

**A STUDY ON CREDIT CARD BUSINESS IN NEPAL WITH
REFERENCE TO NABIL BANK, HBL AND SCBNL**

By

MERINA MUNANKARMI

Shanker Dev Campus

T.U. Regd. No. : 7-2-39-32-2001

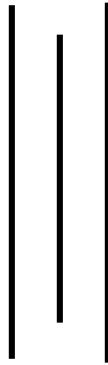
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Faculty of Management

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In partial fulfillment of the requirement for the Degree of Master of Business Studies

(M.B.S)

Kathmandu, Nepal

April, 2010

RECOMMENDATION

This is to certify that the Thesis

Submitted by:
MERINA MUNANKARMI

Entitled

**“A STUDY ON CREDIT CARD BUSINESS IN NEPAL WITH
REFERENCE TO NABIL BANK, HBL AND SCBNL”**

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

Kishor Maharj

(Lecturer,SDC)

Dr. Kamal Deep Dhakal

(Head Of Research Department)

Prof. Dr. Kamal Deep Dhakal

(Campus Chief)

VIVA -VOCE SHEET

We have conducted the viva-voce examination of the thesis

Submitted by:

MERINA MUNANKARMI

Entitled

**A STUDY ON CREDIT CARD BUSINESS IN NEPAL WITH REFERENCE
TO NABIL BANK, HBL AND SCBNL**

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 of Business Studies (M.B.S.)

Viva-Voce Committee

Head, Research Department

Member (Thesis Supervisor)

Member (External Expert)

DECLARATION

I hereby declare that the work reported in this thesis entitled “**A STUDY ON CREDIT CARD BUSINESS IN NEPAL WITH REFERENCE TO NABIL BANK, HBL AND SCBNL**” submitted to Office of the Dean, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Master’s Degree in Business Studies (MBS) under the supervision of **Mr. Kishor Maharjan, Lecturer** of Shanker Dev Campus.

.....

Merina Munankarmi
Researcher
Shanker Dev Campus
Roll No. 660/062
TU Registration No. 7-2-39-32-2001
Date: April 11, 2010

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This is really an appreciable curriculum of T.U. because it helps the students to express their theoretical concept gained during the study period into the practical field. So, being concerned to thesis, I have also got a chance to express my theoretical concept gained from class and library study into this practical field. The present study “**A STUDY ON CREDIT CARD BUSINESS IN NEPAL WITH REFERENCE TO NABIL BANK, HBL AND SCBNL**” has been prepared for the partial fulfillment of the requirement for Master Degree in Business Studies.

At first, I would like to pay thanks to my father and mother as well as my family who headed me towards the light of education and path of truth. Due to their non-stopping effort for guidance, today I come in this position. So I would like to share the credit of my success with them. I'm really indebted by them.

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Merina Munankarmi
Researcher
Shanker Dev Campus
Roll No. 660/062
TU Registration No. 7-2-39-32-2001
Date: April 11, 2010

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ABBREVIATIONS

AMEX	American Express
ATM	Automatic Teller Machine
ATS	Alpine Travel Services Pvt. Ltd.
C.V.	Coefficient of Variation
FIR	First Individual Report
GDP	Gross Domestic Product
HBL	Himalayan Bank Ltd.
JCB	Japan Credit Bureau
MSF	Merchant Service Fee
NABIL	Nepal Arab Bank Ltd.
NBL	Nabil Bank Ltd.
NGBL	Nepal Grindlays Bank Ltd.
NIB	Nepal Investment Bank Ltd.
NRB	Nepal Rastra Bank
PIN	Personal Identification Number
POS	Point of Sale
PSA	Premium Savings Account
SCBL	Standard Chartered Bank Ltd.
SCBNL	Standard Chartered Bank Nepal Ltd.
SCT	Smart Choice Technology
SD	Standard Deviation
SWOT	Strength, Weakness, Opportunity and Threat
U.S.	United States
USA	United States of America