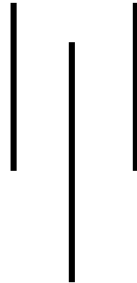


**CAMEL ANALYSIS OF COMMERCIAL BANKS IN NEPAL**

**(WITH SPECIAL REFERENCE TO NABIL, HIMALAYAN & NEPAL INVESTMENT BANK  
LIMITED)**



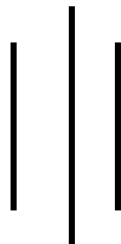
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**A THESIS SUBMITTED TO:**

Office of the Dean

Faculty of Management

Tribhuvan University

In the partial fulfillment of the requirements for the degree of

Master of Business studies (MBS)

Biratnagar, Nepal

2011



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***RECOMMENDATION***

**This is to certify that the Thesis:**

***Submitted by***

**Ramesh Yogi**

***Entitled***

**“CAMEL ANALYSIS OF COMMERCIAL BANKS IN NEPAL”**

**(WITH SPECIAL REFERENCE TO NABIL, HIMALAYAN & NEPAL INVESTMENT 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**

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

**Ramesh Yogi**

*entitled*

**“CAMEL ANALYSIS OF COMMERCIAL BANKS IN NEPAL”**

**(WITH SPECIAL REFERENCE TO NABIL, HIMALAYAN & NEPAL INVESTMENT BANK LIMITED)**

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

*Master’s Degree in Business Studies (M.B.S.)*

**Viva-Voce Committee**

**Chairperson, Research Committee:** .....

**Member (Thesis advisor):** .....

**Member (External Expert):** .....

**Date:** .....

## **DECLARATION**

I hereby declare that the work reported in this thesis entitled “CAMEL Analysis of Commercial Banks in Nepal (With Reference to Nabil, Himalayan & Nepal Investment Bank Limited)” submitted to Office of the Dean, Faculty of Management, Tribhuvan University Kathmandu, through Post Graduate Campus, Biratnagar is my original work done in the form of partial fulfillment of the requirements of the Master’s Degree in Business Studies under the supervision of Dr. Shyam Katwal.

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## **ABBREVIATIONS**

ATM	:	Automated Teller Machine
BOD	:	Board of Directors
B/S	:	Balance Sheet
CAR	:	Capital Adequacy Ratio
C&B	:	Cash and Bank
CBs	:	Commercial Banks
CCR	:	Core Capital Ratio
CEO	:	Chief Executive Officer
CRR	:	Cash Reserve Ratio
CSR	:	Corporate Social Responsibility
C.V.	:	Coefficient of Variation
EPS	:	Earning Per Share
FIs	:	Financial Institutions
FY	:	Fiscal Year
Govt.	:	Government
HBL	:	Himalayan Bank Limited
KBL	:	Kumari Bank Limited
KYC	:	Know Your Customers
Lcy Deposits	:	Local Currency Deposits
LLCR	:	Loan Loss Coverage Ratio
LLP	:	Loan Loss Provision
LLPR	:	Loan Loss Provision Ratio
MBL	:	Machhapuchchhre Bank Limited

MER	:	Management Efficiency Ratio
NIBL	:	Nepal Investment Bank Limited
No.	:	Number
NPL	:	Non Performing Loan
NPLR	:	Non Performing Loan Ratio
NRB	:	Nepal Rastra Bank
ROA	:	Return on Assets
ROE	:	Return on Equity
RWA	:	Risk Weighted Assets
SCBL	:	Standard Chartered Bank Limited
STDEV	:	Standard Deviation