

कृषि विकास बैंक लि.

खुला तथा समावेशी प्रतियोगितात्मक लिखित परीक्षाको पाठ्यक्रम

निम्न पदको लागि लिइने खुला तथा समावेशी प्रतियोगितात्मक लिखित परीक्षामा परीक्षार्थीले नेपाली वा अंग्रेजी भाषामध्ये कुनै एक वा दुवै माध्यममा उत्तर दिन सक्नेछन् । प्रथम र द्वितीय पत्रको लिखित परीक्षा छुट्टाछुट्टै हुनेछ । परीक्षा प्रणाली समुह A र समुह B मा विभाजन गरिएको छ । प्रश्नहरू ज्ञान तह (Knowledge Level) तथा विश्लेषण तह (Analytical Level) मापन गर्ने किसिमका रहने छन् । दुवै पत्रको समूह B बाट एक एक समस्या समाधानमुलक प्रश्न सोधिने छन् । लिखित परीक्षा सम्बन्धी योजना निम्नानुसार हुनेछ :-

पत्र	विषय	परीक्षाको किसिम	समूह	प्रश्न संख्या	अंकभार	पूर्णाङ्क	उत्तीर्णाङ्क	समय
प्रथमपत्र	बैंकिङ्ग, कानून, व्यवस्थापन र आर्थिक विकास सम्बन्धी	विषयगत	A.	५	५ × १०	१००	४०	३ घण्टा
			B.	१	१ × २०			
द्वितीय पत्र	सेवा सम्बन्धी	विषयगत	A.	५	५ × १०	१००	४०	३ घण्टा
			B.	१	१ × २०			

प्रथम पत्र Group-A

(50 Marks)

- Banking Industry in Nepal:** History, growth, trend, key institutions, performance, problems, prospects, challenges, issues and financial sector reform program.
- Constitution of Nepal .**
- बैंक तथा वित्तीय संस्था सम्बन्धी कानूनी संरचना :** बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३, कम्पनी ऐन २०६३, नेपाल राष्ट्र बैंक ऐन २०५८, बैंक तथा वित्तीय संस्थाको ऋण असुली ऐन, २०५८ तथा नियमावली, आयकर ऐन २०५८ तथा आयकर विनियमावली, करार ऐन २०५६, सहकारी ऐन २०४८, धितोपत्र सम्बन्धी ऐन, २०६३, बोनस ऐन २०३०, विदेशी विनिमय (नियमित गर्ने) ऐन २०१९, बैंकिङ्ग कसुर तथा सजाय ऐन, २०६४ ।

(Legal Framework of Bank and Financial Institutions: Bank and Financial Institution Act 2073, Company Act 2063, Nepal Rastra Bank Act, 2058, Bank and Financial Institutions' Loan Recovery Act 2058, and rules. Income Tax Act, 2058 and regulation, Contract Act 2056, Cooperative Act 2048, and Securities Transaction Act, 2063, Bonus Act 2030, Foreign Exchange (Regulation) Act 2019, Banking Offence and Punishment Act, 2064)

- नेपाल राष्ट्र बैंकबाट जारी गरिएको एकिकृत निर्देशिका, २०७४**

(Unified Directives issued by NRB for all banks and financial institutions, 2074)

नोट:- यस पाठ्यक्रममा जसुकै लेखेको भएतापनि पाठ्यक्रममा परेका ऐन, नियमहरू वा अध्यादेश परीक्षाको मिति भन्दा तीन महिना अगाडि (संशोसन भएका, खारेज भएका वा थप भएका) कायम रहेकोलाई यस पाठ्यक्रममा रहेको संभन्नु पर्नेछ ।

5. **General Concept of Management:** management, organization, leadership, motivation, decision making, delegation of authority and accountability, participative management, change management, knowledge management, Human resource management, monitoring and control.
6. **Financial Management:** theories of financial management, financial statement analysis, risk analysis, and project management.
7. **Financial System and Market in Nepal:** money, insurance and capital market.
8. **Inclusive Financing and Growth:** Inclusive growth, rural financing, rural agriculture financing, including micro financing in Nepal: policies, institutional frameworks, achievements, prospects challenges and issues; cooperatives and rural financing.

Group-B

(50 Marks)

9. **Development Planning in Nepal:** Concept of planned economic development, planning experiences, current three year plan, Linkage between periodic plans and annual Budget, public enterprise management and its problems and prospects, public-private partnership, economic reforms (privatization, liberalization and globalization), WTO and its impacts in banking industry and Financial Sector Development Strategy. Economic Policies: monetary policy, fiscal policy, industrial policy, FDI policy, trade & commerce Policy. Sectoral Development: Poverty alleviation, agriculture, industry, tourism, transport and communication .
10. **Nepalese Economy:** GDP growth, current status including analysis of macroeconomic indicators with trends and sectoral analysis; national income accounting, saving, investment; government budgetary operations: revenue, expenditures, problems, prospects, issues, and challenges; international trade and balance of payment;inflation (causes, measurement and consequences), NepalRastra Bank and its primary functions.
11. **International Organizations (अन्तराष्ट्रिय संस्थाहरु):**
 - World Bank
 - International Monetary Fund
 - Asian Development Bank
 - BASEL, European Central Bank
 - UNO, SAARC
12. **Other contemporary Issues:**
 - (a) The role and contributions of ADBL in the context of agricultural and rural development in Nepal, its potentials and problems.
 - (b) The role and contribution of ADBL in the context of banking sector development in Nepal, its potentials and problems.
13. **Institutional contribution of ADBL:** institutional capacity, financial performance, service coverage, service quality, public image.

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द्वितीयपत्र: सेवा सम्बन्धी

Group-A

(50 Marks)

1. **(a)Key Management Processes:** (planning, organizing, staffing, decision making, communication, coordination, controlling including emerging management concept as well as practices.):
(b) Managerial Roles and Skills: leadership, negotiation, empowerment, change management.
2. **Strategic Management:** strategic planning framework, strategy formulation process and methods, strategy implementation and strategy evaluation.
3. **Human Resource Management:** HR planning, recruitment, selection, performance evaluation management; employee development, employee motivation, performance appraisal, employee relation, Management and union relations, employee productivity, organization restructuring for effectiveness and management of change.
4. **Financial Management and Accounting:** Budgeting and budgetary control, time value of money, financial planning and strategies, financial statement analysis, CAMELS, financial ratios, financial control, fund management, financial projection, valuation, BEP and leverage, current asset management, capital budgeting,
5. **Risk Management:** Concept, identification, types, measurement, and risk management techniques and strategies in banking business, and contingency planning and management.
6. **Marketing Management:** marketing concept and strategies; financial services marketing, customers and customer relationship management (CRM), product development, promotion, pricing, product and service delivery, competition and market research.
7. **Project Management:** project identification, formulation and design, project appraisal, project implementation, monitoring and control.
8. **Modern Banking:** Internet Banking, ATM, Debit Card, Credit Card, SMS Banking, SWIFT, Documentary Credit, Bank Guarantee and fee based Business, Marketing of Banking products, Core Banking System (CBS). **Treasury Management:**FOREX, short term and long term Investment, Financial Derivatives.
9. **(a) Prevention and Detection of Banking Crime and Frauds:** money laundering, financing on terrorism and other banking crimes and frauds.
(b) Management of Financial Institutions: financial intermediation, instruments, loan and deposit management, pricing of banking products, credit appraisal, interbank relationship
10. **Computer Knowledge:** Operating system, Word processing, Spread Sheet, Presentation, Database, Email and Internet and cyber crime.

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Group-B

(50 Marks)

11. **Institutional and strategic frameworks of ADBL:** Vision, mission, objectives and code of conducts, organizational structure and management systems, functions and programs, achievements, growth, prospects and issues.
12. Internal Rules, Policies : ADBL employees' rules and regulations.
13. **Financial Highlights of ADBL:** share capital, deposits, credit, investment, borrowing, profitability, balance sheet and ratios, and other highlights of ADBL.
14. Institutional linkage of ADBL (national and international levels)
15. **Institutional Assessment of ADBL:** institutional capacity, managerial efficiency and productivity, branch network, corporate image, financial soundness, problems, issues and challenges.
16. **ADBL Products and Services:** Various products and services, service coverage, service quality and standard, future strategies for market penetration and technology innovation.
17. Financial performance & SWOT Analysis of ADBL.

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नोट:- यस पाठ्यक्रममा जेसुकै लेखेको भएतापनि पाठ्यक्रममा परेका ऐन, नियमहरु वा अध्यादेश परीक्षाको मिति भन्दा तीन महिना अगाडि (संशोसन भएका, खारेज भएका वा थप भएका) कायम रहेकोलाई यस पाठ्यक्रममा रहेको संभन्नु पर्नेछ ।