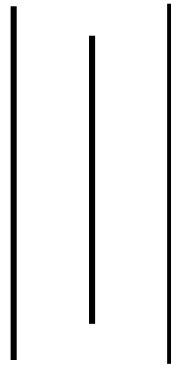


PROFIT PLANNING PRACTICE IN COMMERCIAL BANK
(With Special Reference to Nepal Industrial & Commercial Bank Limited)

By
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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
February 2011

RECOMMENDATION

This is to certify that the thesis

Submitted by:

RANGIT SAPKOTA

Entitled:

PROFIT PLANNING PRACTICE IN COMMERCIAL BANK
(With Special Reference to Nepal Industrial & Commercial Bank Limited)

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

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DECLARATION

I hereby declare that the work reported in this thesis entitled “**Profit Planning Practice in Commercial Bank (With Special Reference to Nepal Industrial & Commercial Bank Limited)**” 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 **Prof. Dr. Kamal Deep Dhakal** and **Romakant Bhattarai** of Shanker Dev Campus, T.U.

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ABBREVIATIONS

A.D	:	Anno Domini
B.S.	:	Bikram Sambat
BOD	:	Board of Director
BOK	:	Bank of Kathmandu
Co.	:	Company
COD	:	Cost of Deposit
CP	:	Cost Price
DDC	:	Dairy Development Corporation
DOL	:	Degree of Operating Leverage
EBIT	:	Earning Before Interest Tax
EBL	:	Everest Bank Ltd.
FY	:	Fiscal Year
GC	:	Gorkha Patra Corporation
GDP	:	Gross Domestic Product
GNP	:	Gross National Product
GP	:	Gross Profit
GPMR	:	Gross Profit Margin Ratio
ICR	:	Interest Coverage Ratio
LC	:	Latter of Credit
LDO	:	Loan, Discount, Overdraft
Ltd.	:	Limited
MOS	:	Margin of Safety
NIBL	:	Nepal Investment Bank Ltd
NIC	:	Nepal Industrial and Commercial Bank
NPMR	:	Net Profit Margin Ratio
NTL	:	National Trading Ltd.
P/V Ratio	:	Profit Volume ratio
PE	:	Probable Error
PPC	:	Profit Planning Control
Pvt.	:	Private
SCBL	:	Standard Chartered Bank Ltd

SP	:	Sales Price
TCM	:	Total Contribution Margin
TFC	:	Total Fixed Cost
TS	:	Total Sales
WTO	:	World Trade Organization