



INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA

RECRUITMENT OF JUNIOR OFFICERS

INFORMATION HANDOUT FOR ONLINE EXAMINATION

PHASE - I

(1) Scheme of Phase-I Examination :

The test details are as follows :

Sr. No.	Objective Type Test	No of Ques	Marks	Time
(i)	Reasoning	40	40	Composite time of 100 minutes for all tests together
(ii)	English Language	40	40	
(iii)	General Awareness	40	40	
(iv)	Quantitative Aptitude	40	40	
	Total	160	160	

The objective type exam for Phase- I will be held on 27 February, 2016. The time and venue of examination is indicated in the Admission Letter, which is to be downloaded by the candidates from IRDAI website. Candidates have to secure minimum marks separately for each test as well as aggregate. Candidates, who secure minimum marks separately for each Test and aggregate, will be shortlisted for Phase-II of the Examination. The cut off marks for being shortlisted for Phase-II of the Examination will be decided by IRDAI in relation to the number of vacancies.

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 tests
- (ii) On Total Score

Papers of Phase I (except the test of English Language) will be set bilingually in Hindi and English. Candidates will have the option to choose questions in Hindi or in English. The option of language is to be chosen in the beginning of the test. However as required, you will be able to switch/toggle between the two languages, after choosing the option for the language. Answers to the papers of Phase-I are to be marked by mouse clicking the correct option.

The time for the Exam is 100 minutes; however you may have to be at the venue for approximately 180 minutes including the time required for attendance marking, submission of Admission Letter with Photocopy of the Photo-ID proof, logging in, etc. You can attempt any question at any point of time within these 100 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 highlighted and 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, 1/4th of the marks assigned to that question will be deducted as penalty.**

(2) Sample Questions :

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.

SAMPLE QUESTIONS

REASONING

- Q.1.** Some leaders are dishonest. Satyapriya is a leader. Which of the following inferences definitely follows from these two statements ?
- (1) Satyapriya is honest (2) Satyapriya is dishonest
(3) Some leaders are honest (4) Leaders are generally dishonest
(5) Satyapriya is sometimes dishonest
- Q.2.** In a certain code language, '1, 2, 3' means 'bright little boy'; '1, 4, 5' means 'tall big boy' and '6, 3, 7' means 'beautiful little flower'. Which numeral in that language means 'bright' ?
- (1) 1 (2) 6 (3) 3 (4) 4 (5) Other than those given as options
- Q.3.** 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
- Q.4-5.** Read the information given below and answer the questions.
Six plays A, B, C, D, E and F of a famous playwright are to be staged one on each day from Monday to Saturday. The schedule of the plays is to be in accordance with the following.
- (1) A must be on the immediately previous day of the on which E is staged.
(2) C must not be staged on Tuesday.
(3) B must be on a day which immediately follows the day on which F is staged.
(4) D must be staged on Friday only and should not be immediately preceded by B.
(5) E must not be staged on the last day of the schedule.
- Q.4.** Which of the following is the schedule of plays, with the order of their staging from Monday ?
- (1) E A B F D C (2) A F B E D C (3) A F B C D E
(4) F A B E D C (5) Other than those given as options
- Q.5.** Play C cannot definitely be staged on which of the following days in addition to Tuesday ?
- (1) Monday (2) Wednesday (3) Thursday (4) Friday (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 and vocabulary, synonyms, antonyms, sentence completion, comprehension of a passage, etc.

Directions : 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. The number of that part is the answer. If there is no error, the answer is 'No error'. (Ignore the errors of punctuation, if any).

Q.1. Most of the third world / country are experiencing / the ethnic or communal problem /

- (1) in varying degrees. (2) (3) No error
(4) (5)

Directions : Pick out from the words given below each sentence the word which would complete the sentence correctly and meaningfully.

Q.2. Continuous unemployment has induced in the people a kind of _____ which is most depressing.
(1) laziness (2) encouragement (3) satisfaction (4) anger (5) awakening

Q.3-5. In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

The true source of rights is duty. If we all **(3)** our duties, rights will not be **(4)** to seek. If leaving duties unperformed we run after rights, they will escape us like an elusive person. The more we pursue them, the farther **(5)** they fly.

- Q.3.** (1) deny (2) devote (3) discharge (4) imagine (5) fulfill
Q.4. (1) far (2) close (3) easy (4) against (5) common
Q.5. (1) off (2) can (3) did (4) could (5) towards

GENERAL AWARENESS

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. As per the 2011 census, the ratio of Rural : Urban population in India is _____

- (1) 69 : 31 (2) 65 : 35 (3) 60 : 40 (4) 55 : 45 (5) 50 : 50

Q.4. Which of the following is the currency of Thailand ?

- (1) Baht (2) Balboa (3) Cedi (4) Cupon (5) Renminbi

Q.5. Narora Nuclear Power Station is located in which of the following Indian states ?

- (1) Bihar (2) West Bengal (3) Gujarat (4) Tamil Nadu (5) Uttar Pradesh

Q.6. Which e commerce company is set to make an investment of Rs. 4000 cr in the Indian m-commerce company Paytm ?

- (1) Amazon (2) Flipkart (3) Snapdeal (4) Alibaba (5) e bay

- Q.7.** What is the full form of NICL as used in the financial sector ?
 (1) National Infrastructural Company Limited
 (2) National Insurance Corporation Limited
 (3) National Infrastructural Corporation Limited
 (4) National Investment Company Limited
 (5) National Insurance Company Limited

QUANTITATIVE APTITUDE

This is a test designed to see how fast and accurately you can deal with numbers viz. computation, quantitative reasoning, interpretation of data etc.

- Q.1.** Sohanlal purchased 120 reams of paper at Rs.100 per ream. The expenditure on transport was Rs.480. He had to pay an octroi duty of 50 paise per ream and the coolie charges were Rs.60. What should be the selling price of each ream if he wants a profit of 20% ?
 (1) Rs.126 (2) Rs.115.50 (3) Rs.105 (4) Rs. 120 (5) Other than those given as options
- Q.2.** The breadth of a rectangular hall is three-fifth of its length. If the area of the hall is 135 sq.m. what is the difference between the length and breadth of the hall in metres ?
 (1) 3 (2) 6 (3) 9 (4) 15 (5) Other than those given as options

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

- Q.3-5.** Study the following table carefully and answer the questions given below —

Distribution of 1000 candidates as regards their marks in written examination out of 300 and interview out of 100 in a selection examination

Written Examination Marks	INTERVIEW MARKS					
	Below 30	30-39	40-49	50-59	60-69	70 & above
260 & above	8	18	26	18	26	4
210 to 259	5	4	30	22	10	9
160 to 209	16	10	45	56	18	9
110 to 159	28	42	100	190	15	5
60 to 109	35	115	20	8	7	5
Below 60	32	32	20	4	6	2

- Q.3.** How many candidates did obtain more than 69 percent marks and above in both written examination and interview ?
 (1) 22 (2) 49 (3) 13 (4) 9 (5) Other than those given as options
- Q.4.** if approximately 325 candidates were to be qualified in the written examination, what should be the percentage of the qualifying marks ?
 (1) above 20 (2) above 70 (3) above 36 (4) above 63 (5) Other than those given as options
- Q.5.** About 42 percent of the candidates fall in which of the following ranges of the interview marks ?
 (1) 110-159 (2) 110 & below (3) 50 to 70 (4) 50 & above (5) Other than those given as options

(3) Details of the Phase-I On-line Examination : Operational instructions

- (1) The examination would be conducted on-line i.e. on a computer.
- (2) All tests except test of English Language will be 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 correct answer and 'mouse click' that alternative which he/ she feels is 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.



You have answered the question but marked it for review.

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) Sections will be displayed on the top bar of the screen. Questions in a section can be viewed by clicking on the section name. The section you will view will be highlighted.

- (15) After clicking the **Save & Next** button on the last question for a section, you will automatically be taken to the first question of the next section.
- (16) You can move the mouse cursor over the section names to view the status of the questions for that section.
- (17) You can shuffle between sections 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 IRDAI.
- (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 100 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.**

(4) General Instructions :

- (1) Please note your Roll Number, Password, date, time and venue address of the examination given in the Admission 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 on the day of the examination.**
- (3) The Admission 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) Please also bring the currently valid photo identity proof **in original** and **a photocopy** of the same photo identity proof which you bring in original - **THIS IS ESSENTIAL. Candidates coming without these documents will not be allowed to take the test.** Please hand over the Admission Letter stapled with a photocopy of photo identity proof, to the invigilator. Currently valid stipulated photo identity proof are PAN Card/Passport/Driving License/Voter’s Card/Bank’s Passbook with photograph/ Photo Identity proof issued by a Gazetted Officer or 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 Photo Identity card. **Photo ID should be valid as on the day of exam. Please Note - Ration Card and E-aadhar Card will NOT be accepted as valid ID proof for this project.** Please note that your name (provided by you during the process of registration) as appearing on the Admission Letter 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 Admission 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.
- (5) You must scrupulously follow the instructions of the Test Administrator and IRDAI Representative at the examination venue. If you violate the instructions, you will be disqualified and will be asked to leave the examination venue.

- (6) **No** use of calculators (separate or with watch), books, note books, written notes, pagers, cell phones (with or without camera facility) or any similar electronic communication devices, etc. will be allowed during the examination. Candidates are advised not to bring any of the banned items including cell phones/pagers to the venue of the examination as safety arrangements cannot be assured. Candidates found resorting to any unfair means or malpractice or any misconduct while appearing for the examination including giving/ receiving help to/from any candidate during the examination will be disqualified. The candidates should be vigilant to ensure that no other candidate is able to copy from his/her answers.
- (7) 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. IRDAI may take further action against such candidates as deemed fit by it.
- (8) 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.
- (9) 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 movement of candidates, delay in test. Conduct of re-exam is at the absolute discretion of test conducting body. Candidates will not have any claims 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.
- (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) Please note that a candidate is allowed to appear only once (for the same phase) in the online examination. Multiple appearance (for the same phase) in online examination will result in cancellation of candidature. In case more than one admission letter has been generated, candidates must appear only once. All other admission letters are to be surrendered.
- (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 will be disqualified and prosecuted.
- (13) Candidates, other than staff candidates of IRDAI, should bear their own traveling and other expenses. Staff candidates of IRDAI may approach their respective offices for instructions in this regard. The Board does not make arrangements for boarding/ lodging of candidates.

IMPORTANT POINTS TO REMEMBER

You are advised to bring with you the following:

- (i) Admission Letter with photo affixed thereon and photo ID card in **Original** and photocopy as mentioned in point 4(4).
- (ii) One ball point pen.

WISH YOU GOOD LUCK