

लोक सेवा आयोग
नेपाल बैंक लिमिटेड, छैठौं, सहायक प्रबन्धक पदको खुला
प्रतियोगितात्मक लिखित परीक्षा
२०७८/०६/१५

पत्र: प्रथम

समय: ३ घण्टा

पूर्णाङ्क: १००

विषय : Economy, Money and Banking

प्रत्येक खण्डको उत्तर छुट्टै उत्तरपुस्तिकामा लेख्नुपर्नेछ। अन्यथा उत्तरपुस्तिका रद्द हुनेछ।

खण्ड 'क'

५० अङ्क

- नेपालको वर्तमान वित्तीय नीतिको व्याख्या गर्नुहोस्। यसका प्रमुख विशेषताहरूसमेत उल्लेख गर्नुहोस्।
Narrate the current fiscal policy of Nepal. Mention its important features.
- आर्थिक विकास भन्नाले के बुझ्नुहुन्छ ? विकासशील मुलुकहरूको संरचनागत विशेषताहरूको विवेचना गर्नुहोस्। १०
What do you understand by economic development? Explain the structural characteristics of developing countries.
- नेपालको सामाजिक आर्थिक रुपान्तरणका संवाहकहरू केके हुन सक्दछन् ? नेपाल सरकारको १५ औं आवधिक योजनाले लिएको आर्थिक वृद्धि दरको लक्ष्य हासिल गर्न कुनकुन क्षेत्रको लगानीमा प्राथमिकता दिनु पर्ला ? विश्लेषणात्मक उत्तर दिनुहोस्। What will be the potential drivers for socio-economic transformation of Nepal. What would be the government's prioritized sectors of investment to achieve the target of growth rate as envisioned in the 13 periodic plan of Nepal. Explain analytically.
- आर्थिक विकासको सोलो मोडेल (सन् १९५६) को एउटा सबभन्दा आकर्षक १० भनेको पुँजी सञ्चिति कम भएका विकासशील र पुँजी सञ्चिति बढी एका विकसित अर्थतन्त्रहरूबीच आर्थिक विकास सम्मिलन सम्भाव्यताको धारणा हो। सो सिद्धान्त कति व्यवहार-सम्मत छ ? नेपालका सातवटा प्रदेशको अहिलेको फरक आर्थिक अवस्था तिनीहरूबीच यस्तो सम्मिलनको सम्भावनाबारे चर्चा गर्नुहोस्। Concept of possible 'growth convergence' between the economics with low capital stock (developing) and high level of cpatal stock (developed) economic is one of the most important features of the solow Growth Model (1956 Ad). Is convergence a plausible theory? Discuss the possibility of such convergence of growth among the seven province of Nepal given their current level of economic divergence. २०

खण्ड 'ख'

- मुद्रा गुणक प्रकृत्याले कसरी काम गर्दछ ? उपयुक्त उदाहरणसहित व्याख्या गर्नुहोस्। १०
Describe the working of money multiplier process with suitable example.
- बासेल-तीन प्रावधानले प्रस्ताव गरेको पुँजी पर्याप्तता खाकाको व्याख्या गर्नुहोस्। यसले कसरी बासेल-दुई प्रावधानहरूको दौजोमा बैंकहरूको तरलता जोखिम कम गर्न सघाउँछ ? चर्चा गर्नुहोस्। १०
Illustrate the capital adequacy framework proposed by Basel III accord. How can it better reduce the liquidity risk of the banks as contrast to the provision of Basel II? Discuss.
- मुद्रास्फूर्ती भनेको के हो र यसलाई कसरी मापन गरिन्छ ? consumer price index कसरी प्रयोग गरिन्छ ? सक्षिप्तमा उदाहरण सहित उल्लेख गर्नुहोस्। What is inflation and how can it be measured ? How do we use the Consumer Price Index (CPI) Explain in brief with appropriate example. ३ + ३ + ४
- नेपाल राष्ट्र बैंक विदेशी लगानी तथा विदेशी ऋण व्यवस्थापन विनियमावली, २०७८ को सारसंक्षेप के हो ? विदेशी मुद्रा भित्त्याउनुपूर्व राष्ट्र बैंकलाई दिईने लिखित जानकारी र विदेशी मुद्रा भित्त्याएपछि सम्बन्धित बैंक तथा वित्तीय संस्थाले जारी गर्ने प्रमाणपत्रमा केके कुराहरू उल्लेख गरिएका छन् ? प्रकाश पार्नुहोस्। ६ + ७ + ७

Write in brief about Nepal Rastra Bank Foreign Investment and Foreign Loan management Regulation, 2078, and state in details about the different provisions of information to remit foreign currency for the approved foreign investment in Nepal and also the certificate for inflow of foreign currency pertaining to foreign investment by banks and financial institutions.



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पत्र: द्वितीय
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खण्ड 'क'

५० अङ्क

- कुनै संस्थाको जनशक्ति व्यवस्थापनमा कार्यसम्पादन मूल्याङ्कनको महत्वपूर्ण भूमिका हुन्छ। कार्यसम्पादन मूल्याङ्कनका लागि कार्यसम्पादन स्तर मापनको वस्तुगत मापदण्ड तयार गर्दा केके कुरामा ध्यान दिनुपर्छ? छोटकरीमा लेख्नुहोस्। १०
Performance evaluation plays an important role in Human Resource management of an organization. Briefly explain the major aspects to consider while developing objective criteria for performance evaluation.
- नेपालको बैंकिङ क्षेत्रको संस्थागत सुशासनको अवस्थालाई सुधार गर्नका लागि नेपाल बैंकले पहल गरेका कार्यहरूलाई बुझागरूपमा प्रस्तुत गर्नुहोस्। List out the initiatives taken by Nepal Rastra Bank for the improvement of corporate governance status of banking sector of Nepal. १०
- नेपाल बैंक लिमिटेडको यस वर्षको वार्षिक कार्यक्रममा बैंकको सेवाप्रति ग्राहकको सन्तुष्टिबारेमा सर्वेक्षण गर्ने कार्यक्रम रहेको छ। यदि तपाईंलाई सो सर्वेक्षण कार्यको जिम्मा दिइयो भने तथ्यांक संकलन गर्न कुन स्रोत र नमूना ग्राहक छनौट गर्न कुन विधि प्रयोग गर्नुहुन्छ? तपाईंले छनौट गरेको तथ्यांकको स्रोत र नमूना छनौट विधिको सफल र दुर्बल पक्षहरूको बयान गर्नुहोस्।
Nepal Bank Limited's current year program includes conducting the customer satisfaction survey. If you were given this responsibility, Which source of data and which method of sampling would you choose. Also describe the strength and weakness of the chosen Source of data collection and method of sampling. १०
- व्यवस्थापनका कार्यलाई योजना-संगठन-नेतृत्व-नियन्त्रणको प्रारूपमा व्याख्या गर्नुहोस् र यो प्रारूपको अपूर्णताको बारेमा चर्चा गर्नुहोस्। साथै संस्थागत सामाजिक उत्तरदायित्वलाई परिभाषित गर्दै यो अवधारणा उपरोक्त प्रारूपमा कसरी मेल खान्छ? चर्चा गर्नुहोस्। Explain the management functions in planning-organizing controlling framework and discuss the shortcomings Also define the concept of corporate Social responsibility (CSR) and discuss how it fits in the above m framework? १२ + ८

खण्ड 'ख' वित्त

५० अङ्क

- आ.व. २०७५/७६ को तुलनामा आ.व. २०७६/७७ मा नेपाल बैंक लिमिटेडको निक्षेप तथा कर्जा क्रमशः २०.९% र ११.८% ले बृद्धि हुनुका बावजुद संचालन मुनाफा २८% ले घटन पुग्यो। तपाईंको विचारमा के कारणहरूले यस्तो अवस्था आयो र आगामी वर्षहरूमा नाफा बढाउन कस्ता प्रबन्धहरू आवश्यक छन् जस्तो लाग्छ? उल्लेख गर्नुहोस्। १०
Despite the growth in deposit and loan by 20.9% and 11.8% in the FY 2019/20 as compared to FY 2018/19, the operating profit declined by 28% at Nepal Bank Limited. In your opinion, what factors led to such situation and what measures might be necessary to raise the profit figures in the subsequent years? Mention.
- प्रत्याभूतिहरूको पोर्टफोलियो निर्माणले कसरी जोखिम कम गर्दछ? उपयुक्त उदाहरणसहित व्याख्या गर्नुहोस्।
How does construction of portfolio of securities minimize risk? Explain with suitable examples.
- विश्व व्यापार संगठनको उद्देश्यका बारेमा प्रकाश पार्दै नेपालजस्तो मुलुकले यसको सदस्यताबाट के लाभ लिन सक्दछन्? चर्चा गर्नुहोस्। State the objectives of World Trade Organization (WTO) and discuss what are the benefits that the country like Nepal can take from the membership of WTO.
- क्यापिटल बजेटिङको मुख्य प्रयोजन के हो? पैजीगत लगानी मूल्यांकन गदा अपनाइने मुख्य तरिकाहरूको उदाहरणसहित व्याख्या गर्नुहोस्। What is the main purpose of the capital budgeting? Explain the to of capital investment appraisals with examples.



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पत्र : प्रथम

समय : ३ घण्टा

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प्रत्येक खण्डको उत्तर छुट्टाछुट्टै उत्तरपुस्तिकामा लेख्नुपर्नेछ। अन्यथा उत्तरपुस्तिका रद्द हुनेछ।

Section 'A'

50 Marks

१. कुल गार्हस्थ्य उत्पादन भन्नाले के बुझ्नुहुन्छ ? नेपाल जस्तो मुलुकका लागि कुल गार्हस्थ्य उत्पादन मापनको कुन तरीका बढी उपयुक्त हुन्छ ? नेपालमा जि.डि.पी. गणनाका चुनौती उल्लेख गर्नुहोस्। २ + ४ + ४ = १०
- What do you understand by Gross Domestic Product (GDP) ? Which method of Measurement of Gross Domestic Product is appropriate for a country like Nepal ? Elaborate the Challenges of GDP computation in Nepal. 2 + 4 + 4 = 10
२. नेपालले संघीय प्रणाली अपनाएपछि विकासका के कस्ता मुख्य चुनौती र अवसर रहेका छन् ? के वर्तमान सरकारले लिएको विकास नीतिले चुनौती सामना गर्दै सृजित अवसरहरूबाट लाभ दिलाउन सक्ला ? चर्चा गर्नुहोस् ५ + ५ = १०
- What are the major challenges and opportunities of development after Nepal adopted federal system ? Can the development policies taken by current government generate benefits from the opportunities created through mitigating challenges ? Discuss 5 + 5 = 10
३. नेपालको आ.व. २०७६।७७ को मौद्रिक नीतिमा वित्तीय क्षेत्र सुदृढीकरणका लागि समावेश गरिएका मुख्य विषयहरूबारे प्रष्ट पार्नुहोस्। Clarify the major elements incorporated in the monetary policy of FY 2076/077 of Nepal for strengthening the financial sector. 10
४. नेपालको पन्ध्रौं योजनाको आधार-पत्रमा मौद्रिक तथा वित्तीय क्षेत्र अन्तर्गत समावेश गरिएको सोच, लक्ष्य, उद्देश्य, रणनीति तथा कार्यनीतिहरू उल्लेख गर्नुहोस्। Mention the vision, aim, objectives, strategies and working strategies incorporated under the monetary and fiscal sector in the approach paper of the Fifteenth plan of Nepal. 20

Section 'B'

50 Marks

५. बैकिङ्ग प्रणालीमा कसरी व्याजदर निर्धारण हुन्छ ? उदाहरसहित व्याख्या गर्नुहोस्। १०
- How is interest rate determined in banking system ? Explain with examples. 10
६. नेपालले किन भारतसँग स्थिर विनिमयदर प्रणाली अपनाएको हो ? तपाईंको विचार प्रस्तुत गर्नुहोस्। १०
- Why has Nepal adopted fixed exchange rate system with India ? Present your opinion. 10
७. मुद्रास्फीतिको अवधारणा र कारणहरू उल्लेख गर्दै रोजगारीको क्षेत्रमा उच्च मुद्रास्फीतिले पार्ने प्रभावको सम्बन्धमा लेख्नुहोस्। 10
- Stating the concept and causes of inflation, write about the impact of high inflation in the employment sector. 5 + 5 = 10
८. लागत-लाभ विश्लेषणका मुख्य चरणहरू के के हुन् ? लागत-लाभ विश्लेषण विधि अन्तर्गत Net Present Value-NPV र Internal Rate of Return-IRR को तुलनात्मक विश्लेषण गर्नुहोस्। ६ + ४ = १०
- What are the major steps of the Cost Benefit Analysis ? Under the Cost Benefit Analysis methods, comparatively analyze the net present value-NPV and internal Rate of Return-IRR 6 + 4 = 10



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२०७५ / १० / १४

पत्र : प्रथम

समय : ३ घण्टा

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प्रत्येक Section को उत्तर छुट्टाछुट्टै उत्तरपुस्तिकामा लेख्नुपर्नेछ। अन्यथा उत्तरपुस्तिका रद्द हुनेछ।

Section: 'A'

50 Marks

1. Identify the increasing trend of trade deficit in Nepal. How can be the trade deficit reduced? Suggest policies to the Government of Nepal. 10
2. What are the objectives of current Monetary Policy? Is it possible to address the present financial market's problems of Nepal? Explain. 5 + 5 = 10
3. How poverty and income inequality are measured? What are the major challenges of poverty alleviation in Nepal? Illustrate. 6 + 4 = 10
4. Explain the various methods of computing national income. What are the major difficulties of computing national income in the context of Nepal? Elaborate. 15 + 5 = 20

Section: 'B'

50 Marks

5. What are the major factors that affect the money supply in Nepal? Explain on the basis of money multiplier theory. 20
6. Describe about the project appraisal techniques. How do you evaluate a project to accept or reject on the basis of IRR and NPV techniques? Describe. 7 + 3 = 10
7. Discuss major provisions of the Foreign Exchange Management Policy of Nepal. 10
8. Explain relationship between inflation and unemployment with the help of Phillips Curve diagram. Also, state the implications of this trade-off between inflation and unemployment to the policy makers in short-term. Write down the limitations regarding this trade-off as well. 8 + 8 + 4 = 20

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२०७५ / १० / १५

पत्र : द्वितीय

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पूर्णाङ्क : १००

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Section: 'A'

50 Marks

1. "Motivation is not just a theoretical concept but the concept of efficiency". How do you justify this statement with context of Nepalese motivational practices? Explain the types of motivation with examples. 5 + 5 = 10
2. Elucidate the concept of "Performance Management (PM)" in the context of Human Resource Management (HRM). What approaches and tools would effectively put the notion of PM in practice in a business entity of PM in practice in a business entity like Nepal Bank Limited? Elaborate. 5 + 5 = 10
3. How can 'TQM' be implemented and how can we measure 'TQM' success? Illustrate with examples any organization's success story of 'TQM' application. 3 + 4 + 3 = 10
4. Prepare SWOT analysis of Nepal Bank Limited. Explain short-term and mid-term strategies based on your analysis. 10 + 10 = 20

Section: 'B'

50 Marks

5. Nepal Bank Limited is approached by XYZ Ltd. to finance its project related to hospitality industry. The total debt applied is for Rs= 70 cores. What tools of capital budgeting can be used to check financial feasibility? List and explain required tools of capital budgeting. Also, explain the importance of capital budgeting. 10
6. What is money market? Explain money market instruments use to stabilize financial sector. 10
7. Briefly examine the contribution of Asian Development Bank in Nepal's socio-economic development. What should Nepal do to maximize the benefits of ADB support? Explain. 5 + 5 = 10
8. Nepal's financial sector has undergone a steady reform process over the last two decades. External development partners such as the World Bank have had their imprint on a number of initiatives that are in place now, such as the commercialization and re-capitalization of NBL, RBB and ADBL and ADBL and re-engineering of NRB. What is your own assessment of these reform interventions? To what extent have these reforms been fruitful for developing a stable yet vibrant financial sector in the country?

Explain the history, accomplishments and new challenges of financial sector reforms in Nepal against above backdrop. 20



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Section: 'A'

60 Marks

1. Clarify the concept of GDP. Discuss the various methods of measuring GDP. Also recommend the appropriate applicable method to measuring GDP in a developing economy like Nepal with justifications. 20
2. How the price and output are determined in a monopolistic competition market in both short and long run? Does oligopoly market prevail in Nepal? Give your argument with justifications. 15 + 5 = 20
3. Discuss the major features of Monetary Policy of Nepal as envisaged by Nepal Rastra Bank for FY 2075/76. Could it resolve the current liquidity crisis that the banking institutions of Nepal are facing? define. 14 + 6 = 20

Section: 'B'

40 Marks

4. Explain the proximate and ultimate determinants of money supply with the help of money multiplier mode.. How far is Nepal Rastra Bank able to control money supply in Nepal? Describe. 15 + 5 = 20
5. Critically examine the merits and demerits of Foreign Exchange Management, Policy. Practices and regulations in Nepal. 20

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लोक सेवा आयोग
नेपाल बैंक लिमिटेड, छैठौं, सहायक प्रबन्धक पदको
प्रतियोगितात्मक लिखित परीक्षा
२०७५ / ०५ / ११

पत्र : द्वितीय

समय : ३ घण्टा

पूर्णाङ्क : १००

विषय : Management and Finance

प्रत्येक प्रश्नको उत्तर छुट्टाछुट्टै उत्तरपुस्तिकामा लेख्नुपर्नेछ। अन्यथा उत्तरपुस्तिका रद्द हुनेछ।

Section: 'A'

60 Marks

1. Highlighting the competitive environments, present a dynamic SWOT analysis for Nepal Bank Limited. 20
2. A major change in the management of Nepalese comprise has been realized in the recruitment of women in their workforce. The glass ceiling in workplace, as it is so called, hasn't broken completely. But it is going away in most respects. Identify five such major changes that has taken place in the management of companies in Nepal in the last two decades. In light of these past changes, changes, what changes do you foresee in the future? 10 + 10 = 20
3. Explain in details the Nepal Rastra Bank directives in relation to be the corporate governance. 20

Section: 'B'

4. Examine the achievements of financial sector reforms in Nepal. What further reforms do you see necessary in the financial sector in Nepal? Logically present your views. 10 + 10 = 20
5. Critically analyze the current investment portfolio of Nepal Bank Limited. What are the basic principles to be considered to make the effective portfolio management in Nepalese Bank and Financial institutions? Explain your answer with suitable examples. 10 + 10 = 20

