



## **ONLINE EXAMINATION RECRUITMENT OF APPRENTICE DEVELOPMENT OFFICERS**

### **INFORMATION HANDOUT**

This handout contains details pertaining to various aspects of the online exam you are going to undertake and important instructions about related matters. You are advised to study the handout carefully as it will help you in preparing for the examination.

You are called for the on-line examination **without verifying** your personal details of age, qualification etc. with your certificates. Therefore, before appearing for the on-line examination you should strictly ensure yourself that you fulfill the eligibility criteria stipulated by LIC in all respects.

Please note that since this is a competitive examination, mere passing is not adequate. You have to obtain a high rank in the order of merit to secure appointment. You should, therefore, put up your best effort in the examination.

The on-line examination will comprise the following objective type multiple choice tests as stated below :

#### **For Open Market Category :**

<b>Paper</b>	<b>Name of test/Paper</b>	<b>Number of Questions</b>	<b>Maximum Marks</b>	<b>Medium of exam</b>	<b>Duration</b>
1	Reasoning Ability & Numerical Ability	50	50	English & Hindi	Composite 120 Minutes
2	General Knowledge, Current Affairs and English Language with Special Emphasis on Grammar and vocabulary	50	50	English & Hindi (Except for English Language)	
3	Insurance and Financial Marketing Awareness with special emphasis on knowledge of Life Insurance and Financial Sector	50	50	English & Hindi	
<b>TOTAL</b>		<b>150</b>	<b>150</b>		

**For Agents Category :**

Paper	Name of test/Paper	Number of Questions	Maximum Marks	Medium of exam	Duration
1	Reasoning Ability & Numerical Ability	25	10	English & Hindi	Composite 120 minutes
2	General Knowledge, Current Affairs and English Language with Special Emphasis on Grammar and vocabulary	25	15	English & Hindi (Except for English Language)	
3	Elements of Insurance and Marketing of Insurance.	50	125	English & Hindi	
<b>TOTAL</b>		<b>100</b>	<b>150</b>		

**For Employee Category :**

Paper	Name of test/Paper	Number of Questions	Maximum Marks	Medium of exam	Duration
1	Reasoning Ability & Numerical Ability	25	25	English & Hindi	Composite 120 minutes
2	General Knowledge, Current Affairs and English Language with Special Emphasis on Grammar and vocabulary	25	25	English & Hindi (Except for English Language)	
3	Practice and Principle of Insurance Marketing	50	100	English & Hindi	
<b>TOTAL</b>		<b>100</b>	<b>150</b>		

The time for the test is 120 minutes; however you may have to be at the venue for approximately 180 minutes including the time required for logging in, collection of the call letters, going through the instructions etc. All tests except test of English Language will be provided in English and Hindi. You can attempt any question from 1 to 150/100 at any point of time within these 120 minutes. All the questions will have multiple choices. Out of the five answers to a question only one will be the correct answer. **You have to select the most appropriate answer and 'mouse click' that alternative which you feel is appropriate/correct. The alternative/ option that you have clicked on will be treated as your answer to that question. There will be no penalty for the wrong answers marked by you. However you are advised not to mark answers by random guessing.**

Candidate **MUST** pass in each paper separately and should also obtain minimum marks in the aggregate of the three papers to qualify. The minimum marks to be obtained in each paper and in the aggregate shall be decided by LIC of India. LIC of India reserved the right to fix the minimum eligibility standard in order to restrict the number of candidates to be called for the on-line examination and/or Interview, commensurate with number of vacancies. Decision of the Corporation in this regard shall be final and binding on the candidates. No correspondence will be entertained in this regard.

The Scores of Online Examination will be obtained by adopting the following procedure :

- (i) Number of questions answered correctly by a candidate in each paper is considered for arriving at the Corrected Score.
- (ii) The Corrected Scores so obtained by a candidate are made equivalent to take care of the minor difference in difficulty level, if any, in each of the paper held in different sessions to arrive at the Equated Scores\* (Applicable only if the exam for any category is conducted in more than one session)

\*Scores obtained by candidates on any paper are equated to the base form by considering the distribution of scores of all the forms.

- (iii) Paper wise and scores on total is reported with decimal points upto two digits.

Note : Cutoffs may be applied in two stages :

- (i) On scores in each paper
- (ii) On Total Score

Please note that the types of questions in this handout are only illustrative and not exhaustive. In the actual examination you will find questions of a higher difficulty level on some or all of these types and also questions on the types not mentioned here.

Some sample questions are given below.

### PAPER I - REASONING ABILITY & NUMERICAL ABILITY

#### REASONING ABILITY

This test is to see how well you can think. It contains questions of various kinds. Here are some sample questions.

**Directions :** In the following question, there are five letter groups or words given. Four of the five are alike in a certain way, while one is different. You have to find out the one which is different.

- Q.1.** (1) Black (2) Red (3) Green (4) Yellow (5) Paint
- Q.2.** (1) XZ (2) MN (3) PQ (4) BC (5) ST
- Q.3.** "Foot" is related to "Man" in the same way as "Hoof" is related to \_\_\_\_\_  
(1) Leg (2) Horse (3) Dog (4) Boy (5) Shoe
- Q.4.** "Day" is related to "Night" in the same way as "Kind" is related to \_\_\_\_\_  
(1) Cruel (2) Bright (3) Dark (4) Generous (5) Gratitude
- Q.5.** If the letters in the word TOPS can be rearranged to form a meaningful word beginning with O, the last letter of that word is your answer. If more than one such word can be formed, M is the answer and if no such word can be formed, X is the answer.  
(1) T (2) P (3) M (4) S (5) X

#### NUMERICAL ABILITY

This test measures how well you are in dealing with numbers and computing basic arithmetic operations. It also tests your arithmetic reasoning potential. Study the following questions.

**Directions :** In the question one number is missing. The place where the number is missing is shown by a question mark (?). You have to find out which one of the answers shown can replace the question mark. If none of the four given options can replace the question mark, you will indicate 'Other than those given as options' as your answer.

- Q.1.**  $42 + 73 + 137 = ?$   
(1) 352 (2) 252 (3) 242 (4) 142 (5) Other than those given as options
- Q.2.**  $20 \times \frac{1}{2} = ?$   
(1) 4 (2) 5 (3) 12 (4) 10 (5) Other than those given as options
- Q.3.** At 10 paise each, how many paise will 6 lemons cost ?  
(1) 6 (2) 10 (3) 60 (4) 61 (5) Other than those given as options

- Q.4.** Which of the following can be exact multiple of 4 ?  
 (1) 27114 (2) 58204 (3) 48402 (4) 32286 (5) Other than those given as options
- Q.5.** If the profit made by selling a pen for Rs.10 is as much as its cost, what is the cost price of the pen ?  
 (1) Rs.3/- (2) Rs.5/- (3) Rs.10/- (4) Rs.20/- (5) Other than those given as options

**PAPER II - GENERAL KNOWLEDGE, CURRENT AFFAIRS AND ENGLISH LANGUAGE WITH SPECIAL EMPHASIS ON GRAMMAR AND VOCABULARY**

**GENERAL KNOWLEDGE, CURRENT AFFAIRS**

This test measures your awareness of the events happening in the world around. Your General Knowledge and Knowledge about current affairs would be tested through social and cultural events, current events on national and international importance, events of common public interest, sports, scientific inventions and like.

- Q.1.** Which of the following sectors contributed maximum in deciding the growth in income of the states in India in fiscal year 2014-15 ?  
 (1) Energy (2) Tourism (3) Service (4) Agriculture (5) Other than those given as options
- Q.2.** In which of the following states was the number of people living below poverty line the maximum in 2013-14 ?  
 (1) Bihar (2) Andhra Pradesh (3) Uttar Pradesh  
 (4) Rajasthan (5) Other than those given as options
- Q.3.** Tarapore atomic power plant is located in \_\_\_\_\_  
 (1) Bihar (2) Gujarat (3) Madhya Pradesh  
 (4) Rajasthan (5) Other than those given as options
- Q.4.** OSCAR awards are given for best performance in which of the following field ?  
 (1) Films (2) Literature (3) Sports (4) Science (5) Social Service
- Q.5.** Who among the following is the current Prime Minister of India ?  
 (1) Dr. APJ Abdul kalam (2) Dr. Manmohan Singh  
 (3) Shri Rahul Gandhi (4) Shri Narendra Modi  
 (5) Other than those given as options

**ENGLISH LANGUAGE**

This is a test to see how well you 'know' English. Your English language ability would be tested through questions on grammar, vocabulary, sentence completion, synonyms, antonyms, comprehension of a passage, etc. Study and answer the sample questions given below. Please remember, in the test proper there may be questions of several other types also.

**Directions :** Pick out the most appropriate word from amongst the words given below the sentence to complete it meaningfully.

- Q.1.** He quickly glanced \_\_\_\_\_ the book to find what it said about the Indian economy.  
 (1) at (2) through (3) in (4) to (5) over
- Q.2.** The counsel urged the court to \_\_\_\_\_ down the obnoxious law.  
 (1) enact (2) enforce (3) cancel (4) strike (5) declare
- Q.3.** The local official \_\_\_\_\_ the Minister of the situation.  
 (1) explained (2) warned (3) apprised (4) told (5) intimated

**Directions :** In each of the following questions, select from amongst the five alternatives, the word most opposite in meaning of the word given in capitals.

- Q.4.** LIVELY  
 (1) simple (2) weak (3) dull (4) angry (5) moron
- Q.5.** INADVERTENT  
 (1) adequate (2) available (3) sluggish (4) negligent (5) intentional

In addition to the above questions, there will be a passage in English for comprehension. You will be asked questions based on the passage.

There may be some other types of questions also.

### PAPER III

#### OPEN MARKET CATEGORY - INSURANCE AND FINANCIAL MARKETING AWARENESS WITH SPECIAL EMPHASIS ON KNOWLEDGE OF LIFE INSURANCE AND FINANCIAL SECTOR

- Q.1.** Which statement is correct relating to Material Fact?
- (1) It gives information of licence of Insurance Agent.
  - (2) It is the value of all material covered in a policy.
  - (3) It is not important for assessing the risk.
  - (4) It is important as it influences the decision of the Underwriter.
  - (5) It is not important as it has no bearing on the decision of the Underwriter.

**Reference IC 38**

- Q.2.** By transferring risk to Insurer, it becomes possible :-
- (1) To enjoy from floods.
  - (2) To enjoy and make money from Insurance
  - (3) To enjoy a fire in the factory.
  - (4) To enjoy sinking of ship.
  - (5) To enjoy peace of mind and plan one's business more effectively.

**Reference IC 38**

#### AGENTS CATEGORY - ELEMENTS OF INSURANCE AND MARKETING OF INSURANCE

- Q.3.** Married Women's Property Act, 1874 provides for :-
- (1) Security of benefits under a life insurance policy to the wife and children.
  - (2) Security of benefits under a general insurance policy to the wife and children.
  - (3) Security of benefits under a general insurance policy to the creditors of the insured.
  - (4) Security of benefits under a life insurance policy to the creditors of the insured.
  - (5) Security of benefits under a life insurance policy for the purpose of court attachment.

**Reference IC 38**

- Q.4.** Which of the below mentioned insurance plans has the least or no amount of savings element?
- (1) Whole Life Plan.
  - (2) Endowment Plan.
  - (3) Term Insurance Plan.
  - (4) Money Back Plan.
  - (5) Double Endowment Plan.

**Reference IC 38**

#### EMPLOYEE CATEGORY - PRACTICE AND PRINCIPLE OF INSURANCE MARKETING

- Q.5.** Importers and Exporters facing the risks related to Foreign trade, are covered by whom?
- (1) Insurance Regulatory and Development Authority of India (I, R.D.A.I.)
  - (2) Deposit Insurance and Credit Guarantee Corporation (D.I.C.G.C.)
  - (3) Export Credit and Guarantee Corporation (E.C.G.C.)
  - (4) Life Insurance Corporation of India (LIC)
  - (5) General Insurance Corporation of India (GIC)

**Reference IC 01**

- Q.6.** Which process assesses the Risk, proposed to be insured?
- (1) Contract.
  - (2) Claims.
  - (3) Application.
  - (4) Underwriting.
  - (5) Proposal Form.

**Reference IC 02**

#### **Titles of the Reference books :**

- |       |                            |
|-------|----------------------------|
| IC 38 | Insurance Agents Life      |
| IC 01 | Principles of Insurance    |
| IC 02 | Practice of Life Insurance |

**(A) Details of the On-line Examination Pattern**

- (1) The examination would be conducted on-line i.e. on a computer.
- (2) All tests except test of English Language will be provided in English and Hindi.
- (3) All the questions will have multiple choices. Out of the five answers to a question only one will be the correct answer. **The candidate has to select the most appropriate answer and ‘mouse click’ that alternative which he/ she feels is appropriate/ correct. The alternative/ option that is clicked on will be treated as the answer to that question. Answer to any question will be considered for final evaluation, only when candidates have submitted the answers by clicking on “Save & Next” or “Mark for Review & Next”.**
- (4) The clock has been set at the server and the countdown timer at the top right corner of your screen will display the time remaining for you to complete the exam. When the clock runs out the exam ends by default - you are not required to end or submit your exam.
- (5) The question palette at the right of screen shows one of the following statuses of each of the questions numbered :

 You have not visited the question yet.

 You have not answered the question.

 You have answered the question.

 You have NOT answered the question, but have marked the question for review.

 The question(s) "Answered and Marked for Review" will be considered for evaluation.

The Marked for Review status simply acts as a reminder that you have set to look at the question again. *If an answer is selected for a question that is Marked for Review, the answer will be considered in the final evaluation.*

- (6) To select a question to answer, you can do one of the following :
  - (a) Click on the question number on the question palette at the right of your screen to go to that numbered question directly. Note that using this option **does NOT save your answer** to the current question.
  - (b) Click on ‘**Save & Next**’ to save answer to current question and to go to the next question in sequence.
  - (c) Click on ‘**Mark for Review and Next**’ to save answer to current question, mark it for review, and to go to the next question in sequence.
- (7) To select your answer, click on one of the option buttons.
- (8) To change your answer, click another desired option button.
- (9) To save your answer, you MUST click on **Save & Next**.
- (10) To deselect a chosen answer, click on the chosen option again or click on the **Clear Response** button.
- (11) To mark a question for review click on **Mark for Review & Next**. *If an answer is selected for a question that is Marked for Review, the answer will be considered in the final evaluation.*
- (12) To change an answer to a question, first select the question and then click on the new answer option followed by a click on the **Save & Next** button.
- (13) **Questions that are saved or marked for review after answering will ONLY be considered for evaluation.**

- (14) Paper will be displayed on the top bar of the screen. Questions in a paper can be viewed by clicking on the paper name. The paper you will view will be highlighted.
- (15) After clicking the **Save & Next** button on the last question for a paper, you will automatically be taken to the first question of the next paper.
- (16) You can move the mouse cursor over the paper names to view the status of the questions for that paper.
- (17) You can shuffle between papers and questions anytime during the examination as per your convenience.
- (18) The candidates are requested to follow the instructions of the "Test Administrator" carefully. If any candidate does not follow the instructions / rules, it would be treated as a case of misconduct/ adoption of unfair means and such a candidate would be liable for debarment from appearing for examinations for a period as decided by LIC.
- (19) The candidates may ask the Test Administrator about their doubts or questions only before the commencement of the test. No query shall be entertained after the commencement of the examination.
- (20) After the expiry of 120 minutes, the candidates will not be able to attempt any question or check their answers. The answers of the candidate would be saved automatically by the computer system even if he/ she has not clicked the "Submit" button.
- (21) **Please note :**
  - (a) **Candidates will not be allowed to "finally submit" unless they have exhausted the actual test time.**
  - (b) **Under no circumstances should a candidate click on any of the 'keyboard keys' once the exam starts as this will lock the exam.**

**B] General Instructions:**

- (1) Please note date, time and venue address of the examination given in the call letter. Please also note that the call letter does not constitute an offer of employment by the LIC.
- (2) You may visit the venue one day before the Online Examination to confirm the location so that you are able to report **on time** (as printed on the call letter) on the day of the examination. Late comers will not be allowed.
- (3) The call letter should be brought with you to the examination venue along with your recent passport size photograph duly pasted on it.
- (4) You must scrupulously follow the instructions of the Test Administrator and LIC Representative at the examination venue. If you violate the instructions you will be disqualified and will be asked to leave the examination venue.
- (5) No use of calculators (separate or with watch), books, note books or written notes, cell phones (with or without camera facility), or any other electronic device will be allowed during the examination. No use of system calculators, internet, personal emails etc is allowed during the duration of the on-line test.
- (6) Please bring the call letter with your photograph affixed thereon, currently valid Photo identity proof in original and a photocopy of the same ID proof which you bring in original - THIS IS ESSENTIAL. Please hand over the call-letter alongwith photocopy of photo identity proof duly stapled together to the invigilator. Currently valid photo identity proof may be PAN Card/Passport/Permanent Driving Licence/Voter's Card/Bank Passbook with photograph/Photo Identity proof issued by a Gazetted Officer on official letterhead alongwith photograph/Valid recent Identity Card issued by a recognized College/University/Aadhaar Card/E-Aadhaar Card with a photograph/Employee ID/Bar Council Identity card with photograph. **Please Note - Ration Card and Learner's Driving License will NOT be accepted as valid ID proof for this purpose.** Please note that your name as appearing on the call letter (provided by you during the process of registration) should exactly match the name as appearing on the photo identity proof. Female candidates who have changed first/last/middle name post marriage must take special note of this. If there is any mismatch between the name indicated in the Call Letter and Photo Identity Proof you will not be allowed to appear for the exam.

- (7) Biometric data (thumb impression and photograph) will be captured at the examination venue both before and after exam. With regards to the same, please note the following :
- (a) If fingers are coated (stamped ink/mehndi/coloured...etc), ensure to thoroughly wash them so that coating is completely removed before the exam day.
  - (b) If fingers are dirty or dusty, ensure to wash them and dry them before the finger print (biometric) is captured.
  - (c) Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry it.
  - (d) If the primary finger to be captured is injured/damaged, immediately notify the concerned authority in the test centre.

**(Any failure to observe these points will result in non-admittance for the examination)**

- (8) Your responses (answers) will be analysed with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted in this regard, it is inferred/concluded that the responses have been shared and scores obtained are not genuine/valid, your candidature may be cancelled. Any candidate who is found copying or receiving or giving assistance or engaging in any behaviour unbecoming of a candidate will not be considered for assessment. LIC may take further action against such candidates as deemed fit by it.
- (9) You should bring with you a ball-point pen. A sheet of paper will be provided which can be used for rough work or taking down the question number you would like to review at the end of the test before submitting your answers. After the test is over you **MUST** hand over this sheet of paper to the Test Administrator before leaving the venue.
- (10) The possibility for occurrences of some problem in the administration of the examination cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include the conduct of another examination if considered necessary. Decision of the LIC in this regard shall be final. Candidates not willing to accept such change shall lose his/her candidature for this exam.
- (11) If the examination is held in more than one session for any category, the scores across various sessions will be equated to adjust for slight differences in difficulty level of different test batteries used across sessions. More than one session are required if the nodes capacity is less or some technical disruption takes place at any centre or for any candidate.
- (12) Anyone found to be disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of test contents in any form or any information therein in whole or part thereof or by any means verbal or written, electronic or mechanical or taking away the papers supplied in the examination hall or found to be in unauthorised possession of test content is likely to be prosecuted.
- (13) Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection, process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any recruitment process of the LIC in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective effect.

**IMPORTANT POINTS TO REMEMBER**

You are advised to bring with you the following:

- (i) Call letter with photo affixed thereon and photo ID card in **Original** and photocopy as mentioned in point 6.
- (ii) One Ball point pen.

**WISH YOU GOOD LUCK**