

नेपाल राष्ट्र बैंक
प्रशासन सेवा, अधिकृत तृतीय श्रेणी, सहायक निर्देशक पदको खुला प्रतियोगितात्मक परीक्षाको
पाठ्यक्रम

पाठ्यक्रम योजनालाई निम्नानुसारका तीन चरणमा विभाजन गरिएको छ :

| | |
|----------------------------------|-----------------|
| प्रथम चरण : पूर्वयोग्यता परीक्षा | पूर्णाङ्क : १०० |
| द्वितीय चरण : लिखित परीक्षा | पूर्णाङ्क : ३०० |
| तृतीय चरण : अन्तर्वार्ता | पूर्णाङ्क : ४० |

परीक्षा योजना (Examination Scheme)

१. प्रथम चरण : पूर्वयोग्यता परीक्षा

| विषय | पूर्णाङ्क | उत्तीर्णाङ्क | परीक्षा प्रणाली | प्रश्नसंख्या x अङ्क | समय |
|---|-----------|--------------|------------------------|---------------------|-------------|
| Economics, Trade and Industry | १०० | ४० | वस्तुगत बहुवैकल्पिक | ३० प्रश्न x १ अङ्क | ९० मिनेट |
| Banking and Finance | | | | ३० प्रश्न x १ अङ्क | |
| Basic Mathematics and Statistics | | | | २० प्रश्न x १ अङ्क | |
| General Knowledge and ICT skills | | | | २० प्रश्न x १ अङ्क | |
| गलत उत्तर दिएमा २० प्रतिशत अङ्क कट्टा गरिनेछ । तर उत्तर नदिएमा अङ्क कट्टा गरिने छैन । पूर्वयोग्यता परीक्षा उत्तीर्ण हुने उम्मेदवारहरूको प्राप्ताङ्कको कुनैपनि अङ्क द्वितीय चरणको प्राप्ताङ्कमा जोडिने छैन | | | | | |

२. द्वितीय चरण : लिखित परीक्षा

| पत्र | विषय | पूर्णाङ्क | उत्तीर्णाङ्क | परीक्षा प्रणाली | प्रश्नसंख्या x अङ्क | समय | | | | |
|--|-----------|-----------|------------------------------------|---|---|---|------------|---|---|------------|
| प्रथम | Economics | १०० | ४० | विषयगत | लामो उत्तर आउने छोटो उत्तर आउने समस्या समाधान | ४ प्रश्न x १० अङ्क ९ प्रश्न x ५ अङ्क १ प्रश्न x १५ अङ्क | ३ घण्टा | | | |
| | | | | द्वितीय | Management | विषयगत | | लामो उत्तर आउने छोटो उत्तर आउने समस्या समाधान | ४ प्रश्न x १० अङ्क ९ प्रश्न x ५ अङ्क १ प्रश्न x १५ अङ्क | ३ घण्टा |
| | | | | | | | | तृतीय | Research Methodology | |
| Information and Communication Technology | २५ | विषयगत | छोटो उत्तर आउने | ५ प्रश्न x ५ अङ्क | | | | | | |
| Banking Laws and Regulations | २५ | विषयगत | छोटो उत्तर आउने लामो उत्तर आउने | ३ प्रश्न x ५ अङ्क १ प्रश्न x १० अङ्क | | | | | | |

३. तृतीय चरण : अन्तर्वार्ता

| विषय | पूर्णाङ्क | परीक्षा प्रणाली |
|--------------|-----------|-----------------|
| अन्तर्वार्ता | ४० | मौखिक |

द्रष्टव्य

- सर्वै प्रश्नहरू अनिवार्य हुनेछन् ।
- यो परीक्षा योजना मार्फत प्रशासन सेवाका अधिकृत तृतीय, सहायक निर्देशक पदको खुला र समावेशी समूहको एउटै (Common) प्रश्नपत्रको माध्यमबाट एकीकृत परीक्षा सञ्चालन हुनेछ ।
- पहिलो चरणको लिखित परीक्षामा प्रश्नपत्रहरूको माध्यम भाषा नेपाली र अंग्रेजी दुवै हुनेछ ।

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- ४ द्वितीय चरणको लिखित परीक्षामा प्रश्नपत्रहरूको माध्यम भाषा नेपाली र अंग्रेजी दुवै हुनेछ । प्रतियोगीहरूले नेपाली वा अंग्रेजी अथवा नेपाली र अंग्रेजी दुवै माध्यमबाट उत्तर दिन सक्नेछन ।
- ५ प्रथम चरणको लिखित परीक्षाबाट छनोट भएका उम्मेदवारहरूलाई मात्र द्वितीय चरणको लिखित परीक्षामा सम्मिलित गराइनेछ ।
- ६ लिखित परीक्षा (प्रथम तथा द्वितीय चरण) बाट छनोट भएका उम्मेदवारहरूलाई मात्र अन्तर्वार्तामा सम्मिलित गराइनेछ ।
- ७ विषयगत प्रश्न हुने पत्र/विषयका प्रत्येक खण्डका लागि छुट्टाछुट्टै उत्तरपुस्तिकाहरू हुनेछन् ।
- ८ परीक्षार्थीले प्रत्येक खण्डका प्रश्नहरूको उत्तर सोही खण्डको उत्तरपुस्तिकामा लेख्नुपर्नेछ ।
- ९ बहुवैकल्पिक प्रश्नहरू हुने परीक्षामा कुनै प्रकारको क्यालकुलेटर प्रयोग गर्न पाइने छैन ।
- १० यस पाठ्यक्रम अन्तर्गतका पत्र/विषयका विषयवस्तुमा जेसुकै लेखिएको भए तापनि पाठ्यक्रममा परेका कानून, ऐन, नियम तथा नीतिहरू परीक्षाको मिति भन्दा ३ महिना अगाडि (संशोधन भएका वा संशोधन भई हटाइएका वा थप गरी संशोधन भई) कायम रहेकालाई यस पाठ्यक्रममा परेको सम्झनु पर्दछ ।
- ११ यो परीक्षा योजना तथा पाठ्यक्रम लागू भए पश्चात यस अघि कायम रहेको पाठ्यक्रम तथा परीक्षा योजना खारेज हुनेछ ।
- १२ पाठ्यक्रम स्वीकृत मिति : २०८०/०५/०७

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प्रथम चरणको लिखित परीक्षाको पाठ्यक्रम

1. Economics, Trade and Industry

- The knowledge and understanding of the basic terminologies, concepts related to microeconomics, macroeconomics, business, trade and industry
- Nepalese economy, trade structure, balance of payments, exchange rate, remittance, public debt
- The composition and structure of industries and business, foreign aid
- Economic laws, development plans, and public policies

2. Banking and Finance

- Basic knowledge and understanding to Nepalese banking system, Nepal Rastra Bank, laws and policies related to banking and finance in Nepal
- Interest rates
- Financial ratios, sources of finance, balance sheet
- Money market, capital market

3. Basic mathematics and Statistics

- Basic mathematical skills
- Understanding of elementary mathematical and statistical concepts
- Ability to reason quantitatively to solve problems
- Integers, unitary method, profit and loss, probability, permutation and combination, sets, fraction and decimal, percents, ratio and proportion, exponents and roots
- Basic algebra, simple equation, quadratic equation, inequalities, indices, matrix, derivative and integration
- Line and angles, triangles, polygons, circles, solid geometry, linear programming
- Mean, median, mode, range, standard deviation, index number, correlation and regression, sampling

4. General knowledge and ICT skills

- General understanding about the economic, social, political, legal, scientific, technological, business, literature, demography, geography, History, climate change and current national and international events and affairs
- General understanding about the Information and Communication Technology, Computer operating System, Office package, Internet, Intranet, Email, Website etc

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How to Answer the Questions?

Examples

Directions. For the following questions, select the best of the answer choices given.

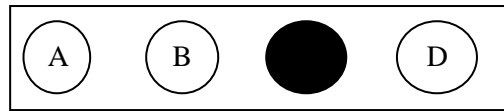
Question 1

Which of the following numbers is divisible by 12 but not by 8?

- (A) 72 (B) 88
(C) 108 (D) 120

In this case, 108 is not divisible by 8 (and divisible by 12). Hence, choice (C) is the answer.

Indicate your answer on the Answer Sheet by darkening the correct choice (C) as shown below:



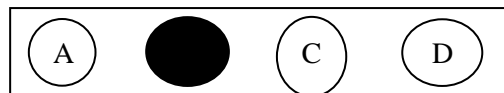
Question 2

The largest gland in our body is:

- (A) Thyroid (B) Liver
(C) Pancreas (D) Pituitary

Liver is the largest gland in our body. Hence, choice (B) is the answer.

Indicate your answer on the Answer Sheet by darkening the correct choice (B) as shown below:



Important Instructions

Please read the following instructions carefully before you start answering the questions:

1. Write your **Roll Number** on the Answer Sheet.
2. You are required to answer 100 questions in just 90 minutes.
3. All the questions on the examination are objective type with four choices for a question.
4. Marking an answer in more than one place in a question will be considered as wrong answer.
5. Mark your answers on the Answer Sheet attached at the end of the question paper. Do not write or mark your answers on your question paper.
6. Do not write anything else on the Answer Sheet. If you need to do rough work, use the space available on the question paper.

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Paper I: Economics
Section (A): 50 Marks

1. Microeconomics (20 Marks)

- 1.1 Methodology: Inductive and deductive methods; Economic theories- role and assumptions; Importance and uses of micro-economics.
- 1.2 Theories of Demand: Indifference Curve analysis; Income, substitution and price effects; Revealed Preference Theory. Lancasterian demand theory.
- 1.3 Theories of Production and Cost: Law of variable proportions, Isoquants and their properties; Cobb-Douglas production function and elasticity of substitution between factors; Cost curves.
- 1.4 Price and Output Determination under Various Market Systems: Perfect competition, monopoly, monopolistic competition and oligopoly; Boumalls sales revenue maximization, Price discrimination and their degrees.
- 1.5 Theories of Distribution: Marginal Productivity Theory; Factor pricing in competitive and imperfectly competitive markets.

2. Development Economics (15 Marks)

- 2.1 Structure and characteristics of developing economies – Structural diversities in developing countries; Determinants of economic growth; Development issues and challenges; Contemporary theories and approaches to economic underdevelopment.
- 2.2 Poverty, inequality, population growth and development; Measuring poverty and inequality; Basic issues and challenges of population growth, Quality of life - issues; Migration and urbanization trends and issues.
- 2.3 Development policy-making and role of the state – The nature of development planning, rationale, and the planning process; Problems of implementation and plan failures; Trends in governance and reform.
- 2.4 Development planning in Nepal – Development issues in Nepal; Relevance of planning; Tools used in the planning process – Cost-benefit analysis, internal rate of return, financial and economic analysis, logical framework analysis; Challenges of economic development in Nepal.
- 2.5 Policy issues in development – Current status and dimensions of economic policies in Nepal; Economic liberalization policies adopted by Nepal and their impact; Privatization policy and its effective implementation. Nepal's current Industrial, Agricultural, Tourism and Hydropower policies. Prospects of Foreign direct investment and Economic diplomacy in the context of Nepal.
- 2.6 Nepalese context of development the role of remittance and trade deficit. Contribution of tourism sector

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3. Public Economics (15 Marks)

- 3.1 Role of government and budget in the economy, instruments of budget.
- 3.2 Theory of government expenditure and revenue; revenue policy and revenue structure in Nepal.
- 3.3 Problems in public expenditure management and revenue mobilization in Nepal.
- 3.4 Fiscal Deficit: Concept, sources of financing and impact on economy. Concept of public debt sustainability; Nepal' public debt structure.
- 3.5 Foreign Aid: trend, composition, major issues, challenges and its utilization in Nepal.
- 3.6 Fiscal Policy: Objectives, instruments, importance, crowding out and crowding in effect, Ricardian equivalence, Stabilization through fiscal policy.

Section (B): 50 Marks

4. Macroeconomics (20 Marks)

- 4.1 National Income Accounting: Concepts of GDP, GDP measurement: expenditure, Income and value added approach. GDP computation in Nepal and associated problems.
- 4.2 IS-LM Model: The IS-LM curves - comparative static analysis of IS-LM model; Changes in fiscal and monetary policy instruments in the IS-LM model.
- 4.3 Theories of Consumption and Savings: Absolute income hypothesis, Relative income, Life cycle and permanent income hypotheses; Rational and Adaptive Expectations.
- 4.4 Consumption under uncertainty and risk: inter temporal choice, Neumann – Morgenstern theory
- 4.5 Growth Theories: Harrod-Domar; Solow-Swan; Neo-classical model, Endogenous growth theories
- 4.6 Growth Vs Stabilization Policies: IMF approach to stabilization, role of macroeconomic policy in growth and stability.

5. Monetary Economics (15 Marks)

- 5.1 Theories of Money Demand: Quantity theory, Keynesian theory and Portfolio theory.
- 5.2 Money Supply: Definition and factors affecting money supply, High powered money and money multiplier. Decomposition of high power money.
- 5.3 Money and Interest Rate: Theory of interest rate determination, term structure of interest rates, relevancy of Taylor Rule to determine interest rates.
- 5.4 Monetary Policy of Nepal: Objectives, targets and tools; Roles of Nepal Rastra Bank in monetary and financial stability, alternative monetary policy frameworks.
- 5.5 Inflation: concepts, classical, Keynesian and modern approach to inflation. Tradeoff between inflation and unemployment (Phillips curve) and Price stabilization through monetary policy.

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6. International Economics (15 Marks)

- 6.1 Theories of international trade and investment: from classical to modern theories.
- 6.2 Balance of payments: Causes of disequilibrium and the theories of adjustment. Elasticity and absorption theory of balance of payment,
- 6.3 Foreign exchange rate determination - theories of foreign exchange, fixed vs flexible exchange rate systems.
- 6.4 Regional economic cooperation—concept, structure and working of SAARC, ASEAN, EU and BIMSTEC; Comparative perspective of trade and development; World Trade Organization (WTO)—Objectives, Structure, Nepal's commitments and achievements.
- 6.5 Nepal's foreign trade policy – Bilateral and Multi-lateral trade agreement; Strategies and issues, Nepal's trade preference, foreign direct investment- current status, determinants and the future prospects in the context of Nepal; Capital account convertibility- relevancy and impact.

Paper II: Management

Section (A): 50 Marks

1. General Management (Marks: 25)

- 1.1 Management System - Management function and processes; Evolution of management thought: scientific management, administrative theory, bureaucratic theory, Human relation approach, quantitative approach. Emerging concepts; Managerial roles and skills; Contemporary challenges for managers; social responsibility and Good governance- objectives, principles and challenges. Contemporary issues of management in Nepal.
- 1.2 Strategic Planning - Strategic planning process; Assessment of organizational environment - environmental scanning and SWOT analysis; Strategy formulation - mission, goals, objectives, strategies, and plans; Organizational portfolio approach: BCG matrix, GE-9 cells limitations and implication; Strategy implementation and control. Red ocean vs blue ocean strategy.
- 1.3 Organizational Structure - Dimensions and forms of organizational design; Approaches to organizing; subdivision, power and authority structure, and decentralization; Emerging concepts in organizing.
- 1.4 Decision making and Problem solving - Processes; Group decision making; Techniques for stimulating creativity; Information technology in decision making; Crisis management; Quantitative tools for decision making.
- 1.5 Leadership and communication - Approaches and modern views with reference to transformational and transactional leadership; Ethical leadership approach, Management of work groups and team work; Inter-group conflicts and their management; Communication structure - barriers and facilitators.
- 1.6 Supervision, Monitoring, Control and Quality - Supervision and monitoring systems and techniques; Organizational control system - dimensions and necessary conditions for control; Information system for effective control system;

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Quality control; Quality management - TQM techniques, factors affecting quality, and managerial role in TQM; Benchmarking and quality assurance techniques; Managing change and development in organizations. Knowledge management. Conflict management and negotiation.

2. Human Resource Development (HRD) (25 Marks)

- 2.1 HRM System - Components, functions and design; HRM and organizational performance; Competitive advantage through people; HR Planning - Forecasting; Job analysis; Selection tests; Managing workforce diversity. Quality of work life
- 2.2 HRD Framework, Employee Empowerment, and Capacity Building - Methods of employee training and management development; Methods of work-based training and management development; Evaluation of training effectiveness; Employee empowerment and capacity building - objectives, methods and processes; Succession planning. Managing talent.
- 2.3 Motivation and Performance - Motivation through compensation, gain sharing, job redesign, participation, quality of work life; Motivation, employee turnover and retention issues.
- 2.4 Performance Evaluation - Criteria and techniques; administering performance evaluation; Career development.
- 2.5 Employee Commitment and Productivity - Objectives, measurement techniques and issues; Organizational citizenship behaviour; Flexible Working - Job rotation, job sharing, shift-working, family-friendly working, tele-commuting; Team roles at work.
- 2.6 Contemporary challenges and problems of HRM and labor relations.

Section (B): 50 Marks

3. Financial Economics (25 Marks)

- 3.1 Financial system and market; Capital market, money market, securities market, derivatives market, market indexes, Stock and Bond valuation, financial derivatives Instruments. Banking: Liquidity Management, Asset Liability Management, Cash Management, Financial Statement analysis for Commercial Bank, Deposit Insurance; Insurance: Concept, Types of Insurance Companies- Life, Non-Life, Risk and Return for Insurance Companies, Risk Premium, Reinsurance.
- 3.2 Different types of financial institution and their roles in the economy.
- 3.3 Financial investment analysis; Capital budgeting; Cost of capital, Portfolio analysis and selection.
- 3.4 Financial statements and their analysis - Analysis of financial statements; financial forecasting; Ratio analysis for measuring performance.
- 3.5 Financial crisis, financial stability, Macro prudential policies and financial sector reforms in Nepal.

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4. Managerial Economics (25 Marks)

- 4.1 Definition and scope of Managerial Economics: Economic analysis and business decision, Managerial Economics and gap between theory and practice.
- 4.2 Objectives of a business firm: Meaning and theories of profit, Profit maximization, sales, Growth rate and maximization of utility function.
- 4.3 Demand and Pricing: Theory of the Consumer, Determinants of market Demand, Modeling Consumer Demand, Forecasting Demand, Consumption Decisions in the Short Run and the Long Run, Elasticity of demand, demand function, demand forecasting.
- 4.4 Decision Analysis: Certainty and uncertainty in Decision Analysis, Analysis of the decision problem. Time perspective in business decisions.
- 4.5 Economics of Organization: Reasons to Expand an Enterprise, Classifying Business Expansion in Terms of Value Chains, Horizontal and vertical Integration, Conglomerates. Transaction Costs and Boundaries of the Firm, Cost Centers Versus Profit Centers Transfer Pricing, Employee Motivation, Manager Motivation and Executive Pay.
- 4.6 Cost and Production: Average Cost Curves, Long Run Average Cost and Scale, Economies of Scope and Joint Products, Cost Approach Versus Resource Approach to Production Planning, Marginal Revenue Product and Derived Demand, Marginal Cost of Inputs and Economic Rent, Productivity.
- 4.7 Market Regulation: Free Market Economies Versus Collectivist Economies, Efficiency and Equity, Regulation to Offset Market Power of Sellers or Buyers, Externalities, Public Goods and the Risk of Free Rider Consumers, Market Failure Caused by Imperfect Information, Limitations of Market Regulation

Paper III:

**Research Methodology, Information & Communication Technology and
Banking Laws & Regulations**

Section (A): 50 Marks

1. Research Methodology

- 1.1 Introduction to Research – Features, nature and process of scientific research; Basic and applied research; Quantitative and qualitative research; Role of research in economics and management.
- 1.2 Steps in Research – Literature review-sources of the literature, phases in the review, and format of review presentation; Data analysis, Problem definition; Theoretical framework – propositions, concepts, constructs, and variables; Hypothesis formulation.
- 1.3 Research Design – Research design; Types of design – exploratory, descriptive, developmental, explanatory, survey and action research; Measurement and scaling – construction of attitude scales; Reliability and validity of measurement.

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- 1.4 Sampling – Sampling design; Sampling process; Types of sampling – probability and non-probability; determining the sample size; Sampling Vs non-sampling errors and the methods of minimizing such errors.
- 1.5 Data Collection – Classification of primary and secondary data; Questionnaire – contents, design, and administration; Research interviews – personal and telephone; Direct observation; online research; Fieldwork management.
- 1.6 Data Analysis – Preparing and presenting data; Summarizing data – graphs and charts; Statistical analysis – descriptive and inferential, parametric and non-parametric; Analysis of qualitative data.
- 1.7 Research Proposal – Purposes; Types; structuring the research proposal – contents and formats; evaluating the research proposal.
- 1.8 Research Report – Presentation of a research report; Types of report; Report process; Formats and styles of report writing; Uses of citations and references.

Section (B): 25 Marks

2. Information and Communication Technology

- 2.1 Introduction to Computer Basics and Information Technology; Computer Operating Systems; Windows Operating System
- 2.2 Application Software: Word Processing; Spread Sheet & Presentation Software, Economics and Managements software.
- 2.3 Networking: LAN, WAN, MAN; Internet and Intranet
- 2.4 Graphical Package
- 2.5 Utility Software: Memory, Trouble, Viruses
- 2.6 Database management system.
- 2.7 Information and Communication Management, Web Designing
- 2.8 Trouble Shooting in IT, Computer and Networking
- 2.9 IT policy and cyber law in Nepal, Electronic Transaction Act, 2063; E-governance in Nepal
- 2.10 Use of Information Technology in banking system, associated risk and control measures

Section (C): 25 Marks

3. Banking Laws and Regulations

- 3.1 Nepal Rastra Bank Act, 2058
- 3.2 Bank and Financial Institution Act, 2073
- 3.3 Banking Offence and Punishment Act, 2064
- 3.4 Asset (Money) laundering Prevention Act, 2064
- 3.5 Payment and Settlement Act, 2075
- 3.6 Nepal Rastra Bank Employee Service By-laws, 2068
- 3.7 Circulars issued by Nepal Rastra Bank, Bank and Financial Institutions Regulation Department; Payment System Department; and Foreign Exchange Management Department