

**FINANCIAL PERFORMANCE ANALYSIS OF COMMERCIAL BANKS IN NEPAL  
(NIC BANK AND EVEREST BANK  
IN THE FRAMEWORK OF CAMEL ANALYSIS)**

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## **DECLARATION**

I hereby declare that the work reported in this thesis entitled “**FINANCIAL PERFORMANCE ANALYSIS OF COMMERCIAL BANKS IN NEPAL (NIC BANK AND EVEREST BANK IN THE FRAMEWORK OF CAMEL ANALYSIS)**” submitted to ST. Xaviers College, Faculty of Management, Tribhuvan University, is my original work for the partial fulfillment Degree of Master of Business Studies (M.B.S.) under the supervision of Prof.Dr. Shankar Thapa and Mr. Indra Bohara of ST. Xaviers College, Maitighar, Kathmandu.

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I have tried to cover all the possible matters that I felt, important to sum up the **“FINANCIAL PERFORMANCE ANALYSIS OF COMMERCIAL BANKS IN NEPAL (NIC BANK AND EVEREST BANK IN THE FRAMEWORK OF CAMEL ANALYSIS)”**. I am hopeful that this task will be helpful to the students of business studies & to those who want to make further researchers under this topic.

**Sunil Pokharel**  
Researcher

## TABLE OF CONTENTS

Recommendation	
Viva-Voce Sheet	
Declaration	
Acknowledgements	
Table of Contents	
List of Tables	
List of Figures	
Abbreviations	
<b>CHAPTER I</b>	<b>INTRODUCTION</b>
1.1 Background of the study	1
1.2 Focus of the study	3
1.3 Statement of the problem	4
1.4 Objectives of the Study	5
1.5 Significance of the Study	5
1.6 Limitation of the Study	5
1.7 Organization of the Study	6
<b>CHAPTER II</b>	<b>LITERATURE REVIEW</b>
2.1 Conceptual review	7
2.1.1 Financial performance analysis	8
2.1.2 Concept of “CAMEL” Rating System	9
2.1.3 CAMEL Components	10
2.1.3.1 Capital Adequacy	11
2.1.3.2 Assets Quality	13
2.1.3.3 Management Quality	18
2.1.3.4 Earning Quality	20
2.1.3.5 Liquidity	23
2.1.4 BASEL Capital Accord	27
2.2 Review of NRB Directives	29
2.2.1 Capital adequacy Norms by NRB	29
2.2.2 NRB Directives Related to Assets Quality	30

2.2.3 NRB Directives Related to Liquidity	31
2.3 Review of Related studies	32
2.3.1 Review of journal and Articles	33
2.3.2 Review of thesis	37
2.4 Research Gap	41
<b>CHAPTER III      RESEARCH METHODOLOGY</b>	
3.1 Research Design	42
3.2 Population and Sample	42
3.3 Nature and Source of Data	42
3.4 Data Collection Procedures	43
3.5 Data Processing	43
3.6 Data Analysis Tools	43
3.6.1 Financial Tools	43
3.6.2 Statistical Tools	48
<b>CHAPTER IV      DATA ANALYSIS AND PRESENTATION</b>	
4.1 Capital Adequacy	50
4.1.1 Core Capital Adequacy Ratio	50
4.1.2 Supplementary Capital Adequacy Ratio	51
4.1.3 Total Capital Adequacy Ratio	53
4.2 Assets quality	54
4.2.1 Non – performing loan to total loan and advances	54
4.2.2 Loan loss provision to total loan and advances	55
4.3 Management Efficiency	57
4.3.1 Total Expenses to Total Revenue Ratio	57
4.3.2 Earning Per Employee	58
4.4 Earning Performance	60
4.4.1 Return on Assets (ROA)	60
4.4.2 Earning Per Share (EPS)	61
4.5 Liquidity Position	62
4.5.1 Liquid Assets to Total Deposit Ratio	62
4.5.2 NRB Balance to Total Deposit Ratio	63

4.5.3 Cash in Vault to Total Deposit Ratio	65
4.6 Major Findings of the Study	71
<b>CHAPTER V</b>	<b>SUMMERY, CONCLUSION AND RECOMMENDATIONS</b>
5.1 Summary	73
5.2 Conclusions	74
5.3 Recommendations	75
<b>Bibliography</b>	
<b>Appendix</b>	

## **LIST OF TABLES**

Table 4.3: Core Capital Adequacy Ratio	50
Table 4.2: Supplementary Capital Adequacy Ratio	52
Table 4.3: Total Capital Adequacy Ratio	53
Table 4.4: Non-performing Loan Ratio	54
Table 4.5: Loan Loss Ratio	56
Table 4.6: Total Expenses to Total Revenue Ratio	57
Table 4.7: Earning per Employee (Rs)	59
Table 4.8: Return on Assets Ratio	60
Table 4.9: Earning per share	61
Table 4.10: Liquid Assets to Total Deposit Ratio	63
Table 4.11: NRB Balance to Total Deposit Ratio	64
Table 4.12: Cash in Vault to Total Deposit Ratio	66
Table 4.13: Trend Analysis of Total Deposits	68
Table 4.14: Trend Analysis of Net Profit	69
Table 4.15: Trend Analysis of Loan and Advances	70

## LIST OF FIGURES

Figure 4.1: Capital adequacy ratio	51
Figure 4.2: Supplementary Capital Adequacy Ratio	52
Figure 4.3: Capital Adequacy Ratio	53
Figure 4.4: Non Performing Loan Ratio	55
Figure 4.5: Loan Loss Ratio	56
Figure 4.6: Total Expenses to Total Revenue Ratio	58
Figure 4.7: Earning per Employee	59
Figure 4.8: Return on Assets Ratio	61
Figure 4.9: Earnings per Share	62
Figure 4.10: Liquid Assets to Total Deposit Ratio	63
Figure 4.11: NRB Balance to Total Deposit Ratio	65
Figure 4.12: Cash in Vault to Total Deposit Ratio	66
Figure 4.13: Trend Value of Total Deposit	68
Figure 4.14: Trend Value of Net Profit	70
Figure 4.15: Trend Value of Loan and Advance	71



## ABBREVIATIONS

B.S.	: Bikram Sambat
BIS	: Banking For International Settlement
C.V.	: Coefficient of Variation
CAMEL	: Capital, Assets, Management, Earning and Liquidity
CAR	: Capital Adequacy Ratio
CAVTD	: Cash at Vault to Total Deposit
CCAR	: Core Capital Adequacy Ratio
CRR	: Cash Reserve Ratio
EBL	: Everest Bank Limited
EPE	: Earning Per Employee
EPS	: Earning Per Share
FDIC	: Federal Deposit Insurance Corporation
HBL	: Himalayan Bank Limited
IRR	: Internal Rate of Return
Liq.	: Liquidity
LLP	: Loan Loss Provision
LLP/TL	: Loan Loss Provision to Total Loan
Mgmt.	: Management
Min.	: Minimum
NPA	: Non Performing Assets
NPL/TL	: Non Performing Loan to Total Loan
NRB	: Nepal Rastra Bank
NIC	: Nepal Industrial and Commercial Bank
OCC	: Office of the Controller of the Currency

ORAP : Organization and Reinforcement of Preventive Action

Req. : Requirement

ROA : Return on Assets

ROE : Return on Equity

S.D. : Standard Deviation

SCAR : Supplementary Capital Adequacy Ratio