

**A Comparative Study on Financial Performance of Joint Venture
Commercial Banks under CAMELS Framework
(Reference NABIL, SCBNL, EBL, SBI, HBL, NBBL and NMB)**

A Thesis

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RECOMMENDATION

This is to certify that the thesis

Submitted by:

Arjun Ojha

Entitled

**“A Comparative Study on Financial Performance of Joint Venture
Commercial Banks under CAMELS Framework”
(Reference NABIL, SCBNL, EBL, SBI, HBL, NBBL and NMB)**

has been prepared as approved by this Department in the prescribed format of Faculty of
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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.)

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DECLARATION

I hereby declare that the work done in this thesis entitled “**A Comparative Study on Financial Performance of Joint Venture Commercial Banks under CAMELS Framework**” (Reference **NABIL, SCBNL, EBL, SBI, HBL, NBBL and NMB**) been submitted to Central Department of Management, Tribhuvan University is my own work is reported for the partial fulfillment of the requirement of Master's Degree in Business Studies (MBS) course under the guidance of respected Supervisor **Dr. Dilli Raj Sharma**, Lecturer, Central Department of Management, Tribhuvan University.

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This entitled thesis A **Comparative Study on Financial Performance of Joint Venture Commercial Banks under CAMELS Framework (Reference NABIL, SCBNL, EBL, SBI, HBL, NBBL and NMB)** has been prepared for the partial fulfillment of the requirement of Master's Degree of Business Studies (M.B.S) under the Faculty of Management, Tribhuvan University. This thesis report is the outcomes of the combined efforts from various personnel and organizations.

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TABLE OF CONTENTS

	Page No.
Recommendation	i
Viva-Voce Sheet	ii
Declaration	iii
Acknowledgements	iv
Table of Contents	v
List of Tables	viii
List of Figures	ix
Abbreviation	x
CHAPTER I: INTRODUCTION	1-6
1.1 Background of the Study	1
1.2 Focus of the Study	3
1.3 Statement the Problem	3
1.4 Objective of the Study	4
1.5 Significant of the Study	5
1.6 Limitation of the Study	5
1.7 Organization of the Study	5
CHAPTER II: LITERATURE REVIEW	7-53
2.1 Conceptual Review	7
2.1.1 Concept of Commercial Bank	7
2.1.2 Historical Development of Banking Industry in Nepal	8
2.1.3 Introduction of selected bank	12
2.1.3.1 NABIL Bank	12
2.1.3.2 Standard chartered Bank Nepal Ltd	13
2.1.3.3 Everest Bank Ltd	13
2.1.3.4 Nepal SBI Bank Ltd	14
2.1.3.5 Himalayan Bank Ltd	15
2.1.3.6 Nepal Bangladesh Bank Ltd	15

2.1.3.7 Nepal Merchant Banking Bank Ltd	16
2.1.4 Function of Commercial Banks	17
2.1.5 Supervisory and Monitoring System of the Nepal Rastra Bank	21
2.1.6 Need for Supervision and Monitoring	23
2.1.7 Method of Bank Supervision and Monitoring System	24
2.1.7.1 Financial Performance Analysis under the framework of RAROC	26
2.1.7.2 Financial Performance Analysis under the Framework of ROA	27
2.1.7.3 Financial Performance Analysis under the Framework of ROE	27
2.1.7.4 Financial Performance Analysis in the Framework of EVA	28
2.1.7.5 Financial Performance Analysis in the Framework of Bank Rating System	CAMELS 29
2.1.7.5.1 Composite Rating	29
2.1.7.5.2 Components of CAMELS	30
2.1.7.6 CAMEL plus Corporate Governance	39
2.2 Research Review	43
2.2.1 Review of research and working Papers	43
2.2.2 Review of Dissertations	47
2.3 Research Gap	53
CHAPTER III: RESEARCH METHODOLOGY	54-59
3.1 Research Design	54
3.2 Nature and Sources of Data	54
3.3 Population and Sampling	54
3.4 Data Collection Method	55
3.5 Data Analysis Tools	55
3.5.1 Financial Ratio Analysis Tools	55
3.5.2 Statistical Tools Analysis	59

CHAPTER IV: DATA PRESENTATION AND ANALYSIS	60-87
4.1 Data Presentation and Analysis	60
4.1.1 Capital Adequacy	60
4.1.1.1 Total Capital Adequacy Ratio	61
4.1.1.2 Core Capital Adequacy Ratio	62
4.1.2 Assets Quality	64
4.1.2.1 Non-performing Loan Ratio	64
4.1.2.2 Loan Loss Provision Ratio	65
4.1.3 Management Efficiency	68
4.1.3.1 Operating Expenses Ratio	68
4.1.3.2 Earning per Employee	69
4.1.4 Earning Quality Analysis	72
4.1.4.1 Return on Equity (ROE)	73
4.1.4.2 Return on Assets (ROA)	74
4.1.4.3 Earning Per Share (EPS)	75
4.1.5 Liquidity Analysis	78
4.1.5.1 Liquid Assets to Total Deposits Ratio	78
4.1.5.2 Liquid Assets to Total Assets ratio	79
4.1.5.3 Credit to Deposit (CD) Ratio	80
4.1.6 Sensitivity To Market Risk	83
4.2 Major Findings	85
4.2.1 Findings under individual component	85
4.2.2 Ranking based on composite average	87
CHAPTER V: SUMMARY, CONCLUSION AND RECOMMENDATION	88-94
5.1 Summary	88
5.2 Conclusions	91
5.3 Recommendations	93
BIBLIOGRAPHY	95-98
APPENDICES	

LIST OF TABLES

Table No	Page No.
2.1 List of commercial banks	10
2.2 Current Capital Structure of NABIL Bank	12
2.3 Current Capital Structure of SCBNL Bank	13
2.4 Current Capital Structure of EBL	14
2.5 Current Capital Structure of NSBI Bank	14
2.6 Current Capital Structure of HBL	15
2.7 Current Capital Structure of NBBL	16
2.8 Current Capital Structure of NMB	16
2.9 Loan classification and Provision as per NRB directives	34
4.1 Total Capital Adequacy Ratios	61
4.2 Core Capital Adequacy Ratio	62
4.3 Average of capital adequacy ratio and ranking them	63
4.4 Non-performing Loan Ratio	65
4.5 Loan Loss Provision Ratio	66
4.6 Average of NPL and LLP ratio and ranking them	67
4.7 Operating Expenses Ratio	69
4.8 Earning Per Employee	70
4.9 The average of OER and EPE and ranking them	71
4.10 Return on Equity (ROE)	73
4.11 Return on Assets (ROA)	74
4.12 Earning Per Share (EPS)	75
4.13 Average of ROE, ROA and EPS and ranking them	76
4.14 Liquid Assets to Total Deposit Ratio	79
4.15 Liquid Assets to Total Assets Ratio	80
4.16 Credit Deposit Ratio	81
4.17 Average of LA/TD, LA/TA and CD ratio ranking them	82
4.18 Amount of Market Risk	83
4.19 Average of LA/TD, LA/TA and CD ratio ranking them	84
4.20 Composite average and ranking them	87

LIST OF FIGURES

Figure No.	Page No.
2.1 Corporate Governance and Financial Performance Conceptual Framework	40
4.1 Position of Capital Adequacy	63
4.2 Position of assets Quality	67
4.3 Position of Operating Expenses Ratio	71
4.4 Position of Earning Per Employee	72
4.5 Position of Return on Equity and Return on Assets	77
4.6: Position of Earning Per Share	77
4.7: Liquidity Position (LA/TD, LA/TA and CD)	82
4.8: Position of Market risk	85

ABBREVIATIONS

AD	: Anno Domini
AFCL	: Annapurna Finance Co. Limited
AIG	: Accord Implementation Group
AMR	: Amount of Market Risk
BAFO	: Banks and Financial Institutions Ordinance
BCBS	: Basel Committee on Banking Supervision
BIS	: Bank for International Settlements
CAMELS	: Capital Adequacy, Assets Quality, Management, Quality, Earning Quality, Liquidity, Sensitivity to market Risk
CAR	: Capital Adequacy Ratio
CCR	: Core Capital Ratio
CD	: Credit to Deposit
CDM	: Central Department of Management
EBL	: Everest Bank Limited
EPE	: Earning Per Employee
EPS	: Earning Per Share
EVA	: Economic value Added
FDIC	: Federal Deposit Insurance Corporation, USA
FI	: Financial Institution
FY	: Fiscal Year
HBL	: Himalayan Bank Limited
IMF	: International Monetary fund
JVB's	: Joint Venture Banks
LA	: Liquid Assets
LLP	: Loan Loss Provision

NABIL	: Nepal Arab Bank Limited
NBBL	: Nepal Bangladesh Bank Limited
NIDC	: Nepal Industrial Development Corporation
NMB	: Nepal Merchant and Banking Bank
NPA	: Non Performing Assets
NPL	: Non Performing Loan
NRB	: Nepal Rastra Bank
NSBI	: Nepal SBI Bank Limited
OER	: Operating Expenses Ratio
RAROC	: Risk-Adjustment Return on Capital
ROA	: Return on Assets
ROE	: Return on Equity
SCBNL	: Standard Chartered Bank Nepal limited
TA	: Total Assets
TD	: Total Deposit
TU	: Tribhuvan University
UFIRS	: Uniform Financial Institution Rating System