

A Trend Study on Credit Card Business in Nepal

**Submitted to
The office of Dean
Faculty of Management
Tribhuvan University**

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**In Partial Fulfillment of the Requirements for the Degree of
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**Butwal
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RECOMMENDATION LETTER

This is to certify that the thesis

Submitted by

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Entitled

A Trend Study on Credit Card Business in Nepal

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

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VIVA - VOCE SHEET

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

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A Trend Study on Credit Card Business in Nepal

and found the thesis to be the original work of the student written according to the prescribed format. We recommended the thesis to be accepted as partial fulfillment for

Master's Degree in Business Studies (M.B.S.)

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DECLARATION

I hereby declare that the work reported in thin thesis entitled A Trend Study on Credit Card Business in Nepal submitted to the Lumbini Banijya Campus, Tribhuvan University, is my original work. It is done in the form of partial fulfillment of the requirements for the Master of Business Studies (MBS) under the supervision and guidance of respected sir Tara Prasad Upadhyaya.

March 2010

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List of Abbreviations

ABBS	=	Any Branch Banking System
ATM	=	Automated/Automatic Teller Machine
ATS	=	Apline Travel Service
BOK	=	Bank of Kathmandu
CNP	=	Cardholder Not Present
DC	=	Debt Card
HBL	=	Himalayan Bank Limited
IC	=	Integrated Circuit
JCB	=	Japanese Card Business
Laxmi	=	Laxmi Bank Limited
MC	=	Master Card
NABIL	=	Nabil Bank Limited
NIBL	=	Nepal Investment Bank Limited
NRB	=	Nepal Rastra Bank
PC	=	Payment Card
PIN	=	Personal Identification Number
POS	=	Point Of Sale
SC	=	Smart Card
SCBNL	=	Standard Chartered Bank Nepal Limited
SCT	=	Smart Choice Technology
SWIFT	=	Society of Worldwide Interbank's Financial Telecommunication
VC	=	Visa Card