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LIC AAO Exam Pattern/ Syllabus 2023

Phase-I: Preliminary Examination:

Preliminary Examination consisting of objective test will be conducted online. The test will have three sections (with separate timings for each section) as follows:

Section	Name of the tests	Number of Questions	Maximum Marks	Medium of Exam	Minimum Qualifying Marks		Duration
					SC/ST/PwBD	Others	
1	Reasoning Ability	35	35	English & Hindi	16	18	20 minutes
2	Quantitative	35	35	English	16	18	20
	Aptitude			& Hindi			Minutes
3	English Language with special emphasis on grammar, vocabulary and comprehension	30	30**	English	9	10	20 minutes
	Total	100	70				1 hour

** English Language test will be of qualifying nature and the marks in English Language will not be counted for ranking.

Candidates equal to 20 times of number of vacancies in each category, subject to availability, will be shortlisted for Main examination.

Phase-II : Main Examination:

Main examination will consist of objective tests for 300 marks and descriptive test for 25 marks. Both the objective and descriptive tests will be online. The objective test will have separate timing for every section. Candidates will have to answer descriptive test by typing on the computer. Descriptive test will be administered immediately after the completion of the objective test.

Main Examination:

Section	Name of the tests	Number of Questions	Maximum Marks	Medium of Exam	Minimum Qualifying Marks		Duration
					SC/ST/PwBD	Others	
1	Reasoning Ability	30	90	English & Hindi	40	45	40 minutes
2	General Knowledge, Current Affairs	30	60	English & Hindi	27	30	20 minutes
3	Data Analysis & Interpretation	30	90	English & Hindi	40	45	40 minutes
4	Insurance and Financial Market Awareness	30	60	English & Hindi	27	30	20 minutes
	Total	120	300				2 hours
5	English Language (Letter writing & Essay)	2	25 **	English	9	10	30 Minutes

** Descriptive test of English Language etc. will be of qualifying nature and the marks in English Language will not be counted for ranking.

“Descriptive paper of only those candidates will be evaluated who qualify in the objective part of main Examination”

LIC reserves the right to modify the structure of the examination which will be intimated through its website. Other detailed information regarding the examination will be given in an Information Handout which will be made available for the candidates to download along with the call letters from the LIC website www.licindia.in under “Careers”.

Candidate **MUST** pass in **each Section** separately and should also obtain minimum marks in the aggregate to qualify for the online examinations (Preliminary and Main) and the interview. The responses (answers) of individual candidates with other candidates would be analyzed 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, LIC reserves the right to cancel the candidature of the concerned candidate and the result of such candidates (disqualified) will be withheld.

The minimum marks to be obtained in each Section and cut off marks for each section and in the aggregate shall be decided by LIC. Descriptive test of English Language etc. is of qualifying nature and marks in this test will not be counted for ranking. The decision of LIC in this regard shall be final and binding on the candidates. No correspondence will be entertained in this regard.

The corrected scores obtained by each of the candidates in different sessions (if held) will be normalized using equi-percentile equating method.

The Scores of Online Examination are 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 Score.
- (ii) The score 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) Test wise scores and scores on total is reported with decimal point upto two digits.

Marks obtained in the Main Examination only will be considered for shortlisting for interview and marks obtained in Main Examination + marks obtained in Interview will be considered for final merit listing of candidates.

Guidelines for online examination (Preliminary and Main examination):

Please note that candidates will not be permitted to appear for the online examination without the following documents:

- 1) Valid Call letter for the respective date and session of Examination with a photograph affixed on it
- 2) Photo Identity proof (as specified) in original bearing the same name as it appears on the call letter / application form and
- 3) Photo copy of photo identity proof (as mentioned in (2) above)

Candidates reporting late i.e. after the reporting time specified on the call letter for examination will not be permitted to take the examination.

The reporting time mentioned on the call letter is prior to the start of the examination. Though the duration of preliminary examination is one hour, candidates may be required to be at the venue for about three hours or more including the time required for completing various formalities such as verification and collection of various requisite documents, logging in, giving instructions etc.

For Main examination, the duration of examination is two hours and 30 minutes but the candidates may be required to be at the venue for about four hours or more including the time required for completing various formalities such as verification and collection of various requisite documents, Biometric data capture, logging in, giving instructions etc.

Guidelines for Persons with Benchmark Disabilities using a scribe:

(i) The visually impaired candidates and the candidates whose writing speed is adversely affected permanently for any reason can use their own scribe at their cost during the online examination (Preliminary and Main). In all such cases where a scribe is used, the following rules will apply:

- The candidate will have to arrange his/her own scribe at his/her own cost.
- The scribe arranged by the candidate should not be a candidate for the same examination .If violation of the above is detected at any stage of the process, candidature of both the candidate and the scribe will be cancelled. Candidates eligible for and who wish to use the services of a scribe in the examination should invariably carefully indicate the same in the online application form. Any subsequent request may not be favourably entertained.
- A person acting as a scribe for one candidate cannot be a scribe for another candidate.

- The scribe should not be a current/Ex-employee of LIC of India.
- The scribe should be from an academic stream different from the candidate.
- Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above. Further in case it later transpires that he/she did not fulfill any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result of the online examination.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes for every hour of the examination or as otherwise advised.
- Only candidates registered for compensatory time will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible for the test conducting agency to allow such time if he / she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.
- During the exam, at any stage, if it is found that scribe is independently answering the questions, the exam session will be terminated and candidate's candidature will be cancelled. The candidature of such candidates using the services of a scribe will also be cancelled if it is reported after the examination by the test administrator personnel that the scribe independently answered the questions.

(ii) Guidelines for Candidates with locomotor disability and cerebral palsy:

A compensatory time of twenty minutes per hour or otherwise advised shall be permitted for the candidates with locomotor disability and cerebral palsy where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40%impairment).

(iii) Guidelines for Visually Impaired candidates:

- Visually Impaired candidates (who suffer from not less than 40% of disability) may opt to view the contents of the test in magnified font and all such candidates will be eligible for compensatory time of 20 minutes for every hour or otherwise advised of examination.

(iv) The facility of viewing the contents of the test in magnifying font will be available to Visually Impaired candidates.

(v) Guidelines for candidates with Intellectual Disability

A Compensatory time of twenty minutes per hour of examination, either availing the services of a scribe or not, shall be permitted to the candidates with more than 40% Intellectual Disability and Multiple disability.

These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

The declaration of candidates using scribe has to be as per Annexure-II.

Phase-III: Interview

Marks obtained in the Main Examination only will be considered for short listing for interview.

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