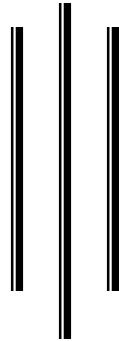


**COMPARATIVE ANALYSIS OF FINANCIAL
STATUS & PERFORMANCE EVALUATION OF
HIMALAYAN BANK LTD.& NABIL BANK
LTD. IN THE FRAME WORK OF
“CAMELS RATING SYSTEM”**



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A Thesis Submitted To

Office of the Dean
Faculty of Management
Tribhuvan University

In the Partial fulfillment of the requirement of the Degree of Master of
Business Studies (MBS)

Birgunj, Nepal
May, 2009

RECOMMENDATION

This is to certify that the thesis:

Submitted by

PUJA TAMRAKAR

Entitled

**COMPARATIVE ANALYSIS OF FINANCIAL STATUS &
PERFORMANCE EVALUATION OF HBL & NABIL
IN THE FRAMEWORK OF
“CAMELS RATING SYSTEM”**

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

Master's Degree in Business Studies (M.B.S.)

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External Supervisor:

Date:.....

DECLARATION

I, hereby declare that the work reported in this research report entitled "Comparative analysis of financial status and performance evaluation of HBL & NABIL Bank Ltd. In the framework of ' CAMELS rating system' " 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 of the Master's Degree of Business Studies (MBS) under the joint -supervision of Mr. Shambhu Pd. Chaurasia and Mr. Rambabu Chaurasia, Lecturer of Harikhetan Multiple Campus, Affiliated to Tribhuvan University, Birgunj.

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I am sole responsible for any errors that might have occurred during completion of my research work.

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Abbreviation Used

- 1). MPIS = Macprudential Indicators
- 2). FFIEC= Federal Financial Institution Examination Council
- 3). UFIRS= Uniform Financial Institutional Rating System
- 4). NRB = Nepal Rastra Bank
- 5). FIs = Financial Institutions
- 6). OIG = Office of Inspector General
- 7). BIS = Bank of International Settlement
- 8). OCC = Controller of the Currency
- 9). PCA = Prompt Corrective Action
- 10). BCBS = Basel Commity of Banking Supervision
- 11). BAFIO= Banking and Financial Institutional Ordinance
- 12). DEA = Data Envelopment Analysis
- 13). ROA = Return On Assets
- 14). PLLL = Provision for Loan and Lease Losses
- 15). ALLL = Allowance for Loan and Lease Losses
- 16). HMG = His Majesty Government
- 17). EVE = Economic Value of Equity
- 18). IRR = Internal Rate of Return
- 19). BHC = Bank Holding Company
- 20). CAR = Capital Adequacy Ratio
- 21). RNW = Return on Net Worth
- 22). PAT = Profit After Tax
- 23). LD = Liquid Asset
- 24). TD = Total Deposit
- 25). TA = Total Asset
- 26). RWA = Risk Weighted Asset
- 27). ROE = Return On Equity
- 28). ROA = Return On Assets
- 29). EPS = Earning Per Share
- 30). CCR = Cash Reserve Ratio
- 31). NII = Net Interest Income
- 32). RAS = Rate Sensitive Assets
- 33). RLS = Rate Sensitive Liabilities
- 34). TOE = Total Operating Expenses
- 35). TOR = Total Operating Revenue