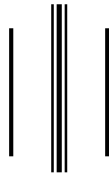


CREDIT CARD BUSINESS IN THE BANKING SECTOR OF NEPAL

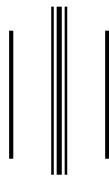
(With Special Reference to NABIL, HBL, SCBNL, and NIBL Bank Ltd.)

A THESIS



Submitted to:
The Office of Dean
Faculty of Management
TribhuvanUniversity

*In the Partial Fulfillment of the Requirement for the Degree of
Master of Business Studies (MBS)*



Submitted By:
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November, 2013

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This is to certify that the thesis

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IN THE BANKING SECTOR OF NEPAL"

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

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VIVA-VOCE SHEET

We have conducted the viva-voce examination of the thesis presented by

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"CREDIT CARD BUSINESS
IN THE BANKING SECTOR OF NEPAL"

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 fulfillment of the requirement for the Masters of Business Studies (MBS)

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Declaration

I hereby declare that the work reported in this thesis entitled credit card business in the banking sector of Nepal (With Special Reference to NABIL, HBL, SCBNL, and NIBL Bank Ltd.) 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 of Master's of Business Studies (MBS) under the guidance of Prof. Dr. Sunity Shrestha.

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ABBREVIATIONS

ATM	Automatic Teller Machine
ATS	Alpine Travel Service
HBL	Himalayan Bank Limited
NABIL	Nabil Bank Limited
NIBL	Nepal Investment Bank Limited
SCBNL	Standard Chartered Bank Nepal Limited
JCB	Japanese Card Business
BIN	Bank Identification Number
T&E	Travel and Entertainment
USD	U.S. Dollar
VAT	Value Added Tax
MC	Manager's Cheques
CC	Credit Card
C.V	Coefficient of Variance
S.D	Standard Deviation
F.Y.	Fiscal Year