

राष्ट्रिय जीवन बीमा कम्पनी लिमिटेड
प्राविधिक सेवा, एक्चुरी समूह, तह ५, वरिष्ठ सहायक पदको आन्तरिक प्रतियोगितात्मक परीक्षाको पाठ्यक्रम

द्वितीय पत्र (Paper II)

सेवा सम्बन्धी

खण्ड (A) - ४० अङ्क

(४ प्रश्न × ५ अङ्क र २ प्रश्न × १० अङ्क)

1. **बीमा (Insurance)**

- 1.1 बीमाको परिचय, विकास र महत्त्व (Introduction, Development and Importance of Insurance)
- 1.2 बीमाको किसिम (Types of Insurance) as well as Different types of Life Insurance
- 1.3 बीमाको आधारभूत सिद्धान्त (Basic Principles of Insurance)
- 1.4 नेपाल बीमा प्राधिकरणको काम, कर्तव्य तथा अधिकार (Functions, Duties and Powers of the Nepal Insurance Authority)
- 1.5 राष्ट्रिय जीवन बीमा कम्पनी लिमिटेडको काम तथा कर्तव्य (Functions and Duties of Rastriya Jeewan Beema Company Limited)
- 1.6 बीमा अभिकर्ता तथा बीमा दलाल (Insurance Agents and Insurance Brokers)
- 1.7 बीमा व्यवसाय व्यवस्थापनका महत्त्वपूर्ण पक्ष: अण्डराइटिङ्ग, दाबी, भुक्तानी प्रक्रिया, पुनर्बीमा र बीमाङ्कीय मूल्याङ्कन (Key Aspects of Insurance Business Management: Underwriting, Claim, Payment Process, Reinsurance and Actuarial Valuation)
- 1.8 पुनर्बीमा: यसको आवश्यकता, प्रकार (Reinsurance: Importance and Types)
- 1.9 नेपालको वर्तमान बीमा बजारको स्थिति (Current Situation of the Insurance Market in Nepal)
- 1.10 नेपालमा बीमा कम्पनी तथा राष्ट्रिय अर्थतन्त्रमा बीमा क्षेत्रको भूमिका (Insurance Institutions in Nepal and Role of the Insurance Sector in the National Economy)

खण्ड (B) - ३० अङ्क

(४ प्रश्न × ५ अङ्क र १ प्रश्न × १० अङ्क)

2. **Actuarial Science**

- 2.1 बीमाङ्कीय विज्ञानको परिभाषा, क्षेत्र र महत्त्व (Definition, scope and Importance of Actuarial Science)
- 2.2 बीमा कम्पनीमा बीमाङ्की (Actuary) को भूमिका र जिम्मेवारी (Role and Responsibilities of an Actuary in an Insurance Company)
- 2.3 **Data Preparation and analysis:** Data Cleaning, Restructuring and Transformation using Appropriate Tools, Produce Summary Statistics and Graphical Representations using Appropriate Analytical Methods
- 2.4 **Financial Mathematics:** Time Value of Money: Simple and Compound Interest, Nominal and Effective Rates of Interest, Conceptual Understanding of Force of Interest, Present value and Accumulated Value, Introduction to Annuities: Immediate, Due and Deferred.

राष्ट्रिय जीवन बीमा कम्पनी लिमिटेड

प्राविधिक सेवा, एक्चुरी समूह, तह ५, बरिष्ठ सहायक पदको आन्तरिक प्रतियोगितात्मक परीक्षाको पाठ्यक्रम

- 2.5 **Financial Statistics:** Data Analysis: Measures of Central Tendency and Dispersion, Probability Distributions: Application of Binomial, Poisson, and Normal Distributions in Insurance, General Introduction to Correlation and Regression
- 2.6 Purpose and Process of Actuarial Valuation.
- 2.7 Key Elements and Concept Included in an Actuarial Report
- 2.8 General Concept of Solvency Margin and Capital Adequacy
- 2.9 Risk and Uncertainty, Including Different Definitions and Concepts of Risk in Insurance Business
- 2.10 Key Risk Categories: Market Risk (Interest Rate Risk, Foreign Exchange Risk, Equity Risk, Property Risk), Credit Risk, Counterparty Risk, Concentration Risk, Liquidity Risk, Insurance Risk, Operational Risk, Solvency Risk, Climate Risk
- 2.11 Relationship between Systematic Risk and Non-Systematic or Specific Risk and Concentration of Risk.
- 2.12 Risk Management: Meaning, Objectives, Steps and Benefits

खण्ड (C) - ३० अङ्क

(४ प्रश्न × ५ अङ्क र १ प्रश्न × १० अङ्क)

3. सम्बन्धित कानूनी व्यवस्था (Relevant Legal Provision)

- 3.1 नेपालको संविधान: भाग १, ३, ४ र अनुसूची (The Constitution of Nepal: Part 1, 3, 4 and Schedules)
- 3.2 बीमा ऐन, २०७९ (Insurance Act, 2079)
- 3.3 बीमा नियमावली, २०८१ (Insurance regulation, 2081)
- 3.4 बीमकको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०८० (Directives on the Corporate Governance of Insurers, 2080)
- 3.5 राष्ट्रिय जीवन बीमा कम्पनी लि. को प्रबन्धपत्र र नियमावली (Memorandum of Association and Articles of Association of Rastriya Jeewan Beema Company Limited)
- 3.6 राष्ट्रिय जीवन बीमा कम्पनी लि. को कर्मचारी सेवा, शर्त तथा सुविधा सम्बन्धी विनियमावली, २०८२ (Employee Service, Conditions and Facilities Bylaw, 2082 of Rastriya Jeewan Beema Company Limited)
- 3.7 जीवन बीमालेख सम्बन्धी निर्देशिका, २०७९ (Life Insurance Policy Related Directive, 2079)
- 3.8 आयकर ऐन, २०५८ (Income Tax Act, 2058: Tax Provisions Related to the Insurance Sector)
- 3.9 सम्पत्ति शुद्धीकरण (मनी लाउन्डरीङ्ग) निवारण ऐन, २०६४ {Asset (Money) Laundering Act, 2008}