

Appendix – 1

Cash and Bank Balance to Total Deposit Ratio:

NABIL

(Rs. in millions)

Year	Cash and bank balance	Total deposit	Cash and bank balance to total deposit ratio (in %)
2001/2002	592.52	11550	5.13
2002/2003	857.67	12650	6.78
2003/2004	1145	13448	8.51
2004/2005	970.6	14119	6.57
2005/2006	559.4	14587	3.83
2006/2007	776	16000	4.85

SCBNL

(Rs. in millions)

Year	Cash and bank balance	Total deposit	Cash and bank balance to total deposit ratio (in %)
2001/2002	1143.22	18350.22	6.23
2002/2003	1180.08	22650.23	5.21
2003/2004	1512.31	18755.63	8.06
2004/2005	2023.16	21161.44	9.56
2005/2006	1111.12	19363.47	5.75
2006/2007	1579.68	23061.03	6.85

HBL

(Rs. in millions)

Year	Cash and bank balance	Total deposit	Cash and bank balance to total deposit ratio (in %)
2001/2002	1435.18	17532.40	8.19
2002/2003	1264.67	18619.37	6.79
2003/2004	1979.21	21007.37	9.42
2004/2005	2001.18	22010.33	9.09
2005/2006	2016.29	24831.1	8.12
2006/2007	1838.71	26456.2	6.95

Appendix - 2

Cash and bank balance to total assets Ratio:

NABIL

(Rs. in millions)

Year	Cash and bank balance	Total Assets	Cash and bank balance to total assets ratio (in %)
2001/2002	592.52	1296.54	4.57
2002/2003	857.67	14536.78	5.96
2003/2004	1145	16563	6.91
2004/2005	970.6	16745	5.79
2005/2006	559.4	17186	3.25
2006/2007	776	17839	4.35

SCBNL

(Rs. in millions)

Year	Cash and bank balance	Total Assets	Cash and bank balance to total assets ratio (in %)
2001/2002	1143.22	23048.79	4.96
2002/2003	1180.08	25108.09	4.47
2003/2004	1512.31	20910.97	7.20
2004/2005	2023.16	23642.06	8.56
2005/2006	1111.12	21781.68	5.08
2006/2007	1579.68	25767.35	5.65

HBL

(Rs. in millions)

Year	Cash and bank balance	Total Assets	Cash and bank balance to total assets ratio (in %)
2001/2002	1435.18	19500.58	7.36
2002/2003	1264.67	20672.45	6.12
2003/2004	1979.21	23355.23	8.47
2004/2005	2001.18	24765.77	8.08
2005/2006	2016.29	27887.83	7.23
2006/2007	1838.71	23423.06	7.85

Appendix - 3

Loan and Advance to total deposit Ratio:

NABIL

(Rs. in millions)

Year	Loan and Advance	Total Deposit	Loan and advance to total Deposit (in %)
2001/2002	5659.5	11550	0.49
2002/2003	6072	12650	0.48
2003/2004	779.84	13448	0.58
2004/2005	8189.02	14119	0.58
2005/2006	10648.51	14587	0.73
2006/2007	10880.0	16000	0.68

SCBNL

(Rs. in millions)

Year	Loan and Advance	Total Deposit	Loan and advance to total Deposit (in %)
2001/2002	6789.58	18350.22	0.37
2002/2003	7701.08	2265.23	0.34
2003/2004	5695.82	18755.63	0.30
2004/2005	6410.24	21161.44	0.30
2005/2006	8143.21	19363.47	0.42
2006/2007	8935.42	23061.03	0.38

HBL

(Rs. in millions)

Year	Loan and Advance	Total Deposit	Loan and advance to total Deposit (in %)
2001/2002	8941.52	17532.40	0.51
2002/2003	8937.30	18619.37	0.48
2003/2004	10083.54	21007.37	0.48
2004/2005	11885.58	22010.33	0.54
2005/2006	12415.55	24831.1	0.50
2006/2007	12169.86	26456.2	0.46

Appendix - 4

Loan and advance to total assets ratio:

NABIL

(Rs. in millions)

Year	Loan and Advance	Total Assets	Loan and advance to total assets ratio (in %)
2001/2002	5659.5	12862.5	0.44
2002/2003	6072	14457.14	0.42
2003/2004	779.84	16563	0.47
2004/2005	8189.02	16745	0.49
2005/2006	10648.51	17186	0.62
2006/2007	10880.0	18758.62	0.58

SCBNL

(Rs. in millions)

Year	Loan and Advance	Total Assets	Loan and advance to total assets ratio (in %)
2001/2002	6789.58	23048.79	0.30
2002/2003	7701.08	25108.09	0.29
2003/2004	5695.82	20910.97	0.27
2004/2005	6410.24	23642.06	0.27
2005/2006	8143.21	21781.68	0.37
2006/2007	8935.42	25767.35	0.35

HBL

(Rs. in millions)

Year	Loan and Advance	Total Assets	Loan and advance to total assets ratio (in %)
2001/2002	8941.52	19500.58	0.47
2002/2003	8937.30	20672.45	0.48
2003/2004	10083.54	23355.23	0.48
2004/2005	11885.58	24765.77	0.51
2005/2006	12415.55	27887.83	0.57
2006/2007	12169.86	23423.06	0.48

Appendix - 5

Return on Total Assets Ratio:

NABIL

(Rs. in millions)

Year	Net Profit	Total Assets	Return on total assets ratio (in %)
2001/2002	213.36	12862.5	1.64
2002/2003	221.63	14457.14	1.54
2003/2004	415.73	16563	2.51
2004/2005	455.46	16745	2.72
2005/2006	519.02	17186	3.02
2006/2007	532.03	18758.62	2.98

SCBNL

(Rs. in millions)

Year	Net Profit	Total Assets	Return on total assets ratio (in %)
2001/2002	504.69	23048.79	2.23
2002/2003	690.44	25108.09	2.67
2003/2004	503.95	20910.97	2.41
2004/2005	536.67	23642.06	2.27
2005/2006	535.83	21781.68	2.46
2006/2007	613.26	25767.35	2.38

HBL

(Rs. in millions)

Year	Net Profit	Total Assets	Return on total assets ratio (in %)
2001/2002	280.81	19500.58	1.44
2002/2003	297.68	20672.45	1.44
2003/2004	212.53	23355.23	0.91
2004/2005	262.52	24765.77	1.06
2005/2006	307.91	27887.83	1.11
2006/2007	288.43	23423.06	1.08

Appendix - 6

Return on Fixed Assets:

NABIL

(Rs. in Millions)

Year	Net Profit	Fixed Assets	Return on fixed assets ratio (in %)
2001/2002	291.72	248.93	117.18
2002/2003	297.49	260.25	114.31
2003/2004	462.64	280.00	165.23
2004/2005	417.45	310.00	134.66
2005/2006	610.17	425.00	143.57
2006/2007	731.45	529.00	138.27

SCBNL

(Rs. in Millions)

Year	Net Profit	Fixed Assets	Return on fixed assets ratio (in %)
2001/2002	504.69	142.69	353.69
2002/2003	690.44	145.61	474.18
2003/2004	503.95	190.57	264.44
2004/2005	536.67	135.96	394.74
2005/2006	535.83	70.98	755.05
2006/2007	613.26	93.17	658.25

HBL

(Rs. in Millions)

Year	Net Profit	Fixed Assets	Return on fixed assets ratio (in %)
2001/2002	280.81	146.40	139.18
2002/2003	297.68	403.85	73.71
2003/2004	212.53	230.31	92.28
2004/2005	262.52	299.03	87.79
2005/2006	307.91	295.47	104.21
2006/2007	288.43	284.53	101.37

Appendix - 7

Return on Loan and Advance:

NABIL

(Rs. in Millions)

Year	Net Profit	Loan and Advance	Return on loan and advance ratio (in %)
2001/2002	213.36	5659.5	3.77
2002/2003	221.63	6072	3.65
2003/2004	415.73	779.84	5.37
2004/2005	455.46	8189.02	4.90
2005/2006	519.02	10648.51	5.32
2006/2007	532.03	10880.0	4.89

SCBNL

(Rs. in Millions)

Year	Net Profit	Loan and Advance	Return on loan and advance ratio (in %)
2001/2002	504.69	6789.58	8.12
2002/2003	690.44	7701.08	9.13
2003/2004	503.95	5695.82	9.09
2004/2005	536.67	6410.24	8.51
2005/2006	535.83	8143.21	6.88
2006/2007	613.26	8935.42	6.28

HBL

(Rs. in Millions)

Year	Net Profit	Loan and Advance	Return on loan and advance ratio (in %)
2001/2002	280.81	8941.52	3.11
2002/2003	297.68	8937.30	2.6
2003/2004	212.53	10083.54	2.12
2004/2005	262.52	11885.58	2.20
2005/2006	307.91	12415.55	2.48
2006/2007	288.43	12169.86	2.37

Appendix - 8

EPS:

NABIL

Year	Net Profit	No. of shares	EPS in Rs.
2001/2002	213.36	360.00	59.26
2002/2003	221.63	401.14	55.25
2003/2004	415.73	491.05	84.66
2004/2005	455.46	491.80	92.61
2005/2006	519.02	492.00	105.49
2006/2007	532.03	515.13	103.28

SCBNL

Year	Net Profit	No. of shares	EPS in Rs.
2001/2002	504.69	397.78	126.88
2002/2003	690.44	489.22	141.13
2003/2004	503.95	337.54	149.30
2004/2005	536.67	373.86	143.55
2005/2006	535.83	372.29	143.93
2006/2007	613.26	446.69	137.29

HBL

Year	Net Profit	No. of shares	EPS in Rs.
2001/2002	280.81	300.11	93.57
2002/2003	297.68	494	60.26
2003/2004	212.53	429.79	49.45
2004/2005	262.52	531.21	49.05
2005/2006	307.91	623.63	47.91
2006/2007	288.43	642.68	46.25



Appendix - 9

Interest earned to total loan and advance:

NABIL

(In millions)

Year	Interest Earned	Loan and Advance	Interest earned to Loan and advance (in %)
2001/2002	648.57	5659.5	114.6
2002/2003	627.84	6072	10.34
2003/2004	766.72	779.84	9.83
2004/2005	733.86	8189.02	9.45
2005/2006	926.42	10648.51	8.70
2006/2007	864.96	10880.0	7.95

SCBNL

(In millions)

Year	Interest Earned	Loan and Advance	Interest earned to Loan and advance (in %)
2001/2002	635.1	6789.58	1022
2002/2003	779.68	7701.08	10.31
2003/2004	560.50	5695.82	10.11
2004/2005	556.85	6410.24	8.83
2005/2006	578.67	8143.21	7.43
2006/2007	698.22	8935.42	7.15

HBL

(In millions)

Year	Interest Earned	Loan and Advance	Interest earned to Loan and advance (in %)
2001/2002	1315.30	8941.52	14.71
2002/2003	1152.12	8937.30	12.89
2003/2004	1117.26	10083.54	11.08
2004/2005	1145.77	11885.58	9.64
2005/2006	1334.67	12415.55	10.75
2006/2007	1202.38	12169.86	9.88

Appendix - 10

Non-performing loan to total loan and advances:

NABIL

(In millions)

Year	Non Performing Loan	Loan and Advance	Non Performing Loan to total loan and advance (in %)
2001/2002	916.84	5659.5	16.20
2002/2003	433.54	6072	7.14
2003/2004	432.11	779.84	5.54
2004/2005	274.33	8189.02	3.35
2005/2006	140.56	10648.51	1.32
2006/2007	138.18	10880.0	1.27

SCBNL

(In millions)

Year	Non Performing Loan	Loan and Advance	Non Performing Loan to total loan and advance (in %)
2001/2002	325.06	6789.58	5.23
2002/2003	366.02	7701.08	4.84
2003/2004	228.97	5695.82	4.13
2004/2005	237.75	6410.24	3.77
2005/2006	209.50	8143.21	2.69
2006/2007	239.25	8935.42	2.45

HBL

(In millions)

Year	Non Performing Loan	Loan and Advance	Non Performing Loan to total loan and advance (in %)
2001/2002	N/A	8941.52	N/A
2002/2003	1081.41	8937.30	12.1
2003/2004	1016.42	10083.54	10.08
2004/2005	1055.44	11885.58	8.88
2005/2006	923.72	12415.55	7.44
2006/2007	847.02	12169.86	6.96

## Appendix – 11

Cash and Bank Balance to Total Deposits Ratio, Standard Deviation and Coefficient of Variation  
of NABIL Bank Ltd.

FY Year	CBB to TD Ratio (X)	$(x - \bar{x})$	$(x - \bar{x})^2$
2001/02	5.13	-0.86	0.74
2002/03	6.78	0.79	0.62
2003/04	8.51	2.52	6.35
2004/05	6.87	0.88	0.77
2005/06	3.83	-2.16	4.67
2006/07	4.85	-1.14	1.30
Mean ( $\bar{x}$ )	5.99		$\sum (x - \bar{x})^2 =$ 14.35

$$\begin{aligned} \text{Mean } (\bar{x}) &= \frac{\sum X}{N} \\ &= \frac{35.97}{6} \\ &= 5.99 \end{aligned}$$

$$\begin{aligned} \text{Standard Deviation } (s) &= \sqrt{\frac{\sum (x - \bar{x})^2}{N}} \\ &= \sqrt{\frac{14.45}{6}} \\ &= 1.70 \end{aligned}$$

$$\begin{aligned} \text{Co-efficient of Variation (C.V.)} &= \frac{\text{Standard Deviation}}{\text{Mean}} \times 100\% \\ &= \frac{1.7}{5.99} \times 100\% \\ &= 28.38\% \end{aligned}$$

Appendix - 12

Cash and Bank Balance to Total Deposits Ratio, Standard Deviation and Coefficient of Variation of SCBNL.

FY Year	CBB to TD Ratio (X)	$(x - \bar{x})$	$(x - \bar{x})^2$
2001/02	6.23	-0.71	0.50
2002/03	5.21	-1.73	2.99
2003/04	8.06	1.12	1.25
2004/05	9.56	2.62	6.86
2005/06	5.75	-1.19	1.42
2006/07	6.85	-0.09	0.01
Mean ( $\bar{x}$ )	6.94		$\sum(x - \bar{x})^2 = 13.04$

$$\begin{aligned} \text{Mean } (\bar{x}) &= \frac{\sum X}{N} \\ &= \frac{41.66}{6} \\ &= 6.94 \end{aligned}$$

$$\begin{aligned} \text{Standard Deviation } (\sigma) &= \sqrt{\frac{\sum(x - \bar{x})^2}{N}} \\ &= \sqrt{\frac{13.04}{6}} \\ &= 1.61 \end{aligned}$$

$$\begin{aligned} \text{Co-efficient of Variation (C.V.)} &= \frac{\text{Standard Deviation}}{\text{Mean}} \times 100\% \\ &= \frac{1.61}{6.94} \times 100\% \\ &= 23.27\% \end{aligned}$$

Appendix - 13

Cash and Bank Balance to Total Deposits Ratio, Standard Deviation and Coefficient of Variation of HBL.

FY Year	CBB to TD Ratio (X)	$(x - \bar{x})$	$(x - \bar{x})^2$
2001/02	8.19	0.09	0.01
2002/03	6.79	-1.31	1.72
2003/04	9.42	1.32	1.74
2004/05	9.09	0.99	0.98
2005/06	8.12	0.02-	0.00
2006/07	6.95	1.15	1.32
Mean ( $\bar{x}$ )	8.10		$\sum(x - \bar{x})^2 = 5.77$

$$\begin{aligned} \text{Mean } (\bar{x}) &= \frac{\sum X}{N} \\ &= \frac{48.56}{6} \\ &= 8.10 \end{aligned}$$

$$\begin{aligned} \text{Standard Deviation } (\sigma) &= \sqrt{\frac{\sum(x - \bar{x})^2}{N}} \\ &= \sqrt{\frac{5.77}{6}} \\ &= 1.07 \end{aligned}$$

$$\begin{aligned} \text{Co-efficient of Variation (C.V.)} &= \frac{\text{Standard Deviation}}{\text{Mean}} \times 100\% \\ &= \frac{1.07}{8.10} \times 100\% \\ &= 13.26\% \end{aligned}$$

The similar process is followed for calculation of other type of ratios.

Appendix - 14

Correlation Co-efficient between Total Deposits and Total Investments of NABIL Bank Ltd.

*Rs. in '000,000'*

Year	Total Deposits ( X )	Total Investment (Y)	X <sup>2</sup>	Y <sup>2</sup>	XY
2001/02	11550	5659.5	133402500	32029940.25	65367225
2002/03	12650	6072	160022500	36869184	76810800
2003/04	13448	779.84	180848704	608150.42	10487288.32
2004/05	14119	8189.02	199346161	67060048.56	115620773.4
2005/06	14587	10648.51	212780569	113390765.2	155329815.4
2006/07	16000	8832.99	256000000	118374400	174080000
	Σ X = 82354	Σ Y = 42228.87	Σ X <sup>2</sup> =1142400434	Σ Y <sup>2</sup> =368332488.5	Σ XY =597695902.1

$$\begin{aligned}
 r &= \frac{n \sum xy - \sum x \sum Y}{\sqrt{n \sum x^2 - (\sum x)^2} \sqrt{n \sum y^2 - (\sum Y)^2}} \\
 &= \frac{(6 \times 597695902.1) - (82354 \times 4228.87)}{\sqrt{(6 \times 1142400434) - (82354)^2} \sqrt{(6 \times 368332488.5 - (4228.87)^2)}} \\
 &= \frac{108459052}{72221288 \times 426717469.3}
 \end{aligned}$$

**=0.61**

Correlation Co-efficient between Total Deposits and Total Investments of SCBNL Ltd.

Rs. in '000,000'

Year	Total Deposits ( X )	Total Investment (Y)	X <sup>2</sup>	Y <sup>2</sup>	XY
2001/02	18350.22	6789.58	336730574	46098396.58	124590286.7
2002/03	2265.23	7701.08	5131266.95	59306633.17	17444717.45
2003/04	18755.63	5695.82	351773656.7	32442365.47	106828692.5
2004/05	21161.44	6410.24	447806542.9	41091176.86	135649909.1
2005/06	19363.47	8143.21	344943970.4	66311869.1	157680802.5
2006/07	23061.03	8935.42	531811104.7	79841730.58	206059988.7
	Σ X = 102957	Σ Y = 43675.35	Σ X <sup>2</sup> =2048197116	Σ Y <sup>2</sup> =325092171.8	Σ XY =748254397

$$\begin{aligned}
 r &= \frac{n \sum xy - \sum x \sum Y}{\sqrt{n \sum x^2 - (\sum x)^2} \sqrt{n \sum y^2 - (\sum Y)^2}} \\
 &= \frac{(6 \times 748254397) - (102957 \times 43675.35)}{\sqrt{(6 \times 2048197116) - (102957)^2} \sqrt{(6 \times 325092171.8 - (43675.35)^2)}} \\
 &= \frac{209745862.5}{16245.03 \times 14916.42}
 \end{aligned}$$

**=0.87**

Correlation Co-efficient between Total Deposits and Total Investments of HBL Ltd.

Rs. in '000,000'

Year	Total Deposits ( X )	Total Investment (Y)	X <sup>2</sup>	Y <sup>2</sup>	XY
2001/02	17532.40	8941.52	307385049.8	79950779.91	156766305.2
2002/03	18619.37	8937.30	346680939.2	79875331.29	166406895.5
2003/04	21007.37	10083.54	441309594.3	101677778.9	211828655.7
2004/05	22010.33	11885.58	484454626.7	141267011.9	261605538
2005/06	24831.1	12415.55	616583527.2	154145881.8	308291763.6
2006/07	26456.2	12169.86	699930518.4	148105492.4	321968250.1
	Σ X = 130456.8	Σ Y = 64435.35	Σ X <sup>2</sup> = 2896344256	Σ Y <sup>2</sup> = 705022276.3	Σ XY = 1426867408

$$\begin{aligned}
 r &= \frac{n \sum xy - \sum x \sum Y}{\sqrt{n \sum x^2 - (\sum x)^2} \sqrt{n \sum y^2 - (\sum Y)^2}} \\
 &= \frac{(6 \times 1426867408) - (130456.8 \times 64435.35)}{\sqrt{(6 \times 2896344256) - (130456.8)^2} \sqrt{(6 \times 705022276.3 - (64435.35)^2)}} \\
 &= \frac{282330654.08}{19003.38 \times 17858.98} \\
 &= \mathbf{0.83}
 \end{aligned}$$

The similar process is followed for calculation of other type of correlations.



Appendix - 15

Trend Analysis of Total Deposits of NABIL Bank Ltd.

Years	Total Deposits (Y)	X = t - 2003/04.5	X <sup>2</sup>	XY	Yc = a + bx
2001/02	11550	-2.5	6.25	-28875	11673.40
2002/03	12650	-1.5	2.25	-18975	12494.31
2003/04	13448	-0.5	0.25	-6724	13315.22
2004/05	14119	0.5	0.25	7059.50	14136.13
2005/06	14587	1.5	2.25	21880.5	14957.01
2006/07	16000	2.5	6.25	40000	15777.95
	<b>82354</b>	<b>0</b>	<b>17.5</b>	<b>14366</b>	

Where,

$$a = \frac{\sum Y}{N} = \frac{82354}{6} = 13725.67$$

$$b = \frac{\sum XY}{\sum X^2} = \frac{14366}{17.5} = 820.91$$

and  $Y_c = a + b X$

**Projected Trend of Total Deposits**

Years	X = t - 2003/04.5	X <sup>2</sup>	Total Deposits Yc = a + bx
2007/08	3.5	12.25	16598.86
2008/09	4.5	20.25	17419.77
2009/10	5.5	30.25	18240.68
2010/11	6.5	42.25	19061.59
2011/12	7.5	56.25	19882.50

Trend Analysis of Total Deposits of SCBNL.

Years	Total Deposits (Y)	X = t -2003/04.5	X <sup>2</sup>	XY	Yc = a + bx
2001/02	18350.22	-2.5	6.25	-45875.55	19407.03
2002/03	22650.23	-1.5	2.25	-33975.35	19868.50
2003/04	18755.63	-0.5	0.25	-9377.82	20327
2004/05	21161.44	0.5	0.25	10580.72	20786
2005/06	19363.47	1.5	2.25	29045.21	21246.99
2006/07	23061.03	2.5	6.25	57652.58	21704.50
	<b>123342.02</b>	<b>0</b>	<b>17.5</b>	<b>8049.79</b>	

Where,

$$a = \frac{\sum Y}{N} = \frac{123342.02}{6} = 20557,$$

$$b = \frac{\sum XY}{\sum X^2} = \frac{8049.79}{17.5} = 459.99,$$

and  $Y_c = a + b X$

**Projected Trend of Total Deposits**

Years	X = t -2003/04.5	X <sup>2</sup>	Total Deposits Yc = a + bx
2007/08	3.5	12.25	22166.97
2008/09	4.5	20.25	22626.96
2009/10	5.5	30.25	23086.95
2010/11	6.5	42.25	23546.94
2011/12	7.5	56.25	24006.93

Trend Analysis of Total Deposits of HBL.

Years	Total Deposits (Y)	X = t - 2003/04.5	X <sup>2</sup>	XY	Yc = a + bx
2001/02	17532.40	-2.5	6.25	-43831	17153
2002/03	18619.37	-1.5	2.25	-27929.05	18988.92
2003/04	21007.37	-0.5	0.25	-10503.69	20824.84
2004/05	22010.33	0.5	0.25	11005.17	22660.76
2005/06	24831.1	1.5	2.25	37246.65	24496.68
2006/07	26456.2	2.5	6.25	66140.5	26332.6
	<b>130456.77</b>	<b>0</b>	<b>17.5</b>	<b>32128.58</b>	

Where,

$$a = \frac{\sum Y}{N} = \frac{130456.77}{6} = 21742.80,$$

$$b = \frac{\sum XY}{\sum X^2} = \frac{32128.58}{17.5} = 1835.92,$$

and  $Yc = a + b X$

**Projected Trend of Total Deposits**

Years	X = t - 2003/04.5	X <sup>2</sup>	Total Deposits Yc = a + bx
2007/08	3.5	12.25	28168.52
2008/09	4.5	20.25	30004.44
2009/10	5.5	30.25	31840.36
2010/11	6.5	42.25	33676.28
2011/12	7.5	56.25	35512.2

Other calculations are on the same way.

# QUESTIONNAIRE

## A Survey on Liquidity Mobilization of Commercial Banks

1. Do you think that Nepalese investor have adequate knowledge about liquidity mobilization policy adopted by commercial banks?
  - Yes
  - No
  - Don't Know
  - If 'Yes' indicate the level
  - Minimum, Maximum 12345
  
2. If you think that the investors are not so interested in liquidity mobilization policy, please specify the reasons:
  - Passive investment strategy
  - Higher interest rate
  - Mismanagement
  - Other (Please Specify)
  
3. Indicate the level of risk in Investing in Current situation.
  - High
  - Moderate
  - Less
  - No Risk
  
4. Do you think it is necessary to give investment priority to the rural area of the country?
  - Yes (Please explain)
  - No (Please explain)

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5. Nowadays it can be seen the commercial bank have reduced the interest rate on the client's deposits, Where is it so?
  - Already have enough deposits or collections
  - To discourage lower level deposits indirectly.
  - Don't have enough investment opportunities.
  - Other (Please Specify)
  
6. In your opinion, what may be the reasons behind for not providing banking facilities to the rural areas?

- Don't want to take risks
- They are profit oriented only
- Lack of Communication Facilities
- They don't have my network among these areas
- Others (Please Specify)

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Thank You