

# ***“The Project Work On To Study Of Income Statement Of Three Commercial Banks”***

**A PROJECT WORK SUBMITTED FOR THE PARTIAL  
FULFILMENT OF THE REQUIREMENT FOR THE GRADE-XII  
MANAGEMENT IN ACCOUNT**

**By**

*Miss. Shanti Badu*

*Registration No.:- 787710100456*

**Grade-XII  
(2078)**



**National Academy of Science and Technology (NAST)**

**Dhangadhi, Kailali**

**Nepal**

**Baisakh 02, 2079**

## **CERTIFICATE OF APPROVAL**

The project work on “TO STUDY OF INCOME STATEMENT OF THREE COMMERCIAL BANKS” by *Miss. Shanti Badu* under the supervision Lecturer of Account *Mr. Yagnya Raj Joshi*, National Academy of Science and Technology College, Nepal, is hereby submitted for the partial fulfillment of requirement of Account in Grade-XII. This project work in my knowledge has not been submitted in any other schools or institutions.

### **Department of Management**

*National Academy of Science and Technology College, Kailali, Nepal*  
**(NAST)**

#### **Head of the Department**

*Mr. Durga Datta Bhatta*

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#### **Principal**

*Mr. Upendra Bom*

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## **RECOMMENDATION**

This is to certify that the project work entitled “TO STUDY OF INCOME STATEMENT OF THREE COMMERCIAL BANKS” has been carried out by *Miss. Shanti Badu* as a partial fulfilment of grade-XII in Account under my supervision. To the best of knowledge, this work has not been submitted to any other purpose in this institute. I, therefore recommend the project work report for appraisal.

### **Designation of the Supervisor**

*Lecturer of Account: - Mr. Yagnya Raj Joshi*

*Signature:- .....*

### **Department of Management**

*National Academy of Science and Technology College, Nepal*  
**(NAST)**

**Baisakh 02, 2079**

# **The Project Work On To Study Of Income Statement Of Three Commercial Banks**

## **INTRODUCTION**

Introduction to According to Bank and financial Institution Act 2073 (BAFTA), The financial Institution whose minimum capital is 8 billion and the working area is all over. Nepal is categorized as 'A' class bank or commercial bank Till mid. April 2021, there are 27 commercial banks in Nepal.

The list Income statement of commercial bank with given below;

- (1) Sanima Bank Ltd.
- (2) Nabil Investment Bank Ltd.
- (3) Laami Bank Limited

Income statement for the F/Y 2076/77 is presented serially:-

## CONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE YEAR ENDED 15<sup>TH</sup> JULY,2021

Particular	Amount	
	Current Year	Pervious Year
Interest Income	10,762,830,477	11,469,725,229
Interest Expenses	6,237,843,156	7,280,030,928
Net Interest Income	4,524,987,321	6,262,626,326
Fee and Commision Income	875,116,821	265,626,265
Fee and commision expenses	60,957,557	655,666,565,322
Net fee and commision incom	814,159,264	232,666,652,323
net interest,fee and commision expense	5,339,146,566	15,656,256,622
net trading income	426,739,658	23,626,326,265
other operating income	51,565,390	3,223,256,532
total operating incom	5,219,407,121	3,232,322,221
impairment charges	41,057,333	323,221,235,623
Operating Expenses	65666666565	65454564544
Personal expense	5551541115	5516565651
Other operating expenses	135215216521	1542115212
Depreciation & Ammortization	51465213521	52163532213
Operating profit	6545654652	165465665562
Non operating income	51351322	546546525621
Non-operating expense	5435453	5246546546
Profit before income tax	55323232523	526569854645
Income tax	53656232	58565653526
Current tax	-	-
Deferred Tax	635235356	989868566
Profit for the year	56563526	6548554635
Profit attribute to	65635653654	6569565654
Equity holders of bank	56554565656	54654554455
Non-controlling interest	-	-
Profit for the year	167485346626	56698569886
Earning per share	-	-



## CONSOLIATED STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED ON 15<sup>TH</sup> JULY 2020

Particulars	Amount	
	Current year	Pervious year
Income from merchant banking	454643786	6787854676
Income from mutual fund operation	6787867846	68774874
Interest income	7864378467	7866875565
Other income	5786786578	7867688766
Net loss	7667887677	7867866444
Total expense	77586767575	7678657477
expenses	7878657675	265656526556
Personal expances	6584685654	526264215312
Ammortization of intangible assets	654654658465	125316513515
Other operating expenses	256546215465	21542132121
Impairment	241654165551	21435132121
Total expense	31247454543	212121512152
Profit before tax	656465415	245451355121
Income tax expense	64456456454	234513514541
Income tax expense	156416516545	2341513241
Different tax expense	6546854544515	5351531153
Profit for the year	54654654545445	531351453

## CONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE YEAR ENDED ON 15<sup>th</sup> July 2021

Particulars	Amount	
	Current Year	Pervious Year
Interest income	1651651352125	265465565256
Interest expenses	231352135121	265626558565
Net interest income	2221316511231	656655663666
Fee and commission income	2132432121121	98465533525
Net fee and commission income	2113213232513	652265626556
Net interest, fee & commission income	21351321325123	525625636555
Net trading income	1321321512012	56669655666
Other operating income	3654654651212	65255365565
Total operating income	2564621564515	25656565252
Impairment charge for loans and losses	3215165151211	595525652554
Net operating losses	35135132123	562556656562
Personal expenses	5649656265626	565650565225
Other operating expenses	6565665632656	65685523655
Depreciation and amortization	655656365656	656585666565
Operating profit	3563265626665	698695568565
Non- operating income	6565623933666	698989855658
Non-operating expenses	65658784414555	565659629896
Profit before income tax	56595656584536	235652656585
Income tax expenses	65656567229	6552155625565
Current tax	96626656659	9654659665265
Deferred tax	66956559562652	526225523525
Profit for the period	5656565256256	6266566659595

## ANALYSIS OF INCOME STATEMENT

from the consolidated profit or loss statement of Three commercial banks of Nepal, we can analyze that, the bank with highest profit for F/Y 2076/77 is Global IME Bank Ltd. with NPR 2.9 Arba. Similarly, the highest tax paying bank is also Global IME Bank with current tax of NPR 1.2 Arba. likewise, the bank with highest amount of operating profit is also Global TME Bank with NPR 4.2 Arba. Similarly, Bank with lowest profit is Nabil Investment bank with the profit of NPR 4.4 crore and lowest tax paying bank is also Nabil Bank is also Nabil Bank with NPR 21 lakhs. lakhs only