

**COMPARATIVE FINANCIAL PERFORMANCE ANALYSIS OF  
NEPAL INDUSTRIAL AND COMMERCIAL  
BANK AND EVEREST BANK LIMITED  
IN THE FRAMEWORK OF CAMEL**

**By**

**BIMAL PAUDEL**

**Shanker Dev Campus**

**Campus Roll No.: 1254/061**

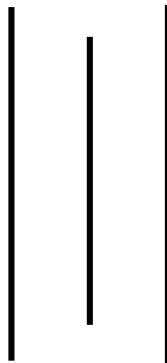
**T.U. Regd. No.: 5911-94**

**A Thesis Submitted to:**

**Office of the Dean**

**Faculty of Management**

**Tribhuvan University**



*In partial fulfillment of the requirement for the degree of  
Master of Business Studies (MBS)*

**Kathmandu, Nepal**

**November 2010**

# **RECOMMENDATION**

This is to certify that the thesis

Submitted by:

**BIMAL PAUDEL**

**Entitled:**

**COMPARATIVE FINANCIAL PERFORMANCE ANALYSIS  
OF NEPAL INDUSTRIAL AND COMMERCIAL  
BANK AND EVEREST BANK LIMITED  
IN THE FRAMEWORK OF CAMEL**

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

.....  
**Asso. Prof. Achyut Raj Bhattarai**  
**(Thesis Supervisor)**

.....  
**Prof. Bishweshor Man Shrestha**  
**(Head, Research Department)**

.....  
**Krishna Prasad Acharya**  
**(Acting Campus Chief)**

.....  
**Shree Bhadra Neupane**  
**(Thesis Supervisor)**

# VIVA-VOCE SHEET

We have conducted the viva –voce of the thesis presented

By

**BIMAL PAUDEL**

Entitled:

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OF NEPAL INDUSTRIAL AND COMMERCIAL  
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*And found the thesis to be the original work of the student and written  
according 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)

Viva-Voce Committee

**Head, Research Department** .....

Member (Thesis Supervisor) .....

Member (Thesis Supervisor) .....

Member (External Expert) .....

## **DECLARATION**

I hereby declare that the work reported in this thesis entitled “**Comparative Financial Performance Analysis of Nepal Industrial and Commercial Bank and Everest Bank Limited in the Framework of CAMEL**” 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 degree of Master of Business Studies (MBS) under the supervision of **Associate Professor Achyut Raj Bhattarai** and **Shree Bhadra Neupane** of Shanker Dev Campus, T.U.

.....

**Bimal Paudel**

**Shanker Dev Campus**

**Campus Roll No. : 1254/061**

**T.U. Regd. No.: 5911-94**

## ACKNOWLEDGEMENT

First of all, I would like to thank Tribhuvan University for giving chance to prepare the thesis for a partial requirement to the fulfillment of M.B.S. program held under Tribhuvan University.

I express my profound gratitude to my supervisor Asso. Prof. Achyut Raj Bhattarai and Shree Bhadra Naupane for their patient and continuous guidance with valuable comments and kind support to me all way through this thesis.

I also owe an indebtedness to all reputed authors whose writings have provided me the necessary guidance and invaluable materials for the enrichment of my research paper in all possible ways. I would like to express my genuine appreciation to all the staff of Shanker Dev Campus, Central library staff and Security Board library that provide me necessary information & data. And also express my gratitude to the staff of various corporate bodies who bigheartedly made accessible the requisites information.

At last but not least, my paramount dedication is to my family members who have been uninterrupted source of sustain for me while in during the tribulation of this research work. I would like to thank my friend Krishna Hari Bhandari and Madan Thakuri for helping me on doing my entire thesis.

I have tried to cover all the possible matters that I felt, important to sum up the *“Comparative Financial Performance Analysis of Nepal Industrial And Commercial Bank and Everest Bank Limited in the Framework of CAMEL”*. I am hopeful that this task will be helpful to the students of business studies & to those who want to make further researchers under this topic.

**Bimal Paudel**

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## **ABBREVIATIONS**

BIS	:	Banking for International Settlement
C.V.	:	Coefficient of Variation
CAMEL	:	Capital, Assets, Management, Earning and Liquidity
CAR	:	Capital Adequacy Ratio
CAVTD	:	Cash at Vault to Total Deposit
CCAR	:	Core Capital Adequacy Ratio
CRR	:	Cash Reserve Ratio
EBL	:	Everest Bank Limited
EPE	:	Earning Per Employee
EPS	:	Earning Per Share
FDIC	:	Federal Deposit Insurance Corporation
HBL	:	Himalayan Bank Limited
IRR	:	Internal Rate of Return
Liq.	:	Liquidity
LLP	:	Loan Loss Provision
LLP/TL	:	Loan Loss Provision to Total Loan
Min.	:	Minimum
NIC	:	Nepal Industrial and Commercial Bank
NPA	:	Non Performing Assets
NPL/TL	:	Non Performing Loan to Total Loan
NRB	:	Nepal Rastra Bank
OCC	:	Office of the Comptroller of the Currency
ORAP	:	Organization and Reinforcement of Preventive Action
Req.	:	Requirement
ROA	:	Return on Assets
ROE	:	Return on Equity
S.D.	:	Standard Deviation
SCAR	:	Supplementary Capital Adequacy Ratio