

**Credit Card Business in Nepal with special reference  
to Himalayan Bank Ltd.**

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**A Thesis Submitted To:  
Office of the Dean  
Faculty of Management  
Tribhuvan University**

**In partial fulfillment of the requirements for the degree of  
Masters of Business Studies (M.B.S.)**

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# RECOMMENDATION

*This is to certify that the thesis*

*Submitted by*  
***Rakesh Shrestha***

*Entitled*

***“Credit Card Business in Nepal with special reference to  
Himalayan Bank Ltd.”***

*has been prepared as approved by this department in the prescribed format of Faculty  
of Management. This thesis is forwarded for the 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 Nepal with special reference to  
Himalayan 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 fulfillment of the requirement for Master's Degree in Business Studies (M.B.S.).*

## **Viva-voce Committee**

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# **DECLARATION**

I hereby, declare that the work reported in this thesis entitled "Credit Card Business In Nepal With Special Reference to Himalayan 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 requirements for the Masters of Business Studies (MBS), under the supervision of Mr. Rishi Raj Gautam , Lecturer, Shanker Dev Campus, Kathmandu.

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## Abbreviations

a/c	=	Account
AD	=	Anno Dimini
ADB.	=	Agricultural Development Bank
AMEX	=	American Express
ATM	=	Automatic Teller Machine
ATS	=	Alpine Travel Services
BIN	=	Bank Identification Number
BS	=	Bikram Sambat
Co.	=	Company
Cr.	=	Credit
Dr.	=	Debit
F/Y	=	Fiscal Year
FY	=	Fiscal Year
HBL	=	Himalayan Bak Limited
i.e	=	That is
IBANCO	=	International Bank Card Company
ICA	=	Interbank Card Association
JCB	=	Japan Commercial Bank
JVB.	=	Joint Venture Banks
LC	=	Letter of Credit
Ltd..	=	Limited
M/E	=	Merchant
MSF	=	Merchant Service Fee
NABIL	=	Nepal Arab Bank Ltd.
NBI	=	National Bank Americard Inc.
NEPSE.	=	Nepal Stock Exchange
NGO	=	Non Government Organization
NIBL	=	Nepal Investment Bank Ltd.
NIDC	=	Nepal Industrial Development Corporation
no.	=	Number
NRB	=	Nepal Rastra Bank
POS	=	Point of Sales
R/O	=	Representative Officer
RBB	=	Rastriya Banijya Bank
SCBNL	=	Standard Chartered Bank Nepal Ltd.
SCT	=	Smart Choice Technologies
SDC	=	Shanker Dev Campus
T & E	=	Travel and Entertainment
UK	=	United Kingdom
USA	=	United States of America