

**A STUDY ON  
INTEREST RATES OF COMMERCIAL BANKS AND THEIR  
IMPACT ON DEPOSIT MOBILISATION**

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## **DECLARATION**

I hereby declare that the work reported in this thesis entitled “A Study on Interest Rates of Commercial Banks and Their Impact on Deposit Mobilization” submitted to St. Xavier’s College is my original work done in the form of partial fulfilment of the requirement for the Masters Degree in Business Studies under the supervision of Mr. Shankar Thapa.

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### **LIST OF ABBREVIATIONS**

AIG	Average Interest on Credit
BOK	Bank of Kathmandu Limited
CTD	Total Credit to Deposit Ratio
DEP	Deposits
EBL	Everest Bank Limited
FDR	Fixed Deposit Rate
FY	Fiscal Year
HBL	Himalayan Bank Limited
ITD	Investments to Deposits Ratio
KBL	Kumari Bank Limited
LBL	Lumbini Bank Limited
LTD	Loan To Deposit Ratio
MBL	Machhapuchhre Bank Limited
NABIL	Nabil Bank Limited

NBBL	Nepal Bangladesh Bank Limited
NBL	Nepal Bank Limited
NCC	Nepal Credit and Commercial Bank Limited
NIBL	Nepal Investment Bank Limited
NIC	Nepal Industrial & Commercial Bank Limited
No.	Number
NSBIB	Nepal SBI Bank Limited
NRB	Nepal Rastra Bank
RBB	Rastriya Banijya Bank
INV	Investment