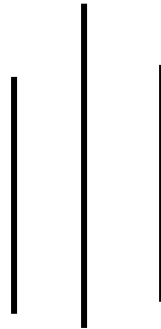
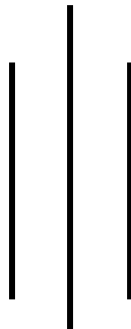


**A STUDY OF INTEREST RATES  
OF COMMERCIAL BANKS  
AND IMPACT ON DEPOSIT MOBILIZATION**  
(With reference to NABIL, HBL, EBL, BOK and RBB)



**Submitted By:**  
**Nilakantha Prasain**  
**Shanker Dev Campus**  
**Campus Roll No: 1253/063**  
**T.U. Regd. No: 7-2-440-18-2003**



**Submitted to:**  
**Office of Dean**  
**Faculty of Management**  
**Tribuvan University**

**In the partial fulfillment of the requirement for the degree of  
Master's in Business Studies (MBS)**

**Kathmandu, Nepal**  
**March, 2012**

# RECOMMENDATION

This is to certify that the Thesis

Submitted by:  
Nilakantha Prasain

Entitled:

*A Study of Interest of Commercial Banks and Impact on Deposit Mobilization*

*(With reference to NABIL, HBL, EBL, BOK and RBB)*

*Has been prepared as approved by this Department in the prescribed format of the Faculty of Management. This thesis is forwarded for examination.*

.....  
Snehalata Kafle  
(Thesis Supervisor)

.....  
Bishweshor Man Shrestha  
(Head of Research Department)

.....  
Asso. Prof. Pakash Singh Pradhan  
(Campus Chief)

.....  
Rashmi Rajkarnikar  
(Thesis Supervisor)

VIVA-VOCE SHEET

We have conducted the viva-voce of the thesis presented

By

Nilakantha Prasain

Entitled:

*A Study of Interest of Commercial Banks and Impact on Deposit Mobilization  
(With reference to NABIL, HBL, EBL, BOK and RBB)*

And found the thesis to be the original work of the student and written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirement for the Degree of Master's in Business studies (M.B.S.)

Viva-Voce Committee

Head, Research Department	.....
Member (Thesis Supervisor)	.....
Member (Thesis Supervisor)	.....
Member (External Expert)	.....

## DECLARATION

I, hereby, declare that the work reported in this thesis entitled *A Study of Interest of Commercial Banks and Impact on Deposit Mobilization* submitted to office of the Dean, Faculty of Management, Tribhuvan University, is my original work done for the partial fulfillment of the requirement for the Masters of Business Studies (MBS) under the supervision of Sneehalata Kafle and Rashmi Rajkarnikar of Shanker Dev Campus, Putalisadak, Kathmandu.

.....

Nilakantha Prasain

Researcher

Roll No: 1253/063

Shanker Dev Campus

T.U. Regd. No. 7-2-440-18-2003

Date: - March, 2012

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Nilakantha Prasain  
Roll No: 1253/063  
Shankar Dev Campus  
Kathmandu, Nepal

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## ABBREVIATION

ATM	Automatic Teller
BOK	Bank of Kathmandu
BOP	Balance of Payment
FD	Financial Development
FDR	Fixed Deposit Rate
FY	Fiscal Year
HBL	Himalayan Bank Limited
HMG	His Majesty Government
i. e.	That is
IC	Indian Currency
IMF	International Monetary Fund
L/C	Letter of Credit
NABIL	Nepal Arab Bank Limited
NBL	Nepal Bank Limited
NC	Nepalese Currency
NGO	Non-Government Organization
NIDC	Nepal Industrial Development Bank
NRB	Nepal Rastra Bank
OPM	Other's People Money
RBB	Rastraya Banijaya Bank
SMS	Short Message Service
UK	United Kingdom
US	United States of America