

**राष्ट्रिय वाणिज्य बैंक लिमिटेड**  
तह ९, वरिष्ठ प्रबन्धक (प्रशासन सेवा, प्रशासन समूह)  
खुला प्रतियोगितात्मक लिखित परीक्षाको पाठ्यक्रम

सेवा :- प्रशासन

समूह :- प्रशासन

उपसमूह :-

तह :- ९

पद :- वरिष्ठ प्रबन्धक

किसिम :- खुला

पाठ्यक्रम योजनालाई निम्नानुसारका तीन चरणमा विभाजन गरिएको छ ।

प्रथम चरण :- लिखित परीक्षा

पूर्णाङ्क :- २००

द्वितीय चरण :- प्रस्तुतीकरण

पूर्णाङ्क :- १०

तृतीय 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	विश्लेषणात्मक प्रश्न	६ प्रश्न x १० अङ्क	३ घण्टा
					समस्या समाधानमुलक प्रश्न	२ प्रश्न x २० अङ्क	
द्वितीय	Governance and Organizational Management	१००	४०	विषयगत	विश्लेषणात्मक प्रश्न	६ प्रश्न x १० अङ्क	३ घण्टा
					समस्या समाधानमुलक प्रश्न	२ प्रश्न x २० अङ्क	

**२. द्वितीय चरण : प्रस्तुतीकरण (Presentation)**

विषय	पूर्णाङ्क	परीक्षा प्रणाली	समय
प्रस्तुतिकरण	१०	व्यक्तिगत प्रस्तुतीकरण	१५ मिनेट

**३. तृतीय 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 प्रश्न संख्या र अंकभार यथासम्भव सम्बन्धित पत्र/विषयमा दिईए अनुसार हुनेछ ।
- विषयगत प्रश्नको 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 भाग/खण्ड/एकाइका प्रश्नका लागि छुट्टाछुट्टै उत्तरपुस्तिका हुनेछन् । परीक्षार्थीले प्रत्येक भाग/खण्ड/एकाइका प्रश्नको उत्तर सोही भाग/खण्ड/एकाइको 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 उम्मेदवारलाई मात्र द्वितीय चरणको परीक्षामा सम्मिलित गराइनेछ । साथै द्वितीय चरणको परीक्षामा सहभागी भएका उम्मेदवारलाई मात्र तृतीय 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 Global Economic Scenario and Implications on Domestic Economy
- 1.2 Domestic Economy: Components, Status, Prospects and Challenges
- 1.3 Economic Indicators
- 1.4 Economic Growth, Prosperity and Sustainability
- 1.5 Financial Access, Financial Inclusion and Financial Literacy

**2 Economic Policies and Markets**

- 2.1 Economic Policies on: Industry, Commerce, Tourism, Agriculture, MSME (Micro, Small and Medium Enterprises), Hydro-power
- 2.2 Fiscal Policy
- 2.3 Monetary Policy
- 2.4 Capital Market: Share Market, Bond Market
- 2.5 Money Market
- 2.6 Foreign Exchange Market
- 2.7 Derivatives Market
- 2.8 Project Appraisal, Financial Statement Analysis and Break-even Analysis
- 2.9 Sources and Uses of Funds in Banking Industry
- 2.10 Principles and Utility of Budget

**3 Banking and Related Institutions**

- 3.1 International Financial Institutions: World Bank Group, International Monetary Fund, Asian Development Bank, Asian Infrastructure Investment Bank (AIIB) and their role in Nepal's Economic Development.
- 3.2 Nepal Rastra Bank: Regulatory and Supervisory Roles and Dimensions
- 3.3 Rastriya Banijya Bank: Role, Contribution, Challenges and Prospects
- 3.4 Banks and Financial Institutions in Nepal: Evolution, Status, Challenges
- 3.5 Other Related Institutions:
  - 3.5.1 Credit Information Center Ltd (CICL)
  - 3.5.2 Nepal Clearing House Limited (NCHL)
  - 3.5.3 Credit Rating Agencies
  - 3.5.4 Employee Provident Fund (EPF)
  - 3.5.5 Citizen Investment Trust (CIT)
  - 3.5.6 Social Security Fund (SSF)
  - 3.5.7 Nepal Insurance Authority
  - 3.5.8 Securities Board of Nepal (SEBON), Nepal Stock Exchange Ltd.
  - 3.5.9 The Institute of Chartered Accountants of Nepal (ICAN)

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**Section – B (50 Marks)**

**4 Emerging Banking Issues and Recent Developments**

- 4.1 Concept of Artificial Intelligence (AI), Big Data Analytics, Cloud Computing, Blockchain
- 4.2 Virtual Bank/ Neo Bank, Open Bank
- 4.3 Virtual Currency, Central Bank Digital Currency (CBDC)
- 4.4 Cross-border Payments
- 4.5 Mobile Banking
- 4.6 Digital Transformation
- 4.7 E-Commerce
- 4.8 Sustainable Banking
- 4.9 Green Finance Taxonomy
- 4.10 Biometric Authentication
- 4.11 Customer Service Chatbots

**5 Contemporary Banking Issues:**

- 5.1 Cybersecurity Threats and Risk Management
- 5.2 Managing Liquidity Position/ Assets Liability Management
- 5.3 Fluctuating Interest Rates and its Impact on Overall Banking Business
- 5.4 Credit Risk Assessment
- 5.5 Management of Non-Performing Loans
- 5.6 Non-banking Assets Management

**6 Challenges/ Opportunities for RBB:**

- 6.1 Ownership Structure
- 6.2 Managerial Style and Practices
- 6.3 Market Share Penetration
- 6.4 Information Technology Adoption and Upscaling
- 6.5 Service Quality in Competitive Era
- 6.6 Institutional Reputation
- 6.7 Collective Bargaining

Subject	Section	Marks	Unit	Question Model
Economics and Banking	A	50	1	3 Question x 10 Marks 1 Question x 20 Marks
			2	
			3	
	B	50	4	3 Question x 10 Marks 1 Question x 20 Marks
			5	
			6	

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**द्वितीय पत्र (Paper – II)**  
**Governance and Organizational Management**  
**Section – A (50 Marks)**

**1 Corporate Governance**

- 1.1 Principles and Applications of Corporate Governance in Banking Sector
- 1.2 Corporate Social Responsibility
- 1.3 Intergovernmental Financial Relations
- 1.4 Internal Control System
- 1.5 Internal Audit
- 1.6 Statutory Audit

**2 Banking Related Laws, Bylaws, Rules and Regulations**

- 2.1 Nepal Rastra Bank Act, 2058
- 2.2 Bank and Financial Institution Act, 2073
- 2.3 Payment and Settlement Act, 2075
- 2.4 Money Laundering Prevention Act, 2064
- 2.5 Banking Offence and Punishment Act, 2064
- 2.6 Foreign Exchange (Regulation) Act, 2019
- 2.7 Foreign Investment and Technology Transfer Act, 2019
- 2.8 Negotiable Instruments Act, 2034
- 2.9 Electronic Transaction Act, 2063
- 2.10 The Act on Recovery of Debts of Banks and Financial Institutions, 2058
- 2.11 Unified Directives and Circulars issued by Nepal Rastra Bank for Banks and Financial Institutions in Nepal

**3 Other Related Laws, Policies**

- 3.1 Company Act, 2063
- 3.2 Income Tax Act, 2058
- 3.3 Labor Act, 2074
- 3.4 Public Procurement Act, 2063
- 3.5 Secured Transaction Act, 2063
- 3.6 Securities Act, 2063
- 3.7 Insolvency Act, 2063
- 3.8 Right to Information Act, 2064
- 3.9 Bonus Act, 2030
- 3.10 National Information and Communication Technology Policy, 2015 (2072 BS)
- 3.11 National Cyber Security Policy, 2023 (2080 BS)
- 3.12 राष्ट्रिय वाणिज्य बैंक, कर्मचारी सेवा विनियमावली, २०७०
- 3.13 Trade Finance:
  - 3.13.1 Uniform Customs and Practice for Documentary Credits (UCP 600)
  - 3.13.2 Letter of Credit
  - 3.13.3 Bank Guarantee
  - 3.13.4 Documentation and Compliance

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**Section – B (50 Marks)**

**4 Financial Markets and Banking Operation**

- 4.1 Financial Markets
- 4.2 Interest Rates Determination
- 4.3 Interest Rates Structures, Yield Curves
- 4.4 Commercial Banking Operations
  - 4.4.1 Sources of Funds for Banks
  - 4.4.2 Uses of Funds by Banks
  - 4.4.3 Off-Balance Sheet Activities
  - 4.4.4 International Banking

**5 Organizational Management and Planning**

- 5.1 Human Resource Management
- 5.2 Knowledge Management
- 5.3 Strategic Management
- 5.4 Risk Management
- 5.5 Stress Management
- 5.6 Conflict Management
- 5.7 Time Management
- 5.8 Total Quality Management
- 5.9 Business Intelligence
- 5.10 Change Management
- 5.11 Succession Planning
- 5.12 Strategic Planning
- 5.13 Business Continuity Plan

**6 Organizational Behavior and Development**

- 6.1 Employee Motivation,
- 6.2 Performance Monitoring and Evaluation
- 6.3 Management Information System
- 6.4 Communication: Skill, Approach, Issues and Challenges
- 6.5 Decision Making: Process, Effectiveness and Efficiency
- 6.6 Managing Organizational Changes and Innovations
- 6.7 Leadership Development
- 6.8 Entrepreneurship Skills and Development
- 6.9 Emotional Intelligence, Empathy
- 6.10 Capacity Building
- 6.11 Grievance Handling

**Syllabus Division**

Subject	Section	Marks	Unit	Question Model
Governance and Organizational Management	A	50	1	3 Question x 10 Marks
			2	
			3	1 Question x 20 Marks
	B	50	4	3 Question x 10 Marks
			5	
			6	1 Question x 20 Marks