

A Thesis Proposal

Entitled

CAMEL Analysis of

Everest Bank Limited, Kumari Bank Limited & Siddhartha Bank Limited

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RECOMMENDATION

This is to certify that the thesis

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CAMEL Analysis of

Everest Bank Limited, Kumari Bank Limited & Siddhartha Bank Limited

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

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CAMEL Analysis of Everest Bank Limited (EBL), Siddhartha Bank Limited (SBL) and
Kumari Bank Limited (KBL.)

*and found the thesis to be the original work of the student and written according to the
prescribed format. We recommend the thesis to
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Master's Degree in Business Studies (M.B.S)*

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DECLARATION

I hereby declare that this thesis entitled “**CAMEL Analysis of**

Everest Bank Limited, Kumari Bank Limited & Siddhartha Bank Limited

submitted to Dean, Faculty of Management, Tribhuvan University, is my own foundation. This expert is conducted as approved by Nepal Commerce Campus under the strict supervision and guidance of Associate Prof. Dr. Bihari Binod Pokharel and Mr. Sanjeev Neupane, Nepal Commerce Campus.

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ABBREVIATIONS

ALLL	:	Allowance for Loan and Lease Losses
APEC	:	Asia Pacific Economic Cooperation
BAFIO	:	Banks and Financial Institutions Ordinance
BHCs	:	Bank Holding Companies
BIS	:	Bank for international Settlement
BCBS	:	Basel Committee of Banking Supervision
B.S.	:	Bikram Sambat
CAMEL	:	Capital, Assets, Management, Earnings, Liquidity
CAR	:	Capital Adequacy Ratio
CRR	:	Cash Reserve Ratio
DI	:	Depository Institution
EBL	:	Everest Bank Limited
EPS	:	Earning Per Share
EVE	:	Economic Value of Equity
EWS	:	Early Warning System
FDIC	:	Federal Deposit Insurance Corporation, USA
FFIEC	:	Federal Finance Institution Examination Council, USA
FI	:	Financial Institution
FY	:	Fiscal Year
HBL	:	Himalayan Bank Limited
KBL	:	Kumari Bank Limited
IRR	:	Internal Rate of Return
NABIL	:	Nepal Indosuez Bank Limited
NEPSE	:	Nepal Stock Exchange
NGBL	:	Nepal Gridlays Bank Limited
NIDC	:	Nepal Industrial Development Corporation
NIM	:	Net Interest Margin
NPL	:	Non Performing Loan

NRB	:	Nepal Rastra Bank
OCC	:	Office of the Comptroller of the Country
PCA	:	Prompt Corrective Action
P/E	:	Price Earning
PL	:	Performing Loan
PLL	:	Provision for Loan and Losses
RBS	:	Rastrya Beema Sanstan
ROA	:	Return on Assets
ROE	:	Return on Equity
RWA	:	Risk Weight Assets
SBL	:	Siddhartha Bank Limited
SCOR	:	Statistical CAMELS Offsite Rating
UFIRS	:	Uniform financial institutions Rating System