

नेपाल बीमा प्राधिकरण

कृपण्डोल, ललितपुर

सेवा : नेपाल बीमा प्राधिकरण सेवा
समूह : प्रशासन
श्रेणी : अधिकृत प्रथम
पद : निर्देशक
परीक्षाको किसिम : खुला र आन्तरिक प्रतियोगितात्मक परीक्षा

पाठ्यक्रम योजनालाई निम्नानुसारका दुई चरणमा विभाजन गरिएको छ :

प्रथम चरण :- लिखित परीक्षा

द्वितीय चरण :- (क) मामिला प्रस्तुतीकरण

(ख) अन्तर्वार्ता

पूर्णाङ्क :- ३००

पूर्णाङ्क :- २०

पूर्णाङ्क :- ४०

परीक्षा योजना (Examination Scheme)

१. प्रथम चरण : लिखित परीक्षा (Written Examination)

पूर्णाङ्क :- ३००

पत्र	विषय	पूर्णाङ्क	उत्तीर्णाङ्क	परीक्षा प्रणाली	प्रश्नसंख्या × अङ्क	समय
प्रथम	शासकीय प्रबन्ध, व्यवसायिकता, नैतिकता र व्यवस्थापन (Governance, Professionalism, Ethics and Management)	१००	४०	विषयगत	२ प्रश्न × १० अङ्क	३ घण्टा
				विषयगत-समस्या समाधान	४ प्रश्न × २० अङ्क	
द्वितीय	अर्थ र वित्त (Economics & Finance)	१००	४०	विषयगत	२ प्रश्न × १० अङ्क	३ घण्टा
				विषयगत-समस्या समाधान	४ प्रश्न × २० अङ्क	
तृतीय	बीमाको सिद्धान्त र अभ्यास (Principles of Insurance and its Practices)	१००	४०	विषयगत	२ प्रश्न × १० अङ्क	३ घण्टा
				विषयगत-समस्या समाधान	४ प्रश्न × २० अङ्क	

२. द्वितीय चरण :

विषय	पूर्णाङ्क	परीक्षा प्रणाली	समय
(क) मामिला प्रस्तुतीकरण (Case Presentation)	२०	व्यक्तिगत प्रस्तुतीकरण	मामिला अध्ययन तयारीका लागि १ घण्टा १५ मिनेट प्रस्तुतीकरणका लागि ५० मिनेट
(ख) व्यक्तिगत अन्तर्वार्ता	४०	मौखिक	

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द्रष्टव्य :

- लिखित परीक्षाको माध्यम भाषा नेपाली वा अंग्रेजी अथवा नेपाली र अंग्रेजी दुबै हुनेछ ।
- प्रथम, द्वितीय र तृतीयपत्रको लिखित परीक्षा छुट्टाछुट्टै हुनेछ ।
- लिखित परीक्षामा सोधिने प्रश्न संख्या र अङ्कभार यथासम्भव सम्बन्धित पत्र, विषयमा दिईए अनुसार हुनेछ ।
- विषयगत प्रश्नहरूको हकमा 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 सकिने छ ।
- विषयगत प्रश्नमा प्रत्येक पत्र/विषयका प्रत्येक खण्डका लागि छुट्टाछुट्टै उत्तरपुस्तिकाहरू हुनेछन् । परीक्षार्थीले प्रत्येक खण्डका प्रश्नहरूको उत्तर सोही खण्डका उत्तर पुस्तिकामा लेख्नुपर्नेछ ।
- यस पाठ्यक्रम योजना अन्तर्गतका पत्र/विषयका विषयवस्तुमा जेसुकै लेखिएको भएता पनि पाठ्यक्रममा परेका कानून, ऐन, नियम, विनियम तथा नीतिहरू परीक्षाको मितिभन्दा ३ महिना अगाडि (संशोधन भएका वा संशोधन भई हटाईएका वा थप गरी संशोधन भई) कायम रहेकालाई यस पाठ्यक्रममा परेको सम्झनु पर्दछ ।
- प्रथम चरणको परीक्षाबाट छनौट भएका उम्मेदवारहरूलाई मात्र द्वितीय चरणको परीक्षामा सम्मिलित गराइनेछ ।
- प्रस्तुतिकरण (Presentation) परीक्षाको लागि उम्मेदवारलाई बीमासँग सम्बन्धित कुनै समसामयिक विषय/सवाल (Contemporary Issues) वा मामिला (Case) वा Topic उपलब्ध गराइनेछ । प्रत्येक उम्मेदवारले दिइएको Topic का विषयमा निर्दिष्ट समयभित्र व्यक्तिगत प्रस्तुति (Individual Presentation) गर्नु पर्नेछ । यसको मूल्याङ्कन विषयवस्तु (Content), प्रस्तुतिको संगठन वा ढाँचा (Organization) र प्रस्तुतिको प्रभावकारिताको (Delivery Effectiveness) आधारमा हुनेछ ।**
- पाठ्यक्रम लागु मिति : २०७९/०३/२९

नेपाल बीमा प्राधिकरण

कृपण्डोल, ललितपुर

प्रथम पत्र -शासकीय प्रबन्ध, व्यवसायिकता, नैतिकता र व्यवस्थापन
(Governance, Professionalism, Ethics and Management)

Section (A): - 50 Marks

1. Governance

- 1.1 Concept, principles and dimensions of governance system
- 1.2 Envisioning Governance and Public Services
- 1.3 Global Governance, Corporate Governance, New Public Governance, E-governance and innovative governance
- 1.4 Federal system, Fiscal Federalism and its practices in Nepal
- 1.5 Public policy-policy formulation, implementation, monitoring and evaluation
- 1.6 Law Making Process
- 1.7 Resource Mobilization (Internal and External): Opportunities and Threats
- 1.8 Financial Administration: Auditing and Budgeting-Budget Preparation, Implementation, Monitoring, Evaluation and Financial control system
- 1.9 Governance in insurance

2. Ethics

- 2.1 Essence, determinants, consequences and dimensions of ethics
- 2.2 Human values
- 2.3 Principles of public life
- 2.4 Spiritualism in public affairs management, Spirituality at works
- 2.5 Ethical guidance, ethical issues in public sector management
- 2.6 Challenges of corruption and corruption control strategies
- 2.7 Public accountability, transparency

3. Professionalism

- 3.1 Understanding professional values
- 3.2 The foundational values for public service - integrity, impartiality, dedication, empathy, tolerance and compassion
- 3.3 Professional standards, professionalism in workplace
- 3.4 Applications of public management for developing professionalism - Time management, Resource management, Change management, Technology management, Information management, Performance Management, Grievance management, Team management, Talent management, Conflict management, Crisis management, Stress management, Risk management, Participative management, Disaster Management and Work Culture
- 3.5 De-professionalism tactics
- 3.6 Emotional intelligence and its relevance in public management and governance
- 3.7 Decision making, Negotiation skills, method and significance of dispute settlement, organizational behavior and leadership

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Section (B): - 50 Marks

4. Management

- 4.1 Management System: Emerging Managerial roles and skills; contemporary challenges for managers; contemporary issues of management at global context.
- 4.2 Strategic Management: Nature and scope of strategic management, Strategic intent, vision, objectives and policies; Process of strategic planning and implementation; Environmental analysis and internal analysis; SWOT analysis; Tools and techniques for strategic analysis - Strategic flexibility; Reinventing strategy; Strategy and structure.
- 4.3 Leadership and Communication: Approaches and modern views with reference to transformational and transactional leadership; Ethical leadership approach, Management of work groups and team work; Inter-group conflicts and their management; Communication structure - barriers and facilitators.
- 4.4 Supervision, Monitoring and Quality Control systems and techniques; Quality management - TQM techniques, factors affecting quality, Benchmarking and quality assurance techniques; Managing change and development in organizations
- 4.5 Human Resource Management: The future challenges of HRM; Human Resource Planning and Development, Emerging Trends in HRM: Competency Mapping, Business Process Outsourcing, Right Sizing of Workforce, Flexi time, Talent Management, Employee Engagement, MIS and Knowledge Management.
- 4.6 Organizational Behaviors and Design: Organization behavior; The individual processes – personality, values and attitude, perception, motivation, learning and reinforcement, organizational culture, managing cultural diversity, organizational change and development; Networked and virtual organizations.

5. Research

- 5.1 Need and importance of Research and Development.
- 5.2 Types of research: Fundamentals and applied research; quantitative and qualitative research; inductive and deductive research.
- 5.3 Data Analysis – Preparing and presenting data; Summarizing data – graphs and charts; Statistical analysis – descriptive and inferential, parametric and non-parametric; Analysis of qualitative data.
- 5.4 Research Proposal –Structuring and evaluating the research proposal, presentation of research report.
- 5.5 ICT and its application in research work.

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द्वितीय पत्र - अर्थ र वित्त
(Economics and Finance)

Section (A): - 50 Marks

1. Economics

1. Micro and Macroeconomics:

- 1.1 Major economic indicators- Status, trend analysis in Nepalese and global context.
- 1.2 Economic policy of Nepal – Industry, Commerce, Tourism.
- 1.3 Monetary and fiscal policy.
- 1.4 Foreign trade and investment -status, challenges and opportunities.
- 1.5 Development issues and challenges in developing countries.
- 1.6 Economic Liberalization, Privatization, Globalization.
- 1.7 National Income Accounting: measurement and associated problems.
- 1.8 Role of macroeconomic policy in growth and stability of economy.
- 1.9 **Managerial Economics:** Economic analysis and business decision, Decision Analysis: Certainty and uncertainty in decision making, Analysis of the decision problem. Time perspective in business decisions.
- 1.10 **International Economics and Business:** International trade and investment, International Business Environment: Changing composition of trade, Financing of International trade; Regional Economic Cooperation; Global e-Business; Multicultural management; Global business strategy; Global marketing strategies;
- 1.11 International organization: SAARC, ADB, WTO, World Bank, IMF.

Section (B): - 50 Marks

2. Finance

- 2.1 Financial planning and control, working capital management, selection of long-term assets under certainty and risk, financial structure, cost of capital, dividend policy, capital asset pricing model.
- 2.2 Financial system and market and their roles in the economy: Capital market, Money market, Securities market, Derivatives market, Market indexes, Insurance: Liquidity Management, Asset Liability Management.
- 2.3 Financial investment analysis; Capital budgeting; Cost of capital, Portfolio analysis and selection.
- 2.4 Financial statements and their analysis - Analysis of financial statements; financial forecasting; Ratio analysis for measuring performance.
- 2.5 Financial crisis, financial stability, Macro prudential policies and financial sector reforms in Nepal.
- 2.6 Government revenue and expenditure, issues, challenges and its management.
- 2.7 Current legal, social and ethical issues in the financial and economic environment including insurance business.
- 2.8 Mergers and Acquisitions: motives for mergers, and its consequences.

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तृतीय पत्र - बीमाको सिद्धान्त र अभ्यास
(Principles of Insurance and its Practices)

Section (A): - 50 Marks

1. **Overview of Insurance**
 - 1.1 Principles of insurance, significance of insurance principles in insurance supervision and regulation.
 - 1.2 Types Insurance: Life and nonlife, reinsurance, micro insurance.
 - 1.3 Role of Insurance Intermediaries: Insurance Agents, Insurance Surveyors, Loss Valuators, Insurance Brokers, and Reinsurance Brokers, Third party administrator; and Risk Assessors, Web aggregators.
 - 1.4 Concept and importance of Insurance Management Information System.
 - 1.5 Roles of insurance in risk management, resource mobilization, economic development and resilience to society.
2. **Global Insurance and Reinsurance**
 - 2.1 Global insurance: Emerging risks in global insurance market: Climate risk, Environmental risks, technological risks, geo-political risks, economic risks, legal risks; new products in international market, major insurance market: Lloyd's market, Bermuda insurance market; International organizations for insurance: IAIS, AIRDC, AFIR.
 - 2.2 Global Reinsurance: Reinsurance as strategic partner for the risk mitigation and transfer, reinsurance regulation, alternative risk transfer, emerging issues of reinsurance, scope of the reinsurance broking and its importance, contribution of reinsurers to domestic market, challenges of reinsurance.
3. **Insurance Regulation**
 - 3.1 Objectives and significance of insurance regulation, tariff regulation, market regulation, capital regulation, norms of prudential regulations, systematic regulation of financial institutions, scope of regulation, cost of regulation and deregulations.
 - 3.2 Models of insurance regulations: centralized and decentralized insurance regulation, single and multiple regulation, onsite and off-site regulations, Compliance based regulation and risk based regulation.
 - 3.3 Solvency regulation: Types of solvency regulations: minimum capital requirement, solvency margin,
 - 3.4 Risk Based Capital: concept and its application, importance of Risk Based Capital in the insurance regulation
 - 3.5 Insurance Core Principles: International Association of Insurance Supervisors and its objectives, Insurance Core Principles, Objectives of ICPs, implementation framework of ICPs

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Section (B): - 50 Marks

4. Nepalese Insurance Practices

- 4.1 **Nepal Insurance Authority (NIA) as a regulator:** Scope of the NIA, formation of NIA Board, function of NIA, departments of NIA, Tariff advisory committee, major activities of the NIA, role of NIA in dispute settlement, strategic plan of NIA.
- 4.2 **Insurance related laws:**
 - 4.2.1 Insurance Act, 2079
 - 4.2.2 Insurance Regulations, 1993
 - 4.2.3 Directives issued by Nepal Insurance Authority.
 - 4.2.4 Limitations of existing regulatory frameworks.
- 4.3 **Insurance Practices in Nepal**
 - 4.3.1 History of Nepalese insurance market, insurance inclusion, insurance penetration, challenges in access to insurance.
 - 4.3.2 Life insurance market: Overview and Status, Insurance Products, Distribution Channel, Claims Settlement Process, Challenges of life insurance.
 - 4.3.3 General insurance market: Overview and status, growth and trend; portfolio analysis, opportunities and challenges.
 - 4.3.4 Reinsurance market: Status of Nepalese Reinsurance Market, Role of foreign Reinsurers and Domestic reinsurers in Nepal, Legal provisions of Reinsurance brokers in Nepal, challenges in Reinsurance market.
 - 4.3.5 Micro insurance: Objectives and importance, products, distribution channels, opportunities and challenges of micro insurance in Nepal, role in poverty reduction.
 - 4.3.6 Insurance intermediaries: Status of Insurance intermediaries, Licensing provisions, Role and importance in insurance market.
- 4.4 History of reinsurance in Nepal, Current Status of reinsurance market, role of reinsurers in risk management, challenges in regulating reinsurance market.
- 4.5 Disaster risk management, Climate related risk and its management.
- 4.6 Corporate governance, major indicators of the corporate governance, Challenges of compliance to insurers and Regulator.
- 4.7 Investment of insurance fund: Investment Directive, investment opportunities for insurers in Nepal, limitations, challenges and new avenues for the investment.
- 4.8 Human Resources issues and challenges in insurance market, Employment opportunities in Insurance market.
- 4.9 Financial Management in insurance companies, challenges on implementation of the NFRS, Challenges in implementation of Risk based capital, preparation of financial statements.
- 4.10 Significance of Actuarial valuation in insurance companies, Role of Actuaries, issues and challenges in valuation.

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- 4.11 Insurance fraud and its remedies, types of insurance fraud, impact of fraud in the market, fraud mitigation methods.
5. **Emerging issues in insurance:** climate related risk and its impacts on insurance market, parametric insurance, under insurance and over insurance, cyber security insurance, mis-selling, surrender, lapse, Cross border insurance and its impact on insurance market.