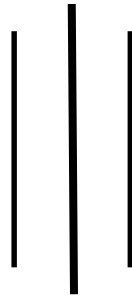


Capital Adequacy Analysis of Commercial Banks in Nepal

A

Thesis



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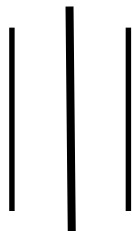
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Submitted To:

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In the partial fulfillment of the requirements of the degree of Masters Business
Studies (MBS)

Kirtipur, Kathmandu

July, 2013

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ABBREVIATIONS

A.D.	Anno Domini
Amt.	Amount
ATM	Automated Teller Machine
B.S.	Bikram Sambat
BAFIA	Bank and Financial Institutions Act
BIS	Bank for International Settlement
BS	Bank Supervision
CAMELS	Capital adequacy, asset quality, management aspects, earnings, liquidity and sensitivity
CAR	Capital Adequacy Rate
C/D Ratio	Credit/Deposit Ratio
Co.	Company
CRR	Cash Reserve Ratio
CBS	Central Bureau of Statistics
etc.	Etcetera
FY	Fiscal Year
FDR	Fixed Deposit Receipt
G 10	Group of Ten
G7	Group of seven
GDP	Gross Domestic Product
i.e.	That is
IMF	International Monetary Fund
IT	Information Technology
Ktm.	Kathmandu
LC	Letter of Credit
Ltd.	Limited
Nabil	Nepal Arab Bank Limited
NBL	Nepal Bank Limited
NEPSE	Nepal Stock Exchange
NIC	Nepal Industrial and Commercial
NGOs	Non-Government Organization
NRB	Nepal Rastra Bank
NPA	Non Performing Assets
P/L	Profit and Loss
PMR	Profit Margin Ratio
PSA	Premium Saving Account
Pvt.	Private
RBB	Rastriya Banijya Bank

Rs.	Rupees (Nepalese Currency)
SCBNL	Standard Chartered Bank Nepal Limited
Tier 1	Core Capital
Tier 2	Supplementary Capital
TRWA	Total Risk Weighted Assets
TU	Tribhuvan University
US	United States of America