

**ANALYSIS OF FINANCIAL  
PERFORMANCE OF HIMALAYAN  
BANK LIMITED BY USING CAMEL  
APPROACH**

**BY**

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## **LIST OF ABBREVIATIONS:**

NRB:	Nepal Rastra Bank
HBL:	Himalayan Bank Limited
CAMEL:	Capital Adequacy, Assetsquality. Management, Earning, Liquidity
JVBS:	Joint Venture Banks
ADB:	Agriculture Development Bank of Nepal
BIS:	Bank For International Settlement
BCBS:	Basel Committee on Banking Supervision
FI:	Financial Institutions
NPLs:	Non Performing Loans
NPAs:	Non Performing Assets
APEC:	Asia Pacific Economic Cooperations
DEA:	Data Envelopment Analysis
NIBL:	Nepal Indosuez Bank LTD
RBB:	Rastriya Banijya Bank
NGBJ:	Nepal Grinlays Banks
NBBL:	Nepal Bangladesh Bank Ltd
CAR:	Capital Adequacy Ratio
CCAR:	Core Capital Adequacy Ratio
SCAR:	Supplementary Capital Adequacy Ratio
LLR:	Loan Loss Ratio
ROE:	Return on Equity
ROA:	Return on Assets
NIM:	Net Interest Margin
EPS:	Earning Per Share
S.D.:	Standard Deviations
C.V.:	Co-Efficient of Variations