

**CHALLENGE OF DEPOSIT COLLECTION  
IN AGRICULTURAL DEVELOPMENT  
BANK LIMITED**

**( A Thesis )**

**Submitted by:**

**Binju Basnet**

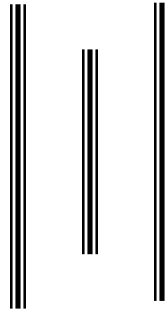
**Nepal Commerce Campus**

**Minbhawan, Kathmandu, Nepal**

**Campus Roll No. 658/058-60**

**Exam Roll No. - 2409**

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**Submitted to:**

**Office of the Dean**

**Faculty of Management**

**Tribhuvan University**

***In partial fulfillment of the requirement for the  
Masters Degree of Business Studies (M.B.S)***

**Kathmandu, Nepal**

**March, 2012**

**Date:**

**RECOMMENDATION**

**This is to certify that the thesis**

*Submitted by*

**Binju Basnet**

**Entitled**

**"CHALLENGE OF DEPOSIT COLLECTION IN AGRICULTURAL  
DEVELOPMENT LIMITED"**

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

.....  
Dr. Sushil Bhakta Mathema  
Head of Research Department  
and Thesis supervisor.

.....  
Rajeshwor Neupane  
Campus Chief

# VIVA-VOCE SHEET

We have conducted the Viva-Voce examination of the  
thesis presented by

**Binju Basnet**

**Entitled**

**"CHALLENGE OF DEPOSIT COLLECTION IN AGRICULTURAL  
DEVELOPMENT LIMITED"**

and found the thesis to be the original work of the student and written according  
to the prescribed format. We recommended the thesis to be accepted as partial  
fulfillment of the requirement for

**Master Degree in Business Studies (MBS)**

## VIVA-VOCE COMMITTEE

Head of Research Department \_\_\_\_\_

Member (Thesis Supervisor) \_\_\_\_\_

Member (Thesis Supervisor) \_\_\_\_\_

Member (External Expert) \_\_\_\_\_

Date:

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Date: March, 2012

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Binju Basnet

## **DECLARATION**

I, hereby declare that the work reported in this thesis entitled “Challenge of deposit collection in Agricultural Development Bank Limited.” submitted to Nepal Commerce Campus, Minbhavan, Kathmandu, Faculty of Management, Tribhuvan University, is my original research work done in the form of partial fulfillment of the requirement for the Master's Degree in Business Studies (M.B.S.) under the supervision and guidance of Dr. Sushil Bhakta Mathema, head of the department of research of Nepal Commerce Campus, Minbhavan, Kathmandu.

.....

**Binju Basnet**

**Nepal Commerce Campus**

**Minbhawan, Kathmandu**

**Campus Roll No: 658/058-60**

**Second Year Exam Roll No. 2409**

**T.U. Regd. No.: 7-1-218-260-96**

## **Table of Contents**

	<b>Page No.</b>
Recommendation	i
Viva Voce Sheet	ii
Acknowledgement	iii
Declaration	iv
Table of Content	v
List of Tables	viii
List of Chart	ix
List of Acronyms	x

## **CHAPTER I**

### **INTRODUCTION**

1. Introduction:	1
1.1 Brief history of Agricultural Development Bank Limited (ADBL)	1
1.2. Vision of the Agricultural Development Bank Limited (ADBL)	3
1.3. Mission of the Agricultural Development Bank Limited (ADBL)	3
1.4. Objective of the Agricultural Development Bank Limited (ADBL)	3
1.5. Corporate Conduct of the Agricultural Development Bank Limited (ADBL)	3
1.6. Major Function of the ADBL	4
1.7. Statement of the Problem	5
1.8. Objective of the Study	6
1.9. Rationale of the Study	6
1.10. Scope of the Study	8

1.11. Methodology	8
1.11.1. Population	8
1.11.2. Sample Framework	9
1.11.3. Data Collection	9
1.12. Limitations of the Study	10
1.12. Organization of the Study	10

## **CHAPTER II**

### **REVIEW OF LITERATURE**

2.1. Conceptual Review	11
2.2 Review of Books	13
2.3 Review of unpublished Thesis/ unpublished Dissertation	15
2.4 Review of Journals/ Articles	18
2.5 Conceptual Framework	30
2.6 Research Gap	31

## **CHAPTER III**

### **RESEARCH METHODOLOGY**

3.1 Introduction:	33
3.2 Research Design	33
3.3 Population and Sample	34
3.4 Data Collection Procedure	35
3.4.1 Primary data	35
3.4.2 Secondary data	37
3.5 Data Period Covered	38
3.6 Method of Analysis	38

**CHAPTER IV**  
**PRESENTATION AND ANALYSIS OF DATA**

4.1 Presentation and Analysis	39
4.2 Educational Background	39
4.3 Experience	43
4.4 Age Group	45
4.5 Number of Staff in the Branch Offices	47
4.6 Strategy Implementation	49
4.7 Comparative Analysis	52

**CHAPTER V**  
**SUMMARY, RECOMMENDATION AND CONCLUSION**

5. Major Findings	57
5.1 Findings in Internal Factors	57
5.2 Findings in External Factors	59
5.3 Conclusions and Recommendations	60
Bibliography	63
Appendixes- 1	66
Appendixes- 2	76

## List of Tables

	Page No
Table 1: Five years trend of ADBL indicators	7
Table 2: Five years trend of Deposit Collection and Loan Investment	7
Table 3: Sample Framework	9
Table 4: Sample Framework	35
Table 5: Role of Education Background in Deposit collection	40
Table 6: Role of Qualification of Managers in Deposit Collection	41
Table 7: Staff by Educational Qualifications	42
Table 8: Staff by Educational Background	42
Table 9: Role of Experience in Deposit Collection	43
Table 10: Staff by Number of years of service	45
Table 11: Role of Age in Deposit Collection	46
Table 12: Role of No of Staff in Branch offices to increase deposit collection	48
Table 13: Role of Strategy Implementation to increase Deposit Collection	49
Table 14: Most Significant components of factors affecting Deposit Collection	51
Table 15: Deposit Growth rate of ADBL and its Major Competitors	52
Table 16: Market Share of ADBL and its competitors in case of Deposit Collection	53
Table 17: External factors that affect deposit collection	55
Table 18: Business Operation Standard	61

## List of Chart

	Page No
Chart 1: Role of Educational Background in Deposit Collection	40
Chart 2: Role of Qualification of managers in Deposit collection	41
Chart 3: Role of Experience in Deposit Collection	44
Chart 4: Role of Age in Deposit Collection	46
Chart 5: Role of No of Staff in Branch offices to increase deposit collection	48
Chart 6: Role of Strategy Implemented to increase Deposit Collection	50
Chart 7: Most Significant components of factors affecting Deposit collection	51
Chart 8: Market share of ADBL and its major competitors in 1st qtr of FY 067/68	54
Chart 9: Market Share of ADBL and its major competitors in case of Deposit collection	54
Chart 10: External factors that affect Deposit Collection	55

## Acronyms

ADBN:	Agricultural Development Bank, Nepal
ADBL:	Agricultural Development Bank Limited
BAFIA:	Bank and Financial Institution Act
BAFIO:	Bank and Financial Institution Ordinance
CCB:	Central Cooperative Banks
CD:	Credit and Deposit
FY:	Fiscal Year
Ltd.	Limited
MIS:	Management Information System
MBA:	Masters in Business Administration
NABIL:	Nabil Bank Limited
NBL:	Nepal Bank Limited
NBBL:	Nepal Bangladesh Bank Limited
NGBL	Nepal Grindlays Bank Limited
NIBL:	Nepal Investment Bank Limited
NIDC:	Nepal Industrial Development Corporation
NPA:	Non Performing Assets
NRB:	Nepal Rastrya Bank
Qtr:	Quarterly
RBB:	Rastrya Banijya Bank
SFDP:	Small Farmers Development program
SFCL:	Small Farmers cooperative limited
VRS:	Voluntary Retirement Scheme