

AGRICULTURE INSURANCE CO. OF INDIA LTD.

INFORMATION HANDOUT FOR ONLINE RECRUITMENT EXAM

MANAGEMENT TRAINEE – (GENERALIST)

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 and descriptive test as stated below :

Sr.No.	Name of Test	Type of test	Maximum Marks	No. of Questions	Medium of Exam	Duration
1	Test of Reasoning	Objective	35	35	Eng/Hindi	90 minutes
2	Test of English Language	Objective	30	30	English	
3	Test of General Awareness	Objective	20	20	Eng/Hindi	
4	Test of Quantitative Aptitude & Computer Literacy	Objective	30	30	Eng/Hindi	
5	Descriptive English Test – Essay, Precis and Comprehension	Descriptive	35	03	English only	60 minutes

All tests except test of English Language and Descriptive English Test will be provided in English and Hindi. All the objective questions will have multiple choices. You can attempt a question in a particular test during the time allotted to that test only. Out of the five answers given to a question, only one will be the correct answer for objective test. **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, 1/4th of the marks assigned to that question will be deducted as penalty.**

Descriptive English Test - Essay, Precis and Comprehension.

Descriptive paper will be provided only in English. Descriptive questions will be displayed on the screen of your computer. Answers are to be typed using the keyboard. Before start of typing answers to questions in Descriptive Paper, please check all key functions of the keyboard. You will get 60 minutes to answer the 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

TEST OF REASONING

This is a test to see how well you can think and also to judge your aptitude/ knowledge of working on computer. It contains questions of various kinds. Here are some sample questions.

Q.1-2. Directions : In each of the following questions, there are five letter groups or words in each question. Four of these letter groups or words are alike in some way, while one is different. Find the one which is different.

Q.1. (1) black (2) red (3) green (4) paint (5) yellow

Q.2. (1) BC (2) MN (3) PQ (4) XZ (5) ST

Q.3-4. Directions : In each of the following questions, there is a question mark in which only one of the five alternatives given under the question satisfies the same relationship as is found between the two terms to the left of the sign :: given in the question. Find the correct answer.

Q.3. Foot : man :: hoof : ?
(1) leg (2) dog (3) horse (4) boy (5) shoe

Q.4. Day : Night :: Kind : ?
(1) Dark (2) Bright (3) Cruel (4) Generous (5) Gratitude

TEST OF 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, synonyms, antonyms, sentence completion, comprehension of a passage etc.

Q.1. Read each 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 '5'. (Ignore the errors of punctuation, if any).

Most of the third world / country are experiencing / the ethnic or communal problem /
(1) (2) (3)
in varying degrees. (4) No error (5)

Q.2. Pick out from the words given below each sentence the word which would complete the sentence correctly and meaningfully.

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.3-8. 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 (3) of rights is duty. If we all (4) our duties, rights will not be (5) to seek. If leaving duties unperformed we run (6) rights, they will (7) us like an elusive person. The more we pursue them, the farther (8) they fly.

Q.3. (1) end (2) source (3) joy (4) purpose (5) power

Q.4. (1) deny (2) devote (3) discharge (4) imagine (5) fulfill

Q.5. (1) far (2) close (3) easy (4) against (5) common

Q.6. (1) as (2) after (3) at (4) from (5) for

Q.7. (1) hold (2) grab (3) fight (4) escape (5) chase

Q.8. (1) off (2) can (3) did (4) could (5) towards

- Q.9.** Select from amongst the five alternatives, the word nearest in meaning to the word given in capitals.
ACCOMPLISHED
 (1) Polished (2) Completed (3) Strong (4) Companion (5) attained
- Q.10.** Pick out the most appropriate pair of prepositions from amongst the prepositions given below the sentence to complete it meaningfully.
 Reaching the top _____ the hill, she stopped _____ breath.
 (1) of / to (2) upon / for (3) at / by (4) of / for (5) None of these

TEST OF GENERAL AWARENESS

- Q.1.** National Securities Depository Limited (NSDL), an electronic securities depository, was promoted in 1996 by IDBI, UTI, leading public and private sector banks and _____.
 (1) Bombay Stock Exchange (BSE) Limited
 (2) National Stock Exchange of India (NSE) Limited
 (3) Multi Commodity Exchange of India (MCX) Limited
 (4) Indian National Multi-Commodity Exchange (NMCE) Limited
 (5) National Commodity & Derivative Exchange (NCDEX) Limited
- Q.2.** According to Socio Economic and Caste Census (SECC) exercise that started in 2011 the total number of households in India are around _____.
 (1) 17.39 crore (2) 19.39 crore (3) 21.39 crore (4) 24.39 crore (5) 27.39 crore
- Q.3.** Which taxes at the Central level are being subsumed into GST ?
 (1) Central Excise Duty (2) Additional Excise Duty (3) Service Tax
 (4) Special Additional Duty of Customs (5) All the given options
- Q.4.** RBI has issued guidelines based on the Basel III reforms on capital regulation to the extent applicable to banks operating in India. The Basel III capital regulations continue to be based on three mutually reinforcing Pillars. In this connection, which among the following is not a part of such Pillars ?
 (1) Minimum Capital requirement
 (2) Profit Maximization
 (3) Supervisory review of Capital Adequacy
 (4) Market Discipline of the Basel II capital adequacy framework
 (5) All the given options are pillars

TEST OF QUANTITATIVE APTITUDE & COMPUTER LITERACY

This test is designed to measure how fast and accurate you are in dealing with numbers, viz. computation.

- Q.1-3. Directions :** In each of the following questions, you have to find out what will come in place of the question mark (?).
- Q.1.** $42 + 73 + 137 = ?$
 (1) 352 (2) 252 (3) 242 (4) 142 (5) Other than those given as options
- Q.2.** $20 \times \frac{1}{2} = ?$
 (1) 4 (2) 5 (3) 1 (4) 20 (5) Other than those given as options
- Q.3.** $0.7 \times 0.5 = ?$
 (1) 35 (2) 0.35 (3) 0.0035 (4) 0.035 (5) Other than those given as options
- Q.4.** At 10 paise each, how many paise will 6 lemons cost ?
 (1) 6 (2) 10 (3) 60 (4) 610 (5) Other than those given as options
- Q.5.** 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
- Q.6.** Which of the following is a popular Computer Language ?
 (1) A + (2) BA + (3) C ++ (4) CA + (5) Other than those given as options

- Q.7.** _____ is an output device of a computer ?
(1) Printer (2) CPU (3) Mouse (4) Keyboard (5) None of these
- Q.8.** What is the full form of RAM ?
(1) Random Adaptive Mouse (2) Random Adaptive Memory (3) Random Access Memory
(4) Random Access Mouse (5) None of these

DESCRIPTIVE ENGLISH TEST

The Paper may include Questions as follows :

Q.1. Write an essay on any one of the following topics in about 250 words:

- Measures to eradicate illiteracy in India
- Importance of Financial Planning
- Financial Inclusion

Q.2. Write a précis of the following passage in about 120 words, and give it a title.

Christian Reed, a project manager, has worked at the Tata Steel plant—Britain's biggest—for 11 years. His father worked in the local steel industry for 40 years, and his grandfather was a foundry worker. "It's very difficult to contemplate losing the plant," he says. "It would be like losing a member of the family."

The fate of his job and those of about 4,300 other Port Talbot steelworkers, as well as Britain's loss-making steel industry in general, have become the most poignant part of the political row that has erupted in Britain since Tata Steel, Britain's biggest producer, said in late March that it planned to sell or close its operations in the country. Opposition politicians have demanded that the government engineer a rescue, either by erecting high tariff walls against cheap steel imports, as America has done, or by going for some sort of nationalisation, as Italy has attempted with the ill-starred Ilva plant in the heel of the country. On April 5th a potential rescuer, Sanjeev Gupta of Liberty House, a commodity-trading company, said he was interested in buying the Port Talbot business, though he wants plenty of government sweeteners before doing so. He has called Britain's steel industry "probably the worst in the world."

There are few parts of the rich world where steel remains a good business, however. Port Talbot's woes are indicative of a global problem—especially in places where makers of unspecialised steel face competition from cheaper producers.

In the eyes of many, including the Welsh steelworkers, the main bogeyman is China, where steel output has ballooned. The country has produced more steel in two years than Britain since 1900, according to the International Steel Statistics Bureau, and is indeed awash with excess capacity. But this is part of a phenomenon that extends across the developing world. The OECD, a club mostly of rich countries, reckons that in the four years to 2017 steelmaking capacity will have grown by 50% in the Middle East, 20% in Africa and 10% in Latin America.

Meanwhile, the China-led slowdown in developing economies and low oil prices, which have hit the use of steel in rigs and pipelines, mean that demand is severely lagging supply. Even in India, which is supposed to be the bright spot of the global steel market, demand growth is unlikely to recover to levels in the years before 2010 when it embarked on a debt-fuelled infrastructure construction binge.

Q.3. English Comprehension based on a passage.

Read the following passage carefully and answer the questions that follows.

In this age, when the popular involvement in day-to-day matters is mounting, it is the electronic systems that offer us a potential service infrastructure which could, with careful programming, probably take care of a very large element of what we describe as mechanical, procedural governance without all the distortions, corruptions and harassments which constitute the daily misery of the average citizen. Of course, the electronic systems will only behave to the extent that they are properly programmed. But this is no impossible task today.






Once we move our minds beyond the mere use of the electronic revolution for business efficiency and higher profitabilities and apply it to the task of reducing the routine, repetitive activities of governance, we will conserve time and energy for more important and creative tasks. In other words, the electronic revolution can make for better and more effective handling of real everyday problems, additionally to providing the basic service of computerized information banks. Even in less developed conditions, the potential of the electronic network to take over a great deal of what is called bureaucratic "paper work" has been vividly demonstrated. Licensing system involving endless form filling in endless copies; tax matters which baffle millions of citizens, particularly those who have nothing to hide; election system which require massive supervisory mobilizations or referendums based on miniscule "samples" which seldom reflect the reality at the social base. At all these points, the electronic advantage is seen and recognized. However, we must proceed further.

It is possible to foresee a situation where the citizen, with his personalized computer entry card, his “number”, is able to enter the electronic network for a variety of needs now serviced by regiments of officials, high and low. Indeed, this is already happening in a number of countries. From simple needs, we will move to more complex servicing, and, ultimately, into creativity or what is called “artificial intelligence”.

- Q.(i)** What does the term “bureaucratic paper work” refer to ?
- Q.(ii)** How has electronic revolution helped organisations in day-to-day activities ?
- Q.(iii)** What is “artificial intelligence” ?

(A) Details of the On-line Examination Pattern :

- (1) The examination would be conducted on-line i.e. on a computer.
- (2) All tests except of English Language and Descriptive English Test will be in English and Hindi.
- (3) All the objective type 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 AICL.
- (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) Tests are separately timed. You can attempt any question in a particular test during the time allotted to that test only.
- (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 for Objective type paper :**
- (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.**
- (19) Please note for Descriptive type paper :**
- (a) No separate login is required to take the test.**
 - (b) This test will start automatically upon auto-submission of objective tests.**
 - (c) Questions will be displayed on computer monitor.**
 - (d) Only one question will be displayed at a time.**
 - (e) “While typing if you press the ‘Space bar’ and then press the ‘Enter’ key, the cursor will not move to next line. However if you press the ‘Enter’ key immediately after the last word, the cursor will move to the next line. You should also note in case the ‘Space bar’/ ‘Enter’ key is pressed multiple times in a single instance only a single keystroke (i.e. one space and one enter to the next line) will be taken by the system.”**
- Descriptive test will be administered immediately after the objective test.**

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 as uploaded).
- (4) You must scrupulously follow the instructions of the Test Administrator and AICL Representative at the examination venue. If you violate the instructions you will be disqualified and will be asked to leave the examination venue.

- (5) 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 :
- If fingers are coated (stamped ink/mehndi/coloured...etc.), ensure to thoroughly wash them so that coating is completely removed before the examination day.
 - If fingers are dirty or dusty, ensure to wash them and dry them before the thumb impression (biometric) is captured.
 - Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.
 - 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).
- (6) 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.
- (7) 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. Hand over this 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 with photograph/Bank Passbook with photograph/Photo Identity proof issued by a Gazetted Officer on official letterhead alongwith 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.
- (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. AICL may take further action against such candidates as deemed fit by it.
- (9) You must bring a ball point pen with you. You may bring your personal ink stamp pad (blue/black). 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 along with the Call Letter and photocopy of photo identity proof to the Test Administrator before leaving the venue.
- (10) 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.
- (11) If the examination is held in more than one session for a post/stream, 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.
- (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 AICL in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective effect.
- (14) **Please read instructions related to Social Distancing given on next page.**

INSTRUCTIONS WITH REGARD TO SOCIAL DISTANCING

- 1 **Candidate is required to report at the exam venue strictly as per the time slot mentioned in the Call Letter. Late comers will not be allowed to take the test.**
- 2 **Mapping of 'Candidate Roll Number and the Lab Number' will NOT be displayed outside the exam venue, but the same will be intimated to the candidates individually at the time of entry of the candidate to the exam venue.**
- 3 **Items permitted into the venue for Candidates**
Candidates will be permitted to carry only certain items with them into the venue.
 - a. **Mask**
 - b. **Personal hand sanitizer (50 ml)**
 - c. **A simple pen and ink stamp pad (blue/black)**
 - d. **Exam related documents Exam related documents (Call Letter and Photocopy of the ID card stapled with it, ID Card in Original)**
 - e. **In case of Scribe Candidates - Scribe form duly filled and signed with Photograph affixed.****No other Items are permitted inside the venue.**
- 4 **Candidate should not share any of their personal belonging/material with anyone.**
- 5 **Candidate should maintain safe social distance with one another.**
- 6 **Candidate should stand in the row as per the instructions provided at venue.**
- 7 **If candidate is availing services of a scribe, then scribe also should bring their own Mask.**
- 8 **On completion of examination, the candidates should move out in an orderly manner without crowding as instructed by the venue staff.**

WISH YOU GOOD LUCK