

AN ANALYSIS ON DEPOSIT MOBILIZATION OF COMMERCIAL BANKS OF NEPAL

(A Study of NBL and SCBNL)



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RECOMMENDATION

This is to certify that the Thesis submitted

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Entitled

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

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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.

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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.

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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