

कृषि विकास बैंक लि.

तह-६, कर्जा अधिकृत (प्राविधिक) पदको खुला प्रतियोगितात्मक परीक्षाको पाठ्यक्रम

पदको विवरण

सेवा	:- प्राविधिक	समूह	:- प्राविधिक	उपसमूह	:- प्राविधिक
तह	:- ६ (छ)	पद	:- कर्जा अधिकृत	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 (Management)	१००	४०	विषयगत	लामो उत्तर आउने प्रश्न ३ प्रश्न X १० अङ्क	३ घण्टा
	बैंकिङ (Banking)				छोटो उत्तर आउने प्रश्न २ प्रश्न X ५ अङ्क	
	कृषि विकास बैंक लि. (Agricultural Development Bank Ltd.)				लामो उत्तर आउने प्रश्न २ प्रश्न X १० अङ्क	
	संविधान तथा कानून (Constitution & Laws)				छोटो उत्तर आउने प्रश्न २ प्रश्न X ५ अङ्क	
					लामो उत्तर आउने प्रश्न १ प्रश्न X १० अङ्क	
द्वितीय	Agriculture and Livestock Management	१००	४०	विषयगत	छोटो उत्तर आउने प्रश्न २ प्रश्न X ५ अङ्क	३ घण्टा
					लामो उत्तर आउने प्रश्न ४ प्रश्न X १० अङ्क	
	Agricultural Credit, Policies and Financing				छोटो उत्तर आउने प्रश्न २ प्रश्न X ५ अङ्क	
					लामो उत्तर आउने प्रश्न ४ 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 । परीक्षार्थीले 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 एने, 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, Banking, ADBL and Laws

Section (A) **Management** **30 Marks** **(3x10=30)**

1. Management

- 1.1. Concept, Principles and Functions of Management
- 1.2. Difference between Management and Administration
- 1.3. Emerging Concepts and Issues of Management
- 1.4. Controlling, Coordination and Supervision
- 1.5. Managerial Quality and Skills
- 1.6. Different Levels of Management and Role of Manager
- 1.7. Leadership: Concept, Types, Qualities and Contemporary Issues
- 1.8. Knowledge Management, Time Management, Stress Management, Conflict Management
- 1.9. Reporting, Monitoring, Supervision and Inspection

2. Human Resource Management

- 2.1. Concept and Process of Human Resource Management
- 2.2. Mindsets, Attitude and Aptitude Management
- 2.3. Performance Appraisal, Recognition, Reward and Punishment System
- 2.4. Job satisfaction, Job Rotation and Transfer
- 2.5. Employee Motivation: Concept, Types, Theories, Tools and Techniques
- 2.6. Career Path and Succession Plan
- 2.7. Training, Learning and Development, Capacity Building, Skill Enhancement
- 2.8. Recruitment, Socialization and Retirement
- 2.9. Contemporary Challenge, Issues and HR Practices
- 2.10. Human Resource Information System (HRIS)

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)
- 3.5. Factors affecting Quality
- 3.6. Benchmarking and Quality Assurance Techniques

4. Strategic Management

- 4.1. Strategic Planning Framework
- 4.2. Environmental Scanning
- 4.3. Strategy Implementation
- 4.4. Strategy Evaluation
- 4.5. SWOT Analysis

5. Decision Making and Problem Solving

- 5.1. Decision Making: Concept, Types, Processes, Issues and Challenges
- 5.2. Emotional Intelligence and Decision Making
- 5.3. Quantitative Tools for Decision Making
- 5.4. Techniques for Stimulating Creativity
- 5.5. Intuition/Hunch Driven Decision vs. Data/Logic Driven Decision

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Section (B) Banking 30 Marks (2x5+2x10=30)

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. Alternative Delivery Channel (ADCs) in Banking: Concept, Types and Issues
- 1.8. Shadow Banking and its Impact to Economy
- 1.9. Bank Marketing: Concept, Banking Products and Services, Target Customer Segments and Strategic Marketing Approaches
- 1.10. Banking Crimes, Fraud and Prevention

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, Dolar Card, Prepaid Card
- 2.11. POS, QR based payment
- 2.12. C-ASBA, DEMAT
- 2.13. e-Commerce

Section (C) Agricultural Development Bank Ltd. (ADBL) 20 Marks (2x5+1x10=20)

1. Institutional framework and overview of Agriculture Development Bank Ltd. (ADBL)

- 1.1. Agricultural Development Bank Ltd.: Historical Development, Achievement, Vision, Mission, Objectives, Working Culture and Nature
- 1.2. ADBL: Strengths and Weaknesses, Opportunities, and Threats
- 1.3. Existing organizational structure of ADBL
- 1.4. Contribution, Role, Potentialities and Challenges of the ADBL in the Development of Nepal's Economic (Agriculture, Rural, and Banking) Sector
- 1.5. Current Status and progress of ADBL
- 1.6. Core Banking System (CBS)
- 1.7. ADBL Agriculture-lead Bank: Agricultural Financing, Scope, Issues, Challenges and Opportunities
- 1.8. Institutional linkage of ADBL (National and International)

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

- 1.1. The Constitution of Nepal
- 1.2. Company Act, 2063
- 1.3. Bank and Financial Institutions Act, 2073
- 1.4. Nepal Rastra Bank Act, 2058
- 1.5. Banking Offence and Punishment Act, 2064
- 1.6. Asset (Money) Laundering Prevention Act, 2064 and Regulation 2073
- 1.7. The Act on Recovery of Debts of Banks and Financial Institutions, 2058 and Regulation 2059
- 1.8. Unified Directives and Circulars Issued by Nepal Rastra Bank
- 1.9. Working Capital Guidelines, 2079
- 1.10. Electronic Transactions Act, 2063
- 1.11. ADBL Employee Bylaws, 2062

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द्वितीय पत्र : Agriculture & Livestock Management, Agricultural Policies & Financing

Section (A) Agriculture and Livestock Management 50 Marks (2x5+4x10=50)

1. History and Current Status of Agriculture Sector in Nepal

- 1.1. Overview of Nepal's agriculture; past, present and future
- 1.2. Problems and prospects of agriculture sector development in Nepal
- 1.3. Nepal's major current agricultural plans, programs and policies & strategy
- 1.4. History of agricultural research and development in Nepal
- 1.5. Institutional arrangement of agricultural research, extension and education in Nepal

2. Agriculture Research, Extension and Education

- 2.1. Major functions of agriculture research, extension and education in Nepal
- 2.2. Public, private, NGOs, CBOs, agricultural co-operatives and farmer groups involvement in research, extension and education
- 2.3. NARC : Concept, Establishment, Functions, Vision, Mission, Major research works, Organizational setup

3. Natural Resource, Environment Conservation, Climate Change and Disaster-Risk Management

- 3.1. Importance of natural resources conservation, food security, employment generation and livelihood improvement in Nepal
- 3.2. Use of fertilizers and pesticides in agriculture and their implications to environment
- 3.3. Environmental issues and sustainability of Nepalese agriculture
- 3.4. Organic agriculture, and organic products for export promotion and food safety
- 3.5. Climate change and its impact in agriculture sector
- 3.6. Climate change adaptation and mitigation strategies of Nepal
- 3.7. Rapid urbanization and change in land use pattern and their consequences in food security, environment conservation, employment generation and youth migration
- 3.8. Crop and livestock insurance practice in Nepal

4. Legislations, Plan, Policies, Strategies and Trade in Agriculture

- 4.1. Concept, goals, target and strategies of current periodic plan focusing in agriculture sector
- 4.2. Planning , implementation, monitoring and evaluation of agricultural projects
- 4.3. Agriculture Development Strategy (ADS), 2015-2035 AD: vision, mission, target, components and its salient features
- 4.4. Comparative advantage, agriculture commercialization and trading of Nepalese agricultural products

5. Agricultural Technology and Management

- 5.1. Importance of crop diversification and commercialization in Nepal
- 5.2. Strategies for commercialization of high value low volume commodities
- 5.3. Role of information and communication technology (ICT) in agriculture development
- 5.4. Agricultural markets and marketing in Nepal
- 5.5. Agricultural Management Information System (AMIS) in Nepal
- 5.6. Role of cooperatives in agriculture development in Nepal
- 5.7. Value chain development: concepts and practices in agriculture
- 5.8. Postharvest management of agricultural commodities
- 5.9. Conservation agriculture: concept, principles and practices

6. Agronomy, Horticulture & Mushroom Cultivation

6.1. Agronomy

- 6.1.1. Production practices of (rice, maize, wheat, finger millet, lentil, soybean, chickpea, mungbean, rapeseed, sunflower, groundnut, sugarcane)
- 6.1.2. Importance, distribution, origin and classification
- 6.1.3. Recommended varieties
- 6.1.4. Climate and soil of agronomy crops
- 6.1.5. Cultural practices and post-harvest technology of crops

6.2. Horticulture

- 6.2.1. 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
- 6.2.2. 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),
- 6.2.3. Spice Crops: Ginger (Zingiber officinale), Turmeric (Curcuma longa) and Cardamom (Ammomum subulatum)
- 6.2.4. Flower: Rose (Rosa spp.), carnation (Dianthus caryophyllus), gladiolus (Gladiolus spp.) and Gerbera (Gerbera jamesonii)
- 6.2.5. Plantation crops: Tea (Camellia sinensis) and Arabica coffee (Coffea arabica)
- 6.2.6. Post-harvest management of horticultural crops
 - Causes of postharvest loss and their management
 - Principles, importance and different storage structures for horticultural crops
 - Preservation of fruits and vegetables
- 6.2.7. Modern technologies in horticulture
 - 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
 - Urban farming technologies (roof top, vertical farming and home garden)

6.3. Mushroom Cultivation: Cultivation techniques of Pluerotus spp., Agaricus spp. and Sitake Mushroom

7. Livestock and Poultry Management

7.1. Animal Husbandry with respect to:

- 7.1.1 Functions and tools of farm management
- 7.1.2 Management of different stages of animal (young, pregnant, lactating, dry.)
- 7.1.3 Hatchery management- factors influencing hatching results
- 7.1.4 Management of chicks, growers and layers including broilers

7.2. Livestock Marketing

- 7.2.1. Relationship between livestock production and marketing
- 7.2.2. Factors affecting the livestock markets
- 7.2.3. Economics of poultry (layers and broilers) farming
- 7.2.4. Economics of livestock (cattle, buffalo, goat, sheep, pig, and rabbit) farming

7.3. Cost-benefit aspect of livestock, crops, vegetables and fruits farming

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Section (B) Agricultural Credit, Policies, and Financing 50 Marks (2x5+4x10=50)

1. Agricultural Credit, Government Schemes, Digitalization and ICT

- 1.1. Micro Credit Programs in Nepal; Importance, scope and challenges
- 1.2. Agricultural cooperatives in Nepal; importance, status and challenges
- 1.3. Rural financing; objectives, need, opportunities and challenges
- 1.4. Agricultural credit flow in Nepal; its importance, present status, challenges
- 1.5. Agricultural credit cycle and its steps
- 1.6. Warehouse; concept, importance and warehouse receipt financing
- 1.7. Elements of quality agricultural credit financing
- 1.8. Ways to make agricultural business a profitable one
- 1.9. Importance, scope and challenges of agricultural digitalization in Nepal
- 1.10. ICT application in agricultural enterprises

2. Agricultural Value and Supply Chain

- 2.1. Meaning, scope and promotion of high value agricultural crops
- 2.2. Agricultural value chain financing; concept, importance and problems
- 2.3. Introduction, definition, elements and types of supply chain management

3. Agricultural Projects and Appraisal

- 3.1. Definition of plan, programs, project, project cycle and its elements
- 3.2. Different aspects of agricultural project appraisal techniques and its importance
- 3.3. 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
- 3.4. Project monitoring, follow-up, supervision & evaluation

4. Agriculture Business, Agri Economics and Market

- 4.1. Necessary elements for startup, run, and grow an agricultural business
- 4.2. Risk and risk management in agribusiness
- 4.3. Agriculture Market in Nepal: concept, type, Objectives, Importance, layers of agriculture market, government policy on it, its challenges and remedies
- 4.4. Product management in agribusiness marketing; consumer behavior and market demand theory; estimation of demand and supply
- 4.5. Principles and characteristics of sustainable agribusiness and sustainable farm management
- 4.6. Definition, scope and nature of agribusiness, concept of rural farm economics, objective of the farm and basic economic principles
- 4.7. Agricultural product marketing institutions in Nepal
- 4.8. Introduction to enterprise, entrepreneur and entrepreneurship, concept, theories and characteristics of entrepreneurship development, entrepreneurial process/cycle
- 4.9. Ways to establish producer and customer friendly and fair agricultural marketing system in Nepal
- 4.10. Ways to establish environment friendly agricultural production enterprises
- 4.11. Insurance: Agricultural, Crops and Livestock insurance

5. Agricultural Coordination, Government Support and Policies

- 5.1. Agriculture product Price Fixation in Nepal
- 5.2. Importance of financial literacy for agricultural credit extension and promotion
- 5.3. Need of government's subsidies and grants on agriculture

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- 5.4. Need of agriculture human resource in Bank and Financial Institutions for agriculture sector promotion

6. Collateral Verification & Measurement

- 6.1. Definition, Elements and Classification of Map
- 6.2. Use/Importance of Map
- 6.3. Observation, Field Check & Measurement of Land
- 6.4. Verification of collateral related documents
- 6.5. Collateral Valuation & factors to be considered for collateral valuation
- 6.6. Types of Collateral
- 6.7. Partial Collateral Release
- 6.8. Legal Provision for collateral valuation
- 6.9. Collateral Based & Project Based Financing

