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LIC AAO Exam Pattern/ Syllabus 2025

AAO Generalist Exam Pattern 2025

9. Selection Procedure:

Selection of Assistant Administrative Officers will be done through a three tiered process involving Preliminary Exam, Mains

Exam and Interview and subsequent Pre-recruitment Medical examination.

The marks obtained in the Preliminary Examination (Phase-I) will NOT be added for preparing the final merit list for selection.

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

The decision of LIC in this regard shall be final and binding on the candidates. No correspondence will be entertained in this regard. Candidates qualifying in earlier phase only will be called for further recruitment procedure

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). There will be NO negative marks. Candidates will have to qualify in each of the sections separately.

Section	Name of the test	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 Aptitude	35	35	English & Hindi	16	18	20 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 thereof will not be counted for ranking.

Candidates approximately 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. There will be NO negative marks. Candidates have to qualify in each of the sections separately.

Main Examination:

Section	Name of the test	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 Descriptive Paper (Communication Skills: Emails, Reports, Situation Analysis & Precis Writing)	2	25 **	English	9	10	30 Minutes

** Descriptive test of English Language will be of qualifying nature and the marks thereof 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

Phase-III: Interview

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

- I. Maximum Interview marks are 60 and qualifying marks for EWS, Unreserved and OBC candidates are 30. Qualifying marks for SC/ST/PwBD candidates are 27. Candidates who do not obtain the minimum qualifying marks shall be excluded from further selection process. The decision of LIC in this regard shall be final and binding on the candidates and no correspondence will be entertained in this regard.
- II. The number of candidates to be called for interview will be approximately three times the number of vacancies to be filled in, subject to the availability of successful candidates in the online main examination and will be as per their ranking in their respective category.
- III. The merit order of such group of candidates shall be as per the total marks in main examination and interview. Further, in case of similar marks of two or more candidates the final ranking will be arrived as follows:
 - a) As per their additional post graduation qualification (i.e. the person with higher educational qualification will be placed higher in the merit order) and further
 - b) In case of similarity in educational qualification, merit order will be decided on the basis of age, (i.e. senior in age will be placed higher in merit order). **LIC will not be bound to take all the candidates with similar mark. It will only take candidates as per vacancy notified.**
- IV. Outstation candidates called for interview shall be entitled for re-imbursement of Second Class Ordinary to and fro Railway/Bus Fare by the shortest route from the place of residence to the place of interview to be restricted to the fare by Railway Second Class Sleeper including the Reservation charges.
- V. There will be no contingency/waiting list for candidates not declared successful in the main list.

Marks obtained in Main Examination + marks obtained in Interview will be considered for final merit listing of candidates, subject to minimum marks in both the exam.

Pre-Recruitment Medical Examination:

Candidates have to qualify for the Mains examination and interview. Shortlisted candidates in final merit list will have to undergo Pre-Recruitment Medical Examination and if found medically fit, will be offered appointment.

Pre-exam training for SC/ST/OBC/PwBD candidates:

SC/ST/OBC/PwBD candidates who wish to avail the benefit of pre examination training may register their name and other details with the Manager (P&IR), Divisional Office of LIC convenient to them within one week of last date of submission of online application. The Divisional Office will inform the registered candidates, the date and venue of the training. Such candidates will have to attend the training at their own cost on the appointed dates and at the venue advised to them. Candidates are required to refer to the website under the tab "Careers" for address of the Divisional Offices of LIC.

AAO Specialist/ AE Exam Pattern 2025

9. Selection Procedure:

Selection of Assistant Administrative Officers will be done through a three tiered process involving Preliminary Exam, Mains Exam and Interview and subsequent Pre-recruitment Medical examination.

The marks obtained in the Preliminary Examination (Phase-I) will NOT be added for preparing the final merit list for selection. Marks obtained in the Main Examination only will be considered for shortlisting for interview.

Candidate qualifying in earlier phase only will be called for further recruitment procedure. The decision of LIC in this regard shall be final and binding on the candidates. No correspondence will be entertained in this regard.

Descriptive paper of only those candidates will be evaluated who qualify in the objective part of main examination.

- In the Preliminary Examination candidate will have to pass in each of section separately as well as in the aggregate and the cut off marks shall be decided by LIC to the extent of approximately 20 times the number of vacancies in each category subject to availability.
- In the main Examination the candidate will have to pass in each section as per the marks indicated as well as in the aggregate and the cut off shall be decided by LIC to the extent of approximately three times the number of vacancies in each category subject to availability.
- Candidate will have to score minimum qualifying marks in the Interview, as decided by LIC to be included in the final merit list

Descriptive test of English Language in the Main Examination is of qualifying nature and the marks in this test will not be counted for ranking. The number of candidates to be called for interview will be approximately three times the number of vacancies to be filled in, subject to the availability of successful candidates in the online main examination and will be as per their ranking in their respective category.

A) Phase I: Preliminary Exam for Recruitment of AAO (Specialists)(Chartered Accountants/ Company Secretary/ Actuarial/ Insurance Specialists/ Engineering): Preliminary Examination consisting of objective

test will be conducted online. The test will have three sections (with separate timings for each section). Negative marking system is incorporated in Preliminary Examination of AAO (Specialist) (For every wrong answer $\frac{1}{4}^{\text{th}}$ of the mark assigned to that question will be deducted as penalty to arrive at correct score. If a question is left blank, i.e. no answer is marked by the candidate; there will be no penalty for that question. 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. Candidates have to qualify in each of the sections separately.

Section	Name of the test	Number of Questions	Maximum Marks	Medium of Exam	Cut Off	Duration (Total 60 minutes)
1	Reasoning Ability	35	35	English & Hindi	Sectional Cut offs will be decided by LIC	20 Minutes
2	Quantitative Aptitude	35	35	English & Hindi		20 minutes
3	English Language with special emphasis on grammar, vocabulary and comprehension*	**30	30	English		20 minutes
Total		100	70			60 Minutes

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

Candidates approximately 20 times number of vacancies in each category, subject to availability, will be shortlisted for main Examination.

Section	Name of the test	Number of Questions	Maximum Marks	Medium of Exam	Minimum Qualifying Marks		Duration
					SC/ST/PWBD	Others	
1	Reasoning Ability	30	30	English & Hindi	13	15	20 minutes
2	General Awareness with special reference to Insurance and Financial Market Awareness	20	20	English & Hindi	9	10	10 minutes
3	Professional Knowledge	50	100	English & Hindi	45	50	30 minutes
	Total	100	150				60 Minutes
4	Professional Knowledge (Descriptive Paper)	4 out of 6 questions	50 #	English & Hindi	# 45% of Total marks	# 50% of Total Marks	60 Minutes
5	English Language Descriptive Paper (Communication)	2	25*	English	9	10	30 Minutes

	Skills: Emails, Reports, Situation Analysis & Precis Writing)						
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50 Marks will be converted to 150 and minimum qualifying marks in Descriptive paper of professional knowledge will also be normalized to 150).

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

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

C) Phase I: Preliminary Exam for Recruitment of AAO (Legal): Preliminary Examination consisting of objective test will be conducted online. The test will have three sections (with separate timings for each section). Negative marking system is incorporated in Preliminary Examination. For every wrong answer $\frac{1}{4}^{\text{th}}$ of the mark assigned to that question will be deducted as penalty to arrive at correct score. If a question is left blank, i.e. no answer is marked by the candidate; there will be no penalty for that question. 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. Candidates have to qualify in each of the three sections separately.

Section	Name of the test	Number of Questions	Maximum Marks	Medium of Exam	Cut Off	Duration (Total 60 minutes)
1	Reasoning Ability	35	35	English & Hindi	Sectional Cut offs will be decided by LIC	20 Minutes
2	English Language	35	35	English		20 minutes
3	General Awareness **	**30	30	English & Hindi		20 minutes
Total		100	70			60 Minutes

** General Awareness Paper will be qualifying in nature and marks thereof will not be counted for ranking. Candidates approximately 20 times of number of vacancies in each category, subject to availability, will be shortlisted for main Examination.

D) Phase II: Main Examination for recruitment of AAO (Legal): There will be No negative marks in Main Examination. Main examination will consist of objective tests of 150 marks and descriptive test for 150 marks. Both the objective and descriptive tests will be online. The Examination will be in one sitting and the total duration of the Examination will be of Two hours Thirty minutes. The objective test will have separate timing for every section. Descriptive test will be administered immediately after the completion of the objective test. Candidates have to qualify in each of the sections separately. Candidates will have to answer descriptive test by typing on the computer. Candidate **MUST** pass in each Section separately and should also obtain minimum marks in the aggregate to qualify for the online Main Examination and the Interview. **The minimum marks to be obtained in each Section is mentioned separately and cut off marks for each section and in the aggregate shall be decided by LIC.**

Section	Name of the test	Number of Questions	Maximum Marks	Medium of Exam	Minimum Qualifying Marks		Duration
					SC/ST/PWBD	Others	
1	Reasoning Ability	30	30	English & Hindi	13	15	20 minutes
2	General Awareness with special reference to Insurance and Financial Market Awareness	20	20	English & Hindi	9	10	10 minutes
3	Professional Knowledge	50	100	English & Hindi	45	50	30 minutes
	Total	100	150				60 Minutes

4	Professional Knowledge (Descriptive Paper)	4 out of 6 questions	50 #	English & Hindi	# 45% of Total marks	# 50% of Total Marks	60 Minutes
5	English Language Descriptive Paper (Communication Skills: Emails, Reports, Situation Analysis & Precis Writing)	2	25*	English	9	10	30 Minutes

50 Marks will be converted to 150 and minimum qualifying marks in Descriptive paper of professional knowledge will also be normalized to 150.

** English Language test will be of qualifying nature in Main Exam and the marks thereof 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 the head Careers.

Candidate **MUST** obtain minimum qualifying marks in **each Section** separately and should also obtain minimum marks in the aggregate as decided by LIC to qualify for the examinations (Main) and the interview.

Phase-III: Interview

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

- I. Maximum Interview marks are 60 and qualifying marks for EWS, Unreserved and OBC candidates are 30. Qualifying marks for SC/ST/PwBD candidates are 27. Candidates who do not obtain the minimum qualifying marks as decided by LIC shall be excluded from further selection process. The decision of LIC in this regard shall be final and binding on the candidates and no correspondence will be entertained in this regard.
- II. The number of candidates to be called for interview will be approximately three times the number of vacancies to be filled in subject to availability of successful candidates in the online main examination and will be as per their ranking in their respective category.
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- V. There will be no contingency/waiting list for candidates not declared successful in the main list.

Marks obtained in Main Examination + marks obtained in Interview will be considered for final merit listing of candidates subject to minimum marks in both the exam.

Pre-Recruitment Medical Examination:

Candidates have to qualify for the mains and interview. Shortlisted candidates in final merit list will have to undergo Pre-Recruitment Medical Examination and if found medically fit, will be offered appointment.

Pre-exam training for SC/ST/OBC/PwBD candidates:

SC/ST/OBC/PwBD candidates who wish to avail the benefit of pre examination training may register their name and other details with the Manager (P&IR), Divisional Office of LIC convenient to them within one week of last date of submission of online application. The Divisional Office will inform the registered candidates, the date and venue of the training. Such candidates would have to attend the training at their own cost on the appointed dates and at the venue advised to them. Candidates are required to refer to the website under the tab "Careers" for address of the Divisional Offices of LIC.