

# **Growing Impacts of Debit Card in Nepal with Reference to Nepal Investment Bank Ltd**

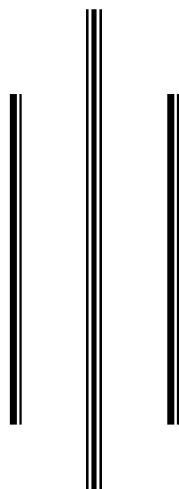
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*A Thesis Report*

Submitted To:

Office of the Dean

Faculty of Management

Tribhuvan University

*In Partial fulfillment of the requirements of the Degree of*

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

Kathmandu

December, 2010

# RECOMMENDATION

*This is to certify that the Thesis*

*Submitted by*

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**Entitled**

**Growing Impacts of Debit Card in Nepal with  
Reference to Nepal Investment Bank Ltd**

*has been prepared as approved by this department in the prescribed format of Faculty of  
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# VIVA-VOCE SHEET

We have conducted the viva – voce of the study presented

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**GROWING IMPACTS OF DEBIT CARD IN NEPAL WITH  
REFERENCE TO NEPAL INVESTMENT BANK LTD**

*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  
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## **Viva-Voce Committee**

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## **DECLARATION**

I hereby declare that the work reported in this thesis entitled **GROWING IMPACTS OF DEBIT CARD IN NEPAL WITH REFERENCE TO NEPAL INVESTMENT BANK LIMITED** 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 Degree of Master of Business Studies (M.B.S.) under the supervision of **Mr. Joginder Goet**, Shanker Dev Campus.

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## ACKNOWLEDGEMENT

“**Growing Impacts of Debit Card in Nepal with reference to Nepal Investment Bank Limited**” is an in depth analysis of Visa Debit Card. It covers the different aspects of Visa debit card and transaction process associated with it. The concept of debit card is gaining popularity in Nepal. Nepal Investment Bank Limited is the first bank to issue visa debit card in Nepal. It is one of the leading commercial bank and has the largest cardholder base. As such, the researcher chose the bank as a sample bank for my study.

I would like to express my deep gratitude towards reverent supervisor **Mr. Joginder Goet**, Lecturer of Shanker Dev Campus for their incisive and constant guidance. He has immensely contributed his time and labour to guide me for the preparation of this thesis. Without his guidance and valuable suggestions, it would have been extremely difficult to bring it to fruition.

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Amrita Adhikari  
Researcher

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## **ABBREVIATION**

ABBS	Any Branch Banking System
ATM	Automatic Teller Machine
EFTPOS	Electronic Fund Transfer at Point of Sale
HBL	Himalayan Bank Limited
KBL	Kumari Bank Limited
LTD	Limited
MBS	Master in Business Studies
NCMF	Nepal Card Member Forum
NIBL	Nepal Investment Bank Limited
NPN	National Payment Network
NRB	Nepal Rastra Bank
PIN	Personal Identification Number
POS	Point of Sale
RBB	Rastriya Banijya Bank Limited
Rs.	Rupees
SCBNL	Standard Chartered Bank Nepal Limited
SCT	Smart Choice Technology
S.No.	Serial Number
SWOT	Strength, Weakness, Opportunities and Threats
VISA	Visa International Service Association