## 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 and Service Related	900	γo	विषयगत	सैद्धान्तिक-तर्कयुक्त र विश्लेषनात्मक प्रश्न	६ प्रश्न x १० अङ्क	३ घण्टा
	Scivice Related				समस्या समाधान प्रश्न	२ प्रश्न x २० अङ्क	
द्वितीय	Information Technology	900	80	विषयगत	सैद्धान्तिक-तर्कयुक्त र 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

#### द्रष्टव्य :

- 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 ।
- ३. 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 अगािड (संशोधन भएका वा संशोधन भई हटाईएका वा थप गरी संशोधन भई) कायम रहेकालाई यस पाठ्कममा परेको सम्झनु पर्दछ ।
- ६. प्रथम चरणको परीक्षाबाट छुनौट 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): (३ प्रश्न $\times$ १० अङ्क + १ प्रश्न $\times$ २० 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 Process automation vs. Employee engagement
- 1.5 Perception and its determinants, motivation and its principles
- 1.6 Group dynamics and team work and its implications to bank
- 1.7 Communication: concept, modes and importance
- 1.8 Problem solving and decision making process
- 1.9 Time management, stress management
- 1.10 Supply chain management
- 1.11 Organizational structure and business process reengineering
- 1.12 Bank and Financial Institution Act, 2073
- 1.13 Compliance Reports NRB, Basel-III, Credit Information Centre (CIC)
- 1.14 Nepal Rastra Bank Act, 2058
- 1.15 Banking Offence and Punishment Act, 2064

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

#### 2. General IT

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

## द्वितीय पत्र: Information Technology

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

### 1. Banking Fundamentals

- 1.1 Banking types: shadow banking, neo-banking, fintech collaboration, and decentralized finance (DeFi)
- 1.2 Core banking functions with cross-functional integration, value stream mapping, and process automation (Retail, Corporate, and Treasury)
- 1.3 Regulatory dynamics: Evolution of global regulatory frameworks (Basel III and IV, Dodd-Frank Act, MiFID II, GDPR, NRB IT Guidelines, ICT policy, Legal Issues in Cyber Crime, Ethics in Cybersecurity & Cyber Law)
- 1.4 Advanced financial products: Structured products, derivatives, credit default swaps (CDS), collateralized debt obligations (CDO), and algorithmic trading

### 2. **Digital Banking**

- 2.1 Omnichannel digital banking platforms with real-time data analytics
- 2.2 Payment ecosystems: Interoperability across global systems (ISO 20022 standard, PSD2 compliance, cross-border cryptocurrency transactions)
- 2.3 Advanced cryptographic techniques in digital wallets, tokenization, and secure multi-party computation (SMPC)
- 2.4 Strategic impact of Open Banking, Banking-as-a-Service (BaaS), embedded finance, and the rise of super-app ecosystems
- 2.5 Analysis of next-gen CBS architectures: Microservices, event-driven systems, and serverless computing.

#### 3. Risk and Compliance

- 3.1 Advanced cybersecurity protocols: Zero Trust Architecture, SOAR frameworks, and advanced threat intelligence platforms.
- 3.2 Enterprise-wide AML strategies, AI/ML for dynamic pattern recognition in transaction monitoring.
- 3.3 Global data privacy frameworks: Cross-border compliance with CCPA, LGPD, GDPR, and implications of data localization laws.
- 3.4 Quantitative risk modeling for IT systems, including stress testing, scenario analysis, and Monte Carlo simulations

### 4. Core Banking Technology

- 4.1 Database Management and Data Warehousing, managing large-scale banking databases (SQL, NoSQL), Graph Databases, NewSQL, and distributed databases (Cassandra, CockroachDB), Ensuring data integrity, backup, and disaster recovery plans
- 4.2 Crash Recovery: Types of failure, Recovery techniques, Query Processing and Optimization; Indexing: Hash based indexing, Tree based indexing; Distributed Database Systems and Object-oriented database system

4.3 Advanced Data Storage Techniques: Network Attached Storage, Storage Area Networks

### 5. Software Development and Management

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

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

#### 6. IT Infrastructure

- 6.1 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)
- 6.2 Latest networking: Software-Defined Networking, Software-Defined IPv6 (SoDIP6) Network, IPv6 network migration methods, SDN migration methods, IoT, WSN, NGN
- 6.3 Hybrid and multi-cloud strategies with orchestration tools (Kubernetes, Docker Swarm, Anthos)
- 6.4 Cutting-edge network security: SD-WAN, ZTNA, advanced DDoS protection, and Secure Access Service Edge (SASE)

### 7. **Emerging Technologies**

- 7.1 Ethical Artificial intelligence (AI), explainable AI (XAI), generative AI
- 7.2 Advanced block chain applications: Central Bank Digital Currencies (CBDCs), smart contract automation, and decentralized identity
- 7.3 Internet of Things (IoT) ecosystems in banking: Connected devices for financial insights and remote monitoring
- 7.4 Quantum-safe cryptographic approaches and post-quantum cryptography for securing banking IT

### 8. IT Governance and Regulatory Compliance

- 8.1 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
- 8.2 Regulatory Compliance: Ensuring compliance with financial regulations (KYC, AML, GDPR), Role of IT in internal and external audits
- 8.3 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

8.4 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

#### 9. **Business Continuity Planning**

- 9.1 Developing Business Continuity Plans: Ensuring business continuity in case of IT failures or data breaches, Role of IT officers in disaster recovery planning
- 9.2 Disaster Simulation and Response: Responding to simulated cyber-attacks and system failures, Reviewing and improving disaster recovery strategies
- 9.3 Cloud-native disaster recovery planning with edge computing failover solutions.
- 9.4 Strategic frameworks for operational resilience, business impact analysis (BIA), and crisis communication planning

#### 10. Leadership and Behavioral Skills

- 10.1 Data-driven decision-making for IT executives, advanced analytics and decision intelligence platforms
- 10.2 Change management techniques: Proactive vs reactive transformations, stakeholder engagement, and cultural alignment.
- 10.3 Strategic communication: Tailoring data-driven narratives for C-suite and board-level stakeholders.
- 10.4 Negotiation techniques for cross-departmental collaborations and external partnerships
- 10.5 Building global partnerships with technology providers, fintechs, and regulatory bodies Managing ethical dilemmas in advanced technology in banking
- 10.6 Promoting innovation while maintaining stringent regulatory and ethical compliance
- 10.7 Leadership in fostering a data-centric, inclusive, and ethical workplace culture