

राष्ट्रिय जीवन बीमा कम्पनी लिमिटेड
प्राविधिक सेवा, एक्चुरी समूह, तह ४, सहायक पदको खुला प्रतियोगितात्मक परीक्षाको पाठ्यक्रम

द्वितीय पत्र (Paper II)
सेवा सम्बन्धी

खण्ड (A) - ७० अङ्क
(८ प्रश्न × ५ अङ्क र ३ प्रश्न × १० अङ्क)

1. Actuary, Insurance, Finance and Financial Mathematics

- 1.1. Definition, Scope and Importance of Actuarial Science
- 1.2. Functions, Duties and Powers of the Nepal Insurance Authority
- 1.3. Functions and Duties of Rastriya Jeevan Beema Company Limited
- 1.4. Role and Responsibilities of an Actuary in an Insurance Company
- 1.5. Life Insurance: Individual Life Insurance, Group Life Insurance, Reinsurance and its Importance in Life Insurance
- 1.6. Types of Life Insurance: Term Life Insurance, Endowment Life Insurance, Whole Life Insurance, Anticipated Life Insurance and its Different Types, Single Premium Policy
- 1.7. Additional Riders - Accidental Death Benefits (ADB), Permanent Total Disability (PTD), Partial Permanent Disability (PPD), Critical Illness and other Riders
- 1.8. Nepalese Insurance Market Status, Problems, Challenges, Opportunities Prevalent in Nepal and Role in Economy
- 1.9. Risk, Uncertainty, Difference between Risk and Uncertainty
- 1.10. Basic Categories of Risk: Pure and Speculative Risk, Fundamental Risk and Particular Risk, Insurable and Non-insurable Risk and Enterprise Risk
- 1.11. Types of Risk in Insurance: Insurance Risk, Financial Risk, Operational Risk
- 1.12. Risk Management: Meaning, Objectives, Steps and Benefits
- 1.13. Financial Systems: Central Bank, Commercial Banks, Development Banks, Insurance Sector and other Financial Institutions and Their Roles and Responsibilities
- 1.14. Money Market and Capital Market - Concept, Importance and Functions
- 1.15. Business Finance: Concept, Scope and Importance
- 1.16. Capital Budgeting and Cost of Capital
- 1.17. Concept of Portfolio Management and Portfolio Diversification
- 1.18. Sources of Income and Expenditures of Insurance Companies
- 1.19. Major Components of Financial Statements of Insurers
- 1.20. Time Value of Money: Simple and Compound Interest, Accumulation and Discounting, Effective vs Nominal Interest rates, Conceptual Understanding of the Force of interest
- 1.21. Annuities and Cashflow Valuation: Annuities -Immediate and Annuities-Due, Increasing and Decreasing Annuities (Concept Only), Present Value and Accumulated Value of Cashflows and its Application to Premium Payments and Benefits.
- 1.22. Descriptive Statistics: Mean, Median, Mode, Variance, Percentiles and Quartiles
- 1.23. Basic Probability Concepts.
- 1.24. Key Statistical Distributions: Binomial, Poisson, Normal and Exponential

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खण्ड (B) - ३० अङ्क
(४ प्रश्न × ५ अङ्क र १ प्रश्न × १० अङ्क)

२. **सम्बन्धित कानूनी व्यवस्था (Relevant Legal Provision)**

- २.१ नेपालको संविधान: भाग १, ३, ४ र अनुसूचीहरू (Constitution of Nepal: Part 1, 3, 4 and Schedules)
- २.२ बीमा ऐन, २०७९ (Insurance Act, 2079)
- २.३ बीमा नियमावली, २०८१ (Insurance regulation, 2081)
- २.४ बीमकको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०८० (Directives on the Corporate Governance of Insurers, 2080)
- २.५ राष्ट्रिय जीवन बीमा कम्पनी लिमिटेडको प्रबन्धपत्र र नियमावली (Memorandum of Association and Articles of Association of Rastriya Jeewan Beema Company Limited)
- २.६ राष्ट्रिय जीवन बीमा कम्पनी लिमिटेड को कर्मचारी सेवा, शर्त तथा सुविधा सम्बन्धी विनियमावली, २०८२ (Employee Service, Conditions and Facilities Bylaw, 2082 of Rastriya Jeewan Beema Company Limited)
- २.७ जीवन बीमालेख सम्बन्धी निर्देशिका, २०७९ (Life Insurance Policy Related Directive, 2079)
- २.८ सम्पत्ति शुद्धीकरण (मनी लाउन्डरीङ्ग) निवारण ऐन, २०६४ {Asset (Money) Laundering Act, 2008}