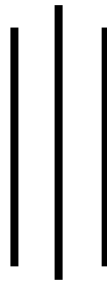


# Credit Card Service of Commercial Banks in Nepal

**A thesis**

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*In partial fulfillment of the requirement for the  
degree of*

**Degree OF Masters of Business Studies (M.B.S.)**

**Date:March,2012**

**Maitighar kathmandu Nepal**

# DECLARATION

I hereby declare that the work reported in this thesis entitled

**A Study of Credit Card Services  
of  
Commercial Banks in Nepal**

Submitted to st,xavier's college, 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 under the supervision of **Shankar  
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## ACKNOWLEDGEMENT

**This study was performed as our Master Project work .Throughout the process of writing this, I have learned that writing a project work is neither overly exciting, nor particularly fun. On the other hand, it has been a very useful and valuable experience, and I have learned a great deal, not only about the topic at hand, but also how to manage great work load with a limited time frame. However, this workload would not have been manageable if I had not received help and support from a number of people who i like to mention.**

I would like to express my sincere and deep gratitude first and foremost to my respected supervisors Mr. Rabindra Bhattraai and Mr. Shreedhar Neupane for helping me by giving invaluable suggestions and providing me guidelines for completion of this project . At each point in the passage of research, I have been enthused by their experise and ability to find times a raw student like me.in the evnet of preparing thism report.

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## EXECUTIVE SUMMARY

The project entitled “**Credit Card Services of commercial banks in Nepal** ” is intended to meet partial fulfillment of the requirement for the Master’s degree in Business Studies.

**Himalayan Bank Limited is the first bank to issue Nepali Credit Cards as well as the first issuer to include the applicant's photo for its VISA Cards. The addition of the bank photo uniquely provides a means of verification for vendors unlike cards by the other banks. Nevertheless, HBL has facing problems and challenges in present days.**

**The focus of this study is on study of development aspect of credit card business in Nepal with special reference to Himalayan Bank with the given infrastructure and level of computerization industry. The study deals with the variables which influence the card business and diagnostic approach is made to find out the challenges faced and prospectus ahead. An attempt has been made to find the capitalization rate.**

**In this study the performance of Himalayan Bank Limited and other banks has been analyzed based on the secondary data. The source of data and information are annual report of HBL, website of HBL, questionnaires, interviews etc. Every studies and analysis often have some limitations, as it is to be accomplished under certain constraints, circumstances and certain time limits. There will of course be some limitations in this study beyond its descriptive nature. The lack of time, lack of statistical techniques, and lack of experiences of field study are the major limitations. Most of the data used in this study are of secondary nature, thus, the completeness and accuracy about facts about principal organization and its transaction completely rely on that information, which are provided to the researcher.**

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## ABBREVIATIONS

ABBS	–	Any Branch Banking Service
ATM	–	Automatic Telling Machine
B.S.	–	Bikram Sambat
BEP	–	Break Even Point
BM	–	Banking Machine
BOA	–	Bank of America
e.g.	–	Example
Fig.	–	Figure
HBL	–	Himalayan Bank Limited
HR	–	Human Resource
i.e.	–	That Is
LC	–	Letter of Credit
Ltd.	–	Limited
NABIL	–	Nepal Arab Bank Limited
NIBL	–	Nepal Investment Bank Limited
NRB	–	Nepal Rastriya Bank
PIN	–	Personal Identification Number
POS	–	Point – of -Sale
RBB	–	Rastriya Banijya Bank
SCBNL	-	Standarad Chartered Bank of Nepal Limited
T.U.	–	Tribhuvan University