

नेपाल बीमा प्राधिकरण
कुपण्डोल, ललितपुर

सेवा : नेपाल बीमा प्राधिकरण
समूह : प्रशासन
श्रेणी : अधिकृत तृतीय
पद : सहायक निर्देशक (चार्टर्ड एकाउन्टेन्ट)
परीक्षाको किसिम : खुला प्रतियोगितात्मक परीक्षा

पाठ्यक्रम योजनालाई निम्नानुसारका दुई चरणमा विभाजन गरिएको छ :

प्रथम चरण :- लिखित परीक्षा पूर्णाङ्क :- ३००
द्वितीय चरण :- (क) सामूहिक परीक्षण पूर्णाङ्क :- १०
(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	सामान्य ज्ञान र बौद्धिक परीक्षण (General Knowledge & Aptitude Test)	१००	४०	वस्तुगत बहुवैकल्पिक प्रश्न (MCQs)	५० प्रश्न × १अङ्क	४५ मिनेट
	Governance and Management			विषयगत	१० प्रश्न × ५ अङ्क	१ घण्टा ३० मिनेट
द्वितीय	वित्त व्यवस्थापन र बीमा (Financial Management and Insurance)	१००	४०	विषयगत	८ प्रश्न × ५अङ्क ६ प्रश्न × १० अङ्क	३ घण्टा
तृतीय	लेखा र लेखापरीक्षण सम्बन्धी मान र अभ्यास (Accounting and Auditing Standards and Practices)	१००	४०	विषयगत	८ प्रश्न × ५अङ्क	३ घण्टा
				विषयगत- समस्या समाधान	६ प्रश्न × १० अङ्क	

२. द्वितीय चरण :

विषय	पूर्णाङ्क	परीक्षाप्रणाली	समय
(क) सामूहिक परीक्षण (Group Test)	१०	सामूहिक छलफल (Group Discussion)	प्रत्येक उमेदवारका लागि ५/५ मिनेट
(ख) अन्तर्वार्ता	४०	मौखिक	

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 प्रश्नमा प्रत्येकपत्र/विषयका प्रत्येक खण्डका लागि छुट्टाछुट्टै उत्तरपुस्तिकाहरु हुनेछन् । परीक्षार्थीले प्रत्येक खण्डका प्रश्नहरुको उत्तर सोही खण्डका उत्तरपुस्तिकामा लेख्नुपर्नेछ ।
- यस पाठ्यक्रम योजना अन्तर्गतका पत्र/विषयका विषयवस्तुमा जेसुकै लेखिएको भएतापनि पाठ्यक्रममा परेका कानून, ऐन, नियम, विनियम तथा नीतिहरु 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 उम्मेदवारहरुलाई मात्र द्वितीय चरणको परीक्षामा सम्मिलित गराइनेछ ।
- पाठ्यक्रम लागु मिति : २०७९/०५/२१

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प्रथम पत्र - सामान्य ज्ञान, बौद्धिक परीक्षण तथा शासकीय प्रबन्ध र व्यवस्थापन

(General Knowledge, Aptitude Test and Governance and Management)

खण्ड (A) - सामान्य ज्ञान र बौद्धिक परीक्षण (५० अङ्क)
वस्तुगत बहुवैकल्पिक प्रश्न (MCQs)

1. सामान्य ज्ञान (३५ प्रश्न × १ अङ्क)

- 1.1 भूगोल :- नेपाल तथा विश्वको भौतिक, सामाजिक र आर्थिक भूगोल
- 1.2 इतिहास, संस्कृति र सामाजिक व्यवस्था :- विश्वका प्रमुख ऐतिहासिक घटनाहरू, नेपालको प्राचीनकाल तथा मध्यकालको राजनीतिक, आर्थिक एवं सामाजिक सांस्कृतिक अवस्था र आधुनिक नेपालको इतिहास, नेपालका प्रचलित धर्म, संस्कृति, जातजाति, भाषा, साहित्य र कला
- 1.3 शासन पद्धति र शासन :- विश्वमा प्रचलित शासन व्यवस्थाहरू, नेपालको वर्तमान शासन प्रणाली, नेपालको संविधानिक विकासक्रम तथा नेपालको वर्तमान संविधान
- 1.4 आर्थिक विकास:- नेपालमा विकासका पूर्वाधारहरू (कृषि, उद्योग, व्यापार, पर्यटन, यातायात, संचार, शिक्षा, स्वास्थ्य, र विद्युत), नेपालको अर्थतन्त्रका समष्टिगत सूचकहरू र तिनको वर्तमान अवस्था, नेपालमा योजनावद्ध विकास र चालु आवधिक योजना, नेपालको विश्वसँगको आर्थिक गतिविधिहरू
- 1.5 दिगो विकास, पर्यावरणीय संरक्षण, जैविक विविधता, जलवायु परिवर्तन, जनसंख्या, शहरीकरण, प्रदूषण, प्राकृतिक स्रोत तथा राष्ट्रिय सम्पदाहरूको संरक्षण सम्बन्धी सामान्य सवालहरू
- 1.6 विज्ञान र प्रविधि:- प्रसिद्ध वैज्ञानिक र तिनका प्रमुख वैज्ञानिक अन्वेषण र आविष्कारहरू, विज्ञान र प्रविधिको मानव जीवन र समाजमा परेको प्रभाव, जनस्वास्थ्य र रोग बारे सामान्य जानकारी
- 1.7 अन्तर्राष्ट्रिय मामिला तथा अन्तर्राष्ट्रिय संघ/संस्था:- संयुक्त राष्ट्रसंघ प्रणाली, सार्क, विमस्टेक, आशियान, युरोपियन युनियन तथा बहुपक्षिय व्यवस्थापन र नेपाल
- 1.8 महत्वपूर्ण व्यक्तित्व तथा विचारकहरू तथा राष्ट्रिय र अन्तर्राष्ट्रिय महत्वका समसामयिक घटना तथा नवीनतम गतिविधिहरू
- 1.9 विश्वमा वैक तथा बीमा व्यवसायको विकास र वर्तमान अवस्था, वैक, बीमा तथा अन्य वित्तीय संस्थाहरू
- 1.10 बीमाको सिद्धान्तहरू, नेपालको हालको बीमा बजारको स्थिति तथा आर्थिक विकासमा बीमाले पुर्याएको योगदान

2. बौद्धिक परीक्षण (Aptitude Test) (15 × 1= 15 Marks)

- 2.1 Verbal reasoning : series, analogy, classification, coding-decoding, matrices, direction and distance sense test, ranking order, assertion and reason, statement and conclusion (3 × 1 = 3 Marks)
- 2.2 Non-verbal reasoning: series, analogy, classification, matrices, analytical reasoning, water images, mirror images, figure formation and analysis, Venn diagrams (3 × 1 = 3 Marks)
- 2.3 Quantitative aptitude : arithmetical operation/reasoning, percentage, fraction, ratio, average, profit & loss, time and work (3 × 1 = 3 Marks)
- 2.4 General mental ability, logical reasoning and analytical ability (3 × 1 = 3 Marks)
- 2.5 Data interpretation: charts, graphs, tables, data sufficiency (3 × 1 = 3Marks)

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Section (B) : - 50 Marks

- 1. Governance and Management**
 - 1.1 Concept and principles of governance system
 - 1.2 Auditing and Budgeting-principles of auditing and its practices, Capital Planning and Budgeting: Budget Preparation, Implementation, Monitoring and Evaluation
 - 1.3 Governance of Banking and insurance
 - 1.4 Public accountability, transparency
 - 1.5 The foundational values for public service - integrity, impartiality, dedication, empathy, tolerance and compassion
 - 1.6 Applications of public management for developing professionalism - Change management, Performance Management, Grievance management, Conflict management and Risk management.
 - 1.7 Negotiation skills, method and significance of dispute settlement .
 - 1.8 Leadership and communication
 - 1.9 Supervision, Monitoring and Quality Control

- 2. 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.

- 3. Project management and Financial analysis**
 - 3.1 Project Planning and Scheduling: Network models, CPM/PERT, Project preparation for implementation and justification
 - 3.2 Financial analysis: Methods of financial analysis - benefit cost ratio, internal rate of return, net present value, and payback period
 - 3.3 Logical Framework analysis and Project Proposal Writing

- 4. Research**
 - 4.1 Need and importance of Research and Development.
 - 4.2 Data Analysis – Preparing and presenting data; Summarizing data – graphs and charts; Statistical analysis – descriptive and inferential, parametric and non-parametric; Analysis of qualitative data
 - 4.3 ICT and its application in research work

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द्वितीय पत्र - वित्त व्यवस्थापन र बीमा (Financial Management and Insurance)

Section (A) : - 40 Marks

1. Financial management

- 1.1 Principles of financial management, Financial Statement Analysis, Breakeven Point Analysis, Risk Analysis
- 1.2 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:
- 1.4 Money and Capital Markets and Investment Analysis
- 1.5 Portfolio Analysis and Management:
- 1.6 Current fiscal and monetary policy
- 1.7 Mergers, Acquisitions and Corporate Restructuring.
- 1.8 Financial statements and their analysis - Analysis of financial statements; financial forecasting; Ratio analysis for measuring performance.
- 1.9 Financial crisis, financial stability, Macro prudential policies and financial sector reforms in Nepal.

Section (B) : - 60 Marks

2. Overview of Insurance

- 2.1 Principles and types of insurance
- 2.2 Roles of Insurance Intermediaries: Insurance Broker and Reinsurance Broker, third party administrator; and Risk Assessors, Loss Valuators, Insurance Surveyor, 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 Global Insurance and Reinsurance -Global insurance: Emerging risks in global insurance market:
- 2.6 International organizations for insurance
- 2.7 Objectives and significance of insurance regulation, Models of insurance regulations: centralized and decentralized insurance regulation, state and federal, single and multiple regulation, onsite and off-site regulations
- 2.8 Insurance Core Principles: International Association for Insurance Supervisors and its objectives, roles of IAIS to domestic regulations, Insurance Core Principles, Objectives of ICPs, implementation framework of ICPs

3. Nepalese Insurance Practices

- 3.1 **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, other regulatory documents issued by NIA.
- 3.2 **Insurance Practices in Nepal**
 - 3.2.1 History of Nepalese insurance market, insurance inclusion in Nepal, status of penetration and density, challenges of access to insurance.
 - 3.2.2 Life insurance, General insurance and Reinsurance market

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- 3.2.3 Micro insurance, Social insurance
- 3.2.4 Insurance intermediaries: Status and growth of agents and brokers, legal provisions of getting license for the intermediaries, challenges of insurance intermediaries
- 3.2.5 Surveyors: Status of the surveyors in Nepal, legal provisions of getting license, role of surveyors in insurance, limitations and challenges.
- 3.3 Corporate governance practices in insurance companies, major indicators of the corporate governance, challenges of compliance of the CG in insurance
- 3.4 Human Resources issues in insurance market, insurance market as an employment opportunity, and challenges of HRM.
- 3.5 Financial Management in insurance companies, challenges on implementation of the NFRS, preparation of the statements, role of Actuary in financial accounting
- 3.6 Reserving and valuation in insurance company, role and impacts of the valuation in bonus rate, issues and challenges
- 3.7 Insurance fraud and its remedies, types of insurance fraud, impact of fraud in the market, fraud mitigation methods, Anti-fraud organizations working in international level and domestic level.

4. Relevant Laws

- 4.1 Insurance Act, 2079 and Insurance Regulations, 1993
- 4.2 Income Tax Act, 2058 and Regulation, 2059
- 4.3 Value Added Act, 2052 and Rules, 2053
- 4.4 Bank & Financial Institutions Act, 2073
- 4.5 Company Act, 2063
- 4.6 Money Laundering Prevention Act, 2064
- 4.7 Public Procurement Act, 2063

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तृतीय पत्र - लेखा र लेखापरीक्षण सम्बन्धी मान र अभ्यास
(Accounting and Auditing Standards and Practices)

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 7 : Statement of Cash Flows
 - 1.3.3 NAS 8: Accounting Policies, Changes in Accounting Estimates and Error
 - 1.3.4 NAS10 : Events after the Reporting Period
 - 1.3.5 NAS 12 : Income Taxes
 - 1.3.6 NAS 18 : Revenue
 - 1.3.7 NAS 20 : Accounting for Government Grants and Disclosure of Government Assistance
 - 1.3.8 NAS 21 : The Effects of Changes in Foreign Exchange Rates
 - 1.3.9 NAS 34 : Interim Financial Reporting
 - 1.3.10 NAS 37 : Provisions, Contingent Liabilities & Contingent Assets
 - 1.3.11 NAS 40 : Investment Property
- 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 7 : Financial Instrument: Disclosures
 - 1.4.5 IFRS 8 : Operating Segments
 - 1.4.6 IFRS27 : Consolidated and separate Financial Statements
 - 1.4.7 IFRS 29 : Financial Reporting in Hyperinflationary Economics
 - 1.4.8 IFRS 31: Interests in Joint Ventures
 - 1.4.9 IFRS 32 : Financial Instruments: Presentations
 - 1.4.10 IFRS 39 : Financial Instruments: Recognition and Management
- 1.5 International Public Sector Accounting Standards (IPSAS)
- 1.6 Nepal Public Sector Accounting Standards (NPSAS)
- 1.7 Difference between Government and Commercial accounting
- 1.8 Practical question relating to Nepal financial reporting standards

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 230: Documentation
 - 2.4.4 NSA 240: The Auditor's Responsibilities to Consider Fraud & Error in Audit of Financial statements

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- 2.4.5 NSA 250: Consideration of Laws and Regulations in Audit of Financial statements
- 2.4.6 NSA 300: Planning an audit of Financial Statements
- 2.4.7 NSA 310 : Knowledge of the Business
- 2.4.8 NSA 400 : Risk Assessment and Internal Control
- 2.4.9 NSA 500: Audit Evidence
- 2.4.10 NSA 505: External Confirmations
- 2.4.11 NSA 530: Audit Sampling & Other Selective Testing Procedures
- 2.4.12 NSA 540: Audit of Accounting Estimates
- 2.4.13 NSA 580: Management Representations
- 2.4.14 NSA 600: Using the work of another auditor
- 2.4.15 NSA 610: Considering the work of internal auditor
- 2.4.16 NSA 620: Using the work of an Expert
- 2.4.17 NSA 700 : The Auditor's Report on financial Statements
- 2.4.18 NSA 800: The auditor's report on special purpose Audit Engagement
- 2.4.19 NSREs 2400 : Engagements to Review Financial Statement
- 2.4.20 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
- 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