANK LIMITED

A Project Report



By

Abina Thapaliya

T.U. Registration No :7-2-170-3-2019

Exam Symbol No : 701700003

Capitol Hill College

Submitted To

The Faculty of Maagement

Tribhuvan University

In Partial Fulfillment of the Requirements for the Degree of

BACHELOR OF BUSINESS STUDIES (BBS)

Kathmandu, Nepal

July, 2024

DECLARATION

I hereby declare that the project work entitled “**FINANCIAL ANALYSIS OF NEPAL SBI BANK LIMITED**” submitted to the Faculty of Management, Tribhuvan University, Kathmandu is an original piece of work under the supervision of **Mr. Dadhi Ram Neupane**, faculty member, **Capitol Hill College, Teku, Kathmandu**, and is submitted in partial fulfillment of the requirements for the degree of Bachelor of Business Studies (BBS). This project work report has not been submitted to any other university or institution for the award of any degree or diploma.

Signature:

Abina Thapaliya

Date:

SUPERVISOR’S RECOMMENDATION

The project work report entitled “**FINANCIAL ANALYSIS OF NEPAL SBI BANK LIMITED**” submitted by **Abina Thapaliya** of **Capitol Hill College, Teku, Kathmandu**, is prepared under my supervision as per the procedure and format requirements laid by the Faculty of Management, Tribhuvan University, as partial fulfillment of the requirements for the degree of Bachelor of Business Studies (BBS). I, therefore, recommend the project work report for evaluation.

Signature:

Dadhi Ram Neupane

Capitol Hill College, Teku, Kathmandu

Date:

ENDORSEMENT

We hereby endorse the project work report entitled “**FINANCIAL ANALYSIS OF NEPAL SBI BANK LIMITED**” submitted by **Abina Thapaliya** of **Capitol Hill College, Teku, Kathmandu**, in partial fulfillment of the requirements for the degree of the Bachelor of Business Studies (BBS) for external evaluation.

Signature:

Dadhi Ram Neupane

Chairman, Research Committee.

Date:

.....

Signature:

Toya Nath Adhikari

Campus Chief/Principal

Date:

.....

ACKNOWLEDGEMENTS

This study has been under taken to analyze the “**Financial Analysis of Nepal SBI Bank Limited**” under partial fulfillment of the requirement of BBS degree of Tribhuvan University. I would like to thank Tribhuvan **University** and **Capitol Hill College** for providing me opportunity to conduct this study as it gives an opportunity to get expose to a practical knowledge on the subject of interest.

I would like to express my deep gratitude to Principal **Mr. Toya Nath Adhikari**, for his kind and continuous support for the thesis writing.

I would like to express my deep greetings to my respected supervisor, **Mr. Dadhi Ram Neupane** and other teachers for their continuous guidance, valuable suggestions and supervision for the study. The report in this form is the results of their inspiring and invaluable guidance and supervision.

I express sincere thanks to all librarians of Capitol Hill College who helped me directly and incredibly in the course of review of literature.

Finally, I would like to thank my family for the fund management, blessings, love, encouragements and support and friends for their co-operation for me to prepare the report writing, and **Kathmandu Wedding Studio** for printing my report on time.

Thank You

Abina Thapaliya

TABLE OF CONTENTS

<i>Title page.....</i>	<i>i</i>
<i>Declaration.....</i>	<i>ii</i>
<i>Supervisor’s Recommendation.....</i>	<i>iii</i>
<i>Endorsement</i>	<i>iv</i>
<i>Acknowledgements.....</i>	<i>v</i>
<i>Table of Contents.....</i>	<i>vi</i>
<i>List of Tables.....</i>	<i>viii</i>
<i>List of Figures</i>	<i>ix</i>
<i>Abbreviation.....</i>	<i>x</i>
CHAPTER ONE : INTRODUCTION.....	1-13
1.1 Background of the Study.....	1
1.2 Introduction of Nepal SBI Bank limited.....	3
1.3 Statement of Problem.....	5
1.4 Objectives of the Study.....	6
1.5 Rationale of the Study.....	7
1.6 Report Structure.....	7
1.7 Review of the Literature.....	7
1.7.1 Conceptual Review.....	8
1.7.2 Review of Previous Project Works.....	10
1.7.3 Research Gap.....	11
1.8 Methods.....	11
1.8.1 Research Design.....	11

1.8.2 Population and Sample.....	11
1.8.3 Nature and Sample of Data.....	12
1.8.4 Data Collection Procedure.....	12
1.8.5 Methods of Data Analysis.....	12
1.8.6 Techniques of Analysis.....	12
1.9 Limitations of the Study.....	13
CHAPTER TWO : RESULTS AND ANALYSIS.....	14-24
2.1 Introduction of Related Data.....	14
2.2 Ratio Analysis.....	14
2.2.1 Profitability Ratios.....	14
2.2.2 Liquidity Ratios.....	19
2.3 Major Findings.....	24
CHAPTER THREE : SUMMARY AND CONCLUSION.....	25-27
3.1 Summary.....	25
3.2 Conclusion.....	26
REFERENCES.....	28
APPENDICES.....	29-36

LIST OF TABLES

Table No.	Name of the Table	Page
1	Financial indicators of return on equity ratio	15
2	Financial indicators of return on assets ratio	16
3	Financial indicators of equity ratio	17
4	Financial indicators of interest spread ratio	18
5	Financial indicators of current ratio	20
6	Financial indicators of quick ratio	21
7	Financial indicators of cash reserve ratio	22
8	Financial indicators of loan to deposit ratio	23

LIST OF FIGURES

Figure No.	Name of the figure	Page
1	Financial indicators of return on equity ratio	15
2	Financial indicators of return on assets ratio	16
3	Financial indicators of equity ratio	17
4	Financial indicators of interest spread ratio	19
5	Financial indicators of current ratio	20
6	Financial indicators of quick ratio	21
7	Financial indicators of cash reserve ratio	22
8	Financial indicators of loan to deposit ratio	23

ABBREVIATION

A.D	Anno Domini
APR	Assets Performance Ratio
ATM	Automated Teller Machine
BBS	Bachelor of Business Studies
B.S	Bikram Sambat
CR	Current Ratio
C.V.	Coefficient of Variation
DTR	Debt to Equity Ratio
E-banking	Electronic Banking
ECR	Equity Capital Ratio
EPS	Earnings Per Share
Etc.	Et cetera
F/Y	Fiscal Year
GDP	Gross Domestic Product
i.e.	That is
ISR	Interest Spread Ratio
Ltd.	Limited

No.	Number
NRB	Nepal Rastra Bank
ROA	Return on Assets
ROE	Return on Equity
SWOT	Strength, Weakness, Opportunities and Threats
Rs.	Nepalese Deviation
S.D	Standard Deviation
SMS	Short Message Service
%	Percentage