



INFORMATION HANDOUT

PHASE II – MAIN EXAMINATION FOR RECRUITMENT OF APPRENTICE DEVELOPMENT OFFICERS

For Open Market Candidates, the Phase-II online examination will be conducted only for the candidates who are shortlisted on the basis of results of Phase-I examination.

For LIC agents and LIC employees, it will be single phase exam.

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.

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

Structure of the test for Open Market Candidates

Sr. No.	Name of the Test	Number of Questions	Maximum Marks	Medium of Examination	Duration
1	Reasoning Ability & Numerical Ability	50	50	English & Hindi	Composite duration of 120 Minutes
2	General Knowledge, Current Affairs and English Language with Special Emphasis on Grammar and Vocabulary	50	50	English & Hindi	
3	Insurance and Financial Marketing Awareness with special emphasis on knowledge of Life Insurance and Financial Sector	60	60	English & Hindi	
	Total	160	160		

Structure of the test for LIC Agents Category

Sr. No.	Name of the Test	Number of Questions	Maximum Marks	Medium of Examination	Duration
1	Reasoning Ability & Numerical Ability	20	20	English & Hindi	Composite duration of 120 Minutes
2	General Knowledge, Current Affairs and English Language with Special Emphasis on Grammar and Vocabulary	20	20	English & Hindi	
3	Elements of Insurance and Marketing of Insurance	60	120	English & Hindi	
	Total	100	160		120 Minutes

Structure of the test for LIC Employees Category

Sr. No.	Name of the Test	Number of Questions	Maximum Marks	Medium of Examination	Duration
1	Reasoning Ability & Numerical Ability	20	20	English & Hindi	Composite duration of 120 Minutes
2	General Knowledge, Current Affairs and English Language with Special Emphasis on Grammar and Vocabulary	20	20	English & Hindi	
3	Practice and Principle of Insurance, Marketing	60	120	English & Hindi	
	Total	100	160		120 Minutes

The time for the exam 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 for the questions on English Language, will be provided in English and Hindi. You can attempt any question from any tests within the given time of 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 wrong answers marked by you. However, you are advised not to mark answers by random guessing.**

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

- (i) Number of questions answered correctly by a candidate in each objective test 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 objective tests held in different sessions to arrive at the Equated Scores*

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

- (iii) Scores on total is reported with decimal points upto two digits.

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.

REASONING ABILITY & NUMERICAL ABILITY

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

- Q.1.** Some leaders are dishonest. Neelam is a leader. Which of the following inferences definitely follows from these two statements ?
- (1) Neelam is honest (2) Neelam is dishonest
(3) Some leaders are honest (4) Leaders are generally dishonest
(5) Neelam is sometimes dishonest
- Q.2.** If the letters of the following alphabet interchange positions, so that A takes the place of Z and Z takes the place of A; B takes the place of Y and Y takes the place of B and so on, what will be the 13th letter from the right ?
- A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
- (1) M (2) N (3) O (4) L (5) Other than those given as options
- Q.3.** If the first and the second letters in the word 'DEPRESSION' were interchanged, also the third and the fourth letters, the fifth and sixth letters and so on, which of the following would be the seventh letter from the right ?
- (1) R (2) O (3) S (4) I (5) Other than those given as options
- Q.4.** In a row of girls, if Seeta who is 10th from the left and Lina who is 9th from the right interchange their seats, Seeta becomes 15th from the left. How many girls are there in the row?
- (1) 16 (2) 18 (3) 19 (4) 22 (5) Other than those given as options

This test is to measure how fast and accurate you are in dealing with numbers.

Directions : In each of the following questions 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 against 1, 2, 3 and 4 can replace the question mark. If none of these four can replace the question mark, you will indicate (5) i.e. 'Other than those given as options' as your answer.

Q.5. $\frac{24}{65} \times \frac{13}{56} \times \frac{5}{7} = ?$
 (1) $\frac{3}{49}$ (2) $\frac{15}{245}$ (3) $\frac{3}{77}$ (4) $\frac{15}{56}$ (5) Other than those given as options

Q.6. $(27 + 498) \div 25 = ?$
 (1) 17 (2) 25 (3) 21 (4) 12 (5) Other than those given as options

Also, there may be some questions based on graphs and tables.

Q.7-9. Directions : Given below is a table showing percentages out of a total of 700 employees ranking six attributes that help promotion. Rank I is the highest. Study the table carefully and answer questions that follow :

% of Employees Giving Different Ranks						
Attribute	I	II	III	IV	V	VI
Seniority	32	17	22	19	5	5
Perseverance	14	19	17	9	27	14
Efficiency	15	19	21	14	14	17
Intelligence	10	14	10	14	17	35
Honesty	24	17	7	9	27	16
Sociability	5	14	23	35	10	13

- Q.7.** Which attribute for promotion has received the highest rank ?
 (1) Perseverance (2) Seniority (3) Honesty (4) Sociability (5) Efficiency
- Q.8.** How many employees gave rank III to intelligence ?
 (1) 119 (2) 98 (3) 77 (4) 70 (5) 10
- Q.9.** Which attribute is considered the least important for promotion ?
 (1) Honesty (2) Intelligence (3) Perseverance (4) Efficiency (5) Sociability

GENERAL KNOWLEDGE, CURRENT AFFAIRS AND ENGLISH LANGUAGE WITH SPECIAL EMPHASIS ON GRAMMAR AND VOCABULARY

- Q.1.** Indian and Mozambique have finalized a memorandum of understanding that will strengthen the relations between the two countries. The MOU is for co-operation in _____.
 (1) Renewable energy (2) Human Resources (3) Non renewable energy
 (4) Peace Treaty (5) Trade relations
- Q.2.** Union Agriculture Minister Launched NOWCAST. What kind of service does NOWCAST provide ?
 (1) Financial news (2) Maps (3) Insurance (4) Banking alerts (5) Weather alert
- Q.3.** Name the designer of India's National Flag.
 (1) Khudiram Bose (2) Pingali Venkayya (3) Rabindranath Tagore
 (4) Bhagat Singh (5) Beni Prasad
- Q.4.** Which Team won the Vijay Hazare Trophy 2019-20 ?
 (1) Karnataka (2) Tamil Nadu (3) Chhattisgarh (4) Punjab (5) Gujarat
- Q.5.** Monetary policy is concerned with _____.
 (1) the changes in the supply of money
 (2) buying and selling of financial instruments
 (3) reducing unemployment
 (4) all the changes in the supply of money, buying and selling of financial instruments & reducing unemployment.
 (5) Other than those given as options

- Q.6.** Read the sentence to find out whether there is any grammatical or idiomatic error in it. The error, if any, will be in one part of the sentence. That part is the answer. If there is no error, the answer is 'No error'. (Ignore the errors of punctuation, if any).

The regaining of freedom / as we well know has given rise for / many dormant issues /
(1) (2) (3)
and conflicts in our society. No error
(4) (5)

- Q.7-8. 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.7. LIVELY

(1) simple (2) weak (3) dull (4) angry (5) moron

Q.8. INADVERTENT

(1) adequate (2) available (3) sluggish (4) negligent (5) intentional

- Q.9.** Pick out from the words given below this sentence the word which would complete the sentence correctly and meaningfully.

He wants me to look _____ his garden during his absence.

(1) at (2) over (3) after (4) into (5) from

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) The tests, except for the questions on English Language, will be provided in bilingual i.e. 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 test. 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) Test name(s) will be displayed on the top bar of the screen. The test you will view will be highlighted.
- (15) After clicking the **Save & Next** button on the last question for a test, you will be taken to the first question of the (next) test only after the time allotted to that test elapses.
- (16) You can attempt any question from any tests within the given time of 120 minutes.
- (17) 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.
- (18) 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.
- (19) After the expiry of time allotted to a particular test 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.
- (20) 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.
- (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. (Preferably the same photograph as was as uploaded).
- (4) You must scrupulously follow the instructions of the Test Administrator and the 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) Biometric data (thumb impression) and photograph will be captured at the examination venue before the start of examination. Decision of the Biometric data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates. **Refusal to participate in the process of biometric data capturing / verification on any occasion may lead to cancellation of candidature.** 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 examination day.
- (b) If fingers are dirty or dusty, ensure to wash them and dry them before the thumb impression (biometric) is captured.
- (c) Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.
- (d) If the primary finger (thumb) 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).
- (6) No use of calculators (separate or with watch), books, note books or written notes, cell phones (with or without camera facility), smart watch, scale, algorithm tables or any other electronic device will be allowed during the examination.
- (7) 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 this call-letter alongwith photocopy of photo identity proof duly stapled together to the invigilator.** Currently

valid photo identity proof may be PAN Card/Passport/Driving License/Voter's Card with photograph / Bank Passbook with photograph/Photo Identity proof issued by a Gazetted Officer on official letterhead / Photo Identity proof issued by a People's Representative on official letterhead/Valid recent Identity Card issued by a recognised College/ University/ Aadhar Card with a photograph/Employee ID/Bar Council Identity card with photograph. Please Note – E-Aadhar card, Ration Card and Learner's Driving License will not be accepted as valid ID proof for this exam. 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. In case of candidates who have changed their name will be allowed only if they produce Gazette notification/their marriage certificate/affidavit. Photo ID should be valid as on the day of the examination. **For candidates applying under LIC employees category, it is compulsory to submit the declaration enclosed with the call letter duly filled in and verified by the HOD/ In-charge of the concerned LIC Office.**

- (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 must bring a ball point pen with you. A sheet of paper will be provided at the venue 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 along with the Call Letter and photocopy of photo identity proof to the Test Administrator before leaving the venue.
- (10) The possibility of occurrence of some problems 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 movement of candidates, delay in test. The conduct of a re-exam is at the absolute discretion of the test conducting body. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.
- (11) If the examination is held in more than one session, 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 unauthorized 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 LIC in the future. If such instances go undetected during the current selection process but are detected subsequently, the candidature of such candidates shall be cancelled and further action shall be taken as deemed fit.
- (14) Please read instructions related to Social Distancing on the next page.

INSTRUCTIONS WITH REGARD TO SOCIAL DISTANCING

- 1 Candidate is required to report at the exam venue strictly as per the time slot mentioned in the Call Letter. Latecomers will not be allowed to take the test.
- 2 Mapping of 'Candidate Roll Number and the Lab Number' will NOT be displayed outside the exam venue, but the same will be intimated to the candidates individually at the time of entry of the candidate to the exam venue.
- 3 Items permitted into the venue for Candidates
Candidates will be permitted to carry only certain items with them into the venue.
 - a. **Mask**
 - b. **Personal hand sanitizer (50 ml)**
 - c. **A simple pen and ink stamp pad (blue/black)**
 - d. **Exam related documents (Call Letter and Photocopy of the ID card stapled with it, ID Card in Original)**
 - e. **In the case of Candidates applying under LIC employee category- Declaration form duly filled and signed.****No other Items are permitted inside the venue.**
- 4 Candidate should not share any of their personal belonging/material with anyone.
- 5 Candidate should maintain safe social distance with one another.
- 6 Candidate should stand in the row as per the instructions provided at venue.
- 7 On completion of examination, the candidates should move out in an orderly manner without crowding as instructed by the venue staff.

WISH YOU GOOD LUCK