

**A STUDY ON CAMELS ANALYSIS
OF
HIMALAYAN BANK LIMITED**

A THESIS

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This study has been made with the view to analyze the A Study on CAMELS Analysis of Himalayan Bank Limited. The analysis is based on data and information provided by the concern Bank. I hope all the concerned will benefit from this research study.

I would like to express my deep sense of indebtedness to my respected supervisor and advisor Dr. Sushil Bhakta Mathema, Associate Professor of Nepal Commerce Campus for his constructive and consistence guidance and suggestions during the course of research. His kind cooperation in the completion of this thesis is most appreciated. Without his valuable insight and time, I would not have been able to complete it.

I would also like to thank my Husband Prabhat Maharjan for continuous support during this research period.

I also owe deep gratitude to all my teachers, my family members and friends whose continuous support encouraged me greatly to devote my time for the research study.

Sunita Maharjan

DECLARATION

I hereby declare that the work reported in this thesis entitled “A study on CAMELS Analysis of Himalayan Bank Limited” submitted to Nepal Commerce Campus, Faculty of Management, T.U is my original work done in the form of partial fulfillment of the requirement of Master’s Degree of Business Studies (M.B.S) under the guidance and supervision of, Associate Professor of Nepal Commerce College, Kathmandu.

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Table of Content

Recommendation	i
Vivo voce Sheet	ii
Declaration	iii
Acknowledgement	iv
Table of contents	v
List of Tables	ix
List of Figures	x
Abbreviations	xi

CHAPTER-I

INTRODUCTION

1.1 Background of Study	1
1.1.1. Concept of Banking	3
1.1.2. Evolution of Banking Industry Globally	4
1.1.3. Historical Development of Banking System in Nepal	5
1.2 Focus of the Study	7
1.3 Statement of the Problem	8
1.4 Objectives of the study	9
1.5 Significance of the Study	10
1.6 Limitations of the study	11
1.7 Organization of the Study	11

CHAPTER-II

REVIEW OF LITERATURE

2.1 Conceptual Review	13
2.1.1 Concept of Commercial Banks	13
2.1.1.1 Functions of Commercial Banks	14

2.1.2	Concept of Joint Venture Bank	16
2.1.2.1	Role and Functions of Joint Venture Banks	17
2.1.3	CAMELS System	18
2.2	Utility and Importance of CAMELS Analysis	19
2.3	Users of Financial Statement and CAMELS Analysis	20
2.4	Reviews from Relevant Studies	21
2.4.1	Reviews from Research Studies	21
2.4.2	Reviews from Articles	22
2.4.3	Reviews from Thesis	25
2.4.4	Conclusion from Review of Thesis	31

CHAPTER-III

RESEARCH METHODOLOGY

3.1	Research Design	32
3.2	Sources of Data	32
3.3	Population and Samples	32
3.4	Methods of Data Analysis	33
3.4.1	Financial Tools	33
3.4.1.1	Capital	33
3.4.1.2	Assets Quality	36
3.4.1.3	Management	39
3.4.1.4	Earnings Capability	39
3.4.1.5	Liquidity Position	43
3.4.1.6	Sensitivity to Market	45
3.4.2	Statistical Tools	46

CHAPTER-IV

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1	Interpretation and Analysis of Data	47
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4.1.1	Capital Adequacy Ratio	47
4.1.1.1	Risk-Based Capital Ratio	47
4.1.1.2	Core Capital to Risk Weighted Assets	48
4.1.1.3	Total Capital to Risk Weighted Asset.	48
4.1.1.4	Proposed Dividend to After Tax Income	49
4.1.1.5	Growth Rate of Capital	50
4.1.1.6	Growth Rate of Assets	50
4.1.2	Assets Quality	51
4.1.2.1	Performing Loan to Total Loan Ratio	52
4.1.2.2	Non-Performing Loans to Total Loan Ratio	52
4.1.2.3	Loan Loss Provision to Total Loan	53
4.1.2.4	Provision for Pass Loan to Total Pass Loan	54
4.1.2.5	Provision for Substandard Loan to Total Substandard Loan	55
4.1.2.6	Provision for Doubtful Loan to Total Doubtful Loan	55
4.1.2.7	Provision for Bad Loan to Total Bad Loan	56
4.1.3	Management	56
4.1.3.1	Staff Efficiency per staff	57
4.1.3.2	Net Profit Trend	58
4.1.4	Earning Capabilities	59
4.1.4.1	Earning Assets to Total Assets	59
4.1.4.2	Interest Income to Total Assets	60
4.1.4.3	Interest Expenses to Total Assets.	60
4.1.4.4	Net Interest Margin	61
4.1.4.5	Non Interest Income to Total Assets	61
4.1.4.6	Non Interest Expenses to Total Assets	62
4.1.4.7	Earning Per Share	63
4.1.4.8	Return on Assets	64

4.1.4.9 Price Earning Ratio	65
4.1.4.10 Net Profit to Shareholder's Equity or Return on Equity	65
4.1.5 Liquidity Analysis	66
4.1.5.1 Cash Reserve Ratio	66
4.1.5.2 Cash and Bank Balance to Total Deposit	67
4.1.5.3 Overnight Borrowing to Total Liabilities	68
4.1.5.4 Loans to Deposit	68
4.1.5.5 Growth Rate of Deposit	69
4.1.6 Sensitivity to Market Risk	69
4.1.6.1 Interest Rate Risk	70
4.2 Major Findings	72

CHAPTER-V

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary	75
5.2 Conclusion	76
5.3 Recommendation	78
 BIBILOGRAPHY	 80
ANNEX	84

Abbreviation Used

AD	:	Anno Domini
BOKL	:	Bank of Kathmandu Limited
B.S	:	Bikram Sambat
CRR	:	Cash Reserve Ratio
DPS	:	Dividend per Share
EBL	:	Everest Bank Limited
e.g.	:	Example
EPS	:	Earning per share
Etc	:	Etcetera
FY	:	Fiscal Year
HBL	:	Himalayan Bank Limited
i.e.	:	That is
IRC	:	Interest Rate Change
JVB	:	Joint Venture Bank
NABIL	:	Nepal Arab Bank Limited
NBBL	:	Nepal Bangladesh Bank Limited
NGBL	:	Nepal Grindlays Bank Limited
No.	:	Number
NPA	:	Non Performing Assets
NRB	:	Nepal Rastra Bank

P/E Ratio	:	Price Earning Ratio
ROA	:	Return on Assets
ROE	:	Return on Equity
ROI	:	Return on Investment
ROTA	:	Return on Total Assets
Rs	:	Rupees
RSA	:	Rate Sensitive Assets
RSL	:	Rate Sensitive Liabilities
SCBNL	:	Standard Chartered Bank Limited
T.U	:	Tribhuvan University
Viz	:	namely
%	:	Percentage
&	:	And