

**CAMEL ANALYSIS OF JOINT VENTURE COMMERCIAL BANKS**  
(WITH REFERENCE TO **NABIL** BANK LIMITED, **EVEREST** BANK LIMITED AND  
**STANDARD CHARTERED** BANK NEPAL LIMITED)

,

**BY:**  
**ISHWARI POUDEL**

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

*In partial fulfillment of the requirements for the degree of*  
**Master of Business Studies (M.B.S.)**

Central Department of Management  
**Kirtipur, Kathmandu**

2013

## **RECOMMENDATION**

This is to certify that the thesis

Submitted by

**ISHWARI POUDEL**

**Entitled**

**CAMEL ANALYSIS OF JOINT VENTURE COMMERCIAL BANKS**  
(WITH REFERENCE TO **NABIL** BANK LIMITED, **EVEREST** BANK LIMITED AND  
**STANDARD CHARTERED** BANK NEPAL LIMITED)

has been prepared as approved by this department in a prescribed format of the faculty of management. Thesis is forwarded for examination

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**VIVA-VOCE SHEET**

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**STANDARD CHARTERED BANK NEPAL LIMITED**)

And found the thesis to be original work of the student and written accordingly to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirement for the degree of **Master of Business Studies (MBS)**.

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## **DECLARATION**

I hereby declare that the work reported in this Thesis entitled "CAMEL ANALYSIS OF JOINT VENTURE COMMERCIAL BANKS (WITH REFERENCE TO NABIL BANK LIMITED, EVEREST BANK LIMITED AND STANDARD CHARTERED BANK NEPAL LIMITED) submitted to Office of the Dean, Faculty of Management, Tribhuvan University is my work done in the form of partial fulfillment of the requirement for the Master of Business Studies (MBS) under the supervision of Lec. Achyut Gyawali of Central Department of Management, TU Kirtipur.

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## **ACKNOWLEDGEMENT**

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## ABBREVIATIONS

AD	:	Anno Domino
AGM	:	Annual General Meeting
ATM	:	Automatic Teller Machine
BS	:	BikramSambat
CA	:	Current Assets
CAR	:	Capital Adequacy Ratio
CCR	:	Core Capital Ratio
CF	:	Capital Fund
CRR	:	Cash Reserve Ratio
CL	:	Current Liability
EBL	:	Everest Bank Limited
EPS	:	Earning Per Share
FY	:	Fiscal Year
KTM	:	Kathmandu
LLP	:	Loan Loss Provision
Ltd	:	Limited
MER	:	Management Efficiency Ratio
NIDC	:	Nepal Industrial Development Corporation
NPAT	:	Net Profit after Tax
NPL	:	Non-Performing Loan
NRB	:	Nepal Rastra Bank
PL	:	Performing Loan
P/E	:	Price Earning
Pvt	:	Private
ROA	:	Return on Assets
ROE	:	Return on Equity
SCBNL	:	Standard Chartered Bank Nepal Limited
TA	:	Total Assets