

AN ANALYTICAL STUDY OF DEPOSIT COLLECTION AND FUND MOBILIZATION IN DEVELOPING COUNTRIES : A FINANCIAL APPROACH TO NEPALESE COMMERCIAL BANKS IN NONLINEAR ANALYSIS

Santosh Kumar Karna & Suresh Kumar Sahani

Rajarshi Janak University, Janakpurdham, Nepal

santosh20200.sk@gmail.com; sureshkumarsahani35@gmail.com

Abstract

In this research paper, we have studied the ways applying for making deposit in Nepalese commercial banks and fund mobilization behaviour shown by them to generate income for paying interest on deposit to customers. Documentation and institutionalization of deposit for the purpose of making investment into productive sectors are considered as good practices of income generation and economic development of people.

Keywords: Deposit Collection, Fund, Interest Rate

INTRODUCTION

Banking has come to the present advanced through various stages. But there is no unanimity among the economists about the origin of the word 'Banking' the term bank is derived from the Latin word 'Bancus' which refers to the bench. Some person trace its origin to the French word 'Banque' and the Italian word 'Banco' which mean a bench for keeping, lending and exchanging of money or coins in the market place by money lenders and money changers.

According to Crowther, modern banking has these ancestors i.e. merchant, Goldsmith and moneylenders. The ancient Rome of the 5th century BC has practice of various banking function, which are similar to those of modern banking system. In the 7th century the use of

commercial instrument was secured. The revival of banking practices took place only towards the beginning of 12th century AD. (see [1-5]).

The first bank called “The Bank of Venice” was established in Venice Italy in list of finance the monarch in his war. Following its established, the bank established were “The Bank of Barcelona” and “The Bank of Geneva in 1401 and 1407 respectively. The Lombards migrated to England and other parts of Europe from Italy are regarded for the development and expansion of the modern banking. After the long passage “The Bank of Amsterdam” the great bank of 17th century was established in 1609 A.D. “Bank of England” established in 1694 is the first bank which worked as the central bank and to develop all the fundamentals of central banking, which are under operation. The 20th century observed developments of various banking institutions highly specialized, sophisticated, particularly in advanced countries like U.S.A, U.K. and others.

As in other countries goldsmith and landlords were the ancient bankers of Nepal. In Nepal, the origin of commercial banking activities can be traced to ancient Nepal. The first organized financial institution in Nepal was “Tejarth Adda” which was established during the period of Rannodip, 1877 A.D. The first modern change in the banking system of Nepal was seen only after the establishment of “Nepal Bank Limited” on 30th karkti 1994 B.S. Right from inception, it carried out functions of a commercial bank. And then, “Nepal Rashtira Bank” was set up in 2013 B.S. which is the central bank of Nepal and later on, with the growing necessities of the commercial bank. “Rashtriya Banijya Bank” the second commercial was established in the 10th Magh 2022 B.S.

At present there are over 15 commercial banks, 5 development banks and 5 rural development banks and more than 45 finance companies. These number shows that banking system is growing in our country.

History or Origin of Bank

The World Bank is derived from French word “Banque” and Italian word “Banco”. Which means accumulation or addition of money or stock? According to Crowther, Modern banking has three ancestors i.e. bank merchant, gold smith and money lenders. The Bank of Venice was the first Public banking institution established on 1157 A.D. in Venice Italy, This bank was the great bank of 17th century “Bank of England” established in 1634 A. D. was very much improved steps towards banking system.

Development & growth of banking system in Nepal

The banking system in Nepal is still in developing phase. The introduction of Tejarath Adda during the Prime Minister Ranadip singh (1993 B.S.) was the first steps to forward for development of banking in Nepal. The first bank which established was commercial bank. The first bank of Nepal bank Ltd. was established in 1937 A.D. Later Nepal Rastra Bank was established in 1956 A.D. as the central bank of Nepal accelerated only after the adaptation of free economy and privatization policy by Nepalese government. The government of Nepal encouraged the foreign banks for joint venture in Nepal. The following banks have been established in Nepal so far:

- a. Nepal Bank Ltd.
- b. Rastriya Baniya Bank Ltd.
- c. Agriculture Development Bank
- d. Nepal investment Bank
- e. Nepal Arab Bank Ltd. (NABIL)
- f. Standard chartered bank Nepal Ltd.
- g. Nepal Investment Bank Ltd.
- h. Nepal Bangladesh Bank Ltd.
- i. Everest Bank Ltd.
- j. Nepal Investment Bank Ltd.

In addition to this, there are now, 58 development banks, 79 financial companies, 28 commercial bank and 12 micro-credit development banks established in Nepal. All of these have heads office in kathmandu with the branches spread to various regions.

Introduction to Nepal Investment Bank Ltd.

Nepal Investment Bank Ltd. (NIBL), previously Nepal Indosuez Bank Ltd., was established in 1986 as a joint venture between Nepali and French partners. The French partner (holding 50%) of capital was Credit. Agricole Indosuez decided to divest a groups of companies comparison of bankers, professionals, industrialists and businessmen acquired 50% of the holding of credit Agricole Indosuez in Nepal Indosue Bank in April 20. The name of the

Bank was changed to Nepal Rastra Bank and company Registrar's office. The shareholding structure comprised of A group of companies holding 50% of the capital. Rastriya banijya bank holding 15% of capital. Rastya Beema sansthan holding 15% of the capital . The general public holding 20% of the capital. We believe that NIBL, being managed by a team of experienced bankers and professionals with a proven track record, can match your particulars needs. We are sure that your choice of bank will be guided, among other things, by its reliability and professionalism. Over the past 8 years, we have grown to become one of the biggest commercial banks in Nepal. Our overall growth record in deposits, lending, net profit and capital base is second to none.

Objective of Nepal Investment Bank Ltd.

There are many other commercial banks established with a motive to profit. Like Everest Bank, Nepal Bangladesh Bank etc. in the similar manner, it has also important objective can be followed.

- a. To provide short-term and long-term loan at reasonable rate of interest.
- b. To improve company's economy
- c. To provide money for investment in productive sectors and capital for growth.
- d. To collect deposit from rural and urban area to entrance the productive areas.
- e. To fulfill the increasing banking needs
- f. To provide satisfactions for customers.
- g. To increase the life style of people for saving purpose.

Services of Nepal Investment Bank Ltd.

The Bank services of Bank of Kathmandu Ltd are as follows:

- a. Teacher plus loan scheme.
- b. Educational loan.
- c. Bike purchased loan.
- d. Doctor plus loan scheme.
- e. Housing loan.
- f. Bill amount discounted.

- g. Cash credit/ Bank overdraft
- h. Telegraphic transfers.
- i. Letter of credit
- j. Personnel loan
- k. Mortgage loan scheme
- l. Banking guarantees etc.

Need of Bank

Today Bank's have gained paramount trust in the public. The role of bank can't be ignored and underemphasized as it renders a wide range of services. The main objectives of commercial banks are to mobilize the resources for productive use after collecting from scattered resources. It is known fact that Nepal being resources, capital is most important and it is only the commercial banks, the most development is very immense. The more, the need of bank can be clarified from the below mentioned points.

- a. To provide loan to enterprises, individual and other sectors in easy terms and appropriate rate of interest so to relieve people from financial explosions of merchant and moneylenders.
- b. To perform the task of intermediation by collecting surplus funds in the form of saving, current and fixed deposit and making available to those who is in need.
- c. To develop agricultural & backward areas.
- d. A bank offers the safe box facilities to the customers where they can keep bullion and other precious documents.
- e. Bank boosts agricultural, industrial and commercial activities in the nation. This is in turn, helps to create employment opportunities.
- f. To develop the habit of saving among people.
- g. To contribute towards the economic development of country.
- h. To exchange and control foreign currency.
- i. To transfer funds to any concern of the world through their vast network.
- j. Bank offers the services like collection of cheques, execution of standing instruction etc.

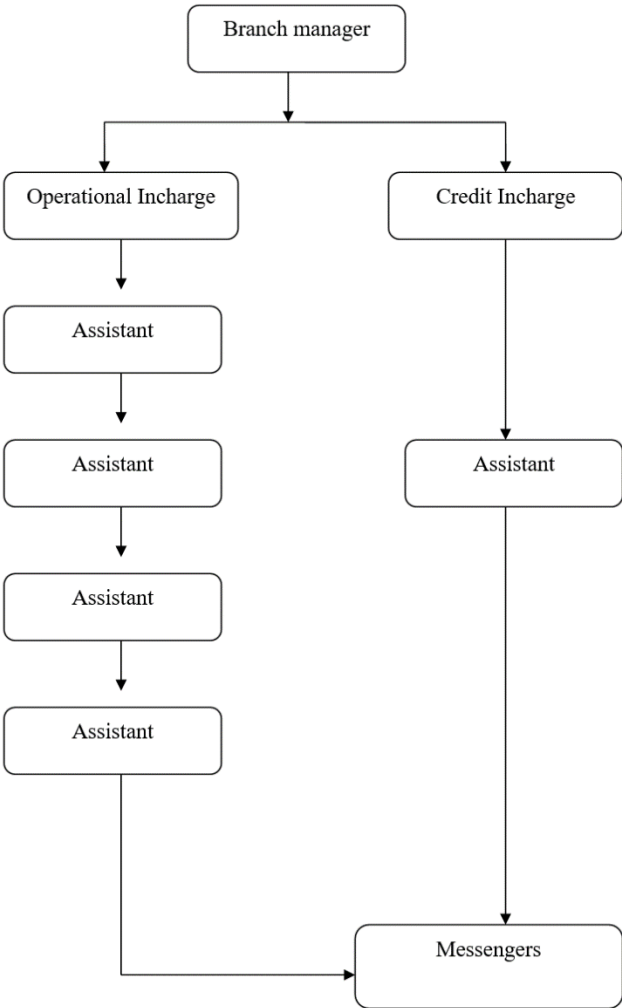
Organizational Study

Nepal Bank Ltd. Is one of the oldest reliable commercial bank which was established from the 1st time in Nepal in the year 1994 B.S. 30th Kartik and till now since 68 years? It has been serving regularly. Nepal Bank Ltd has started its transaction with 1 crore authorized capital, Rs. 25 lakh as issued capital and 5 lakh 42 thousand as paid up capital. At present, it has Rs. 2 lakh Arab as authorized capital. Initially HMG has in NB Ltd. but as privatizing scheme implemented by the government. His Majesty has only 40.49% of shares & public has 59.51% share.

In starting, NB Ltd. has its both head office and banking office in a single rented building but now its head office has been settled in its own building. As a record of financial years 2046-2047, it has 235 branches & sub-branch offices which spread over 14 zones & 65 district of our country, but now due to loss and insecurity, most of the branches and sub-branches are either closed or transferred to other branches.

The Organisational Struture

The organization structure of Bank of Kathmandu Ltd is below:



Limitaion of tshe Study

Various problems and challenges are to be faced during its preparation. The limitations of study are as follows:-

- a. Limited time & availability and busy schedules of branch manager will it.
- b. Fixed time & resources limited the field work study.
- c. Three year data doesn't respect overall position of Nepal Investment Bank Ltd.
- d. Secondary data may limit the study of field work.
- e. Regular strike doesn't provide stick in time to us. It staked our study.

Literature Review

This report is only possible with the help of different newspaper, text book reference book and subject related book. To complete the field work report the concern bank staff and bank annual provided very helpful.

Field Work Procedures

My field work started with the orientation class taken by related subject teacher. He provided us a general guideline for conducting field work. After that a topic of field work was selected. It was approved by the subject teacher.

Latter of introduction based on topic selection was received from the campus. After receiving that authorized letter, I visited and viewed the Nepal Investment Bank Ltd. Where I contacted and consulted the branch manager to collect the necessary date and information. Thos report was prepared in 3 copies it was presented in the Mit Campus. Since this field was comes to and end.

METHODS

There are two types of data which are shown in this field work report which areas follow.

Primary data:

Data originally collected in the process of the investigation are known as primary data. The primary data can be collected on the basis of

- a. Personal contact
- b. Oral interview
- c. Mail questionnaire
- d. Information from correspondent

Secondary data

The data selected by other person is called secondary data. Secondary data may be internal or bank information relating books history and performance are collected through secondary. It was two sources:

- a. **Internal sources:** This report or profile which a company publishes for its own use is called internal sources.
- b. **External sources:** External sources include publication of book letters.(see[2]).

RESULTS AND DISCUSSION

Meaning of Deposit

Deposits are the funds collected by bank from account holders for the security and transaction motives. It is the amount of money or a valuable item that is received in to a bank as security against possible less. Deposits are the foundation upon which banks thrive and grow.

Deposit provides most at the raw materials or bank loans. It represents the ultimate sources of bank profit and grown, utilization of the bank deposits indicates effectiveness of the management. There management should be able to raise deposit fund in the lowest possible cost and use maximum portion of deposits safety in to loan advancement. So maximize profitability in this competitive banking market. It is hard to raise funds at the lowest cost and amount of deposit are heavily influenced by the interest rate commutative maintain of the bank.

Types of Deposit

There are different types of deposits among which the major ones are given as follows

- a. Current deposits
- b. Saving deposits
- c. Fixed deposits

Current Deposit

It is also called as demand deposit. The men & institution needing case frequently deposit their money in current account. A demand deposit is a safe custody of deposit along with unlimited drawing facility to the account holders. There are no restriction regarding the numbers of deposit and with draws. Generally, no interest is offered in this account. If the minimum balance is not maintained the bank charges some amount of fees. The pass book containing account and cheque book with draw money are issued to deposits.

Demand deposits can be further classified as:

- a. Non interest bearing demand deposits
- b. Interest being demand deposits

Saving Deposit

The low income people and those net needing to draw money frequently deposit their money in the saving account. The objective of this account is to encourage and mobilize small saving of the public. Rate of interest paid on this account handles regarding the frequency member of with drawls & amount to be withdrawn from the account. The pass book and cheque book issued to the depositors. This restriction also exists in the NIBL. It is the most popular form of deposit all over the country. It is so more preferable than current & fixed deposits in the view point of customers. Saving deposits is the most suitable one in term of safely deposits is most preferable and profitable term of deposit for general public.

Fixed Deposits

It is also called as time deposit. The amount deposited for a fixed period of time is called fixed deposits. The fixed deposit in Nepal is of 3 months, 6 months, 1 year up to 5 year. The money deposited into fixed account can not be withdrawn before the expiry of maturity period. So the bank provides higher interest rate in fixed deposit in comparison to other account. The longer period, the higher will be the rate of interest.

No cheque book and pass book is issued in this account only fixed deposit receipt is given as certificate of deposit (CDS). Beside the above deposits NIBL offer some other types of deposits like call deposits and marginal deposits. Call deposits are similar to current deposits but on this deposits certain the of interest is given to the account holder along with the feature of current deposit A/C.

Procedure of opening deposit accounts

The procedure of opening various deposit accounts like current, saving, fixed and call deposit A/C are very much same. These accounts are also called as individuals accounts. The domestic customer is same. First of all the customer willing to open account has to gets the account opening from the bank. Fulfill the form and signature card with required information & document.

Photographs shall be attested in the firm as well as identification, Citizenship document or related document like passport embassy certificate etc. Should be submitted to the bank along with the form. Refers are compulsory which account are opened for his time in NIBL while it is not compulsory for regular customers.

For opening the accounts of institutions they must submit the documents like from registration number, PAN certificate from concerned development government etc. to the bank since, whom the banks rules and regulation are fulfilled then the accounts are opened in the bank by depositing certain minimum balanced as prescribed by the bank.

Procedure of Closing deposit accounts

The procedure of closing current deposit account and saving deposits account are same current account & saving account are closed on the following three bases:

a. On the request of customer

The individual customer should fulfill the application form and should present in to the bank along with the necessary documents i.e. pass book % cheque book. Since the account is closed.

b. By the decision of bank

The account can be closed by the decision of bank by disclosing the reason to the customer. The customer should be pre-informed by the bank before closing the accounts.

c. By the death of account holder

The accounts are closed by the banks get the information about the data of the account holder. The accounts are closed by paying all the deposit amounts it to the no mince maintained by the account holder.

The procedure of closing fixed deposit account is very simple and automatic. The fixed account is automatically closed by the expiry of deposit amount is withdrawn by the account holder along with principle and interest and the account is closed for ever.

1. Interest Rate on Deposit

NIBL provides interest rate on deposits as follows:

Table No. 1

Types of Deposits	Rate
Saving Deposit	2.25%
Current Deposit	-
Fixed Deposit	3.05%

Sources: Official website of NIBL

2. Statement of Deposit of NIBL, Branch office Bhanu chowk Janakpur in FY 2066/067

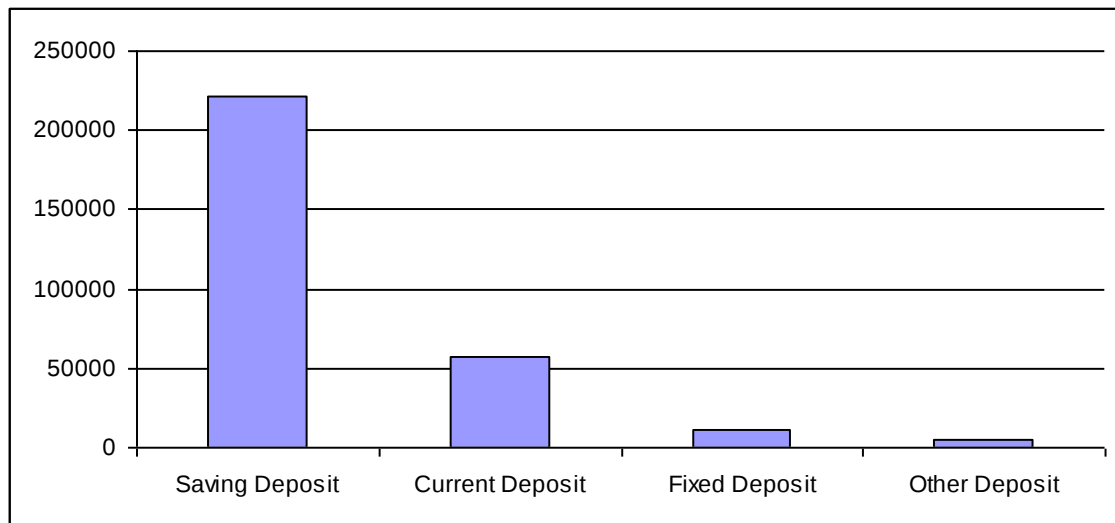
The bank has incurred deposits in FY 2066/067 as follows:

Table No. 2

S.N.	Types of Deposits	Amount	Percentage
1	Saving Deposit	221134	75
2	Current Deposit	57495	19.5
3	Fixed Deposit	11499	3.9
4	Other Deposit	4718	1.6
	Total	323543	100

Source: NIBL Bhanu Chowk, Janakpur

Above data shows the bank as incurred high amount in saving deposits Rs.221134 thousand, which is 75% in total. The current deposit is incurred Rs.57495 thousand, which is 19.5% in total. The fixed deposit is incurred 3rd position in total Rs.11499, which is 3.9% and other deposits are incurred Rs.4718 thousand in percentage 1.6% similarly.

**Graph No. 1**

3. Statement of Deposit of NIBL, Branch office Bhanu chowk Janakpur in FY 2067/068

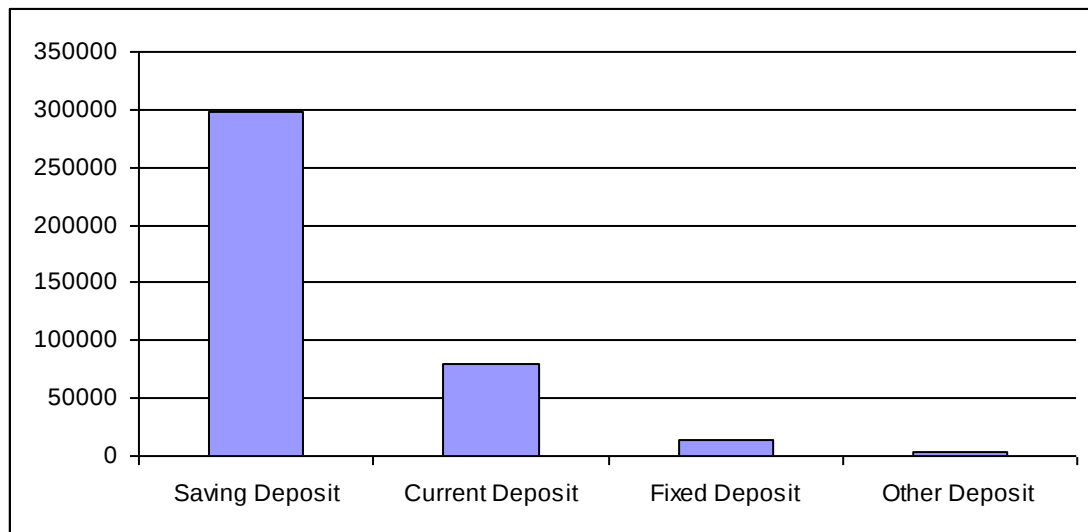
The bank has incurred deposits in FY 2067/068 as follows:

Table No. 3

S.N.	Types of Deposits	Amount	Percentage
1	Saving Deposit	298046	75.54
2	Current Deposit	78859	19.99
3	Fixed Deposit	14184	3.6
4	Other Deposit	3428	0.87
	Total	323543	100

Source: NIBL Bhanu Chowk, Janakpur

Above data shows that maximum deposit is collected in Saving Deposit i.e. 75.54% of total deposit. Likewise Current Deposit is 19.19% of total deposit. Similarly Fixed deposit is 3.6% of total deposit and finally 0.877% of Total deposit is collected in other deposit.



Graph No. 2

4. Statement of Deposit of NIBL, Branch office Bhanu chowk Janakpur in FY 2068/069

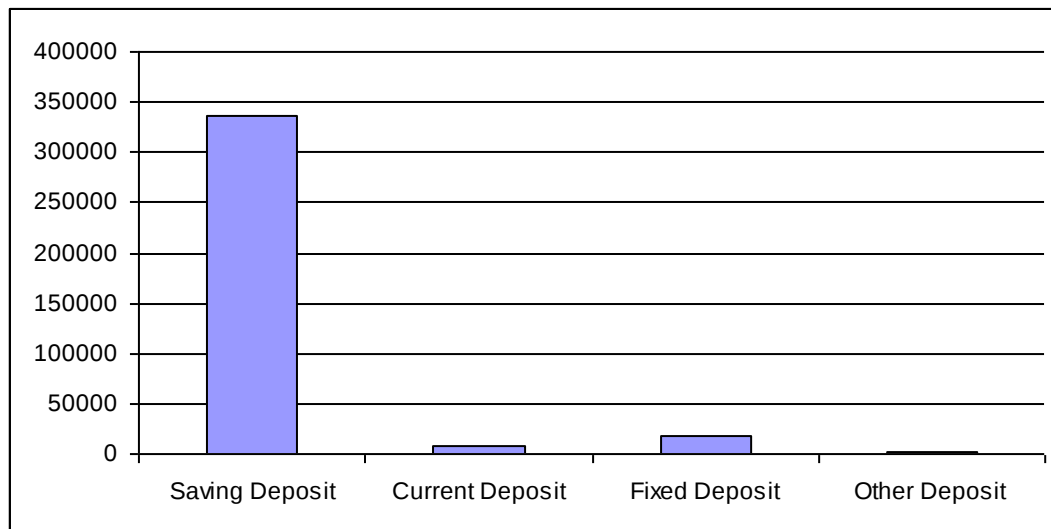
The bank has incurred deposits in FY 2068/069 as follows:

Table No. 4

S.N.	Types of Deposits	Amount	Percentage
1	Saving Deposit	336989	92.83
2	Current Deposit	8249	2.27
3	Fixed Deposit	18684	5.12
4	Other Deposit	1039	0.28
	Total	364961	100

Source: NIBL Bhanu Chowk, Janakpur

Above data shows that maximum deposit is collected in Saving Deposit i.e. 92.33% of total deposit. Likewise Current Deposit is 2.27% of total deposit. Similarly fixed deposit is 5.12% of total deposit and lastly other deposit equal to 0.28%.



Graph No. 3

5. Statement of Deposit of NIBL, Branch office Bhanu chowk Janakpur in FY 2069/070

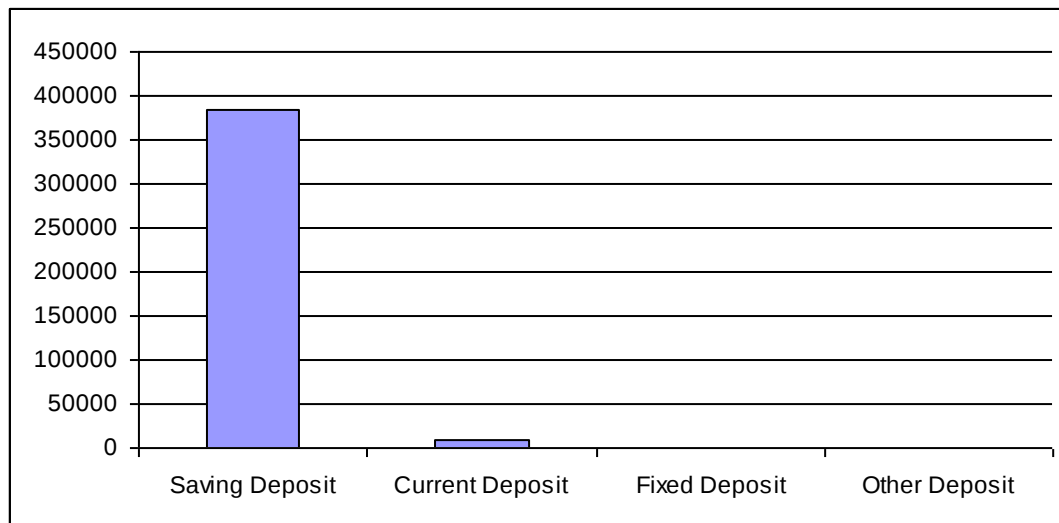
The bank has incurred deposits in FY 2069/070 as follows:

Table No. 5

S.N.	Types of Deposits	Amount	Percentage
1	Saving Deposit	384121	97.81
2	Current Deposit	8049	2.05
3	Fixed Deposit	192	0.05
4	Other Deposit	375	0.09
	Total	392737	100

Source: NIBL Bhanu Chowk, Janakpur

Above data shows that maximum deposit is collected in Saving Deposit i.e. 97.8% of total deposit. Likewise Current Deposit is 2.05% of total deposit. Similarly fixed deposit is 0.5% of total deposit and lastly other deposit equal to 0.09% of total deposit.



Graph No. 4

6. Statement of Deposit of NIBL, Branch office Bhanu chowk Janakpur in FY 2070/071

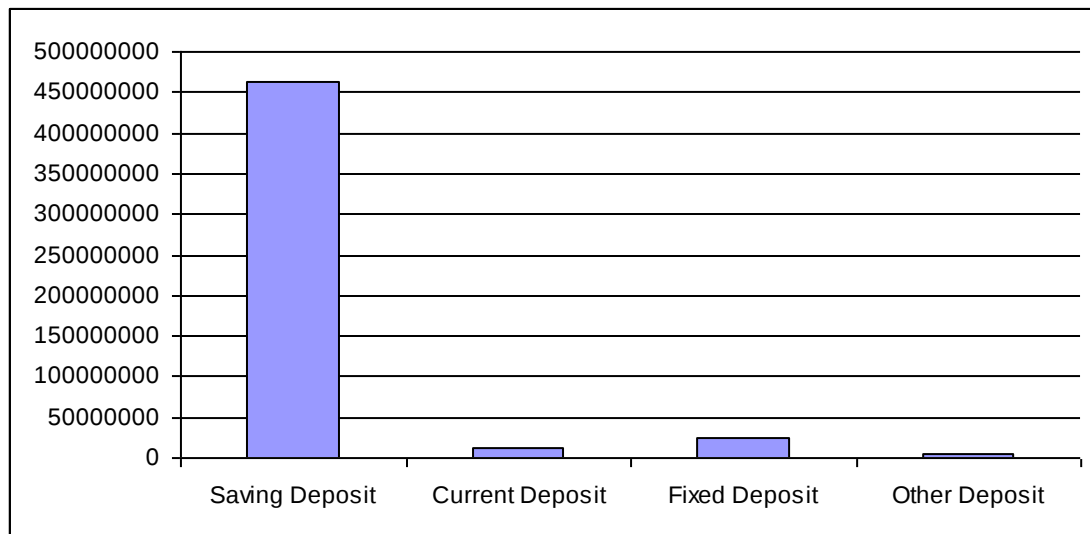
The bank has incurred deposits in FY 2070/071as follows:

Table No. 6

S.N.	Types of Deposits	Amount	Percentage
1	Saving Deposit	463834633	92.02
2	Current Deposit	11855856	2.35
3	Fixed Deposit	24132331	4.78
4	Other Deposit	4224409	0.83
	Total	504047230	100

Source: NIBL Bhanu Chowk, Janakpur

Above data shows that maximum deposit is collected in Saving Deposit i.e. 92.02% of total deposit. Likewise Current Deposit is 2.35% of total deposit. Similarly Fixed deposit is 4.78% of total deposit and lastly other deposit equal to 0.83% of total deposit.

**Graph No. 5**

7. Comparative Study of Deposit of NIBL, Branch office Bhanu chowk Janakpur in FY 2068/069, 2069/070 and 2070/071.

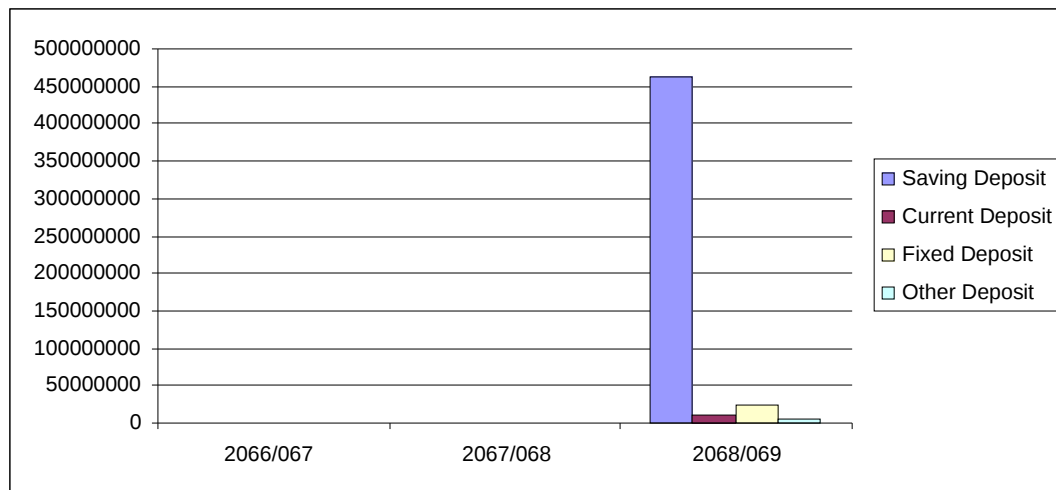
Deposit collection of the financial year 2066/067, 2067/068 and 2068/069 are presented below for its comparative analysis.

Table No.7

S.N.	Types of Deposits	2066/067	2067/068	2068/069
1	Saving Deposit	336989	384121	463834633
2	Current Deposit	8249	8049	11855856
3	Fixed Deposit	18684	192	24132331
4	Other Deposit	1039	375	4224409
	Total	364961	392737	504047230

Source: NIBL Bhanu Chowk, Janakpur

From above data shows the data show incurred in total deposit amount i.e. FY 2066/067 is Rs.336989 in saving 8249 in current and fixed 18684 and 1039 other deposits. Similarly 384121 in saving A/c current contain in 8049, 192 in fixed deposit in FY 2067/068. Likely in FY 2068/069, Rs.463834633 in saving A/c, Rs.11855856 in current A/c, Rs.24132332 in fixed a/c and 4224409 in other A/c.



Graph No.6

8. Statement of Number of Customer in Each Deposit Account of NIBL, Branch office Bhanu chowk Janakpur in FY 2066/067, 2067/068 and 2068/069.

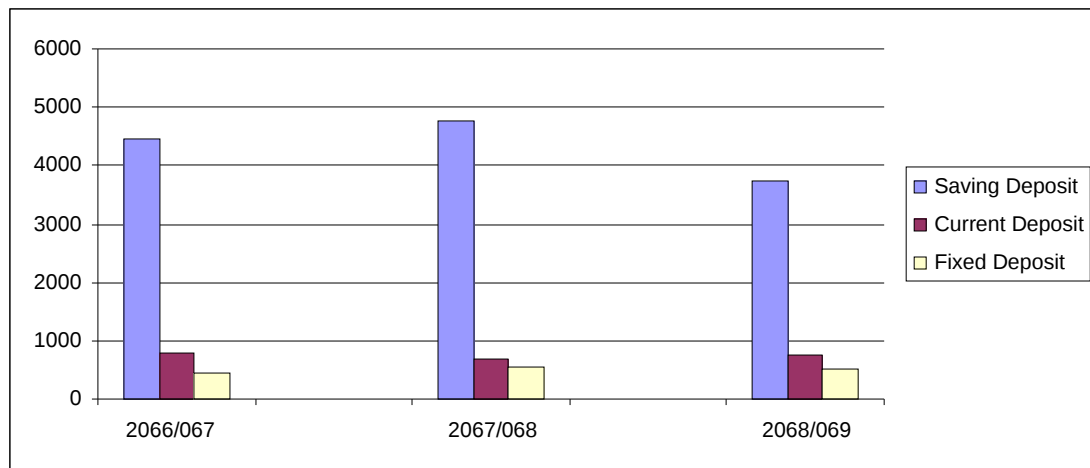
NIBL has the following number of customer in financial year 2066/067, 2067/068 and 2068/069.

Table No. 8

Types of Deposits	2066/067	%	2067/068	%	2068/069	%
Saving Deposit	4446	78	4774	77	3750	77
Current Deposit	798	14	686	14	750	14
Fixed Deposit	456	8	558	9	500	9
Total	5700	100	6200	100	5000	100

Source: NIBL Bhanu Chowk, Janakpur

Above data shows that no. of customer of NIBL in FY 2066/067 is 570 out of which 78% in saving A/c, 14% in current A/c and 8% in fixed A/c. Similarly in FY 2067/068 total no. of customer is 6200 out of which 77% in saving, 14% in customer A/c and 9% in fixed A/c. And at last in FY 2068/069 total no. of customer is 5000 out of which 77% in saving 14% in current A/c and 9% in fixed A/c.



Graph No. 7

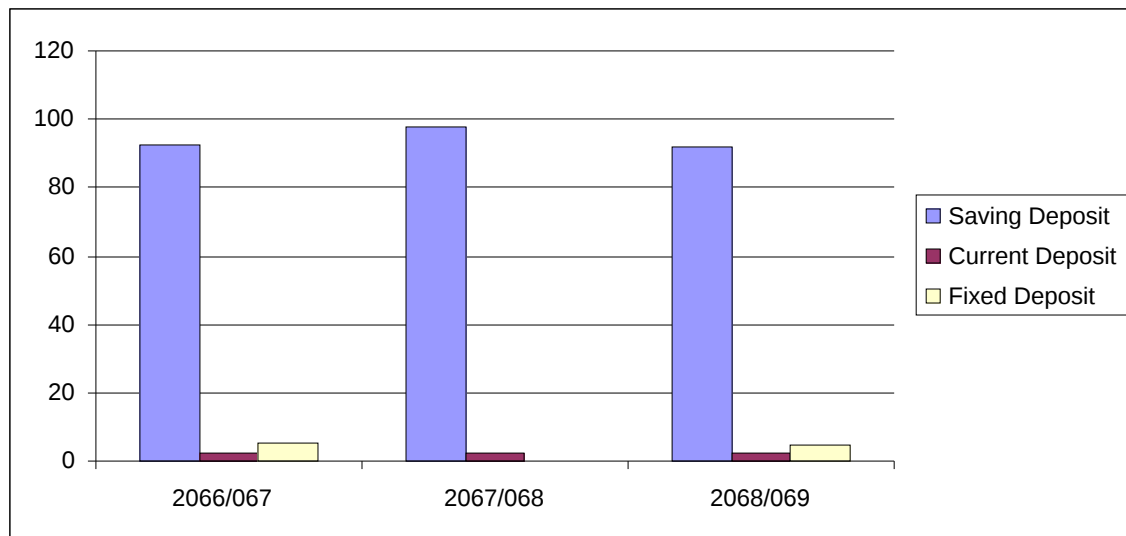
9. Comparative Study In % of Deposit of NIBL, Branch office Bhanu chowk Janakpur in FY 2066/067, 2067/068 and 2068/069.

Table No.9

S.N.	Types of Deposits	2066/067	2067/068	2068/069
1	Saving Deposit	92.33	97.81	92.02
2	Current Deposit	2.27	2.05	2.35
3	Fixed Deposit	5.12	0.05	4.78

Source: NIBL Bhanu Chowk, Janakpur

Above data shows the bank has incurred in Total deposit amount in % i.e. in FY 2064/065 is 92.33 in saving, 2.27% in current and fixed A/c contains 5.12%. Similarly 97.8% in saving A/c, current a/c contain in 2.05% and fixed a/c in 0.05% in FY 2065/066. Likely 2066/067 is 92.02% in saving a/c 2.35 in current a/c and 4.78% in fixed a/c.



Graph No. 8

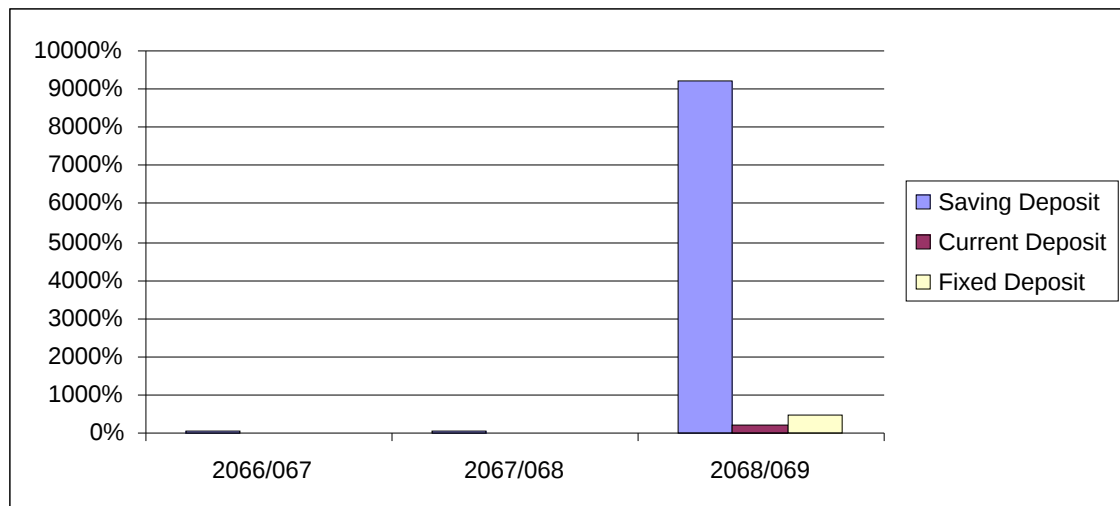
10. Comparative Study of Number of Customer in % of Each Deposit Account of NIBL, Branch office Bhanu chowk Janakpur in FY 2066/067, 2067/068 and 2068/069.

Table No. 10

S.N.	Types of Deposits	2066/067	2067/068	2068/069
1	Saving Deposit	78%	77%	92.02
2	Current Deposit	14%	14%	2.35
3	Fixed Deposit	8%	9%	4.78

Source: NIBL Bhanu Chowk, Janak

Above data shows the no. of customer in each different a/c. The customer of fixed fiscal year 2066/067 in saving a/c is 78%, 14% in current a/c and 8% in fixed a/c. Similarly in fiscal year 2067/68 77% is in saving a/c, 14% in current a/c and 8%, 9% fixed a/c in fiscal year 2068/069 77% in saving a/c 14% in current a/c and 9% in fixed a/c.

**Graph No. 9**

CONCLUSION

According to Sahani (2023), input-output analysis delves into various aspects of economic dynamics. It explores the relationships between producer and consumer surplus even in unconventional market conditions where demand may be positive, but supply is negative. His work indicates that even in such scenarios, there exists untapped value for both producers and consumers, underscoring the resilience and complexity of economic systems. This insight is not only intriguing but also carries significant implications for economic policies. Economic sectors and revealing the pathways by which risk is transnationally dispersed is emphasized by Sahani and his associates. These results are relevant to international financial regulation because actions intended to prevent financial contagion can be informed by knowledge of the dynamics of risk transmission. Additionally, input-output analysis is utilized in the field of non-linear research, revealing the complex relationships among non-linear systems and offering prognostications regarding their conduct (Sahani & Prasad, 2023). The work of Sahani and Prasad demonstrates how flexible input-output analysis is as a tool for comprehending complex systems outside of conventional economic fields. Now that we are focusing on Africa, input-output analysis is crucial for analysing the issues related to employment and job development that young people in African nations confront (Sahani, 2023). According to Sahani's research, important industries that significantly contribute to young employment include trade, construction, and agriculture. In order to promote economic growth and capitalize on the

demographic dividend of Africa's youthful population, it becomes necessary to address the difficulties in various sectors (see[6-18]).

Bank is a financial institution which is concerned with accumulation of idle money from general public and advancing of loans to traders, corporate bookies etc. The bank invests the collected idle money in productive sector. NIBL provides various facilities and securities like loan, remittances, 'T'T', fax transfer etc. It provides competitive interest rate on different deposit account and changes different interest rate on different loans advancements.

The procedure of opening and closing different deposit a/c are very simple are easy. The transactions and activities of books is conducted and operated by being with NIBL act, NRB regulations Bank and financial institutions act.

The 2068/069 continued to be challenging year for the bank from the perspective of business development recovery and income realization from the loan and advances. The country witnessed a historical movement resulting in transfer of executive power's to the people representative. The process of agitation and frequent closures by political parties and employee union itself during the year had its economic consequences. So, banks innovated ways to offer low proceed loan products to good quality customers while interest rate on deposits continued to however below the rate of inflation. Hence, in spite of frequent disruption and closures the deposit collection of NIBL in increasing trend with it's satisfactory credibility among the public and its own development. Thus, the bank is in satisfactory position.

REFERENCES

1. Mishkin, F.S. &Eakins, S.G.(2011). Financial markets and institutions(6th edition, New Delhi:Pearson Education, Inc.
2. Pant, P. R. (2016). Social science research & thesis writing. Kathmandu: Buddha Publication.
3. Philip, T. (1968). Interest rate practices of commercial banks: Case for office regulation. Journal of Economic and Political weekly,3(20),789-792.
4. B.K. Prem(2019). Deposit mobilization of commercial banks in Nepal (With Reference to Global IME Bank Limited and Sanima Bank Limited)
5. Gurung, R.(2017). Financial Institutions and Markets. Kathmandu:Buddha Publication.
6. Sahani, S.K.2023.The Effective Theory of Producer and Consumer Surplus; Positive Demand, Negative Supply, Central Asian Journal of Mathematics Theory and Computer Sciences,Vol.4,Issue 8,70-76.

7. Sahani, S.K. et al.2023.The International Pricing of Risk; An Empirical Investigation of the World Capital Market Structure, American Journal of Science and Learning Development,Vol,2,No.7,49-65.
8. Sahani, S.K. and Prasad, K.S.2023.Study and Analysis of Input| Output Analysis to Non-Linear Science,ACCST Research Journal,Vol. XXL,No.1,22-30.
9. Sahani, S.K.2023.Youth on Employment and Job Creation in African Countries; sOpportunities, Challenges, Characteristics Determinants and Performance of Self-Employment Among Them the Youth in African Countries, Central Asian Journal of Mathematics Theory and Computer Sciences, Vol.04,No.7,27-41.
10. Sahani, S.K. et al.2023.Economic Insights Unveiled: A Journey Through Input-Output Analysis in Non-Linear Mathematics, MIKAILALSYS Journal of Multidisciplinary Science, Vol.1,Issue 1,240-259.
11. Sahani, S.K. et al.2023.Unraveling the Interdependence of Input and Output Analysis in Business Sector; A Case Study, International Journal of Education, Management, and Technology, Vol.1,Issue 1, 27-45.
12. Sharma, S., Sahani, S., Chaudhary, B., Sahani, K., & Sah, N. (2023). Asan, The Traditional
13. Market of Kathmandu Valley: Analyzing Market Trend and Consumer Buying Behavior of Such Market.EDUMALSYS Journal of Research in Education Management, 1(2), 215-226. <https://doi.org/10.58578/edumalsys.v1i2.2048>
14. Sah, P., Sah, R., Sahani, S. K., & Sahani, K. (2024). Study and Analysis of Education System in Nepal and Its Challenges Along with Its Solution. *Mikailalsys Journal of Advanced Engineering International*, 1(1), 33-42. <https://doi.org/10.58578/mjaei.v1i1.2792>
15. Karn, P., Sahani, S. K., & Sahani, K. (2024). Study and Analysis of Some Practical Life Uses and Applications of Exponential Function. *Mikailalsys Journal of Advanced Engineering International*, 1(1), 43-56. <https://doi.org/10.58578/mjaei.v1i1.2793>
16. Sah, K. K., Sahani, S. K., Sahani, K., & Sah, B. K. (2024). A Study and Examined of Exponential Function: A Journey of Its Applications in Real Life. *Mikailalsys Journal of Advanced Engineering International*, 1(1), 23-32. <https://doi.org/10.58578/mjaei.v1i1.2791>
17. Sahani, S., & Karna, S. K. (2024). Analytical Study of Cooperative Organizations Based on Domestic Area of Asian Countries: A Classical Approach of Village. *International Journal of Education,Management, and Technology*, 2(1), 40-62. <https://doi.org/10.58578/ijemt.v2i1.2850>
18. Mahato, S. K., Sahani, S., Sahani, K., Sah, B. K., & Karna, S. K. (2024). Study and Analysis of Some Real Life Applications of Exponential Function. *EDUMALSYS Journal of Research in Education Management*, 2(1), 13-26. <https://doi.org/10.58578/edumalsys.v2i1.2845>