

National Cooperative Bank Limited

Position: Loan Officer (Agriculture/Micro Credit/Project Lending)

Vacancy Number: 08/2080/81

Course Outlines- Written Examination

Multiple Choice Questions 2x50 = 100

Section	Weightage (%)
1. Economic Policy, Accounting and Finance, Management and Taxation	15
2. Banking, Agriculture Loan, Microfinance, Institutional lending, Project Financing and Cooperative Sector	30
3. Acts, Law, Regulations, Regulatory Directives Related with BFI's and Cooperative Sector	20
4. Quantitative Reasoning, Analytical Reasoning	15
5. Contemporary issues and General Knowledge, IT Skill/Knowledge	20

Note: 20% negative marks shall be deducted for each wrong answer.

Explanation:

1. Economic Policy, Accounting and Finance, Management and Taxation:
 - 1.1. Economic Policy
 - 1.2. Fiscal Policy, Monetary Policy, Cooperative Policy, Current Macro Economy.
 - 1.3. Accounting and Finance
 - 1.4. Basic concept of Accounting, Analysis of Financial Statements, Cost Accounting, Nepal Financial Reporting Standards (NFRS), Capital Budgeting, Risk and Return.
 - 1.5. Management and Taxation
 - 1.6. Principles of Management and Functions, Planning, Decision Making, Corporate Governance and Corporate Social Responsibility, Concept of Human Resources Management, Performance Appraisal and Reward System, Contemporary issues in Management, Business Environment Analysis, Taxation Practice and Policies

2. Banking, Agriculture Loan, Microfinance, Project Financing and Cooperative Sector:
 - 2.1. Banking Concept, Banking Development in Nepal, Recent Status and Challenges, Deposit and Mobilization Procedure, Credit Creation, Lending Procedures and Principles, Banking Risk Management, Determination of Interest Rates, Basel Core Principles and Capital Adequacy Framework, PEARLS, CAMELS Indicators, Prudent Banking practices.
 - 2.2. Cooperative History & Development of Cooperatives in Nepal, Values, Principles, Types, Functions, Recent status and Challenges.
 - 2.3. Credit Analysis & Credit Appraisal
 - 2.4. Loan Delinquency Management
 - 2.5. Concept of Microfinance and Micro Credit Lending
 - 2.6. Project Financing
 - 2.7. Credit Risk Management
 - 2.8. Planning, Implementation, Monitoring and Evaluation of Agriculture/ Project.

3. Act, Law, By-laws, Regulatory Directives related to BFI's and Cooperative Sector.

NRB Act 2058, BAFIA 2073, Cooperative Act 2074, Cooperative Regulation 2075, Banking Offence and Punishment Act, 2064, Anti Money Laundering Act, 2064, Negotiable Instrument Act, 2034, Labor Act 2074, Directives and Circulars issued by NRB and Department of Cooperatives.

4. Quantitative Reasoning, Analytical Reasoning Unitary Method, Percentage, Ratio and proportion, Average, Profit and Loss, Fraction and Decimals, Mean, Median, Mode, Logical Reasoning and Verbal Ability.

5. Contemporary issues and General Knowledge, IT Skill/Knowledge:
 - 5.1. General Understanding about the Economic, Social, Political, Legal, Technological, Business, Literature, Demography, Geography, History, Sports, and Current National and International Affairs

 - 5.2. General understanding about the Information and Communication Technology, Computer Operating System, Office Package, Internet, Intranet, Email, Website etc.