

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

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A Thesis

Submitted to:

Office of the Dean

Faculty of Management

Tribhuvan University (T.U.)

In partial fulfillment of the requirements for the degree of

Masters of Business Studies

(M.B.S.)

Birgunj

October-2013

Recommendation

This is certify that the thesis

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“COMPARATIVE ANALYSIS OF FINANCIAL STATUS & PERFORMANCE EVALUATION (REGARDING HIMALAYAN BANK LTD. AND NABIL BANK LTD.) IN THE FRAMEWORK OF “CAMELS RATING SYSTEM”, has been prepared and approved by this Department in the prescribed format of Faculty of Management. T.U, this thesis is forwarded for examination.

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Declaration

Rohit Kumar Kedia, hereby declare that the work reported in this thesis entitled “**COMPARATIVE ANALYSIS OF FINANCIAL STATUS & PERFORMANCE EVALUATION (REGARDING HIMALAYAN BANK LTD. AND NABIL BANK LTD.) IN THE FRAMEWORK OF “CAMELS RATING SYSTEM”**”, submitted to Thakur Ram Multiple Campus, Faculty of Management, Tribhuvan University, is my original work done in the form of Partial fulfillment of the requirement for the Master’s Degree in Business Studies under the supervision of Mr. K.K. Shah Reader Thakur Ram Multiple Campus, Birgunj .

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Acknowledgement

This research study entitled “**COMPARATIVE ANALYSIS OF FINANCIAL STATUS & PERFORMANCE EVALUATION (REGARDING HIMALAYAN BANK LTD. AND NABIL BANK LTD.) IN THE FRAMEWORK OF “CAMELS RATING SYSTEM”**”, has been carried out on behalf of the fulfillment of the partial requirement of the Master’s in Business Study (M.B.S.). On the Course of completion of this thesis study I was able to gain and share a lot of memorable moments and experiences. However, I got acquainted with the various terminologies, thesis, Journal and articles.

So, I would like to begin my acknowledgement by casting vote of thanks to my authentic guides Mr. K.K. Shah (Reader, Thakur Ram Multiple. Campus, Birgunj for his valuable suggestion and guidance. Also I would like to extend my regard to all the staff of the Thakur Ram Multiple campus for their support in the administrative related work.

I’m very thankful to Mr. Sanjay Shrestha (Lecturer, T.R.M.C, Birgunj) for the special correspondence. Likewise, I’m indebted to my friends and my relatives especially Mr.Vivek Sharma, who is now in Gorkha, Mr. Niranjan K. Mahato (Master) ,Mr Udit Pakhrin, Mr.Alok Kumar Tiwari, Mr. Aashish Kumar Patel, Mr. Sandeep Gupta, Mrs Prashansa Singh Chetri, Mr. Manoj Mishra, Mr. Manoj Kumar Sharma in every steps of thesis making they help me, special thanks for my brother Mr. Kaushal Kadmiya, for all those computer setting and cost effectiveness. They bestowed me their moral as well as ideological support for advancing my thesis report.

Last but not least, I would like to appreciate and remember all my co – workers for their ideological support and serious of my office for granting me precious time to complete this thesis.

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Abbreviation

- 1). MPIS = Macroprudential Indicators
- 2). FFIEC = Federal Financial Institution Examination Council
- 3). UFIRS = Uniform Financial Institutional Rating System
- 4). NRB = Nepal Rastra Bank
- 5). FIs = Financial Institutions
- 6). OIG = Office of Inspector General
- 7). BIS = Bank of International Settlement
- 8). OCC = Controller of the Currency
- 9). PCA = Prompt Corrective Action
- 10). BCBS = Basel Committee of Banking Supervision
- 11). BAFIO = Banking and Financial Institutional Ordinance
- 12). DEA = Data Envelopment Analysis
- 13). ROA = Return On Assets
- 14). PLLL = Provision for Loan and Lease Losses
- 15). ALLL = Allowance for Loan and Lease Losses
- 16). HMG = His Majesty Government
- 17). EVE = Economic Value of Equity
- 18). IRR = Internal Rate of Return
- 19). BHC = Bank Holding Company
- 20). CAR = Capital Adequacy Ratio
- 21). RNW = Return on Net Worth
- 22). PAT = Profit After Tax

- 23). LD = Liquid Asset
- 24). TD = Total Deposit
- 25). TA = Total Asset
- 26). RWA = Risk Weighted Asset
- 27). ROE = Return On Equity
- 28). ROA = Return On Assets
- 29). EPS = Earning Per Share
- 30). CCR = Cash Reserve Ratio
- 31). NII = Net Interest Income
- 32). RAS = Rate Sensitive Assets
- 33). RLS = Rate Sensitive Liabilities
- 34). TOE = Total Operating Expenses
- 35). TOR = Total Operating Revenue