

राष्ट्रिय बीमा संस्थान

प्रशासन सेवा, तह ७, नायव 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:- अन्तर्वार्ता पूर्णाङ्क :- ३०

परीक्षा योजना (Examination Scheme)

प्रथम चरण:- लिखित परीक्षा (Written Examination) पूर्णाङ्क :- २००

पत्र	विषय	पूर्णाङ्क	उत्तीर्णाङ्क	परीक्षा प्रणाली	अंक X प्रश्न संख्या	समय
प्रथम	अर्थशास्त्र, लेखा, वित्त तथा व्यवस्थापन	१००	४०	विषयगत	५ प्रश्न X १२ अंक = ६०	३ घण्टा
					४ प्रश्न X १० अंक = ४०	
द्वितीय	बीमा तथा कानून	१००	४०	विषयगत	५ प्रश्न X १२ अंक = ६०	३ घण्टा
					४ प्रश्न X १० अंक = ४०	

द्वितीय चरण:- अन्तर्वार्ता

विषय	पूर्णाङ्क	परीक्षा प्रणाली
अन्तर्वार्ता	३०	मौखिक

द्रष्टव्य:-

- लिखित परीक्षाको माध्यम भाषा नेपाली वा अंग्रेजी अथवा नेपाली र अंग्रेजी दुबै 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 ।
- 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 ।
- प्रथम चरणको परीक्षाबाट छनौट भएका उम्मेदवारहरूलाई मात्र द्वितीय चरणको परीक्षामा सम्मिलित गराइनेछ ।
- पाठ्यक्रम स्वीकृत मिति:- २०७९/१२/०३

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प्रथम पत्र : अर्थशास्त्र, लेखा, वित्त तथा व्यवस्थापन

खण्ड 'क' : अर्थशास्त्र र लेखा

(५ प्रश्न X १२ अंक = ६०)

1. Economics

- 1.1 **National Income:** Concept, Different Methods of Measuring National Income, Economic Growth Theories
- 1.2 **Planning and Budget:** Concept and Types of Budgets, Zero Based Budgeting and Importance; Deficit Budget and Role in Developing Countries, Program Budget and Application in Nepal; Current Periodic Planning, Planning Process, Problems and Challenges of Planning Implementation in Nepal; Formulation and Implementation and Evaluation of Budgeting System in Nepal, Medium Term Expenditure Framework, Medium Term Budgetary Framework
- 1.3 **Fiscal Policy:** Role of Fiscal Policy, Structure of Government Revenue and Pattern of Expenditure, Budget and Budgetary Control, Foreign Assistance, Foreign and Domestic Debt, Instruments of Fiscal Policy, Sources for Revenue Generation for Government, Fiscal Federalism in Nepal
- 1.4 **Taxation in Nepal:** Concept of Tax, Roles of Tax for Economic Development, Canon of Taxation, Rights and Duties of Taxpayers, Income Tax, Value Added Tax, Custom Duty, Contribution of Income Tax in GDP
- 1.5 **Monetary Policy:** Concept, Objectives, Roles of Monetary Policy in Developing Countries, Resource Mobilization and Monetary Policy, Effectiveness of Monetary Policy in Different Types of Economy. Problems and Challenges, Inflation, Money Supply, Instruments of Monetary Policy, Market Stability and Monetary Policy
- 1.6 **Share Market of Nepal:** Introduction, Information and Sources in Stock Market, Primary and Secondary Market, Money and Capital Market, Applications Supported by Blocked Amount (ASBA), Share Allotment Procedures, Mutual Fund, Securities Board of Nepal, Emerging Issues in Share Market of Nepal, IPO, Npse Index, Derivative Market
- 1.7 **Current Economic Issues:** Economic Growth and Economic Development, Role of Public, Private and Cooperative Sector in Economic Development, International Cooperation and Economic Diplomacy, Liberalization, Privatization, Globalization and International Trade, Responsibility and Accountability in Economic Administration, Climate Change and Green Growth, Public Private Partnership

2. Accounting and Auditing

- 2.1 **Accounting:** History of Accounting, Concept and Principle of Accounting, Importance of Accounting, Triple Entry Accounting System, Management Accounting, Cost Accounting, Financial Accounting
- 2.2 **Public Sector Accounting:** Principles, Objectives, Current Reports Mechanisms, Annual Statement of Report and Payment

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पाठ्यक्रम

- 2.3 **Accounting Systems and Financial Statement Analysis:** Concept, Types of Accounting, Journal, Ledger, Trial Balance, Profit and Loss Account, Balance Sheet, Cash Flow Statement Analysis
- 2.4 **Nepal Financial Reporting Standards (NFRS):** Concepts, Needs of Application of NFRS, Disclosure and Reporting, Interrelationship Between International Financial Reporting Standards (IFRS) and Nepal Financial Reporting Standards (NFRS)
- 2.5 **Government Accounting:** Principles of Government Accounting and Its Application in Nepal, Book Keeping System of Government of Nepal, Classification of Government Expenditure & Its Interpretation, Journal, Statement of Expenditure, Budget Sheet, Bank Cash Book
- 2.6 **Auditing:** Basic Principles of Auditing, Importance of Auditing, Role of Performance Audit, Internal Check, Internal Control, Internal and External Audit, Tax Audit, Management Audit, Social Audit, Auditing Standard & Its Uses, Auditors, Types of Audit Reports, Economic Discipline and Auditing, Duty, Responsibility and Power of Public Account Committee, Duty, Responsibility & Power of Auditor Generals, International Federation of Accountants (IFAC)

खण्ड 'ख' : वित्त र व्यवस्थापन

(४ प्रश्न X १० अंक = ४०)

3. Financial Management

- 3.1 **Finance:** Financial Management, Concept of Business Finance, Cost of Capital, Capital Budgeting, Portfolio, Management, Financial Statement and Their Analysis, Working Capital, Risk and Return, Behavior Finance, Fintech, Merger and Acquisitions, Crypto Currency, Municipal Finance, Foreign Direct Investment, Sustainable Finance, Time Value of Money, Cash Management, Divided Policy and Inventory Management, Financial Literacy, Financial Inclusion
- 3.2 **International and Regional Organizations:** World Bank, 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)
- 3.3 **Financial Systems:** Central Bank, Commercial Banks, Development Banks, Finance Companies, Micro-Finance, Financial Intermediation, Roles and Responsibilities of Financial Institutions in Economic Development, Insurance Marketing, Foreign Exchange Management

4. Management System

- 4.1 **Management:** Concept, Principles, Theories and Functions of Management
- 4.2 **Emerging Concepts of Management:** Time Management, Participative Management, Change Management, Value Based Management, Organization Reengineering, Stress Management, Team Work, Emotional Intelligence, Green

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Management, Bench Marking, Sustainability Management, Crisis Management, Conflict Management, Total Quality Management, Event Management

- 4.3 Human Resource Management:** Concept and Functions of HRM, Contemporary Challenges of HRM, Human Resource Planning, Process of HRM, Job Analysis, Compensation Management, Knowledge Management, Talent Management, Training and Development, Performance Appraisal, Labor Relation, Employees Motivation, Disciplinary Action, Labor Turnover and Retention
- 4.4 Development Affairs:** Human Development and its Objectives, Strategies of Human Development, Problems and Opportunities of Human Development in Nepal, Citizen's Engagement in Development, Partnership Development and Development Based on Community, Long Term Development Goal (SDG, LDC, Middle Income 2030)
- 4.5 Public Service and Public Management:** Concept, Functions, Characteristics and Role of Public Service, Public Service Delivery, Commitment, Transparency and Acceptability, Utilization of Public Funds, Ethics and Morality, Public Management, Public Policy - Formulation Process and Analysis, Citizen Charter, E-Governance, Corporate Governance, Issues and Challenges
- 4.6 Strategic Management:** Concept, Importance, Green Field Strategy, Out Sourcing, Red Ocean Vs. Blue Ocean Strategy, Vision, Mission, Strategic Alliance, Core Competencies, Strategy Formulation, Implementation and Control, Corporate Level Strategy, Business Level Strategy and Functional Level Strategy, Contract Management
- 4.7 Marketing Management:** Concept, Importance of Marketing, Marketing Mix, Marketing Environment, Buyer Behavior, Market Segmentation and Strategies in Insurance Business, Roles of Service Marketing, Competitor Analysis, Product Positioning, Product Life Cycle, Customer Relationship Management, Customer Satisfaction, Digital Marketing
- 4.8 Organizational Behavior (OB):** Concept and Importance of OB, Organizational Learning, Organization Culture, Organization Commitment, Organization Change and Development, Personality, Perception, Group Dynamic, Communication, Emerging Trends in OB, Organization Citizenship Behavior
- 4.9 Management Information System:** Concept and Scope Electronic Commerce, Hardware, Operating System, Software, Data Base Management System, Data Base Recovery Method Documentation and Reporting, IT Risk Analysis, Spread Sheet Package, Graphical Package, Data Base Package, Cyber Security, Roles of Information and Communication Technology (ICT) in Development, Artificial Intelligence, IT Audit, Big Data

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पाठ्यक्रम
द्वितीय पत्र : बीमा तथा कानुन
खण्ड 'क' : बीमा
(१२ अंक X ५ प्रश्न = ६०)

1. Insurance Concepts and Practices

- 1.1 **History, Types and Principles of Insurance:** Historical Background of Insurance in Nepal, Importance of Insurance in Economic Development, Type and Principles of Insurance, Characteristics of Insurance, Micro Insurance, Insurance and Gambling, Insurance and Hedging, Term Life Insurance, Requirements of Insurable Risk, Basic Requirements of Insurance Contract
- 1.2 **Life Insurance :** Concept, Feature of Life Insurance, Pre-Mature Death, Financial Impact of Pre-Mature Death, Types of Life Insurance Policy, Principles of Life Insurance, Procedures of Effecting Life Insurance, Management of Life Insurance Business, Taxation of Life Insurance, Underwriting and Its Process, Legal Provision Related To Claim Settlement, Bonus Rate, Maturity, Death, Surrender, Revival of Insurance Policy with Profit and without Profit Policy, Forfeiture
- 1.3 **Non-Life Insurance:** Property Insurance, Liability Insurance, Pecuniary Benefit Insurance, Insurance Management of Fire, Motor, Marine Transit, Aviation, Agriculture and Livestock Insurance, Social, Infrastructure Insurance, Principles of Non- Life Insurance
- 1.4 **Insurance Intermediaries:** Concept, Importance of Intermediaries, Types of Insurance Intermediaries Agent, Bancassurance, Surveyor, Broker, Third Party Administrator, The Relationship Between Principal and Agent, Agent and Third Parties, and Principal and Third Parties
- 1.5 **Reinsurance Business:** Introduction, Objectives, Principles of Reinsurance, Method of Reinsurance Agreements, Treaty Reinsurance, Facultative Reinsurance, Reinsurance Regulation, Reinsurance Market in Nepal, Financial Settlement of Reinsurance
- 1.6 **Actuarial Valuation:** Meaning, Methods of Valuation and Actuarial Valuation Report, Importance of Actuarial Valuation in Insurance, Actuarial Valuation Guideline/Directive
- 1.7 **Nepal Insurance Authority:** Evolution, Functions, Duties and Power, Policy holder's Protection and Role of Authority in Development of Insurance Business, Investment Guidelines of Nepal Insurance Authority
- 1.8 **Life Insurance Practices in Nepal:** Evolution of Life Insurance, Life Insurance Penetration and Density, Life Insurance Companies in Nepal, Rastriya Beema Sansthan, New Trends, Present Situation, Problems, Challenges and Prospects of Life Insurance in Nepal. International Practices Relating to Insurance and its Impact in Nepal
- 1.9 **Condition of Corporate Governance in Insurance Sector of Nepal:** Fairness, Transparency, Ethics and Integrity, Accountability, Compliance and Stakeholders Management

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पाठ्यक्रम

1.10 **Risk Management:** Concept, Type of Risk, Objectives of Risk Management, Risk Management Process, Risk Management Practices in Nepal

खण्ड 'ख' : कानून

(१० अंक X ४ प्रश्न = ४०)

2. संविधान तथा सम्बन्धित कानुनी व्यवस्था:

- 2.1 नेपालको संविधान
- 2.2 बीमा ऐन , २०७९
- 2.3 राष्ट्रिय बीमा संस्थान ऐन, २०२५
- 2.4 कम्पनी ऐन, २०६३
- 2.5 आयकर ऐन, २०५८
- 2.6 सार्वजनिक खरिद ऐन, २०६३
- 2.7 सार्वजनिक खरिद नियमावली, २०६४
- 2.8 आर्थिक कार्यविधि तथा वित्तीय उत्तरदायित्व ऐन, २०७६ र नियमावली
- 2.9 लेखा परीक्षण ऐन, २०७५
- 2.10 सम्पत्ति शुद्धीकरण ऐन, २०६४ र सम्पत्ति शुद्धीकरण नियमावली, २०७३
- 2.11 श्रम ऐन, २०७४ र श्रम नियमावली, २०७५
- 2.12 मूलुकी देवानी संहिता २०७४ (करार सम्बन्धी व्यवस्था)
- 2.13 ट्रेड यूनियन ऐन, २०४९
- 2.14 सुशासन (व्यवस्थापन तथा संचालन) ऐन, २०६४ तथा नियमावली
- 2.15 भ्रष्टाचार निवारण ऐन, २०५९
- 2.16 धितोपत्र ऐन, २०६३
- 2.17 मूल्य अभिवृद्धि कर ऐन, २०५२
- 2.18 अन्त शुल्क ऐन, २०५८
- 2.19 नेपाल बीमा प्राधिकरणबाट जारी भएका निर्देशनहरू