पाठ्यक्रमको योजनालाई निम्नानुसार दुई चरणमा विभाजन गरिएको छ:

प्रथम चरण :- लिखित परीक्षा द्वितीय चरण :- अन्तर्वार्ता पूर्णाङ्क :- २००

पूर्णाङ्क :- ३०

परीक्षा योजना (Examination Scheme)

प्रथम चरण :- लिखित परीक्षा (Written Examination)

पत्र	विषय	पूर्णाङ्क	उत्तीर्णाङ्क	परीक्षा प्रणाली		प्रश्नसंख्या x अङ्क	समय
प्रथम	Banking, Management, General IT Service Related	१००	80	विषयगत	छोटो उत्तर आउने प्रश्न	४ प्रश्न x ५ अङ्क	३ घण्टा
					लामो उत्तर आउने प्रश्न	८ प्रश्न x १० अङ्क	
द्वितीय	Information Technology	900	४०	विषयगत	तर्कयुक्त विश्लेषनात्मक प्रश्न	६ प्रश्न x १० अङ्क	३ घण्टा
					समस्या समाधान प्रश्न	२ प्रश्न x २० अङ्क	

द्वितीय चरण:- अन्तर्वार्ता (Interview)

विषय	पूर्णाङ्क	परीक्षा प्रणाली
अन्तर्वार्ता	30	मौखिक

त्रघट्य

- लिखित परीक्षाको माध्यम भाषा नेपाली वा अंग्रेजी अथवा नेपाली र अंग्रेजी दुवै हुन सक्नेछ ।
- २. लिखित परीक्षामा सोधिने प्रश्नसंख्या र अङ्कभार यथासम्भव सम्बन्धित पत्रः/विषयमा दिईए अनुसार हुनेछ ।
- 3. विषयगत प्रश्नहरूको हकमा एउटा लामो प्रश्न वा एउटै प्रश्नका दुई वा दुई भन्दा बढी भाग (Two or more parts of a single question) वा एउटा प्रश्न अन्तर्गत दुई वा बढी टिप्पणीहरू (Short notes) सोध्न सिकने छ ।
- ४. विषयगत प्रश्न हुने पत्र/विषयका प्रत्येक भाग/खण्ड/एकाइ/प्रश्नका लागि छुट्टाछुट्टै उत्तरपुस्तिकाहरु हुनेछन् । परिक्षार्थीले प्रत्येक भाग/खण्ड/एकाइ/प्रश्नका प्रश्नको उत्तर सोही भाग/खण्ड/एकाई/प्रश्नको उत्तरपुस्तिकामा लेखुपर्नेछ ।
- ४. यस पाठ्यक्रम योजना अन्तर्गतका पत्र/विषयका विषयवस्तुमा जुन सुकै कुरा लेखिएको भए तापिन पाठ्यक्रममा परेका कानून, ऐन, नियम, विनियम तथा नीतिहरू परीक्षाको मिति भन्दा ३ महिना अगाडि (संशोधन भएका वा संशोधन भई हटाईएका वा थप गरी संशोधन भई) कायम रहेकालाई यस पाठ्कममा परेको सम्झनु पर्दछ ।
- ६. प्रथम चरणको परीक्षाबाट छनौट भएका उम्मेदवारहरुलाई मात्र द्वितीय चरणको परीक्षामा सम्मिलित गराइनेछ ।
- ७. पाठ्यक्रम स्वीकृत मिति :-२०८१/१२/१४

प्रथम पत्र:

Banking Management, General IT and Service Related

खण्ड (क): (२ प्रश्न × ५ अङ्क + ४ प्रश्न × १० अङ्क = ५०)

1. Banking and Management

- 1.1 Concept of banking and its development
- 1.2 Functions of commercial banks
- 1.3 Types of deposit and their mobilization
- 1.4 Perception and its determinants, motivation and its principles
- 1.5 Group dynamics & team work and its implications to bank.
- 1.6 Communication: concept, modes and importance
- 1.7 Problem solving and decision making process
- 1.8 Time management, stress management
- 1.9 Compliance Reports NRB, Basel-III, Credit Information Centre (CIC)
- 1.10 Bank and Financial Institution Act, 2073
- 1.11 Nepal Rastra Bank Act, 2058
- 1.12 Banking Offence and Punishment Act, 2064

खण्ड (ख): (२ प्रश्न \times ५ अङ्क + ४ प्रश्न \times १० अङ्क = ५०)

2. General IT and Service Related

- 2.1 Electronic Transaction Act, 2063
- 2.2 Cybersecurity Policy, 2080
- 2.3 NRB IT Policy and Guidelines
- 2.4 NBL IT Policy
- 2.5 IT System Risks in Banking and Financial System
- 2.6 Cyber Crime and Code of Conduct, Legal Issues in Cyber Crime
- 2.7 Digital Certificate and Digital Signature
- 2.8 Ethics in Cybersecurity & Cyber Law
- 2.9 Troubleshooting and Maintenance in Bank's ICT System
- 2.10 IT Planning in Banking
- 2.11 IT Service Management Role of ICT in the Development of Banking and Financial System in Nepal
- 2.12 Business Continuity Planning and Disaster Recovery System for Banks
- 2.13 Impacts of Technology on Individual, Group and Society
- 2.14 Proper use of ICT for Rationale Decision Making (Decision Support System)
- 2.15 Electronic Fund Transfer (Web Remittance)

द्वितीय पत्र: Information Technology

खण्ड (क): (३ प्रश्न \times १० अङ्क + १ प्रश्न \times २० अङ्क = ५०)

1. Banking, Network and Data Management

- 1.1 Analysis next-gen CBS architectures: Microservices, event-driven systems, and serverless computing
- 1.2 Database Management and Data Warehousing, NoSQL, Graph Databases, NewSQL, and distributed databases, Distributed Database Systems and Object-oriented database system backup, and disaster recovery plans; Crash Recovery: Types of failure, Recovery techniques, Query Processing and Optimization; Indexing: Hash based indexing, Tree based indexing
- 1.3 Advanced Data Storage Techniques: Network Attached Storage, Storage Area Networks
- 1.4 Managing networks: WAN, LAN, VPN, and cloud integration, Network security: firewalls, intrusion detection, and monitoring, Server concepts-Proxy/web/DNS servers, IP interconnection, Tier ISP architecture, VoIP, FoIP, remote login (telnet, ssh), Traffic monitoring (MRTG, bandwidth, throughput, latency/delay); Latest networking: Software-Defined Networking, Software-Defined IPv6 (SoDIP6) Network, IPv6 network migration methods, SDN migration methods, IoT, WSN, NGN

2. Digital Transformation in Banking

- 2.1 Digital Banking Ecosystem: Introduction to digital banking (mobile banking, online platforms, digital wallets, Leading IT initiatives for supporting digital banking services)
- 2.2 Cloud Computing: Benefits and Challenges of Cloud for Banks: Security, Scalability, and Compliance, Cloud Security Models for Banks: Shared Responsibility, Hybrid Cloud Strategies, Financial Cloud Services: AWS, Microsoft Azure, Google Cloud Specialized Solutions for Banks
- 2.3 Ecommerce: Reverse Engineering, E-Banking, EDI Methods, SWIFT, card and delivery channels, ATM Switch
- 2.4 Virtual Currency: History, Development, Models, Risks and Benefits, Initial Coin Offering, cryptography, digital signature, hashing; Decentralized finance: Transactions, Fungible and non-fungible tokens, custody, supply adjustment, swap, collateralized and uncollateralized loans
- 2.5 FinTech and Digital Transformation: Embedded Finance and the Rise of Bankingas-a-Service (BaaS), Robo-advisors, Peer-to-Peer Lending, and Crowdfunding Platforms, The Role of Digital Identity Verification and Smart Contracts in Financial Services

3. Emerging Technologies

- 3.1 Ethical AI, explainable AI (XAI), generative AI
- 3.2 Role of AI, machine learning, fintech in modern banking, Supporting the integration of emerging technologies with existing banking infrastructure

- 3.3 Blockchain Technology: Consensus Mechanisms, Smart Contracts, Tokenization Cryptocurrencies, Central Bank Digital Currencies (CBDCs), smart contract automation, and decentralized identity
- 3.4 Blockchain Use Cases: Cross-border Payments, Trade Finance, and KYC
- 3.5 Quantum-safe cryptographic approaches and post-quantum cryptography for securing banking IT

खण्ड (ख): (३ प्रश्न \times १० अङ्क + १ प्रश्न \times २० अङ्क = ५०)

4. Disaster Recovery and Business Continuity

- 4.1 Developing Business Continuity Plans: Ensuring business continuity in case of IT failures or data breaches, Role of IT officers in disaster recovery planning, RTO and RPO
- 4.2 Disaster Simulation and Response: Responding to simulated cyber-attacks and system failures, Reviewing and improving disaster recovery strategies
- 4.3 Managing Financial IT Risks: Operational Risk Management: Risk Assessment and Mitigation Techniques in IT, Cyber Risk Management: Assessing the Vulnerabilities in Bank IT Systems, Penetration Testing Techniques: Identifying Vulnerabilities in Bank IT Systems, Network Security and Infrastructure Protection, Stress Testing of IT Systems for Financial Stability.

5. IT Governance and Regulatory Compliance

- 5.1 IT Governance in Banking: Introduction to IT governance frameworks (COBIT, ITIL, and ISO/IEC 27001 standards), Developing IT policies and best practices for bank-wide implementation, legal framework for data protection and privacy
- 5.2 Regulatory Compliance: Ensuring compliance with financial regulations (KYC, AML, GDPR), Role of IT in internal and external audits
- 5.3 Cyber Defense Strategies: Zero-Trust Architecture in Banking IT Systems, Blockchain for Cybersecurity: Distributed Security for Digital Transactions, Incident Response Frameworks and Cyber Crisis Management
- 5.4 Ethical and Legal Implications of IT: Data Ethics: Ownership, Consent, and Data Sovereignty, Legal Implications of Artificial Intelligence in Banking (Liability, Transparency), Open Banking and Consumer Rights

6. Software Development and Management

- 6.1 Advanced SDLC methodologies: CI/CD pipelines, Infrastructure as Code (IaC), and GitOps
- 6.2 Leveraging DevSecOps for secure software development, integrating vulnerability scanning, and automated security testing.
- 6.3 API ecosystems: API gateways, API monetization strategies, and micro-frontend integration