

# नेपाल बीमा प्राधिकरण

कृपण्डोल, ललितपुर

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

पाठ्यक्रम योजनालाई निम्नानुसारका दुई चरणमा विभाजन गरिएको छ :

प्रथम चरण :- लिखित परीक्षा

पूर्णाङ्क :- २००

द्वितीय चरण :- (क) अन्तर्वार्ता

पूर्णाङ्क :- ३०

## परीक्षा योजना (Examination Scheme)

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

पत्र	विषय	पूर्णाङ्क	उत्तीर्णाङ्क	परीक्षाप्रणाली	प्रश्नसंख्या × अङ्क	समय
प्रथम	शासकीय प्रबन्ध, अर्थशास्त्र र आर्थिक कार्यप्रणाली, (Governance, Economics and financial system)	१००	४०	विषयगत	६ प्रश्न × १० अङ्क	३ घण्टा
				विषयगत- समस्या समाधान	२ प्रश्न × २० अङ्क	
द्वितीय	बीमाको सिद्धान्त र अभ्यास (Principles of Insurance and its Practices)	१००	४०	विषयगत	६ प्रश्न × १० अङ्क	३ घण्टा
				विषयगत- समस्या समाधान	२ प्रश्न × २० अङ्क	

२. द्वितीय चरण :

विषय	पूर्णाङ्क	परीक्षाप्रणाली	समय
(ख) व्यक्तिगत अन्तर्वार्ता	३०	मौखिक	

### द्रष्टव्य :

- लिखित परीक्षाको माध्यम भाषानेपाली वा अंग्रेजी अथवा नेपाली र अंग्रेजी दुवै हुनेछ ।
- प्रथम, द्वितीय र तृतीय पत्रको लिखित परीक्षा छुट्टाछुट्टै हुनेछ ।
- लिखित परीक्षामा सोधिने प्रश्नसंख्या 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 प्रत्येकपत्र/विषयका प्रत्येक खण्डका लागि छुट्टाछुट्टै उत्तरपुस्तिकाहरू हुनेछन् । परीक्षार्थीले प्रत्येक खण्डका प्रश्नहरूको उत्तर सोही खण्डका उत्तरपुस्तिकामा लेख्नुपर्नेछ ।
- 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 ।
- प्रथम चरणको परीक्षाबाट छनौट भएका उम्मेदवारहरूलाई मात्र द्वितीय चरणको परीक्षामा सम्मिलित गराइनेछ ।
- पाठ्यक्रम लागु मिति : २०७९/०३/२९

# नेपाल बीमा प्राधिकरण

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## प्रथम पत्र -शासकीय प्रबन्ध, अर्थशास्त्र र आर्थिक कार्यप्रणाली

(Governance, Economics, and Financial system)

### **Section (A): - Governance and Management 50 Marks**

#### **1. Governance**

- 1.1 Concept, principles and dimensions of governance system
- 1.2 Law Making Process, constitutionalism, constitutional development and present constitution of Nepal
- 1.3 Public policy-policy formulation, implementation, monitoring and evaluation
- 1.4 Public enterprises management and governance
- 1.5 Governance of Banking and insurance
- 1.6 Ethical issues in public sector management
- 1.7 Challenges of corruption and corruption control strategies
- 1.8 Public accountability, transparency
- 1.9 The foundational values for public service - integrity, impartiality, dedication, empathy, tolerance and compassion
- 1.10 Applications of public management for developing professionalism - Time management, Grievance management, Team, Conflict management, Crisis management, Stress management, Risk management, Participative management, and Work culture
- 1.11 Job design, job analysis, job enrichment,
- 1.12 Dialogue and Negotiation skills,

#### **2. Management**

- 2.1 Emerging concepts of management, Nature and scope of strategic management, Process of strategic planning and implementation.
- 2.2 Approaches and modern views with reference to transformational and transactional leadership; Ethical leadership approach, Communication structure - barriers and facilitators.
- 2.3 Total Quality management - Concepts of TQM; Benchmarking and quality assurance techniques;
- 2.4 Concepts and dimensions of Human Resource management (HRM), Human resource Planning (HRP) and Human resource development (HRD), Emerging Trends in HRM: Competency Mapping, Business Process Outsourcing, Right Sizing of Workforce, Flexi time, Talent Management, Employee Engagement
- 2.5 Personnel administration and management - Recruitment and selection, personnel record management, Training and development, work environment, trade union ,
- 2.6 Organizational Behavior and Design : Organization behavior; personal values, attitude, perception and motivation, organizational culture, managing cultural diversity, organizational change and development; Networked and virtual organizations
- 2.7 Logical Framework analysis and Project Proposal Writing

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## Section (B): - Economics, Financial system and Research 50 Marks

3. **Economics**
  - 3.1 Macroeconomic indicators-current status of Nepal.
  - 3.2 Fiscal and Monetary Policy and their inter linkage in Nepal context.
  - 3.3 Development planning and current development plan of Nepal.
  - 3.4 Policy issue in development -Poverty, Inequality, Migration and Urbanization.
  - 3.5 Economic Liberalization, Privatization, Globalization, Localization.
  - 3.6 Public Finance-Government budgeting, instruments of budget, government expenditure and revenue; revenue policy and revenue structure in Nepal.
4. **Financial system**
  - 4.1 Financial statement: Concept, objective, need, importance, analysis and interpretation.
  - 4.2 Financial planning and control, working capital management.
  - 4.3 Financial system and market; Capital market, money market, securities market, derivatives market, market indexes, Stock and Bond valuation, financial derivatives Instruments.
  - 4.4 Financial crisis, financial stability, Macro prudential policies and financial sector reforms in Nepal.
  - 4.5 Portfolio Analysis and Management: Quantitative concepts, portfolio analysis, performance measurement, portfolio management.
  - 4.6 Financial analysis: Methods of financial analysis - benefit cost ratio, internal rate of return, net present value, and payback period.
  - 4.7 Auditing -principles and its practices.
  - 4.8 Internal control system /Risk management & analysis.
5. **Research**
  - 5.1 Need and importance of Research and Development.
  - 5.2 Data Analysis – Preparing and presenting data; Summarizing data – graphs and charts; Statistical analysis – descriptive and inferential, parametric and non-parametric; Analysis of quantitative and qualitative data.
  - 5.3 Research Proposal –Structuring and evaluating the research proposal, presentation of research report.
  - 5.4 Uses of ICT in research.

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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 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.

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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 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 Practices in Nepal**
    - 4.2.1 History of Nepalese insurance market, insurance inclusion, insurance penetration, challenges in access to insurance.
    - 4.2.2 Life insurance market: Overview and Status, Insurance Products, Distribution Channel, Claims Settlement Process, Challenges of life insurance.
    - 4.2.3 General insurance market: Overview and status, growth and trend; portfolio analysis, opportunities and challenges.
    - 4.2.4 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.
    - 4.2.5 Micro insurance: Objectives and importance, products, distribution channels, opportunities and challenges of micro insurance in Nepal, role in poverty reduction.
    - 4.2.6 Insurance intermediaries: Status of Insurance intermediaries, Licensing provisions, Role and importance in insurance market.
  - 4.3 History of reinsurance in Nepal, Current Status of reinsurance market, role of reinsurers in risk management, challenges in regulating reinsurance market.
  - 4.4 Disaster risk management, Climate related risk and its management.
  - 4.5 Corporate governance, major indicators of the corporate governance, Challenges of compliance to insurers and Regulator.
  - 4.6 Investment of insurance fund: Investment Directive, investment opportunities for insurers in Nepal, limitations, challenges and new avenues for the investment.
  - 4.7 Human Resources issues and challenges in insurance market, Employment opportunities in Insurance market.
  - 4.8 Financial Management in insurance companies, challenges on implementation of the NFRS, Challenges in implementation of Risk based capital, preparation of financial statements.
  - 4.9 Significance of Actuarial valuation in insurance companies, Role of Actuaries, issues and challenges in valuation.
  - 4.10 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.

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### 6. **Insurance related laws:**

- 6.1 Insurance Act, 2079
- 6.2 Insurance Regulations, 1993
- 6.3 Directives issued by Nepal Insurance Authority.
- 6.4 Limitations of existing regulatory frameworks.