



ON-LINE EXAMINATION - RECRUITMENT OF ASSISTANT, ASSISTANT MANAGER AND ASSOCIATE

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.

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

FOR ASSISTANT AND ASSOCIATE

Sr. No.	Name of Test	Number of Questions	Maximum Marks	Duration
1	English Language	50	50	35 minutes
2	Logical Reasoning	50	50	35 minutes
3	General Awareness	50	50	15 minutes
4	Numerical Ability	50	50	35 minutes
	Total	200	200	120 minutes

FOR ASSISTANT MANAGER

Sr. No.	Name of Test	Number of Questions	Maximum Marks	Duration
1	English Language	50	50	35 minutes
2	Logical Reasoning	50	50	35 minutes
3	General Awareness	50	50	15 minutes
4	Quantitative Aptitude	50	50	35 minutes
	Total	200	200	120 minutes

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 will be in English Only. You can attempt questions as per time allotted to respective sections. 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 penalty for wrong answers marked by you. For every wrong answer marked by you, 1/4 of the marks assigned to that question will be deducted as penalty.**

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 after applying penalty for wrong answers.
- (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) Testwise scores and scores on total is reported with decimal points upto two digits.

Note : Cutoffs may be applied in two stages :

(i) On scores in individual objective tests

(ii) On Total Score of objective tests

LIC HFL reserves the right to fix the minimum cut- off marks, section wise as well as on total in the online examination in order to finalize the number of candidates to be called for the Interview. The corrected scores obtained by each of the candidates in different sessions (if held) will be normalized using equipercentile method.

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. Also, the difficulty level will vary for the different posts.

SAMPLE QUESTIONS (Only illustrative)

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 paper there may be questions of several other types also.

Directions : Pick out the most appropriate word from amongst the words given below each 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 : Read each sentence given below to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The number of that part of the sentence is your answer. If there is no error, the answer is 'No error'.

(Ignore errors of punctuations, if any)

Q.4. I am twenty / two years old / when I first / joined the bank. No error
(1) (2) (3) (4) (5)

Q.5. To the Hindus / the Ganga is / holier than / any other river. No error
(1) (2) (3) (4) (5)

Q.6. Of all the teachers / in our school / our class teacher / were very strict. No error
(1) (2) (3) (4) (5)

LOGICAL REASONING

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

- Q.1.** In the series given below count each 5 which is not immediately preceded by 3 but is immediately followed by 7. How many such 5's are there ?
1 5 7 3 5 7 4 7 3 7 2 5 6 5 8 5 7 4 5 6 5 5 7 1 5 7 7 5 5
(1) 1 (2) 2 (3) 3 (4) 4 (5) 5
- Q.2.** The town of Paranda is located on Green lake. The town of Akram is West of Paranda. Tokhada is East of Akram but West of Paranda. Kakran is East of Bopri but West of Tokhada and Akram. If they are all in the same district, which town is the farthest West ?
(1) Paranda (2) Kakran (3) Akram (4) Tokhada (5) Bopri
- Q.3.** STAMMERING is related to SPEECH in the same way as DEAFNESS is related to which of the following ?
(1) EAR (2) HEARING (3) DUMB (4) SILENCE (5) TALK
- Q.4.** Madhav ranks seventeenth in a class of thirty-one. What is his rank from the last ?
(1) 13 (2) 14 (3) 15 (4) 16 (5) 17
- Q.5.** Sapling is related to Tree as -----
(1) Horse is related to Mare (2) River is related to Brook (3) Bud is related to Flower
(4) Student is related to Teacher (5) Tree is related to Furniture
- Q.6.** Which letter should be in place of the question mark in the following series ?
G H J M ? V
(1) T (2) S (3) R (4) U (5) Q
- Q.7.** 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

GENERAL AWARENESS

This test is designed to measure your awareness about the past and present events, socio economic developments as well as awareness about developments in the Banking Industry etc.

- Q.1.** Which of the following financial institutions has introduced the 'Know Your Customer' guidelines for Banks ?
(1) IDBI (2) RBI (3) NABARD (4) SIDBI (5) Other than those given as options
- Q.2.** 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.3.** Who among the following is the current Prime Minister of India ?
(1) Dr. A. P. J. Abdul Kalam (2) Shri Narendra Modi (3) Mrs. Sonia Gandhi
(4) Shri Atal Bihari Vajpayee (5) Other than those given as options
- Q.4.** Which of the following stands for I in RBI ?
(1) India (2) International (3) Insurance (4) Income (5) Institute

NUMERICAL ABILITY (For ASSISTANT AND ASSOCIATE)

This test is designed to measure how fast and accurate you are in dealing with numbers, viz. computation, quantitative reasoning, interpretation of tables and graphs.

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.1.** $\frac{24}{65} \times \frac{13}{56} \times \frac{5}{7} = ?$
 (1) $\frac{3}{49}$ (2) $\frac{15}{245}$ (3) $\frac{3}{77}$ (4) $\frac{15}{56}$ (5) Other than those given as options
- Q.2.** $(27 + 498) \div 25 = ?$
 (1) 17 (2) 25 (3) 21 (4) 12 (5) Other than those given as options
- Q.3.** $42 + 73 + 137 = ?$
 (1) 352 (2) 252 (3) 242 (4) 142 (5) Other than those given as options
- Q.4.** $15 : 25 :: 6 : ?$
 (1) 9 (2) 10 (3) 30 (4) 15 (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
- Q.6.** At 10 paise each, how many paise will 6 lemons cost ?
 (1) 6 (2) 10 (3) 60 (4) 61 (5) 610
- Q.7.** 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

QUANTITATIVE APTITUDE (For ASSISTANT MANAGER)


- Q.1-3.** 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 :


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


(A) Details of the On-line Examination Pattern


- (1) The examination would be conducted on-line i.e. on a computer.
- (2) All tests will be in English.
- (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) 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 LICHFL.
- (15) 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.
- (16) After the expiry of test duration for respective sections the candidates will not be able to attempt questions or check their answers for that section.
- (17) **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.
- (4) You must scrupulously follow the instructions of the Test Administrator and LICHFL 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.
- (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 /Photo Identity proof issued by a People's Representative on official letterhead/Valid recent Identity Card issued by a recognised College/University/Aadhar/E-Aadhar 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.** 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) will be captured at the examination venue. 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 (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)
- (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. The LICHFL 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) 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.
- (11) The possibility of occurrence 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 movement of candidates, delay in test. Conduct of a re-exam is at the absolute discretion of 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.
- (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 LICHFL in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective affect.

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