

PROFITABILITY ANALYSIS OF HIMALAYAN BANK LIMITED

A Project Work Report

By

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In Partial Fulfillment of the Requirement for The Degree of
BACHELOR OF BUSINESS STUDIES (BBS)

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Declaration

I, hereby, declare that the project work entitled "PROFITABILITY ANALYSIS OF HIMALAYAN BANK LIMITED" submitted to Faculty of Management, Tribhuvan University, Kathmandu is an original piece of work under the supervision of Mr. Lok Bahadur Shrestha, faculty member of Dharan City College, Dharan, Sunsari and is submitted in partial fulfillment of the requirements for the award of the degree of Bachelors 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

Gajal shrestha

Date:

Supervisor's Recommendation

The project work report entitled “PROFITABILITY ANALYSIS OF HIMALAYAN BANK LIMITED” submitted by Mr. Gajal Shrestha of Dharan City College, Dharan, Sunsari is prepared under my supervision as partial fulfillment of the requirements of the degree of Bachelor of Business Studies (BBS). I, therefore, recommended the project work report for evaluating.

Signature:

Name of Supervisor: Mr. Lok Bahadur Shrestha

Date:

Endorsement

We, hereby, endorse the project work report entitled “PROFITABILITY ANALYSIS OF HIMALAYAN BANK LIMITED” submitted by Mr. Gajal Shrestha of Dharan City College, Dharan, Sunsari in partial fulfillment of the requirement for the degree of the bachelor of business studies (BBS) for external evaluation.

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Abbreviations

CB to CDR	=	Cash and bank balance to current deposit ratio
CB to TDR	=	Cash and bank to total deposit ratio
CD	=	Current deposit
CR	=	Current ratio
EBL	=	Everest Bank Limited
FD to TDR	=	Fixed deposit to total deposit ratio
IE	=	Interest expenses
IEA	=	Interest earning ratio
II	=	Interest income
INGOS	=	International Non-government organization
IPL	=	Interest paying liabilities
Ltd	=	Limited
NGOS	=	Non-government organization
NII	=	Net Interest Income
NIM	=	Net Interest Margin
NRB	=	Nepal Rastra Bank
S/S to TDR	=	Saving deposit to total deposit ratio
S/D	=	Saving deposit
TI to TDR	=	Total Investment to total deposit ratio
TU	=	Tribhuvan University