

# कृषि विकास बैंक लि.

## तह-८, शाखा प्रमुख (प्रशासन) पदको खुला प्रतियोगितात्मक परीक्षाको पाठ्यक्रम

### पदको विवरण

सेवा	:- प्रशासन	समूह	:- प्रशासन	उपसमूह	:- प्रशासन
तह	:- ८ (आठ)	पद	:- शाखा प्रमुख	किसिम	:- खुला

### पाठ्यक्रम योजनालाई निम्नानुसार दुई चरणमा विभाजन गरिएको छ :

प्रथम चरण	:- लिखित परीक्षा	पूर्णाङ्क	:- २००
द्वितीय चरण	:- अन्तर्वार्ता	पूर्णाङ्क	:- ३०

### परीक्षा योजना (Examination Scheme)

#### १. प्रथम चरण : लिखित परीक्षा (Written Examination)

पूर्णाङ्क :- २००

पत्र	विषय	पूर्णाङ्क	उत्तीर्णाङ्क	परीक्षा प्रणाली	प्रश्नसंख्या X अङ्क	समय
प्रथम	व्यवस्थापन र संगठन (Management and Organization)	१००	४०	विषयगत	तर्कयुक्त विश्लेषणात्मक प्रश्न २ प्रश्न X १० अङ्क	३ घण्टा
	लेखा तथा वित्त (Accounting and Finance)				समस्या समाधानमूलक प्रश्न १ प्रश्न X २० अङ्क	
	अर्थशास्त्र (Economics)				तर्कयुक्त विश्लेषणात्मक प्रश्न ३ प्रश्न X १० अङ्क	
					तर्कयुक्त विश्लेषणात्मक प्रश्न १ प्रश्न X १० अङ्क	
द्वितीय	बैंकिङ तथा वित्तीय प्रणाली (Banking and Financial System)	१००	४०	विषयगत	समस्या समाधानमूलक प्रश्न १ प्रश्न X २० अङ्क	३ घण्टा
	कृषि विकास बैंक लि. (Agricultural Development Bank Ltd.)				तर्कयुक्त विश्लेषणात्मक प्रश्न २ प्रश्न X १० अङ्क	
	संविधान तथा कानून (Constitution and Laws)				तर्कयुक्त विश्लेषणात्मक प्रश्न २ प्रश्न X १० अङ्क	
					तर्कयुक्त विश्लेषणात्मक प्रश्न २ प्रश्न X १० अङ्क	

#### २. द्वितीय चरण : अन्तर्वार्ता (Interview)

विषय	पूर्णाङ्क	परीक्षा प्रणाली
अन्तर्वार्ता	३०	मौखिक

#### द्रष्टव्य:

- लिखित परीक्षाको माध्यम भाषा नेपाली वा अंग्रेजी अथवा नेपाली र अंग्रेजी दुवै हुन सक्नेछ ।
- प्रथम र द्वितीय पत्रको लिखित परीक्षा छुट्टाछुट्टै हुनेछ ।
- लिखित परीक्षामा सोधिने प्रश्नसंख्या र अङ्कभार यथासम्भव सम्बन्धित पत्र/विषयमा दिईए अनुसार हुनेछ ।
- विषयगत प्रश्नहरूको हकमा एउटा लामो प्रश्न वा एउटै प्रश्नका दुई वा दुई भन्दा बढी भाग (Two or more parts of a single question) वा एउटा प्रश्न अन्तर्गत दुई वा बढी टिप्पणीहरू (Short notes) सोध्न सकिने छ ।
- विषयगत प्रश्न हुने पत्र/विषयका प्रत्येक भाग/खण्ड/एकाइ/प्रश्नका लागि छुट्टाछुट्टै उत्तरपुस्तिकाहरू हुनेछन् । परिक्षार्थीले प्रत्येक भाग/खण्ड/एकाइ/प्रश्नका प्रश्नको उत्तर सोही भाग/खण्ड/एकाइ/प्रश्नको उत्तरपुस्तिकामा लेख्नुपर्नेछ ।
- यस पाठ्यक्रम योजना अन्तर्गतका पत्र/विषयका विषयवस्तुमा जुन सुकै कुरा लेखिएको भए तापनि पाठ्यक्रममा परेका ऐन, कानून, नियम, विनियम तथा नीतिहरू परीक्षाको मिति भन्दा ३ महिना अगाडि (संशोधन भएका वा संशोधन भई हटाईएका वा थप गरी संशोधन भई) कायम रहेकालाई यस पाठ्यक्रममा परेको सम्झनु पर्दछ ।
- प्रथम चरणको परीक्षाबाट छनौट भएका उम्मेदवारहरूलाई मात्र द्वितीय चरणको परीक्षामा सम्मिलित गराइनेछ ।
- पाठ्यक्रम स्वीकृत मिति :- २०८१/१२/१४

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प्रथम पत्र : Management, Finance, Account and Economics

Section (A)      Management and Organization      40 Marks      (2x10+1x20=40)

## 1. Management

- 1.1. Concept, Principles and Functions of Management
- 1.2. Evolution of Management Thought
- 1.3. Emerging Concepts and Issues of Management
- 1.4. Key Management Process
- 1.5. Difference between Management and Administration
- 1.6. Managerial Quality and Skills
- 1.7. Different Levels of Management and Role of Manager
- 1.8. Motivation: Concept, Types, Theories, Tools and Techniques
- 1.9. Knowledge Management: Concept, Types, Process, Tools and Techniques
- 1.10. Agile Management
- 1.11. Strategic Management, Environmental Scanning
- 1.12. Action Plan/Gantt Chart
- 1.13. Red Ocean vs. Blue Ocean Strategy
- 1.14. Negotiation and Agreement Skills
- 1.15. Reporting, Monitoring, Supervision and Inspection

## 2. Human Resource Management

- 2.1. Concept, Objectives and Process
- 2.2. Employee Ethics and Behavior
- 2.3. Mindsets, Attitude and Aptitude Management
- 2.4. Skill and Expectation Management
- 2.5. Human Resource Planning and Forecasting
- 2.6. Career Path and Succession Plan
- 2.7. Recruitment, Socialization and Retirement
- 2.8. Performance Appraisal, Reward, Recognition and Punishment System
- 2.9. Job Description, Role Definition/Job Specification and Job analysis
- 2.10. Delegation of Authority, Accountability and Responsibility
- 2.11. Grievance Handling
- 2.12. Labor Relations, Negotiations and Collective Bargaining
- 2.13. Employee Placement, Transfer and Job Rotation
- 2.14. Team Development, Team Spirit and Team Bonding
- 2.15. Training, Learning and Development, Capacity Building, Skill Enhancement
- 2.16. Contemporary Challenge, Issues and HR practices

## 3. Quality Management

- 3.1. Total Quality Management (TQM) Techniques
- 3.2. Quality Circle
- 3.3. Six Sigma
- 3.4. International Organization for Standardization (ISO) in Banking
- 3.5. Factors affecting Quality
- 3.6. Benchmarking, Quality Assurance and Quality Control in Banking
- 3.7. Customer Satisfaction and Service Quality in Banks

## 4. Decision Making and Problem Solving

- 4.1. Decision Making: Concept, Types, Processes, Issues and Challenges
- 4.2. Decision-Making Models
- 4.3. Emotional Intelligence and Decision Making
- 4.4. Quantitative Tools for Decision Making

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- 4.5. Techniques for Stimulating Creativity
- 4.6. Intuition/Hunch Driven Decision vs Data/Logic Driven Decision
- 4.7. Decision-Making Skills in Crisis Situations
- 4.8. Problem Solving Techniques

#### 5. Organizational Development

- 5.1. Fundamentals of Organizational Structure
- 5.2. Fundamentals of Organizational Culture and Behavior
- 5.3. Organization Development Process
- 5.4. Organizational Group Dynamics
- 5.5. Organizational Change and Adaptation
- 5.6. Emerging Approach to Organizational Leadership and their Applications
- 5.7. Organization Theories
- 5.8. Communication Skill: Types, Tools and Techniques, Importance of Soft Communication Skills
- 5.9. Personality, Perception, Behaviors, Alienation and Frustration and Remedies
- 5.10. Time Management, Stress Management, Conflict Management and Disaster Management

**Section (B)                      Accounting and Finance                      30 Marks                      (3x10=30)**

#### 1. Accounting

- 1.1. Concept of Account and Accounting
- 1.2. Conventional Principles and Objectives of Accounting
- 1.3. Fundamentals of Accounting (Personal, Real and Nominal) and its Rule
- 1.4. Cost Accounting, Management Accounting and Financial Accounting
- 1.5. Cash Flow Statement
- 1.6. Budgeting System, Budgetary Control, Profit Planning
- 1.7. Depreciation: Concept, Types and Methods
- 1.8. Reconciliation of Accounting
- 1.9. Internal Control: Concept, Tools and Techniques of Effectiveness of Internal Controlling and Auditing
- 1.10. International Financial Reporting Standard (IFRS), Nepal Accounting Standard (NAS) and Nepal Financial Reporting Standard (NFRS)

#### 2. Financial Management

- 2.1. Concept of Financial Management
- 2.2. Scope and Importance of Financial Statement
- 2.3. Financial Planning and Strategies
- 2.4. Preparation of Financial Statement
- 2.5. Financial Statement Analysis (Profit and Loss, Balance Sheet, Funds Flow/Cash Flow)
- 2.6. Profit Management, Break Even Analysis and Financial Leverage
- 2.7. Assets and Liability Management
- 2.8. Portfolio Management: Analysis and Selection, Associated Financial Risk Analysis in Portfolio Management
- 2.9. Capital Budgeting: Techniques, Significance, Application of the concept, Working Capital Management, Cost of Capital, Net Present Value (NPV), Internal Rate of Return (IRR), Average Rate of Return (ARR), Return on Investment (ROI), Return on Equity (ROE), Earning Per Share (EPS), P/E Ratio, Pay Back Method
- 2.10. CAMELS Analysis
- 2.11. CAMPARI Analysis

**तह-८, शाखा प्रमुख (प्रशासन) पदको खुला प्रतियोगितात्मक परीक्षाको पाठ्यक्रम**

- 3.1. Project Identification, Formulation and Design
- 3.2. Project Appraisal (Importance, Techniques, Methods of Project Evaluation, Cost-Benefit Analysis, Technical Feasibility, Economic Viability)
- 3.3. Financial Ratio Analysis for Measuring Performance and Standards
- 3.4. Financial Projection and Forecasting
- 3.5. Project Implementation, Monitoring and Control
- 3.6. Project Risk Management
- 3.7. Project Financing and Sources of Funds

- 1.1. Macro and Micro Economic Concept
- 1.2. Inflation: Concept, Causes, Measurement and Consequences
- 1.3. Tradeoff Between Inflation and Unemployment,
- 1.4. Money Supply: Definition, Factors Affecting Money Supply
- 1.5. Balance of Payment and Balance of Trade
- 1.6. Market: Perfect Competition, Monopoly, Monopolistic, Oligopoly, Duopoly, Monopsony
- 1.7. Concepts of GDP, Latest Trend of Nepalese GDP, Problem and Solution,
- 1.8. GDP Measurement: Expenditure, Income and Value-added Approach
- 1.9. Globalization, Economic Liberalization and Privatization
  - 1.9.1. Concept, Causes and Consequences
  - 1.9.2. Pros and Cons
  - 1.9.3. Impact on Nepalese Economy and Financial Sector
- 1.10. Periodic Plans
  - 1.10.1. Current Periodic Plan of Nepal
  - 1.10.2. Efforts, Achievements, and Challenges of Planned Economic Development in Nepal
- 1.11. Fiscal Federalism

**Fiscal and Monetary Policy**

- 2.1. Fiscal Policy: Budget Structure, Implementation Problem and Challenges; Characteristics, Objectives and Program of Current Fiscal Year Budget
- 2.2. Monetary Policy: Concept, Characteristics, Objectives and Direction of Current Monetary Policy
- 2.3. Current Issues of Monetary and Fiscal Policies in Nepal
- 2.4. Interlinkage Between Fiscal and Monetary Policy

**International Organizations**

- 3.1. United Nations (UN)
- 3.2. World Trade Organization (WTO)
- 3.3. World Bank (WB)
- 3.4. International Monetary Fund (IMF)
- 3.5. Asian Development Bank (ADB)
- 3.6. International Fund for Agricultural Development (IFAD)
- 3.7. South Asian Association for Regional Cooperation (SAARC)
- 3.8. Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC)

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द्वितीय पत्र : Banking, Financial System, ADBL, Constitution and Laws

**Section (A)                      Banking and Financial System                      60 Marks                      (2x10+2x20=60)**

## **1. Banking**

- 1.1. History, Development and Present Scenario of Banking System in Nepal
- 1.2. Achievements, Issues and Opportunities of Banking Industry in Nepal
- 1.3. Types and Classification of Banks and Financial Institutions (BFIs)
- 1.4. Role and Functions of Central Bank and Commercial Banks
- 1.5. FinTech and Digital Banking: Types, Opportunities, Challenges and Risk
- 1.6. Financial Access, Digital/Financial Literacy and Financial Inclusion
- 1.7. Concept of Digital Banking and Alternative Delivery Channel (ADCs) in Banking: Types and Issues
- 1.8. Principles of Value-Based Banking
- 1.9. Shadow Banking and its Impact to Economy
- 1.10. Bank Marketing: Concept, Banking Products and Services, Target Customer Segments and Strategic Marketing Approaches
- 1.11. Interest Rate Corridor (IRC) and Base Rate Calculation
- 1.12. Different Types of Financial Institution and their Roles in the Economy
- 1.13. Green Banking and Sustainable Finance
- 1.14. Cross-Border Banking and Correspondent Banking

## **2. Modern Banking Services**

- 2.1. Letter of Credit: Concept, Types, Process, Risk and Issues
- 2.2. Bank Guarantee: Concept, Types, Process, Risk and Issues
- 2.3. Treasury and Cash Management; Concept, instruments, associated risk and opportunities
- 2.4. Remittance: Concept and economic impact
- 2.5. e-Banking: Types and Importance
- 2.6. Any Branch Banking System (ABBS)
- 2.7. Mobile Banking, Internet Banking
- 2.8. Digital Wallet
- 2.9. Paperless Banking
- 2.10. ATM, Debit Card, Credit Card, Visa Card, Dolor Card, Prepaid Card
- 2.11. POS, QR based payment
- 2.12. C-ASBA, DEMAT
- 2.13. e-Commerce

## **3. Management of Commercial Bank**

- 3.1. Profitability and Liquidity Management
- 3.2. Assets and Liability Management
- 3.3. Lending Principles and its Management
- 3.4. Treasury and Cash Management; Concept, Instruments, Associated Risk and Opportunities
- 3.5. Key Financial Sector Reforms and Effectiveness
- 3.6. Credit Cycle and Credit Administration
- 3.7. Operation Excellence and Service Delivery in Banks
- 3.8. Merger and Acquisitions: Present Scenario, Benefits, Issues and Challenges
- 3.9. BASEL Core Principles and Capital Adequacy Framework
- 3.10. Non-Performing Loan (NPL) Management: Tools and Techniques
- 3.11. Classification of Loan according to NRB and Loan Loss Provision
- 3.12. Fraud Prevention and Cybersecurity in Banking

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#### 4. Banking Risk Management

- 4.1. Concept, Types, Identification and Measurement of Banking Risks
- 4.2. Major Risks in Banking and Effective Risk Mitigation Strategies
- 4.3. Risk Management Techniques and Strategies in Banking Business
- 4.4. Nepal Rastra Bank (NRB) Directives on Risk Management and Compliance
- 4.5. Business Continuity Planning (BCP) and Crisis Management in Banking

#### 5. Corporate Governance

- 5.1. Corporate Governance in the Nepalese Banking Sector: Issues and Challenges
- 5.2. Discipline, Ethics, and Code of Conduct in Banking
  - 5.2.1. Ethical Standards and Professional Conduct for Employees
  - 5.2.2. Corporate Governance and Ethical Practices in Business
  - 5.2.3. Integrity, Core Values, and Ethical Norms in Banking Operations
  - 5.2.4. Corporate Social Responsibility (CSR) and Stakeholder Engagement
- 5.3. Regulatory Compliance in Banking
- 5.4. Anti-Money Laundering (AML)/Combating the Financing of Terrorism (CFT) and Know your Customer (KYC)
- 5.5. Suspicious Transactions Reporting (STR) and Threshold Transactions Reporting (TTR)
- 5.6. Financial Action Task Force (FATF)

#### 6. Nepalese Financial System

- 6.1. Structure of the Nepalese Financial System: Problems, Prospects, Issues, and Remedies
- 6.2. Money Market in Nepal: Current Scenario, Instruments, Issues and Challenges
- 6.3. Capital Market in Nepal: Current Scenario, Instruments, Issues and Challenges
- 6.4. Interrelationship Between the Money Market and Capital Market in Nepal
- 6.5. Recent Developments in the Money and Capital Markets of Nepal

### Section (B) Agricultural Development Bank Ltd. (ADBL) 20 Marks (2x10=20)

#### 1. Institutional Framework and Overview of Agriculture Development Bank Ltd.

- 1.1. Agricultural Development Bank Ltd. (ADBL): Historical Development, Achievements, Vision, Mission, and Objectives
- 1.2. Existing Organizational Structure
- 1.3. Institutional Linkage of ADBL (National and International)
- 1.4. Employees Bylaws, 2062
- 1.5. Contribution, Role, Potential, and Challenges of ADBL in Nepal's Agricultural, Rural, and Banking Sectors
- 1.6. Current Status and Progress of ADBL
- 1.7. ADBL: Strengths and Weaknesses, Opportunities and Threats
- 1.8. Modern Banking Services in ADBL

#### 2. Customer Excellence in ADBL

- 2.1. Concept
- 2.2. Customer Relationship Management (CRM): Concept, Objectives, Tools and Techniques
- 2.3. Customer Grievance Handling: Efficient systems for customer complaints, dispute resolution, and feedback integration
- 2.4. Customer Protection Principle
- 2.5. Service Delivery System
- 2.6. Leveraging Technology for Customer Service Improvement

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Section (C)	Constitution and Laws	20 Marks	(2x10=20)
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## 1. Constitution and Laws

- 1.1. The Constitution of Nepal, 2072
- 1.2. Company Act, 2063
- 1.3. Income Tax Act, 2058
- 1.4. Bank and Financial Institutions Act, 2073
- 1.5. Nepal Rastra Bank Act, 2058
- 1.6. Banking Offence and Punishment Act, 2064
- 1.7. Asset (Money) Laundering Prevention Act, 2064 and Regulation 2073
- 1.8. The Act on Recovery of Debts of Banks and Financial Institutions, 2058 and Regulation 2059
- 1.9. Negotiable Instrument Act, 2034
- 1.10. Unified Directives and Circulars Issued by Nepal Rastra Bank
- 1.11. Working Capital Guidelines, 2079
- 1.12. Electronic Transactions Act, 2063

