

# कृषि विकास बैंक लि.

## खुला प्रतियोगितात्मक लिखित परीक्षाको पाठ्यक्रम

### पदको विवरण:

पद : कर्जा अधिकृत  
श्रेणी : अधिकृतस्तर

सेवा/समूह : प्राविधिक  
तह : ६ (छ)

### परीक्षाको किसिम :

(क) : लिखित परीक्षा : २०० पूर्णाङ्क (ख) : अन्तर्वार्ता : ३० पूर्णाङ्क

### न्यूनतम शैक्षिक योग्यता :

मान्यता प्राप्त विश्वविद्यालयबाट कृषि वन वा पशुपालन विषयमा स्नातकोत्तर तह उत्तीर्ण भएका ।

### पाठ्यक्रमको उद्देश्य :

बैंकको कर्जा अधिकृत (प्राविधिक), तह-६ पदका लागि गर्नुपर्ने निर्धारित कार्य विवरणलाई समेत दृष्टिगत गरी तोकिएको सेवा अवधि र न्यूनतम योग्यता पुगेका योग्य उम्मेदवारहरुमध्येबाट बैंकको कृषि व्यवस्थापन, कानून तथा अन्य बैकिङ्ग कारोबार सम्पादनका सन्दर्भमा उम्मेदवारहरुको सैद्धान्तिक र व्यावहारिक ज्ञानको परीक्षण गर्नु प्रस्तुत पाठ्यक्रमको उद्देश्य रहेको छ ।

### लिखित परीक्षाको संरचना:

सि.नं.	पत्र	विषय	खण्ड	प्रश्न प्रकृति	प्रश्न संख्या	अंक	अंकभार	पूर्णाङ्क	उत्तीर्णाङ्क	समय
१	प्रथम पत्र	कानून, बैकिङ्ग, व्यवस्थापन तथा आर्थिक सम्बन्धी	क	छोटो उत्तर	४	५	२०	१००	४०	३ घण्टा
				लामो उत्तर	३	१०	३०			
			ख	छोटो उत्तर	४	५	२०			
				लामो उत्तर	३	१०	३०			
२	द्वितीय पत्र	सेवा सम्बन्धी	क	छोटो उत्तर	४	५	२०	१००	४०	३ घण्टा
				लामो उत्तर	३	१०	३०			
			ख	छोटो उत्तर	४	५	२०			
				लामो उत्तर	३	१०	३०			

### द्रष्टव्य:

- (१) लिखित परीक्षाको प्रश्न पत्र नेपाली र अंग्रेजी दुवै भाषामा सोधिने छ । सबै प्रश्नको उत्तर अनिवार्य हुनेछ । लिखित परीक्षामा परीक्षार्थीले नेपाली र अंग्रेजी भाषामध्ये कुनै एक वा दुवै माध्यममा उत्तर दिन सक्नेछन् ।
- (२) पाठ्यक्रममा भएका यथासम्भव सबै पाठ्यांशका ईकाईहरु समावेश हुनेगरी प्रश्न सोधिने छ ।
- (३) विषयगत प्रश्नको हकमा एउटा लामो प्रश्न वा एउटै प्रश्नका दुई वा दुईभन्दा बढी भाग (Two or More parts of a single question) वा एउटा प्रश्न अन्तर्गत दुई वा बढी टिप्पणीहरु (Short notes) सोध्न सकिने छ ।
- (४) यस पाठ्यक्रमका विषयवस्तुमा जेसुकै लेखिएको भएता पनि पाठ्यक्रममा परेका ऐन, नियम तथा नीतिहरु परीक्षाको मितिभन्दा तीन महिना अगाडि संशोधन भई कायम रहेकालाई यस पाठ्यक्रममा समावेश भएको सम्झनु पर्छ ।
- (५) लिखित परीक्षामा प्रत्येक पत्रको उत्तीर्णाङ्क न्यूनतम चालिस प्रतिशत अङ्क रहेको र लिखित परीक्षामा सफल भई योग्यताक्रममा छनौट भएका उम्मेदवारहरु मात्र अन्तर्वार्ता परीक्षामा सम्मिलित हुन पाउने छन् ।

पाठ्यक्रम स्वीकृत तथा लागू मिति: २०७७/०९/१५

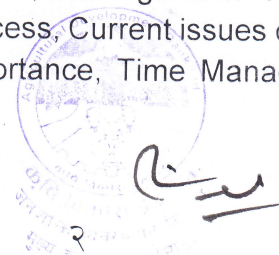
## प्रथम-पत्र : कानून, बैकिङ्ग, व्यवस्थापन तथा आर्थिक सम्बन्धी

खण्ड-क: कानून तथा बैकिङ्ग सम्बन्धी					छोटो उत्तर	४ प्रश्न X ५ अंक = २०
					लामो उत्तर	३ प्रश्न X १० अंक = ३०
पाठ्यक्रमको इकाई विभाजन						
बुँदा नं.	१	२	३	४	५	६
प्रश्न संख्या	२	२	२	१		

- (१) **ऐन, नियम:** नेपाल राष्ट्र बैंक ऐन, २०५८, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३, बैकिङ्ग कसूर तथा सजाय ऐन, २०६४, सम्पत्ति शुद्धीकरण (मनी लाउण्डरिङ्ग) निवारण ऐन, २०६४, कम्पनी ऐन, २०६३, विद्युतिय (इलेक्ट्रोनिक) कारोबार ऐन, २०६३ तथा नेपाल राष्ट्र बैंकबाट जारी एकिकृत निर्देशन सम्बन्धी जानकारी ।
- (२) **बैकिङ्ग प्रणाली:** अवधारणा, विकासक्रम, बैंकका प्रकार तथा कार्यहरु, नेपालको आर्थिक विकासमा बैकिङ्ग क्षेत्रको महत्व, वर्तमान अवस्था, केन्द्रीय बैंकको स्थापना, भूमिका, काम, कर्तव्य र अधिकार, नेपालमा बैकिङ्ग क्षेत्रको वर्गीकरण तथा बैंक तथा वित्तीय संस्थाहरुको काम, कर्तव्य र अधिकार, बैकिङ्ग क्षेत्रको सम्भावना, अवसर तथा चुनौतिहरु, बैकिङ्ग व्यवसायमा जोखिम र न्यूनीकरणका उपायहरु ।
- (३) **बैकिङ्ग सेवाहरु:** निक्षेप सेवा, कर्जा सेवा, विप्रेषण, प्रतितपत्र, बैंक जमानत कारोबारको अवधारणा, महत्व र प्रकार, कोष र गैह्र कोषमा आधारित कारोबारहरु, कर्जा चक्र, कर्जाको वर्गीकरण, Branchless Banking, Any Branch Banking System (ABBS), Mobile Banking, Internet Banking, SWIFT, Debit Card, Credit Card, ATM, PoS, QR code, Online account, Good for Payment Cheque, Manager's Cheque, Locker, Financial Literacy, Digital Literacy, Kisan Credit Card/Apps, Opportunities and Challenges of Digital Banking in Nepal, बैकिङ्ग शब्दावली (Banking Terminology) ।
- (४) **कृषि विकास बैंक लि.:** बैंकको स्थापना, विकासक्रम, कार्यप्रकृति, दूरदृष्टि, ध्येय, उद्देश्य, संगठनात्मक संरचना, कारोबारको अवस्था, वासलातको आकार, विद्यमान सबल एवं दुर्बल पक्ष तथा अवसर र चुनौतिहरु, कृषि विकास बैंक लि. कर्मचारी सेवा विनियमावली, २०६२, बैंक तथा वित्तीय संस्थामा कार्यरत कर्मचारीले पालना गर्नुपर्ने आचरण तथा अनुशासन ।

खण्ड-ख: व्यवस्थापन तथा आर्थिक सम्बन्धी					छोटो उत्तर	४ प्रश्न X ५ अंक = २०
					लामो उत्तर	३ प्रश्न X १० अंक = ३०
पाठ्यक्रमको इकाई विभाजन						
बुँदा नं.	१	२	३	४	५	६
प्रश्न संख्या	१	१	१	१	१	१

- (1) **Management:** Organization concept, Structure, objectives & principles, Communication System, Organization change & development, Organization cultural, Organization governance, Management concept, Principles, Types & Functions, Key management process, Current issues of management, Management Information System and its importance, Time Management, Crisis Management,





Conflict Management, Change Management, Knowledge Management, Record Management, Stress Management.

- (2) **Human Resource Management:** Concept, function and importance of HRM, HR Planning, Recruitment & selection, Training & development, Job description, Job specification & Job analysis, Motivation, Reward & Punishment, Performance appraisal, Career Planning, Employee ethics, Human Resource Information System, Moral values, Retirement & Socialization, Industrial Relation & Collective Bargaining.
- (3) **Economics:** Characteristics of Nepalese economy, GDP, National Income, Per capita Income, Interest Rate, Inflation, Investment, Saving, Government Securities, Balance of Payment, Money market, Capital market.
- (4) **Strategic & Risk Management:** Strategic planning framework, Strategy formulation process and methods, SWOT analysis, Risk Management Concept, Identification, Types, Measurement, Cyber securities, IT risk management techniques and strategies, Contingency planning and management.
- (5) **Project Management:** Concept, Project identification, formulation, appraisal, implementation, monitoring, evaluation and control.
- (6) **Fiscal & Monetary policy:** Concept, feature, objectives and instruments of monetary policy & fiscal policy.
- (7) **Information Technology:** Computer System (Input Device, Output Device), Operating System, Application software, MS office system, Internet, Intranet, Extranet and e-mail system, Database management system, Hardware, Networking, Backup, Related threats. Need of core banking system (CBS) in banking business, Importance & related risks of CBS in banking institution.

## द्वितीय-पत्र: सेवा सम्बन्धी

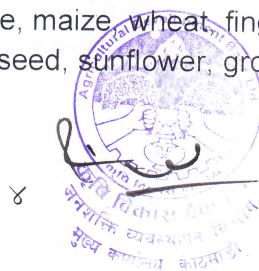
खण्ड-क: सेवा सम्बन्धी					छोटो उत्तर	४ प्रश्न X ५ अंक = २०	
					लामो उत्तर	३ प्रश्न X १० अंक = ३०	
पाठ्यक्रमको इकाई विभाजन							
बुँदा नं.	१	२	३	४	५	६	७
प्रश्न संख्या	१	१	१	१	१	१	१

### 1. History and Current Status of Agriculture Sector in Nepal

- (1) Overview of Nepal's agriculture; past, present and future
- (2) Problems and prospects of agriculture sector development in Nepal
- (3) Nepal's major current agricultural plans, programs and policies & strategy
- (4) History of agricultural research and development in Nepal
- (5) Institutional arrangement of agricultural research, extension and education in Nepal




2. **Agriculture Research, Extension and Education**
  - (1) Major functions of agriculture research, extension and education in Nepal
  - (2) Public, private, NGOs, CBOs, agricultural co-operatives and farmer groups involvement in research, extension and education
  - (3) NARC: Concept, Establishment, Functions, Vision, Mission, Major research works, Organizational setup.
3. **Natural Resource, Environment Conservation, Climate Change and Disaster-Risk Management**
  - (1) Importance of natural resources conservation, food security, employment generation and livelihood improvement in Nepal
  - (2) Use of fertilizers and pesticides in agriculture and their implications to environment
  - (3) Environmental issues and sustainability of Nepalese agriculture
  - (4) Organic agriculture, and organic products for export promotion and food safety
  - (5) Climate change and its impact in agriculture sector
  - (6) Climate change adaptation and mitigation strategies of Nepal
  - (7) Rapid urbanization and change in land use pattern and their consequences in food security, environment conservation, employment generation and youth migration
  - (8) Crop and livestock insurance practice in Nepal
4. **Legislations, Plan, Policies, Strategies and Trade in Agriculture**
  - (1) Concept, goals, target and strategies of current periodic plan focusing in agriculture sector
  - (2) Planning, implementation, monitoring and evaluation of agricultural projects
  - (3) Agriculture Development Strategy (ADS), 2015-2035 AD: vision, mission, target, components and its salient features,
  - (4) Comparative advantage, agriculture commercialization and trading of Nepalese agricultural products
5. **Agricultural Technology and Management**
  - (1) Importance of crop diversification and commercialization in Nepal
  - (2) Strategies for commercialization of high value low volume commodities
  - (3) Role of information and communication technology (ICT) in agriculture development
  - (4) Agricultural markets and marketing in Nepal
  - (5) Agricultural Management Information System (AMIS) in Nepal
  - (6) Role of cooperatives in agriculture development in Nepal
  - (7) Value chain development: concepts and practices in agriculture
  - (8) Postharvest management of agricultural commodities
  - (9) Conservation agriculture: concept, principles and practices
6. **Agronomy, Horticulture & Mushroom Cultivation**
  - (a) **Agronomy:**
    - (1) Production practices of (rice, maize, wheat, finger millet, lentil, soybean, chickpea, mungbean, rapeseed, sunflower, groundnut, sugarcane) with respect to:



- (2) Importance, distribution, origin and classification
- (3) Recommended varieties
- (4) Climate and soil of agronomy crops.
- (5) Cultural practices and post-harvest technology of crops

**(b) Horticulture:**

- Cultivation practices of major horticultural crops of:
  - (1) Fruits: Citrus (*Citrus* spp.), Mango (*Mangifera indica*), Litchi (*Litchi chinensis*), Banana (*Musa acuminata*), Apple (*Malus pumila*), Pear (*Pyrus communis*) and Kiwi (*Actinida deliciosa*), Dragon fruit, Avocado
  - (2) Vegetables: Potato (*Solanum tuberosum*), tomato (*Solanum lycopersicum*), chili (*Capsicum frutescens*), cucumber (*Cucumis sativus*), cauliflower (*Brassica oleracea* var *botrytis*), cabbage, radish (*Raphanus sativus*), beans (*Phaseolus vulgaris*), onion (*Allium cepa*), garlic, Pea (*Pisum sativum*), pumpkin, bottle gourd, bitter gourd and broad leaf mustard (*Brassica juncea* var *rugosa*),
  - (3) Spice crops: Ginger (*Zingiber officinale*), Turmeric (*Curcuma longa*) and Cardamom (*Amomum subulatum*)
  - (4) Flower: Rose (*Rosa* spp.), carnation (*Dianthus caryophyllus*), gladiolus (*Gladiolus* spp.) and Gerbera (*Gerbera jamesonii*)
  - (5) Plantation crops: Tea (*Camellia sinensis*) and Arabica coffee (*Coffea arabica*),
- Post-harvest management of horticultural crops
  - (1) Causes of postharvest loss and their management
  - (2) Principles, importance and different storage structures for horticultural crops.
  - (3) Preservation of fruits and vegetables
- Modern technologies in horticulture
  - (1) Organic farming, soilless farming, plastic tunnel farming, tissue culture technology for tuber and sapling production, high density planting, modern irrigation technologies, use of machineries in horticulture
  - (2) Urban farming technologies (roof top, vertical farming and home garden)

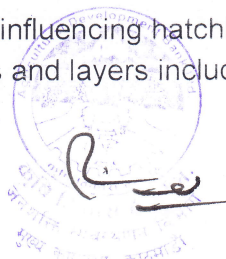
**(c) Mushroom Cultivation:**

- Cultivation techniques of *Pluerotus* spp., *Agaricus* spp. and Sitake Mushroom

**7. Livestock and Poultry Management**

- Animal Husbandry with respect to:
  - (1) Functions and tools of farm management
  - (2) Management of different stages of animal (young, pregnant, lactating, dry etc)
  - (3) Hatchery management- factors influencing hatching results
  - (4) Management of chicks, growers and layers including broilers
- Livestock Marketing

2



- (1) Relationship between livestock production and marketing
  - (2) Factors affecting the livestock markets
  - (3) Economics of poultry (layers and broilers) farming
  - (4) Economics of livestock (cattle, buffalo, goat, sheep, pig, and rabbit) farming
- Cost-benefit aspect of livestock, crops, vegetables and fruits farming

खण्ड-ख: सेवा सम्बन्धी					छोटो उत्तर	४ प्रश्न X ५ अंक = २०	
					लामो उत्तर	३ प्रश्न X १० अंक = ३०	
पाठ्यक्रमको इकाई विभाजन							
बुँदा नं.	१	२	३	४	५	६	७
प्रश्न संख्या	१	१	१	१	१	१	१

**1. Agricultural Development Bank Limited and BFIS Related:**

- (1) Agricultural Development Bank Limited; establishment, vision, mission, goal
- (2) Contribution of ADBL for agriculture promotion, Rural Development, SME Growth, poverty reduction in Nepal and its further scope
- (3) History, present situation and contribution of Bank and Financial Institutions for economic development in Nepal
- (4) ADBL: Govt. lead bank concept for agricultural financing; scope and challenges to ADBL becoming a Lead Bank
- (5) Ways to make ADBL a farmer friendly Bank
- (6) CPAS software and its use in credit processing.
- (7) Credit Administration (CAD) related function.

**2. Agricultural Credit, Govt. Schemes, Digitalization and ICT:**

- (1) Micro Credit Programs in Nepal; Importance, scope and challenges
- (2) Agricultural cooperatives in Nepal; importance, status and challenges
- (3) Rural financing; objectives, need, opportunities and challenges
- (4) Govt.'s Subsidized Loan Procedures/Schemes 2075; features, problems and prospects
- (5) Agricultural credit flow in Nepal; its importance, present status, challenges
- (6) Agricultural credit cycle and its steps
- (7) Warehouse; concept, importance and warehouse receipt financing
- (8) Elements of quality agricultural credit financing
- (9) Ways to make agricultural business a profitable one
- (10) Importance, scope and challenges of agricultural digitalization in Nepal
- (11) ICT application in agricultural enterprises

**3. Agricultural Value/Supply Chain:**

- (1) Meaning, scope and promotion of high value agricultural crops
- (2) Agricultural value chain financing; concept, importance and problems
- (3) Introduction, definition, elements and types of supply chain management



4. **Agricultural Projects and Appraisal:**
  - (1) Definition of plan, programs, project, project cycle and its elements
  - (2) Different aspects of agricultural project appraisal techniques and its importance
  - (3) Time value of money, undiscounted and discounted methods of project financial viability analysis and their uses (BEP, Debt equity Ratio, B/C Ratio, IRR- Economic and Financial rate of return, NPV, uncertainty and sensitivity analysis
  - (4) Project monitoring, follow-up, supervision & evaluation
5. **Agriculture Business, Agri. Economics and Market:**
  - (1) Necessary elements for startup, run, and grow an agricultural business
  - (2) Risk and risk management in agribusiness
  - (3) Agriculture Market in Nepal: concept, type, Objectives, Importance, layers of agriculture market, government policy on it, its challenges and remedies
  - (4) Product management in agribusiness marketing; consumer behavior and market demand theory; estimation of demand and supply
  - (5) Principles and characteristics of sustainable agribusiness and sustainable farm management
  - (6) Definition, scope and nature of agribusiness, concept of rural farm economics, objective of the farm and basic economic principles
  - (7) Agricultural product marketing institutions in Nepal
  - (8) Introduction to enterprise, entrepreneur and entrepreneurship, concept, theories and characteristics of entrepreneurship development, entrepreneurial process/cycle
  - (9) Ways to establish producer and customer friendly and fair agricultural marketing system in Nepal
  - (10) Ways to establish environment friendly agricultural production enterprises
  - (11) Insurance: Agricultural, Crops and Livestock insurance.
6. **Nepal's Agriculture, its Commercialization and Export/Import Condition:**
  - (1) Problems and prospects of agriculture sector development in Nepal
  - (2) Import/export situation of agricultural commodities in Nepal; ways to reduce agricultural import
  - (3) Scope and contribution of Agro-tourism in Nepal
  - (4) Impact of COVID-19 on agricultural sector in Nepal and ways to minimize its effect
7. **Agricultural Coordination, Govt. Support and Policies:**
  - (1) Agriculture product Price Fixation in Nepal;
  - (2) Importance of Financial Literacy for agricultural credit extension and promotion
  - (3) Need of government's subsidies and grants on agriculture
  - (4) Need of agriculture human resource in Bank and Financial Institutions for agriculture sector promotion