

**COMPARATIVE STUDY ON DEPOSIT MOBILIZATION
OF NABIL BANK LIMITED, NEPAL BANK LIMITED
AND NEPAL INVESTMENT BANK LIMITED**

A Thesis

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RECOMMENDATION LETTER

This is to certify that thesis entitled **Comparative Study on Deposit Mobilization of Nabil Bank Limited, Nepal Bank Limited and Nepal Investment Bank Limited** submitted by Laxmi Limbu is an original piece of research work prepared as per the format prescribed and approved by Faculty of Management, Tribhuvan University. This research work is completed under my supervision and guidance and I am fully satisfied with.

To the best of my knowledge, the candidate has fulfilled all requirements of Master of Business Study (MBS) degree, Faculty of Management, Tribhuvan University. I, therefore, recommend that this research work be considered for the award of master's degree.

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APPROVAL SHEET

We, the undersigned, have examined the thesis entitled **Comparative Study on Deposit Mobilization of Nabil Bank Limited, Nepal Bank Limited and Nepal Investment Bank Limited** by **Laxmi Limbu** a candidate for the degree of **Master of Business Studies (MBS)** and conducted the Viva Voce examination of the candidate. We hereby certify that the thesis is worthy of acceptance.

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CERTIFICATION OF AUTHORSHIP

I certify that the work in the thesis has not previously been submitted for a degree nor has it been submitted as part of requirement for a degree except as fully acknowledged within the text.

I also certify that the thesis has been written by me under the supervision of Prof. Dr. Bal Krishna Shrestha. Any help that I have received in my research work and the presentation of the thesis itself has been acknowledged. In addition, I certify that all information source and literature used are indicated in the reference section of thesis.

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ABSTRACT

This study aims to find the comparative study on deposit mobilization of Nabil Bank Limited, Nepal Bank Limited and Nepal Investment Bank Limited. For this purpose, 3 banks are selected as sample size of the study during 2012/13 - 2016/17. The secondary data are used to examine the study on deposit mobilization of selected banks. The tools used on the study are statistical tools, which are Arithmetic Mean, Standard Deviation, and Coefficient of Variation. And also used on the study is correlation analysis and probable error analysis.

The findings of the study show, the total current deposits have increasing trend to all selected banks. The total margin deposits of Nabil Bank Limited and NIBL has collecting deposits in better way because it is increasing year by year but NBL's margin deposit has fluctuating. The total saving deposit of Nabil Bank, NBL and NIBL has increasing till certain year than it is decreasing. The fixed deposit of NBL and NIBL has collecting deposit is good. Nabil Bank, NBL and NIBL has worst condition of collecting call deposits. The interest expenses of NIBL have been increasing year by year, which means the condition of NIBL is not good. The total interest income of NBL has been increasing year by year. NBL, the total investment has fluctuating trend, it shows the NBL cannot invest their deposit in productive sector. The performing loan of Nabil Bank, NBL and NIBL has increasing year by year and the non-performing loan of Nabil Bank, NBL and NIBL have been fluctuating.

Keywords: Deposit Mobilization, Deposit, Commercial Banks

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ABBREVIATIONS

NBL	Nepal Bank Limited
NIBL	Nepal Investment Bank Limited
ATM	Automated Teller Machine
P.E.	Probable Error
SD	Standard Deviation
CV	Coefficient of Variation
OLS	Ordinary Least Square
ROA	Return on Assets
ROE	Return on Equity
CD	Current Deposits
NRB	Nepal Rastra Bank
NEPSE	Nepal Stock Exchange
PIN	Personal Identification Number