

## कृषि विकास बैंक लि.

### तह-६, व्यवसाय अधिकृत (प्रशासन) पदको खुला प्रतियोगितात्मक परीक्षाको पाठ्यक्रम

#### पदको विवरण

सेवा	:- प्रशासन	समूह	:- प्रशासन	उपसमूह	:- प्रशासन
तह	:- ६ (छ)	पद	:- व्यवसाय 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 र संगठन (Management and Organization)	१००	४०	विषयगत	छोटो उत्तर आउने प्रश्न	२ प्रश्न x ५ अङ्क
	लेखा तथा वित्त (Accounting and Finance)				लामो उत्तर आउने प्रश्न	३ प्रश्न x १० अङ्क
	अर्थशास्त्र (Economics)				लामो उत्तर आउने प्रश्न	३ प्रश्न x १० अङ्क
	सूचना प्रविधि (Information Technology)				लामो उत्तर आउने प्रश्न	२ प्रश्न x १० अङ्क
					छोटो उत्तर आउने प्रश्न	२ प्रश्न x ५ अङ्क
द्वितीय	बैंकिङ तथा वित्तीय प्रणाली (Banking and Financial System)	१००	४०	विषयगत	छोटो उत्तर आउने प्रश्न	२ प्रश्न x ५ अङ्क
	कृषि विकास बैंक लि. (Agricultural Development Bank Ltd.)				लामो उत्तर आउने प्रश्न	४ प्रश्न x १० अङ्क
	संविधान तथा बैंकिङ कानून (Constitution and Banking Laws)				छोटो उत्तर आउने प्रश्न	२ प्रश्न x ५ अङ्क
					लामो उत्तर आउने प्रश्न	१ प्रश्न x १० अङ्क
					लामो उत्तर आउने प्रश्न	३ प्रश्न x १० अङ्क

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

विषय	पूर्णाङ्क	परीक्षा प्रणाली
अन्तर्वार्ता	३०	मौखिक

#### द्रष्टव्य:

- १) लिखित परीक्षाको माध्यम भाषा नेपाली वा अंग्रेजी अथवा नेपाली र अंग्रेजी दुवै हुन सक्नेछ ।
- २) प्रथम र द्वितीय पत्रको लिखित परीक्षा छुट्टाछुट्टै हुनेछ ।
- ३) लिखित परीक्षामा सोधिने प्रश्नसंख्या र अङ्कभार यथासम्भव सम्बन्धित पत्र/विषयमा दिईए अनुसार हुनेछ ।
- ४) 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 ।
- ५) 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 ।
- ६) 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 ।
- ७) प्रथम चरणको परीक्षाबाट छनौट भएका उम्मेदवारहरूलाई मात्र द्वितीय चरणको परीक्षामा सम्मिलित गराइनेछ ।
- ८) पाठ्यक्रम स्वीकृत मिति :- २०८१/१२/१४

**प्रथम पत्र : Management, Finance, Account, Economics and Information Technology**

**Section (A)                      Management and Organization                      40 Marks                      (2x5+3x10=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. Leadership and Contemporary Issue in Leadership
- 1.9. Motivation: Concept, Types, Theories, Tools and Techniques
- 1.10. Knowledge Management, Time Management, Stress Management, Conflict Management and Disaster Management
- 1.11. Agile Management
- 1.12. Negotiation and Agreement Skills
- 1.13. Reporting, Monitoring, Supervision and Inspection

**2. Human Resource Management (HRM)**

- 2.1. Concept, Objectives and Process of HRM
- 2.2. Employee Ethics and Behavior
- 2.3. Mindsets, Attitude and Aptitude Management
- 2.4. Human Resource Planning and Forecasting
- 2.5. Performance Appraisal, Reward, Recognition and Punishment System
- 2.6. Job Analysis: Job Description, Job Specification and Job Evaluation
- 2.7. Delegation of Authority, Empowerment, Accountability and Responsibility
- 2.8. Career Path and Succession Plan
- 2.9. Grievance Handling
- 2.10. Labor Relations, Negotiations and Collective Bargaining
- 2.11. Placement, Transfer and Job Rotation
- 2.12. Team Development, Team Spirit and Team Bonding
- 2.13. Training, Learning and Development, Capacity Building and Skill Enhancement
- 2.14. Skill and Expectation Management
- 2.15. Recruitment, Socialization and Retirement
- 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)
- 3.5. Factors affecting Quality
- 3.6. Benchmarking and Quality Assurance Techniques

**4. Strategic Management**

- 4.1. Strategic Planning Framework
- 4.2. Environmental Scanning, Strategic Research and Analysis
- 4.3. SWOT Analysis
- 4.4. Strategy Formulation Process and Methods
- 4.5. Strategy Implementation/Action Plan/Gantt Chart

- 4.6. Strategy Evaluation
- 4.7. Strategy Control
- 4.8. Red Ocean vs. Blue Ocean Strategy
- 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
- 6. Organizational Development**
  - 6.1. Fundamentals of Organizational Structure
  - 6.2. Fundamentals of Organizational Culture and Behavior
  - 6.3. Organization Development Process
  - 6.4. Organizational Group Dynamics
  - 6.5. Organizational Change and Adaptation
  - 6.6. Emerging Approach to Organizational Leadership and their Applications
  - 6.7. Organization Theories
  - 6.8. Communication Skill: Types, Tools and Techniques
  - 6.9. Personality, Perception, Behaviors, Alienation and Frustration and Remedies

**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. Account Voucher, Ledger, Trial Balance, Profit and Loss Account, Balance Sheet
- 1.6. Cash Flow Statement
- 1.7. Budgeting System, Budgetary Control, Profit Planning
- 1.8. Depreciation: Concept, Types and Methods
- 1.9. Reconciliation of Accounting
- 1.10. Internal Control: Concept, Tools and Techniques of Effectiveness of Internal Controlling and Auditing
- 1.11. International Financial Reporting Standard (IFRS), Nepal Accounting Standard (NAS), 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. Financial Statement Analysis (Profit and Loss, Balance Sheet, Funds Flow/Cash Flow)
- 2.5. Profit Management, Break Even Analysis and Financial Leverage
- 2.6. Assets and Liability Management
- 2.7. Portfolio Management: Analysis and Selection, Associated Financial Risk Analysis in Portfolio Management
- 2.8. 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
- 2.9. CAMELS Analysis

**3. Project Management**

- 3.1. Project Identification, Formulation and Design
- 3.2. Project Appraisal (Importance, Techniques, Methods of Project Evaluation, Cost-Benefit Analysis, Technical Feasibility and 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

Section (C)

Economics

20 Marks

(2x10=20)

**1. Economics and Nepalese Economy**

- 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
- 1.6. Market: Perfect Competition, Monopoly, Monopolistic and Oligopoly
- 1.7. National Income Accounting
- 1.8. Concepts of GDP, Latest Trend of Nepalese GDP, Problem and Solution
- 1.9. GDP Measurement: Expenditure, Income and Value-added Approach
- 1.10. Globalization, Economic Liberalization and Privatization:
  - 1.10.1. Concept, Causes and Consequences
  - 1.10.2. Pros and Cons
  - 1.10.3. Impact on Nepalese Economy and Financial Sector
- 1.11. Periodic Plans
  - 1.11.1. Current Periodic Plan of Nepal
  - 1.11.2. Efforts, Achievements, and Challenges of Planned Economic Development in Nepal

**2. 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. Interlinkage Between Fiscal and Monetary Policy

**3. 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)

**Section (D) Information Technology 10 Marks (2x5=10)**

**1. Information Technology**

- 1.1. Introduction to Computer Basics and Information Technology
- 1.2. Computer System (Input Device and Output Device)
- 1.3. Computer Operating Systems
- 1.4. Networking: LAN, WAN, MAN; Internet and Intranet
- 1.5. Database Management System (DBMS)
- 1.6. Use of Information Technology in Banking System, Associated Risk and Control Measures
- 1.7. Core Banking System (CBS): Importance and Risks
- 1.8. Artificial Intelligence (AI), its use in Banking Sector, Issues and Challenges

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तह-६, व्यवसाय अधिकृत (प्रशासन) पदको खुला प्रतियोगितात्मक परीक्षाको पाठ्यक्रम

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

**Section (A) Banking and Financial System 50 Marks (2x5+4x10=50)**

### 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. Classification of Banks and Financial Institutions (BFIs)
- 1.4. Types of Financial Institution and their Roles in the Economy
- 1.5. Role and Functions of Central Bank and Commercial Banks
- 1.6. FinTech and Digital Banking: Types, Opportunities, Challenges and Risk
- 1.7. Financial Access, Digital/Financial Literacy and Financial Inclusion
- 1.8. Alternative Delivery Channel (ADCs) in Banking: Concept, Types and Issues
- 1.9. Principles of Value-Based Banking
- 1.10. Shadow Banking and its Impact to Economy
- 1.11. Bank Marketing: Concept, Banking Products and Services, Target Customer Segments and Strategic Marketing Approaches
- 1.12. Interest Rate Corridor (IRC)
- 1.13. Base Rate Calculation and Premium Rate Determination

### 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 and 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, Acquisitions and Corporate Restructuring in Nepal: 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

**4. Banking Risk Management**

- 4.1. Concept, Types and Measurement of Banking Risk and Identification
- 4.2. Risks in the Banking Business and Measures for Risk Mitigation
- 4.3. Risk Management Techniques and Strategies in Banking Business
- 4.4. NRB Directive Regarding Risk Management
- 4.5. Business Contingency Plan and Management

**5. Corporate Governance**

- 5.1. Issues and Challenges of Corporate Governance in Nepalese Banking Sector
- 5.2. Discipline, Ethics and Code of Conduct
  - 5.2.1. Employee
  - 5.2.2. Business/Corporate
  - 5.2.3. Integrity, Values and Norms
  - 5.2.4. Social Responsibility Towards Different Stakeholders
- 5.3. Data Governance (IT-Risk Analysis)
- 5.4. Compliance, 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)
- 5.7. Banking Crimes, Fraud and Prevention

**6. Nepalese Financial System**

- 6.1. Structure of Nepalese Financial System, Problems, Prospectus, Issues and Remedies
- 6.2. Money Market: Present Scenario, Instruments, Issues, and Challenges
- 6.3. Capital Market: Present Scenario, Instruments, Issues and Challenges
- 6.4. Interrelationship Between Money Market and Capital Market
- 6.5. Recent Development in Money and Capital Market of Nepal

**Section (B) 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 and Objectives
- 1.2. Existing Organizational Structure
- 1.3. Institutional Linkage of ADBL (National and International)
- 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. ADBL: Strengths and Weaknesses, Opportunities and Threats
- 1.7. Modern Banking Services in ADBL

**2. Customer Excellence in ADBL**

- 2.1. Customer Relationship Management (CRM): Concept, Objectives, Methods and Grievances Handling
- 2.2. Customer Protection Principle
- 2.3. Service Delivery System

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**Section (C)                      Constitution and Laws                      30 Marks                      (3x10=30)**

**1. Constitution and Laws**

- 1.1. The Constitution of Nepal
- 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
- 1.13. Employees Bylaws, 2062

