

नेपाल बीमा प्राधिकरण

कुपण्डोल, ललितपुर

सेवा : नेपाल बीमा प्राधिकरण सेवा
समूह : प्रशासन
श्रेणी : अधिकृत द्वितीय
पद : उपनिर्देशक (प्रशासन)
परीक्षाको किसिम : खुला प्रतियोगितात्मक परीक्षा

पाठ्यक्रम योजनालाई निम्नानुसारका दुई चरणमा विभाजन गरिएको छ :

प्रथम चरण :- लिखित परीक्षा

पूर्णाङ्क :- ३००

द्वितीय चरण :- (क) मामिला प्रस्तुतीकरण

पूर्णाङ्क :- २०

(ख) अन्तर्वार्ता

पूर्णाङ्क :- ४०

परीक्षा योजना (Examination Scheme)

१. प्रथम चरण : लिखित परीक्षा(Written Examination)पूर्णाङ्क :- ३००

पत्र	विषय	पूर्णाङ्क	उत्तीर्णाङ्क	परीक्षाप्रणाली	प्रश्नसंख्या × अङ्क	समय
प्रथम	शासकीय प्रबन्ध, व्यवसायिकता, नैतिकता र व्यवस्थापन (Governance, Professionalism, Ethics and Management)	१००	४०	विषयगत	२ प्रश्न × १०अङ्क	३ घण्टा
				विषयगत-समस्या समाधान	४ प्रश्न × २० अङ्क	
द्वितीय	अर्थ, वित्त, लेखा तथा अनुसन्धान पद्धति (Economics, Finance, Account and Research Methodology)	१००	४०	विषयगत	२ प्रश्न × १०अङ्क	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	परीक्षाप्रणाली	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	

नेपाल बीमा प्राधिकरण

कृपण्डोल, ललितपुर

द्रष्टव्य :

१. लिखित परीक्षाको माध्यम भाषानेपाली वा अंग्रेजी अथवा नेपाली र अंग्रेजी दुबै हुनेछ ।
२. प्रथम, द्वितीय र तृतीय पत्रको लिखित परीक्षा छुट्टाछुट्टै हुनेछ ।
३. लिखित परीक्षामा सोधिने प्रश्नसंख्या र अङ्कभार यथासम्भव सम्बन्धित पत्र, विषयमा दिईए अनुसार हुनेछ ।
४. 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 ।
५. विषयगत प्रश्नमा प्रत्येकपत्र/विषयका प्रत्येक खण्डका लागि छुट्टाछुट्टै उत्तरपुस्तिकाहरू हुनेछन् । परीक्षार्थीले प्रत्येक खण्डका प्रश्नहरूको उत्तर सोही खण्डका उत्तरपुस्तिकामा लेख्नुपर्नेछ ।
६. यस पाठ्यक्रम योजना अन्तर्गतका पत्र/विषयका विषयवस्तुमा जेसुकै लेखिएको भएतापनि 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 ।
७. प्रथम चरणको परीक्षाबाट छनौट भएका उम्मेदवारहरूलाई मात्र द्वितीय चरणको परीक्षामा सम्मिलित गराइनेछ ।
८. **प्रस्तुतिकरण (Presentation) परीक्षा**को 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 सुगठन वा ढाँचा (Organization) र प्रस्तुतिको प्रभावकारिता (Delivery Effectiveness) आधारमा हुनेछ ।
९. पाठ्यक्रम लागु मिति : २०७९/०३/२९

नेपाल बीमा प्राधिकरण

कुपण्डोल, 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 Global Governance, Corporate governance, New Public Governance, E-governance and innovative governance.
- 1.3 constitutionalism, constitutional development and present constitution of Nepal.
- 1.4 Public policy-policy formulation, implementation, monitoring and evaluation.
- 1.5 Auditing and Budgeting-principles of auditing and its practices, Capital Planning and Budgeting: Budget Preparation, Implementation, Monitoring & Evaluation, Financial and budgetary control.
- 1.6 Governance of insurance.

2. Ethics

- 2.1 Essence, determinants, consequences and dimensions of ethics.
- 2.2 Ethical guidance, Ethical issues in public sector management.
- 2.3 Challenges of corruption and corruption control strategies.
- 2.4 Public accountability, transparency.
- 2.5 Ethical issues in public service delivery and utilization of public funds.

3. Professionalism

- 3.1 Understanding professional values, Professional standards, professionalism in workplace.
- 3.2 The foundational values for public service - integrity, impartiality, dedication, empathy, tolerance and compassion.
- 3.3 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.
- 3.4 Emotional intelligence and its relevance in public management and governance.
- 3.5 Negotiation skills, method and significance of dispute settlement, organizational behavior and leadership.

Section (B) : - 50 Marks

4. Management

- 4.1 **Management System:** Emerging concepts of management, Managerial roles and skills; Contemporary issues of management in Nepal.
- 4.2 **Strategic Management:** Nature and scope of strategic management, Process of strategic planning and implementation.
- 4.3 **Leadership and communication:** Approaches and modern views with reference to transformational and transactional leadership; Ethical leadership approach, Communication structure - barriers and facilitators.
- 4.4 **Supervision, Monitoring and Quality Control:** Total Quality management - TQM techniques, factors affecting quality, and managerial role in TQM;

नेपाल बीमा प्राधिकरण

कुपण्डोल, ललितपुर

Benchmarking and quality assurance techniques; Managing change and development in organizations.

- 4.5 **Human Resource Management:** Concepts and dimensions of Human Resource management (HRM), Human resource Planning (HRP) and Human resource development (HRD), Emerging Trends in HRM: Business Process Outsourcing, Right Sizing of Workforce, Flexi time, Talent Management, Employee Engagement.
- 4.6 **Organizational Behavior:** Organization behavior; personal values, attitude, perception and motivation, organizational culture, managing cultural diversity, organizational change and development.
5. **Insurance Management:** Structure of Insurance Regulatory Authority, management of Insurer, Prospectus and Challenges of Insurance Management, Role of insurance regulatory authority in the present context.
6. **Project management and Financial analysis:**
 - 6.1 Project Planning and Scheduling: Network models, CPM/PERT, Project preparation for implementation and justification.
 - 6.2 Project monitoring and control: Feedback systems, Cash control, Management Information system.
 - 6.3 Financial analysis: Methods of financial analysis - benefit cost ratio, internal rate of return, net present value, and payback period.
 - 6.4 Logical Framework analysis and Project Proposal Writing.

नेपाल बीमा प्राधिकरण

कुपण्डोल, ललितपुर

द्वितीयपत्र - अर्थ, वित्त, लेखा तथा अनुसन्धान पद्धति

(Economics, Finance, Account and Research Methodology)

Section (A): - 50 Marks

1. Economics

- 1.1 **Microeconomics:** Economics theories, Role and assumption; Importance and uses of micro economics, Theory of demand, Theory of supply, Theory of production, Price and output determination under various market systems.
- 1.2 **Development economics:** Structure and Characteristics of development economics, Development Planning in Nepal, Policy issue in development, Poverty, Inequality, Migration and Urbanization in Nepalese economy, Development Policy, Economic Liberalization, Privatization, Globalization, Current Policies: Industrial, Foreign Investment, Foreign Trade and Tourism Policy.
- 1.3 **Macroeconomics:**
 - 1.3.1 National Income Accounting: Concepts of GDP, GNP, NNP, NI and its measurement and associated problems.
 - 1.3.2 Growth Vs Stabilization Policies: IMF approach to stabilization, role of macroeconomic policy in growth and stability.
 - 1.3.3 Growth theory, Inflation and deflation.
- 1.4 **International Economics:**
 - 1.4.1 International trade and investment in Nepalese context.
 - 1.4.2 Balance of payment: Causes of disequilibrium and the theory of adjustment, Elasticity and absorption theory of balance of payment.
 - 1.4.3 International organization: World Bank, ADB, IMF, SAARC, WTO, Privatization, Liberalization & Globalization and its impact on Nepalese economy and their challenge.
- 1.5 **Managerial Economics:**
 - 1.5.1 Economic analysis and business decision.
 - 1.5.2 Decision Analysis: Analysis of the decision problem, Time perspective in business decisions.

2. Research

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

नेपाल बीमा प्राधिकरण

कुपण्डोल, ललितपुर

Section (B): - 50 Marks

3. Finance

3.1 **Managerial Finance:** 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.

3.2 **Financial Economics:**

3.2.1 Financial system and market; Capital market, money market, securities market, derivatives market, market indexes, Stock and Bond valuation, financial derivatives Instruments.

3.2.2 Banking and insurance: Liquidity Management, Asset Liability Management, Financial Statement analysis, Different types of financial institution and their roles in the economy, Sources and uses of funds.

3.2.3 Financial investment analysis, financial statements and their analysis - Analysis of financial statements; financial forecasting; Ratio analysis for measuring performance. Measurement of rate of return and cost of capital.

3.2.4 Financial crisis, financial stability, Macro prudential policies and financial sector reforms in Nepal.

3.3 **Public finance**

3.3.1 Role of government budgeting, instruments of budget, government expenditure and revenue; revenue policy and revenue structure in Nepal.

3.3.2 Problems in public expenditure and revenue mobilization in Nepal.

3.3.3 Fiscal Deficit: Concept, sources of financing and impact on economy. Concept of public debt sustainability; Nepal' public debt structure.

3.3.4 Foreign Aid: trend, composition, major issues, challenges and its utilization in Nepal.

3.3.5 Fiscal Policy: Objectives, instruments, importance, crowding out and crowding in effect.

3.4 **Portfolio Analysis and Management:** Quantitative concepts, portfolio analysis, performance measurement, portfolio management, ethical and legal consideration and professional standards.

3.5 **Contemporary Topics in Finance and Economics:** Current legal, social and ethical issues in the financial and economic environment of insurance business; Trends in international business and investments; Current fiscal and monetary situation for the economy.

3.6 **International finance:**

3.6.1 International Business Environment: Changing composition of trade in goods and services; Nepal's Foreign Trade: Policy and trends; Financing of International trade; Regional Economic Cooperation; Global competitiveness and technological developments; Global e-Business.

3.6.2 Designing global organizational structure and control; Multicultural management; Global business strategy; Global marketing strategies.

3.6.3 Foreign Investment: Foreign direct investment and foreign portfolio investment.

नेपाल बीमा प्राधिकरण

कुपण्डोल, ललितपुर

4. Accounting System

- 4.1 Accounting: Concept, principles and conventions.
- 4.2 Trial balance: Concept, need, method and formation.
- 4.3 Financial statement: Concept, objective, need, importance, analysis and interpretation.
- 4.4 Cash flow statement: Meaning, purpose, uses, importance and contains/items.
- 4.5 Insurance account: Feature of general account and insurance account, Commission and discount, Reinsurance accounting.
- 4.6 Cost value profit analysis.
- 4.7 Internal control system /Risk management & analysis.
- 4.8 Audits frameworks.
- 4.9 External and internal audit system.

नेपाल बीमा प्राधिकरण

कुपण्डोल, ललितपुर

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 to 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 Risk Based Capital: concept and its application, importance of RBC in the insurance regulation.
- 3.4 Insurance Core Principles: International Association of Insurance Supervisors and its objectives, Insurance Core Principles, Objectives of ICPs, implementation framework of ICPs.

नेपाल बीमा प्राधिकरण

कुपण्डोल, ललितपुर

Section (B) : - 50 Marks

4. Nepalese Insurance Practices

- 4.1 **Nepal Insurance Authority (NIA) as a regulator:** Scope of the NIA, formation of Board, function of NIA, departments of NIA, 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 Evolution and 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.

नेपाल बीमा प्राधिकरण

कुपण्डोल, ललितपुर

- 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, cybersecurity insurance, mis-selling, surrender, lapse, Cross border insurance and its impact on insurance market.