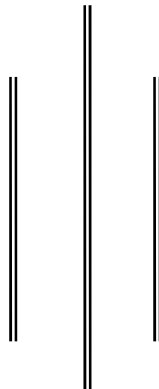


A STUDY ON PROFIT PLANNING OF COMMERCIAL BANK
(In comparative study of Bank of Kathmandu Ltd. and Himalayan Bank Ltd.)

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A Thesis Submitted to:
Office of the Dean
Faculty of Management
Tribhuvan University

In Partial fulfillment of the requirements for the
Degree of
Master of Business Studies (M.B.S.)



Kathmandu, Nepal
December, 2008

RECOMMENDATION

This is to certify that the thesis

Submitted by:

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A STUDY ON PROFIT PLANNING OF COMMERCIAL BANK
(In comparative study of Bank of Kathmandu Ltd. and Himalayan Bank Ltd.)

*has been prepared as approved by this Department in the prescribed format of the
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VIVA-VOCE SHEET

We have conducted the viva-voce examination of the thesis prepared

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A STUDY ON PROFIT PLANNING OF COMMERCIAL BANK
(In comparative study of Bank of Kathmandu Ltd. and Himalayan Bank Ltd.)

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 for the Degree of Masters of Business Studies (M.B.S.)

Viva – Voce Committee

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Member (Thesis Supervisor)

Member (Thesis Supervisor)

Member (External Expert)

DECLARATION

I hereby declare that the work reported in the thesis entitled “***A STUDY ON PROFIT PLANNING OF COMMERCIAL BANK (In comparative study of Bank of Kathmandu Ltd. and Himalayan Bank Ltd.)***” submitted to Shanker Dev Campus, Faculty of Management, Tribhuvan University is my original work done in the form of partial fulfillment of the requirement of the Degree of Master of Business Studies (M.B.S.) under the guidance and supervision of Mr. Dr Kamal Deep Dhakal & Mr. Tek Bahadur Sinjali, Lecturer of Shanker Dev Campus, Tribhuvan University.

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I have tried to cover all the possible matters that I felt, important to sum up the “A study on Profit Planning on Commercial Bank, In Comparatively Bank of Kathmandu and Himalayan Bank Limited.” I am hopeful that this task will be helpful to the students of business studies & to those who want to make further researchers under this topic.

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TABLE OF CONTENTS

Recommendation	
Viva-voce Sheet	
Acknowledgement	
Declaration	
Table of Contents	
List of Tables	
List of Figures	
Abbreviation	
	Page
CHAPTER – I	
INTRODUCTION	1-9
1.1 Background of the Study	1
1.1.1 Concept of Profit Plan	1
1.2 Statement of the Problem	7
1.3 Objective of the Study	8
1.4 Significance of the Study	8
1.5 Limitation of the Study	9
1.6 Organization of the Study	9
CHAPTER- II	
REVIEW OF LITERATURE	11-64
2.1 Introduction	11
2.1.1 Conceptual Framework	11
2.1.2 Commercial Bank	11
2.1.3 Evaluation of Commercial Bank	13
2.1.4 Activities of Commercial Bank	15
2.1.5 Mobilization of Resources	16
2.1.6 Development of Resources	18
2.1.7 Role of Commercial Bank in the development of the economy	23

2.2 Profit Planning as a concept	24
2.2.1 Profit	26
2.2.2 Planning	27
2.2.3 Types of Planning	29
2.2.4 The Role of Forecasting in Planning	31
2.2.5 Forecasting Vs. Planning	32
2.3 Purpose of Profit planning	32
2.3.1 Long Range Short Range Profit Plan	33
2.4 Budget Control	34
2.4.1 Meaning of Budgeting & Budget	34
2.4.2 Essentials and on effective Budgeting	35
2.5 Fundamental Concepts of Public Planning	37
2.5.1 Profit planning and Control process	43
2.6 Advantages and Disadvantages of PPC	48
2.7 Basic Assumption and Limitation of Profit plan	49
2.7.1 Development of Profit Plan	50
2.7.2 Resource Mobilization plan and Budget	51
2.7.3 Resource Deployment Plan or Budget	52
2.8 Planning for Non Funded Business Activities	53
2.8.1 Expenditure Planning	54
2.8.2 Revenue Plan	55
2.9 Implementation of Profit Plan	56
2.9.1 Completion of the Annual Report	56
2.9.2 Implementing the Profit Plan	56
2.9.3 Performance Report	58
2.10 Review of Previous Research Work	59
2.11 Research Gap	64

CHAPTER - III

RESEARCH METHODOLOGY 65-67

3.1 Introduction	65
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3.2	Research Design	65
3.3	Data Collection Procedure and Source of Data	65
3.4	Population and Sample	65
3.5	Research Variables	66

CHAPTER- IV

DATA PRESENTATION AND ANALYSIS 68-109

4.1	Introduction	68
4.1.1	Resources Mobilization	75
4.1.2	Resources Development Plan	76
4.1.3	Revenue Planning	88
4.1.4	Interest Spread	91
4.1.5	Burden	92
4.1.6	Net Profit	94
4.1.7	Performance Evaluation	95
4.2	Statistical Tools	102
4.2.1.	Trend Analysis and Projection for Next Five Years	102
4.3	Major Findings	107

CHAPTER - V

SUMMARY, CONCLUSION AND RECOMMENDATION 110-115

5.1	Summary	110
5.2	Conclusion	112
5.3	Recommendation	113

Bibliography

Appendixes

LIST OF TABLES

Table No. 1.	Status of Resources Mobilization of BOKL	69
Table No. 2.	Status of Resources Mobilization of HBL	69
Table No. 3.	Status of Budgeted and Actual Deposit	71
Table No. 4.	Summary of the Deposited and Achievement	73
Table No. 5.	Summary on Mean Standard Deviation of BOLK & HBL	74
Table No. 6.	Status of Resources (Capital Fund) other than Deposit	76
Table No. 7.	Status of Cash and Bank Balance	77
Table No. 8.	Status of LABP and Investment	78
Table No. 9.	Status of Other Assets	79
Table No. 10.	Status of LABP	79
Table No. 11.	Status of NLABP	81
Table No. 12.	Status of Expenses	83
Table No. 13.	Status of Interest Expenses	85
Table No. 14.	Summary of the Deposit and Interest Expenses Relation	87
Table No. 15.	Status of Yearly Income Structure	88
Table No. 16.	Status of Interest and LABP of BOKL and HBL	90
Table No. 17.	Net Spread of the Banks	91
Table No. 18.	Status of Burden	93
Table No. 19.	Status of Net Profit	94
Table No. 20.	Calculation of Current Ratios	97
Table No. 21.	Calculation of Debt Equity Ratio	98
Table No. 22.	Net Profit to total Asset Ratio	99
Table No. 23.	Net Profit to Total Deposit Ratio	100
Table No. 24.	Return on Net Worth	101
Table No. 25.	Return on Loan and Advance Ratio	102
Table No. 26.	Trend Value of Total Deposit of HBL & BOKL	103
Table No. 27.	Trend Value of Loan & Advances of HBL & BOKL	105
Table No. 28.	Trend Value of Net Profit of BOKL & HBL	106

LIST OF FIGURE

Figure No. 1.	Bar Diagram of Budgeted and Actual Deposit Collection of HBL and BOKL	71
Figure No. 2.	Actual Collection of HBL and BOKL	72
Figure No. 3.	Status of RMOD	76
Figure No. 4.	Status of Resources (Capital Fund) Other than Deposit	76
Figure No. 5.	Bar Diagram of LABP Status	80
Figure No. 6.	Bar Diagram of the Status of NLABP	81
Figure No. 7.	Scatter Diagram of the Status of NLABP	82
Figure No. 8.	Pie Chart of Expenses	84
Figure No. 9.	Status of Bar Diagram and Scattered of COD	86
Figure No. 10.	Pie Charts of Income Generate	89
Figure No. 11.	Bar Diagram Showing Interest to Total LABP	91
Figure No. 12.	Bar Diagram of Interest Spread	92
Figure No. 13.	Scattered Diagram of Interest Spread	92
Figure No. 14.	Bar Diagram of Annual Net Burden	93
Figure No. 15.	Scatter Diagram of Annual Burden	94
Figure No. 16.	Bar Diagram of Net Profit	95
Figure No. 17.	Scatter Diagram of Net Profit	95
Figure No. 18.	Trend Value of Total Deposit of HBL & BOKL	104
Figure No. 19.	Trend Value of Loan and Advance of BOKL & HBL	105
Figure No. 20.	Trend Value of Net Profit HBL & BOKL	107

ABBREVIATION

ABBS	Any Branch Banking System
A/C	Accountancy
Amt.	Amount
ATM	Automatic Teller Machine
BOD	Board of Director
BOKL	Bank of Kathmandu Limited
B.S	Bikram Sambat
Co.	Company
COD	Cost of Deposit
CRR	Cash Reserve Ratio
Etc.	Etcectra
FCY	Foreign Currency
F/Y	Financial Year
GDP	Gross Domestic Product
HBL	Himalayan Bank Limited
ICC	International Chamber of Commerce
LABP	Loan Advance & Bills Purchased
LC	Letter of Credit
LDO	Loan Discount and Overdraft
LOAB	Loan Advance and Bill Purchased
Ltd.	Limited
NBBL	Nepal Bangladesh Bank
NGO	Non Government Organization
NRB	Nepal Rastra Bank
N.Rs	Nepales Rupee
O/S	Out Standing
PE	Probable Error
PPC	Profit Planning and Control
RMOD	Resource Other than Customer Deposit
ROA	Return on Assets
ROE	Return on Equity
SCB	Standard Chartered Bank
SCB	SIAM Commercial Bank
SD	Standard Deviation
TB	Treasury bill
YOE	Yield of Equity
YOF	Yield on Fund