

DEPOSIT MOBILIZATION OF COMMERCIAL BANKS
(WITH REFERENCE TO SCBNL, EBL, HBL &RBB)

A Dissertation submitted to the Office of the Dean, Faculty of Management in partial
fulfillment of the requirements for the Master's Degree

by

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Certification of Authorship

I hereby corroborate that I have researched and submitted the final draft of dissertation entitled “**Deposit Mobilization of Commercial Bank (with Reference EBL, HBL, RBB and SCBNL)**”. The work of this dissertation has not been submitted previously for the purpose of conferral of any degrees nor it has been proposed and presented as part of requirements for any other academic purposes.

The assistance and cooperation that I have received during this research work has been acknowledged. In addition, I declare that all information sources and literature used are cited in the reference section of the dissertation.

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Report of Research Committee

Ms. Nilam Budaprithi has defended research proposal entitled “**Deposit Mobilization of Commercial Bank (with Reference EBL, HBL, RBB& SCBNL)**” successfully. The research committee has registered the dissertation for further progress. It is recommended to carry out the work as per suggestions and guidance of supervisor Prof. Santosh Kumar Ghimire and submit the thesis for evaluation and viva voce examination.

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We have examined the dissertation entitled “**Deposit Mobilization of Commercial Bank (with Reference EBL, HBL, RBB& SCBNL)**” presented by **Ms. Nilam Budaprithi** for the degree of **Master of Business Studies (MBS semester)** and conducted the viva voce examination of the candidate. We hereby certify that the dissertation is acceptable for the award of degree.

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Abbreviations

ADB	: Asian Development Bank
ADV	: Advertising & Publicity
ATM	: Automated teller machine
BB	: Change in branch
CRR	: Cash Reserve ratio
DEP	: Change in bank deposit
EBL	: Everest Bank Limited
ER	: Change in exchange rate
Govt	: Government
HBL	: Himalayan Bank Limited
i.e.	: That is
INF	: Average annual inflation rate
Inv.	: Investment
LC	: Letter of Credit
LO	: Change in loan and advances
Ltd.	: Limited
MS	: Change in money supply
NGDP	: Change in normal GDP
NIDC	: National Industrial Development Corporation
NRB	: Nepal Rastra Bank
RBB	: RastriyaBanijya Bank
SCBNL	: Standard Chartered Bank of Nepal Limited
T.U	: Tribhuvan University
V.I.P	: Very important Person

Abstract

Deposit mobilization is one of the major concerns for banks and this achieving the optimal level of earning deposit is vital. The main objective of this study was to identify deposit collection, mobilization of deposit, financial performance, relation and impact of the deposit on loan and advance and investment of EBL, HBL, RBB and SCBNL. To achieve the research objectives, the study adopts approach of quantitative method through secondary data sources. The selective samples are selected among 27 commercial banks. The secondary sources of data would extract from annual report of selected banks data from 2015/16 to 2019/20. The study shows that the deposit collections of banks are increasing day by day. In the comparison of mobilizing their deposit shows RBB in higher rank. Study indicates that RBB has good liquidity position, investment on productive sector and share and debenture. SCBNL shows the higher position in collecting deposit in comparison of EBL, HBL and RBB. Growth rate of total deposit, loan and advances and investment is increasing per year of EBL, HBL, RBB and SCBNL. The growth of net profit of RBB is higher than other. The regression and correlation of deposit on loan and advance shows that the positive higher significance relationship between deposit and loan and advances. The all sample banks are increasing their financial performance with the higher competition.