

# नेपाल बीमा प्राधिकरण

कुपण्डोल, ललितपुर

सेवा : नेपाल बीमा प्राधिकरण  
समूह : प्रशासन  
श्रेणी : अधिकृत द्वितीय  
पद : उपनिर्देशक (चार्टर्ड एकाउन्टेन्ट)  
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	वित्त व्यवस्थापन र बीमा (Financial Management and Insurance)	१००	४०	विषयगत	२ प्रश्न × १०अङ्क	३ घण्टा
				विषयगत- समस्या समाधान	४ प्रश्न × २० अङ्क	
तृतीय	लेखामान, लेखापरीक्षणमान तथा लेखा र लेखापरीक्षण सम्बन्धी अभ्यास (Accounting Standard and Auditing Standard and General Practices of Accounting and Auditing)	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 :

- लिखित परीक्षाको माध्यम भाषा नेपाली 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 सम्भन्नु पर्दछ ।
- प्रथम चरणको परीक्षाबाट छनौट भएका उम्मेदवारहरूलाई मात्र द्वितीय चरणको परीक्षामा सम्मिलित गराइनेछ ।
- 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 ।
- 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 Constitutional development and present constitution of Nepal
- 1.3 Auditing and Budgeting-principles of auditing and its practices, Capital Planning and Budgeting: Budget Preparation, Implementation, Monitoring, Evaluation and budgetary and financial control
- 1.4 Public service delivery and its effectiveness
- 1.5 Public enterprises management and governance
- 1.6 Governance of insurance

### 2. Ethics

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

### 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, Information management, Performance Management, Grievance management, Conflict management, Crisis management, Stress management, Risk management, Participative management, and Work culture
- 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; Benchmarking and quality assurance techniques; Managing change and development in organizations.

# नेपाल बीमा प्राधिकरण

## कुपण्डोल, ललितपुर

- 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: Competency Mapping, Business Process Outsourcing, Right Sizing of Workforce, Flexi time, Talent Management, Employee Engagement.
- 4.6 **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.
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.
- 7 **Research**
  - 7.1 Need and importance of Research and Development.
  - 7.2 Types of research: Fundamentals and applied research; quantitative and qualitative research; inductive and deductive research.
  - 7.3 Data Analysis – Preparing and presenting data; Summarizing data – graphs and charts; Statistical analysis – descriptive and inferential, parametric and non-parametric; Analysis of qualitative data
  - 7.4 Research Proposal –Structuring and evaluating the research proposal, presentation of research report.
  - 7.5 ICT and its application in research work

# नेपाल बीमा प्राधिकरण

कुपण्डोल, ललितपुर

## द्वितीय पत्र - वित्त व्यवस्थापन र बीमा

(Financial Management and Insurance)

**Section (A) : - 50 Marks**

### 1 **Financial management**

- 1.1 Principles of financial management, Financial Statement Analysis, Breakeven Point Analysis, Risk Analysis
- 1.2 **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.
- 1.3 **Corporate Budgeting and Strategic Planning:** Capital asset planning and evaluation: present value theory and analysis, the theory and measurement of rate of return and cost of capital. Problems relating to leasing, pricing and debt funding.
- 1.4 **Money and Capital Markets and Investment Analysis:** Flow of funds in the short-term and long-term financial markets; Sources and uses of funds; Interest rate theory; Role of insurance regulatory authority in the Present context; disclosure methods, Securitization, Investment banking and trading methods, broker-dealer regulation, and insider trading; Analysis and understanding of security markets; The economy, industries, companies, and the analysis and valuation of beema company.
- 1.5 **Portfolio Analysis and Management:** Quantitative concepts, portfolio analysis, performance measurement, efficient market hypothesis, portfolio management process, use of derivative securities, ethical and legal consideration and professional standards.
- 1.6 **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 and the outlook for the economy.
- 1.7 **Mergers, Acquisitions and Corporate Restructuring:** Economic and financial setting of business combinations; motives for mergers, merger valuation, merger financing, merger negotiations and the consequences of such corporate activities.
- 1.8 **Financial Economics:**
  - 1.8.1 Financial system and market; Capital market, money market, securities market, derivatives market, market indexes, Stock and Bond valuation, financial derivatives Instruments. Banking: Liquidity Management, Asset Liability Management, Financial Statement analysis, Different types of financial institution and their roles in the economy.
  - 1.8.2 Financial investment analysis; Capital budgeting; Cost of capital, Portfolio analysis and selection.
  - 1.8.3 Financial statements and their analysis - Analysis of financial statements; financial forecasting; Ratio analysis for measuring performance.
  - 1.8.4 Financial crisis, financial stability, Macro prudential policies and financial sector reforms in Nepal.
- 1.9 **Public Economics:**
  - 1.9.1 Role of government and budget in the economy, instruments of budget.
  - 1.9.2 Theory of government expenditure and revenue; revenue policy and revenue structure in Nepal.
  - 1.9.3 Problems in public expenditure management and revenue mobilization in Nepal.

# नेपाल बीमा प्राधिकरण

## कुपण्डोल, ललितपुर

- 1.9.4 Fiscal Deficit: Concept, sources of financing and impact on economy. Concept of public debt sustainability; Nepal' public debt structure.
- 1.9.5 Foreign Aid: trend, composition, major issues, challenges and its utilization in Nepal.
- 1.9.6 Fiscal Policy: Objectives, instruments, importance, crowding out and crowding in effect, Ricardian equivalence, Stabilization through fiscal policy.

### Section (B) : - 50 Marks

#### 2 Overview of Insurance

- 2.1 Principles and types of insurance,
- 2.2 Role of Insurance Intermediaries: Insurance Agents, Insurance Surveyors, Loss Valuators, Insurance Brokers, and Reinsurance Brokers, Third party administrator; and Risk Assessors, Web aggregators
- 2.3 Concept and importance of Insurance Management Information System
- 2.4 Concept of risk, types of risk, risk management techniques, risk and insurance, evolution of insurance, foundation of insurance economics
- 2.5 Roles of insurance to risk management, resource mobilization, economic development, and resilience to society
- 2.6 Global Insurance and Reinsurance -Global insurance: Emerging risks in global insurance market:
- 2.7 International organizations for insurance: AIRDC, AFIR, IAIS

#### 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 Solvency regulation: Minimum capital requirement, Solvency capital requirement, Solvency margin ratios, Risk Based Capital: concept and its application, importance of RBC in the insurance regulation
- 3.3 Insurance Core Principles: International Association of Insurance Supervisors and its objectives, Insurance Core Principles, Objectives of ICPs, implementation framework of ICPs

#### 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, initiatives of Corporate Directives issued by NIA
- 4.2 **Insurance Practices in Nepal**
  - 4.2.1 History of Nepalese insurance market, insurance inclusion in Nepal, status of penetration and density, challenges of 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,

# नेपाल बीमा प्राधिकरण

## कुपण्डोल, ललितपुर

- 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, Social insurance: status and Importance agriculture insurance, health insurance, and other insurance.
- 4.2.6 Insurance intermediaries: Status of Insurance intermediaries, Licensing provisions, Role and importance in insurance market.
- 4.3 Corporate governance, major indicators of the corporate governance, Challenges of compliance to insurers and Regulator.
- 4.1 Human Resources issues and challenges in insurance market, Employment opportunities in Insurance market.
- 4.4 Financial Management in insurance companies, challenges on implementation of the NFRS, preparation of the statements, role of Actuary in financial accounting
- 4.5 Significance of Actuarial valuation in insurance companies, Role of Actuaries, issues and challenges in valuation.
- 4.6 Insurance fraud and its remedies, types of insurance fraud, impact of fraud in the market, fraud mitigation methods.
- 6 **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.
- 7 **Relevant Laws**
  - 5.1 Insurance Act, 2079 and Insurance Regulations, 1993
  - 5.2 Income Tax Act, 2058 and Regulation, 2059
  - 5.3 Company Act, 2063
  - 5.4 Securities Transaction Act, 2063
  - 5.5 Money Laundering Prevention Act, 2064
  - 5.6 Corruption Prevention Act, 2059
  - 5.7 Public Procurement Act, 2063

# नेपाल बीमा प्राधिकरण

कुपण्डोल, ललितपुर

तृतीय पत्र -

लेखामान, लेखापरीक्षणमान तथा लेखा र लेखापरीक्षण सम्बन्धी अभ्यास

(Accounting Standard and Auditing Standard and General Practices of Accounting and Auditing)

## Section (A): - 50 Marks

### 1. Account and Accounting System

- 1.1 Accounting Principles and Presentation of Financial Statements
- 1.2 Analysis & Interpretation of Financial Statements
- 1.3 Nepal Accounting standard (NAS) with corresponding IASs/IFRSs
  - 1.3.1 NAS 1: Presentation of Financial Statements
  - 1.3.2 NAS 2: Inventories
  - 1.3.3 NAS 7: Statement of Cash Flows
  - 1.3.4 NAS 8: Accounting Policies, Changes in Accounting Estimates and Error
  - 1.3.5 NAS10: Events after the Reporting Period
  - 1.3.6 NAS 12: Income Taxes
  - 1.3.7 NAS 16: Property, Plant & Equipment
  - 1.3.8 NAS 19: Employee Benefits
  - 1.3.9 NAS20: Accounting for Government Grants and Disclosure of Government Assistance
  - 1.3.10 NAS 21: The Effects of Changes in Foreign Exchange Rates
  - 1.3.11 NAS 23: Borrowing Cost
  - 1.3.12 NAS 24: Related Party Disclosures
  - 1.3.13 NAS 27: Separate Financial Statements
  - 1.3.14 NAS 34: Interim Financial Reporting
  - 1.3.15 NAS 36: Impairment of Assets
  - 1.3.16 NAS 37: Provisions, Contingent Liabilities & Contingent Assets
  - 1.3.17 NAS 40: Investment Property
  - 1.3.18 NAS 41: Agriculture
  - 1.3.19 IFRS 5: Non-Current Assets Held for Sales and Discounted Operations
- 1.4 IFRS and IASs (Other those covered by NAS) above
  - 1.4.1 IFRS 1: First Time Adoption of International Financial Reporting System
  - 1.4.2 IFRS 2: Share based Payments
  - 1.4.3 IFRS 4: Insurance Contracts
  - 1.4.4 IFRS 6: Exploration for and Evaluation of mineral Resources
  - 1.4.5 IFRS 7: Financial Instrument: Disclosures
  - 1.4.6 IFRS 8: Operating Segments
  - 1.4.7 IAS 27: Separate Financial Statements
  - 1.4.8 IAS 29: Financial Reporting in Hyperinflationary Economics
  - 1.4.9 IAS 31: Interests in Joint Ventures
  - 1.4.10 IAS 32: Financial Instruments: Presentations
  - 1.4.11 IAS 39: Financial Instruments: Recognition and Management
- 1.5 Nepal Public Sector Accounting Standards (NPSAS)
- 1.6 Difference between Government and Commercial accounting
- 1.7 Practical question relating to Nepal financial reporting standards



# नेपाल बीमा प्राधिकरण

कुपण्डोल, ललितपुर

## Section (B): - 50 Marks

### 2. Auditing

- 2.1 Auditing principles, techniques and approaches
- 2.2 International Standards of Supreme Audit Institutions (ISSAIs)
- 2.3 International Standards of Auditing (ISAs)
- 2.4 Nepal Standards on Auditing (NSAs)
  - 2.4.1 NSA 200: Objectives & General Principles Governing Audit of Financial Statements
  - 2.4.2 NSA 210: Terms of Audit Engagements
  - 2.4.3 NSA 220: Quality Control for Audits of Historical Financial Information
  - 2.4.4 NSA 230: Documentation
  - 2.4.5 NSA 240: The Auditor's Responsibilities to Consider Fraud & Error in Audit of Financial statements
  - 2.4.6 NSA 250: Consideration of Laws and Regulations in Audit of Financial statements
  - 2.4.7 NSA 260: Communication of Audit Matters with Those Charged with Governance
  - 2.4.8 NSA 300: Planning an audit of Financial Statements
  - 2.4.9 NSA 310: Knowledge of the Business
  - 2.4.10 NSA 315: Understanding the Entity and its Environment and Assessing the risks of Material Misstatements
  - 2.4.11 NSA 320: Audit Materiality
  - 2.4.12 NSA 400: Risk Assessment and Internal Control
  - 2.4.13 NSA 500: Audit Evidence
  - 2.4.14 NSA 505: External Confirmations
  - 2.4.15 NSA 510: Initial Engagement- Opening Balances.
  - 2.4.16 NSA 530: Audit Sampling & Other Selective Testing Procedures
  - 2.4.17 NSA 540: Audit of Accounting Estimates
  - 2.4.18 NSA 550: Related Parties
  - 2.4.19 NSA 560: Subsequent Events
  - 2.4.20 NSA 570: Going Concern
  - 2.4.21 NSA 580: Management Representations
  - 2.4.22 NSA 600: Using the work of another auditor
  - 2.4.23 NSA 610: Considering the work of internal auditor
  - 2.4.24 NSA 620: Using the work of an Expert
  - 2.4.25 NSA 700: The Auditor's Report on financial Statements
  - 2.4.26 NSA 710: Comparatives
  - 2.4.27 NSA 720: Other Information in Documents Containing Audited Financial Statements
  - 2.4.28 NSA 800: The auditor's report on special purpose Audit Engagement
  - 2.4.29 NSREs 2400: Engagements to Review Financial Statements
  - 2.4.30 NSREs 4400: Engagements to perform agreed upon procedures regarding Financial Information
  - 2.4.31 NSREs 4410: Engagements to Compile Financial Information
- 2.5 Guidelines Notes
  - 2.5.1 GN 201: Guidance Notes on Independence of Auditing
  - 2.5.2 GN 202: Preparation of Financial Statements on Letter Head and Stationery of Auditors

# नेपाल बीमा प्राधिकरण

## कुपण्डोल, ललितपुर

- 2.6 General concept of Auditing Standards
  - 2.6.1 IFAC Standards
  - 2.6.2 INTOSAI Standards
  - 2.6.3 ISSAI Framework
  - 2.6.4 Auditing Standards of the Office of the Auditor General-Nepal
- 2.7 Framework of Nepal Standards of Auditing
- 2.8 Public Sector Auditing Framework
- 2.9 Nepal Auditing Practices Statement and Guidance Notes
- 2.10 Audit report: meaning, content and types statutory, general, qualified
- 2.11 Government audit in Nepal: concept, objectives, difference between government audit and commercial audit
- 2.12 Nepal Auditing Act, 2075
- 2.13 Chartered Accountants Act, 2057