

**MARKETING IMPLICATIONS OF AUTOMATED  
TELLER MACHINES (ATM)**

**A THESIS**

**Submitted by**

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**Shanker Dev Campus**

**A Thesis Submitted to**

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**In the Partial Fulfillment of the Requirement for the Degree of  
Master of Business Studies (M.B.S.)**

**Kathmandu, Nepal**

**September, 2013**

## **RECOMMENDATION**

This is to certify that the Thesis

Submitted by:

**RITESH BHATTARAI**

**Entitled:**

**MARKETING IMPLICATIONS OF AUTOMATED TELLER  
MACHINES (ATM)**

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

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## **VIVA-VOCE SHEET**

We have conducted the viva-voce of the thesis presented

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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's in Business studies (M.B.S.)**

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## DECLARATION

I, hereby, declare that the work reported in this thesis entitled *MARKETING IMPLICATIONS OF AUTOMATED TELLER MACHINES (ATM)* submitted to office of the Dean, Faculty of Management, Tribhuvan University, is my original work done for the partial fulfillment of the requirement for the Masters of Business Studies (MBS) under the supervision of **Associate Prof. Iswor Raj Lohani** of Shanker Dev Campus, Putalisadak, Kathmandu.

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## ABBREVIATION

ATM:	Automated Teller Machine
BOK:	Bank of Kathmandu Limited
CEFI:	Clean Energy Development Bank limited
DCBL:	Development Credit Bank Limited
EBL:	<u>Everest Bank Limited</u>
<a href="#">EFTPOS</a>	Electronic Fund Transfer Point of Sale
<a href="#">EFTPOS:</a>	Electronic Fund Transfer Point of Sale
GDBL:	Gorkha Development Bank Limited
HBL:	Himalayan Bank Limited
ISO's :	Independent Sales Organizations
KBL:	Kumari Bank Limited
LBL:	<u>Laxmi Bank Limited</u>
LUBL:	<u>Lumbini Bank Limited</u>
MBL:	Machhapuchchhre Bank Limited
NBBL:	<u>Nepal Bangladesh Bank Limited</u>
NCCBL:	<u>Nepal Credit &amp; Commerce Bank</u>
NDEP:	Nepal Development and Employment Promotion Bank Limited
NIBL:	Nepal Investment Bank Limited
NICBL:	<u>Nepal Industrial &amp; Commercial Bank Limited</u>
PIN:	Personal Identification Number
POS:	Point of Sale
RBR:	Retail Banking Research Ltd
SBL:	Siddhartha Bank Limited
SCBL:	Standard Chartered Bank Limited
SCT:	Smart Choice Technology