

**FINANCIAL PERFORMANCE ANALYSIS OF  
NIC BANK LTD. IN THE FRAMEWORK OF CAMEL**

**A Thesis Submitted By:**

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**To:**

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

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## ***RECOMMENDATION***

**This is to certify that the thesis:**

*Submitted by*

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Entitled

***Financial Performance Analysis of NIC Bank Ltd. in the Framework of CAMEL***

***Has been prepared as approved by this Department in the prescribed  
Format 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 recommend the thesis  
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## **DECLARATION**

I hereby declare that the thesis entitled **Financial Performance Analysis of NIC Bank Ltd in The Frame Work of CAMEL** submitted to the Office of the Dean, faculty of Management, Tribhuwan University, is my original work done in the form of partial fulfillment of the requirement for the Master of Business Studies (M.B.S.) under the supervision of Mrs Ruchila Pandey, Reader of Shanker Dev Campus.

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This thesis report on Financial Performance Analysis of Nepal Industrial & Commercial Bank Ltd (NIC Bank Ltd) in the Framework of CAMEL is prepared to fulfill the partial requirements of the degree of MBS and is also intended to disseminate the results of the research work, as well as other research activities contained in the report, to all the concerned. Relevant international and domestic research papers, dissertations and articles are referred and reviewed and the views expressed herein the research outcome, are based on publicly available data and are those of mine and do not necessarily reflect the official views of the study unit.

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## **ABBREVIATIONS**

ABBS	Anywhere Branch Banking Service
ADB	Asian Development Bank
ATM	Automated Teller Machine
BEP	Break Even Point
CC	Cash Credit
CCAR	Core Capital Adequacy Ratio
CRR	Cash Reserve Ratio
EPS	Earning Per Share
FCY	Foreign Currency
FD	Fixed Deposit
FI	Financial Institution
FY	Fiscal Year
GBP	Great Britain Pound
JVB	Joint Venture Bank
LC	Letter of Credit
NICBL	Nepal Industrial & Commercial Bank Ltd
NPA	Non-Performing Assets
NRB	Nepal Rastra Bank
NSBL	Nepal SBI Bank Limited
OBC	Outward Bills Collection
OBS	Off Balance Sheet
OD	Overdraft
SCR	Supplementary Capital Ratio
SWIFT	Society for Worldwide Inter-Bank Financial Telecommunication
TT	Telex Transfer