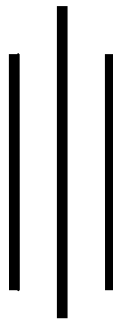


A Thesis on
COMPARATIVE ANALYSIS OF CAPITAL ADEQUACY OF
COMMERCIAL BANKS:

**(With reference to Nepal SBI Bank Ltd., Kumari Bank Ltd.
and NABIL Bank Ltd.)**

By
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A Thesis Submitted to:
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Tribhuvan University



In partial fulfillment of the requirement for the Degree of
Master's of Business Studies (M.B.S)
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RECOMMENDATION

This is to certify that the Thesis

Submitted by:

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Entitled:

**COMPARATIVE ANALYSIS OF CAPITAL ADEQUACY OF
COMMERCIAL BANKS**

**(With reference to Nepal SBI Bank, KUMARI Bank Ltd.
and NABIL Bank Ltd.)**

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DECLARATION

I hereby declare that the work reported in this thesis entitled “**COMPARATIVE ANALYSIS OF CAPITAL ADEQUACY OF COMMERCIAL BANKS (With reference to Nepal SBI Bank, KUMARI Bank Ltd. and NABIL Bank Ltd.)**” submitted to Office of the Dean, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Master’s Degree in Business Study (M.B.S.) under the supervision of **Achyut Gyawali** of Central Department of Management.

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ABBREVIATIONS

A. D.	:	Anno Domini
A/C	:	Account
AIG	:	Accord Implementation Group
ATM	:	Automated teller Machine
BAFIA	:	Bank and Financial Institutions Act
BIS	:	Bank for International Settlement
BS	:	Bank Supervision
CAELS	:	Capital Adequacy, asset quality, earnings, liquidity and sensitivity
CAMELS	:	Capital Adequacy, Asset Quality, Management Aspects, Earnings, Liquidity and Sensitivity
CAR	:	Capital Adequacy Ratio
CCAR	:	Core Capital Adequacy Ratio
FIs	:	Financial Institutions
FY	:	Fiscal Year
G10	:	Group of Ten
G7	:	Group of Seven
GDP	:	Gross Domestic Product
Govt.	:	Government
IMF	:	International Monetary Fund
Jan.	:	January
NABIL	:	Nepal Arab Bank Limited
NEPSE	:	Nepal Stock Exchange
NGO	:	Non Government Organization
NIC	:	Nepal Industrial and Commercial Bank Limited
NPA	:	Non Performing Assets
NRB	:	Nepal Rastriya Bank
NSBI	:	Nepal Stated Bank of India
Oct.	:	October

P/L	:	Profit and Loss
PCA	:	Prompt Corrective Action
QIS 5	:	Fifth Quantitative Impact Study
SCAR	:	Supplementary Capital Adequacy Ratio
Tier1	:	Core capital
Tier2	:	Supplementary Capital
TRWA	:	Total Risk Weighted Assets
TRWE	:	Total Risk Weighted Exposures
TC	:	Total Capital
UK	:	United Kingdom
USA	:	United States of America