

4. SELECTION PROCEDURE:

Name	Selection Procedure
Junior Assistant	Online Examination and Interview

A. Online Examination:

Online examination will be of objective type, multiple choice of total two hours duration comprising of the following sections:

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 online examination will be in English language only. There will be negative marking for wrong answers in the online examination. For every wrong answer to a question given by the candidate, one fourth or 0.25 of the marks assigned to that question will be deducted as penalty to arrive at corrected score. If a question is left blank, i.e. no answer is given by the candidate; there will be no penalty for that question.

Process for Arriving at Scores

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 Corrected Scores 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 (if held) 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 up to two digits.

Note: Cutoffs are applied in two stages:

- (i) on scores in individual tests, if applicable
- (ii) Total Score

LIC HFL reserves the right to modify the structure of the examination which will be intimated through its website.

Commensurate to the number of vacancies, 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.

Decision of the Company in this regard shall be final and binding on the candidates. No correspondence will be entertained in this regard.

As per policy, the tests/question papers are not disclosed to anybody other than the candidates only during the examination. The test papers are also not shared with anybody even after the examination.

Please note that a candidate is allowed to appear only once in the online examination for a post. Multiple appearance in online examination will result in cancellation of candidature. In case more than one call letter has been generated, candidates are advised to appear only once for one post on the date and at the time mentioned on the respective call letter.

B. Interview:

Depending upon the number of vacancies, only those candidates who rank sufficiently high in the order of merit based on their respective marks in online examination will be called for interview. Candidates who do not attend the interview or who do not obtain the minimum qualifying marks in the interview shall be disqualified from further selection.

Shortlisting of candidates for interview will be provisional without verification of documents. Candidature will be subject to verification of all details/documents with the original when a candidate reports for interview (if called). In case a candidate is called for interview and is found not satisfying the eligibility criteria (Age, Educational Qualification etc.) he/she will not be allowed to appear for the interview.

C. Final Selection:

The final merit list and selection of candidates will be done on the basis of combined marks of the online examination as well as the interview.

The final selection will be strictly according to the merit ranking, subject to minimum qualifying marks in the interview. The Company reserves the right to change the selection procedure, if necessary.

D. Medical and Background Verification:

- Selected candidate will have to undergo Medical Examination and will be appointed as Junior Assistant subject to him/her being found medically fit by the Medical Examiner authorized by LIC HFL for this purpose. Candidate will appear for the medical examination at his/her own expenses.
- Further, background verification checks will be carried out for the selected candidates. In the event that there are any adverse findings that arise during the course of or as a result of such background verification checks, the Company has the right to terminate the contract of employment with immediate effect without notice.

5. GUIDELINES FOR PERSONS WITH DISABILITIES USING A SCRIBE

The visually impaired candidates and candidates whose writing speed is adversely affected permanently for any reason can use their own scribe at their cost during the online examination, subject to limits as in (ii) and (iii) below. 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 may be from any academic stream. However for Specialist officers' posts the scribe should be from an academic stream different from that prescribed for the post.
- 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.
Scribe should not answer on his/her own. Any such behaviour observed will result in cancellation of candidature
- 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.