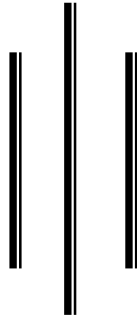


CAELS RATING SYSTEM

(WITH SPECIAL REFERENCE TO EVEREST BANK LIMITED)



A Thesis

Submitted By:

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A Thesis Submitted to:

**Office of the Dean
Faculty of Management
Tribhuvan University**

**In the partial fulfillment of the requirements
for the degree of Masters of Business Studies (M.B.S.)**

Birgunj , Nepal

April, 2011

RECOMMENDATION

This is to certify that the thesis:

Submitted by

Archan khatiwada

Entitled

CAELS RATING SYSTEM

(WITH SPECIAL REFERENCE TO EVEREST BANK LIMITED)

has been prepared as approved by this Department in the prescribed format of Faculty of Management. This thesis is forwarded for examination.

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VIVA VOCE SHEET

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(WITH SPECIAL REFERENCE TO EVEREST BANK LIMITED)

*and found the thesis to be original work of the student and written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirements for
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Date:

Acknowledgements

This study has been made with a view to examine the financial performance of the sampled bank, analyzing under the CAELS rating system; the tools of off-site evaluation. Generally the off-site evaluation is made on regular basis but as the study nature, the analysis has been made on the basis of financial statements published at the end of the year.

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Finally I would like to extend my hearty thanks and love to my husband Mr. Sudhir Gautam for providing me continuous support⁷

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DECLARATION

I here declare that the work reported in this entitled to Caels Rating System (With Special reference to Everst Bank) Summited to Thakur Ram Multiple Campus, Faculty Of Management . Tribhuvan University is my original Work done in the form of requirements of Master's Degree in Business Studies (M.B.S) under the Supervision of Mr. Lalan Dwibedi.

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Table of Content

Recommendation
Viva-Voce Sheet
Acknowledgement
Declaration
Table of contents
List of Tables
Abbreviations

CHAPTER – I INTRODUCTION

(1-23)

1.1	General Background	1
1.2	Evolution of Banking Sector Globally	5
1.3	History of Banking Sector in Nepal	7
1.4	Commercial Banks	9
1.4.1	Growth of Commercial Banks	10
1.4.2	Introduction of Everest Bank Limited	11
1.4.3	Objectives and Functions of commercial Banks	13
1.4.4	Overall Financial Performance of commercial Banks	14
1.5	Focus of the Study	14
1.6	Statement of the Problem	18
1.7	Objective of the Study	19
1.8	Significance of the Study	19
1.9	Research Methodology	20
1.10	Limitation of the Study	21
1.11	Organization of the Study	22

CHAPTER II
REVIEW OF LITERATURE (24-39)

2.1	Conceptual Review	24
2.1.1	Concept of Banking	24
2.1.2	Concept and Development of Central Bank	25
2.1.3	Concept of Commercial Banks	27
2.1.4.	Concept of Joint Venture Bank	27
2.1.5	Role of JVBs in Nepal	28
2.1.6	CAELS system	30
2.1.7.	Financial Analysis and its Soundness	31
2.2	Review of Policy Documents	33
2.3	Review of Relevant Studies	36

CHAPTER – III
RESEARCH MATHODOLOGY (40-61)

3.1	Research Design	40
3.2	Population and Sampling	41
3.3	Sources of Data	41
3.4	Data Collection Procedure	42
3.5	Data Processing	43
3.6	Method of data Analysis	43
3.6.1	Capital Adequacy	44
3.6.1.1	Risk-Based Capital Ratio	44
3.6.1.2	Proposed Dividend to after Tax Income	44
3.6.1.3	Growth Rate of Capital	45
3.6.1.4	Growth Rate of Assets	45
3.6.2	Asset Quality	46
3.6.2.1	Non-Performing Assets to Total Capital	46
3.6.2.2	Non-Performing Assets to Total Assets	47
3.6.2.3	Classified Investment to Total Capital	47
3.6.2.4	Recoveries to Total Capital	47
3.6.2.5	Loan Classified Loss to Earning Assets	48
3.6.2.6	Provisioning for Loan Classified	48
3.6.2.6.1	Provisioning for Pass Loan to Pass Loan	48
3.6.2.6.2	Provisioning for Substandard to Substandard Loan	48
3.6.2.6.3	Provisioning for Doubtful Loan Doubtful Loan	49
3.6.2.6.3	Provisioning for Loss to Loan Loss	49
3.6.2.7	Growth Rate of Loans	49
3.6.3	Earnings Capability	50
3.6.3.1	Earning Assets to Total Assets	51
3.6.3.2	Interest Income to Total Assets	51
3.6.3.3	Interest Expenses to Total Assets	51
3.6.3.4	Net Interest Margin	52
3.6.3.5	Non- Interest Income to Total Assets	52

3.6.3.6	Non-Interest Expenses to Total Assets	52
3.6.7	Return on Assets	53
3.6.3.8	Total Operating Expenses to Total Operating Income	53
3.6.3.9	Total Operating Income to Total assets	53
3.6.3.10	Total Operating Expenses to Total Assets	54
3.6.3.11	Net Operating Income to Total Assets	54
3.6.3.12	Staff Expenses to Total Expenses	54
3.6.3.13	Total Assets to Full Time Employee	55
3.6.4	Liquidity Position	55
3.6.4.1	Current Ratio	55
3.6.4.2	Overnight Borrowing to Total Liabilities	56
3.6.4.3	Loan to Deposit	56
3.6.4.4	Growth Rate of Deposit	57
3.6.4.5	Liabilities Maturing 1-90 days to Assets Maturing 1-90 days	57
3.6.4.6	Liabilities Maturing 91-180 days to Assets Maturing 91-180 days	57
3.6.4.7	Liabilities Maturing 181-270 days to Assets Maturing 191-270 days	58
3.6.4.8	Liabilities Maturing 271-365 days to Assets Maturing 271-365 days	58
3.6.5.	Sensitivity to Market	58
3.6.5.1	Interest Rate Risk	59
3.6.5.1.1	RSL Maturing 1-90 days to RSA Maturing 1-90 days	59
3.6.5.1.2	RSL Maturing 91-180 days to RSA Maturing 91-180 days	59
3.6.5.1.3	RSL Maturing 181-270 days to RSA Maturing 181-270 days	59
3.6.5.1.4	RSL Maturing 271-365 days to RSA Maturing 271-365 days	59
3.6.5.2	Foreign Exchange Risk	60
3.6.5.2.1	Net Foreign Exchange Position to Total Capital	60
3.6	Limitation of Financial Analysis	60

CHAPTER – IV

PRESENTATION AND ANALYSIS OF DATA

(62-104)

4.1	Introduction	62
4.2	Capital Adequacy	63
4.2.1	Risk-Based Capital Ratio	63
4.2.1.1	Core capital to Risk weighted Assets	63
4.2.1.2	Total capital - Risk weighted Asset.	64
4.2.2	Proposed Dividend to after Tax Income	65
4.2.3	Growth Rate of Capital	66
4.2.4	Growth Rate of Assets	67
4.3	Assets Quality	69
4.3.1	Non-Performing Loans to Total Capital Ratio	69
4.3.2	Non-performing Assets to Total Assets.	70
4.3.3	Classified Investments to Total Capital	71
4.3.4	Recoveries to Total Capital	72
4.3.5	Loans Classified Loss to Earning Assets	73
4.3.6	Provisioning to Loans Classified Loss	74
4.3.6.1	Provision for Pass Loan to Pass Loan	75

4.3.6.2	Provision for substandard loan to substandard loan	75
4.3.6.3	Provision for Doubtful loan to Doubtful loan	75
4.3.6.4	Provision for Bad loan to Bad loan	76
4.3.7	Growth Rate of Loans	76
4.4	Earning Capability	77
4.4.1	Earning Assets to Total Assets.	78
4.4.2	Interest Income to Total Assets.	79
4.4.3	Interest Expenses to Total Assets.	80
4.4.4	Net Interest Margin	80
4.4.5	Non-Interest Income to total Assets	82
4.4.6	Non-Interest Expenses to Total Assets	83
4.4.7	Return on Assets	84
4.4.8	Total Operating Expenses to Total Operating Income	85
4.4.9	Total Operating Income to total Assets	87
4.4.10	Total Operating Expenses to Total Assets	88
4.4.11	Net Operating Income to Total Assets	89
4.4.12.	Staff Expenses to Total Expenses	89
4.4.13	Total Assets to Full Time Employee	90
4.5	Liquidity Position	91
4.5.2	Overnight Borrowings (Call Money) to Total Liabilities	93
4.5.3	Loans to Deposits	94
4.5.4	Growth Rate of Deposits	94
4.5.5	Weighted Average Interest Rate Spread	96
4.5.6	Liabilities Maturing 1-90 Days to Assets Maturing 1-90 Days	96
4.5.7	Liabilities Maturing 91-180 Days to Assets Maturing 91-180 Days	96
4.5.8	Liabilities Maturing 181-270 Days to Assets Maturing 181-270 Days	96
4.5.9	Liabilities maturing 271-365 days to Assets maturing 271-365 Days	97
4.6	Sensitivity position	99
4.6.1	Interest Rate Risk	99
4.6.2	Foreign Exchange Risk	102

CHAPTER – V

SUMMARY, FINDINGS AND RECOMMENDATION (105-111)

5.	Summary	105
5.2	Major Findings	106
5.3	Conclusion	109
5.4	Recommendation	110

BIBLIOGRAPHY 112

Annexes 115

LIST OF TABLES

Table No. 4.1	Capital Fund & Risk-based Ratio Assets	63
Table No. 4.2	Proposed Dividend and After Tax Income	65
Table No. 4.3	Growth Rate of Capital	66
Table No. 4.4	Growth Rate of Assets	67
Table No. 4.5	Comparison of Asset Growth Rate and Capital Growth Rate	68
Table No. 4.6	Non-Performing Assets and Total Capital	69
Table No. 4.7	Non-performing Assets to Total Assets	70
Table No. 4.8	Investments and Total Capital	72
Table No. 4.9	Recoveries and Total Capital	72
Table No. 4.10	Loan Losses and Earning Assets	73
Table No. 4.11	Loan Provision and Loans	74
Table No. 4.12	Growth Rate of loans	77
Table No. 4.13	Earning Assets to Total Assets	78
Table No. 4.14	Interest Income to total Assets	79
Table No. 4.15	Interest Expenses to Total Assets	80
Table No. 4.16	Net Interest Margin	81
Table No. 4.17	Non-Interest Income	82
Table No. 4.18	Non-Interest Expenses	83
Table No. 4.19	ROA	84
Table No. 4.20	Operating Expenses and Operating Income	86
Table No. 4.21	Total Operating Income, Operating Expenses and total Assets	87
Table No. 4.22	Staff Expenses and Total Expenses	89
Table No. 4.23	Total Assets and No. of Employee	91
Table No. 4.24	Current Ratio	92
Table No. 4.25	Call Money to Total Liabilities	93
Table No. 4.26	Loans to Deposit	94
Table No. 4.27	Growth Rate of Deposit	95

Abbreviation

AD	:	Anno Domini
B.S.	:	Bikram Sambat
BOK	:	Bank of Kathmandu Ltd
DPS	:	Dividend Per Share
DPR	:	Dividend Payout Ratio
EBL	:	Everest Bank Limited
e.g.	:	For example
etc.	:	Etcetera
HBL	:	Himalayan Bank Limited
JVBs	:	Joint Venture Banks
NABIL	:	Nepal Arab Bank Limited
NGBL	:	Nepal Grindalays Bank Limited
NBBL	:	Nepal Bangladesh Bank Limited
NIDC	:	Nepal Industrial Development Co-operation
NISBL	:	Nepal Indosuez Bank Limited
NRB	:	Nepal Rastra Bank
NSBIL	:	Nepal SBI Bank Limited
T.U.	:	Tribhuvan University
VIZ	:	Namely
F.Y.	:	Fiscal Year
NPA	:	Non-performing Assets
ROA	:	Return on Assets
NBL	:	Nepal Bank Limited
RBB	:	Rastriya Banijaya Bank
GDP	:	Gross Domestic Product
ADB/N	:	Agriculture Development Bank/Nepal
HMG/N	:	His Majesty Government of Nepal