

**IMPACT OF CAMEL ON FINANCIAL
PERFORMANCE OF COMMERCIAL BANKS
(A COMPARATIVE STUDY BETWEEN NABIL AND
NEPAL INVESTMENT BANK LIMITED)**

A THESIS

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AUGUST, 2014**

RECOMMENDATION

This is to certify that the thesis

Submitted by
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Entitled

IMPACT OF CAMEL ON FINANCIAL PERFORMANCE OF COMMERCIAL BANKS

(A Comparative Study between NABIL & NIBL)

has been prepared as approved by this department in the prescribed format of the Faculty of Management, Tribhuvan University. We recommend this thesis forwarded for examination.

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DECLARATION

I hereby declare that the work reported in this thesis entitled “**Impact of Camel on Financial Performance of Commercial Banks (A Comparative Study Between NABIL and NIBL)**” submitted to Nepal Commerce Campus, Kathmandu, Faculty of Management, Tribhuvan University is my original work done in the form of partial fulfillment of the requirement from the Masters Degree in Business Studies (M.B.S) under the supervision of **Prof. Dr. Sushil Bhakta Mathema** and **Gyanendra Bikram Shah** of Nepal Commerce Campus, Kathmandu, and Tribhuvan University.

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ABBREVIATION

MPIs	=	Macro Prudential Indicator
FI	=	Financial Institution
FFIEC	=	Federal Financial Institutions Examination Council
UFIRS	=	Uniform Financial Institutions Rating System
AGM	=	Attorney General Meeting
NRB	=	Nepal Rastra Bank
JVB	=	Joint Venture Bank
NABIL	=	Nepal Arab Bank Limited
NIBL	=	Nepal Investment Bank Limited
OIG	=	Office of Inspector Generals
Etc	=	Etcetera
MBS	=	Master in Business Studies
B.S	=	Bikram Sambat
BIS	=	Bank of International Settlements
OCC	=	Office of the Comptroller of the Currency
PCA	=	Prompt Corrective Action
BCBS	=	Basel Committee on Banking Supervision
BIS	=	Bank for International Settlements
BAFIO	=	Banking and Financial Institution Ordinance
ALLL	=	Allowance for Loan and Lease Losses
DEA	=	Data Envelopment Analysis
CRR	=	Cash Reserve Ratio
WTO	=	World Trade Organization
HMG	=	His Majesty Government
FY	=	Fiscal Year
A.D	=	After Death
ROE	=	Return on Equity
EBL	=	Everest Bank Limited
SCBL	=	Standard Chartered Bank
HBL	=	Himalayan Bank Limited
CAR	=	Capital Adequacy Ratio
NPLR	=	Non Performing Loan Ratio
LLPR	=	Loan Loss Performance Ratio
NPA	=	Non Performing Assets
i.e	=	That is
CV	=	Coefficient of Variation
r	=	Coefficient Correlation
GDP	=	Gross Domestic Product
T.U.	=	Tribhuvan University