

**A COMPARATIVE STUDY ON SAVING AND CREDIT
MOBILIZATION OF SIDDI BINAYAK AND MALAWAR
CO-OPERATIVE LTD., DANG**

A Thesis

**Submitted to the Central Department of Economics
Faculty of Humanities and Social Sciences
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For the Master's Degree of Arts
In
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LETTER OF RECOMMENDATION

This Thesis entitled **A COMPARATIVE STUDY ON SAVING AND CREDIT MOBILIZATION OF SIDDI BINAYAK AND MALAWAR CO-OPERATIVE LTD., DANG** has been prepared by Mr. Jitendra Basnet under my supervision and guidance. I hereby recommend this thesis for examination by the thesis committee as a partial fulfillment of the requirements for the Degree of MASTER OF ARTS in ECONOMICS.

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Date: Feb 14,2016

APPROVAL SHEET

We certify that this thesis entitled **A COMPARATIVE STUDY ON SAVING AND CREDIT MOBILIZATION OF SIDDI BINAYAK AND MALAWAR CO-OPERATIVE LTD., DANG** submitted by Jitendra Basnet to the Central Department of Economics, Faculty of Humanities and Social Sciences, Tribhuvan University, In Partial Fulfillment of the Requirement of for the Degree of Master of Arts in Economics has been found satisfactory in scope and quality. Therefore, we accept Thesis as a part of the said degree.

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Table Contents

Contents	Page No.
Letter of Recommendation	i
Approval Sheet	ii
Acknowledgements	iii
Table of Contents	iv
List of Tables	viii
Abbreviations/Acronyms	ix

CHAPTER I

INTRODUCTION	1-7
1.1 Background	1
1.1.1 General Introduction:	
a)Siddi Binayak Co-operative	3
b)Malawar Co-operative	3
1.2 Statement of the Problem	4
1.3 Objectives of the Study	5
1.4 Significance of the Study	6
1.5 Limitations of the Study	6
1.6 Organization of the Study	7

CHAPTER II

REVIEW OF LITERATURE	8-20
2.1 Theoretical Review	8
2.1.1 International Context.	8
2.1.2 National Context	13
2.2 Empirical Review	15

2.2.1 International Context	15
2.2.2 National Context	18
2.3 Research Gap	20

CHAPTER III

RESEARCH METHODOLOGY 21-26

3.1 Research Design	21
3.2 Sources and Nature of Data	21
3.3 Population and Sample	21
3.4 Method of Data Analysis	22

CHAPTER IV

DEPOSIT COLLECTION AND CREDIT MOBILIZATION 27-53

4.1 Deposit Collection and Credit Mobilization	27
4.1.1 Annual Percentages change of Deposit Collection	27
4.1.2 Growth Ratio of Deposit Collection	28
4.1.3 Annual Percentage change of Credit Mobilization	29
4.1.4 Growth Ratio of Credit Mobilization	30
4.2 Coefficient of Correlation of Deposit Leading Ratio	31
4.2.1 Coefficient of correlation Between Total Deposit and Credit Mobilization	31
4.3 Financial Ratio Analysis	32
4.3.1 Liquidity Ratio Analysis	32
4.3.1.1 Current Ratio	32
4.3.1.2 Total Liquidity fund to Total Deposit Ratio	34
4.3.2 Activity Ratio	35
4.3.2.1 Credit Mobilization of total Deposit Ratio	35

4.3.3	Capital Structure Ratio	37
4.3.3.1	Total Deposit to Total Capital Ratio	37
4.3.3.2	Total Debt to Total Ratio	38
4.3.4	Profitable Ratio	39
4.3.4.1	Return on Total Working fund Ratio	39
4.3.4.2	Net Profit to Loan and Advance Ratio	41
4.3.4.3	Earning Per Share	42
4.3.4.4	Return on Equity	43
4.3.5	Efficiency Ratio	44
4.3.5.1	Operating Cost Ratio	44
4.3.5.2	Employee to Total Operating Cost Ratio	45
4.3.5.3	Interest Earn Total Asset Ratio	46
4.4	Trend Analysis	47
4.4.1	Trend Analysis of Deposit	47
4.4.2	Trend Analysis of Loan Advance	48
4.5	Conclusion of the Study	49
4.5.1	Deposit Collection and Credit Mobilization	49
4.5.2	Statistical Analysis	50
4.5.2.1	Correlation Coefficient	50
4.5.2.2	Trend Analysis	50
4.5.3	Financial Ratio Analysis	51
4.5.3.1	Liquidity Ratio	51
4.5.3.2	Activity Ratio	51
4.5.3.3	Capital Structure Ratio	51
4.5.3.4	Profitability Ratio	52

4.5.3.5 Efficiency Ratio	53
4.5.3.6 Growth Ratio	53

CHAPTER V

MAJOR FINDINGS, CONCLUSION AND RECOMMENDATIONS	54-58
5.1 Major Findings	54
5.2 Conclusion	56
5.3 Recommendations	58
REFERENCES	59-62
APPENDIX	i-xvii

LIST OF TABLES

Table No.	Title	Page No.
4.1	Annul Percentage Change of Deposit Collection	27
4.2	Growth Ratio of Total Deposit Collection	29
4.3	Credit Mobilization and its Percentage Change	29
4.4	Credit mobilization and its Growth	30
4.5	Coefficient and correlation between Total Deposit and Credit Mobilization	31
4.6	Calculation of Current Ratio SBC and MC	34
4.7	Calculation of Liquidity Fund to Total Deposit Ratio	35
4.8	Calculation of Credit to Total Deposit Ratio	36
4.9	Calculation of Total Deposit to Total Capital Ratio	37
4.10	Calculation of Debt to Total Assets Ratio	38
4.11	Return on Total working Fund Ratio	40
4.12	Net Profit to Loan and Advance Ratio	41
4.13	Earnings Per Share	42
4.14	Return on Equity	43
4.15	Operating Cost Ratio	45
4.16	Calculation of Employee to operating cost Ratio	46
4.17	Calculation of Interest Earned to total Assets Ratio	47
4.18	Trend Analysis of Deposit	48
4.19	Trend Analysis of Loan Advances	49

Abbreviations/Acronyms

AD	Amino Domini
ADB/N	Agriculture Development Bank of Nepal
BS	Bikram Sambat
CV	Coefficient of Variation
CBS	Central Bureau of Statistics
CFDSL	Co-operative Financial Development Society Ltd.
FY	Fiscal Year
GDP	Gross Domestic Product
GON	Government of Nepal
ICA	International Cooperative Alliance
ILO	International Labor Organization
Ltd	Limited
CTC	Co-operative Training Center
ICA	International Co-operative Alliance
NGOs	Non Governmental Organization
NPC	National Planning Commission
NRB	Nepal Rastra Bank
PE	Probable Error
MC	Malawar Co-operative
SBC	Siddi Binayak Co-operative
TU	Tribhuvan University
Vol	Volume
NEFSCUN	Nepal Federation Saving and Credit Union