

**CAMEL ANALYSIS OF KUMARI BANK LIMITED, MACHHAPUCHCHHRE  
BANK L.TED & SIDDHARTHA BANK LIMITED**

**A THESIS**

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## **RECOMMENDATION**

This is to certify that the thesis

Submitted by

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Entitled

**CAMEL analysis of Machhapuchchhre Bank Limited,  
Kumari Bank Limited & Siddhartha Bank Limited**

Has been prepared as per fulfillment of the partial requirement for the Master's Degree Studies of the faculty of Management. This thesis is forwarded for examination.

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## **DECLARATION**

I hereby, declare that the work reported in this thesis entitled **CAMEL analysis of Machhapuchchhre Bank Limited, Kumari Bank Limited & Siddhartha Bank Limited.**

Submitted to the Research Department of Nepal Commerce Campus, New Baneshwor, Faculty of Management, Tribhuvan University is my original work done in the form of partial fulfillment of the requirements for the Degree Master's of Business Studies (MBS), under the supervision of Professor Dr. Bihari Binod Pokhrel and Mr. Dipesh Bhatta, Lecturer of Nepal Commerce Campus, Tribhuvan University.

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## **ABBREVIATIONS**

AD	: Anno Domine
ADB	: Agriculture Development Bank Limited
BS	: Bikram Sambat
CA	: Current Assets
CAR	: Capital Adequacy Ratio
CB	: Cash and Bank Balance
CF	: Capital Fund
CRR	: Cash Reserve Ratio
EPS	: Earning Per Share
FY	: Fiscal Year
KBL	: Kumari Bank Limited
KTM	: Kathmandu
LLP	: Loan Loss Provision
Ltd	: Limited
MBL	: Machhapuchchhre Bank Limited
MER	: Management Efficiency Ratio
MPS	: Market Price Share
NPAT	: Net Profit After Tax
NPL	: Non-Performing Loan
NRB	: Nepal Rastra Bank
P/E	: Price Earning
PL	: Performing Loan
Pvt	: Private
ROA	: Return on Assets
ROE	: Return on Equity
SBL	: Siddhartha Bank Limited
SRR	: Investment in Government Security
TA	: Total Assets
TD	: Total Deposit
TL	: Total Loan

TU : Tribhuvan University