

**COMPARATIVE FINANCIAL PERFORMANCE
ANALYSIS OF NIBL, EBL & SCBNL IN THE
FRAMEWORK OF CAMEL**

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RECOMMENDATION

This is to certify that the Thesis

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Entitled:

**COMPARATIVE FINANCIAL PERFORMANCE ANALYSIS OF
NIBL, EBL & SCBNL IN THE FRAMEWORK OF CAMEL**

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DECLARATION

I hereby declare that the work reported in this thesis entitled “**Comparative Financial Performance Analysis of NIBL, EBL & SCBNL in the Framework of CAMEL**” 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 **Asso. Prof. Achyut Raj Bhattraï & Lal Prasad Aryal** of Shanker Dev Campus T.U.

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Researcher

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ABBREVIATIONS

&	=	And
ABBS	=	Any Branch Banking Service
ADB	=	Asian Development Bank
AIDS	=	Acquired Immune Deficiency Syndrome
ATM	=	Automated Teller Machine
Avg.	=	Average
B.S.	=	Bikram Sambat
BAFIA	=	Bank and Financial Institutions Act
BFI	=	Banks and Financial Institutions
C&B	=	Cash and Bank
CAR	=	Capital Adequacy Ratio
CBs	=	Concentrate Banks
CCR	=	Core Capital Ratio
CRR	=	Cash Reserve Ratio
DPS	=	Dividend Per Share
EBL	=	Everest Bank Limited
EPS	=	Earning Per Share
Fig.	=	Figure
FIS	=	Financial Institutions
FY	=	Fiscal Year
Govt.	=	Government
HIV	=	Human Immune Deficiency Virus
i.e.	=	That is
IGSR	=	Investment in Government Securities
Inv.	=	Investment
JVBs	=	Joint Venture Banks
LCY	=	Local Currency
LLCR	=	Loan Loss Coverage Ratio
LLP	=	Loan Loss Provision

LLPR	=	Loan Loss Provision Ratio
Ltd.	=	Limited
MER	=	Management Efficiency Ratio
MPS	=	Market Price per Share
NIBL	=	Nepal Investment Bank Limited
No.	=	Number
NPA	=	Non-Performing Assets
NPAT	=	Net Profit after Tax
NPL	=	Non performing Loan
NPLR	=	Non Performing Loan Ratio
NRB	=	Nepal Rastra Bank
P/E	=	Price Earning
PLR	=	Performing Loan Ratio
PNB	=	Punjab National Bank
Pvt.	=	Private
ROA	=	Return on Assets
ROE	=	Return on Equity
Rs.	=	Rupees
SC	=	Supplementary Capital
SCBNL	=	Standard Chartered Bank Nepal Limited
SCR	=	Supplementary Capital Ratio
Sec.	=	Securities
TETIR	=	Total Expenses to Total Income Ratio
TL	=	Total Loan
TU	=	Tribhuvan University