

लोक सेवा आयोग
नेपाल राष्ट्र बैंक, प्रशासन, अधिकृत तृतीय, सहायक निर्देशक पदको
प्रतियोगितात्मक लिखित परीक्षा
२०७५/११/०९

पत्र : द्वितीय
समय : ४ घण्टा

पूर्णाङ्क : १००

विषय : Economics

प्रत्येक section को उत्तर छुट्टै उत्तरपुस्तिकामा लेख्नुपर्नेछ । अन्यथा उत्तर पुस्तिका रद्द हुनेछ ।

Section 'A'

50 Marks

1. Comparing between the Hicksian and Slutskian approaches to 'substitution effect; with the help of indifference curve diagram, logically give your opinion for the better one. 10
2. Cost Benefit Analysis is carried out during the feasibility study of a project. How the decision about the acceptance or rejection of the project is undertaken based on this tool? Discuss. 10
3. How are the price and output determined under monopoly market in short run? is monopoly price always higher than monopolistic price? Justify. 7 + 3 = 10
4. Discuss the various socio – economic factors responsible for widening economic disparity in Nepal. How do we know the widening economic disparity? Write down 10
5. Analyze the recent trends and compositions of foreign aid in Nepal and also enumerate the major issues and challenges facing the economy to productively utilize the foreign aid in Nepal. 10

Section 'B'

50 Marks

6. Critically examine the rational and adaptive expectation theory of consumer behaviour. 5 + 5 = 10
7. Distinguish between 'high powered money' and 'money multiplier'. Define the concept of money supply and also identify the factors affecting money supply. 10
8. Discuss the major determinants of Foreign Direct Investment (FDI). Also, explain the prospects of FDI taking into consideration the current economic scenario of Nepal. 6 + 4 = 10
9. Discuss the prime features of Harrod – Domar model of growth theory. In what way is this theory superior to Solow –Swan theory of growth model? Justify. 10
10. Explain the absorption theory of balance of payment. How can this theory be materialized to improve the position of balance of payment of Nepal? Elucidate. 10



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२०७५/११/१०

पत्र : तृतीय
समय : ४ घण्टा

पूर्णाङ्क : १००

विषय : Management

प्रत्येक section को उत्तर छुट्टाछुट्टै उत्तरपुस्तिकामा लेख्नुपर्नेछ । अन्यथा उत्तर पुस्तिका रद्द हुनेछ ।

Section 'A'

50 Marks

1. Discuss about fundamental principles of management that are essential for effective functioning of an organization. What determines the use of these principles in an ongoing organization? Explain. $5 + 5 = 10$
2. Why should financial institutions have their corporate strategy? Describe in brief process of corporate strategy formulation. To what extent Nepalese banks are following banks are following such a process? Discuss. $3 + 4 + 3 = 10$
3. What are the major determinators of an organizational design? How do they affect the design of an organization? Describe the various structural options/forms for designing an organization. $3 + 3 + 4 = 10$
4. On - site methods of employee training and development are often neglected as a process and strategy of developing human resources in Nepalese organization. Why these methods are important for developing employee capacity and performance? Which on - site methods would you prescribe for a bank? Why? $4 + 3 + 3 = 10$
5. Nobody debates on the necessity of good labour relations in any organization. But the labour relations is not so amicable in many organizations of Nepal. Discuss the requisites of good labour relations and suggest measures to improve it in those organizations. $5 + 5 = 10$

Section 'B'

50 Marks

6. Why would be necessary to analyze various financial statement? Which kinds of financial performance of a bank would be most critical? Which ratios and their analysis help to measure those kinds of financial performance? Explain with examples. $3 + 3 + 4 = 10$
7. According to Nepal Rastra Bank Act, 2058, what are the objectives of the establishment of Nepal Rastra Bank? Also, shed light on the functions, duties and powers of the bank to achieve the objectives of the bank. How well you think NRB is performing its roles as mandated by the act? Justify your argument. $2 + 4 + 4 = 10$
8. Describe the concept of certainty and uncertainty in decision analysis. Present a model of analyzing decision problem and explain its functionality. How does the time perspective affect decision analysis? Explain. $3 + 4 + 3 = 10$
9. What factors explain the expansion of an enterprise? Discuss the various strategies available for economic expansion of an enterprise by giving appropriate examples. $4 + 6 = 10$
10. Show your familiarity with the various types of financial institutions that are in operation in Nepal. What are their respective roles in the Nepalese economy? How well are they performing their roles? Analyze. $3 + 3 + 4 = 10$

□□□

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प्रतियोगितात्मक लिखित परीक्षा
२०७५/११/११

पत्र : चतुर्थ
समय : ३ घण्टा

पूर्णाङ्क : १००

विषय : Research Methodology and information and Communication Technology

प्रत्येक section को उत्तर छुट्टाछुट्टै उत्तरपुस्तिकामा लेख्नुपर्नेछ। अन्यथा उत्तर पुस्तिका रद्द हनेछ।

Section 'A'

50 Marks

1. What is applied research? How is it different from basic research? Explain the importance of applied research in the field of economics. $3 + 3 + 4 = 10$
2. A topic for scientific research has been given to you as 'Privatization' and industrial performance in Nepal'. On the basis of this topic, prepare: 10
 - a) Statement of problem
 - b) Objectives : general and specific
 - c) Formulates hypothesis
3. What do you mean by Statistical Random Sampling? How does it differ from Stratified Random Sampling? Explain with suitable examples. 10
4. A machine tool operator thinks that fumes emitted in the workshop are instrumental in the low efficiency of the operators. she would like to prove this to her supervisor through a research study. $2 \times 5 = 10$
 - a) Would this be a causal or correlational study? Why?
 - b) Is this an exploratory, descriptive or hypothesis testing (analytical and predictive) study? Why?
 - c) What should be the study? Field, lab experiment or field experiment? Why?
 - d) What would be the unit of analysis? Why?
 - e) Would it be cross sectional or longitudinal study? Why?
5. What will be the major bases of your evaluation if you are asked to evaluated a research proposal? Clarify your answer. 10
6. What is an Operating System? Explain the functions of Operating System. $1 + 4 = 5$
7. What are the basic applications of Spredsheat Package? Explain. 5
8. What is computer networking? Compare between LAN and WAN. 5
9. What are viruses? By which means, viruses are transmitted to computers. Describe different types of varuses. $1 + 1 + 3 = 5$
10. Highlight the important features of Electronic Transaction ACT, 2063. 5



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KEY [B]

पत्र प्रथम

समय : १ घण्टा

पूर्णाङ्क: १००

विषय : Economic and Managerial Aptitude Test

उत्तरपुस्तिकामा प्रश्नपत्रको KEY अनिवार्य रूपले उल्लेख गर्नुपर्नेछ । उल्लेख नगरेमा उत्तरपुस्तिका रद्द हुनेछ । परीक्षामा Calculator, mobile प्रयोग गर्न पाइनेछैन ।

Multiple Choice

100 × 1 = 100 Marks

- Who was the first person who got Nobel Prize in economics?
A) Adam Smith B) Ragnar Frisch C) Amartya Sen D) None of the above
- Which of the formula is used to calculate Gross Domestic Product (GDP)?
A) $Y = C + I + B + X$ B) $Y = C + I + G + X$
C) $Y = B + G + I + X$ D) None of the above
- Which of the following is multilateral development partner agency?
A) JICA B) WB C) USAID D) None of the above
- Which of the following tax was not replaced by value added Tax in Nepal?
A) Contract tax B) Air flight tax C) Entertainment tax D) Sales tax
- How much stake of Nepal Stock Exchange limited is being currently held by Nepal Rastra Bank?
A) 44% B) 50% C) 30% D) 34%
- Market where debt and stocks are traded and maturity period is more than a year is classified as
A) Short term markets B) counter markets
C) capital markets D) long term markets
- Workers' remittances belong in which heading of balance of payments?
A) balance on goods B) services net
C) transfer net D) income net
- Nepalese commercial bank started different schemes for the upliftment of fanatically weak society (such as priority sector credit, SMEs, Intensive Banking, Educated unemployed loan, production credit for rural women) called as social banking (priority sector credit). When was this program initiated?
A) 2031 BS B) 2030 BS C) 2038 BS D) 2045 BS
- As per the Monetary Policy 075/76, what is the CRR for commercial bank of Nepal?
A) 4% B) 5% C) 6% D) 7%
- The liabilities of a commercial bank is
A) Time deposits, Security holdings and demand deposits
B) Time deposits, demand deposits and advances from the central bank
C) Security holdings and advances from the central bank
D) Time deposits and demand deposits

11. Cash flow statement is governed by
- A) mercantile system of accounting B) cash system of accounting
 C) single entry system of accounting D) double entry system of accounting
12. Group of dealers and brokers in financial institutions also include
- A) money and security brokers B) capital brokers
 C) mortgage brokers D) expansionary brokers
13. Markets in which new securities are issued by organization to raise funds are called
- A) primary markets B) secondary markets
 C) gross markets D) proceeds markets
14. Deferred credits will appear on the balance sheet with the
- A) assets B) liabilities C) owner's equity D) none of the above
15. Which of the following rate is decided by the market condition and not by Nepal Rastra Bank?
- A) Inflation rate B) CRR C) SLR D) Bank rate
16. How many types of Government Bonds and Treasury Bills are in existence at present in Nepal?
- A) 4 B) 5 C) 6 D) 7
17. When the first ATM service was started in the Nepalese Banking system?
- A) 2060 BS B) 2061 BS C) 2062 BS D) 2063 BS
18. What is the full form of ESAF?
- A) Efficient Structural Adjustment facility B) Enhanced Structural Adjustment Facility
 C) Extended Structural Adjustment Facility D) External Structural Adjustment facility
19. As per the provision of Banking Offence and punishment Act, what is the maximum amount of offence and imprisonment period?
- A) Above Rs. 5 million and 3-5 years B) Above Rs. 10 million and 3.5 years
 C) Above Rs. 15 million and 3-5 years D) Above Rs. 20 million and 3.5 years
20. When the Foreign Exchange Regulation Act was enacted in Nepal?
- A) 1961 B) 1962 C) 1963 D) 1964
21. How many members are there in the Board of Directors of Nepal Rastra Bank?
- A) 4 B) 5 C) 6 D) 7
22. Basel Committee is
- A) established by G-10 Central Bank Governors at the end of 1974
 B) established by G-20 Central Bank Governors at the end of 1984
 C) established by G-7 Central Bank Governors at the end of 1990
 D) none of the above
23. What is called "Blue Chips"?
- A) companies run by large and prestigious houses
 B) a company whose share always provide profit return
 C) multinational company giving profit
 D) company listed in foreign stock exchange

24. All commercial banks are required to lend in priority sector credit
- minimum 25 pc of the total credit portfolio
 - 15 to 20 pc of the total credit portfolio
 - minimum 25 pc of the total deposit portfolio
 - minimum 25 pc of the total liabilities
25. Solvency Ratio measures a company's ability to meet its.... obligations.
- short term financial
 - long term financial
 - debt
 - total financial
26. NRN can open foreign currency deposit account except.
- US Dollar account
 - Indian currency account
 - Australian Dollar account
 - Chinese yuan
27. Who was the second governor of Nepal Rastra Bank?
- Pradyumna Lal Rajbhandari
 - Yadav Prasad Pant
 - Laxminath Gautam
 - Bhesh Bahadur Thapa
28. Which of the following items could be accounted for as an expense?
- Repayment of a bank loan
 - Dividends to stockholders
 - The purchase of land
 - Payment of the current period's rent
29. Higher the ratio, the more favorable it is, doesn't stand true for
- Operating ratio
 - Liquidity ratio
 - Net profit ratio
 - Stock turnover ratio
30. Which of the following assets is considered as a quick asset?
- total assets
 - cash
 - total current assets
 - inventory
31. A ratio that compares investor's and creditors' stake in a company is known as
- Debt ratio
 - Debt to equity ratio
 - Equity ratio
 - Investor to creditor ratio
32. A fall in interest rate is likely to
- increase aggregate demand
 - increase savings
 - decrease consumption
 - decrease exports
33. The Monetary Policy issued by NRB for the year 2018/19 has fixed the bank rate applied for the purpose of lender of last resort (LOLR) as
- 5 percent
 - 6 percent
 - 7 percent
 - 9 percent
34. Which one of the following is not under the regulation of Nepal Rastra Bank?
- Citizen Investment Trust
 - Infrastructure Development Bank
 - Laghu Bitta Bittyta Sanstha
 - Finance Companies
35. Which of the following terms is NFRS related to?
- Accounting and Auditing
 - C/D Ratio
 - Interest Corridor
 - Base Rate
36. In a group of 20 people, 5 speak Newari only and 8 speak Maithili only. How many people speak both newari and Maithili?
- 15
 - 13
 - 12
 - 7

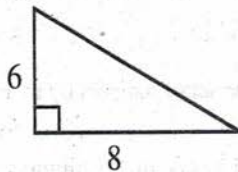
37. The relation $-7 \leq 2x + 5 \leq 7$ is equivalent to
- A) $-6 < x < 1$ B) $3 < x < 4$ C) $3 < x < 1$ D) $-\frac{1}{3} < x < 7$
38. Let a binary operation is defined on the set of integers by $m \cdot n = m^2 - nn$ find $m \cdot n$ if $m = z$ and $n = -5$
- A) -6 B) 11 C) 14 D) 12
39. If Mohan copied out a 6,000 word essay in 80 minutes, how many words can he copy out in 6 hours?
- A) 450 words B) 27,000 words C) 18,000 words D) 36,000 words
40. If the ratio of the cost price and the selling price is 4:5, then the profit percent age is
- A) 10% B) 20% C) 25% D) 30%
41. If $y = e^{ax+b}$ then $\frac{d^2y}{dx^2}(0)$ is equal to
- A) aeb B) eb C) a²eb D) none of the above
42. With usual functional relationship, if $f(x) = x + 1$, then the value of $f(a + 2) - f(a)$ is
- A) 2 B) 3 C) 4 D) 10
43. Gopal and Ram are going to attend an interview for a post in the same level. The probability of Gopal's selection is $\frac{1}{7}$ and that of Ram's selection is $\frac{14}{15}$. What is the probability of Gopal's selection is $\frac{1}{7}$ and that Ram's selection is $\frac{14}{15}$. What is the probability that both will be selected?
- A) $\frac{29}{105}$ B) $\frac{15}{98}$ C) $\frac{13}{14}$ D) $\frac{2}{15}$
44. If the number of diagonals of a polygon is 90, then the number of its sides are
- A) 12 B) 14 C) 15 D) 45
45. Given the following pay table.

Alternative	State of Nature			Row Maximum	Row minimum
	S ₁	S ₂	S ₃		
A	500	500	500	500	500
B	300	550	550	550	300
C	100	350	600	600	100

According to Maximax criterion, the decision makers select alternative.

- A) A B) B C) C D) either A or B
46. If the population is divided into a number of homogeneous groups and a sample of item is selected from each of homogeneous groups using simple random sampling, then this method of selecting a sample is called
- A) systematic sampling B) stratified sampling
C) judgment sampling D) Cluster sampling
47. If 'n' is an odd integer, which one of the following is an even integer?
- A) n³ B) $\frac{2n}{3}$ C) 2n + 3 D) n(n + 3)
48. The value of $\begin{vmatrix} a-b & 2a \\ -2b & a-b \end{vmatrix}$ is equal to
- A) a + b B) a - b C) (a - b)² D) (a + b)²

49. What is the area of the given right angled triangle?



- A) 10 B) 18 C) 24 D) 28
50. Let α and β are two roots of the quadratic equation $ax^2 + bx + c = 0$, The roots are real and unequal when,
- A) $b^2 - 4ac = 0$ B) $b^2 - 4ac > 0$ C) $b^2 - 4ac < 0$ D) $b^2 - 4ac = a^2$
51. Find the derivative of $\sqrt{2-3x}$
- A) $\frac{-3}{2\sqrt{2-3x}}$ B) $\frac{3}{2-3x}$ C) $\frac{2}{3}\sqrt{2-3x}$ D) $\frac{1}{2}\sqrt{2-3x}$
52. Find the equation of the circle with centre (4,5) and radius 3,
- A) $x^2 + y^2 - 12x - 12y = 4$ B) $x^2 + y^2 - 8x + 3y = 24$
C) $x^2 + y^2 - 3x + 4y = 9$ D) $x^2 + y^2 - 8x - 10y + 32 = 0$
53. If the correlation coefficient is $r = 0.5$, then the coefficient of determination is
- A) 0.707 B) 0.25 C) 1.00 D) 2.50
54. The standard deviation of the first 10 natural numbers in
- A) 2.87 B) $\sqrt{2}$ C) 8.25 D) $\sqrt{2.87}$
55. Quota sampling, judgment sampling and convenience sampling are classified as types of
- A) random sampling B) direct sampling
C) non-random sampling D) indirect sampling
56. What is minimum temperature of Sun?
- A) $10,000^\circ\text{F}$ B) $11,000^\circ\text{F}$ C) $5,000^\circ\text{F}$ D) $15,000^\circ\text{F}$
57. Read the statements and choose the correct answer given below.
- A) Gurja mountain is situated in Myagdi district
B) "Yogamaya" book is written by Shusila Karki
C) Digital Nepal Conference was organized on 3rd August 2018
- A) a and b are correct but c is incorrect B) a and c are correct but b is incorrect
C) b and c are correct but a is incorrect D) a, b and c all are correct
58. Which country has recently launched experimental quantum communication satellite?
- A) Japan B) Singapore C) India D) China
59. In which country among the following the highest numbers of Nepali workers had gone for employment in Fiscal Year 2073-74?
- A) Saudi Arab B) Kuwait C) Qatar D) Malaysia
60. What is meant by Misery Index?
- A) Higher tax rate causes revenue to fall in a country
B) Inequality of income distribution within a country
C) Inflation and unemployment rate of a country
D) Imbalance of export and import of a country

61. What was the estimated inflation rate for the Fiscal Year 2074-75?
 A) 9% B) 7% C) 5% D) None of the above
62. Budget of current Fiscal Year of Nepal aims to create Fresh jobs in market.
 A) 5,00,000 B) 50,000 C) 4,00,000 D) 2,00,000
63. The head office of Global Centre for Cyber Security' is situated in
 A) USA B) Dubai C) Switzerland D) Japan
64. What does Bounty refer to in WTO?
 A) Grant to least developing countries B) Grant to farmers
 C) Grant to the local government D) Grant to the native industries
65. Which planet do/does not have own satellites?
 A) Jupiter B) Mercury and Venus
 C) Earth D) Saturn
66. Which one of the following subject is related to address by the Prime Minister of Nepal in World Economic Forum, 2019 at Davos?
 A) Peace Transformation in Nepal
 B) Economic Prosperity and Happy Nepali
 C) Strategic Outlook on South Asia
 D) Upliftment of Nepal towards developed economy
67. What does SWIFT stands for?
 A) Society for Worldwide International Financial Transaction
 B) Society for Worldwide International Financial Transaction
 C) Society for Worldwide Intra-national Financial Transaction
 D) Society for World Financial Transaction
68. According to the area of provinces of Nepal, Which province is the smallest?
 A) Province 1 B) Province 2 C) Karnali D) Far Western
69. Which mountain of Nepal is also called as "Ladies Peak"?
 A) Amadablam B) Kanchanjungha C) Manaslu D) Cho Oyu
70. Name the program which use graphics software to help produce effective 2D and 3D designs.
 A) CAD B) Content Free Software C) Backup D) Cell
72. What is the web page that appears and your browser use when it opens up?
 A) ISP B) Website C) Browser D) Home page
73. The shortcut key for filter in MS. Excel is
 A) Ctrl + Shift + L B) Ctrl + Alt + F C) Ctrl + Alt + F D) Ctrl + Shift + F
74. Which measure is used for determining average annual percent increase in sales from one period to another?
 A) Arithmetic mean B) Median C) Mode D) Geometric mean
75. Web pages starts with which of the following tag?
 A) B) <HTML> C) <Body> D) <Titles>

76. Which rate is being currently used as the operating target of the Interest Rate Corridor (IRC) system?
- The simple interbank rate
 - The average base rate of commercial bank
 - The weighted average interbank rate
 - The rate offered by commercial on open market operation committee
77. Which of the following is not true?
- On a linear demand curve, all the five forms of elasticity can be depicted
 - If two demand curves are linear and intersecting each other, then coefficient of elasticity would be same on different demand curves at the point of intersection
 - If two demand curves are linear and parallel to each other then at a particular price the coefficient of elasticity would be different on different demand curves
 - The price elasticity of demand is expressed in terms of relative not absolute, changes in price and quantity demanded
78. As per the Inter-state Fiscal Management Act, 2017 which types of revenue collected by central government should be divided among Central, Province and Local level?
- Personal Income Tax and VAT
 - House Rent Tax and VAT
 - Income Tax and Excise duty
 - Excise duty and VAT collected from domestic products
79. Which agency has been granted for the operation of payment gateway for the operation of Digital Payment?
- Financial Comptroller General Office
 - Nepal Rastra Bank
 - Inland Revenue Department
 - Nepal Clearing House Limited
80. Out of different types of grant which type of grant is not being provisioned for provinces and local level governments as per constitution?
- Project Grant
 - Equalization Grant
 - Counterpart Grant
 - Conditional Grant
81. What is the concept of EPCT model on developing projects?
- Engineering, Procurement, Construction and Financing
 - Engineering, Placement, Construction and Financing
 - Engineering, Placement, Commencement and Financing
 - Engineering Procurement, Completion and Financing
82. How many Industrial Villages are going to be established in each province, as per the Budget speech of FY 2018/19?
- 20
 - 30
 - 40
 - 50
83. The ratio of Price Index Number of a chosen year to the Price Index Number (PIN) of the base year is
- Per Capita Income
 - GDP Growth Rate
 - GNP Deflator
 - Real GDP

84. How much total expenditure is anticipated by Federal Government through Budget for the FY 2018/19?
 A) Rs. 1314.15 Billion
 B) Rs. 1414.15 Billion
 C) Rs. 1315.16 Billion
 D) Rs. 1316.15 Billion
85. What is the concept of ICP?
 A) Immediate checkpoint for disaster
 B) Integrated checkpoint for customs Facilitation
 C) Inclusive checkpoint for trade
 D) Integrated control point for narcotic drugs
86. A tariff
 A) increases the volume of trade
 B) reduces the volume of trade
 C) has no effect on volume of trade
 D) all of the above
87. As per CBS report, what is the actual GDP growth rate of Nepal for FY 2074-75?
 A) 6.2% B) 6.3% C) 6.4% D) None of the above
88. Dumping refers to
 A) buying goods at low prices abroad and selling at higher prices locally
 B) expensive goods selling for low prices
 C) reducing tariffs
 D) Sales of goods abroad at a low price below their cost and price in home market.
89. What is the contribution of Gandaki Province in National GDP for Fiscal Year 2074-75?
 A) 10.5% B) 11.5% C) 12.5% D) 13.5%
90. "Nepal Rastra Bank Can Circulate Directives for A, B, C and D Class Financial Institution for Sound Financial System." This provision is mentioned in Nepal Rastra Bank Act, 2058
 A) Clause 78 B) Clause 79 C) Clause 80 D) Clause 81
91. Nepal Government's Revenue growth rate for Fiscal Year 2074/76 is determined by
 A) 19.2% B) 19.4% C) 19.6% D) 19.8%
92. Per annum refinance rate for sick industry for the Fiscal Year 2075/76 is determined by
 A) 1% B) 2% C) 3% D) 4%
93. The Purchasing Power Parity (PPP) theory of Exchange Rate was first propounded by
 A) SE Thomas B) Gustav Cassel C) Richardson D) JB Say
94. Which of the following law allows foreign investment and technology in Nepal?
 A) Foreign Investment and Technology Transfer Act, 2049
 B) Industrial Enterprises Act, 2073
 C) Income Tax Act, 2058
 D) None of the above
95. What is the full form of BIPPA?
 A) Bilateral Investment Protection and Promotion Agreement
 B) Bilateral Investment Provision and Promotion Agreement
 C) Bilateral Interest Protection and Promotion Agreement
 D) None of the above

96. Which of the following trade policy limits specified quantity of goods to be imported at one tariff rate?
A) Import tariff B) Quota C) Specific tariff D) None of the above
97. The Balance of Payment (BoP) equals
A) the difference between household spending and income
B) the difference between government spending and income
C) a measure of the value of economic transactions between residents of a country and the rest of the world
D) the difference between inflation and unemployment
98. Which of the following exchange rate –Nepal has adopted with India?
A) Floating exchange rate B) Pegged exchange rate
C) Both A and B D) None of the above
99. When the first five year development plan was started in Nepal?
A) 1954 AD B) 1955 AD C) 1956 AD D) 1960 AD
100. Which of the following does not belong to factor pricing?
A) Wages B) Rent C) Inflation D) Interest

