

CHAPTER I

INTRODUCTION

1.1 Background of the Study

The story of the banking began with the first prototype banks were the merchants of the world, who made grain loans to farmers and traders who carried goods between cities. This was around 2000 BC in Assyria and Sumeria. Later, in ancient Greece and during the Roman Empire, lenders based in temples made loans, while accepting deposits and performing the change of money. Archeology from this period in ancient China and India also shows evidence of money lending activity. Many histories position the crucial historical development of a banking system to medieval and renaissance Italy and particularly the affluent cities of Florence, Venice and Genoa. The Bardi and Peruzzi Families determined banking in 14th century Florence, establishing branches in many others parts of Europe. The most famous Italian bank was the Medici bank, established by Giovanni Medici in 1397. The oldest bank still existence is Banca Medici dei Paschi di Siena, headquartered in Siena, Italy, which has been operating continuously since 1472. The development of banking spread from northern Italy throughout the Holy Roman Empire, and in the 15th and 16th century to northern Europe. This was followed by a number of importance innovations that took place in Amsterdam during the Dutch Republic in the 17th century, and in London since the 18th century. During the 20th century, development in telecommunications and computing caused major changes to banks operations and let banks dramatically increase in size and geographic spread. The financial crisis of 2007-2008 caused many bank failures, including some of the world's largest banks, and provoked much debate about bank regulation.

The story of banking in Nepal dates back to the year 1937 AD with the establishment of Nepal Bank Limited as the first commercial bank in Nepal. It was established as a semi-government bank with METALLIC COINS worth NRs. 10 million as the authorized capital. Banknotes in Nepal weren't introduced up until the mid-1940s. It was in the year 1947 that the earliest banknotes were issued by the treasury

“SadarMulukiKhana”. These notes were signed by a “Khanjanchi” the head of the treasury who also was a high Hindu Priest. Later in year 1955, Nepal Rastra Bank Act was formulated for a better banking system and Nepal Rastra Bank was established in 1956 as the central bank of Nepal according. After this date, the banknotes were issued by the central bank with signatures of the governors of the institution. Till the 1980s, the banking sector was wholly owned by the government with ADBL, RBB, NBL and NRB being the pillars of financial institution in Nepal. 1984 saw the start of the private banking industry with the establishment of Nabil Bank and the introduction of foreign banks such as the Nepal Grindlays. The banking sector in Nepal has faced many hurdles and hindrances.

It has undergone various political conflicts and instability. But today it stands more liberalized and modernized. There are various types of banks working in the modern banking sector includes 28 commercial banks, 57 developments banks, 36 finance companies, 48 microfinance institutions and 15 saving and credit co-operative. Due to the absence of the central bank, Nepal Bank has to play the role of central bank and operate the function of central bank. Hence, the Nepal Rastra Bank Act 1955 was formulated, which was approved by Nepal Government accordingly, the Nepal Rastra Bank was established in 1956 A.D. as the central bank of Nepal. Nepal Rastra Bank makes various guidelines for the banking sector of the country. A sound banking system is important for smooth development of banking system. It can play a key role in the economy. It gathers savings from all over the country and provides liquidity for industry and trade. In 1957 A.D. Industrial Development Bank was established to promote the industrialization in Nepal, which was later converted into Nepal Industrial Development Corporation (NIDC) in 1959 A.D. As the agriculture is the basic occupation of major Nepalese, the development of this sector plays in the prime role in the economy.

So, separate Agricultural Development Bank was established in 1968 A.D. This is the first institution in agricultural financing. Today, the banking sector is more liberalized and modernized and systematic managed. There are various types of bank working in modern banking system in Nepal. Technology is changing day by day. And changed technology affects the traditional method of the service of bank. Banking software,

ATM, E-banking, Mobile Banking, Debit Card, Credit Card, Prepaid Card etc. services are available in banking system in Nepal. It helps both customer and banks to operate and conduct activities more efficiently and effectively.

Deposit mobilization is one of the crucial functions of a conventional financial institutions or banks to satisfy one of the requirements of a “banking business” i.e. sourcing of funds or borrowing money from customer. Banks mobilize deposits by making finances and by investing in various financial market. Basically deposit mobilization is related to the creation of credits. The banks would have special campaigns where they would interact with a lot of people and invite them to make deposit into their bank. Deposit mobilization is one of the essential tools for the economic development of an underdeveloped and developing countries rather than the developed countries. It is because the developed countries deposit collection for capital formation is easy due to developed capital market in every sector.

His Majesty King Tribhuvan inaugurated Nepal Bank Limited on Kartik 30, 1994 BS. This marked the beginning of an era of formal banking Nepal. Until then all monetary transactions were carried out by private dealers and trading center. Then Prime Minister Maharaja JuddhaSumahar J. B. R. speaking on the occasion with the kind permission of his Majesty the king stated this work which is being done in the larger interest of the nation is a great moment for me. Until today bank could not be opened in Nepal. Therefore this bank, which is being established under the name of Nepal Bank Limited to fill that need and to be inaugurated by his Majesty the king, is a moment of great joy and happiness.

The Bank's objectives to render service to the people whether rich or poor and to contribute to the nation's development will also need the support and best wishes of all, which I am confident will be forthcoming. In that era, very few understood or had confidence in this new concept of formal banking. Raising equity shares were not easy and mobilization of deposits even more difficult. This was evident when the bank floated equity shares worth NRs. 2,500,000, but was successful only in raising NRs. 842,000. In the absence of any bank in Nepal the economic progress of the country was being hampered and causing inconvenience to the people and therefore with the

objective of fulfilling that need by providing service to the people and for the betterment of the country, this law in hereby promulgated for the establishment of the Bank and its operation

Nabil Bank Limited is the nation's first private sector bank, commencing its business since July 1984 (Ashad 29, 2041). Nabil was incorporated with the objective of extending international standard modern banking services to various sectors of the society. Pursuing its objective, Nabil provides a full range of commercial banking services through its 67 points of representation. In addition to this, Nabil has presence through over 1500 Nabil Remit agents throughout the nation. Nabil, as a pioneer in introducing many innovative products and marketing concepts in the domestic banking sector, represents a milestone in the banking history of Nepal as it started an era of modern banking with customer satisfaction measured as a focal objective while doing business.

Nepal Bank Limited (NBL), the first bank of Nepal was established in November 15, 1937 (Kartik 30, 1994). It was formed under the principle of joint between government and general public. NBL'S authorized capital was Rs 10 million and issued capital Rs. 2.5 million of which paid up capital was Rs. 842 thousand with 10 shareholders. The bank has been providing banking through its branch offices in the different geographical location of the country.

Nepal Investment Bank Ltd. (NIBL), previously Nepal Indosuez Bank Ltd., was established in 1986 (Falgun 26, 2042) as a joint venture between Nepalese and French partners. The French partner (holding 50% of the capital of NIBL) was Credit Agricole Indosuez, a subsidiary of one of the largest banking group in the world. Later, in 2002 a group of Nepalese companies comprising of bankers, professionals, industrialists and businessmen acquired the 50% shareholding of Credit Agricole Indosuez in Nepal Indosuez Bank Ltd., and accordingly the name of the Bank also changed to Nepal Investment Bank Ltd.

1.2 Statement of Problems

Several studies have been conducted in this field by different research intuition and scholars but most of the studies do other commercial banks out of 28 banks but I would like to do study on Nepal Bank Limited, Nepal Investment Bank Limited and Nabil Bank Limited's comparative study on deposit mobilization. NBL is first government sector commercial bank which was established on Kartik 30, 1994 B.S. and Nabil Bank Limited is first private sector commercial bank which was established on July 12, 1984. NIBL was established in 1986.

The study has following research questions.

1. What is the deposit condition of Nepal Bank Limited, Nepal Investment Bank Limited and Nabil Bank Limited?
2. What is the pattern of deposit mobilization of Nepal Bank Limited, Nepal Investment Bank Limited and Nabil Bank Limited?

1.3 Purpose of the Study

The main objectives of the study are to find out the difference in deposit mobilization of Nepal Bank Limited and Nabil Bank Limited. Thus, the specific objective of research is as follows.

1. To examine the deposit pattern of Nepal Bank Limited, Nepal Investment Bank Limited and Nabil Bank Limited.
2. To assess the deposit mobilization of Nepal Bank Limited, Nepal Investment Bank Limited and Nabil Bank Limited.

1.4 Significant of the Study

Main source of income of commercial bank is deposit from customer. Bank collects the cash from customer at most 80% to 90%. If bank have sufficient balance, than bank can do easily mobilized the deposit. This study may be useful to some extent for the researcher, students and for these who want to carry out further study. Similarly,

this study may be fruitful to planners, policy makers, social workers and other who interested to study on deposit mobilization.

1.5 Focus of the Study

This study will focus on the mobilizing the resources in developing as well as developed countries. Those institutions can induce the public to save their valuable funds. They can help to mobilize the society. In this way the saving can enter into banking channel from the informal sector. Banks are the financial intermediaries; they collect the surplus money as deposit from the surplus units and provide the deficit money as loans and advances to the deficit units. In between the activities and processes that are conducted to bridge the gap between surplus units and deficit units in the society is called Credit Creation process. This study deals with the liquidity, efficiency, profitability, and risk position of commercial banks as an aid to economic development of the country by making survey of deposits and credits of commercial banks and their utilizations to fulfill the financial needs of different sectors of the economy.

1.6 Limitation of the Study

This study is subject to some constraints. The main focus of the study is to point out the financial position of banking sectors, particularly Nepal Bank Limited, Nepal Investment Bank Limited and Nabil Bank Limited. In Nepal preparation of multiple financial statements are very much common practices in private sectors, hence the findings and conclusions based on the available financial statements may not be perfectly correct and accurate in reality. Following are the major limitations of the study:

1. The research design and analysis used on this study are based on the secondary data which covers the periods of last five fiscal years.
2. Time and resource constraints have limit the area covered by the study, hence out of 28 commercial banks only Nepal Bank Limited, Nepal Investment Bank Limited and Nabil Bank Limited are included on the study.

3. The accuracy of the research work is dependent on the data provided by the concerned banks and financial institutions.

1.7 Chapter Plan

This research is divided into following five chapters.

Chapter I Introduction

This chapter shows the background of the study, purpose, and significance of the study, limitation of the study and organization of the study.

Chapter II Literature Review

It concluded the conceptual review of relevant study including review of previous published and unpublished research work, article, and journals. It includes theoretical and research review of related study by difference researchers.

Chapter III Research Methodology

It shows the adopted method used for research. On the nature of the research study financial and statistical tools are used for analysis of present data.

Chapter IV Results

It is main part of the study. In this chapter we presented and analysis of collected relevant data and major findings.

Chapter V Conclusion

It includes summary, conclusion and implication of the study.

CHAPTER II

REVIEW OF LITERATURE

The main function of commercial bank is accepting deposit and pay interest according to the kind of deposits. Deposit is main source of commercial banks collecting economy. Excess of income over consumption required is saved. Such saving is deposited in commercial banks. Banking habit is growing fast. People deposit their excess of income over consumption in commercial banks, because banks vaults are safer than home coffers and interest paid by banks on deposits add to earnings.

It is important that the commercial bank's deposit policy is the most essential policy for its existence. The growth of bank depends primarily upon the growth of its deposits. The volume of funds that management will use for creating income, through loans and investment is determined largely by the bank's policy governing deposits. In other words, when the policy is restrictive, the growth of bank is restated or accelerated with the liberalization in the deposit policy. In banking business, the volume of credit extension much depends upon the deposit base of a bank.

Thus banks have evolved from relatively passive acceptors of depositors to active bidders for funds. Depositors are one of the aspects of the bank liabilities that management has been influencing through deliberate action.

In this chapter relevant study has been made to know the opinion of other researchers and authors related to deposit mobilization of commercial banks in Nepal. Only the relevant literatures have been reviewed. Every possible effort has been made to grasp knowledge and information that is available from libraries and the documents available from relevant literatures and concerned commercial banks have been reviewed. This chapter helps to take adequate feedback to broaden the information base and inputs to my study.

2.1 Conceptual Review

Under this heading the concept of the bank and banking transaction are described after reading the available books.

2.1.1 Evolution of Modern Banking

“The word bank is derived from the Italian banca, which is derived from German language and means bench. The terms bankrupt and ‘broke’ are similarly derived from bancarotta, which refers to an out of business bank, having its bench physically broken. Modern leaders in Northern Italy originally did business in open area, or big open rooms, with each leader working from his own bench or table,”(www.en.wikipedia.org/wiki/bank).

Modern banking originated in medieval Italy despite strong Christian prohibitions against usury according to the canon law, Florence, Genoa and Lecca became the centers of the finance and trade 12th and 13th centuries. Bank of Venice was the first bank which was established to finance for the monarch in his war. Bank of Barcelona and Bank of Genoa was established at the years 1401 A.D. and 1407 A.D. respectively. The bankers of Lombardy were famous in England. Banking slowly spread in the rest of the Europe and by the late 19th century, in Barcelona, Spain even the clergy was engaged in banking. The German and Swiss rose to pre-eminence in 1480’s A.D. In England banking began with the English Goldsmiths only after the 1640 A.D. The bank of Amsterdam was great of the 17th century and enjoyed the prestigious portions.

History of the banking tells us that the merchants are the banker who first evolved in the banking system by trading in commodities than the money. Their trading activities required the remittance of the money from one place to another. For this, they issued different documents which are traded as the money called draft and hundi in the modern days.

Goldsmith is also the developer of banking system. The goldsmith accepts various wealth of the public to keep in safe from theft in return goldsmiths take some charges with them. On the other hand they issue the evidence of the receiving valuables of the depositors which became the easier mode of payment. It became like the modern cheque as a medium of exchange and means of payments. Finally, the money lender of early age also contributed in the growth of banking to large extends.

But in Nepal, before 1936 A.D. there were no banks at all. A few indigenous money leaders carried out all the monetary transactions. The need of the masses were not meet by them and as a matter of the fact a very large person of the production activities of the country still remains completely outside the par view of the organized banking system. So far as the banking development in the modern sense in Nepal is concerned Nepal Bank Ltd is the first institutional bank in Nepal which was established in 1937 A.D. its establishment was great achievement in the history of banking development in Nepal.

2.1.2 Concept of Deposit

The excess of income over consumption requirement is saved. Such savings are deposited in commercial banks, even amounts to be spent for consumption purposes are deposited in commercial banks. Payment for goods and services is made in cheques drawn on banks. Banking habit is growing faster. People deposit their earnings in commercial banks because banks vaults are safer than home coffers and they pay interest according to the kind of deposits. Banks accept deposits to lend the same at a higher rate of interest. Deposits and credits are just like inflow and outflow of funds of the banks. Banks deploy funds by way of providing credits to needy people. Credits (loans and advances) are the largest income earning asset of the bank and the most profitable and high risk associated item on the asset side of the bank balance sheet. It is important that commercial bank's deposit policy is the most essential policy for its existence. The growth of banks depends primarily upon the growth of its deposits. The volume of funds that management will use for creating income through loans and investment is determined largely by the bank's policy governing deposits. In other words, when the policy is restrictive, the growth of bank is restated or accelerated with the liberalization in the deposit policy. In banking business, the volume of credit extension much depends upon the deposit base of a bank.

“The deposit creating power of commercial banks forces to raise the assets along with the liabilities side of the balance sheet. In other words, assets give raise to liabilities. Traditionally, the deposit structure of a commercial bank was thought to be

determined by the depositors and not by bank management. There are regular changes in this view in the modern banking industries,” (Vaidya, 2001).

“Mobilization of deposits is one of the important functions of banking business. It is an important source of working fund for the bank. Deposit mobilization is an indispensable factor to increase the sources of the banks to serve effectively. Mobilization of deposit plays an important role in providing satisfactory service to different sectors of the economy. The Commercial Banks must tap deposits from urban and rural areas. This helps the banks to provide large amount of funds to priority sectors for development. The success of the banking greatly lies on the deposit mobilization. Performances of the bank depend on deposits, as the deposits are normally considered as a cost effective source of working fund. Mobilization of rural savings is one of the important objectives of the Commercial Banks. It helps to expand banking operations. The RBI encourages the banks to mobilize deposits, by providing subsidy for branch expansion. The successful functioning of commercial banks depends on the extent of funds mobilized. Deposits are the life blood of banking companies. Deposits constitute a vital source of funds required for banking business. There are different types of deposits, with different maturity pattern carrying different rates of interests. Deposit mobilization is depending on the cost of deposits. Mobilization of deposits for a bank is as essential as oxygen for human being. In the post liberalization scenario, the number of players in banking industry has increased considerably which developed competition in bank marketing. „The survival of the fittest“ has made applicable for the banks. To enhance profitability, banks take steps to minimize the expenditure and are forced to mobilize low cost deposits,” (Shettar, 2014).

Deposit is the money placed with a bank or other financial institution. Deposits are generally made into either a checking or savings account, although many other types of accounts exist where deposits can also be made or Deposit is a claim of customer over the bank on his account. A Deposit will often be made into a savings account for the purpose of wealth storage, but such a Deposit will usually only earn a relatively low interest rate. On the other hand, a Deposit made into a checking account allows the funds to be made available for use through the writing of a check. Other types of

Deposits to different types of accounts can include: Term, Time, Call, Counter, Bank, Security, Current, Demand, Direct and Fixed Deposits. A deposit is generally required upon the opening of almost all fiduciary accounts at banks and other financial and credit institutions. Banks mobilize deposits by making finances and by investing in various financial markets. Basically deposit mobilization is related to the creation of credits. The banks would have special campaigns where they would interact with a lot of people and invite them to make deposits with their bank.

Thus, bank deposit is subject to various form of classification. The deposits are generally classified based on ownership, security and the availability of funds. There are two types of deposit which are as follows:

a. Interest Bearing Deposit

Deposit in which banks are required to pay interest is known as interests bearing deposit saving, term (fixed), call and recurring deposit are interest bearing deposit.

i. Saving Deposit

A saving deposit is one in which middle class people and general server open a limited amount of money that can be withdrawn and low level of interest will be provided by bank. This is very common and general deposit account, which is suitable for those classes of people who want to save some portion of their earnings or the money left after the consumption. There are some restrictions in withdrawing money at the same time the limitation depends as per nature of the economy and from one country to the other every bank to the other.

ii. Fixed Deposit or Time Deposit

This is a kind of deposit in which amount will be deposited for a fixed period of time that money cannot be withdrawn before the expiry of time. So the money deposited in this account can be utilized by banks for medium or long term credit freely being confident that the depositor will not come to claim until the time lapses. The time deposit is the main source of commercial banks for their credit operation. Investment in medium term and long purposes is possible only through this type of deposit.

However, the depositor can take loan under security. In the context of Nepal, fixed deposit has been classified according to the following durations:

- 1) Quarterly
- 2) Semi-annual
- 3) Annually

The rate of interest rate on fixed deposit depends upon the duration of time deposit.

iii. Call Deposit

Call deposit incorporates the characteristics of current and saving deposit. Current deposit in the sense deposit is withdrawn able at “call” and savings in as dense the deposit earns “interest”. The companies not entitled to open savings account can open the call accounts. Interest rate on call deposit is negotiable between the bank and the depositor and hence, is normally not published or announced in public. Interest rate is applied on daily average balance. Withdrawal restriction is not imposed on call deposit but the balance should not go below an agreed level.

iv. Recurring Deposit

Concept of recurring deposit was developed to encourage the thrift among people of fixed regular earning. In recurring deposit scheme, the depositor is required deposit the fixed amount in each installment and is repaid fixed amount at maturity.

b. Non-Interest Bearing Deposit

It is the deposit in which the banks need not to pay interest for the customer of their savings. It is because in this type of deposit customer can withdraw the money at any time or can withdraw daily and the bank could not employ the amount in profitable projects that is why it does not pay any interest in this type of account. Current and margin deposit are non-interest bearing deposit.

i. Current Deposit

The current deposit account generally is opened by the business persons. They are allowed to withdraw and deposit their money according to their needs. There is no limitation of withdrawing the money. Therefore, these types of deposits are those people who may need money at uncertain times.

ii. Margin Deposit

Banks issue letter of credit, guarantee and indemnity etc. on behalf of the customer for a specified sum of money. These amounts have to be paid to the beneficiaries of aforesaid instruments provided they claim as per the terms and conditions agreed upon. Thus banks are exposed to contingent liability. To reduce the liability, banks ask customer to deposit a certain amount as the margin deposit.

Therefore, the main objective of deposit mobilization is to convert idle saving into active saving. When discussing about resource mobilization we are mainly concerned with increasing the income of low-income and to make them able to save more and to invest against the collected amount in the development activities.

2.1.3 Deposit Mobilization

Mobilization of deposit for a bank is as essential tool for the survival of the banking industry (Deb, 1988). Deposit mobilization is one main functions of banking business and so an important source of working fund for the bank. Mobilization deposit is the collection of cash or funds by a financial institution from the public through its current, savings, fixed, recurring accounts and other specialized schemes. Since deposits are normally considered as a cost effective source of working fund, the bank's ability to lend more as well as its success greatly lies on its deposit mobilization. However the bank's ability to mobilize enough funds from the public through its current, savings, fixed, recurring accounts and other specialized schemes will depend on the systems employed in this highly competitive industry. Banking over the years has lived up to its definition of safe keeping of customers funds and ensuring that the customers get the money upon demand. And this has been the basic

function of banking just as a raw material is for a business; to banking institution is cash. Deposit mobilization is an indispensable factor to increase the source of the Central Cooperative Banks to serve effectively. The importance of deposits of the cooperative banking structure to provide satisfactory service to any program of agricultural production and industrial manufacturing hardly needs to be over emphasized. Several committees and commissions have stressed that the Central Cooperative Banks must tap deposits from urban and rural areas so that they may be able to provide funds in large amounts to primary societies for farm and non-farm development. The success of the banking greatly lies on the deposit mobilization performance of the bank as the deposits are normally considered as a cost effective source of working fund. The bank is operating various deposit schemes such as current, savings, fixed, recurring and other special schemes to meet the varying requirement of the customers.

2.1.4 Requirement for Deposit Mobilization

The following are some reasons why deposit mobilization is needed in a developing country like Nepal.

1. Capital is needed for the development of any sector of the country. The objective of deposit mobilization is to collect the scattered capital in different forms within the country.
2. Capital is needed for the development of any sector of the country. The objective of deposit mobilization is to collect the scattered capital in different forms within the country.
3. The need of deposit mobilization is felt to control unnecessary expenditure, if there is no saving, the extra money that the people have, can flow forwards buying unnecessary and luxury goods. So, the government also should help to collect more deposit, steeping legal procedures to control unnecessary expenditures
4. Commercial banks are playing a vital role for National Development. Deposit mobilization is necessary to increase their activities. Commercial

banks are granting loan not only in productive sectors but also in other sectors like food, grains, gold and silver etc.

5. It is much more important to analyze the collected deposit in one priority sectors of a country. In our developing country's we have to promote our business and other sectors by investing the accumulated capital towards productive sectors.

2.2 Theoretical Review

The Bank-Led Theory

In the most basic version of the bank-led model of branchless banking, a licensed financial institution (typically a bank) delivers financial services through a retail agent. That is, the bank develops financial products and services, but distributes them through retail agents who handle all or most customer interaction. The bank is the ultimate provider of financial services and is the institution in which customers maintain accounts. Once an account is established or loan approved, the customer goes to the retail agent to conduct all or certain financial transactions. The retail agent checks the customer's identification documentation and processes the transaction, debiting the customer's and crediting the payee's bank account if it is a purchase or a transfer of funds between accounts. Unless the transaction is merely a transfer of funds, cash is either deposited to or withdrawn from the retail agent's cash drawer. An electronic record of the transaction is either routed directly from the retail agent to the bank or is handled by a payment processing agent that settles the transaction between the customer's account and the payee's account. (Lyman, Ivatury&Staschen, 2006).

The bank led theory is related to the study as it focus on how financial institution like bank deliver their financial services through a retail agent, where the bank develops financial products and services but distribute them through a retail agents. This can be a way of mobilizing deposits commercial banks use as a new model to increase financial inclusion and facilitate the transaction especially in the areas where the bank is not present. This model facilitates the banks to raise its deposits and lead to financial performance.

Diffusion of innovations theory

Diffusion of innovations is a theory that seeks to explain how, why, and at what rate new ideas and technology spread through cultures. Rogers (2003), argues that diffusion is the process by which an innovation is communicated through certain channels over time among the participants in a social system. The origins of the diffusion of innovations theory are varied and span multiple disciplines. The four main elements of diffusion are the innovation, communication channels, time, and the social system. Diffusion is a special type of communication, in which the messages are concerned with a new idea. It is this newness of the idea in the message content of communication that gives diffusion its special character. This process consists of a series of actions and choices over time through which an individual or an organization evaluates a new idea and decides whether or not to incorporate the new idea into ongoing practice. This behavior consists essentially of dealing with the uncertainty that is inherently involved in deciding about a new alternative to those previously in existence. It is the perceived newness of the innovation, and the uncertainty associated with this newness, that is a distinctive aspect of innovation decision making (Rogers, 2003)

This theory is related to the study as it presents the process of newness and implementation of innovation. Deposits mobilization is a new model of approaching savers through marketing and financial inclusion and come up with new techniques which were not been used by traditional banking, it is perceived and communicated through channels and the social system facilitates its adoption. In mobilization of deposits new innovation has to be applied and make convincing the savers to make deposits.

2.3 Review of Empirical Studies

2.3.1 Review of Articles/ Journals

Panigrahi (2015), has studied that to evaluate the trend and growth in deposit mobilization of scheduled commercial banks in Bhubaneswar in the period from 2008-09 to 2013-14. The study was based upon secondary as well as primary data. It

is concluded that there was a significant up trend and growth in current deposits but in terms of growth of deposit year by year is fluctuating. The study recommended that staff is inadequate and newly recruited are to be given intensive coaching before placing them on the front line and in the back-office work. And the study also recommended that ATM rooms security arrangements are very poor and to be strength and regulated. The pay-ins-slips and withdrawal slips can be made available on vernacular language. The PIN of the Debit Card and Credit Card are to be revised at least once in 5 years or the request of the card holder.

MBERA (2015), established the effects of deposit mobilization on the bank financial performance in commercial banks in Rwanda. The research used a census to study a population of 27 staff. The main source of data was the primary and secondary data. The documentary method, the questionnaire as research instruments were used to get the data needed for the research. The study revealed that the introduction of innovative banking technology has led to the increase in deposits at a low cost as opposed to the usual way of getting deposits through term deposits and made financial services accessible in the unbanked people. This also made the ROA, ROE, net profit increasing due as the loans volume increases. The statistical correlation revealed that there is a positive relationship between deposits mobilization and financial performance of commercial banks in Rwanda, the case of Equity Bank. This study recommended the bank to develop other strategies towards marketing and mobilize more deposits as they are indispensable tools towards the profitability of the bank.

Kumar (2015), established the examine the trend in deposits and deposit mobilization pattern of the study unit with regard to types of deposits, to examine the trend in fixed deposits and fixed deposit mobilization pattern of the study unit with regard to types of fixed deposits, to examine the trend in saving deposits and saving deposit mobilization pattern of the study unit with regard to types of saving deposits, to examine the trend in current deposits and current deposit mobilization pattern of the study unit with regard to types of current deposits, to examine the trend in source of deposits and deposit mobilization pattern of the study unit with regard to types of source of deposits. The study was mainly based on secondary data. The study revealed the total deposits of the study unit showed positive growth, significant with

the growth rate of 7.184 per cent during the study period. The share of the other society deposits in total saving deposits of the bank increased from Rs.305.31 lakhs in the year 1995-96 to Rs.949.47 lakhs in the year 2009-10. The growth of total current deposit of the study unit was not significant with the negative growth rate of 0.322 per cent during the study period. The study recommended the bank as there is positive relationship between Deposits and loans and advances of the Bank, the more deposits should be mobilized so as to lend more which in turn brings more revenue to the Bank. In these records the bank should open more branches so that it could mobilize more deposit by covering more member of customer, as the cost of savings deposit is low, the Bank should mobilize more amount under savings account. For this the Bank should take continuous effort to bring more people under the Banking fold under financial inclusion scheme announced by Reserve Bank of India.

Priye. W (2014), the study attempted to evaluate the relationship between deposit mobilization and lending behavior of banks in Nigeria using data spanning (1996-2014). Secondary data was used and collected from CBN statistical bulletin and hypotheses were formulated and tested using ordinary least square (OLS) model. The study revealed that there is a positive significant relationship between deposit mobilization and credit to manufacturing sector. The study also revealed that there is a negative significant relationship between deposit mobilization and credit to agricultural sector in Nigeria. The study therefore, recommended that government intervention and regulation should not distort the workings of the market mechanism in the banking sector. Banks should be provided with greater autonomy so that they might be able to develop a variety of savings instruments and enjoy greater freedom in the determination of interest rates. CBN and government should do more than they are currently doing by broadening the credit guarantee scheme to meet the greater needs of the bank's customers. Stakeholders in the agricultural sector should have a formal arrangement that will enable them to access credit in the banking industry.

Alagarsamy and Ganapathy (2017), this study has presented the objective an attempt is made to evaluate the growth rate and Compound Annual Growth Rate in deposit mobilization of scheduled commercial banks in the Western Region of India during the period from 2005-2006 to 2014-2015. The study was mainly based on secondary

data. The result was found that the state of Maharashtra the term deposit increase at the same time saving deposit and current deposit decrease because the state of Maharashtra the population is more compare with other western region in India and the state of Maharashtra second-most populous state and third-largest state by area.

O. Pesa (2015), the main objective of the study was to assess factors affecting deposit mobilization by bank agents in Kenya, a case of National Bank of Kenya, Kisii County. The study used a questionnaire to collect data, validity and reliability of which was ensured through expert judgment and test and retest method. The study revealed that agent transaction influences deposit mobilization by bank agents in Kenya to a great extent, requirements for cash deposits are made in national bank of Kenya branch thus influencing deposit mobilization by bank agents in Kenya negatively. Agents need to be trained on customer service and importance of customer satisfaction so that the customers can freely enjoy the services of agents.

Telatela (2013), has studied to examine factors influencing deposits mobilization in financial institutions in Tanzania, a case of Tanzania Postal Bank lake Zone. Specifically the study evaluated the impact of information communication technology, banks goodwill, varieties of services rendered and bank's location on deposit mobilization. In this study methodology was used quota sampling technique, where 120 customers and 40 bank staff were sampled. This study recommended that are made on improvement on the use of information communication technology in financial institutions to allow more utilization of electronic money and credit cards. The study recommends also to commercial banks to design a way to make neglected semi-urban and rural population to get the banking services, and outsourcing some of the operational activities like mobile phone banking and Automated Tellers Machine (ATM) for easing deposits mobilization and saving unnecessary expenses. The study also recommends that bank should increase deposit interest rate to attract more deposits in the banks after consultations with central bank.

Muturi (2015), the main objective of the study was to assess factors affecting deposit mobilization by bank agents in Kenya, a case of National Bank of Kenya, Kisii County. The study used a questionnaire to collect data, validity and reliability of

which was ensured through expert judgment and test and retest method. The study revealed that agent transaction influences deposit mobilization by bank agents in Kenya to a great extent, requirements for cash deposits are made in national bank of Kenya branch thus influencing deposit mobilization by bank agents in Kenya negatively. Agents need to be trained on customer service and importance of customer satisfaction so that the customers can freely enjoy the services of agents.

Akuma, Doka and Awer (2017), has studied to investigate the relationship between deposit mobilization, credit risk and profitability of Ghanaian banks from 2002 to 2011. Secondary data were obtained from financial statements of 17 Ghanaian banks who have operated consistently within the study period. The results reveal a significantly positive relationship between credit risk, deposit mobilization, growth in interest income, capital adequacy ratio and profitability of Ghanaian banks. However, a significantly negative relationship between year-on-year inflation and ROA was found. With regard to the relationship between bank size and profitability, the results found no significant association between the two. The study recommended that banks should implement effective strategies to mobilize more deposits from both the formal and informal sectors of the economy. They should also invest heavily in credit risk management. Both strategies will enhance their profitability.

Audu, Oghoyone and Gulani (2015), has studied to examine the impact of target deposit mobilization on the Banking Industry in some selected banks in Nigeria. There was two major sources of data collection, the primary and the secondary. The study was revealed that the reasons for the deposit target strategy are to mobilize deposits from the public, increase bank deposits, and enhance staff performance. The range of monthly target deposits for an individual marketer is between 5-20 million naira depending on the rank of the marketer. It was revealed that meeting or exceeding target deposits is tied to commercial incentives for marketers. Financial incentives accruing to marketers for meeting or exceeding target are in form of bonus and salary increase. The financial implication of failure to meet deposit target are in form of no bonus and salary out especially when performance is low for some time. There should be strict regulation and supervision of banks and their operations. For effective, efficient and ethical banking practices, concerted efforts must be made to

regulate the activities of commercial banks especially with regards to the ethics of banking and deposit mobilization. The banks regulatory institutions should be up and doing in this regard. The current effort of the Central Bank of Nigeria in sanitising the sector is a welcome development and should be sustained.

2.3.2 Review of thesis

Neupane (2017), has studied to evaluated comparatively operating financial and investment efficiency of two banks, to analyze the relationship between deposit and total investment, deposits and loan and advance and net profits of ADBL and EBL, to analyze the sources and uses of funds and analysis of cash flow of these two banks. This study used secondary data. This study revealed that cash acquisition capacity of EBL is more than ADBL. During study period ADBL has fluctuated trend in cash flow from financing activities. Due to these cause ADBL invested less amount which are raise from operating activities.

Timilsina(2013),has studied the fund mobilization of NABIL, HBL, NIBL, and SCBNL. The study is based on secondary data and has analyzed the data from period of 2005-2006 to 2010-2011. The finding from the study was the liquidity position of all four banks is satisfactory. The liquidity position of NIBL is better than NABIL, HBL and SCBNL. The analysis also depicts that the total investment to total deposit is highest in SCBNL. But NIBL's capacity to mobilize its loan and advances to total deposit is better than SCBNL. The study also added, profitability position of SCBNL is slightly better than NABIL, HBL, and NIBL. SCBNL has highest return on loan and advances. Similarly, the study also concluded positive relation between deposit and advances of NABIL, HBL, NIBL, and SCBNL. By considering the trend values, SCBNL is more successful to utilize its total collected deposit in investment than NABIL, HBL, and NIBL.

(Panta, 1976) in his research study of commercial banks deposits and utilization examined the resources collection and utilization among the commercial bank. According to his finding, the commercial banks have failed to utilize their resources due to lending for short term only. He further suggested that all commercial banks

should give preference on long term lending sectors for the better utilization of the deposits and improvement of their existing situation.

Basnet, (2008) has carried out a comparative study between NABIL and HBL, entitled “A Comparative Study of Commercial Banks” with objectives to examine the fund mobilization, fund and investment policy of HBL and NABIL. The relationships between banks total deposits and loan and advances, total deposit and total investment and total outside assets and net profit have been analyzed in the study. Further, the study concluded that in terms of current ratio, HBL has better liquidity position compared to NABIL. Similar, HBL also has maintained better cash and bank balance, investment on government securities and better deposit collection compared to NABIL Bank. In addition, the capital risk and credit risk of NABIL was higher compared to HBL. However, NABIL was successful to attract the deposit and interbank fund and utilized its loan and advances from total assets in safest way by taking high risk which helped to increase the level of profit and maximize the value of the firm. The study shows that; deposits, investment, Loan and advances, net profit of both banks are in increasing trend. Comparatively, HBL is slightly better than NABIL in terms of growth ratios.

Yadav (2017), this study attempted to identify relationship between financial liquidity management efficiency and profitability position with deposit mobilization of selected banks, to compare the deposit mobilization position of selected bank and to examine the trend of deposit and loan investment of selected banks. The study used secondary data. This study revealed that the deposit mobilization position of government owned commercial bank (NBL) is better than the position of private sector commercial bank (SCBNL). In this study researcher recommended that to develop the banking and saving habit of the people of remote areas in the nation, commercial banks are suggested not to be surrounded and limited within the urban areas and not to be gathered around the big clients. Reduction in the minimum required threshold balance and extension of its services towards rural areas and priority sector indicated by the government is must for boosting up the living standard of lower level people.

Acharya (2016), has studied that to provide information about the trend of deposit collection and lending of Om Finance Limited (OFL). On this study, required data was extracted from annual report and entered into the master spread sheet of Microsoft Office, Excel application software. This study revealed that the amount of deposit collection of OFL is increasing in each year the percentage of growth is fluctuating markedly which could be due to different sorts of marketing strategies taken by OFL in each year. Researcher recommended on this study, total deposit collection of OFL is less (i.e. 7-10 times only) than that of maximum accepted deposit (i.e. 15 times of core capital) indicating the OFL should collected more deposit.

Shrestha (2014), the study was attempted to analyze the deposit mobilization trend, to identify the relationship between deposit mobilization factors, to analyze the trend of deposit, trend of loan and advances and trend of investments, and to identify the profitability and credit position of commercial banks of Nepal. Various financial and statistical tools like ratio analysis, Standard deviation, Average Mean, Correlation coefficient, regression analysis and trend analysis are used for the analysis of the data. This study revealed that deposit and loan and advances of commercial banks is in increasing trend. But the growth rate of loan and advances is in decreasing trend and the growth ratio of deposit is in fluctuating trend during the observation period.

Maharajan, (2008), in her thesis paper “Deposit Mobilization of Commercial Banks in Nepal” has study the four banks HBL, SBL, NBL and SCBNL. The focus of the study concentrates about the meaning of commercial banks and their functions mainly consist the study of deposit. The characteristics of bank loan reflect on the position of bank deposit and aggregate allocation of credit on different sectors of economy. She has recommended mobilizing the deposit to make profitability position in the market. It should reduce its unnecessary expenses and cost to maximize the profit margin. These banks are strongly recommended to give more importance to invest more funds in government securities instead of keeping them idle.

Chaudhary (2017), study was attempt to find out the different in deposit mobilization of SBI Bank Limited and Everest Bank Limited. The study was conducted on the basis of secondary data. The study revealed that deposit of the commercial bank is

very important variable. The contribution of the deposit to the Net Profit is also higher in the banks record as found in this research. The collection of the deposit is must be taken by the commercial banks as the major functions relation the others. This study recommended that deposit collection of EBL is too low as comparison to SBL. As it has conducted in the study the importance of deposit for the commercial bank. EBL is recommend to collected the deposit by initiating various new programs to attract the customers.

Karmacharya, (2004), in the thesis work “A study on deposit mobilization by the NBL” has concluded that commercial banks play a crucial role in accelerating growth of a country. The bank mobilizes the savings of the people and diverts them into productive channels. The expansion of branches as more as possible to encourage the savings i.e. to increase the savings habits of people and thereby to mobilize the available financial resources efficiently and effectively in a productive way and concluded that the branch expansion helps to collect more deposits and utilize the available resources. The conclusion is derived from the analysis of seven days data from 1970 A.D. to 1977 A.D. using Karl’s Pearson’s formula, percentage and ratio to meet the objective; the writer has analyzed how far the bank is able to utilize the collected deposit.

Regmee,(2014), in a study entitled, “Deposit mobilization of RastriyaBanijya Bank” has found that In case of RBB, Dhadingbesi branch it is successful to collect deposit but it is facing the problem of utilization of its funds. The average CD ratio was 35.63 percent only. So, it can be said that the activities of this branch for mobilizing deposits seems to be idle. Bank has good deposit collection but it has maintained low investment policy on loan and advances. So, there is very much wider gap between total deposit and total credit (loan and advances). The interest rate has not been influenced to the deposit collection as well as lending sectors of the bank. People seem to be insensitive towards the change in the rate of interest. The growth ratio shows bank’s loan and advances is very lower than its deposit collection. Correlation coefficient shows there is positive relation between deposit and credit. The number of staffs get trained are nominal. The bank has not tried to find out the new sectors of investment. The central office has not also given authority to the branch manager to

invest on government securities. Except CSI project, the branch provides a short term credit only. And bank has also lack of sufficient facilities.

Sapkota (2002), has studied main objective to examine the fund mobilizing their funds during five years period i.e. from 1996/97 to 1999/20000. He revealed that overall condition of SCBNL seems in satisfactory position in comparison to NBBL and ADBL. In other words, he recommended that bank are strongly recommended to provide information about its services, facilities and extension of their service towards rural areas. These three banks is recommended to increase each and bank balance to meet the need of investment and demand of loan and advances. And banks are to be investing its funds in the purchase of loan and advances. And banks are to be investing its funds in the purchase of shares and debentures for other financial, non-financial companies, hotels and government companies.

Osie (2015), has studied to examine whether equity to asset ratio or capitalization, Liquidity ratio or Liquidity risk, Loan to asset ratio or credit risk, Return on asset or profitability and Log of assets or bank size are the factors that determine rural banks deposit mobilization in Ghana. The study used Panel least regression. From the Panel Least Square regression results, the study finds that the main determinants of rural banks deposits accumulation in Ghana are; liquidity or liquidity risk, loan to asset ratio or Credit risk, and Log of asset or bank size. The results find a strong relationship among the desired variables. In view of the above findings, it is recommended that the Bank of Ghana, being the main supervisory body should as a matter of policy, strengthens its liquidity reserve requirements of the rural banks by making sure that they keep enough cash and near cash assets.

Joyce (2015), the study was attempted to investigate deposit mobilization within the operations of Agricultural Development Bank with specific reference to the branches in the Kumasi metropolitan area. Descriptive analysis was used to describe the behavior of individual variables. Ideally, some parameters used in ascertaining the deposit mobilization levels of ADB over the five year period were providing loan facility, competitive interest rates, improved customer services, attractive banking products, modern ICT facilities, opening of new branches, deposit mobilization

aggressiveness among others. The study recommended the following as some of the possible means of addressing the above challenges. Regular training of staff, reduce loan application requirement, improves ICT facilities, provision of attractive products such as mobile phone services, open new branches at vantage locations and ensure good customer services.

2.4 Summary of Related Articles and Thesis

Author	Title	Year	Methodology	Findings
Mbera	The effects of Deposit Mobilization on Financial Performance in commercial Banks in RWANDA. A case of Equity Bank RWANDA Limited.	2015	Questionnaire	The introduction of innovative banking technology has led to the increase in deposits at a low cost as opposed to the usual way of getting deposits

				ts throug h term deposi ts and made financi al service s accessi ble in the unban ked people .
Kumar	A study on the Deposit Mobilization Pattern of the Dindigul Central Co-operative Bank Limited.	2015	Secondary Data	The total deposits of the study unit showed positive growth, significant with the growth rate of

				7.184 per cent during the study period.
Alagarsay and Ganapathy	Deposit Mobilization of Commercial Banks: A Study with Special Reference to Western Region in India	2017	Secondary Data	that the state of Maharashtra the term deposit increase at the same time saving deposit and current deposit decrease because the state of Maharashtra

				the population is more comparable with other western region in India and the state of Maharashtra second-most populous state and third-largest state by area
O. Pesa	Factors affecting Deposit Mobilization by Bank Agents in	20 15	Questionnaire	Agent transaction influences deposit

	<p>Kenya: A Case of National Bank of Kenya, KISII County</p>		<p>mobili zation by bank agents in Kenya to a great extent, require ments for cash deposi ts are made in nation al bank of Kenya branch thus influen cing deposi t mobili zation by bank agents in Kenya</p>
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				negatively.
Shrestha	Deposit Mobilization of Selected Commercial Banks of Nepal	2014	Statistical tools (ratio analysis, Standard deviation, Average Mean, Correlation coefficient, regression analysis and trend analysis)	Deposit and loan and advances of commercial banks is in increasing trend.
Telata	Assessment of factors that determine deposit mobilization in Tanzanian Financial Institution. A case of Tanzanian Postal Bank.	2013	Quota sampling technique	
Regmee	Deposit mobilization of Rastriya Banijya	2015	Secondary Data	Correlation coefficient shows

	Bank			there is positive relation between deposit and credit.
Chau dhary	Deposit Mobilization of Commercial Banks (A Comparative Study of SBI Bank Limited and Everest Bank Limited)	2017	Secondary Data	The contribution of the deposit to the Net Profit is also higher in the banks record as found in this research.
Yada v	Deposit mobilization of Commercial Banks in Nepal	2017	Secondary Data	The deposit mobilization positio

	(A Comparati ve study on Standard Chartered Bank Nepal Ltd and Nepal Bank Ltd)			n of govern ment owned comm ercial bank (NBL) is better than the positio n of private sector comm ercial bank (SCB NL
Acha rya	Deposit collection and Loan Disbursem ent of OM Financial Limied	20 16	Annual Report	The amoun t of deposi t collect ion of OFL is increas ing in each year the percen tage of

				growth is fluctuating markedly which could be due to different sorts of marketing strategies taken by OFL in each year.
Timilsina	A comparative study of fund mobilization of selected commercial bank in Nepal	2013	Secondary Data	The study also concluded positive relation between deposit and

				advances of NABIL, HBL, NIBL, and SCBN L.
Panta	A study of Commercial Bank Deposit and Utilization .	1976	Secondary Data	Commercial banks have failed to utilize their resources due to lending for short term only.
Basnet	A comparative study of commercial banks.	2008	Secondary Data	The study shows that; deposits, investment, Loan and

				advances, net profit of both banks are in increasing trend.
Aku ma, Doka and Swere	Credit Risk, Deposit Mobilization and Profitability of Ghanaian Banks.	20 17	Secondary Data	The results reveal a significantly positive relationship between credit risk, deposit mobilization, growth in interest income, capital adequacy

				ratio and profitability of Ghanaian banks.
Sapkota	A study on Fund Mobilization Policy of Standard Chartered Bank Limited in Comparison to Nepal Bangladesh Bank Ltd.	2002	Secondary Data	Overall condition of SCBNL seems in satisfactory position in comparison to NBBL and ADBL
Osei	Determinants of Rural Banks Deposit Mobilization in Ghana	2015	Panel least regression	The results find a strong relationship among the desire

				d variabl es.
Joyce	CHALLENGES OF DEPOSIT MOBILISATION AT AGRICULTURAL DEVELOPMENT BANK	2015	Descriptive analysis	it was found that cumbersome loan application procedure, poor customer care service, cumbersome account opening requirement and processes, less functional modern ICT facility

				, high rate of inflation as well as inadequate branches were a major hindrance to deposit mobilization levels of ADB.
Panigrahi	Deposit Mobilization of Commercial Banks : A Comparative Study of BOB and Axis Bank in Bhubaneswar City	2015	Primary and Secondary Data	There was a significant upward trend and growth in current deposits but in terms of growth

				of deposit year by year is fluctuating.
Audu, Oghonye and Gulanini	The Impact of Target Deposit Mobilization on the Banking Industry: A Study of Selected Banks in Maiduguri Metropolis	2015	Primary and Secondary Data	The reasons for the deposit target strategy are to mobilize deposits from the public, increase bank deposits, and enhance staff performance
Neupane	Fund Mobilization Pattern of Agriculture	2017	Secondary Data	It shows that cash acquisition

	re Develop ment Bank Limited and Everest Bank Limited.		tion capacit y of EBL is more than ADBL .
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2.5 Research Gap

The present thesis work reflects the following research gap.

This thesis work has covered the period of study till 2070/74 B. S. whereas the previous thesis work covered only up 2069/73. This thesis work has covered that Nabil, NIBL and NBL are focusing on deposit condition and pattern of deposit mobilization from general public whereas the previous thesis lacks this concept. Because deposit collection and mobilization schemes are new concept to attract consumers in competitive banking sector.

There are lots of research on the topic of "Deposit Mobilization" other different banks but this thesis belongs to three commercial banks (i.e. Nabil Bank Limited, Nepal Investment Bank Limited and Nepal Bank Limited). Some thesis focused on analyze the proportion of the loans and advances, examine the investment volumes and analyze the relationship of total deposits with loans and advances, total investment and net profit but this thesis focused on deposit condition and deposit mobilization of selected commercial banks.

CHAPTER III

METHODOLOGY

In this chapter, efforts have been made to present and explain specific research design for the sake of attaining the research objective. It describes the methods and process applied in the entire subject of the study. A sound and systematic methodology is required to carry out any study, if it is to be worthwhile. This chapter, therefore, is designed to throw light on the methodology used to undertake this study which aims at analyzing the overall performance of Nepal Bank Limited, Nabil Bank Limited and Nepal Investment Bank and drawing some pertinent conclusions from this. It is the plan, structure and strategy of investigation, conceived to answer the research questions. The secondary data is mainly used to measure performance and trading activities related to selected companies.

3.1 Research Design

To achieve the objectives of the study, descriptive as well as analytical research design have been used.

3.2 Source of Data

The study is conducted on the basis of secondary data. The data relating to the investment, deposit, loan and advances, interest income and interest expenses are directly obtained from the Balance Sheet and Profit and Loss a/c of the concerned bank's annual reports. Supplementary data and information are also collected from number of institution and authoritative sources like NRB, NEPSE, web sites etc.

3.3 Population and Sample

There are 28 commercial banks all over Nepal. In this study the deposit mobilization pattern of Nepal Bank Limited, Nepal Investment Bank and Nabil Bank Limited are studied. Out of 28 commercial banks, NBL, NIBL and Nabil bank are chosen as the sample using convenience sample method to find out the condition of deposit mobilization.

3.4 Methods of Analysis

Analysis is the systematic and careful examination of available facts so that certain conclusion can be drawn from it.

3.4.1 Statistics Tools

Arithmetic Mean

Arithmetic mean is the ratio of the sum of all the observations to the number of the observation. It is a single value of selected series which represents them in average. Out of the various central tendencies, a mean is a one of the useful tools to find out the average value of the given data.

$$\text{Arithmetic Mean } (\bar{x}) = \frac{\sum x}{n}$$

Standard Deviation

The measurement of the scatter ness of the mass of the figure in a series about an average is known as dispersion. The standard deviation measures the absolute dispersion. The greater the amount of dispersion, greater will be the standard deviation. A small standard deviation means a high degree of uniformity of the observation as well as homogeneity of a series. In this study, standard deviation of different ratio is calculated.

$$\text{Standard Deviation } (\sigma) = \sqrt{\frac{1}{n} \sum_{i=1}^n (x - \bar{x})^2}$$

Coefficient of Variation

The coefficient of variance is the measure which is defined as the ratio of the standard deviation to the mean expressed in percent. Coefficient of variance is also useful in comparing the amount of variation on data groups with different mean. It is the relative measure of dispersion. A distribution with smaller coefficient of variance is said to be more homogeneous than the other. On the other hand, a series with greater coefficient of variance is said to be more variable of heterogeneous than the other.

$$\text{Coefficient of variation} = \frac{\sigma}{\bar{x}}$$

3.4.2 Correlation Analysis

Correlation Analysis is necessary in order to find out whether the selected variables in time series have any relation or not. If there is no correlation there would be no causality so this test is necessary. Correlation is a measure of the relation between two or more variables. The measurement scales range from -1.00 to +1.00. The value of -1.00 represents a perfect negative correlation, while a value of +1.00 represents a perfect positive correlation. A value of 0.00 or close to zero represents a lack of correlation.

$$\text{Correlation}(r) = \frac{\sum(X-\bar{X})(Y-\bar{Y})}{\sqrt{\sum(X-\bar{X})^2 \sum(Y-\bar{Y})^2}}$$

The value of r lies between + 1, when r =+ 1, it means there is perfect positive correlation between the variables where r = -1 it means there is perfect negative correlation between variables. However in practice such value of r, as + 1, -1 and 0 are rare.

3.4.3 Probable Error Analysis

The probable error is used to measure the reliability and test of significance of correlation coefficient. The probable of the coefficient is obtained as follows:

$$\text{P.E.} = 0.6745 \frac{1-r^2}{\sqrt{n}}$$

Where,

r = coefficient of correlation and

n = No. of pairs of observations.

1. If the value of “r” is less than the probable error there is no evidenced correlation. i.e., the value of “r” is not at all significant.

2. If the value “ r ” is more than six times the probable error the coefficient of correlation is practically certain i.e., the value of “ r ” is significant.
3. If the value “ r ” is more than probable error and less than six times the probable error the coefficient of correlation is nothing can be concluded.
4. Coefficient of correlation is expected to lie within the range of \pm P.E.

CHAPTER IV

RESULTS

The basic objective of this chapter is to analyze and elucidate the collected data following the conversion of unprocessed data to an understanding presentation. Thus this chapter is devoted to the presentation, analysis, interpretation and scoring the empirical findings from the study through definite course of research methodology.

4.1 Interest Free Deposits of Nabil Bank Limited

Table: 1 Current Deposits of Nabil Bank

(Rs. in Million)

Deposits	2013	2014	2015	2016	2017	Mean	SD	CV
A. Currency Deposits								
1. Nepal Government	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	
2. 'Ka' Class Licensed Institutions	167.13 - (3.11%) ²	188.83 (167.13%) ¹ (2.60%) ²	126.67 (188.83%) ¹ (1.23%) ²	186.76 (126.67%) ¹ (1.41%) ²	167.3475 (186.76%) ¹ (1.20%) ²	167.35	24.97	0.15
3. Other Licensed Financial	297.51 - (5.53%) ²	354.39 (119.12%) ¹ (4.88%) ²	341.55 (96.38%) ¹ (3.33%) ²	314.15 (91.98%) ¹ (2.37%) ²	417.7 (132.96%) ¹ (3.00%) ²	345.06	46.35	0.13
4. Other Organized Institutions	4687.12 - (87.08%) ²	6062.12 (129.34%) ¹ (83.41%) ²	8679.34 (143.17%) ¹ (84.56%) ²	11648.15 (134.21%) ¹ (87.80%) ²	11878.92 (101.98%) ¹ (85.35%) ²	8591.1 3	3232.6 4	0.38
5. Individuals	230.84 - (4.29%) ²	662.3 (206.43%) ¹ (9.11%) ²	1116.88 (168.64%) ¹ (10.88%) ²	1118.17 (100.12%) ¹ (8.43%) ²	1453.16 (129.96%) ¹ (10.44%) ²	916.27	475.28	0.52

TotalCurrency Deposits	5382.6	7267.64	10264.44	13267.23	13917.13	10019.81	3703.81	0.37
	-	(135.02%) ¹	(141.23%) ¹	(129.25%) ¹	(104.90%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nabil Bank Limited

Table 1 presents the current deposits of Nabil Bank Limited. Nabil Bank has no Nepal Government deposits. 'Ka' class licensed institutions deposit has been formed relatively increasing trend from 2013 to till 2015 and then after fluctuating trend according to their previous year. The highest of which is 188.83 percent as compare to the base year (2013) figure. The average 'Ka' class licensed institutions is 167.35 and the coefficient of variation is 0.15. Other licensed financial deposit has been form to have fluctuating trend, the highest of which is 132.96 percent as compare to the base year. The average other licensed financial deposits is 345.06 and the coefficient of variation is 0.13. Other organized institutions deposit has been formed to have relatively increasing trend till 2015. But after 2015, deposit has been decreasing trend in 2016 and 2017 respectively. The highest of which is 143.17 percent as compared to the base year. The average other organized institutions Is 8,591.13 and the coefficient of variation is 0.38. Individuals deposits has been fluctuating trend, the highest of which is 206.02 percent as compared to the base year (2013) in figure. The average individuals deposits is 916.27 and coefficient of variation is 0.52.

Note: Figures in parenthesis (***)¹ indicate index.

Figure in parenthesis (***)² indicate %.

Table: 2 Margin Deposits Pattern of Nabil Bank

(Rs. in Million)

B. Margin Deposits	2013	2014	2015	2016	2017	Mean	SD	CV
1. Employees	5.97	7.2	8.4	7.84	6.5	7.182	0.98	0.14
	-	(120.60%) ¹	(116.67%) ¹	(93.33%) ¹	(82.91%) ¹			
	(0.62%) ²	(0.47%) ²	(0.47%) ²	(0.32%) ²	(0.24%) ²			
2. Guarantee	310.45	350.14	356.89	450.82	517.67	397.194	84.78	0.21
	-	(112.78%) ¹	(101.93%) ¹	(126.32%) ¹	(114.83%) ¹			

A. Saving Deposits								
1. Institutions	458.26	627.28	751.62	1391.24	1465.18	938.716	459.556	0.49
		(136.88%) ¹	(119.82%) ¹	(185.10%) ¹	(105.31%) ¹			
	(2.14%) ²	(2.10%) ²	(1.88%) ²	(2.78%) ²	(3.06%) ²			
2. Individuals	20913.7	29224.66	39332.83	48601.36	46450.75	36904.66	11710.36	0.32
		(139.74%) ¹	(134.59%) ¹	(123.56%) ¹	(95.58%) ¹			
	(97.86%) ²	(97.90%) ²	(98.12%) ²	(97.22%) ²	(96.94%) ²			
Total Saving Deposits	21371.96	29851.94	40084.45	49992.60	47915.93	37843.38	12137.27	0.32
		(139.68%) ¹	(134.28%) ¹	(124.72%) ¹	(95.85%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nabil Bank Limited

Table no 4 presents the saving deposits pattern of Nabil Bank Limited. Institutions deposits have been formed to have relatively fluctuating trend. The highest of which is 185.10 percent as compare to the base year (2013). The average institutions deposits is 938.716 and the coefficient of variations is 0.49. Individuals deposits have been formed to have relatively decreasing trend as compare to the base year. The highest of which is 139.74 percent. The average individuals' deposits are 36,904.66 and the coefficient of variations is 0.32. The total saving deposits has been increase in year 2014 as compare to the base year and which has been declining till 2017.

Note: Figures in parenthesis (***)¹ indicate index.

Figure in parenthesis (***)² indicate %.

Table: 5 Fixed Deposits Pattern of Nabil Bank Limited

(Rs. in Million)

B. Fixed Deposits	2013	2014	2015	2016	2017	Mean	SD	CV
1. Institutions	3012.3	3952.2	7480.49	2861.24	10809.76	5623.20	3449.18	0.61
		(131.20%) ¹	(189.84%) ¹	(38.25%) ¹	(377.80%) ¹			
	(33.20%) ²	(36.28%) ²	(53.30%) ²	(35.09%) ²	(56.23%) ²			
2. Individuals	6060.92	6940.84	6554.2	5292.87	8414.6	6652.69	1161.50	0.17

		(114.52%) ¹	(94.43%) ¹	(80.76%) ¹	(158.98%) ¹			
	(66.80%) ²	(63.72%) ²	(46.70%) ²	(64.91%) ²	(43.77%) ²			
Total of Fixed Deposits	9073.22	10893.04	14034.69	8154.11	19224.36	12275.88	4487.01	0.37
		(120.06%) ¹	(128.84%) ¹	(58.10%) ¹	(235.76%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nabil Bank Limited

Table no 5 presents the fixed deposits pattern of Nabil Bank Limited. Institutions deposits has been formed to have relatively increasing trend till 2015 then which has been fluctuating trend as compare their respective previous year. The average institutions deposits are 5,623.20 and the coefficient of variation is 0.61. Individuals deposits have been formed to have increasing in year 2014 as compare to the base year (2013). And then, it has decreasing trend till 2016 as compare their respective previous year. In 2017, which is increase. The average individuals' deposits are 6,652.69 and the coefficient of variation is 0.17. The total fixed deposits has been relatively increasing trend till 2015 as compare to the base year (2013). Then, it has fluctuating trend.

Note: Figures in parenthesis (***)¹ indicate index.

Figure in parenthesis (***)² indicate %.

Table: 6 Call Deposits Pattern of Nabil Bank Limited

(Rs. in Million)

C. Call Deposits	2013	2014	2015	2016	2017	Mean	SD	CV
1. Other Licensed Financial Institutions	236.83	305.37	271.54	268.6	277.56	271.98	24.46	0.09
		(128.95%) ¹	(88.92%) ¹	(98.77%) ¹	(103.34%) ¹			
	(1.36%) ²	(2.14%) ²	(1.27%) ²	(1.77%) ²	(1.64%) ²			
2. Other	15352.52	12117.08	18970.9	14899.03	16597.37	15587.38	2502.01	0.16

Organized Institutions		(78.93%) ¹	(156.56%) ¹	(78.54%) ¹	(111.40%) ¹			
		(88.39%) ²	(85.02%) ²	(89.06%) ²	(97.96%) ²	(98.20%) ²		
3. Individuals	1780.26	1830.29	2058.66	41.5	27.33	1147.61	1021.62	0.89
		(102.81%) ¹	(112.48%) ¹	(2.02%) ¹	(65.86%) ¹			
		(10.25%) ²	(12.84%) ²	(9.66%) ²	(0.27%) ²	(0.16%) ²		
Total Call Deposits	17369.61	14252.74	21301.1	15209.13	16902.26	17006.97	2711.09	0.16
		(82.06%) ¹	(149.45%) ¹	(71.40%) ¹	(111.13%) ¹			
		(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²		

Source : Annual Report of Nabil Bank Limited

Table no 6 presents the call deposits pattern of Nabil Bank Limited. Other licensed financial institutions have been performed to have increasing in 2014 as compare to the base year (2013). And it has decrease in 2015 then after it has been increasing trend till 2017 as compared their respective previous year. The average other licensed financial institutions is 271.98 and the coefficient of variations is 0.09. Other organized institutions deposits have been fluctuating trend. The highest of which is 156.56 percent as compared to the base year (2013). The average other organized institutions is 15,587 and the coefficient of variations is 0.16. Individuals deposits have been form to relatively increase till 2015 as compare to the base year. In 2016, it has decrease and IN 2017 it has increase. The average individuals' deposits are 1,147.61 and the coefficient of variation is 0.16.

Note: Figures in parenthesis (***)¹ indicate index.

Figure in parenthesis (***)² indicate %.

4.3 Interest Free Deposits of Nepal Bank Limited

Table: 7 Current Deposits Pattern of Current Deposits

(Rs. in Million)

Particular	2013	2014	2015	2016	2017	Mean	SD	CV
A. Current Deposits								
1. Government of Nepal	463.65	415.45	497.85	741.85	1062.08	636.18	269.34	0.42
		(89.60%) ¹	(119.83%) ¹	(94.78%) ¹	(225.09%) ¹			
	(3.42%) ²	(2.70%) ²	(2.84%) ²	(3.48%) ²	(4.59%) ²			
2. 'A' Class Licensed Institutions	948.8	1795.35	1992.1	2344.83	2453.44	1906.90	597.53	0.31
		(189.22%) ¹	(110.96%) ¹	(117.71%) ¹	(104.63%) ¹			
	(7.01%) ²	(11.67%) ²	(11.37%) ²	(10.99%) ²	(10.61%) ²			
3. Other Licensed Financial Institutions	657.95	868.1	2760.06	1095.42	2280.79	1532.46	930.61	0.61
		(131.94%) ¹	(317.94%) ¹	(39.69%) ¹	(208.21%) ¹			
	(4.86%) ²	(5.64%) ²	(15.75%) ²	(5.13%) ²	(9.87%) ²			
4. Other Corporate Bodies	5904.48	4965.15	7321.48	14536.41	14285.98	9402.70	4649.25	0.49
		(84.09%) ¹	(147.46%) ¹	(198.54%) ¹	(98.28%) ¹			
	(43.60%) ²	(32.27%) ²	(41.78%) ²	(68.14%) ²	(61.79%) ²			
5. Individuals	4288.07	5200.13	3241.26	1748.02	2468.53	3389.20	1382.97	0.41
		(121.27%) ¹	(62.33%) ¹	(53.93%) ¹	(141.22%) ¹			
	(31.67%) ²	(33.80%) ²	(18.50%) ²	(8.19%) ²	(10.68%) ²			
6. Others	1278.88	2139.95	1712.12	866.9	568.38	1313.25	632.01	0.48
		(167.33%) ¹	(80.01%) ¹	(50.39%) ¹	(65.57%) ¹			
	(9.44%) ²	(13.91%) ²	(9.77%) ²	(4.06%) ²	(2.46%) ²			
Total Current Deposits	13541.8	15384.13	17524.87	21333.43	23119.2	18180.69	4003.08	0.22
		(113.60%) ¹	(113.92%) ¹	(121.73%) ¹	(108.37%) ¹			

	-	-	-	-	-	-	-	-
2. Guarantee Margin	37.86	38.91	50.25	330.62	48.95	101.32	128.31	1.27
		(102.77%) ¹	(129.14%) ¹	(657.95%) ¹	(14.81%) ¹			
	(28.67%) ²	(19.44%) ²	(29.27%) ²	(95.41%) ²	(28.07%) ²			
3. Letter of Credit Margin	94.19	161.27	121.43	15.89	125.41	103.64	54.55	0.53
		(171.22%) ¹	(75.30%) ¹	(13.09%) ¹	(789.24%) ¹			
	(1.33%) ²	(80.56%) ²	(70.73%) ²	(4.59%) ²	(71.93%) ²			
Total Margin Deposits	132.05	200.18	171.68	346.51	174.36	204.96	82.79	0.40
		(151.59%) ¹	(85.76%) ¹	(201.83%) ¹	(50.32%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nepal Bank Limited

Table no 8 presents the margin deposits pattern of Nepal Bank Limited. There have no employees guarantee. Guarantee margin has been formed to have relatively increasing trend till 2016 then it has decrease in 2017 as compared to previous year. The average guarantee margin is 101.32 and the coefficient of variation is 1.27. Letter of credit margin has been formed to have fluctuating trend. The highest of which is 789.24 percent as compare to the base year (2013) figure. The average letter of credit margin is 103.64 and the coefficient of variation is 0.53. The total margin deposits have been fluctuating trend.

Note: Figures in parenthesis (***)¹ indicate index.

Figure in parenthesis (***)₂ indicate %.

Table: 9 Others pattern of Nepal Bank Limited

(Rs. in Million)

C. Others	2013	2014	2015	2016	2017	Mean	SD	cv
1.1 Financial institutions	100	0	0.08	8	0	33.36	43.95	1.32
		0.00%	0.00%		0			
	(10.32%) ²	(0.00%) ²	(0.01%) ²	(1.39%) ²	(0.00%) ²			
1.2 Other Corporate	35.53	60.67	189.08	112.32	0	79.52	73.64	0.93

Bodies								
		(170.61%) ¹	(311.65%) ¹	(59.40%) ¹	0			
	(3.67%) ²	(12.66%) ²	(26.69%) ²	(19.47%) ²	0.00%			
1.3 Individual	833.76	418.43	519.2	456.56	0	445.59	298.12	0.67
		(50.19%) ¹	(124.08%) ¹	(87.94%) ¹	0			
	(86.02%) ²	(87.34%) ²	(73.30%) ²	(79.14%) ²	0.00%			
Total Others	969.29	479.1	708.36	576.88	0	546.726	356.748	0.65
		(49.43%) ¹	(147.85%) ¹	(81.44%) ¹	0.00%			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	0.00%			

Source : Annual Report of Nepal Bank Limited

Table no 9 presents the others pattern of Nepal Bank Limited. The average financial institutions are 33.36 and the coefficient of variation is 1.32. Other corporate bodies have been formed to have increasing trend till 2015 from base year (2013). Then, it has decrease in 2016. In 2017, there have no other corporate bodies. Individuals have been fluctuating trend, the highest of which is 124.08 percent as compare to the base year. The average individuals are 445.59 and the coefficient of variation is 0.67. The total others has been fluctuating trend.

Note: Figures in parenthesis (***)¹ indicate index.

Figure in parenthesis (***)² indicate %

4.4 Interest Bearing Deposits of Nepal Bank Limited

Table: 10 Saving Deposits Patterns of Nepal Bank Limited

(Rs. in Million)

Particular	2013	2014	2015	2016	2017	Mean	SD	CV
A. Saving Deposits								
1. Organized Institutions	1141.03	1013.6	2599.35	165.74	320.33	1048.01	964.94	0.92
		(88.83%) ¹	(256.45%) ¹	(6.38%) ¹	(193.27%) ¹			
	(4.04%) ²	(3.04%) ²	(6.39%) ²	(0.33%) ²	(0.72%) ²			

2. Individuals	27045.45	30759.58	33831.3	44799.87	43646.92	36016.62	7878.15	0.22
		(113.73%) ¹	(109.99%) ¹	(132.42%) ¹	(97.43%) ¹			
	(95.83%) ²	(92.27%) ²	(83.19%) ²	(88.05%) ²	(97.60%) ²			
3. Others	34.99	1564.5	4237.9	5914.86	750.78	2500.61	2484.59	0.99
		(4471.28%) ¹	(270.88%) ¹	(139.57%) ¹	(12.69%) ¹			
	(0.12%) ²	(4.69%) ²	(10.42%) ²	(11.63%) ²	(1.68%) ²			
Total Saving Deposits	28221.47	33337.68	40668.55	50880.47	44718.03	39565.24	8989.81	0.23
		(118.13%) ¹	(121.99%) ¹	(125.11%) ¹	(87.89%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nepal Bank Limited

Table no 10 presents the saving deposits pattern of Nepal Bank Limited. Organized institutions have been fluctuating trend, the highest of which is 256.45 percent as compared to the base year (2013) figure. The average organized institutions are 1,048.01 and the coefficient of variation is 0.92. Individuals have been fluctuating trend, the highest of which is 132.42 percent as compare to the base year (2013) figure. The average individuals saving deposits is 36,016.62 and the coefficient of variation is 0.22. Others saving deposits has been formed to have increasing in 2014 as compare to the base year. Then, it has decreasing trend till 2017. The average others saving deposits is 2,500.61 and the coefficient of variation is 0.99. The total saving deposits has been increasing trend till 2016 and in 2017, it has decrease.

Note: Figures in parenthesis (***)¹ indicate index.

Figure in parenthesis (***)² indicate %

Table: 11 Fixed Deposits Pattern of Nepal Bank Limited

(Rs. in Million)

B. Fixed Deposits	2013	2014	2015	2016	2017	Mean	SD	CV
1. Organized Institutions	2532.18	3199.06	3169.76	3743.19	10084.79	4545.80	3125.96	0.69
		(126.34%) ¹	(99.08%) ¹	(118.09%) ¹	(269.42%) ¹			
	(20.02%) ²	(26.62%) ²	(28.35%) ²	(32.14%) ²	(47.56%) ²			

2. Individuals	8159.34	8125.82	7719.13	7872.58	10504.79	8476.33	1148.46	0.14
		(99.92%) ¹	(94.68%) ¹	(101.99%) ¹	(133.43%) ¹			
	(64.49%) ²	(67.61%) ²	(69.04%) ²	(67.60%) ²	(49.54%) ²			
3. Others	1959.74	694.31	292.52	29.73	615.68	718.40	742.92	1.03
		(35.43%) ¹	(42.13%) ¹	(10.16%) ¹	(2070.90%) ¹			
	(15.49%) ²	(5.78%) ²	(2.62%) ²	(0.26%) ²	(2.90%) ²			
Total Fixed Deposits	12651.26	12019.19	11181.41	11645.50	21205.26	13740.52	4207.43	0.31
		(95.00%) ¹	(93.03%) ¹	(104.15%) ¹	(182.09%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nepal Bank Limited

Table no 11 represents the fixed deposits of Nepal Bank Limited. Organized Institutions has been fluctuating trend from base year (2013) to 2015. Then, it has increasing trend till 2017. The average organized institutions deposits is 4,545.80 and the coefficient of variation is 0.69. Individuals deposits have been declining trend till 2015 and then, it has increasing trend till 2017. The average individuals deposits are 8,476.33 and the coefficient of variation is 0.14. The others deposits has been increasing trend, the highest of which is 2,070.90 percent as compared to the base year (2013) figure. The average others deposits is 718.40 and the coefficient of variation is 1.03. The total fixed deposits have been decreasing trend till 2015 and then it has increasing trend till 2017.

Note: Figures in parenthesis (***)¹ indicate index.

Figure in parenthesis (***)² indicate %.

Table: 12 Call Deposits Pattern of Nepal Bank Limited**(Rs. in Million)**

C. Call Deposits	2013	2014	2015	2016	2017	Mean	SD	CV
1. Other Licensed Financial Institutions	1,465.94	0.17	0	33.62	643.0009	428.55	641.35	1.50
		(0.01%) ¹	0.00%	0.00%	(1912.55%) ¹			
	(19.97%) ²	0.00%	0.00%	(0.72%) ²	(14.57%) ²			
2. Other Corporate Bodies	121.63	1785.59	5831.01	4078.86	3759.09	3115.24	2205.00	0.71
		(1468.05%) ¹	(326.56%) ¹	(69.95%) ¹	(92.16%) ¹			
	(1.66%) ²	(23.24%) ²	(99.55%) ²	(87.60%) ²	(85.19%) ²			
3. Individuals	5753.78	5670.07	24.49	216.48	9.56	2334.88	3084.03	1.32
		(98.55%) ¹	(0.43%) ¹	(875.79%) ¹	(4.42%) ¹			
	(78.37%) ²	(73.81%) ²	(0.42%) ²	(4.65%) ²	(0.22%) ²			
4. Others	0.8	226.18	2.16	327.25	1.02	111.482	155.01	1.39
		(28272.50%) ¹	(0.95%) ¹	(15150.46%) ¹	(0.31%) ¹			
	(0.01%) ²	(2.94%) ²	(0.04%) ²	(7.03%) ²	(0.02%) ²			
Total Call Deposits	7,342.15	7,682.01	5,857.66	4,656.21	4,412.67	5,990.14	1497.97	0.25
		(104.63%) ¹	(76.25%) ¹	(79.49%) ¹	(94.77%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%)			

Source : Annual Report of Nepal Bank Limited

Table no 12 presents the call deposits pattern of Nepal Bank Limited. Other licensed financial institutions have been to have fluctuating trend, the highest of which is 1,912.58 percent as compared to the base year (2013). The average other licensed financial institutions is 428.55 and the coefficient of variation is 1.50. The other corporate bodies have been increasing in 2014 as compared to the base year. Then, it has decreasing trend as compare their respective previous year. The average other corporate bodies is 3,115.24 and the coefficient of variation is 0.71. Individuals have been formed to have relatively fluctuating trend, the highest of which is 875.79 percent as compare to the base year. The average individuals are 2,334.88 and the

coefficient of variation is 1.32. Others deposits has fluctuating trend, the highest of which is 28,272.50 ass compare to the base year. The average others deposits is 111.482 and the coefficient of variation is 1.39. The total call deposits have been fluctuating trend, the highest of which is 104.63 percent as compared to the base year.

4.5 Interest Free Deposits of Nepal Investment Bank Limited

Table: 13 Current Deposits Pattern of Nepal Investment Bank Limited

(Rs. in Million)

Particular	2013	2014	2015	2016	2017	Mean	SD	CV
A. Current Deposits								
1.1 Nepal Government	113.03	679.23	914.61	0	676.3	476.63	397.53	0.83
		(600.93%) ¹	(134.65%) ¹	0.00%	0.00%			
	(2.49%) ²	(9.68%) ²	(12.36%) ²	0.00%	(6.93%) ²			
1.2 'A' Class Licensed Institutions	319.92	296.3	372.77	714.91	663.32	473.44	199.65	0.42
		(92.62%) ¹	(125.81%) ¹	(191.78%) ¹	(92.78%) ¹			
	(7.04%) ²	(4.22%) ²	(5.04%) ²	(8.25%) ²	(6.80%) ²			
1.3 Other Licensed Institutions	366.06	607.96	369.82	610.14	393.32	469.46	127.86	0.27
		(166.08%) ¹	(60.83%) ¹	(164.98%) ¹	(64.46%) ¹			
	(8.06%) ²	(8.67%) ²	(5.00%) ²	(7.04%) ²	(4.03%) ²			
1.4 Other Organized Institutions	3339.74	4807.52	4950.38	5945.88	6603.94	5129.49	1242.92	0.24
		(143.95%) ¹	(102.97%) ¹	(120.11%) ¹	(111.07%) ¹			
	(73.49%) ²	(68.52%) ²	(66.89%) ²	(68.59%) ²	(67.70%) ²			
1.5 Individuals	204.79	171.52	268.9	358.29	219.44	244.59	72.59	0.30
		(83.75%) ¹	(156.77%) ¹	(133.24%) ¹	(61.25%) ¹			
	(4.51%) ²	(2.44%) ²	(3.63%) ²	(4.13%) ²	(2.25%) ²			
1.6 Others	200.64	453.41	524.32	1039.47	1199.01	683.37	419.49	0.61
		(225.98%) ¹	(115.64%) ¹	(198.25%) ¹	(115.35%) ¹			
	(4.42%) ²	(6.46%) ²	(7.08%) ²	(11.99%) ²	(12.29%) ²			
Total Current Deposits	4544.18	7015.94	7400.8	8668.69	9755.33	7476.99	1964.10	0.26
		(154.39%) ¹	(105.49%) ¹	(117.13%) ¹	(112.54%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nepal Investment Bank Limited

Table no 13 presents the current deposits of Nepal Investment Bank Limited. Nepal government has been fluctuating trend as compared to their respective previous year. The average Nepal government deposits are 476.63 and the coefficient of variation is 0.83. There have no Nepal government deposits in 2016 and 2017. 'A' class licensed institutions has been formed to have relatively fluctuating trend as compare to the base year (2013) figure. The average 'A' class licensed institutions deposits is 473.44 and the coefficient of variation is 0.42. Other licensed institutions have been fluctuating trend, the highest of which is 164.98 percent as compare to the base year (2013) figure. The average other licensed institutions deposits is 469.46 and the coefficient of variation is 0.27. Other organized institutions have been also fluctuating trend, the highest of which is 143.95 percent as compare to the base year (2013) figure. The average other organized institutions deposits is 5,129.49 and the coefficient of variation is 0.24. Individuals deposits has been formed to have fluctuating trend, the highest of which is 156.77 percent as compare to the base year (2013). The average individuals deposits is 244.59 and the coefficient of variation is 0.30. The others deposits has been fluctuating trend, the highest of which is 225.98 percent as compared to the base year. The average others deposits is 683.37 and the coefficient of variation is 0.61. The total current deposits have been fluctuating trend.

Note: Figures in parenthesis (***)¹ indicate index.

Figure in parenthesis (***)² indicate %.

Table: 14 Margin Deposits Pattern of Nepal Investment Bank Limited

(Rs. in Million)

B. Margin Deposits	2013	2014	2015	2016	2017	Mean	SD	CV
1. Employees Guarantee	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
2. Guarantee Margin	290.94	286.91	343.94	346.1	511.98	355.97	91.62	0.26
		(98.61%) ¹	(119.88%) ¹	(100.63%) ¹	(147.93%) ¹			
	(28.85%) ²	(25.31%) ²	(28.25%) ²	(21.81%) ²	(21.28%) ²			

3. Letter of Credit Margin	717.53	846.84	873.4	1240.6	1894.18	1114.51	477.27	0.43
		(118.02%) ¹	(103.14%) ¹	(142.04%) ¹	(152.68%) ¹			
	(71.15%) ²	(74.69%) ²	(71.75%) ²	(78.19%) ²	(78.72%) ²			
Total Margin Deposits	1008.47	1133.75	1217.34	1586.7	2406.16	1470.48	565.67	0.38
		(112.42%) ¹	(107.37%) ¹	(130.34%) ¹	(151.65%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nepal Investment Bank Limited

Table no. 14 presents the margin deposits pattern of Nepal Investment Bank Limited. There is no employees guarantee deposits in Nepal Investment Bank Limited. Guarantee margin has been formed to have relatively fluctuating trend, the highest of which is 147.93 percent as compared to the base year (2013) figure. The average guarantee margin deposits are 355.97 and the coefficient of variation is 0.26. Letter of credit margin deposits has been fluctuating trend till 2015 from the base year (2013). Then, it has increasing trend till 2017. The average letter of credit margin deposits is 1,114.51 and the coefficient of variation is 0.43. The total margin deposits have been fluctuating trend till 2016 from the base year. In 2017, it has increase. The average total margin deposits are 1,470.48 and the coefficient of variation is 0.38.

Note: Figures in parenthesis (***)¹ indicate index.

Figure in parenthesis (***)² indicate %.

4.6 Interest Bearing Deposits of Nepal Investment Bank Limited

Table: 15 Saving Deposits Pattern of Nepal Investment Bank Limited

(Rs. in Million)

Particular	2013	2014	2015	2016	2017	Mean	SD	CV
A. Saving Deposits								
1. Organized Institutions	0	0	0	0	0			0.00
2. Individuals	19301.02	24280.42	30851.48	38301.22	35358.40	29618.51	7823.07	0.26

		(125.80%) ¹	(127.06%) ¹	(124.15%) ¹	(92.32%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			
Total Saving Deposits	19301.02	24280.42	30851.48	38301.22	35358.40	29618.51	7823.07	0.26
		(125.80%) ¹	(127.06%) ¹	(124.15%) ¹	(92.32%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nepal Investment Bank Limited

Table no. 15 presents the saving deposits pattern of Nepal Investment Bank Limited. There have no organized institutions deposits in Nepal Investment Bank Limited. Individuals deposits has been to have increasing trend till 2015 from the base year (2013) figure. Then, it has decreasing trend till 2017. The average individuals deposits is 29,618.51 and the coefficient of variation is 0.26. The total saving deposits has been increasing trend till 2015 and decreasing trend till 2017 from 2016. The average total saving deposits is 29,618.51 and the coefficient of variation is 0.26.

Note: Figures in parenthesis (***)¹ indicate index.

Figure in parenthesis (***)² indicate %.

Table: 16 Fixed Deposits Pattern of Nepal Investment Bank Limited

(Rs. in Million)

B. Fixed Deposits	2013	2014	2015	2016	2017	Mean	SD	CV
1. Organized Institutions	9919.02	12264.19	15819.48	19895.07	29865.43	17552.638	7847.54	0.45
		(123.64%) ¹	(128.99%) ¹	(125.76%) ¹	(150.11%) ¹			
	(69.74%) ²	(70.95%) ²	(75.62%) ²	(76.68%) ²	(59.14%) ²			
2. Individuals	3995.77	4694.45	4966.93	5409.69	18190.04	7451.376	6024.98	0.81
		(117.49%) ¹	(105.80%) ¹	(108.91%) ¹	(336.25%) ¹			
	(28.09%) ²	(27.16%) ²	(23.74%) ²	(20.85%) ²	(36.02%) ²			
3. Others	308.5	326.34	132.42	640.47	2443.1	770.166	952.94	1.24
		(105.78%) ¹	(40.58%) ¹	(483.67%) ¹	(381.45%) ¹			

	(2.17%) ²	(1.89%) ²	(0.63%) ²	(2.47%) ²	(4.84%) ²			
Total Fixed Deposits	14223.29	17284.98	20918.83	25945.23	50498.57	25774.18	14494.73	1.78
		(121.53%) ¹	(121.02%) ¹	(124.03%) ¹	(194.64%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nepal Investment Bank Limited

Table no. 16 presents the fixed deposits pattern of Nepal Investment Bank Limited. Organized institutions have been to have increasing trend till 2015 from the base year (2013). Then, it has fluctuating trend till 2017. The average organized institutions deposits is 17,552.638 and the coefficient of variation is 0.45. Individuals deposits has been to have fluctuating trend till 2016. In 2017, it has increase as compare to the previous year (2016). The average individual deposits are 7,451.376 and the coefficient of variation is 0.81. Others deposits have been formed to have fluctuating trend, the highest of which is 483.67 percent as compare to the base year (2013) figure. The average others deposits is 770.166 and the coefficient of variation is 1.24. The total fixed deposits are fluctuating trend.

Note: Figures in parenthesis (***)¹ indicate index.

Figure in parenthesis (***)² indicate %.

Table: 17 Call Deposits Pattern of Nepal Investment Bank Limited**(Rs. in Million)**

C. Call Deposits	2013	2014	2015	2016	2017	Mean	SD	CV
1. 'A' Class Licensed Institutions	0	0	0	0	0	0	0	0
2. Other Licensed Institutions	2993.87	4333.99	3674.78	3478	2268.78	3349.884	772.33	0.23
		(144.76%) ¹	(84.79%) ¹	(94.65%) ¹	(65.23%) ¹			
	(17.27%) ²	(26.95%) ²	(17.80%) ²	(16.64%) ²	(13.05%) ²			
3. Others Organized Institutions	10473.98	7906.67	12430.4	13824.36	13176.76	11562.434	2399.22	0.21
		(75.49%) ¹	(157.21%) ¹	(111.21%) ¹	(95.32%) ¹			
	(60.42%) ²	(49.17%) ²	(60.22%) ²	(66.15%) ²	(75.81%) ²			
4. Individuals	2349.97	1241.07	1269.11	342.23	169.44	1074.364	872.90	0.81
		(52.81%) ¹	(102.26%) ¹	(26.97%) ¹	(49.51%) ¹			
	(13.56%) ²	(7.72%) ²	(6.15%) ²	(1.64%) ²	(0.97%) ²			
5. Others	1517.3	2598.39	3265.91	3253.87	1766.06	2480.306	816.55	0.33
		(171.25%) ¹	(125.69%) ¹	(99.63%) ¹	(54.28%) ¹			
	(8.75%) ²	(16.16%) ²	(15.82%) ²	(15.57%) ²	(10.16%) ²			
Total Call Deposits	17335.12	16080.12	20640.2	20898.46	17381.04	18466.99	2167.51	0.12
		(92.76%) ¹	(128.36%) ¹	(101.25%) ¹	(83.17%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nepal Investment Bank Limited

Table no. 17 presents the call deposits pattern of Nepal Investment Bank Limited. There is no 'A' class licensed institutions of Nepal Investment Bank Limited. Other licensed institutions have been fluctuating trend, the highest of which is 144.76 percent as compare to the base year (2013) figure. The average other licensed institutions is 3,349.884 and the coefficient of variation is 0.23. Others organized institutions have been fluctuating trend, the highest of which is 157.21 and the coefficient of variation is 0.21. Individuals deposits has been formed to have relatively fluctuating trend, the highest of which is 102.26 percent as compared to the base year (2013). The average Individuals deposits are 1,074.364 and the coefficient

of variation is 0.81. Others deposits have increasing in 2014 as compare base year. Then, it has decreasing trend as per their respective previous year. The average others individuals deposits is 2,480.306 and the coefficient of variation is 0.33. The total call deposits have been fluctuating trend. The average total call deposits are 18,466.99 and coefficient of variation is 0.12.

Note: Figures in parenthesis (***)¹ indicate index.

Figure in parenthesis (***)² indicate %.

4.7 Interest Expenses of Nabil Bank Limited

Table: 18 Deposits Pattern of Nabil Bank

(Rs. in Million)

Particular	2013	2014	2015	2016	2017	Mean	SD	CV
A. Deposits								
1. Fixed Deposits								
1.1 Local Currency	872.14	574.18	662.63	395.97	673.1	635.604	172.690	0.27
		(65.84%) ¹	(115.40%) ¹	(59.76%) ¹	(169.99%) ¹			
	(41.93%) ²	(30.84%) ²	(30.77%) ²	(24.38%) ²	(27.10%) ²			
2. Saving Deposits								
2.1 Local Currency	692.44	773.24	1,079.15	773.71	1,331.09	929.926	268.590	0.29
		(111.67%) ¹	(139.56%) ¹	(71.70%) ¹	(170.04%) ¹			
	(33.29%) ²	(41.53%) ²	(50.12%) ²	(47.63%) ²	(53.59%) ²			
3. Call Deposits								
3.1 Local Currency	515.5	514.58	411.48	454.6	479.63	475.158	43.815	0.09
		(99.82%) ¹	(79.96%) ¹	(110.48%) ¹	(105.51%) ¹			
	(24.78%) ²	(27.64%) ²	(19.11%) ²	(27.99%) ²	(19.31%) ²			
Total Deposits	2080.08	1862	2,153.26	1624.28	2483.82	2040.69	322.460	0.16
		(89.52%) ¹	(115.64%) ¹	(75.43%) ¹	(152.92%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nabil Bank Limited

Table no. 18 presents the deposits pattern of Nabil Bank Limited. Fixed deposits has been formed to have relatively fluctuating trend, the highest of which is 169.99 percent as compare to the base year (2013) figure. The average fixed deposits is 635.604 and the coefficient of variation is 0.27. Saving deposits has been increasing till 2015 from base year. Then, it has fluctuating trend till 2017. The average saving deposits is 929.926 and the coefficient of variation is 0.29. Call deposits has been fluctuating trend, the highest of which is 110.48 percent as compare to the base year. The average call deposits is 475.158 and the coefficient of variation is 0.09. The total deposits has been fluctuating trend. The average total deposits is 2,040.69 and the coefficient of variation is 0.16.

Note: Figures in parenthesis (***)¹ indicate index.

Figure in parenthesis (***)² indicate %.

Table: 19 Borrowing Pattern of Nabil Bank Limited

(Rs. in Million)

B. Borrowing	2013	2014	2015	2016	2017	Mean	CV	SD
1. Debentures and Bonds	25.5	25.57	25.5	25.5	25.5	25.514	0.0313	0.00
		(100.27%) ¹	(99.73%) ¹	(100%) ¹	(100%) ¹			
	(51.54%) ²	(99.98%) ²	(100.00%) ²	(61.33%) ²	(49.83%) ²			
2. Loan from Nepal Rastra Bank	0	0	0	0	0			
	0	0	0	0	0			
3. Inter Bank /Financial Institutions Borrowing	23.98	0.005	0.000028	16.08	25.67	13.147	12.533	0.95
		(2.00%) ¹	(0.56%) ¹	(57428571.43%) ¹	(159.64) ¹			
	(48.46%) ²	(0.02%) ²	(0.00%) ²	(38.67%) ²	(50.17%) ²			
Total borrowing	49.48	25.575	25.500028	41.58	51.17	38.661	12.515	0.32
		(51.69%) ¹	(99.71%) ¹	(163.06%) ¹	(123.06%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nabil Bank Limited

Table no. 19 presents the borrowing pattern of Nabil Bank Limited. Debenture and bonds has been fluctuating trend till 2015 from the base year (2013). In 2016 and 2017, debenture and bond has same. The average debenture and bonds is 25.514 and the coefficient of variation is 0.00. There has no loan from Nepal Rastra Bank. Inter Bank /Financial Institutions Borrowing have been fluctuating trend. The average interbank/financial institution borrowing is 13.147 and the coefficient of variation is 0.95. The total borrowing has been fluctuating trend.

Note: Figures in parenthesis (***)1 indicate index.

Figure in parenthesis (***)2 indicate %.

4.8 Interest Expenses of Nepal Bank Limited

Table: 20 Deposits Pattern of Nepal Bank Limited

(Rs. in Million)

Particulars	2013	2014	2015	2016	2017	Mean	SD	CV
A. Deposits								
1. Fixed Deposits								
1.1 Local Currency	1,013	947.91	649.12	573.29	620.83	761	203.62	0.27
		(93.57%) ¹	(68.48%) ¹	(88.32%) ¹	(108.29%) ¹			
	(46.19%) ²	(44.14%) ²	(35.94%) ²	(34.68%) ²	(36.19%) ²			
2. Saving Deposits								
2.1 Local Currency	1,180.18	1,199.43	1,156.77	1,060.47	1,040.76	1,127.52	72.15	0.06
		(101.63%) ¹	(96.44%) ¹	(91.68%) ¹	(98.14%) ¹			
	(53.81%) ²	(55.86%) ²	(64.06%) ²	(64.15%) ²	(60.67%) ²			
3. Call Deposits								
3.1 Local Currency	0	0	0	19.46	53.83	36.645	27.257	0.74
		0	0	0	(276.62%) ¹			
	0.00%	0.00%	0.00%	(1.18%) ²	(3.14%) ²			
Total Deposits	2,193.18	2,147.34	1,805.89	1,653.22	1,715.42	1,903.01	250.46	0.13
		(97.91%) ¹	(84.10%) ¹	(91.55%) ¹	(103.76%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nepal Bank Limited

Table no. 20 presents the deposits pattern of Nepal Bank Limited. Fixed deposits has been decreasing till 2015 from base year (2013) figure. Then, it has increasing trend. The average fixed deposits are 761 and the coefficient of variation is 0.27. Saving deposits has been fluctuating trend. The average saving deposits is 1,127.52 and the coefficient of variation is 0.06. There is only one call deposits in 2017 I. e 276.62. The average call deposits are 36.645 and the coefficient of variation is 0.74. The total deposits has fluctuating trend.

Note: Figures in parenthesis (***)¹ indicate index.
Figure in parenthesis (***)² indicate %.

Table: 21 Borrowing Pattern of Nepal Bank Limited**(Rs. in Million)**

B. Borrowings	2013	2014	2015	2016	2017	Mean	SD	CV
1. Debentures and Bonds	0	0	0	0	0			
2. Loan from Nepal Rastra Bank	16.73	35.39	0	0	5.08	11.44	15.031	1.31
		(211.54%) ¹	0.00%	0.00%	0.00%			
	(100.00%) ²	(100.00%) ²	(0.00%)	0.00%	(95.67%) ²			
3. Inter Bank/Financial Institutions Borrowing	0	0	0	0.14	0.23	0.074	0.1062	1.44
		0.00%	0.00%	0.00%	(164.29%) ¹			
	0.00%	0.00%	0.00%	(100.00%) ²	(4.33%) ²			
Total Borrowing	16.73	35.39	0	0.14	5.31	11.51	14.98	1.30
		(211.54%) ¹	0.00%	0.00%	(3792.86%) ¹			
	(100.00%) ²	(100.00%) ²	0.00%	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nepal Bank Limited

Table no. 21 presents the borrowing pattern of Nepal Bank Limited. There is no debentures and bonds of Nepal Bank Limited. Loan from Nepal Rastra Bank has only one in 2014 i.e. 211.54%. The average loan from Nepal Rastra Bank is 11.44 and the coefficient of variation is 1.31. There has only one Inter Bank/Financial Institutions Borrowing in 2017. The average Inter Bank/Financial Institutions Borrowing is 0.074 and the coefficient of variation is 1.44.

Table: 22 Others Patterns of Nepal Bank Limited**(Rs. in Million)**

C. Others	2013	2014	2015	2016	2017	Mean	SD	CV
1. Staff Medical Fund	3.32	3.58	3.35	3.04	5.2	3.698	0.8612	0.23
		(107.83%) ¹	(93.58%) ¹	(90.75%) ¹	(171.05%) ¹			
	(79.43%) ²	(78.34%) ²	(77.73%) ²	(76.57%) ²	(75.80%) ²			
2. Other Interest	0.86	0.99	0.96	0.93	1.66	1.08	0.3278	0.30

Expenses		(115.12%) ¹	(96.97%) ¹	(96.86%) ¹	(178.49%) ¹			
	(20.57%) ²	(21.66%) ²	(22.27%) ²	(23.43%) ²	(24.20%) ²			
Total Others	4.18	4.57	4.31	3.97	6.86	4.78	1.18	0.25
		(109.33%) ¹	(94.31%) ¹	(92.11%) ¹	(172.80%) ¹			
		(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²		

Source : Annual Report of Nepal Bank Limited

Table no. 22 presents the others interest expenses patterns of Nepal Bank Limited. Staff medical fund expenses has been fluctuating trend, the highest of which is 171.05 percent as compared base year (2013) figure. The average staff medical fund is 3.698 and the coefficient of variation is 0.23. Other interest expenses has fluctuating trend. The average other interest expenses is 1.08 and the coefficient of variation is 0.30. The total deposits have been also fluctuating trend.

Note: Figures in parenthesis (***)¹ indicate index.

Figure in parenthesis (***)² indicate %.

4.9 Interest Expenses of Nepal Investment Bank Limited

Table: 23 Deposits Pattern of Nepal Investment Bank Limited

(Rs. in Million)

Particulars	2013	2014	2015	2016	2017	Mean	SD	CV
A. Deposits								
1. Fixed Deposits								
1.1 Local Currency	1,183.33	1,383.88	1,202.47	1,237.62	2,836.27	1,568.71	712.941	0.45
		(116.95%) ¹	(86.89%) ¹	(102.92%) ¹	(229.17%) ¹			
	(45.04%) ²	(51.92%) ²	(45.88%) ²	(46.08%) ²	(66.75%) ²			
2. Saving Deposits								
2.1 Local Currency	641.42	668.56	757.97	692.41	708.62	693.796	43.932	0.06
		(104.23%) ¹	(113.37%) ¹	(91.35%) ¹	(102.34%) ¹			

	(24.41%) ²	(25.08%) ²	(28.92%) ²	(25.78%) ²	(16.68%) ²			
3. Call Deposits								
3.1 Local Currency	802.47	612.81	660.63	755.6	704.32	707.166	75.0091	0.11
		(76.37%) ¹	(107.80%) ¹	(114.38%) ¹	(93.21%) ¹			
	(30.54%) ²	(22.99%) ²	(25.20%) ²	(28.13%) ²	(16.58%) ²			
Total Deposits	2,627.22	2,665.25	2,621.07	2,685.63	4,249.21	2969.68	715.78	0.24
		(101.45%) ¹	(98.34%) ¹	(102.46%) ¹	(158.22%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nepal Investment Bank Limited

Table no. 23 presents the deposits pattern of Nepal Investment Bank Limited. Fixed deposits have been fluctuating trend till 2016 from base year (2013). In 2017, it has increase. The average fixed deposits are 1,568.71 and the coefficient of variation is 0.45. Saving deposits has been increasing trend till 2015 then it has fluctuating trend till 2017. The average saving deposits is 693.796 and the coefficient of variation is 0.06. Call deposits expenses is fluctuating trend, the highest of which is 114.38 percent as compared to the base year (2013) figure. The average call deposits expenses is 707.166 and the coefficient of variation is 0.11. The total deposits has been fluctuating trend.

Note: Figures in parenthesis (***)¹indicate index.

Figure in parenthesis (***)²indicate %.

Table: 24 Borrowing Patterns of Nepal Investment Bank Limited

(Rs. in Million)

B.Borrowings	2013	2014	2015	2016	2017	Mean	SD	CV
1. Debenture and Bonds	85.8	110.53	155.15	136	136	124.696	26.9099	0.22
		(128.82%) ¹	(140.37%) ¹	(87.66%) ¹	(100%) ¹			
	(95.04%) ²	(96.93%) ²	(98.51%) ²	(98.36%) ²	(93.50%) ²			
2. Loan from Nepal	3.73	2.97	1.78	0	0	1.696	1.696	1.00

Overdraft								
1. Loan and Advance	3,389.93	3,528.03	3786.36	4,015.75	5,525.28	4,049.07	859.55	0.21
		(104.07%) ¹	(107.32%) ¹	(106.06%) ¹	(137.59%) ¹			
	(66.17%) ²	(68.32%) ²	(70.46%) ²	(72.75%) ²	(77.22%) ²			
2. Overdraft	1,733.24	1,635.99	1,587.36	1,504.30	1,629.59	1,618.10	83.07	0.05
		(95.43%) ¹	(95.97%) ¹	(94.77%) ¹	(108.33%) ¹			
	(33.83%) ²	(31.68%) ²	(29.54%) ²	(27.25%) ²	(22.78%) ²			
Total Loan, Advance and Overdraft	5,123.17	5,164.02	5,373.72	5,520.05	7,154.87	5667.17	847.07	0.15
		(100.80%) ¹	(104.06%) ¹	(102.72%) ¹	(129.62%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nabil Bank Limited

Table no. 25 presents the loan, advance and overdraft of Nabil Bank Limited. Loan and advance has been formed to have increasing trend till 2015 from the base year (2013). Then, it has fluctuating trend till 2017. The average loan and advance is 4,049.07 and the coefficient of variation is 0.21. Overdraft interest income has fluctuating trend, the highest of which is 108.33 percent as compared to the base year. The average overdraft is 1,618.10 and the coefficient of variation is 0.05. The total loan, advance and overdraft has increasing trend till 2015 and then it has fluctuating trend.

Note: Figures in parenthesis (***)¹ indicate index.

Figures in parenthesis (***)² indicate %.

Table: 26 Investment pattern of Nabil Bank Limited

(Rs. in Million)

B. Investment	2013	2014	2015	2016	2017	Mean	SD	CV
a. Treasury Bills	99.13	48.74	29.09	80.28	101.74	71.796	31.90	0.44
		(49.17%) ¹	(59.68%) ¹	(275.97%) ¹	(126.73%) ¹			
	(30.56%) ²	(19.20%) ²	(21.63%) ²	(32.65%) ²	(25.76%) ²			
b. Development Bonds	225.27	205.11	105.37	165.59	293.29	198.93	69.82	0.35

		(91.05%) ¹	(51.37%) ¹	(157.15%) ¹	(177.12%) ¹			
		(69.44%) ²	(80.80%) ²	(78.37%) ²	(67.35%) ²	(74.24%) ²		
Total Investment	324.4	253.85	134.46	245.87	395.03	270.72	97.22	0.36
		(78.25%) ¹	(52.97%) ¹	(182.86%) ¹	(160.67%) ¹			
		(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²		

Source : Annual Report of Nabil Bank Limited

Table no. 26 presents the investment pattern of Nabil Bank Limited. Treasury bills has been fluctuating trend, the highest of which is 275.97 percent as compared to the base year (2013). The average Treasury bill is 71.796 and the coefficient of variation is 0.44. Development bonds has been decreasing trend till 2015 and it has been increasing till 2017. The average development bonds is 198.93 and the coefficient of variation is 0.35. The total investment has fluctuating trend.

Note: Figures in parenthesis (***)¹ indicate index.

Figures in parenthesis (***)² indicate %.

Table: 27 Others interest Income Pattern of Nabil Bank Limited

(Rs. in Million)

C. Others	2013	2014	2015	2016	2017	Mean	SD	CV
1. Placements in Foreign	180.11	143.3	131.84	226.98	396.8	215.81	107.78	0.50
Banks		(79.56%) ¹	(92%) ¹	(172.16%) ¹	(174.82%) ¹			
		(75.88%) ²	(78.22%) ²	(74.19%) ²	(78.68%) ²	(83.17%) ²		
2. Staff Loan	57.25	39.89	45.86	61.52	80.29	56.96	15.65	0.27
		(69.68%) ¹	(114.97%) ¹	(134.15%) ¹	(130.51%) ¹			
		(24.12%) ²	(21.78%) ²	(25.81%) ²	(21.32%) ²	(16.83%) ²		
Total Others	237.36	183.19	177.7	288.5	477.09	272.77	122.79	0.45
		(77.18%) ¹	(97.00%) ¹	(162.35%) ¹	(165.37%) ¹			
		(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²		

Source : Annual Report of Nabil Bank Limited

Table no. 27 presents the others interest income pattern of Nabil Bank Limited. Placements in foreign banks has decrease in 2014 as compared to the base year (2013) and then it has increasing trend till 2017. The average placements in foreign banks are 215.81 and the coefficient of variation is 0.50. Staff loan has been fluctuating trend, the highest of which is 134.15 percent as compare to the base year. The average staff loan is 56.96 and the coefficient of variation is 0.27. The total others interest income has decrease in 2014 as compare previous year and then it has been increasing trend.

Note: Figures in parenthesis (***)¹ indicate index.

Figures in parenthesis (***)² indicate %.

4.11 Interest Income of Nepal Bank Limited

Table: 28 Loan, Advance and Overdraft Pattern of Nepal Bank Limited

(Rs. in Million)

Particular	2013	2014	2015	2016	2017	Mean	SD	CV
A. On Loan, Advance and Overdraft								
1. Loans and Advance	4,226.03	4,494.60	4,635.78	5,490.01	6,640.65	5,097.41	983.81	0.19
		(106.36%) ¹	(103.14%) ¹	(118.43%) ¹	(120.96%) ¹			
	(94.83%) ¹	(93.41%) ²	(93.82%) ²	(90.54%) ²	(91.78%) ²			
2. Overdraft	230.41	317.3	305.42	573.52	594.7	404.27	167.68	0.14
		(137.71%) ¹	(96.26%) ¹	(187.78%) ¹	(103.69%) ¹			
	(5.17%) ²	(6.59%) ²	(6.18%) ²	(9.46%) ²	(8.22%) ²			
Total Loan, Advance and Overdraft	4,456.44	4,811.90	4,941.20	6,063.53	7,235.35	5501.68	1140.59	0.21
		(107.98%) ¹	(102.69%) ¹	(122.71%) ¹	(119.33%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nepal Bank Limited

Table no. 28 presents the loan, advance and overdraft pattern of Nepal Bank Limited. Loans and advance has been fluctuating trend till 2016 from the base year (2013). In

2017, it has increase as compare previous year. The average loans and advance is 5,097.41 and the coefficient of variation is 0.19. Overdraft has been formed to have fluctuating trend, the highest of which is 187.78 percent as per base year. The average overdraft is 404.27 and the coefficient of variation is 0.14. The total loan, advance and overdraft has been fluctuating trend. The average total loan, advance and overdraft is 5,501.68 and the coefficient of variation is 0.21.

Note: Figures in parenthesis (***)¹ indicate index.

Figures in parenthesis (***)² indicate %.

Table: 29 Investment of Nepal Bank Limited

(Rs. in Million)

B. Investment	2013	2014	2015	2016	2017	Mean	SD	CV
a. Treasury Bill	102.6	73.26	85.06	103.25	86.61	90.16	12.75	0.14
		(71.40%) ¹	(116.11%) ¹	(121.38%) ¹	(83.88%) ¹			
		(53.63%) ²	(46.29%) ²	(53.99%) ²	(54.12%) ²	(38.66%) ²		
b. Development Bond	88.7	85.02	72.48	87.54	137.41	94.23	24.99	0.41
		(95.85%) ¹	(88.37%) ¹	(120.78%) ¹	(156.97%) ¹			
		(46.36%) ²	(53.71%) ²	(46.01%) ²	(45.88%) ²	(61.34%) ²		
Total Investment	191.31	158.28	157.54	190.79	224.03	184.39	27.6714	0.15
		(82.73%) ¹	(99.53%) ¹	(121.11%) ¹	(117.42%) ¹			
		(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²		

Source : Annual Report of Nepal Bank Limited

Table no. 29 presents the investment of Nepal Bank Limited. Treasury bill has been fluctuating trend, the highest of which is 121.38 percent as per base year (2013) figure. The average Treasury bill is 90.16 and the coefficient is 0.14. Development bond has been decreasing till 2015 from the base year and then it has been increasing till 2017 as compare their respective previous year. The average development bond is 94.23 and the coefficient of variation is 0.41. The total investment has fluctuating trend. The average total investment is 184.39 and the coefficient of variation is 0.15.

Note: Figures in parenthesis (***)¹ indicate index.

Figures in parenthesis (***)² indicate %.

4.12 Interest Income of Nepal Investment Bank Limited

Table: 30 Loan, Advance and Overdraft Pattern of Nepal Investment Bank

(Rs. in Million)

Particular	2013	2014	2015	2016	2017	Mean	SD	CV
A. Loan, Advance and Overdraft								
1. Loan and Advances	3,102.75	3,820.05	4,207.20	5,133.08	6,923.24	4,637.26	1473.01	0.32
		(123.12%) ¹	(110.13%) ¹	(122.01%) ¹	(134.87%) ¹			
	(55.75%) ²	(68.43%) ²	(74.87%) ²	(78.34%) ²	(78.79%) ²			
2. Overdraft	2,463.01	1,762.36	1,412.05	1,419.09	1,863.33	1,783.97	429.92	0.24
		(71.55%) ¹	(80.12%) ¹	(100.50%) ¹	(131.30%) ¹			
	(44.25%) ²	(31.57%) ²	(25.13%) ²	(21.66%) ²	(21.21%) ²			
Total Loan, Advance and Overdraft	5,565.76	5,582.41	5,619.25	6,552.17	8,786.57	6421.23	1386.60	0.22
		(100.30%) ¹	(100.66%) ¹	(116.60%) ¹	(134.10%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nepal Investment Bank Limited

Table no. 30 presents the loan, advance and overdraft patterns of Nepal Investment Bank Limited. Loan and advance has been fluctuating trend, the highest of which is 134.87 percent as compare to the base year. The average loan and advance is 4,637.26 and the coefficient of variation is 0.32. Overdraft has increasing in 2014 as compare to the base year. Then, it has increasing trend till 2017. The average overdraft is 1,783.97 and the coefficient of variation is 0.24. The total loan, advance and overdraft has been formed to have relatively increasing trend. The average total loan, advance and overdraft is 6,421.23 and the coefficient of variation is 0.22.

Note: Figures in parenthesis (***)¹ indicate index.

Figures in parenthesis (***)² indicate %.

Table: 31 Investment pattern of Nepal Investment Bank Limited**(Rs. in Million)**

B. INVESTMENT	2013	2014	2015	2016	2017	Mean	SD	CV
a. Treasury Bills	103.69	64.44	34.16	57.55	98.83	71.73	29.25	0.41
		(62.15%) ¹	(53.01%) ¹	(168.47%) ²	(171.73%) ¹			
	(58.99%) ²	(48.77%) ²	(50.84%) ²	(83.07%) ²	(47.39%) ²			
b. Developments Bonds	72.09	67.69	33.03	11.73	109.72	58.852	37.84	0.64
		(93.90%) ¹	(48.80%) ¹	(35.51%) ¹	(935.38%) ¹			
	(41.01%) ²	(51.23%) ²	(49.16%) ²	(16.93%) ²	(52.61%) ²			
Total Investment	175.78	132.13	67.19	69.28	208.55	130.59	63.05	0.48
		(75.17%) ¹	(50.85%) ¹	(103.11%) ¹	(301.02%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nepal Investment Bank Limited

Table no. 31 presents the investment pattern of Nepal Investment Bank Limited. Treasury bills has decreasing till 2015 from the base year (2013). Then, it has increasing till 2017. The average Treasury bill is 71.73 and the coefficient of variation is 0.41. Development bank has been decreasing trend till 2016 and in 2017, it has increase as compare to the base year. The average developments bond is 58.852 and the coefficient of variation is 0.64. The total investment has decreasing till 2015 and it has increasing till 2017 as compare their respective previous year. The average total investment is 130.59 and the coefficient of variation is 0.48.

Note: Figures in parenthesis (***)¹ indicate index.Figures in parenthesis (***)² indicate %.**Table: 32 Others Interest Income pattern of Nepal Investment Bank Limited****(Rs. in Million)**

C. On Others	2013	2014	2015	2016	2017	Mean	SD	CV
1. Inter-Bank/Financial	8.04	5.28	5.23	8.09	12.49	7.83	2.96	0.38
Institutions Loan		(65.67%) ¹	(99.05%) ¹	(154.68%) ¹	(154.39%) ¹			

	(12.22%) ²	(11.09%) ²	(11.92%) ²	(17.02%) ²	(14.76%) ²			
2. Others	57.73	42.32	38.64	39.45	72.12	50.052	14.56	0.29
		(73.31%) ¹	(91.30%) ¹	(102.10%) ¹	(182.81%) ¹			
	(87.78%) ²	(88.91%) ²	(88.08%) ²	(82.98%) ²	(85.24%) ²			
Total Others	65.77	47.6	43.87	47.54	84.61	57.88	17.22	0.30
		(72.37%) ¹	(92.16%) ¹	(108.37%) ¹	(177.98%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nepal Investment Bank Limited

Table no. 32 presents the others interest income pattern of Nepal Investment Bank Limited. Inter-Bank/Financial Institutions Loan has been fluctuating trend, the highest of which is 154.68 percent as compared to the base year (2013). The average Inter-Bank/Financial Institutions Loan is 7.83 and the coefficient of variation is 0.38. Others has been decrease in 2014 and increasing till 2017. The average others interest income is 50.052 and the coefficient of variation is 0.29. The total others interest income has decrease in 2014 and it has been increasing trend till 2017. The average totals others interest income is 57.88 and the coefficient of variation is 0.30.

Note: Figures in parenthesis (***)¹ indicate index.

Figures in parenthesis (***)² indicate %.

4.13 Investment

Table: 33 Investment of NabilBank Limited

(Rs. in Million)

Particulars	2013	2014	2015	2016	2017	Mean	SD	CV
1. Nepal Government	4,603.92	5,706.47	7,992.94	8,164.77	2,719.23	5,837.47	2308.93	0.40
Treasury Bills		(123.95%) ¹	(140.07%) ¹	(102.15%) ¹	(33.30%) ¹			
	(28.35%) ²	(31.40%) ²	(30.65%) ²	(25.00%) ²	(8.45%) ²			
2. Nepal Government	0	0	0	0	0	0	0	0
Saving Bonds								
3. Nepal Government	3,310.79	2,583.72	2,183.99	5,821.50	8,821.50	4,544.30	2777.69	0.61

Others Securities		(78.04%) ¹	(84.53%) ¹	(266.55%) ¹	(151.53%) ¹			
		(20.38%) ²	(14.22%) ²	(8.37%) ²	(17.82%) ²	(27.40%) ²		
4. Foreign Bonds	239.65	240.31	253.9	268.14	0	200.4	112.633	0.56
		(100.28%) ¹	(105.66%) ¹	(105.61%) ¹	(0.00%) ¹			
		(100.28%) ²	(105.66%) ²	(105.61%) ²	0.00%	0.00%		
5. Local Licensed Institutions	431.78	13.13	0	0	0	88.98	191.714	2.15
		(3.04%) ¹	0.00%	0.00%	0.00%			
		(2.66%) ²	(0.07%) ²	0	0	0		
6. Foreign Banks	7,445.83	9,380.66	15,383.50	18,153.64	20,365.35	14,145.80	5564.93	0.39
		(125.99%) ¹	(163.99%) ¹	(118.01%) ¹	(112.18%) ¹			
		(45.84%) ²	(51.62%) ²	(58.99%) ²	(55.58%) ²	(63.26%) ²		
7. Organized Institutions Shares	210.03	248.03	265.03	255.89	289.02	253.6	28.809	0.11
		(118.09%) ¹	(106.85%) ¹	(96.55%) ¹	(113.02%) ¹			
		(1.29%) ²	(1.36%) ²	(1.02%) ²	(0.78%) ²	(0.90%) ²		
Total	16,242.00	18,172.32	26,079.36	32,663.94	32,195.10	23,289.41	7,664.29	0.33
		(111.88%) ¹	(143.51%) ¹	(125.25%) ¹	(98.56%) ¹			
		(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²		

Source : Annual Report of Nabil Bank Limited

Table no 33 presents the investments of Nabil Bank Limited. Nepal Government Treasury Bills has been increasing trend till 2015 then it has decreasing trend till 2017 as compare their respective previous year. The average Nepal Government Treasury Bills is 5,837.47 and the coefficient of variation is 0.40. There is no Nepal Government Saving Bonds in Nabil Bank Limited. Nepal Government Others Securities has been fluctuating trend, the highest of which is 266.55 percent as compared to the base year (2013) figure. The average Nepal Government Others Securities is 4,544.30 and the coefficient is variation is 0.61. Foreign Bonds has been increasing trend till 2015 and it has decrease in 2016. There has no foreign bonds in 2017. The average foreign bonds is 200.4 and the coefficient of variation is 0.56. There has only one Local Licensed Institutions in 2012 i.e. 3.04%. The average local licensed institution is 88.98 and the coefficient of variation is 2.15. Foreign banks has

increasing trend till 2015 and it has decreasing trend till 2017 as their respective previous year. The average foreign banks is 14,145.80 and the coefficient of variation is 0.39. Organized Institutions Shares has fluctuating trend, the highest of which is 118.09 percent as compared to the base year. The average organized institutions shares is 253.6 and the coefficient of variation is 0.11. The total investment has been increasing trend till 2015 and then it has decreasing trend till 2017. The average total investment is 23,289.41 and the coefficient of variation is 0.33.

Note:Figures in parenthesis (***)¹ indicate index.

Figures in parenthesis (***)² indicate %.

Table: 34 Investment of Nepal Bank Limited**(Rs. in Million)**

Particular	2013	2014	2015	2016	2017	Mean	SD	CV
1. Government of Nepal's Treasury Bill	7,226.85	18,680.03	11,959.87	7,859.98	4,908.73	10127.09	5415.13	0.53
		(258.48%) ¹	(64.02%) ¹	(65.72%) ¹	(62.45%) ¹			
	(65.35%) ²	(82.28%) ²	(70.60%) ²	(76.68%) ²	(53.81%) ²			
2. Government of Nepal's National Saving Bond	1,190.93	0	0	0	4,028.60	1,043.91	1746.37	1.67
		0	0	0	0			
	(10.77%) ²	0.00%	0.00%	0.00%	(44.16%) ²			
3. Government of Nepal's other Bond	0.00	1,230	4,193.61	2,261.23	0.00	1,536.97	1760.76	1.15
		0	(340.94%) ¹	(53.92%) ¹	0			
	0.00%	(5.42%) ²	(24.76%) ²	(22.06%) ²	0.00%			
4. Foreign Bond	95.5	93.9	0	0	0	37.88	51.87	1.37
		(98.32%) ¹	0.00%	0.00%	0.00%			
	(0.86%) ²	(0.41%) ²	0.00%	0.00%	0.00%			
5. Shares of Domestic Licensed Institutions	0	0	0	0	0			
6. Foreign Bank	2,383.12	2,535.95	557.43	0	0	1,095.30	1267.14	1.16
		(106.41%) ¹	(21.98%) ¹	0.00%	0.00%			
	(21.55%) ²	(11.17%) ²	(3.29%) ²	0.00%	0.00%			
7. Shares of Other Body Corporates	161.81	161.81	228.93	129.69	185.69	173.59	36.79	0.21
		(100.00%) ¹	(141.48%) ¹	(56.65%) ¹	(143.18%) ¹			
	(1.46%) ²	(0.71%) ²	(1.35%) ²	(1.27%) ²	(2.04%) ²			
Total	11,058.21	22,701.69	16,939.84	10,250.90	9,123.02	14,014.73	5,719.61	0.41
		(205.29%) ¹	(74.62%) ¹	(60.51%) ¹	(89.00%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nepal Bank Limited

Table no. 34 presents the investments of Nepal Bank Limited. Government of Nepal's Treasury Bills has been formed to have relatively fluctuating trend, the highest of which is 258.48%. The average Government of Nepal's Treasury Bills is 10,127.09 and the coefficient of variation is 0.53. There has no Government of Nepal's National

Saving Bond of Nepal Investment Bank Limited. Government of Nepal's other Bond has fluctuating trend, the highest of which is 340.94%. The average Government of Nepal's Other Bond is 1,536.97 and the coefficient of variation is 1.15. There has only one foreign bonds i.e. 98.32%. The average foreign bond is 37.88 and the coefficient of variation is 1.37. There has no Shares of Domestic Licensed Institutions. . Foreign Bank has fluctuating trend. The average foreign bank is 1,095.30 and the coefficient of variation is 1.16. Shares of Other Body Corporates has been same in 2014 than it has been fluctuating trend till 2017. The average Shares of Other Body Corporates is 173.59 and the coefficient of variation is 0.21. The total investment is fluctuating trend. The average total investment is 14,014.73 and the coefficient of variation is 0.41.

Note:Figures in parenthesis (***)¹indicate index.

Figures in parenthesis (***)²indicate %.

Table: 35 Investment of Nepal Investment Bank Limited

(Rs. in Million)

Particular	2013	2014	2015	2016	2017	Mean	SD	CV
1. Nepal Government	5,098.97	5,340.33	9,063.82	9,084.04	3,803.93	6,478.22	2440.52	0.38
Treasury Bills		(104.73%) ¹	(169.72%) ¹	(100.22%) ¹	(41.87%) ¹			
	(44.59%) ²	(34.71%) ²	(45.63%) ²	(35.17%) ²	(14.85%) ²			
2. Nepal Government	886.53	486.53	40	700	8,481.90	2118.99	3193.94	1.51
Saving Bonds		(54.88%) ¹	(8.22%) ¹	(1750.00%) ¹	(12.12%) ¹			
	(7.75%) ²	(3.16%) ²	(0.20%) ²	(2.71%) ²	(33.11%) ²			
3. Local Licensed Institutions	0	479.5	506.25	2,774.20	3,289.60	1762.39	1480.97	0.84
		0.00%	(105.58%) ¹	(547.88%) ¹	(118.58%) ¹			
	0.00%	(3.12%) ²	(2.55%) ²	(10.74%) ²	(12.84%) ²			
4. Foreign Banks	5,144.43	8,734.27	9,715.95	12,725.43	9,288.87	9,121.79	2708.17	0.30
		(169.78%) ¹	(111.24%) ¹	(130.97%) ¹	(72.99%) ¹			
	(44.99%) ²	(56.78%) ²	(48.91%) ²	(49.27%) ²	(36.26%) ²			
5. Corporate Shares	305.35	342.91	532.57	538.36	751.34	494.11	178.95	0.36

		(112.30%) ¹	(155.31%) ¹	(101.02%) ¹	(139.56%) ¹			
	(2.67%) ²	(2.23%) ²	(2.68%) ²	(2.08%) ²	(2.93%) ²			
6. Others Investments (Swift)	0	0	4.73	4.73	4.73	2.84	2.59	0.91
		0.00%	0.00%	(100.00%) ¹	(100.00%) ¹			
	0.00%	0.00%	(0.02%) ²	(0.02%) ²	(0.02%) ²			
Total	11,435.28	15,383.54	19,863.32	25,826.76	25,620.37	19,625.85	6,315.15	0.32
		(134.53%) ¹	(129.12%) ¹	(130.02%) ¹	(99.20%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nepal Investment Bank Limited

Table no. 35 presents the investment of Nepal Investment Bank Limited. Nepal Government Treasury Bills has increasing trend till 2015 and it has decreasing trend till 2017 as compare their respective previous year. The average Nepal Government Treasury Bills is 6,478.22 and the coefficient of variation is 0.38. Nepal Government Saving Bonds has been fluctuating trend, the highest of which is 1750.00% as compare to the base year (2013) figure, the average Nepal Government Saving Bonds is 2118.99 and the coefficient of variation is 1.51. Local Licensed Institutions has been fluctuating trend. The average Local Licensed Institutions is 1,762.39 and the coefficient of variation is 0.84. Foreign Banks has been formed to have relatively fluctuating trend, the highest of which is 169.78% as compared to the base year (2013) figure. The average foreign banks are 9,121.79 and the coefficient of variation is 0.30. Corporate Shares has been increasing till 2015 as compare to the base year. Then, it has fluctuating trend till 2017. The average corporate share is 494.11 and the coefficient of variation is 0.36. The average Others Investments (Swift) is 2.84 and the correlation of variation is 0.91. The total investment has been fluctuating trend. The average total investment is 19,625.85 and the coefficient of variation is 0.32.

Note: Figures in parenthesis (***)¹ indicate index.

Figures in parenthesis (***)² indicate %.

Loan and Advance of Nabil Bank

Table: 36 Performing Loan Pattern of Nabil bank

(Rs. in Million)

Particulars	2013	2014	2015	2016	2017	Mean	SD	CV
1.Performing Loan								
Pass Loan	46630.35	54947.00	63473.49	74947.91	89712.02	65,942.15	16926.63	0.26
		(117.84%) ¹	(115.52%) ¹	(118.08%) ¹	(119.70%) ¹			
	(100.00%) ²	(100.00%) ²	(96.26%) ²	(97.54%) ²	(98.84%) ²			
Watch List Loan	0	0	2,467.36	1,893.45	1,051.17	1082.40	1109.06	1.02
		0.00%	0.00%	(76.74%) ¹	(55.52%) ¹			
	0.00%	0.00%	(3.74%) ²	(2.46%) ²	(1.16%) ²			
Total Performing Loan	46630.35	54947.00	65940.85	76841.36	90763.19	67024.55	17484.69	0.26
		(117.84%) ¹	(120.01%) ¹	(116.53%) ¹	(118.12%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nabil Bank Limited

Table no 36 presents the performing loan pattern of Nabil Bank Limited. Pass loan has been formed to have relatively increasing trend, the highest of which is 119.70 percent as compared to the base year (2013) figure. The average pass loan is 65,942.15 and the coefficient of variation is 0.26. Watch list loan has been formed to have relatively decreasing trend, the highest of which is 76.74 percent as compare to the base year. The average watch list loan is 1,082.40 and the coefficient of variation is 1.02. The total performing loan has been increasing trend till 2015 and it has decreasing in 2016 as compare their respective previous year (2015). In 2017, it has increase as their respective previous.

Note:Figures in parenthesis (***)¹indicate index.Figures in parenthesis (***)²indicate %.

4.14 Loan and Advance of Nabil Bank Limited

Table: 37 Non-performing Loan Pattern of Nabil Bank Limited

(Rs. in Million)

2. Non-Performing Loan	2013	2014	2015	2016	2017	Mean	SD	CV
2.1 Restructured/ Rescheduled	0.00	0.00	0.00	33.53	137.83	34.27	59.68	1.74
		0.00%	0.00%	0.00%	(411.06%) ¹			
	0.00%	0.00%	0.00%	(3.77%) ²	(18.93%) ²			
2.2 Substandard	204.96	97.64	58.29	6046.00%	71.41	98.55	61.51	0.62
		(47.64%) ¹	(59.70%) ¹	(103.72%) ¹	(118.11%) ¹			
	(20.19%) ²	(7.77%) ²	(4.77%) ²	(6.80%) ²	(9.81%) ²			
2.3 Doubtful	104.42	443.96	404.68	90.51	20.85	212.88	196.09	0.92
		(425.17%) ¹	(91.15%) ¹	(22.37%) ¹	(23.04%) ¹			
	(10.29%) ²	(35.34%) ²	(33.15%) ²	(10.18%) ²	(2.86%) ²			
2.4 Loss	705.79	714.48	757.84	704.54	497.97	676.12	101.95	0.15
		(101.23%) ¹	(106.07%) ¹	(92.97%) ¹	(70.68%) ¹			
	(69.52%) ²	(56.88%) ²	(62.08%) ²	(79.25%) ²	(68.40%) ²			
Total Non-Performing Loan	1015.17	1256.08	1220.81	889.04	728.06	1021.83	222.74	0.22
		(123.73%) ¹	(97.19%) ¹	(72.82%) ¹	(81.89%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nabil Bank Limited

Table no. 37 non-performing loan pattern of Nabil Bank Limited. There is only one Restructured/ Rescheduled in year 2017 i.e. 411.06%. The average Restructured/ Rescheduled is 34.27 and the coefficient of variation is 1.74. Substandard loan has decrease in 2014 and it has increasing trend till 2017. The average substandard is 98.55 and the coefficient of variation is 0.62. Doubtful loan has been fluctuating trend. The average doubtful is 212.88 and the coefficient of variation is 0.92. Loss loan has increasing trend till 2015 and it has decreasing trend till 2017. The average loss loan is 676.12 and the coefficient of variation is 0.15. The total non-performing has been fluctuating trend. The average total non-performing loan is 1,021.83 and the coefficient of variation is 0.22.

Note: Figures in parenthesis (***)¹ indicate index.

Figures in parenthesis (***)² indicate %.

4.15 Loan and Advance of Nepal Bank Limited

Table: 38 Performing Loan Pattern of Nepal Bank Limited

(Rs. in Million)

Particular	2013	2014	2015	2016	2017	Mean	SD	CV
1.Performing Loan							ac	
Pass Loan	35,869.64	39,109.07	44,181.24	57,224.34	69449.22	49,166.70	13639.57	0.28
		109.03%) ¹	(112.97%) ¹	(129.52%) ¹	(121.36%) ¹			
	(100.00%) ²	(100.00%) ²	(86.19%) ²	(92.98%) ²	(96.59%) ²			
Watch List	0	0	7,081.07	4,321.61	2453.88	2,771.31	2991.00	1.08
Loan		0.00%	0.00%	(61.03%) ¹	(56.78%) ¹			
	0.00%	0.00%	(13.81%) ²	(7.02%) ²	(3.41%) ²			
Total Performing Loan	35,869.64	39,109.07	51262.31	61545.95	71903.10	51938.01	15117.44	0.29
		(109.03%) ¹	(131.08%) ¹	(120.06%) ¹	(116.83%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nepal Bank Limited

Table no. 38 presents the performing loan pattern of Nepal Bank Limited. Pass loan has been increasing trend till 2016 as compared to their respective previous year. In 2017, it has decreasing as compare to the previous year (2016). The average pass loan is 49,166.70 and the coefficient of variation is 0.28. Watch list loan has decreasing trend. The average watch list loan is 2,771.31 and the coefficient of correlation is 1.08. The total performing loan has increasing trend till 2015 and it has decreasing trend till 2017 as compare to their respective precious year.

Note:Figures in parenthesis (***)¹ indicate index.

Figures in parenthesis (***)² indicate %.

Table: 39 Non-performing Loan Pattern of Nepal Bank Limited**(Rs. in Million)**

2. Non-Performing Loan	2013	2014	2015	2016	2017	Mean	SD	CV
2.1 Restructured/ Rescheduled	94.44	44.63	0	0	158.96	59.61	75.05	1.27
		(47.26%) ¹	0.00%	0.00%	0.00%			
	(4.76%) ²	(2.12%) ²	(0.00%)	0.00%	(6.44%) ²			
2.2 Substandard	91.02	300.74	282.2	410.11	558.21	328.46	126.84	0.39
		(330.41%) ¹	(93.84%) ¹	(145.33%) ¹	(136.11%) ¹			
	(4.59%) ²	(14.26%) ²	(13.27%) ²	(20.73%) ²	(22.60%) ²			
2.3 Doubtful	115.32	107.67	160.61	284.23	204.37	174.44	74.67	0.43
		(93.37%) ¹	(149.17%) ¹	(176.97%) ¹	(71.90%) ¹			
	(5.82%) ²	(5.10%) ²	(7.55%) ²	(14.37%) ²	(8.28%) ²			
2.4 Loss	1,681.55	1,656.20	1,683.27	1,284.20	1548	1,570.64	182.11	0.12
		(98.49%) ¹	(101.63%) ¹	(76.29%) ¹	(120.54%) ¹			
	(84.83%) ²	(78.52%) ²	(79.17%) ²	(64.91%) ²	(62.68%) ²			
Total Non-performing Loan	1982.33	2109.24	2126.08	1978.54	2469.54	2133.15	200.27	0.09
		(106.40%) ¹	(100.80%) ¹	(93.06%) ¹	(124.82%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nepal Bank Limited

Table no 39 presents the non-performing loan pattern of Nepal Bank Limited. There is only one Restructured/ Rescheduled in 2014 i.e. 47.26%. The average Restructured/ Rescheduled is 59.61 and the coefficient of correlation is 1.27. Substandard loan has been formed to have relatively fluctuating trend, the highest of which is 330.41 percent as compare to the base year (2013) figure. The average substandard loan is 328.46 and the coefficient of variation is 0.39. The doubtful loan has fluctuating trend. The average doubtful debt is 174.44 and the coefficient of variation is 0.43. Loss loan has been fluctuating trend, the highest of which is 120.54 percent as compare to the base year. The average loss loan has 1,570.64 and the coefficient of

variation is 0.12. The total non-performing loan has fluctuating trend. The average total non-performing loan is 2,133.15 and the correlation of variation is 0.09.

4.16 Loan and Advance of Nepal Investment Bank

Table: 40 Performing Loan Pattern of Nepal Investment Bank Limited

(Rs. in Million)

Particular	2013	2014	2015	2016	2017	Mean	SD	CV
1.Performing Loan								
Pass Loan	46,787.53	52,511.35	61,902.67	82,716.31	100,677.90	68919.15	22401.09	0.33
		(112.23%) ¹	(117.88%) ¹	(133.62%) ¹	(121.71%) ¹			
	(100.00%) ²	(100.00%) ²	(92.60%) ²	(95.72%) ²	(95.16%) ²			
Watch List Loan	0	0	4,943.39	3,700.49	5,117.82	2752.34	2571.28	0.93
		0.00%	0.00%	(74.86%) ¹	(138.30%) ¹			
	0.00%	0.00%	(7.40%) ²	(4.28%) ²	(4.84%) ²			
Total Performing Loan	46,787.53	52,511.35	66,846.06	86,416.80	105,795.72	71671.49	24451.45	0.34
		(112.23%) ¹	(127.30%) ¹	(129.28%) ¹	(122.42%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nepal Investment Bank Limited

Table no. 40 presents the performing loan pattern of Nepal Investment Bank Limited. Pass loan has been increasing trend till 2016 from the base year (2013). In 2017, it has decrease as compare to the previous year (2016). The average pass loan is 68,919.15 and the coefficient of variation is 0.33. Watch list loan has been fluctuating trend. The average watch list loan is 2,752.34 and the coefficient of variation is 0.93. The total performing loan has been increasing till 2016 and it has decrease in 2017 as compare to their respective previous year. The average total performing loan is 71,671.49 and the coefficient of variation is 0.34.

Note:Figures in parenthesis (***)¹ indicate index.

Figures in parenthesis (***)² indicate %.

Table: 41 Non-performing Loan Pattern of Nepal Investment Bank Limited**(Rs. in Million)**

2. Non-Performing Loan	2013	2014	2015	2016	2017	Mean	SD	CV
2.1 Restructured/ Rescheduled	0	0	0	0	0	0	0	0
2.2 Substandard	207.38	161.72	68.59	19.15	74.06	106.18	76.40	0.72
		(77.98%) ¹	(42.41%) ¹	(27.92%) ¹	(386.74%) ¹			
	(29.39%) ²	(20.59%) ²	(8.84%) ²	(3.34%) ²	(9.10%) ²			
2.3 Doubtful	148.23	73.9	82.71	13.61	188.41	101.37	68.15	0.67
		(49.85%) ¹	(111.92%) ¹	(16.46%) ¹	(1384.35%) ¹			
	(21.00%) ²	(9.41%) ²	(10.66%) ²	(2.37%) ²	(23.14%) ²			
2.4 Loss	557.49	711.5	692.83	560.23	625.7	629.55	71.99	0.11
		(127.63%) ¹	(97.38%) ¹	(80.86%) ¹	(111.69%) ¹			
	(79.00%) ²	(90.59%) ²	(89.34%) ²	(97.63%) ²	(76.86%) ²			
Total Non-performing Loan	705.72	785.40	775.54	573.84	814.11	730.92	96.42	0.13
		(111.29%) ¹	(98.74%) ¹	(73.99%) ¹	(141.87%) ¹			
	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²	(100.00%) ²			

Source : Annual Report of Nepal Investment Bank Limited

Table no. 41 presents the non-performing loan pattern of Nepal Investment Bank Limited. There is no Restructured/ Rescheduled loan of Nepal Investment Bank Limited. Substandard loan has been decreasing till 2016 and it has increasing in 2017 as compared to their respective previous year. The average substandard loan is 106.18 and the coefficient of variation is 0.72. Doubtful loan has been fluctuating trend. The average doubtful loan is 101.37 and the coefficient of variation is 0.67. Loss loan has been fluctuating trend, the highest of which is 1,384.35 percent as compare to the base year (2013) figure. The average loss loan is 629.55 and the coefficient of variation is 0.11. The total non-performing loan has been fluctuating trend. The average total non-performing loan is 730.92 and the coefficient of variation is 0.13.

Note: Figures in parenthesis (***)¹ indicate index.Figures in parenthesis (***)² indicate %.

4.17 Correlation of Nabil Bank Limited

4.17.1 Correlation of Deposits of Nabil Bank Limited

INTEREST FREE DEPOSITS OF NABIL BANK

Table: 42 Correlation of Currency Deposits

(Rs. in Million)

	'Ka' Class Licensed Institutions	Other Licensed Financial	Other Organized Institutions	Individuals
Ka' Class Licensed Institutions	1			
Other Licensed Financial	-0.053	1		
Other Organized Institutions	0.007	0.511	1	
Individuals	-0.201	0.707	0.930	1

Source : Annual Report of Nabil Bank Limited

Table no. 42 represents the correlation of currency deposit. Correlation between 'Ka' class licensed institution and other licensed financial, 'Ka' class licensed institutions and individual is negative and rest of the correlations are positive. Correlation between 'Ka' class licensed institutions and 'Ka' class licensed institutions, other licensed financial and other licensed financial, other organized institution and other organized, other organized institution and individuals, and individuals and individuals are significant. And rest of the other correlation is not significant.

Table: 43 Correlation of Margin Deposits

(Rs. in Million)

	Employees	Guarantee	Letter of Credit	Others
Employees	1			

Guarantee	0.025	1		
Letter of Credit	0.299	0.899	1	
Others	0.314	0.941	0.867	1

Source : Annual Report of Nabil Bank Limited

Table no. 43 represents the correlation of margin deposits. In margin deposit, all correlation is positive. Correlation between employees and employees, guarantee and guarantee, guarantee and letter of credit, guarantee and others, letter of credit and letter of credit, letter of credit and others, and others and others are significant and rest if the others are not significant.

Table: 44 Correlation of Others

(Rs. in Million)

	Other Organized Institutions	Individuals
Other Organized Institutions	1	
Individuals	-0.759	1

Source : Annual Report of Nabil Bank Limited

Table no. 44 represents the correlation of others. Correlation between other organized institutions and other organized institutions. Individuals and individuals are significant and correlation between other organized institutions and individuals is not significant.

INTEREST BEARING DEPOSITS OF NABIL BANK

Table: 45 Correlation of Saving Deposits

(Rs. in Million)

	Institutions	Individuals
Institutions	1	
Individuals	0.926	1

Source : Annual Report of Nabil Bank Limited

Table no. 44 represents the correlation of saving deposits. All correlation has positive. Correlation between institutions and institutions, institutions and individuals, and individuals and individuals are significant.

Table: 46 Correlation of Fixed Deposits**(Rs. in Million)**

	Institutions	Individuals
Institutions	1	
Individuals	0.860	1

Source : Annual Report of Nabil Bank Limited

Table no. 46 represents the correlation of fixed deposits. All correlation has positive. Correlation between institutions and institutions, institutions and individuals, and individuals and individuals are significant.

Table:47 Correlation of Call Deposits**(Rs. in Million)**

	Other Licensed Financial Institutions	Other Organized Institutions	Individuals
Other Licensed Financial Institutions	1		
Other Organized Institutions	-0.413	1	
Individuals	-0.024	0.019	1

Source : Annual Report of Nabil Bank Limited

Table no. 47 represents the correlation of call deposits. Correlation between other licensed financial institutions and other organized institutions, other licensed institutions and individuals are negative and rest of the correlation is positive. Correlation between other licensed financial institutions and other licensed financial institutions, other organized institutions and other organized institutions, and individuals and individuals are significant and rest of the other is not significant.

4.17.2 Correlation of Interest Expenses Nabil Bank Limited

Table:48 Correlation of Deposits

(Rs. in Million)

	Fixed Deposits	Saving Deposits	Call Deposits
Fixed Deposits	1		
Saving Deposits	0.054	1	
Call Deposits	0.347	-0.430	1

Source : Annual Report of Nabil Bank Limited

Table no. 48 represents the correlation of deposits. The value of correlation between saving deposits and call deposits is negative and rest of the all other correlation value is positive. Correlation between fixed deposits and fixed deposits, saving deposits and saving deposits, and call deposits and call deposits are significant and other correlation has not significant.

Table: 49 Correlation of Borrowing

(Rs. in Million)

	Debentures and Bonds	Loan from Nepal Rastra Bank	Inter Bank /Financial Institutions Borrowing
Debentures and Bonds	1		
Loan from Nepal Rastra Bank	0	0	
Inter Bank /Financial Institutions Borrowing	-0.586	0	1

Source : Annual Report of Nabil Bank Limited

Table no. 49 represents the correlation of borrowing. The value of correlation between Debentures and Bonds and Inter Bank /Financial Institutions Borrowing is negative and other correlation value is positive. Correlation between debenture and bonds and

debenture and bonds, interbank/financial institutions borrowing and interbank/financial institutions borrowing has significant and other correlation has not significant.

4.17.3 Correlation of Interest Income of Nabil Bank Limited

Table: 50 Correlation of Loan, Advance and Overdraft

(Rs. in Million)

	Loan and Advance	Overdraft
Loan and Advance	1	
Overdraft	-0.197	1

Source : Annual Report of Nabil Bank Limited

Table no. 50 represents the correlation of loan, advance and overdraft. The value of correlation between loan and advance and loan and advance has negative and rest of the correlation value has positive. Correlation between loan and advance and loan and advance, overdraft and overdraft has been significant and rest of the correlation has not been significant.

Table: 51 Correlation of Investment

(Rs. in Million)

	Treasury Bills	Development Bonds
Treasury Bills	1	
Development Bonds	0.799	1

Source : Annual Report of Nabil Bank Limited

Table no. 51 represents the correlation of investment. All the value of correlation has positive. Correlation between treasury bills and treasury bills, treasury bills and development, development bonds and development bonds has been significant.

4.17.4 Correlation of Investments of Nabil Bank Limited

Table: 52 Correlation of Investment

(Rs. in Million)

	Nepal Government Treasury Bills	Nepal Government Others Securities	Foreign Bonds	Local Licensed Institutions	Foreign Banks	Organized Institutions Shares
Nepal Government Treasury Bills	1					
Nepal Government Others Securities	-0.533	1				
Foreign Bonds	0.812	-0.818	1			
Local Licensed Institutions	-0.302	-0.262	0.202	1		
Foreign Banks	0.029	-0.818	-0.543	-0.693	1	
Organized Institutions Shares	-0.098	0.600	0.637	-0.855	0.876	1

Source : Annual Report of Nabil Bank Limited

Table no. 52 represents the correlation of investment. The value of correlation between Nepal government treasury bills and Nepal government others securities, Nepal government treasury bills and organized institutions shares, Nepal government others securities and local licensed institutions, Nepal government others securities and foreign bonds, Nepal government others securities and foreign banks, local

licensed institutions and foreign bank, local licensed institutions and organized institutions shares have negative and rest of the correlation value have positive. Correlation between Nepal government treasury bills and Nepal government treasury bills, Nepal government treasury bills and foreign bonds, Nepal government others securities and Nepal government others securities, foreign bonds and foreign bonds, local licensed institutions and local licensed institutions, foreign banks and foreign banks, foreign banks and organized institutions, and organized institutions shares and organized institutions shares have been significant and rest of the other correlation have not been significant.

4.17.5 Correlation of loan and Advance of Nabil Bank Limited

Table: 53 Correlation of Performing Loan

(Rs. in Million)

	Pass Loan	Watch List Loan
Pass Loan	1	
Watch List Loan	0.479	1

Source : Annual Report of Nabil Bank Limited

Table no. 53 represents the correlation of performing loan. All the value of correlation have negative. Correlation between pass loan and pass loan, watch list loan and watch list loan have been significant and correlation between pass loan and watch list loan has not significant.

Table: 54 Correlation of Non Performing Loan

(Rs. in Million)

	Restructured/ Rescheduled	Substandard	Doubtful	Loss
Restructured/ Rescheduled	1			
Substandard	-0.342	1		
Doubtful	-0.653	-0.199	1	
Loss	-0.970	0.143	0.651	1

Source : Annual Report of Nabil Bank Limited

Table no. 54 represents the correlation of non-performing loan. The value of correlation between Restructured/ Rescheduled and Substandard, Restructured/ Rescheduled and Doubtful, Restructured/ Rescheduled and Loss, and Substandard and Doubtful have negative and rest of the other correlation value has positive. Correlation between Restructured/ Rescheduled and Restructured/ Rescheduled, Substandard and Substandard, Doubtful and Doubtful, Loss and Loss has been significant and rest of the other correlation has not significant.

4.18 Correlation of Nepal Bank Limited

4.18.1 Correlation of Deposits of Nepal Bank Limited

Correlation of Interest Free Deposits of Nepal Bank Limited

Table: 55 Correlation of Current Deposits

(Rs. in Million)

	Government of Nepal	A' Class Licensed Institutions	Other Licensed Financial Institutions	Other Corporate Bodies	Individuals	Others
Government of Nepal	1					
A' Class Licensed Institutions	0.710	1				
Other Licensed Financial Institutions	0.399	0.555	1			
Other Corporate Bodies	0.897	0.773	0.281	1		
Individuals	-0.738	-0.695	-0.416	0.808	1	

Others	-0.875	-0.416	-0.167	-0.877	0.808	1
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Source : Annual Report of Nepal Bank Limited

Table no. 55 represents the correlation of current deposits. The value of correlation between government of Nepal and other corporate bodies, government of Nepal and other, 'A' class licensed institutions and individuals, 'A' class licensed institutions and others, other licensed financial institutions and individuals, other licensed financial institutions and others, and other corporate bodies and others are negative and rest of the value of correlation is positive. Correlation between government of Nepal and government of Nepal, government of Nepal and other corporate bodies, 'A' class licensed institutions and 'A' class licensed institutions, 'A' class licensed institutions and other corporate bodies, other licensed financial institutions and other licensed financial institutions, other corporate bodies and other corporate bodies, other corporate bodies and individuals, individuals and individuals are significant and rest of the others correlations are not significant.

Table: 56 Correlation of Margin Deposits

(Rs. in Million)

	Guarantee Margin	Letter of Credit Margin
Guarantee Margin	1	
Letter of Credit Margin	-0.899	1

Source : Annual Report of Nepal Bank Limited

Table no. 56 represents the correlation of margin deposit. The value of correlation between guarantee margin and letter of credit margin is negative and rests of the value of correlations are positive. Correlation between guarantee margin and guarantee margin, letter of credit margin and letter of credit margin are significant and the correlation between guarantee margin and letter of credit margin is not significant.

Table: 57 Correlation of Others

(Rs. in Million)

	Financial	Other Corporate	Individual

	institutions	Bodies	
Financial institutions	1		
Other Corporate Bodies	-0.319	1	
Individual	0.742	0.311	1

Source : Annual Report of Nepal Bank Limited

Table no. 57 represents the correlation of others. The value of correlation between financial institutions and other corporate bodies is negative and rest of the value of other correlations is positive. Correlation between financial institutions and financial institutions, other corporate bodies and other corporate bodies, and individual and individual are significant and rest of the other correlations are not significant.

Correlation of Interest Bearing Deposits of Nepal Bank Limited

Table: 58 Correlation of Saving Deposits

(Rs. in Million)

	Organized Institutions	Individuals	Others
Organized Institutions	1		
Individuals	-0.570	1	
Others	0.079	0.509	1

Source : Annual Report of Nepal Bank Limited

Table no. 58 represents the correlation of saving deposits. The value of correlation between organized institutions and individuals is negative and rest of the other correlation values is positive. Correlation between organized intuitions and organized institutions, individuals and individuals, others and others are significant and rest of the correlations is not significant.

Table: 59 Correlation of Fixed Deposits

(Rs. in Million)

	Organized Institutions	Individuals	Others
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Organized Institutions	1		
Individuals	0.966	1	
Others	-0.204	0.042	1

Source : Annual Report of Nepal Bank Limited

Table no. 59 represents the correlation of fixed deposits. The value of correlation between organized institutions and others is negative and rest of the other value of correlation is positive. Correlation between organized institutions and organized institutions, individuals and individuals. Organized institutions and individuals are significant and rest of the other correlation is not significant

Table: 60 Correlation of Call Deposits**(Rs. in Million)**

	Other Licensed Financial Institutions	Other Corporate Bodies	Individuals	Others
Other Licensed Financial Institutions	1			
Other Corporate Bodies	-0.697	1		
Individuals	0.436	-0.900	1	
Others	-0.568	0.014	0.030	1

Source : Annual Report of Nepal Bank Limited

Table no. 60 represents the correlation of call deposits. The value of Other Licensed Financial Institutions and Other Licensed Financial Institutions, Other Corporate Bodies and Other Corporate Bodies, individuals and individuals, and others and others are significant and rest of the other correlation is not significant.

4.18.2 Correlation of Interest Expenses of Nepal Bank Limited

Table:61 Correlation of Deposits**(Rs. in Million)**

	Fixed Deposits	Saving Deposits	Call Deposits
Fixed Deposits	1		
Saving Deposits	0.820	1	
Call Deposits	-0.585	-0.882	1

Source : Annual Report of Nepal Bank Limited

Table no. 61 represents the correlation of deposits. The value of correlation between fixed deposits and call deposits, saving deposits and call deposits have negative and rest of the other correlation value have positive. Correlation between fixed deposits

and fixed deposits, fixed deposits and saving deposits, saving deposits and saving deposits, and call deposits and call deposits has been significant and other correlation has not significant.

Table: 62 Correlation of Others

(Rs. in Million)

	Staff Medical Fund	Other Interest Expenses
Staff Medical Fund	1	
Other Interest Expenses	0.979	1

Source : Annual Report of Nepal Bank Limited

Table no. 62 represents the correlation of others. All the value of correlation is positive. Correlation between staff medical fund and staff medical fund, staff medical fund and other interest expenses, other interest expenses and other interest expenses are significant.

4.18.3 Correlation of Interest Income of Nepal Bank Limited

Table: 63 Correlation of Loan, Advance and Overdraft

(Rs. in Million)

	Loans and Advance	Overdraft
Loans and Advance	1	
Overdraft	0.924	1

Source : Annual Report of Nepal Bank Limited

Table no. 63 represents the correlation of loan, advance and overdraft. All the value of correlation has positive. Correlation of loan and advance and loan and advance, loans and advance and overdraft, overdraft and overdraft has been significant.

Table: 64 Correlation of Investment

(Rs. in Million)

	Treasury Bill	Development Bond
Treasury Bill	1	
Development Bond	-0.034	1

Source : Annual Report of Nepal Bank Limited

Table no. 64 represents the correlation of investment. The value of correlation between treasury bills and development bond has negative and rest of the other correlation value has positive. Correlation between treasury bill and treasury bill, development bond and development has been significant.

4.18.4 Correlation of Investment of Nepal Bank Limited

Table: 65 Correlation of Investment of Nepal Bank Limited

(Rs. in Million)

	Government of Nepal's Treasury Bill	Government of Nepal's National Saving Bond	Government of Nepal's other Bond	Foreign Bond	Foreign Bank	Shares of Other Body Corporates
Government of Nepal's Treasury Bill	1					
Government of Nepal's National Saving Bond	-0.647	1				
Government of Nepal's other Bond	0.343	-0.652	1			
Foreign Bond	0.468	-0.232	-0.481	1		
Foreign Bank	0.576	-0.325	-0.332	0.982	1	

Shares of Other Body Corporates	0.089	0.135	0.457	-0.292	-0.145	1
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Source : Annual Report of Nepal Bank Limited

Table no. 65 represents the correlation of investment of Nepal Bank Limited. The value of correlation between government of Nepal's treasury bill and government of Nepal's national saving bonds, Government of Nepal's National Saving Bond and Government of Nepal's other Bond, Government of Nepal's National Saving Bond and Foreign Bond, Government of Nepal's National Saving Bond and Foreign Bank, Government of Nepal's other Bond and Foreign Bond, Government of Nepal's other Bond and Foreign Bank, Foreign Bond and Shares of Other Body Corporates, and Foreign Bank and Shares of Other Body Corporates have negative and rest of the other correlation value have positive. Correlation between Government of Nepal's Treasury Bill and Government of Nepal's Treasury Bill, Government of Nepal's National Saving Bond and Government of Nepal's National Saving Bond, Government of Nepal's other Bond and Government of Nepal's other Bond, Foreign Bond and Foreign Bond, Foreign Bond and Foreign Bank, Foreign Bank and Foreign Bank, and Shares of Other Body Corporate and Shares of Other Body Corporate have been significant and rest of the correlation has not significant.

4.18.5 Correlation of Loan and Advance of Nepal Bank Limited

Table: 66 Correlation of Performing Loan

(Rs. in Million)

	Pass Loan	Watch List Loan
Pass Loan	1	
Watch List Loan	0.293	1

Source : Annual Report of Nepal Bank Limited

Table no. 66 represents the correlation of performing loan. All the value of correlation have positive. Correlation between pass loan and pass loan, watch list loan and watch list loan has been significant and correlation between pass loan and watch list loan has not been significant.

Table: 67 Correlation of Non-Performing Loan**(Rs. in Million)**

	Restructured/ Rescheduled	Substandard	Doubtful	Loss
Restructured/ Rescheduled	1			
Substandard	0.275	1		
Doubtful	-0.193	0.647	1	
Loss	0.232	-0.535	-0.934	1

Source : Annual Report of Nepal Bank Limited

Table no. 67 represents the correlation of non-performing loan. The value of correlation between restructured/ rescheduled and doubtful, substandard and loss, doubtful and loss has negative and rest of the correlation value has positive. Correlation between restructured/ rescheduled and restructured/ rescheduled, substandard and substandard, doubtful and doubtful, loss and loss have been significant and rest of other correlation has not significant.

4.19 Correlation of Nepal Investment Bank

4.19.1 Correlation of Deposits of Nepal Investment Bank

Correlation of Interest Free Deposits on Nepal Investment Bank

Table: 68 Correlation of Current Deposits**(Rs. in Million)**

	Nepal Government	'A' Class Licensed Institutions	Other Licensed Institutions	Other Organized Institutions	Individuals	Others
Nepal Government	1					
'A' Class Licensed Institutions	-0.319	1				

Other Licensed Institutions	-0.296	0.205	1			
Other Organized Institutions	0.209	0.833	0.253	1		
Individuals	-0.424	0.678	0.255	0.405	1	
Others	-0.011	0.940	0.209	0.967	0.490	1

Source : Annual Report of Nepal Investment Bank Limited

Table no. 68 represents the correlation of current deposits. The value of correlation between Nepal governments and 'A' class licensed institutions, Nepal government and individuals, Nepal government and others are negative and rest of the other value of correlation is positive. Correlation between Nepal Government and Nepal Government, 'A' Class Licensed Institutions and 'A' Class Licensed Institutions, 'A' Class Licensed Institutions and Other Organized Institutions, 'A' Class Licensed Institutions and Others, Other Licensed Institutions and Other Licensed Institutions, Other Organized Institutions and Other Organized Institutions, Other Organized Institutions and others, and others and others are significant and rest of the others correlations are not significant.

Table: 69 Correlation of Margin Deposits

(Rs. in Million)

	Guarantee Margin	Letter of Credit Margin
Guarantee Margin	1	
Letter of Credit Margin	0.958	1

Source : Annual Report of Nepal Investment Bank Limited

Table no. 69 represents the correlation of margin deposits. All value of correlations is positive. Correlation of guarantee margin and guarantee margin, guarantee margin and letter of credit margin, and letter of credit margin and letter of credit margin

Correlation of Interest Bearing Deposits of Nepal Investment Bank Limited

Table: 70 Correlation of Fixed Deposits**(Rs. in Million)**

	Organized Institutions	Individuals	Others
Organized Institutions	1		
Individuals	0.913	1	
Others	0.912	0.986	1

Source : Annual Report of Nepal Investment Bank Limited

Table no. 70 the correlation of fixed deposits. All the value of correlation is positive. All the correlation is significant.

Table: 71 Correlation of Call Deposits**(Rs. in Million)**

	Other Licensed Institutions	Others Organized Institutions	Individuals	Others
Other Licensed Institutions	1			
Others Organized Institutions	-0.591	1		
Individuals	0.244	-0.590	1	
Others	0.629	0.242	-0.342	1

Source : Annual Report of Nepal Investment Bank Limited

Table no. 71 represents the correlation of call deposits. The value of correlation between Other Licensed Institutions and Others Organized Institutions, Others Organized Institutions and Individuals, individuals and others are negative and rest of the other correlation value is positive. Correlation between Other licensed institutions and other licensed institutions, others organized institutions and others organized institutions, individuals and individuals, and other and others are significant and rest of the others correlations are not significant.

4.19.2 Correlation of Interest Expenses of Nepal Investment Bank Limited**Table: 72 Correlation of Deposits****(Rs. in Million)**

	Fixed Deposits	Saving Deposits	Call Deposits
Fixed Deposits	1		
Saving Deposits	0.164	1	
Call Deposits	-0.102	-0.433	1

Source : Annual Report of Nepal Investment Bank Limited

Table no. 72 represents the correlation deposits. The value of correlation between fixed deposits and call deposits, saving deposits and call deposits are negative and rest of the other correlation value is positive. Correlation between fixed deposits and fixed deposits, saving deposits and saving deposits, call deposits and call deposits has been significant and rest of other correlation has not been significant.

4.19.3 Correlation of Interest Income of Nepal Investment Bank

Table: 73 Correlation of Loan, Advance and Overdraft

(Rs. in Million)

	Loan and Advances	Overdraft
Loan and Advances	1	
Overdraft	-0.341	1

Source : Annual Report of Nepal Investment Bank Limited

Table no.73 represents the correlation of loan, advance and overdraft. The value of correlation between loan and advance and overdraft has negative and rest of the other correlation has positive. Correlation between loan and advance and loan and advance, overdraft and overdraft has been significant and rest of the other correlation has not been significant.

Table: 74 Correlation of investment

(Rs. in Million)

	Treasury Bills	Developments Bonds
Treasury Bills	1	
Developments Bonds	0.762	1

Source : Annual Report of Nepal Investment Bank Limited

Table no.74 represents the correlation of investment. All the value of correlation has positive. Correlation between treasury bills and treasury bills, treasury bills and development bonds has been significant.

Table: 75 Correlation of Others**(Rs. in Million)**

	Inter-Bank/Financial Institutions Loan	Others
Inter-Bank/Financial Institutions Loan	1	
Others	0.876	1

Source : Annual Report of Nepal Investment Bank Limited

Table no. 75 represents the correlation of others. All the value of correlation has positive. Correlation between interbank/financial institutions loans and interbank/financial institutions, interbank/financial institutions loan and others, others and others have significant.

4.19.4 Correlation of Investment of Nepal Investment Bank Limited**Table: 76 Correlation of Investment of Nepal Investment Bank Limited****(Rs. in Million)**

	Nepal Government Treasury Bills	Nepal Government Saving Bonds	Local Licensed Institutions	Foreign Banks	Corporate Shares	Others Investments (Swift)
Nepal Government Treasury Bills	1					
Nepal Government Saving Bonds	-0.646	1				
Local Licensed Institutions	-0.055	0.705	1			
Foreign Banks	0.621	0.006	0.654	1		
Corporate Shares	-0.023	0.772	0.850	0.534	1	
Others Investments (Swift)	0.471	0.366	0.710	0.736	0.867	1

Source : Annual Report of Nepal Investment Bank Limited

Table no.76 represents the correlation of investment of Nepal Investment Bank Limited. The value of Nepal Government Treasury Bills and Nepal Government Saving Bonds, Nepal Government Treasury Bills and Local Licensed Institutions, and Nepal Government Treasury Bills and Corporate Shares have negative and rest of the other correlation value has positive. Correlation of Nepal Government Treasury Bills and Nepal Government Treasury Bills, Nepal Government Saving Bonds and Nepal Government Saving Bonds, Local Licensed Institutions and Local Licensed Institutions, Local Licensed Institutions and Corporate Shares, Foreign Banks and Foreign Banks, Corporate Shares and Corporate Shares, Corporate Shares and Others Investments (Swift), Others Investments (Swift) and Others Investments (Swift) have been significant and rest of the other correlation has not been significant.

4.19.5 Correlation of Loan and Advance of Nepal Investment Bank Limited

Table: 77 Correlation of Performing Loan

(Rs. in Million)

	Pass Loan	Watch List Loan
Pass Loan	1	
Watch List Loan	0.777	1

Source : Annual Report of Nepal Investment Bank Limited

Table no. 77 represents the correlation of performing loan. All the value of correlation has positive. Correlation between pass loan and pass loan, pass loan and watch list loan, watch list loan and watch list loan has been significant.

Table: 78 Correlation of Non-performing Loan

(Rs. in Million)

	Substandard	Doubtful	Loss
Substandard	1		
Doubtful	0.421	1	
Loss	0.047	-0.054	1

Source : Annual Report of Nepal Investment Bank Limited

Table no. 78 represents the correlation of non-performing loan. The value of correlation between doubtful and loss has negative and rest of the other correlation has positive. Correlation between substandard and substandard, doubtful and doubtful, and loss and loss have been significant and rest of the other correlation has not significant.

4.20 Findings

1. Deposits

Nabil Bank Limited, deposits is the main source of fund for all commercial banks. The total currency deposits have been increasing year by year. Total margin deposits have also increasing year by year. The others deposits have been fluctuating. The study found that total saving deposits have been increasing till 2016 and has decreasing in 2017. Total fixed deposits condition has good till 2016 because it is increasing and in 2017, its condition is slightly decrease. The condition of total call deposits have not good because it is fluctuating.

NBL, the condition of total current deposits have good because it is increasing year by year. The total margin deposits condition have worst because it is fluctuating. The condition of total saving deposits has good till 2016 and in 2017 it is decreasing. NBL has collecting total fixed deposits in the better way because it has increasing smoothly. The condition of total call deposits is worst.

NIBL, the condition of total current deposits have better. Total margin deposits have been increasing. It shows the better condition of margin deposits NIBL has collecting total fixed deposits in the better way. The condition of total call deposits is not good.

2. Interest Expenses

The interest expenses are the amount of have to pay to the customer on their deposits. Interest expenses are increasing shows the good, it means the collecting deposit is increasing and vice versa.

Nabil Bank Limited, interest expenses of Nabil Bank on total deposits have decreasing till 2016 but in 2017 it is increasing and the sound isn't good. The condition of total borrowing pattern has also not good, because it is increasing trend.

NBL, the total deposits of interest expenses are increasing which means the collection of deposit is also increasing. The total borrowing of interest expenses condition is not good.

NIBL, the total deposits pattern of interest expenses has been increasing trend, which means the condition of total deposits is good. The total Borrowing has also increasing, which means the condition of borrowing is worst.

3. Interest Income

Nabil Bank Limited, the condition of total loan, advance and overdraft has good. The total investment has been also increasing. It shows the better condition of the bank. In the year of 2017 the total others interest income has the highest (i.e. Rs. 477.09), it is good for the bank.

NBL, the interest income is increasing trend of total loan, advance and overdraft, it shows the good condition. The interest income of total investment has been increasing, which means it is in good condition.

NIBL, the interest income of total loan, advance and overdraft is good, because it has been increasing. The interest income of total investment has fluctuating but in 2017 it has Rs. 208.55, it shows the NIBL flow the loan and advance of interest income better than previous year. The condition of interest income of others is not good or nor bad because it is fluctuating.

4. Investments

Nabil Bank Limited, the total investment has increasing trend till 2016 which means Nabil Bank invested their deposits in different sector. But in 2017, the amount of total investment has decrease. It shows the Nabil Bank cannot invest their deposits amount as much as Nabil Bank can.

NBL, the total investment has fluctuating trend, it shows the NBL cannot invested their amount in productive sector.

NIBL, the total investment has increasing trend till 2016, it shows the NIBL invested their deposits amount into different project. But in 2017, the amount of investment has slightly decreasing. Otherwise the condition of investment of NIBL is good.

5. Loans and Advance

Nabil Bank, the total performing loan has been increasing trend. It means Nabil Bank has provided sufficient loan and advance to their customers. The non-performing loan has been fluctuating trend.

NBL, the amount of total performing loan of NBL has increasing. It shows the good condition of loan and advance of NBL. The condition of non-performing loan has not good or not bad because it has fluctuating trend.

NIBL, the total performing loan has been increasing trend. It means NIBL has provided sufficient loan and advance to their customers. The total non-performing loan has been fluctuating.

CHAPTER V

CONCLUSIONS

5.1 Summary

Mobilization of deposits is one of the important functions of banking business. It is an important source of working fund for the bank. Deposit mobilization is an indispensable factor to increase the sources of the banks to serve effectively. Mobilization of deposit plays an important role in providing satisfactory service to different sectors of the economy. The Commercial Banks must tap deposits from urban and rural areas. This helps the banks to provide large amount of funds to priority sectors for development. The success of the banking greatly lies on the deposit mobilization. The study mainly aims to examine to find out the difference in deposits mobilization of Nabil Bank Limited, NBL and NIBL. Its specific objectives are: (1) to examine the deposit pattern of Nabil Bank Limited, NBL and NIBL, (2) to assess the deposit mobilization of Nabil Bank, NBL and NIBL. There are 28 commercial banks all over Nepal. In this study the deposit mobilization pattern of Nepal Bank Limited, Nepal Investment Bank and Nabil Bank Limited are studied. Out of 28 commercial banks, NBL, NIBL and Nabil bank are chosen as the sample using convenience sample method to find out the condition of deposit mobilization.

With the purpose of analysis of the deposit, different controlled variables are considered. Such variables are undertaken to make the direction of analysis more clear and realistic. The study is conducted on the basis of secondary data. The data relating to the investment, deposit, loan and advances, interest income and interest expenses are directly obtained from the Balance Sheet and Profit and Loss a/c of the concerned bank's annual reports. Supplementary data and information are also collected from number of institution and authoritative sources like NRB, NEPSE, web sites etc. The simple correlation is also performed to find the association between the variables.

5.2 Conclusions

In the case of deposits, NBL has highest total current deposits then Nabil Bank and NIBL. So that Nabil Bank and NIBL have to take action for better performance in collection of deposits and its mobilization in profitable sectors. It means the liquidity position of NBL has good. In the case of deposits, NIBL has highest total margin deposits then Nabil Bank and NBL. So that Nabil Bank Limited and NBL have to make some new policy for the better performance in collecting of margin deposits and its mobilization in productive sectors. The condition of saving deposits of Nabil Bank Limited and NBL has better than NIBL. NIBL have highest total fixed deposits than Nabil Bank Limited and NBL. NIBL could the total invest and mobilized their total fixed deposit amount in profitable sectors. The call deposits condition of Nabil Bank Limited and NIBL have better than NBL. The total deposits of interest expenses of Nabil Bank Limited has lower than NBL and NIBL, its shows the Nabil Bank Limited paid the lower interest expenses than NBL and NIBL. The total borrowing of interest expenses of NBL has lower than Nabil Bank Limited and NIBL. It shows the NBL has been the lower interest expenses than Nabil Bank Limited and NIBL. NIBL has higher interest income from loan, advance and overdraft than Nabil Bank Limited and NBL. The interest income from investment has moderate condition. Nabil Bank Limited has higher total investment than NBL and NIBL. It shows the Nabil Bank Limited invest and mobilize their deposits in profitable sector. The total performing loan of loan and advance of NIBL has better than Nabil Bank Limited and NBL. The total non-performing loan of NBL has better than Nabil Bank Limited and NIBL.

5.3 Implications

Based on the analysis of data, the following recommendations are made:

1. Nabil Bank Limited and NIBL could not mobilize their current deposits. So Nabil Bank and NIBL. So that Nabil Bank and NIBL have to take action for better performance in collection of deposits and its mobilization in profitable sectors.

2. The condition of saving deposits of Nabil Bank Limited and NBL has better than NIBL. Hence, it is suggested enhancing the saving deposits through the bring different policy.
3. Nabil Bank Limited and NBL have not better condition on fixed deposits so that Nabil Bank Limited and NBL have to take action for better performance to enhance the fixed deposits.
4. NBL has collecting lowest call deposits than Nabil Bank Limited and NIBL. NBL has to take action to enhance the call deposits.
5. The total investment of Nabil Bank Limited is higher than NBL and NIBL. So, NBL and NIBL should invest their deposits in different sectors.
6. The total performing loan of loan and advance of NIBL has better than Nabil Bank Limited and NBL, it is recommended to Nabil Bank Limited and NBL should diversify its loan on various securities.

5.4 Implications for Future Researcher

Different systematic, modern & statistical tools can be used for the upcoming thesis in order to find out the actual financial performance of concern bank as clearly as previously. A sample must be taken more than three banks to gain the knowledge and comparative analysis of sampled banks.

ANNEX: 1

(Amount in RS million)

Balance Sheet of Nabil Bank Limited						
CAPITAL & LIABILITIES	SCHEDULE	2013	2014	2015	2016	2017
1. Share Capital	1	3,046.05	3,656.60	4,754.95	6,183.54	8,041.16
2. Reserves & Surplus	2	3,643.09	3,984.46	4,730.64	5,409.52	6,053.68
3. Debentures & Bonds	3	300	300	300	300	300
4. Borrowings	4				1,900.00	3,056.31
5. Deposits	5	63609.81	75,388.79	104,237.91	110,267.27	118,896.16
6. Bills Payable	6	529.6	213.60	243.43	453.72	319.19
7. Proposed Dividend		974.74	1,371.23	250.26	713.49	1,113.39
8. Income Tax Liabilities		66.87	2.50	0.96		
9. Other Liabilities	7	1,071.10	2,357.45	1,467.54	2,072.66	2,552.18
Total		73,241.26	87,274.62	115,985.70	127,300.20	140,332.06
ASSETS						
1. Cash Balance	8	1,140.21	1,468.15	1,820.20	1,640.63	1,637.48
2. Balance with Nepal Rastra Bank	9	4,789.30	7,068.08	12,924.60	5,826.02	10,274.40
3. Balance with Banks/Financial Institutions	10	-46.94	1,457.25	1,258.93	2,796.20	1,179.84
4. Money at Call and Short Notice	11	1,634.31	737.85	323.54	819.42	

5. Investment	12	16,33 2.04	18,27 6.75	30,972 .49	36,098 .55	32,593 .66
6. Loans, Advances and Bills Purchased	13	46,36 9.83	54,69 1.65	65,501 .93	76,106 .02	89,877 .13
7. Fixed Assets	14	872.3 2	843.1 4	812.44	784.46	790.96
8. Non-Banking Assets	15					
9. Other Assets	16	2,150. 19	2,731. 74	2,371. 57	3,228. 91	3,978. 56
Total		73,24 1.45	87,27 4.62	115,98 5.70	127,30 0.20	140,33 2.06

Source: Annual Report of Nabil Bank Limited

ANNEX: 2

(Amount in RS million)

Balance Sheet of Nepal Bank Limited						
CAPITAL & LIABILITIES	SCHEDULE	2013	2014	2015	2016	2017
1. Share Capital	1	3,716. 44	6,465. 00	6,465. 00	6,465. 00	8,042. 66
2. Reserves & Surplus	2	- 3,925. 42	- 3,925. 43	- 2,634. 07	248.91	3,409. 09
3. Debentures & Bonds	3					
4. Borrowings	4	2,342. 74				13
5. Deposits	5	62,98 4.35	69,33 7.61	77,99 8.78	89,410 .02	93,944 .01
6. Bills Payable	6	101.2 8	124.0 7	78.14	36.01	29.51
7. Proposed Dividend						
8. Income Tax Liabilities						

9. Other Liabilities	7	5,557. 59	5,171. 76	6,303. 24	7,319. 59	6,619. 37
Total		70,77 6.98	77,98 0.53	88,21 1.09	103,47 9.53	11205 7.15
ASSETS						
1. Cash Balance	8	2,378. 43	2,636. 73	3,312. 65	3,469. 54	3,394. 69
2. Balance with Nepal Rastra Bank	9	10,41 1.75	2,919. 00	4,692. 17	10,919 .80	13,388 .54
3. Balance with Banks/Financial Institutions	10	1,398. 24	1,103. 83	1,006. 48	1,225. 04	890.02
4. Money at Call and Short Notice	11	200.0 0		250.0 0	4,900. 00	1,200. 00
5. Investment	12	10,97 9.12	22,66 4.11	16,90 2.24	12,843 .44	12,181 .30
6. Loans, Advances and Bills Purchased	13	35,61 1.70	39,03 5.60	50,97 0.86	61,250 .07	71,745 .89
7. Fixed Assets	14	366.9 1	389.5 0	417.8 2	437.14	475.07
8. Non-Banking Assets	15					
9. Other Assets	16	9,430. 84	9,231. 76	10,65 8.85	8,424. 50	8,781. 65
Total		70,77 6.98	77,98 0.53	88,21 1.09	103,47 9.53	112,05 7.15

Source: Annual Report of Nepal Bank Limited

ANNEX: 3

(Amount in RS million)

Balance Sheet of Nepal Investment Bank Limited						
CAPITAL & LIABILITIES	SCHEDULE	2013	2014	2015	2016	2017
1. Share Capital	1	4,144.81	4,768.71	6,345.70	8,706.61	10,626.44
2. Reserves & Surplus	2	2,875.84	3,156.76	3,461.25	7,581.14	8,081.45
3. Debentures & Bonds	3	800	1,050.00	1,550.00	1,550.00	1,550.00
4. Borrowings	4	310.57	424.34	263.12	250.48	241.32
5. Deposits	5	62,428.85	73,831.38	90,631.49	106,626.64	125,669.35
6. Bills Payable	6	2.89	0.27	0.21	139.32	143.86
7. Proposed Dividend		942.00	1,036.68	82.87	1,523.67	2,310.09
8. Income Tax Liabilities						
9. Other Liabilities	7	1,647.21	1,905.79	2,010.80	1,404.86	2,195.51
Total		73,125.15	86,173.93	104,345.44	129,782.71	150,818.03
ASSETS						
1. Cash Balance	8	2,172.98	2,170.77	2,660.94	2,285.80	2,478.22
2. Balance with Nepal Rastra Bank	9	8,752.59	12,652.94	8,992.84	7,767.32	11,382.51
3. Balance with Banks/Financial Institutions	10	2,326.51	1,921.01	2,661.27	2,972.71	4,036.86
4. Money at Call and Short Notice	11	267.40	232.38		149.38	40.00

5. Investment	12	11,43 5.27	15,38 3.53	21,462 .59	29,226 .76	25,615 .65
6. Loans, Advances and Bills Purchased	13	46,40 0.05	52,01 9.77	66,219 .23	85,461 .05	104,62 4.81
7. Fixed Assets	14	1,068. 84	1,058. 31	1,054. 13	1,050. 45	1,304. 31
8. Non-Banking Assets	15					
9. Other Assets	16	728.5 1	735.2 3	1,294. 44	869.23	1,335. 69
Total		73,15 2.15	86,17 3.93	104,34 5.44	129,78 2.71	150,81 8.03

Source: Annual Report of NIBL

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