

**COMPARATIVE ANALYSIS OF FINANCIAL STATUS AND  
PERFORMANCE EVALUATION OF HBL AND NABIL BANK  
LTD. IN THE FRAMEWORK OF "CAMELS" RATING  
SYSTEM**



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A Thesis Submitted to

Office of the Dean  
Faculty of Management  
Tribhuvan University

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

Birgunj, Parsa  
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# **RECOMMENDATION**

This is to certify that the thesis:

Submitted by

BISHESH DAIBAGYA

Entitled

**COMPARATIVE ANALYSIS OF FINANCIAL STATUS AND  
PERFORMANCE EVALUATION OF HBL AND NABIL BANK LTD.  
IN THE FRAME WORK OF "CAMELS" RATING SYSTEM**

**has been prepared as approved by this Department in the prescribed  
format of Faculty Of Management. This thesis is forwarded for  
examination.**

Therefore, I recommend this thesis for approval and acceptance.

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# VIVA-VOCE SHEET

We have conducted the viva- voce examination of the thesis presented  
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BISHESH DAIBAGYA

*Entitled*

**COMPARATIVE ANALYSIS OF FINANCIAL STATUS AND  
PERFORMANCE EVALUATION OF HBL AND NABIL BANK LTD  
IN THE FRAME WORK OF "CAMELS" RATING SYSTEM**

and found the thesis to be the original work of the student and written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirements for the

Master's Degree in Business Studies (M.B.S.)

## VIVA-VOCE COMMITTEE

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# DECLARATION

*I, hereby declare that the work reported in this research report entitled "Comparative analysis of financial status and performance evaluation of HBL and Nabil Bank Ltd. In the frame work of CAMELS rating system 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 of Business Studies (MBS) under the joint -supervision of Mr Hira Lal Pd. Yadav, Lecturer of Hari Khetan Multiple Campus.*

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Investors are backbone of the capital market; a capital market cannot be imagined without the presence of investors thus, protection of Investors should be considered seriously. Legal provision and the practice regarding shareholders' interests also are immature in our country. In this way, shareholders are exploiting from the lack of transparent shareholders protection act. In addition, passive role played by the concerned departments have led to violation of shareholders rights. So we must be serious for the protection of shareholders in the field of company and industry.

The present study though particularly related to protection of investors of Nabil bank Limited from view of shareholders protection would help the shareholders to understand the different aspect related to the welfare and betterment of the shareholders.

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I am sole responsible for any errors that might have occurred during completion of my research work.

**Bishesh Daibagya**  
**Researcher**

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# ABBREVIATIONS

AIR	Accrued Interest Receivable
CIB	Credit Information Bureau
EPS	Earning Per Share
FI	Financial Institution
F/Y	Fiscal Year
HBL	Himalayan Bank Ltd.
II	Interest Income
L & A	Loan and Advances
Ltd.	Limited
MIS	Management Information System
NABIL	Nabil Bank Ltd.
NP	Net Profit
NPA	Non -Performing Asset
NPL	Non -Performing Loan
NRB	Nepal Rastra Bank
P.E.	Probable Error
RWA	Risk Weighted Assets
Rs.	Rupees
r	Correlation Coefficient
ROE	Return on Equity
ROA	Return on Assets
TA	Total Asset
TD	Total Deposit
T.U.	Tribhuvan University
TA	Total Assets
TI	Total Income
%	Percentage