लोक सेवा आयोग

राष्ट्रिय वाणिज्य बैंक लिमिटेड, प्रशासन, सूचना प्रविधि, पाँचौं, वरिष्ठ सहायक (सूचना प्रविधि) पदको खुला प्रतियोगितात्मक लिखित परीक्षा

२०८३।०७।१४

पत्र : प्रथम | **पूर्णाङ्क : १००**

समय : २ घण्टा

विषय : Information Technology and Management, Banking and Organizational Management

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

Subjective

Time: 1 hr 15 mins
Marks: 50

Section "A" — 25 Marks

1. What is Non-Bank Financial Institutions (NBFIs)? Explain their role in the Nepali economy.

2+3=5

2. Explain how digital technologies can improve KYC processes while managing associated risks.

5

3. Identify any four acts that may constitute banking offences as per Banking Offence and Punishment Act, 2064. Also, mention important responsibilities of a bank employee in preventing banking offences.

1+4=5

4. What are the main criteria set by Nepal Rastra Bank Unified Directives for classification of loans into different categories? Explain the relationship between loan classification and loan loss provisioning with reference to Nepal Rastra Bank Unified Directives.

6+4=10

Section "B" — 25 Marks

5. Define job motivation. Describe why monetary incentives may alone fail to improve employee performance.

2+3=5

6. Briefly highlight the provisions related to "Work Permit" in Labour Act, 2074.

5

7. What is internal control? Highlight the importance of internal audit in the bank and financial institutions.

2+3=5

8. Explain the major digital/electronic payment instruments used in banking sector of Nepal. Also, describe the advantages of using digital payment systems to customers and banks.

4+6=10

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