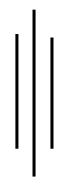
AN ANALYSIS ON DEPOSIT MOBILIZATION OF COMMERCIAL BANKS OF NEPAL

(A Study of NBL and SCBNL)



Submitted By

Anoj Dangol

Class Roll No.: 48/060

2nd Year Roll No.: 992/062

T.U. Registration No: 3-1-045-100-96

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Kathmandu, Nepal

May, 2010

RECOMMENDATION

This is to certify that the Thesis submitted

By

Anoj Dangol

Entitled

"An Analysis on Deposit Mobilization of Commercial Banks of Nepal"

has been prepared as approved by this department in the prescribed format of Faculty of Management, T. U. This Thesis is forwarded for examination.

Dinesh Man Malego Thesis Supervisor Faculty of Management

.....

Shiva Prasad Pokharel Head, MBS Program Faculty of Management

••••••••••••••

••••••

Krishna Badan Nakarmi (Campus Chief)

Date:....

VIVA-VOCE SHEET

We have conducted the VIVA-VOCE examination of the Thesis presented

By

Anoj Dangol

Entitled

"An Analysis on Deposit Mobilization of Commercial Banks of Nepal"

And found the Thesis to be original work of the student written in accordance with the prescribed format. The committee recommends the Thesis to be accepted as partial fulfillment of the requirements for the degree of Master of Business Studies (M.B.S).

VIVA-VOCE EXAMINATION COMMITTEE

Chairperson (Research Committee)
Member (Thesis Supervisor)
Member (External Expert)

Date:

DECLARATION

I hereby declare that the work reported in this thesis entitled "An Analysis on Deposit Mobilization of Commercial Banks of Nepal", submitted to Patan Multiple Campus, Faculty Of Management, Tribhuwan University is my original work done in the prescribed form for the partial fulfillment of the Masters of Business Studies (MBS) under the supervision of Mr. Dinesh Man Malego Asst. Campus Chief, Faculty of Management of Patan Multiple Campus.

Date:

Anoj Dangol

Roll.No: 48/060

TU.Reg.no.3 -1-045-100-96

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Commercial Banks are the principal agent of Money Market and they are considered to be the major instrument of the financial system as well. They take about 81% of the deposits held by entire depository institutions and lend about 71% of the total Loans and Advances. Thus, commercial Banks and their deposit mobilization transactions obviously affect the national economic system. Moreover, Lending and Borrowing transactions that take place through the commercial Banks influence the daily livings of people of each sector in the nation. In this way the relationship among Lenders (Depositors), Commercial Banks, and the Borrowers might be considered to be an enthusiastic subject to study.

On behalf of the report, I want to extent my gratitude to all who help me in the preparation of this research report. Special thanks to respective head of the research department and thesis supervisor **Mr. Dinesh Man Malego** for his final and valuable suggestion to prepare this thesis.

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I look forward to receiving any comments and suggestions on the Thesis from all the interested readers for further improvement.

Anoj Dangol Roll No.:48/060 Patan Multiple Campus

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ABBREVIATIONS

a/c	Account
ADB	Agricultural Development Bank
B.S.	Bikram Sambat
BAFIA	Banking And Financial Institution Act
C.V.	Co-efficient of Variance
ed.	Edition
Fig.	Figure
IBRD	International Banks For Reconstruction And
	Developments
IMF	Internal Monetary Fund
JVBS	Joint Venture Banks
Ltd.	Limited
MIS	Management Information System
NBL	Nepal Bank Limited
NRB	Nepal Rastra Bank
P.E.	Probable Error
RBB	Rastra Banijya Bank
S.D.	Standard Deviation
S.N.	Serial Number
SCBNL	Standard Chartered Bank Nepal Limited
UDC	Under Developed Country
UDC	Under Developed Country
UK	United Kingdom
US	United State