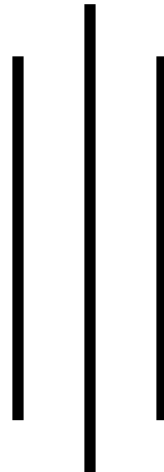


A THESIS ON:
CAMEL ANALYSIS OF SELECTED COMMERCIAL BANKS
(WITH REFERENCE TO NABIL, HIMALAYAN & NEPAL
INVESTMENT BANK LIMIRED)

BY
Chuindra Bhandari
Post Graduate Campus
Roll No.: 79/061
TU Regd. No: 7-1-3-393-99
Exam Roll No. 238(065)



A Thesis Submitted to:
Office of the Dean
Faculty of Management
Tribhuvan University

In the partial fulfillment of the requirements of the degree of
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Biratnagar, Nepal

July, 2010



TRIBHUVAN UNIVERSITY
POST GRADUATE CAMPUS
Biratnagar, Nepal

Ref. No.

Ph. No. 021-471327,471204

RECOMMENDATION

This is to certify that the Thesis:

Submitted by:

Chuindra Bhandari

Entitled:

“CAMEL Analysis of Selected Commercial Banks (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.

Supervisor
(Mr. Hiranya Pd. Gautam)

Head of Department
(Prof. Dr. Khagendra Acharya)

Campus Chief
(Mr. Harihar Bhandari)

Date: / /2066



TRIBHUVAN UNIVERSITY
POST GRADUATE CAMPUS
Biratnagar, Nepal

Ref. No.

Ph. No. 021-471327,471204

VIVA –VOCE SHEET

We have conducted the Viva-Voce examination of the Thesis

Presented by:

Mr. Chuindra Bhandari

Entitled:

“CAMEL Analysis of Selected Commercial Banks (With 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 recommended the thesis to be accepted as the partial fulfillment of the requirement for Master’s degree in Business Studies (M.B.S.)

Viva – Voce committee:

Chairman (Head of Research Department)

Member (Thesis Supervisor)

Member (External Expert)

Member (CDM)

Date:-

DECLARATION

I hereby declare that the work reported in this thesis entitled “CAMEL Analysis of Selected Commercial Banks (With Reference to Nabil, Himalayan & Nepal Investment Bank Limited)” submitted to Office of the Dean, Faculty of Management, Tribhuvan University 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 Mr. **Hiranya Pd. Gautam** Department of Management, Post Graduate Campus, Biratnagar.

.....

Chuindra Bhandari

(Researcher)

Campus Roll No. 79/061-63

TU Regd. No: 7-1-3-393-99

Exam Roll No. 238/065

Date: July 21, 2010

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Department of Management

Post Graduate Campus, Biratnagar

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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