A STUDY ON DEPOSIT MOBILIZATION

(A COMPARATIVE STUDY OF HIMALAYAN BANK LIMITED AND EVEREST BANK LIMITED)

SUBMITTED BY:

Rajendra Kadariya

Shanker Dev Campus

Roll No: 1669-059

T.U. Regd. No: 32524-94

A Thesis Submitted to:

Office of the Dean

Faculty of Management

Tribhuvan University

In partial fulfillment of the requirements for the Degree of
Master's of Business Studies (MBS)

Putalisadak, Kathmandu

March, 2009

RECOMMENDATION

This is to certify that the thesis

Submitted by:

Rajendra Kadariya

Entitled

A Study on Deposit Mobilization
(A Comparative Study of Himalayan Bank Ltd and Everest Bank Ltd.)

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

…………………………….	**……………………………..**
(Achyut Raj Bhattarai)	**(Dr. Kamal Deep Dhakal)**
Thesis Supervisor	**Campus Chief**

……………………………….
(Shree Bhadra Neupane)
Thesis Supervisor

VIVA- VOCE SHEET

We have conducted the viva- voce examination of the Thesis

Submitted by:

Rajendra Kadariya

Entitled

A Study on Deposit Mobilization
(A Comparative Study of Himalayan Bank Ltd and Everest Bank Ltd.)

and found the thesis to be the original work of the student written in accordance with the prescribed format. We recommend the Thesis to be accepted as partial fulfillment of the requirement for Master's Degree of Business Studies (MBS)

Viva - Voce Committee

Chairperson, Research Committee**:** ______________________________

Member (Thesis Supervisor**):** ______________________________

Member (Thesis Supervisor**):** ______________________________

Member (External Expert): ____________________________________

Date:……………………………

DECLARATION

I hereby, declare that the work reported in this thesis entitled **A Study on Deposit Mobilization (A Comparative Study of Himalayan Bank Ltd. and Everest Bank Ltd.)** submitted to Research Department of Shanker Dev Campus**,** Putalisadak, T.U., is my original work done in the form of partial fulfillment of the requirements for the Masters of Business Studies (MBS) under the supervision of Lecturer **Shree Bhadra Neupane** and Lecturer **Achyut Bhattarai** of Shanker Dev Campus, T.U.

Date:…………………

____

Rajendra Kadariya
Shanker Dev Campus
Roll No: 1669-059
T.U. Regd. No: 32524-94

ACKNOWLEDGEMENT

This research **A Study on Deposit Mobilization (A Comparative Study of Himalayan Bank Ltd. and Everest Bank Ltd.)** has been prepared for the partial fulfillment of the requirement for Master Degree in Business Studies. It is really an appreciable curriculum of T.U. because it helps the students to express their theoretical concept achieved during the study period into the practical field.

First of all, I would like to express my deep gratitude to my thesis supervisors **Shree Bhadra Neupane** and **Achyut Raj Bhattarai** of Shanker Dev Campus, for providing guidance and suggestions in all the time of research.

I would like to express my hearty thanks to family of Nepal Stock Exchange Ltd., Security Board, Himalayan Bank Limited and Everest Bank Limited providing me data as well as suggestions. The staff of Everest Bank Ltd. named Abhisek Dhakal help was admirable. I would like to express my sincere thanks to library staffs of Shankar Dev Campus for their ready assistance.

Finally, I would like to express my gratitude to all of my friends and family members who provided me continuous inspiration as well as contribution for my achievement. And I am thankful to all those who have helped me directly and indirectly to complete this research work.

Rajendra Kadariya
Banasthali, Kathmandu

TABLE OF CONTENTS

LIST OF TABLES

LIST OF FIGURES

ABBREVIATION

A.D.	=	Anno Domini
ATM	=	Automatic Teller Machine
B.S.	=	Bikram Sambat
CFFA	=	Cash Flow from Financial Activities
CFIA	=	Cash Flow from Investment Activities
CFOA	=	Cash Flow from Operating Activities
CRR	=	Cash Reserve Ratio
CV	=	Coefficient of Variation
EBL	=	Everest Bank Limited
FC	=	Foreign Currency
FY	=	Fiscal Year
HBL	=	Himalayan Bank Limited
JVBs.	=	Joint Venture Banks
L.C.	=	Letter of Credit
Ltd.	=	Limited
MAST	=	Marketability, Ascertain ability, Stability and Transferability
Misc.	=	Miscellaneous
NAB	=	Nepal Arab Bank Limited
NBBL	=	Nepal Bangladesh Bank Limited
NEPSE	=	Nepal Stock Exchange
NIC	=	Nepal Industrial and Commercial
NIDC	=	Nepal Industrial and Development Corporation
NRB	=	Nepal Rastra Bank
P.F.	=	Provident Fund
PE	=	Probable Error
PNB	=	Punjab National Bank
RBB	=	Rastriya Banijjya Bank
SCBL	=	Standard Chartered Bank Ltd.
SD	=	Standard Deviation
SMS	=	Short Message Service
SWIFT	=	Society for World Wide International Financial Transaction
T.T.	=	Telegraphy Transfer
T.U.	=	Tribhuvan University
Viz.	=	Such as