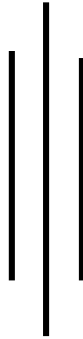


AN ANALYSIS ON DEPOSIT MOBILIZATION OF COMMERCIAL BANKS OF NEPAL

(A Study of NBL and SCBNL)



Submitted By

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A Thesis Submitted to:

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August, 2009

RECOMMENDATION

This is to certify that the Thesis submitted

By

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Entitled

"An Analysis on Deposit Mobilization of Commercial Banks of Nepal,"

has been prepared as approved by this department in the prescribed format of Faculty of Management, T. U. This Thesis is forwarded for examination.

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We have conducted the VIVA-VOCE examination of the Thesis presented

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"An Analysis on Deposit Mobilization of Commercial Banks of Nepal"

And found the Thesis to be original work of the student written in accordance with the prescribed format. The committee recommends the Thesis to be accepted as partial fulfillment of the requirements for the degree of Master of Business Studies (M.B.S).

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DECLARATION

I hereby declare that the work reported in this thesis entitled "**An Analysis on Deposit Mobilization of Commercial Banks of Nepal**", submitted to Shanker Dev Campus, Faculty Of Management, Tribhuwan University is my original work done in the prescribed form for the partial fulfillment of the Masters of Business Studies (MBS) under the supervision of **Mrs. Ruchila Pandey** thesis supervisor of Shanker Dev Campus.

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Commercial Banks are the principal agent of Money Market and they are considered to be the major instrument of the financial system as well. They take about 81% of the deposits held by entire depository institutions and lend about 71% of the total Loans and Advances. Thus, commercial Banks and their deposit mobilization transactions obviously affect the national economic system. Moreover, Lending and Borrowing transactions that take place through the commercial Banks influence the daily livings of people of each sector in the nation. In this way the relationship among Lenders (Depositors), Commercial Banks, and the Borrowers might be considered to be an enthusiastic subject to study.

On behalf of the report, I want to extent my gratitude to all who help me in the preparation of this research report. Special thanks to respective head of the research department and thesis supervisor **Mrs. Ruchila Pandey** for her final and valuable suggestion to prepare this thesis.

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I look forward to receiving any comments and suggestions on the Thesis from all the interested readers for further improvement.

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