

**राष्ट्रिय वाणिज्य बैंक लिमिटेड**  
तह ६, सहायक प्रबन्धक (नगद) (प्रशासन सेवा, नगद समूह)  
खुला प्रतियोगितात्मक लिखित परीक्षाको पाठ्यक्रम

सेवा :- प्रशासन

समूह :- नगद

उपसमूह :-

तह :- ६

पद :- सहायक प्रबन्धक (नगद)

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)**

पत्र	विषय	पूर्णाङ्क	उत्तीर्णाङ्क	परीक्षा प्रणाली		प्रश्नसंख्या x अङ्क	समय
प्रथम	Economics and Banking	१००	४०	विषयगत	छोटो उत्तर	४ प्रश्न x ५ अङ्क	३ घण्टा
					लामो उत्तर	८ प्रश्न x १० अङ्क	
द्वितीय	Governance, Cash and Vault Management	१००	४०	विषयगत	छोटो उत्तर	४ प्रश्न x ५ अङ्क	३ घण्टा
					लामो उत्तर	८ 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 । प्रश्न अंग्रेजी र नेपाली दुवै भाषामा सोधिनेछ ।
- प्रथम र द्वितीय पत्रको लिखित परीक्षा छुट्टाछुट्टै हुनेछ ।
- लिखित परीक्षामा सोधिने प्रश्नसंख्या र अंकभार 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 टिप्पणी (Short notes) सोध्न सकिने छ ।
- विषयगत प्रश्न हुने पत्र/विषयका प्रत्येक खण्डका लागि छुट्टाछुट्टै उत्तरपुस्तिकाहरू हुनेछन् । परिक्षार्थीले प्रत्येक खण्डका प्रश्नको उत्तर सोही खण्डको उत्तरपुस्तिकामा लेख्नुपर्नेछ ।
- यस पाठ्यक्रम योजना अन्तर्गतका पत्र/विषयका विषयवस्तुमा जुन सुकै कुरा लेखिएको भए तापनि पाठ्यक्रममा परेका कानून, ऐन, नियम, विनियम तथा नीति 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 : २०८२/०९/१७

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प्रथम पत्र (Paper – I)

**Economics and Banking**

**Section – A (50 Marks)**

**1 Economic Situation, Challenges and Prospects**

- 1.1 Domestic Economy: Status, Prospects and Challenges
- 1.2 Current Macro-Economic and Financial Situation
  - 1.2.1 Gross Domestic Product (GDP)
  - 1.2.2 Economic Growth
  - 1.2.3 Fiscal Situation
  - 1.2.4 Monetary Situation
  - 1.2.5 External Sector
- 1.3 Financial Access, Financial Inclusion and Financial Literacy

**2 Economic Policy and Financial Market**

- 2.1 Financial Market: Role in Economic Development
- 2.2 Capital Market of Nepal: Status, Prospects and Challenges
- 2.3 Money Market of Nepal: Role, Instruments and Status
- 2.4 Foreign Exchange Market
- 2.5 Derivatives Market
- 2.6 Project Appraisal, Financial Statement Analysis and Break-even Analysis
- 2.7 Sources and Uses of Funds in Banking Industry
- 2.8 Principles and Utility of Budget

**3 Nepalese Banking and Other Related Institutions: History, Role and Contribution**

- 3.1 The Central Bank
- 3.2 Commercial Banks
- 3.3 Other Banks and Financial Institutions
- 3.4 Non-Bank Financial Institutions
- 3.5 Investment and Merchant Banking
- 3.6 Mutual Funds

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**Section – B (50 Marks)**

**4 Emerging Topics on Banking Sector**

- 4.1 Virtual Bank/ Neo Bank
- 4.2 Open Banking
- 4.3 Virtual Currency, Central Bank Digital Currency (CBDC)
- 4.4 Electronic Payment Systems
- 4.5 Mobile Banking
- 4.6 E-Commerce
- 4.7 Green Financing
- 4.8 Trade Finance: Letter of Credit, Bank Guarantee

**5 Contemporary Banking Issues**

- 5.1 Liquidity Position: Excesses/ Shortages
- 5.2 Interest Rates Fluctuations
- 5.3 Composition of Deposit Structure
- 5.4 Loan Rescheduling and Restructuring/ Ever-greening
- 5.5 Management of Non-Performing Loans

**6 Challenges/ Opportunities for RBB:**

- 6.1 Managerial Style and Practices
- 6.2 Customer Service and Satisfaction level
- 6.3 Market Share
- 6.4 Geographical Presence and Networking
- 6.5 Decision Making and Service Delivery
- 6.6 Trustworthiness and Dependability
- 6.7 Employee Turnover and Onboarding

**Syllabus Division**

Subject	Section	Marks	Unit	Question Model
Economics and Banking	A	50	1	2 Questions x 5 Marks
			2	
			3	
	B	50	4	2 Questions x 5 Marks
			5	
			6	

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**द्वितीय पत्र (Paper – II)**

**Governance, Cash and Vault Management**

**Section – A (50 Marks)**

**1 Daily Cash Handling**

- 1.1 Opening/ Closing of Cash Transactions
- 1.2 Security Measures in/around Cash Counters
- 1.3 Precautions on Cash Receipts and Payments
- 1.4 Understanding of Security Features of Bank Currency Notes
- 1.5 Cash Counting, Tagging and Bundling
- 1.6 तोडा चलान (Fund Transfer) कार्य व्यवस्थापन
- 1.7 Clean Note Policy
- 1.8 Management of Soiled Notes
- 1.9 Cash Handling and Management

**2 Customer Service**

- 2.1 Customer Satisfaction and Delivery
- 2.2 Signature Verification, ID/Document Verification
- 2.3 Front Desk: Role and Responsibilities
- 2.4 Payment Processing
- 2.5 Grievance Handling
- 2.6 Currency Exchanges Facilities
- 2.7 Financial Literacy

**3 Banking Related Laws and Directives**

- 3.1 Nepal Rastra Bank Act, 2058
- 3.2 Bank and Financial Institution Act, 2073
- 3.3 Payment and Settlement Act, 2075
- 3.4 Money Laundering Prevention Act, 2064
- 3.5 Banking Offence and Punishment Act, 2064
- 3.6 Foreign Exchange (Regulation) Act, 2019
- 3.7 Negotiable Instruments Act, 2034
- 3.8 Electronic Transaction Act, 2063
- 3.9 The Act on Recovery of Debts of Banks and Financial Institutions, 2058
- 3.10 Government Transaction Directive 2076 (Issued by Nepal Rastra Bank)
- 3.11 Unified Directives and Circulars issued by Nepal Rastra Bank for Commercial Banks

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**Section – B (50 Marks)**

**4 Gold/ Silver Loan Transactions**

- 4.1 Jewellery/ Bullion/ Bars/ Coins: Identification, Verification
- 4.2 Purity Test
- 4.3 Spot Price, Appraised Value
- 4.4 Loan-to-Value ratio
- 4.5 Margin Call
- 4.6 Loan Guarantee Commission
- 4.7 Insurance and other Back-up Coverage

**5 Accounting and Vault Management**

- 5.1 Vault Key Handling and Safekeeping, Handover/Takeover, Security Arrangements
- 5.2 Vault Opening/Closing Procedure/Manual
- 5.3 CCTV and Physical Monitoring
- 5.4 Protection from Fire Hazards, Natural Calamities
- 5.5 Cash Journal, Ledger, Control Ledger
- 5.6 Day-end Recording and Reporting of Cash transaction
- 5.7 Vault Register, In/Out Register
- 5.8 Government Transactions and Reconciliations
- 5.9 Transaction at/with Note-chest (Note Kosh)

**6 Other Related Laws, Policies**

- 6.1 Company Act, 2063
- 6.2 Income Tax Act, 2058
- 6.3 Labor Act, 2074
- 6.4 Public Procurement Act, 2063
- 6.5 Right to Information Act, 2064
- 6.6 Bonus Act, 2030
- 6.7 Cyber Resilience Guidelines, 2023 (Issued by Nepal Rastra Bank)
- 6.8 National Cyber Security Policy, 2023 (2080 BS)
- 6.9 राष्ट्रिय वाणिज्य बैंक, कर्मचारी सेवा विनियमावली, २०७०

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Subject	Section	Marks	Unit	Question Model
Governance, Cash and Vault Management	A	50	1	2 Questions x 5 Marks
			2	
			3	4 Questions x 10 Marks
	B	50	4	2 Questions x 5 Marks
			5	
			6	4 Questions x 10 Marks