

**CAMEL Study On Financial Performance  
Of  
Standard Chartered Bank Nepal Ltd.  
Nepal Investment Bank Ltd  
Nabil Bank Ltd**

**A Thesis**

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Office of the Dean

Faculty of Management

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In partial fulfillment of the Requirement for the Degree of

**Masters of Business Studies (MBS)**

September, 2012

# RECOMMENDATION

This is to certify that the thesis

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Entitled

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Of  
Standard Chartered Bank Nepal Ltd.

Nepal Investment Bank Ltd

Nabil Bank Ltd

in Nepal

has been prepared as approved by this Department in the prescribed format of Faculty of Management, Tribhuwan University. This thesis is forwarded for examination.

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## VIVA VOCE SHEET

We have conducted the viva voce examination of the thesis,  
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and found the thesis to be the original work of the student and written according to the prescribed format faculty of management Tribhuwan University. We recommend the thesis to be accepted as partial fulfillment for the requirement for Degree of masters of Business Studies (MBS).

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## DECLARATION

I hereby declare that the work reported in the thesis entitled, “**CAMEL Study on Financial Performance of Standard Chartered Bank Nepal Ltd, Nepal Investment Bank Ltd, and Nabil Bank Ltd**” submitted to Office of the Dean, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Masters Degree in Business Studies (MBS) under the supervision of **Dhruba Lal Pandey** of Nepal Commerce Campus, T.U.

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**Roshana Joshi**

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# TABLE OF CONTENTS

**Viva-Voce Sheet**

**Recommendation**

**Declaration**

**Acknowledgements**

**Abbreviations**

**Table of contents**

**List of Tables**

**List of Figures**

**Page No.**

## **CHAPTER – I INTRODUCTION**

**1-8**

1.1 Background of the Study	1
1.1.1 Profile of the selected Banks	3
1.2 Statement of Problem	6
1.3 Objectives of the Study	6-8
1.4 Limitations of the Study	
1.5 Plan of the Work	

## **CHAPTER – II REVIEW OF LITERATURE**

**9-36**

2.1 Conceptual Framework	9
2.1.1 Financial Performance Analysis	9
2.1.2 Concept of CAMEL Rating System	10
2.1.3 CAMEL's Components	13
2.1.3.1 Capital Adequacy	
2.1.3.2 Assets Quality	14
2.1.3.3 Management Quality	15
2.1.3.4 Earning Quality	17
2.1.3.5 Liquidity	19
2.1.4 BASEL Capital Accord	22
2.2 Review of NRB Directives	23
2.2.1 Capital Adequacy Norms by NRB	23
2.2.2 NRB Directives Related to Assets Quality	24
2.2.3 NRB Directives Related to Liquidity	26
2.3 Review of Related Studies	27
2.3.1 Review of Journals & Articles	31
2.3.2 Review of Thesis	33

<b>CHAPTER – III RESEARCH METHODOLOGY</b>	<b>37-44</b>	
3.1 Introduction		37
3.2 Research Design		37
3.3 Population and Samples		38
3.4 Source of Data		39
3.5 Data Analysis Tools		39
3.5.1 Financial Tools		39
3.5.1.1 Capital Adequacy		40
3.5.1.2 Assets Quality		40
3.5.1.3 Management Quality		41
3.5.1.4 Earning Quality		42
3.5.1.5 Liquidity		42
3.5.2 Statistical Tools		44
<b>CHAPTER – IV DATA PRESENTATION AND ANALYSIS</b>	<b>45-70</b>	
4.1 Capital Adequacy		45
4.1.1 Core Capital Adequacy Ratio		46
4.1.2 Supplementary Capital Adequacy Ratio		47
4.1.3 Total Capital Adequacy Ratio		
4.2 Assets Quality		
4.2.1 Non – Performing Loan to Total Loan and Advances		
4.2.2 Loan Loss Provision to Total Loan and Advances		50
4.3 Management Quality		53
4.3.1 Total Expenses to Total Revenue Ratio		54
4.3.2 Earning Per Employee		55
4.4 Earning Performance		57
4.4.1 Return on Assets		57
4.4.2 Earning Per Share		58
4.5 Liquidity Position		60
4.5.1 Cash and Bank Balance Ratios		60
4.5.2 Investment in Government Securities		61
4.6 Major Findings of the Study		68
4.6.1 Capital Adequacy in Selected Banks		68
4.6.2 Assets Quality of Selected Banks		68
4.6.3 Management Efficiency of Selected Banks		69
4.6.4 Earning Performance of Selected Banks		69
4.6.5 Liquidity Position in Selected Banks		70
<b>CHAPTER – V SUMMARY, CONCLUSION AND RECOMMENDATIONS</b>	<b>71-74</b>	
5.1 Summary		71
5.2 Conclusions		73
5.3 Recommendations		74
<b>BIBLIOGRAPHY</b>	<b>77-79</b>	
<b>ANNEXS</b>	<b>80-93</b>	
<b>QUESTIONNAIRES</b>	<b>94-95</b>	

## LIST OF TABLES

<b>Table No.</b>	<b>Title</b>
<b>Page No</b>	
Table 4.1:	Core Capital Adequacy Ratio
Table 4.2:	Supplementary Capital Adequacy Ratio
Table 4.3:	Total Capital Adequacy Ratio
Table 4.4:	Non-Performing Loan Ratio
Table 4.5:	Loan Loss Provision Ratio
Table 4.6:	Total Expenses to Total Revenue Ratio
Table 4.7:	Earning Per Employee
Table 4.8:	Return on Assets
Table 4.9:	Earning Per Share
Table 4.10:	Cash and Bank Balance Ratio
Table 4.11:	Investment in Government Securities Ratio
Table 4.12:	Trend Value of Total Deposit
Table 4.13:	Trend Value of Net Profit
Table 4.14:	Trend Value of Total Loan and Advances



## LIST OF FIGURES

<b>Figure No:</b>	<b>Title</b>	
Figure 4.1:	Core Capital Adequacy Ratio	45
Figure 4.2:	Supplementary Capital Adequacy Ratio	47
Figure 4.3:	Total Capital Adequacy Ratio	48
Figure 4.4:	Non-Performing Loan Ratio	50
Figure 4.5:	Loan Loss Provision Ratio	51
Figure4.6:	Total Expenses to Total Revenue Ratio	53
Figure 4.7:	Earning Per Employee	54
Figure 4.8:	Return on Assets	56
Figure4.9:	Earning Per Share	57
Figure4.10:	Cash and Bank Balance Ratio	59
Figure4.11:	Investment in Government Securities Ratio	60
Figure4.12:	Trend Value of Total Deposit	63
Figure4.13:	Trend Value of Net Profit	64
Figure4.14:	Trend Value of Total Loan and Advances	65

## ABBREVIATIONS

ALLL	: Allowance for Loan and Lease Losses
BAFIO	: Banking and Financial Institution Ordinance
CAR	: Capital Adequacy Ratio
CC	: Core Capital
CCAR	: Core Capital Adequacy Ratio
LLB	: Loan Loss Provision
NABIL	: NABIL Bank Ltd.
NIBL	: Nepal Investment Bank Ltd.
NPL	: Non Performing Loan
NRB	: Nepal Rastrya Bank
SC	: Supplementary Capital
SCAR	: Supplementary Capital Adequacy Ratio
SCBNL	: Standard Chartered Bank Nepal Ltd.
TC	: Total Capital
TRWA	: Total Risk Weighted Assets