

**ANALYSIS OF FINANCIAL PERFORMANCE EVALUATION  
OF  
NEPAL INDUSTRIAL & COMMERCIALBANK LTD. ON  
THE FRAME WORK OF  
"CAMELS RATING SYSTEM"**

**BY**

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# **DECLARATION**

**I, hereby declare that the work reported in this research report entitled “An Analysis of Financial performance Evaluation Of NIC Bank Ltd in the framework of CAMELS Rating System” submitted to Office of the Dean, Faculty Of Management, Tribhuvan University, Shanker Dev Campus, is my original work done in the form of partial fulfillment of the requirement of the Master's Degree of Business Studies (MBS) under the joint -supervision of Dr. Geeta Pradhan and Mr. Rishi Raj Gautam, Lecturer of Shanker Dev Campus, Tribhuvan University.**

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**Sabina Gautam**

## **ABBREVIATIONS**

ADB	-	Agricultural Development Bank
ALLL	-	Allowances for Loan and Lease Losses
CAR	-	Capital Adequacy Ratio
CCAR	-	Core Capital Adequacy Ratio
CD	-	Credit Deposit
CRR	-	Cash Reserve Ratio
FFIEC	-	Federal Financial Institutions Examination Council
FIs	-	Financial Institutions
FY	-	Fiscal Years
HBL	-	Himalayan Bank Ltd
II	-	Interest Income
IRR	-	Internal Rate of Return
JVBs	-	Joint Venture Banks
LD	-	Loan to Deposit
MIS	-	Management Information System
NIBL	-	Nepal Investment Bank Limited
NICB	-	Nepal Industrial and Commercial Bank
NPA	-	Non Profit Assets
NPAT	-	Net Profit After Tax
NPL	-	Non-Performing Loan
NRB	-	Nepal Rastra Bank
OIG	-	Office of Inspector General
PAT	-	Profit After Tax
PLLL	-	Provision for Loan and Lease Losses
Rs	-	Rupees
SBI	-	State Bank of India
SCR	-	Supplementary Capital Ratio
TI	-	Total Income
TL	-	Total Loan
UFIRS	-	Uniform Financial Institutions Rating System

