

**COMPARATIVE STUDY OF FINANCIAL STATUS &
PERFORMANCE OF NABIL BANK LIMITED &
HIMALAYAN BANK LIMITED.
In The Framework Of
"CAMELS " RATING SYSTEM**

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The present study “Comparative Study of Financial Status & performance of Nabil Bank Limited & Himalayan Bank Limited in the Framework of CAMELS Rating System” has been prepared for the partial fulfillment of the requirement for the Degree of Master of Business Studies (MBS). Although CAMELS Rating is no longer a new in Nepal, still I chose this analysis mainly because of my curiosity to know whether commercial banks are adopting the CAMELS Rating. In fact, adoption of CAMELS rating buttresses the financial strength of the bank.

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ABBREVIATIONS

Bal.	:	Balance
C.V.	:	Coefficient of Variation
CAR	:	Capital Adequacy Ratio
CAV	:	Cash at Vault
CCAR	:	Core Capital Adequacy Ratio
CGAP	:	Cumulative Gap
CRR	:	Cash Reserve Ratio
Emp.	:	Employee
HBL	:	Himalayan Bank Limited
Int. Inc.	:	Interest Income
LA	:	Loan and Advances
LLP	:	Loan Loss Provision
NABIL	:	Nepal Arab Bank Limited
NII	:	Net Interest Income
NIM	:	Net Interest Margin
NPAT	:	Net Profit after Tax
NPL	:	Non Performing Loan
NRB	:	Nepal Rastra Bank
Op. Exps.	:	Operating Expenses
ROA	:	Return on Assets
ROSE	:	Return on Shareholders' Equity
RSA	:	Rate Sensitive Assets
RSL	:	Rate Sensitive Liabilites
S.D.	:	Standard Deviation
SCAR	:	Supplementary Capital Adequacy Ratio
SE	:	Shareholders' Equity
TA	:	Total Assets
TD	:	Total Deposits