# TERMINOLOGIES USED IN BALANCE SHEET वासलात,PROFIT AND LOSS STATEMENT नाफा नोक्सान विवरण,STATEMENT OF CASH FLOWS नगद प्रवाह विवरण

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ASSETS – समपति -An item or property owned by individual, corporation and country with expectation of having future benefit.

CASH AND CASH EQUIVALENT -नगद तथा नगद समान-These are the most liquid current assets found in balance sheet.

DUE FROM NEPAL RASTRA BANK- नेपाल राष्ट्र बैंकमा रहेको- Banks maintain deposits in central banks to facilitate the transfer of funds. These are the uninvested funds of every bank.

PLACEMENT WITH BANK AND FINANCIAL INSTITUTIONS -बैंक तथा वित्तीय सँस्थामा रहेको मौज्दात-Funds maintained by our bank by placement from other commercial banks or institutions for the needs of settlement of payments and business cooperation.

DERIVATIVE FINANCIAL INSTRUMENTS-डेरिभेटिभ वित्तीय उपकरण सँस्था-financial instruments that derive their value in response to changes in interest rates, commodity prices, foreign exchange rates credit risk and indices.

OTHER TRADING ASSETS-अन्य वयापारिक समपति- Trading assets include securities acquired by bank with the purpose of reselling for profit.

LOAN AND ADVANCES TO B/FIs-बैंक तथा वित्तीय सँस्थाहरूलाई कजाॅ सापटि-Money lent by an firm to another firm for specific purposes is loan. Money provided by bank to entities for fulfilling their short term requirements is known as advances.

LOANS AND ADVANCES TO CUSTOMERS-गा्हकलाई कजाॅ तथा सापटि-loans are source of long-term financing to customers whereas advances are sources of short term financing.

INVESTMENT SECURITIES-धितोपत्रमा लगानी-These are the tradable financial assets such as equities or fixed income instruments that are held or purchased with the intention of investment.

CURRENT TAX ASSETS -चालु कर समपति- The amount to be paid or recovered to the tax authorities according to tax rate and laws.

INVESTMENT IN SUBSIDIARIES-सहायक कमपनीमा लगानी-It means an affiliate that is owned, capitalized, by a financial institution with one of its purposes being to make hold or manage in the behalf of firm investment in securities which the financial institution would be permitted by applicable law to make for its own account.

INVESTMENT IN ASSOCIATES-समबन्ध कमपनीमा लगानी- IT refers to the investment in an entity in which the investor has significant influence usually, the investor has 20 to 50 percent of shares of another entity.

INVESTMENT PROPERTY-लगानी समपतिहरू-land and building held by firm to earn rental and held for long term for capital appreciation.

PROPERTY AND EQUIPMENT -समपति र उपकरण-These are kind of fixed assets which cannot be easily converted into cash or these are the most necessary for any business or firm to operate.

GOODWILL AND INTANGIBLE ASSETS-खयाती तथा अमूतॅ समपति-Goodwill is a premium paid over the value of assets during the purchase of a company whereas licenses and patents are intangible assets.

DEFERRED TAX ASSETS- सथगन कर समपति-These are the items used by company in balance sheet to reduce taxable income in future.

OTHER ASSETS -अन्य समपति-These are miscellaneous assets that cannot be classified as current assets, fixed assets or intangible assets.

TOTAL ASSETS-जम्मा समपति-Total amount of assets owned by firm.

LIABILITIES -दायितवहरू- It is usually a sum of money owned by a firm.

DUE TO BANK AND FINANCIAL INSTITUTIONS-बैंक तथा वितिय सँस्थालाई तिनॅ बाँकी-The amount to be paid to other entities and firms..

DUE TO NEPAL RASTRA BANK-नेपाल राष्ट्र बैंकलाई तिनॅ-The amount to be paid to central banks.

DEPOSITS FROM CUSTOMERS -ग्राहकबाट निझेप दायित्व-It is a cash paid by customer to a company but company has not provided any goods or services in exchange.

BORROWING-सापटी-Borrowed money from other entities for specific purpose.

CURRENT TAX LIABILITIES-चालु कर दायित्व-The amount of we need to pay to tax authorities within a year.

PROVISIONS-वयवस्था-These are the amount set aside to cover a probable future expense or reduction is value of asset.

DEFERRED TAX LIABILITIES -सथगन कर दायित्व-It is a tax assessed or is due for the current period but has not yet been paid.

OTHER LIABILITIES-अन्य दायित्व -These are the miscellaneous debts and obligations such as capital leases, deferred credits, customer deposits, and deferred tax liabilities.

DEBT SECURITIES ISSUED-जारी गरिएको ॠणपत्र – IT is created when one party lends money to another.

SUBORDINATED LIABILITIES-सुरझण नराखिएको सहायक आवधिक दायित्व-It means all the indebtedness owed or expressed to be owed by the borrowers to subordinated creditor.

TOTAL LIABILITIES-कुल दायित्व-These are the combined debts that an individual or company owes.

EQUITY-पूँजी-It represents all the value that would be returned to a company shareholder if all of the assets were liquidated and all of the company debts were paid off.

SHARE CAPITAL-शेयर पूँजी-It is the money a company raises by issuing common or preferred stock.

SHARE PREMIUM-शेयर प्रिमियम-The amount by which the amount received by a company for a stock issue exceeds its face value.

RETAINED EARNINGS-संचित नाफा-It is the portion of the earnings left with company after the distribution of dividend to its shareholders.

RESERVES-जगेडा-These are the portions of business profits which have been set aside to strengthen the business financial position.

TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS-शेयर धनीहरुको कुल समपत्ति-This means subtracting the total liabilities of a business from a total assets or as the sum of share capital and retained earnings minus treasury shares.

NON-CONTROLLNG INTEREST-गैर नियन्त्रित सवाथॅ-It is the ownership position where a shareholder owns less than 50 percent of outstanding shares and has no control over decisions.

TOTAL EQUITY -जम्मा पूजीँ-It is the total value left In the company after minusing total liabilities from total assets.

TOTAL LIABILITIES AND EQUITY- जम्मा दायित्व र पूँजी-Equity is net assets of the company whereas liabilities is the total debt of the company.

CONTINGENT LIABILITIES AND COMMITMENT-संभावित दायित्व र संकल्प-A commitment is a promise made by company to a external stakeholders. A commitment made by entity should be fulfilled while contingencies may oy may not result in liability for the respective entity.

NET ASSETS VALUE PER SHARE-खुद समपति प्रति शेयर-It is a real estate metric that indicates the value नाफा of a mutual fund or an exchange traded fund.

INTEREST INCOME-वयाज आम्दानी-It is an amount paid to an entity for lending money or letting another entity use its funds.

INTEREST EXPENSE-वयाज खचॅ -It represents interest payable on any bonds, loans, convertible debt or lines of credit.

NET INTEREST INCOME-खुद वयाज आम्दानी-It is the difference between a banks revenue generated from the interest earned on assets such as loans, mortgages, and securities over the interest paid out on the institutions deposits.

FEE AND COMMISSION INCOME-शुल्क र कमिशन आम्दानी-Fee income is the revenue taken in from account related charges. Charges that generate fee income include non-sufficient funds fees overdraft charges ,late fees ,over the limit fees, wire transfer fees, monthly service charges, and account research fees among others.

FEE AND COMMISSION EXEPENSE-शुल्क र कमिशन खर्च-it is an classification as part of the goods sold .commission is the fee that a business page to a salesperson in exchange for his or her services.

NET FEE AND COMMISSION INCOME-खुद शुल्क र कमिशन आम्दानी-This is probably connected with the traditional deposit taking and loan providing model and fees on these services are driven down by the competitors .It is one of the key elements of the banks core income.

NET INTEREST, FEE AND COMMISSION INCOME-खुद वयाज शुल्क र कमिशन आम्दानी-Total income earned from interest and fees by providing services .

NET TRADING INCOME-खुद वयापार आम्दानी-It includes foreign currency gains and losses arising on the translation of foreign currency monetary assets and liabilities.

OTHER OPERATING INCOME-अन्य संचालन आम्दानी-It includes revenue from all the other operating activities which are not related to the principal activities of company such as gains losses from disposals ,interest income ,dividend income etc.

TOTAL OPERATING INCOME-जम्मा संचालन आम्दानी-It is the calculation used to analyze the profitability of income generating real estate investments it equals all revenue from property minus all reasonably necessary operating expenses.

IMPAIRMENT CHARGE/REVERSAL FOR LOANS AND OTHER LOSSES-कजॉको झति प्रभार-It describe a drastic reduction in the recoverable value of a fixed assets .

NET OPERATING INCOME- खुद संचालन आमदानी-It is the calculation used to analyze the profitability of income generating real estate investments it equals all revenue from property minus all reasonably necessary operating expenses.

OPERATING EXPENSE-संचालन खचॅ-It is the ongoing cost for running a product, business ,or system.

PERSONNEL EXPENSES-कमॅचारी खर्च-It is determined directly based on wage or salary such as social security contributions and pension expenses.

OTHER OPERATING EXPENSES-अन्य संचालन खर्च-It is an overhead expenses it generally does not depends upon sales or production quantities for example, rent and utilities, office expenses and other fixed costs.

DEPRECIATION AND AMORTISATION-ह्रास कट्टी र परिशोधन-These are the two methods of calculating the value for business assets over time.

OPERATING PROFIT-संचालन नाफा -It is the expenses are taken out except for the cost of debt taxes and certain one off items.

NON-OPERATING INCOME-गैर संचालन आम्दानी-It is the portion of an organization income that is derived from activities not related to its core business operations it includes items such as income, profits, losses from investment.

NON OPERATING EXPENSE-गैर संचालन खर्च-It is an expense incurred from activities unrelated to core operations.

PROFIT BEFORE INCOME TAX-आय कर अघिको नाफा-It is measure that looks at a company has to pay corporate income tax.

INCOME TAX EXPENSE-आय कर खर्च-It is the expense which is to be paid by every person or organization on the income earned by them in each financial year.

CURRENT TAX-चालु कर-It is the amount of money an firm owes to tax authorities.

DEFERRED TAX EXPENSE-सथगन कर खचॅ-Money that an individual or company owes for taxes but has not yet paid.

PROFIT FOR THE PERIOD-यस अवधिको नाफा-It is the monetary gain derived from a transaction over a given period of time.

PROFIT ATTRIBUTABLE TO-नाफा बाँडफाँड-Profit available for distribution to shareholders after the deduction of company tax and other payments.

EQUITY HOLDERS OF THE BANK-बैँकको शेयरधनी-It is a term that refers to shareholders in the firm or bank.

NON CONTROLLING INTEREST-गैर नियन्त्रित सवाथॅ-It is an ownership position wherein a shareholder owns less than 50 % of outstanding shares and has no control over decisions.

PROFIT FOR THE PERIOD-यस अवधिको नाफा- It is the monetary gain derived from a transaction over a given period of time.

EARNINGS PER SHARE-प्रति शेयर आम्दानी- It is a total earning that firm has made from each shares of company.

BASIC EARNINGS PER SHARE-आधारभूत प्रति शेयर आम्दानी- It tells investors how much of a firm net income was allotted to each share of common stock.

DILUTED EARNINGS PER SHARE-डाइलुटेड प्रति शेयर आमदानी-It is company earnings per share if all convertible securities were converted.