

**A CASE STUDY ON FINANCIAL PERFORMANCE ANALYSIS
OF ORIENTAL CO-OPERATIVE LIMITED IN THE
FRAMEWORK OF CAMELS**

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Faculty of Management
RECOMMENDATION

This is to certify that the thesis

Submitted by
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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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We have conducted the viva-voce examination of the thesis presented by

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and found the thesis to be the original work of the student and written according to prescribed format. We recommend the thesis to be accepted as partial fulfillment to the requirements for Master's Degree in Business Studies (M.B.S.)

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ABBREVIATIONS

ADB	- Asian Development Bank
ALLL	- Allowance for Loan and Lease Losses
BAFIO	- Banks and Financial Institutions Ordinance
BCBS	- Basel Committee of Banking Supervision
BHC	- Bank Holding Companies
BIS	- Bank for International Settlement
BOD	- Board of Directors
B.S.	- Bikram Sambat
CDF	- Co-operative Development Fund
CU	- Credit Union
Diss	- Dissertation
EPS	- Earning Per Share
Etc	- ET-cetera
FDIC	- Federal Deposit Insurance Corporation
FFIEC	- Federal Financial Institutions Examination Council
FIs	- Financial Institutions
FY	- Fiscal Year
ICA	- International Co-operation Alliance
i.e.	- That is
Ltd	- Limited
MBS	- Master of Business Studies
MFI	- Micro finance institution
NCDB	- National Co-operative Development Board
NIM	- Net Interest Margin
NPL	- Non-performing Loan
NRB	- Nepal Rasta Bank
OCL	- Oriental Co-operative Limited
PEARLS	- Protection, Effective financial structures, Asset quality, Rates of Return and costs, liquidity and Signs of growth
PLLL	- Provision for Loan and Lease Losses
ROA	- Return on Assets
ROE	- Return on Equity
RSL	- Risk Sensitivity Assets
RWA	- Risk Weighted Assets
SCAR	- Supplementary Capital Adequacy Ratio
SCOR	- Statistical Camels Offsite Rating
SD	- Standard Deviation
UFIRS	- Uniform Financial Institutions Rating System
USAID	- United States agency for international development
WOCCU	- World Council of Credit Unions
WWW	- World Wide Wave