

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

पाठ्यक्रमलाई निम्नानुसारका तीन चरणमा विभाजन गरी देहाय अनुसार पूर्णाङ्क प्रदान गरिएको छ :

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

परीक्षा योजना (Examination Plan)

१. प्रथम चरण : पूर्वयोग्यता परीक्षा

विषय	पूर्णाङ्क	उत्तीर्णाङ्क	परीक्षा प्रणाली	प्रश्नसंख्या र अङ्कभार	समय
Economics, Trade and Industry	१००	४०	वस्तुगत बहुवैकल्पिक प्रश्न	३० प्रश्न x १ अङ्क	१ घण्टा ३० मिनेट
Banking and Finance				३० प्रश्न x १ अङ्क	
Basic Mathematics and Statistics				२० प्रश्न x १ अङ्क	
General Knowledge and skills				२० प्रश्न x १ अङ्क	
वस्तुगत बहुवैकल्पिक (Multiple Choice) प्रश्नको गलत उत्तर दिएमा प्रत्येक गलत उत्तर बापत २० प्रतिशत अङ्क कट्टा गरिनेछ । तर उत्तर नदिएमा त्यस बापत अङ्क दिइने छैन र अङ्क कट्टा पनि गरिने छैन । यो चरणको पूर्वयोग्यता परीक्षाको प्राप्ताङ्क द्वितीय चरणको प्राप्ताङ्कमा जोडिने छैन ।					

२. द्वितीय चरण : लिखित परीक्षा

पत्र	विषय	पूर्णाङ्क	उत्तीर्णाङ्क	परीक्षा प्रणाली	प्रश्नसंख्या र अङ्कभार	समय
प्रथम	Economics	१००	४०	विषयगत छोटो उत्तर लामो उत्तर समस्या समाधान	५ प्रश्न x ५ अङ्क ६ प्रश्न x १० अङ्क १ प्रश्न x १५ अङ्क	३ घण्टा
द्वितीय	Management	१००	४०	विषयगत छोटो उत्तर लामो उत्तर समस्या समाधान	५ प्रश्न x ५ अङ्क ६ प्रश्न x १० अङ्क १ प्रश्न x १५ अङ्क	३ घण्टा
तृतीय	Research Methodology	१००	४०	विषयगत छोटो उत्तर लामो उत्तर	४ प्रश्न x ५ अङ्क ३ प्रश्न x १० अङ्क	३ घण्टा
	Information Technology				३ प्रश्न x ५ अङ्क १ प्रश्न x १० अङ्क	
	Constitution and Banking Laws				३ प्रश्न x ५ अङ्क १ प्रश्न x १० अङ्क	

३. तृतीय चरण : अन्तर्वार्ता

विषय	पूर्णाङ्क	परीक्षा प्रणाली
अन्तर्वार्ता	४०	मौखिक

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पाठ्यक्रम

द्रष्टव्य

- १ सवै प्रश्नहरु अनिवार्य हुनेछन् ।
- २ यो परीक्षा योजना मार्फत प्रशासन सेवाका अधिकृत तृतीय, सहायक निर्देशक पदको खुला र समावेशी समूहको एउटै (Common) प्रश्नपत्रको माध्यमबाट एकीकृत परीक्षा सञ्चालन हुनेछ ।
- ३ पहिलो तथा द्वितीय चरणको लिखित परीक्षामा प्रश्नपत्रको भाषाको माध्यम नेपाली र अंग्रेजी दुवै हुनेछ । उम्मेदवारहरुले नेपाली वा अंग्रेजी अथवा नेपाली र अंग्रेजी दुवै माध्यमबाट उत्तर दिन सक्नेछन ।
- ४ बहुवैकल्पिक प्रश्न हुने परीक्षामा कुनै प्रकारको क्याल्कुलेटर (Calculator) प्रयोग गर्न पाइने छैन ।
- ५ विषयगत प्रश्न हुने पत्र/विषयका प्रत्येक खण्डका लागि छुट्टाछुट्टै उत्तरपुस्तिकाहरु हुनेछन् । उम्मेदवारले प्रत्येक खण्डका प्रश्नहरुको उत्तर सोही खण्डको उत्तरपुस्तिकामा लेख्नुपर्नेछ ।
- ६ प्रथम चरणको पूर्वयोग्यता परीक्षामा उत्तीर्ण भएका उम्मेदवारहरुलाई मात्र द्वितीय चरणको लिखित परीक्षामा सम्मिलित गराइनेछ ।
- ७ द्वितीय चरणको परीक्षाबाट छनौट भएका उम्मेदवारहरुलाई मात्र अन्तर्वार्तामा सम्मिलित गराइनेछ ।
- ८ यस पाठ्यक्रम अन्तर्गतका पत्र/विषयका विषयवस्तुमा जेसुकै लेखिएको भए तापनि पाठ्यक्रममा परेका कानून, ऐन, नियम तथा नीतिहरु परीक्षाको मिति भन्दा ३ महिना अगाडि (संशोधन भएका वा संशोधन भई हटाइएका वा थप गरी संशोधन भई) कायम रहेकालाई यस पाठ्यक्रममा परेको सम्झनु पर्दछ ।
- ९ यो परीक्षा योजना तथा पाठ्यक्रम लागू भएपश्चात् यस भन्दा अगाडि कायम रहेको पाठ्यक्रम तथा परीक्षाको योजना खारेज हुनेछ ।
- १० पाठ्यक्रम स्वीकृत मिति : २०८३/०६/२२

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पाठ्यक्रम

प्रथम चरणको लिखित परीक्षाको पाठ्यक्रम

1. Economics, Trade and Industry (30 Marks)

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

2. Banking and Finance (30 Marks)

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

3. Basic Mathematics and Statistics (20 Marks)

- Understanding of elementary mathematical concepts and skills: integers, fraction, decimal, percentage, ratio, proportion, unitary method, profit and loss.
- Basic algebra, simple equation, quadratic equation, inequalities, indices, exponents, roots, sets, matrix, derivative, integration, index number, lines, angles, triangles, polygons, circles, solid geometry and linear programming.
- Understanding of elementary statistical concepts: mean, median, mode, range, standard deviation, correlation, regression, permutation, combination, probability and sampling.

4. General Knowledge and IT Skills (20 Marks)

- General understanding about the economic, social, political, legal, scientific, technological, business, literature, demography, geography, history, climate change and current national and international affairs.
- General understanding about the information and communication technology, computer operating system, office package, internet, intranet, email, website etc.

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पाठ्यक्रम

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:

A	B	●	D
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Question 2

Which is the largest gland in the human body?

- (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:

A	●	C	D
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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 1 hour and 30 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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पाठ्यक्रम

Paper I: Economics
Section (A): 20 Marks

1. Microeconomics

- 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; Baumol's sales revenue maximization; price discrimination and its degrees.
- 1.5 Theories of Distribution: Marginal productivity theory; factor pricing in competitive and imperfectly competitive markets.

Section (B): 30 Marks

2. Development Economics

- 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 Change and Development: Measuring poverty and inequality; basic issues and challenges of population change: quality of life; migration and urbanization trends and issues.
- 2.3 Development Policy-making and Role of the State: 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.
- 2.6 Remittances and economic diplomacy in the context of Nepal.

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पाठ्यक्रम

3. Public Economics

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

Section (C): 20 Marks

4. Macroeconomics

- 4.1 National Income Accounting: Concepts of Gross Domestic Product (GDP), GDP measurement-expenditure, income and value-added approaches; GDP computation in Nepal and associated problems.
- 4.2 Investment-Saving and Liquidity Preference-Money Supply (IS-LM Model): 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, 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 and Stabilization Policies: International Monetary Fund approach to stabilization, role of macroeconomic policy in growth and stability.

Section (D): 30 Marks

5. Monetary Economics

- 5.1 Theories of Money Demand: Quantity theory, Keynesian theory, Friedman's modern 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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पाठ्यक्रम

6. International Economics

- 6.1 Theories of International Trade and Investment: Classical and modern theories.
- 6.2 Balance of Payments: Causes of disequilibrium and theories of adjustment; Elasticity and absorption theory of balance of payment.
- 6.3 Foreign Exchange Rate Determination: Theories of foreign exchange, fixed and flexible exchange rate systems.
- 6.4 Economic cooperation: Concept, structure and working of SAARC, ASEAN, EU, WTO and BIMSTEC; comparative perspective of trade and development.
- 6.5 Nepal's Foreign Trade Policy: Bilateral and multi-lateral trade agreement; Nepal's trade preference, strategies and issues; foreign direct investment- current status, determinants and the future prospects in the context of Nepal; capital account convertibility- relevancy and impact.

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पाठ्यक्रम

Paper II: Management
Section (A): 25 Marks

1. General Management

- 1.1 Management System: Management functions and processes; evolution of management thought (scientific management, administrative theory, bureaucratic theory, human relations 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 the 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 implications; strategy implementation and control; red ocean and blue ocean strategies.
- 1.3 Organizational Structure: Dimensions and forms of organizational design; approaches to organizing; sub-division, power and authority structure, and decentralization; emerging concepts in organizing.
- 1.4 Decision Making and Problem Solving: Decision-making 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 teamwork; inter-group conflicts and their management; communication structure—barriers and facilitators.
- 1.6 Supervision, Monitoring, Control, and Quality Management: Supervision and monitoring systems and techniques; organizational control system—dimensions and necessary conditions for control; information system for effective control; quality control; total quality management (TQM)—techniques, factors affecting quality, and managerial role in TQM; benchmarking and quality assurance techniques.
- 1.7 Managing change and development in organizations; knowledge management; conflict management and negotiation.

Section (B): 25 Marks

2. Human Resource Practices

- 2.1 Human Resource Management System: Components, functions, and design; HRM and organizational performance; human resource planning—concept, approaches, and objectives; HRP process; job analysis; recruitment and selection; managing workforce diversity.
- 2.2 Human Resource Development Framework: Concept, need, principles of designing HRD; methods of employee training and development; evaluation of training effectiveness.

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पाठ्यक्रम

- 2.3 Employee Empowerment and Capacity Building: Objectives, methods, and processes; career development; succession planning; and managing talent.
- 2.4 Motivation: Concept and theories; motivation through compensation, gain sharing, job redesign and participation.
- 2.5 Performance Evaluation: Criteria and techniques, administering performance evaluation; quality of work life, employee turnover and retention issues.
- 2.6 Employee Commitment and Productivity: Objectives, measurement techniques and issues; team roles at work; employee ethics and integrity; organizational citizenship behaviour; flexible working—job rotation, job sharing, shift-working, family-friendly working, telecommuting.
- 2.7 Contemporary challenges and problems of HRM and labor relations.

Section (C): 25 Marks

3. Financial Economics

- 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 and non-life), risk and return for insurance companies, risk premium, reinsurance.
- 3.2 Different types of financial institutions and their roles in the economy.
- 3.3 Financial Investment Analysis: Capital budgeting, cost of capital, portfolio analysis and selection.
- 3.4 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.

Section (D): 25 Marks

4. Managerial Economics

- 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

नेपाल राष्ट्र बैंक
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पाठ्यक्रम

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 and resource approach to production planning; marginal revenue product and derived demand; marginal cost of inputs and economic rent; and productivity.
- 4.7 Market Regulation: Free market economies and 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, and limitations of market regulation.

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पाठ्यक्रम

Paper III:
Research Methodology, Information Technology, Constitution and Banking Laws

(Section A: 30 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: Types of design—exploratory, descriptive, developmental, explanatory, survey and action research; measurement and scaling— construction of attitude scales; reliability and validity of measurement.
- 1.4 Research Proposal: Purposes; types; structuring the research proposal – contents and formats; evaluating the research proposal.
- 1.5 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: 20 Marks)

2. Sampling and Data Analysis

- 2.1 Sampling: Sampling design; sampling process; types of sampling—probability and non-probability; determining the sample size; sampling and non-sampling errors and the methods of minimizing such errors.
- 2.2 Data Collection: Sources of data, methods of data collection; questionnaire—contents, design and administration; research interviews; direct observation; online research; fieldwork management.
- 2.3 Data Analysis: Preparing and presenting data; summarizing data—graphs and charts; statistical analysis—descriptive and inferential, parametric and non-parametric; analysis of qualitative data.

(Section C: 25 Marks)

3. Information Technology (IT)

- 3.1 Introduction to computer basics and IT; computer operating systems; windows operating system
- 3.2 Application Software: Word processing; spreadsheets & presentation software; economics and managements software.
- 3.3 Networking: LAN, WAN, MAN; internet, intranet and extranet
- 3.4 Utility Software: Memory, trouble and viruses
- 3.5 Database Management System

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पाठ्यक्रम

- 3.6 Information and communication management and web designing
- 3.7 Trouble shooting in IT, computer and networking
- 3.8 Use of IT in banking system, associated risk and control measures
- 3.9 E-governance and IT policy in Nepal
- 3.10 Cyber security and Electronic Transaction Act, 2063

(Section D: 25 Marks)

4. Constitution, Banking Laws and Regulations

- 4.1 Constitution of Nepal - Part 1 to 5 and Schedules
- 4.2 Nepal Rastra Bank Act, 2058
- 4.3 Bank and Financial Institution Act, 2073
- 4.4 Foreign Exchange (Regulation) Act, 2019
- 4.5 Banking Offence and Punishment Act, 2064
- 4.6 Asset (Money) Laundering Prevention Act, 2064
- 4.7 Payment and Settlement Act, 2075
- 4.8 Nepal Rastra Bank Employee Service Bylaws, 2068
- 4.9 Directives and Circulars issued by Nepal Rastra Bank