

लोक सेवा आयोग
कृषि विकास बैंक लिमिटेड, प्रशासन, सातौं, अधिकृत तृतीय, व्यवसाय अधिकृत पदको
प्रतियोगितात्मक लिखित परीक्षा
२०७४/१५/१६

KEY [A]

पत्र : प्रथम

समय : २ घण्टा ३० मिनेट

पूर्णाङ्क : १००

विषय : कानूनी संरचना, समष्टिगत आर्थिक स्थिति तथा वातावरण र कृषि विकास बैंक

उत्तरपुस्तिकामा प्रश्नपत्रको KEY अनिवार्य रूपले उल्लेख गर्नुपर्नेछ । उल्लेख नगरेमा उत्तरपुस्तिका रद्द हुनेछ । परीक्षामा calculator, mobile प्रयोग गर्न पाइनेछैन । प्रत्येक खण्डको उत्तर छुट्टै छुट्टै उत्तरपुस्तिकामा लेख्नुपर्नेछ । अन्यथा उत्तरपुस्तिका रद्द हुनेछ । परीक्षाको माध्यम भाषा नेपाली वा अंग्रेजी मध्ये कुनै एक माध्यम हुनेछ ।

Section : (A) Objective

Multiple Choices

20 × 1 = 20 Marks

- The House of Representatives of Nepal shall consist of
A) 280 members B) 270 members C) 275 members D) 285 members
- Who is the author of "Nepal The Kingdom of Himalayas"?
A) Daniel Wright B) Toni Hagen C) Kirkpatrick D) Aung San Suu Kyi
- What is the minimum paid up capital requirement for establishing a Credit Rating Agency in Nepal?
A) One crore B) Two crore C) Five crore D) Ten crore
- How many projects are identified as National Pride?
A) 21 B) 32 C) 37 D) 40
- Where is Timburbote Martyers Park?
A) Solukhumbu B) Khotang C) Morang D) Gorkha
- Machine Readable Passport (MRP) distribution started in Nepal from
A) 2067 Paush 11 B) 2067 Magh 20 C) 2068 Falgun 11 D) 2068 Baisakh 20
- Which amount is the Nepal's annual Budget of FY 2074/75?
A) 12, 78, 99, 48, 55 Thousand B) 12, 78, 97, 48, 55 Thousand
C) 12, 79, 87, 45, 50 Thousand D) 12, 79, 78, 84, 50 Thousand
- Which article of Constitution of Nepal has fixed the annual budget in Jestha 15?
A) 119 B) 117 C) 114 D) 111
- What is self-employment expected target of Financial Year 2074/75 in number according Budget Speech of FY 2074/75?
A) 100 Thousand B) 95 Thousand C) 90 Thousand D) 85 Thousand
- The economy in which there is co-existence of public and private sectors is
A) Directed economy B) Capitalism C) Mixed economy D) Oligopoly
- Fourteenth periodic plan has targeted average economic growth rate of percent in next three year,
A) 6 B) 6.5 C) 7.2 D) 7.4
- Nepal has secured a score of in Human Development Index in 2015.
A) 0.508 B) 0.580 C) 0.558 D) 0.855

13. When Securities Board of Nepal (SEBON) was established?
A) June 7, 1993 B) July 7, 1993 C) June 7, 1994 D) July 7, 1994
14. is the lowest valley of the world which lies in Nepal.
A) Kathmandu valley B) Pokhara valley C) Arun valley D) Kechana valley
15. The first South Asian Games hosted by
A) India B) Nepal C) Bhutan D) Bangladesh
16. The Monetary Policy 2017/18 projected the growth of domestic credit at
A) 28.8 percent B) 27.8 percent C) 26.8 percent D) 25.0 percent
17. What is the full form of PIN?
A) Personal Index Number B) Postal Index Number
C) Personal Identification Number D) Personal Inquiry Number
18. Financial institutions have been divided into categories
A) 3 B) 4 C) 5 D) 6
19. Who was the first governor of Nepal Rastra Bank?
A) Kulashekhar Sharma B) Himalaya Shamsher
C) Yadhav Prasad Panta D) Satendrapyara Shrestha
20. When was Nepal become the member of International Monetary fund (IMF) ?
A) 2017/5/21/ B.S B) 2018/5/21 B.S. C) 2020/6/22 B.S. D) 2024/5/25 B.S.

Section: (B) Subjective

30 Marks

1. Enlist the major problems for modernization of banking sector with justifications. 5
2. What is liberalization? What is the impact of liberalization on Nepalese economy? 5
3. Write down about the positive and negative impacts in the financial sector after Nepal's membership in WTO. 5
4. How does capital market contribute to economic development of Nepal? 5
5. What are the main issues of financial sector reform in these days? 5
6. Clarify about National Income Accounting 5

Section : C

25 Marks

7. What kinds of banking business can a co-operative carry out as per Co-operative Act, 2048? 5
8. Which organizations or entities are entitled to enjoy exemption from income tax as per Income Tax Act, 2058? 5
9. Briefly explain the Bonus distribution system of Nepalese financial institution according to Bonus Act, 2030? 5
10. What are the major amendments in the Bank and Financial Institution Act, 2063? 5
11. What are the guidelines for obtaining loan against promoter's share? Explain. 5

Section : D

25 Marks

12. Banking business has become much more competitive than before. Discuss the quality service initiatives taken by Agricultural Development Bank to win over the customers. 5
13. What role ADBL has played in agricultural financing in Nepal? Explain. 5
14. Describe briefly the Investment Policy of ADBL as guided by the Unified Directives of NRB focused on 'Held to Maturity'. 5
15. Identify the role of ADBL in the implementation of Agricultural Development Strategy of Nepal focusing on agricultural enterprises. 10



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प्रतियोगितात्मक लिखित परीक्षा
२०७४।०५।१७

पत्र : द्वितीय

समय : ३ घण्टा

पूर्णाङ्क : १००

विषय : सेवा सम्बन्धी

प्रत्येक Section को उत्तर छुट्टाछुट्टै उत्तरपुस्तिकामा लेख्नुपर्नेछ। अन्यथा उत्तरपुस्तिका रद्द हुनेछ। परीक्षाको माध्यम भाषा नेपाली वा अंग्रेजी मध्ये कुनै एक माध्यम हुनेछ।

Section: A

7 × 10 = 70 Marks

1. Define leadership. What do you know about the leadership role in the management? Why is leadership important in the organization? Give arguments. 10
2. What is Internet Banking? What are the benefits of Internet Banking for the clients and the banks? Discuss. 10
3. What do you understand by service marketing? What factors need to be considered for financial service marketing? Explain. 10
4. What is KYC in the context of banking? Why the regulatory body has attached much importance to KYC? Is KYC necessary for preventing terrorism funding? Discuss. 10
5. Discuss the significance of CAMELS in strengthening financial situation of a financial institution. 10
6. What complications do you visualize while managing human resources in public sector organization like Agricultural Development Bank? 10
7. How the projects in public and private sectors organizations are developed, particularly the donors largely funded in the public sector organizations? In a donor funded project formulation, who is the decision maker? Present your views with justifications. 10

Section: B

2 × 15 = 30 Marks

8. The global banking system is flooded with new financial instruments such as financial derivatives. Even banks in Nepal have been engaged in some forms of financial derivatives. This kind of exposure has raised risks in the operation of the banks. Although this could be helpful to maximize profit in normal times, the same would be devastating in abnormal times. Besides, frequent global shocks are making treasury management a challenging task, particularly for optimizing risk and return. If you were given the responsibility of treasury management, what would be your strategy on it? Logically, give your solution. 15
9. The intense competition, ever increasing technological development, consumers' rising expectations and globalization have made modern banking system really challenging and interesting. Being involved in service sector, its responsibility towards society is comparatively high. In this situation, what improvement do you suggest in the modern banking system? State. 15



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व्यवसाय अधिकृत, अधिकृतस्तर तृतीय श्रेणी (प्र.) पदको खुला तथा समावेशी
२०६७/६/८

पत्र : प्रथम

समय : २ घण्टा ३० मिने

पूर्णाङ्क : १००

विषय : सामान्य ज्ञान

नेपालको भौगोलिक तथा आर्थिक विकासम्बन्धी जानकारी

नोट प्रश्नको उत्तर दिदा नेपाली वा अंग्रेजी माध्यमबाट दिन सकिनेछ। वस्तुगत प्रश्नको उत्तर दिदा बेठीक भएमा प्राप्ताङ्कबाट अंक कट्टा गरिने छैन।

खण्ड (क)

तलका वस्तुगत प्रश्नकोहरूको उत्तर दिनुहोस् :

१ × २० = २०

१. WTO को पूर्णरूप के हो ?
२. लेखापरीक्षण गरिएका विवरणहरू तुलनायोग्य बनाउन लागू गरिएको IFRS को पूर्णरूप के हो ?
३. एक गाउँ एक उत्पादन कार्यक्रमन्तर्गत नुवाकोटमा कुन कार्यक्रम सञ्चालित छ ?
४. Blue chip share भन्नाले कस्तो सेयरलाई जनाउँछ ?
५. फुलाइट डाटा रेकर्डलाई के नमले बुझिन्छ ?
६. PRSP को पूर्णरूप के हो ?
७. नेपालले कालम्बो योजना (Colombo plans) को सदस्यता कहिले प्राप्त गरेको हो ?
८. Privatization (निजीकरण) लाई अर्कोकुन नामले चिनिन्छ ?
९. कृषि बैंक लिमिटेड को साधारण सेयर पूँजीमा सरकारी स्वामित्व कति प्रतिशत हरको छ ?
१०. नेपालमा विकास क्षेत्र (Development region) को अवधारणा कुन आवधिक योजनादेखि ल्याएको हो ?
११. अति गरिब (Ultra poor) भन्नाले कस्तो अवस्थालाई बुझाउँछ ?
१२. पछिल्लो त्रिवर्षीय अन्तरिम योजनाले नेपाललाई कति वर्षभित्र अतिकम विकसितबाट विकासशील मुलुकका रूपमा रूपान्तरण गर्ने सोच राखेको छ ?
१३. हालसम्म नेपालको कति जिल्ला सडक सञ्चालनमा आवद्ध भइसकेका छन् ?
१४. विदेशस्थित कति स्थानमा नेपालको कूटनैतिक नियोग कार्यरत छन् ?
१५. लघुवित्त र वचत परिचालनमार्फत गरिबी घटाउने महत्त्वपूर्ण योगदान गरेबापत कसलाई शान्तिका लागि नोबेल पुरस्कार दिइएको थियो ?
१६. नेपाल राष्ट्र बैंकको गभर्नरको कार्यकाल कति वर्षको हुने व्यवस्था रहेको छ ?
१७. नेपालमा हालसम्म विभिन्न दरका गरी कति तरी नोटहरू निष्कासन गरी सकिएका छन् ?
११. लामटाङ राष्ट्रिय निकुञ्जको क्षेत्रफल कति छ ?
१९. कृषि विकास बैंक लिमिटेड को सञ्चालक समितिका वर्तमान अध्यक्षको नाम लेख्नुहोस्।
२०. हिमालयदेखि चुरे पहाडसम्म फैलिएको नेपालको सबैभन्दा लामो जिल्ला कुन हो ?

खण्ड (ख)

तलका प्रश्नहरूको छोटो उत्तर दिनुहोस् :

५ × १२ = ६०

1. Define gross domestic product (GDP)? How it is measured?
2. What is Privatization? Describe in short the privatization of public enterprises in Nepal.
3. What is Micro finances? What are the major issues and Challenges of micro financing in Nepal.

4. Describe the process of appointment of external auditor in commercial bank under bank and financial institution act. 2063?
5. What are the major challenges of agriculture finance in Nepal?
6. Tax credit is a beauty of VAT system. Explain.
7. करार ऐनअनुसार करारका पक्षहरूको कस्तो योग्यता हुनुपर्छ ?
8. Critically examine the problems and prospects of Nepalese economy.
9. Critically examine the negative impacts of WTO in the context of Nepal.
10. "Credit management is the process of granting credit to borrowers" Explain.
11. Explain the evolution and development of capital market in Nepal.
12. Explain the growth and opportunities enjoyed by Nepalese banking industry.

खण्ड (ग)

तलका प्रश्नहरूको लामो उत्तर दिनुहोस् :

१० × २ = २०

1. What is a Bank? Explain the major functions of commercial bank registered under the company act. 2063.
2. नेपालको गरिबी निवारण गर्ने रणनीतिक लक्ष्य पूरा गर्न कृषि विकास बैंक लिमिटेड ले खेल्दै आएको भूमिकाको विवेचना गर्दै यसलाई गरिबहरूको वास्तविक बैंकका रूपमा प्रभावकारी पार्न के कस्ता थप प्रयास गर्नुपर्छ भन्ने टान्नुहुन्छ ?

