

राष्ट्रिय बीमा संस्थान

प्रशासन सेवा, तह १०, मुख्य व्यवस्थापक पदको खुला तथा आन्तरिक प्रतियोगितात्मक परीक्षाको पाठ्यक्रम

यो पाठ्यक्रम योजनालाई निम्नानुसारका दुई चरणमा विभाजन गरिएको छः

प्रथम चरण:- लिखित परीक्षा	पूर्णाङ्क :- २००
द्वितीय चरण:- (क) मामिला प्रस्तुतीकरण	पूर्णाङ्क :- २०
(ख) अन्तर्वार्ता	पूर्णाङ्क :- ३०

परीक्षा योजना (Examination Scheme)

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

पूर्णाङ्क:- २००

पत्र	विषय	पूर्णाङ्क	उत्तीर्णाङ्क	परीक्षा प्रणाली	प्रश्नको विवरण	समय
प्रथम	व्यवस्थापन, शासकीय प्रबन्ध, अर्थशास्त्र तथा अनुसन्धान विधि (Management, Governance, Economics and Research Methodology)	१००	४०	विषयगत - तर्कयुक्त विश्लेषणात्मक	६ प्रश्न x १० अंक = ६०	३ घण्टा
				विषयगत - समस्या समाधान	२ प्रश्न x २० अंक = ४०	
द्वितीय	बीमा, लेखा, वित्त तथा सम्बन्धित कानुनी व्यवस्था (Insurance, Accounting, Finance and Related Legislations)	१००	४०	विषयगत - तर्कयुक्त विश्लेषणात्मक	६ प्रश्न x १० अंक = ६०	३ घण्टा
				विषयगत - समस्या समाधान	२ प्रश्न x २० अंक = ४०	

२. द्वितीय चरण:-

विषय	पूर्णाङ्क	परीक्षा प्रणाली	समय
(क) मामिला प्रस्तुतीकरण (Case Presentation)	२०	व्यक्तिगत प्रस्तुतीकरण	३० मिनेट
(ख) अन्तर्वार्ता (Interview)	३०	मौखिक	-

द्रष्टव्य:-

- लिखित परीक्षाको माध्यम भाषा नेपाली वा अंग्रेजी अथवा नेपाली र अंग्रेजी दुवै हुनेछ ।
- प्रथम र द्वितीय पत्रको लिखित परीक्षा छुट्टाछुट्टै हुनेछ ।
- लिखित परीक्षामा सोधिने प्रश्नसंख्या र अङ्कभार यथासम्भव सम्बन्धित पत्र/विषयमा दिइएअनुसार 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 दुई भन्दा बढी टिप्पणीहरू (Short notes) सोध्न सकिनेछ ।
- विषयगत प्रश्नमा प्रत्येक पत्र/विषयका प्रत्येक खण्डका उत्तरपुस्तिकाहरू फरक हुनेछन् । परीक्षार्थीले प्रत्येक खण्डका प्रश्नहरूको उत्तर सोही खण्डका उत्तरपुस्तिकामा लेख्नुपर्नेछ ।

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पाठ्यक्रम

६. यस पाठ्यक्रम योजना अन्तर्गतका पत्र/विषयवस्तुमा जेसुकै लेखिएको भए तापनि 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 ।
७. प्रथम चरणको परीक्षाबाट छनौट भएका उम्मेदवारहरूलाई मात्र द्वितीय चरणको परीक्षामा सम्मिलित गराइनेछ ।
८. प्रस्तुतीकरण (Presentation) परीक्षाको लागि उम्मेदवारलाई बीमा सम्बन्धित कुनै समसामयिक विषय/सवाल (Contemporary Issues) वा मामिला (Case) वा कुनै Topic उपलब्ध गराइनेछ । प्रत्येक उम्मेदवारले दिइएको Topic का विषयमा निर्दिष्ट समयभित्र व्यक्तिगत प्रस्तुति (Individual Presentation) गर्नुपर्नेछ । यसको मूल्याङ्कन विषयवस्तु (Content), प्रस्तुतिको स्वरूप (Organization), व्यक्तित्व (Personality) र प्रस्तुतिको प्रभावकारिता (Delivery Effectiveness) को आधारमा हुनेछ ।
९. पाठ्यक्रम स्वीकृत मिति:- २०७९/१२/०३

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पाठ्यक्रम

प्रथमपत्र :- व्यवस्थापन, शासकीय प्रबन्ध, अर्थशास्त्र तथा अनुसन्धान विधि  
(Management, Governance, Economics and Research Methodology)

### Section (A) : - 50 Marks

#### 1. Management (30 Marks)

- 1.1 **Principles of Management** : Concepts, Functions and Theories of Management, Roles of Managers and Managerial Skills
- 1.2 **Human Resource Management**: Meaning and Components of HRM, Human Resource Planning, Emerging Issues of HRM, Performance Management, Motivation, Compensation, Labour Relation and Negotiation, Conflict Management, Job Design, Job Analysis, Disciplinary Action, Career Planning in Nepalese Organizations
- 1.3 **Organization Behaviour**:: Fundamentals of OB; Group Dynamics, Commitments, Communication, Conflict Management, Decision Making and Problem Solving, Managing Organization Change and Development, Changing Organizational Culture, Organizational Citizenship Behaviour, Personality, Perception, Organizational Leadership
- 1.4 **Emerging Issues in Management**: Emotional Intelligence, Outsourcing, Off-Shoring, Business Process Re-Engineering, Team Work, Social Responsibility and Ethics of Business, Knowledge Management, Talent Management, Time Management, Event Management, Coordination, Grievance Management, Crisis Management, Meeting Management
- 1.5 **Quality Management**: Meaning of Total Quality Management and Techniques, Factors Affecting Quality, Kaizen Costing, Benchmarking, ISO Quality Circle and Quality Assurance Techniques
- 1.6 **Strategic Management**: Strategic Pyramid, Environmental Scanning, SWOT Analysis, Strategy Formulation, Implementation, Evaluation and Control, Change management, Red Ocean vs. Blue Ocean Strategy, Green Field Strategy, Corporate Level Strategy, Business Level Strategy, Functional Level Strategy, Core Competencies
- 1.7 **Risk Management**: Concept and Types of Risk, Guidelines, Measures & Control Modalities of Various Risks Application in the Insurance Business; Risk Controls in Premium Operations; Front Office, Back Office and Risk Limits, Internal Control Mechanism in Risk Management
- 1.8 **Marketing Management**: Approaches to Marketing, Development of Marketing Concepts, Marketing Mix, Market Segmentation, Service Marketing, Marketing Information System, Buyer Behaviour, Product Development and Product Life Cycle, Product Positioning, Pricing Strategies, Promotion Strategies, Quality Marketing, Customer Relationship Management, Digital Marketing, Customer Satisfaction

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### 2. Governance (20 Marks)

- 2.1 **State and Governance:** Fundamentals of Governance, Political and Administrative Structure of Governance, Governance Systems of Nepal, Human Right, Public Service and Public Management, Public Service Charter
- 2.2 **Public Administration:** Importance of Public Administration, Social Justice and Equality, Human Development, Sustainable Development, Decentralization and Local Self-Governance, Public Policy, Fiscal Management, Business Plan
- 2.3 **Management Information System/Information Technology:** Concept, Scope and System of Electronics Commerce, Hardware, Software Documentation and Reporting, Word Processing Package, Database Management System, Database Recovery Method, Database Package, Cyber Crimes, Legal Issues in Cyber Crime, Ethics in Cybersecurity & Cyber Law. IT Challenges and Issues, IT-Risk Analysis, Use of IT to Enhance Efficiency in Service Delivery, Electronic Service Delivery. Information Security and Cryptography, E-Governance; Working Principles, Models of E-Governance, Governance to Governance (G2G); Governance to Business (G2B); E-Governance Life Cycle, E-Governance Infrastructure.
- 2.4 **Global Governance & International Organizations:** United Nation (UN), World Bank (WB), International Monetary Fund (IMF), South Asia Free Trade Area (SAFTA), Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC), World Trade Organization (WTO), Asian Development Bank (ADB), The Association of Southeast Asian Nations (ASEAN), Association of Insurers and Reinsurers of Developing Countries (AIRDC), South Asian Association for Regional Cooperation (SAARC)

### Section (B) : - 50 Marks

### 3. Economics (40marks)

- 3.1 **National Income:** Concept of GDP, Measurement of GDP; Expenditure, Income and Value-Added Approach, GDP Computation in Nepal and Its Problems
- 3.2 **Growth Theories:** Harrod-Domar, Solow-Swan, New Classical Model, Implication of New Classical Model in Developing Countries
- 3.3 **Fiscal Policy:** Concept, Significance, Tools, Structure of Government Revenue and Expenditure, Tax Policy, Current Tax Structure and Issues, Government Budgetary System, Problems and Challenges of Government Budget in Nepal, Crowding in and Crowding Out Effect, Macro Economic Stability, Resource Mobilization in Federal Systems
- 3.4 **Monetary Policy:** Concept, Roles of Monetary Policy in Financial and Monetary Stability, Instruments of Monetary Policies, Problems and Challenges of Monetary Policy
- 3.5 **Inflation :** Concept, Causes and Effect of Inflation, Trade off Between Inflation and Unemployment, Control Measure of inflation

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- 3.6 **Money Supply:** Concept, Factors Affecting Money Supply, High Power Money and Money Multiplier
  - 3.7 **Financial System:** Central Bank, Commercial Banks, Development Banks, Financial Institutions, Roles and Responsibilities of Financial Institutions, Financial Crisis
  - 3.8 **Trade Cycle:** Concept of Trade Cycle, Phases of Trade Cycle, Effects and Causes of Trade Cycle
  - 3.9 **International Trade:** Concept, Significance of International Trade in Economic Development, Theories of International Trade, Balance of Payment, Foreign Trade and Investment Policies of Nepal, Problems and Prospects of International Trade in Nepal, Economic Diplomacy of Nepal and Regional Economic Cooperation
  - 3.10 **Market:** Price and Output Determination Under Various Market Systems, Perfect Competition, Imperfect Competition, Monopolistic and Oligopoly Markets Systems, Firms' Sales Revenue Maximization, Price Discrimination and their Degree
  - 3.11 **Developmental Planning:** Concept, Need of Planning, Periodic Planning of Nepal, Problems and Challenges of Planning, Unemployment, Poverty, Inequality, Measuring Poverty and Inequality, Population Growth and its Challenges
  - 3.12 **Development Economy Structure:** Characteristics of Developing Economics, Development Issues and Challenges, Economic Growth, Economic Development, Determinants of Growth and Development, Privatization, Liberalization and Globalization and their current Status in Nepal
4. **Research Methodology (10 Marks)**
- 4.1 Introduction to Research, Roles of Research in Problems Solving
  - 4.2 Processes of Scientific Research Methods, Research hypothesis, Review of Literature, Research design, Quantitative and Qualitative Research
  - 4.3 Measurement and scaling, Sampling, Data Collection, Research Proposal, Preparation of Report

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पाठ्यक्रम

द्वितीय पत्र :- बीमा, लेखा, वित्त तथा सम्बन्धित कानुनी व्यवस्था  
(Insurance, Accounting, Finance and Related Legislations)

### Section (A): - 50 Marks

#### 1. Insurance (50 marks)

- 1.1 **Introduction:** Historical Development of Insurance in Nepal, Importance of Insurance in Economic Development, Concepts, Types and Principles of Life and Non-Life Insurance, Microinsurance, Agriculture Insurance, Health Insurance, Methods of Minimizing Risks
- 1.2 **Life Insurance:** Concept of Life Insurance, Life Insurance Contract; Procedure of Life Insurance Contract; Determining the Premium of Life Insurance; Principles of Investment of Life Fund; Distribution Channels for Life Insurance.
- 1.3 **Process in Insurance:** Procedures of Issuing Policy, Process of Underwriting and Claim Settlement.
- 1.4 **Terms of Life Insurance:** Bonus Rate, Maturity, Death, Surrender, Paid Up Value, Revival of Insurance Policy, Forfeiture.
- 1.5 **Individual/Group Life Insurance:** Concept, Individual/Group Life Underwriting Principles, Group Life Insurance Plans; Current Status and Major Policies.
- 1.6 **Legal Principles:** Requirements of Insurance Contract; Distinct Legal Characteristics of Insurance Contract; and Basic Elements of Insurance Contract. Types of Policies, Condition of Underwriting, Claim Procedures
- 1.7 **Reinsurance:** Concept, Need and Importance, Types of Reinsurance, Ceding Company, Accepting Company, Catastrophic Protection, Reasons for Reinsurance, Principles of Reinsurance, Method of Reinsurance Agreements: Treaty Reinsurance, Facultative Reinsurance, Reinsurance Regulation, Reinsurance Industry in Nepal.
- 1.8 **Government Regulations of Insurance:** Rationale for Insurance Regulation; Methods of Regulating Insurers; Areas of Regulation; Problems and Issues in Regulation; Features and Coverage of Existing Insurance Act and Insurance Regulation; Role and Functions of Nepal Insurance Authority in Regulating Insurance in Nepal.
- 1.9 **Social Insurance:** Concept and Need of Social Insurance; Old-Age Survivors and Disability Insurance; Unemployment Insurance; Workers Compensation; and Social Security Schemes in Nepal: Current Status and Major Issues; Health Insurance, Importance, Present Position of Health Insurance in Nepal.
- 1.10 **Actuarial Valuation:** Meaning, Methods of Valuation, Actuarial Valuation Report, Gross Premium Method of Valuation, Actuarial Valuation Guideline Directive
- 1.11 **Other Types of Insurance:** Micro Insurance, Agriculture Insurance, Fire Insurance, Marine Insurance
- 1.12 **Rastriya Beema Sansthan:** Historical Development, Objectives and Functions of Rastriya Beema Sansthan, and Importance of Rastriya Beema Sansthan for Employment Generation and Economic Development
- 1.13 **Nepal Insurance Authority :** History, Functions, Objectives and Importance, Policy Holder's Protection and Roles of Nepal Insurance Authority in Development of Insurance Business, Investment Guidelines of Nepal Insurance Authority.

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पाठ्यक्रम

- 1.14 Insurance Industry:** Insurers and Marketing Systems, Types of Insurers, Agents and Brokers, Types of Marketing Systems, Problems and Prospects, Issues and Challenges of Insurance Business in Nepal.
- 1.15 Corporate Governance in Insurance Sector of Nepal:** Fairness, Transparency, Ethics and Integrity, Accountability, Compliance and Stakeholders Management, Corporate Governance, Pillars of Corporate Governance

### Section (B) : - 50 Marks

#### 2 Accounting and Finance (30 Marks) :

- 2.1 Accounting and Taxation:** Budget and Budgetary Control, Public Financial Measuring Tools and Public Financial Management System, Nepal Financial Reporting System, Management Accounting and Financial Accounting, Break Even Analysis, Income statement, Balance Sheet, Cash Flow Statement, Trial Balance, Management Control System, Cost Control and Reduction, Standard Costing, Master Budgeting, Pricing Decision, Amalgamation and Absorption, Holding Company, Theory of Constraints, Analysis of Value Added Statement, Cannon of Taxation, Emerging Issues of Taxation, Direct Tax, Indirect Tax, Problems and Prospects of Taxation in Nepal
- 2.2 Auditing:** Concept, Roles and Importance of Auditing, Basic Principles of Auditing, Internal Check, Internal Control, Internal and External Audit, Tax Audit, Management Audit, Social Audit, Performance Audit, Auditing Standard & Uses, Auditors, Typing of Audit Reports, Economic Discipline and Auditing; Duty, Responsibility and Power of Public Account Committee; Duty, Responsibility & Power of Auditor Generals.
- 2.3 Accounting Issues:** Behavioral Accounting, Valuation of Goodwill, Human Resource Accounting, Social Accounting, Accounting for Business, Strategic Management Accounting, Forensic Accounting, Environment Accounting, Balance Score Card, Triple Entry Book Keeping Systems
- 2.4 Portfolio Management:** Analysis and Selection, Risk Analysis in Portfolio Management
- 2.5 Capital Budgeting:** Significance, Project Evaluation Methods, Net Present Value, Profitability Index, Pay Back period, Uncertainty Under Capital Budgeting: Sensitivity Analysis, Certainty Equivalent Coefficient, Risk Adjusted Discount Rate, Decision Tree Approach, Capital Rationing
- 2.6 Current Corporate Issues:** Corporate Social Responsibility (CSR), Need for CSR, Areas of CSR, Disclosure of Social Performance, Business Ethics, Professionalism
- 2.7 Financial Management:** Financial System and Market, Capital and Money Market, Securities Market, Financial Derivatives Instruments, Financial Planning, Time Value of Money, Financial Statement Analysis, Dividend Decision, Working Capital, Capital Structure and Leverage
- 2.8 Emerging Issues in Finance:** Behavioural Finance, Financial Literacy, Financial Inclusion, Lease Finance, Mutual Fund, Financial Derivatives Instruments, Bridge Finance, Fintech, Merger and Acquisitions, Company Liquidation, Cryptocurrency, Municipal Finance, Foreign Direct Investment, Sustainable Finance, Commodity Market
- 2.9 Capital Market of Nepal:** Introduction, Information and Sources in Stock Market, Money Market, Applications Supported by Blocked Amount (ASBA),

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पाठ्यक्रम

Share Allotment Procedures, Mutual Fund, Securities Board of Nepal,  
Malpractices in Share Market, Nepse Index, Anti-Money Laundering and  
Investment, Derivative Market

### ३. संविधान र अन्य कानूनहरू (20 Marks)

- ३.१ नेपालको संविधान
- ३.२ कम्पनी ऐन- २०६३
- ३.४ सुशासन (व्यवस्थापन तथा सञ्चालन) ऐन, २०६४
- ३.५ बोनस ऐन, २०३० तथा बोनस नियमावली, २०७५
- ३.६ लेखा परीक्षण ऐन, २०७५
- ३.७ विदेशी विनिमय (नियमित गर्ने) ऐन, २०१९ (संशोधन सहित)
- ३.८ आयकर ऐन, २०५८
- ३.९ मूल्य अभिवृद्धि कर -२०५२
- ३.१० सार्वजनिक खरिद ऐन, २०६३ र सार्वजनिक खरिद नियमावली, २०६४
- ३.११ आर्थिक कार्यविधि तथा वित्तीय उत्तरदायित्व ऐन, २०७६ र नियमावली, २०७७
- ३.१२ भ्रमण खर्च नियमावली, २०६४
- ३.१३ भ्रष्टाचार निवारण ऐन, २०५९
- ३.१४ विद्युतीय (इलेक्ट्रोनिक) कारोबार ऐन, २०६३
- ३.१६ मुलुकी देवानी (संहिता) ऐन, २०७४
- ३.१७ सम्पत्ति शुद्धीकरण तथा आतङ्कवादी क्रियाकलाप वित्तीय लगानी निवारण सम्बन्धी निर्देशिका, २०७५
- ३.१८ संस्था सम्बन्धित कानूनहरू
  - ३.१८.१ बीमा ऐन, २०७९
  - ३.१८.२ राष्ट्रिय विमा संस्थान ऐन, २०२५
  - ३.१८.३ बीमकको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७९
  - ३.१८.४ बीमाको पूनर्वीमा निर्देशिका, २०७८
  - ३.१८.५ जीवन बीमालेख सम्बन्धी निर्देशिका, २०७८
  - ३.१८.६ संस्थागत बीमा अभिकर्ता सम्बन्धी निर्देशिका, २०७८
  - ३.१८.७ Risk Based Capital and Solvency Directive, 2078
  - ३.१८.८ प्रचलित राष्ट्रिय विमा संस्थान कर्मचारी विनियमावली