



ONLINE EXAMINATION - RECRUITMENT FOR THE POST OF JR. ASSISTANTS

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 online examination will comprise the following objective type multiple choice tests as stated below:

Sr. No.	Section	No. of questions	Maximum Marks	Version	Duration
1	English Language	40	40	Only English	120 minutes
2	Logical Reasoning	40	40		
3	General Awareness (With special emphasis on Housing Finance Industry)	40	40		
4	Numerical Ability	40	40		
5	Computer Skill	40	40		
	Total	200	200		

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 any question within any point of the time in the 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 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:

- 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.
- 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.

- Test-wise scores and scores on total is reported with decimal points up to two digits.

Note: Cutoffs may be applied in two stages:

- On scores in individual objective tests
- 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

- Q.1. In this question, a word is given in **bold** followed by three sentences (A), (B) and (C) in which the said word has been used. Read the given sentences carefully and decide in which of the given sentences the word/form of the word given in bold has been **correctly used** making the sentence grammatically correct and meaningful.

TALE

(A) The child listens to a fairy tale every night before falling asleep.

(B) Even 48 hours after the catastrophe, it was difficult to tale the exact count of deaths.

(C) The dog wagged its tale on recognising its owner.

- (1) Only A (2) Only A and B (3) Only B and C (4) Only B (5) All A, B and C

- Q.2. Which of the phrases given against the sentence should replace the word/phrase given in bold in the sentence to make it grammatically correct? If the sentence is correct as it is given and no correction is required, mark 'No correction required' as the answer.

She reluctantly **agreed to** reveal her true identity after her third novel turned out to be a success.

- (1) decide to (2) made her mind (3) said yes (4) approves to (5) No correction required

LOGICAL REASONING

- Q.1. If the first and the second letters of the word ABSCONDING are interchanges, similarly if the third letter and the fourth; the fifth and the sixth and so on, then which of the following would be the fourth letters to the left of G

- (1) A (2) N (3) B (4) D (5) None of these

- Q.2. Pointing towards Ram, Anil said, 'his mother is the younger sister to my mother'. How is Ram related to Anil?

- (1) Uncle (2) Nephew (3) Cousin (4) Cannot be determined (5) None of these

GENERAL AWARENESS (with special emphasis on Housing Finance Industry)

- Q.1. National Housing Bank was set up on _____

- (1) 9th July 1987 (2) 9th July 1986 (3) 9th July 1988 (4) 9th July 1987 (5) None of these

- Q.2. NHB stands for _____

- (1) National Housing Business (2) National Housing Bank (3) Non Housing Bank
(4) National Housing Banking (5) Non Housing Banking

NUMERICAL ABILITY

- Q. 1. The average age of Asha, Usha and Nisha is 25 years. The sum of Usha's and Nisha's age is four times that of Asha's age. What is the Asha's age ?

- (1) 30 years (2) 20 years (3) 25 years (4) 15 years (5) None of those given as options

- Q. 2. Selling price of 50 pens is equal to the cost price of 80 such pens. What will be the profit or loss after sale ?

- (1) 40% profit (2) 40% loss (3) 50% profit (4) 50% loss (5) None of those given as options

COMPUTER SKILL

- Q.1. Which of the following would help in improving computer performance ?

- (1) Installing a scanner (2) Using a larger monitor (3) Increasing the memory (RAM) size
(4) Using a faster printer (5) Rarely using the computer

- Q. 2. The proper removal of a program from computer requires its _____

- (1) deletion (2) removal (3) disabling (4) uninstallation (5) installation

- Q.3.** A good approach to information security for an organization is _____
- (1) Staff passwords are shared between user groups.
 - (2) Security lapses are not reported except in an emergency situation.
 - (3) Sensitive data is available to as many employees as possible.
 - (4) Computer systems are backed up on a regular basis.
 - (5) Hardly any computers are used.
- Q.4.** Which of the following refers to reducing a window until it becomes a button on the taskbar ?
- (1) Diminishing (2) Shrinking (3) Minimizing (4) Collapsing (5) Contracting
- Q.5.** When saving files, you should make sure to do all of the following except _____
- (1) Save early and often (2) Name your file
 - (3) Save the file to the right folder (4) Save your file after only you have finished making all the changes
 - (5) Save often and to the correct folder

(A) Details of the Online Examination Pattern

- (1) The examination would be conducted online 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) You can attempt any question at any point of time within 120 minutes.
- (17) After the expiry of the allotted time, 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.
- (18) **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, Reporting 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 uploaded).
- (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. This call-letter along with photocopy of photo identity proof duly stapled together are to be submitted at the end of exam by putting it in the designated drop-box.** Currently valid photo identity proof may be PAN Card/Passport/ Permanent Driving Licence/Voter's Card with photograph/Bank Passbook with photograph/Photo Identity proof issued by a Gazetted Officer on official letterhead along with photograph/Photo Identity proof issued by a People's Representative on official letterhead along with photograph/Valid recent Identity Card issued by a recognized College/University/Aadhaar Card/E-Aadhaar Card with a photograph/Employee ID in original/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 twice at the examination venue i.e. before the start of examination and after completion 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).
- (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 and blue ink stamp pad. 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 handover this sheet of paper along with the Call Letter to the invigilator.
 - (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 is 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 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 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.
 - (14) Candidates are advised to take note of "The Public Examinations (Prevention of Unfair Means) Act, 2024".

WISH YOU GOOD LUCK!