

NICL

AO

Syllabus



Reasoning Ability



- 01

Inequality
 Direct, Indirect, Coded Inequality, Reverse Inequality
- 02

Syllogism
 2/3 statement and conclusion based, Coded Syllogism, Reverse Syllogism, Option-wise conclusion
- 03

Blood Relation
 Generation Based, Coded Blood Relation
- 04

Direction and Distance
 Paragraph based, Coded direction
- 05

Coding-Decoding
 Simple/ Chinese Coding, Conditional/ Coded coding, Resultant Coding
- 06

Series
 Alphanumeric/ Alphabet/Number based, Step based series
- 07

Ranking Order & Comparison Based

- 08

Puzzles
 Floor & Flat based, Box/ Stack based, Day/ Month/ Year/ Date-Month based, Designation/ Ranking based, Sequence Based, Selection/ Grouping Based, & Miscellaneous Puzzles
- 09

Seating Arrangement
 Linear, Parallel/ Double Row, Uncertain Linear, Circular, Square, Polygon Shape based
- 10

Machine Input-Output
 Coded, Multi-step Alphabet/ Number based
- 11

Data-Sufficiency
 2/3 Statement, Logical Sufficiency
- 12

Pair Formation
 Meaningful Word, Odd one out, Digit operation, Alphabet Operation
- 13

Miscellaneous Reasoning
 Resultant Based
- 14

Logical Reasoning
 Inference, Assumption, Conclusion, Cause & Effect, Argument, Course of Action, Statement Analysis



General English



- 01

Reading Comprehension
 Factual, Vocabulary, Inference, Tone & Conclusion-Based Questions
- 02

Cloze Test
 Basic, Contextual and New-Pattern
- 03

Error Detection
 Sentence Based Error
- 04

Multiple / Double Error Detection
- 05

Fill in the Blanks / Fillers
 Single & Multiple and Contextual
- 06

Para Jumbles
 Sentence Rearrangement
- 07

Paragraph Completion
 Sentence Completion
- 08

Match the Following

- 09

Phrase Replacement
 Sentence Improvement
- 10

Word Swap
 Word Rearrangement
- 11

Connectors
 Starters
- 12

Misspelt Words
 Spelling-Based Questions
- 13

Word Usage and Contextual Meaning
- 14

Vocabulary
 Synonyms, Antonyms and Contextual Vocabulary
- 15

Idioms & Phrases
 Meaning and Usage
- 16

Phrasal Verbs
 Meaning and Usage
- 17

Odd Sentence / Sentence Selection
- 18

Conclusion & Inference-Based Verbal Questions
- 19

Miscellaneous
 Grammar and Vocabulary

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Numerical Ability

- 01

Data Interpretation
 Tabulation, Pie Chart, Line Graph, Bar Graph, Caselet DI, Arithmetic DI (Problems on Ages, Partnership, Ratio-Based Problems, Percentage-Based Problems, Miscellaneous Arithmetic), Mixed DI, Missing DI, Advanced Pattern DI, Radar DI
- 02

Inequality
 Direct Inequality, Coded Inequality, Mathematical Inequality, Quantity-Based Inequality
- 03

Quadratic Equation
 Basic Quadratic Equations, Comparison of Roots, Parameter-Based Quadratic Equations
- 04

Quantity Comparison
 Quantity I & II Comparison, Quantity-Based Arithmetic, Quantity-Based Algebra
- 05

Number Series
 Missing Number Series, Wrong Number Series, Multiple/New Pattern Series
- 06

Simplification & Approximation
 Approximation, Simplification, Square/Cube/Roots, Fraction-Based, Percentage-Based, BODMAS, Decimals
- 07

Percentage
 Basic Percentage, Successive Percentage, Income & Expenditure, Election-Based, Exam Marks-Based, Population-Based, Venn Diagram
- 08

Average
 Basic Average, Weighted Average, Replacement-Based Average, Age-Based Average
- 09

Age
- 10

Partnership
- 11

Profit & Loss
 Basic Profit & Loss, Dishonest Dealings, Discount & Marked Price, Successive Selling, Sales Tax
- 12

Simple & Compound Interest
 Simple Interest, Compound Interest, SI & CI Mixed, Installments
- 13

Ratio & Proportion
 Basic Ratio, Proportion, Direct & Inverse Proportion, Partnership
- 14

Mixture & Allegation
 Basic Mixture, Allegation, Replacement-Based Problems
- 15

Time & Work
 Work Efficiency, Work & Wages, Man-Days, Altern-Work, Pipes & Cisterns
- 16

Speed, Time & Distance
 Relative Speed, Average Speed, Problems on Trains, Partial Speed, Race, Boats & Streams
- 17

Probability
 Ball-Based, Card-Based, Coin-Based, Dice-Based, Miscellaneous
- 18

Permutation & Combination
 Basic P&C, Arrangement-Based, Selection-Based, Circular Arrangement, Miscellaneous
- 19

Mensuration
 Solid Figures, Plane Figures, Miscellaneous Mensuration
- 20

Number System
 Divisibility, Factors & Multiples, LCM & HCF, Remainders, Unit Digit, Number Properties
- 21

Data Sufficiency
 Two-Statement, Three-Statement, Quantity-Based Data Sufficiency

NICL AO Syllabus



Computer Knowledge



Detailed Topic-Wise Syllabus



Chapter 1: Computer Fundamentals & Hardware

- 01 History & Generations of Computers
- 02 Computer Architecture & CPU Components
- 03 Classification & Types of Computers
- 04 Input and Output Devices
- 05 Computer Memory & Storage Systems (Primary & Secondary)
- 06 Memory Measurement Units
- 07 Hardware Ports, Cables & Interconnects
- 08 Number Systems & Basic Logic Gates



Chapter 2: Computer Software & Operating Systems

- 01 Types of Software (System, Application, and Utilities)
- 02 Open Source vs. Proprietary Software
- 03 Functions & Types of Operating Systems
- 04 Popular OS Environments (Windows, Linux, Unix, Mobile OS)
- 05 The System Booting Process
- 06 Basic OS Concepts



Chapter 3: MS Office Suite & Database Concepts

- 01 Microsoft Word
- 02 Microsoft Excel
- 03 Microsoft PowerPoint
- 04 Core Keyboard Shortcuts & File Extensions (MS Office)
- 05 DBMS Basics



Chapter 4: Networking & Internet Technology

- 01 Types of Computer Networks (LAN, WAN, etc.)
- 02 Physical Network Topologies
- 03 Network Reference Models (OSI & TCP/IP Layers)
- 04 Network Hardware & Connectivity Devices
- 05 Transmission Media (Wired & Wireless Media)
- 06 Internet Architecture, Web Browsers & Search Engines
- 07 Network Addresses (MAC vs. IP Addressing)
- 08 Internet & E-mail Protocols



Chapter 5: Cyber Security, Cryptography & Threat Prevention

- 01 Types of Malware & Malicious Software
- 02 Common Cyber Attacks & Vulnerabilities
- 03 Social Engineering Threats
- 04 Network & System Security Measures (Firewalls, Antivirus)
- 05 Cryptography Basics & Encryption Standards
- 06 Wireless Security & Hacking Terminology



Chapter 6: Technical Terms & Emerging IT Trends

- 01 Essential Computer Acronyms & Abbreviations
- 02 Standard File Extensions & Formats
- 03 Cloud Computing & Internet of Things (IoT) Basics
- 04 Artificial Intelligence (AI) & Machine Learning (ML) Foundations
- 05 E-Commerce, FinTech (UPI, Digital Wallets) & Web 3.0 Concepts

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General Awareness

Module 1

Insurance & Financial Sector Awareness



01 Insurance Fundamentals & Concepts



- Core Principles of Insurance:** Utmost Good Faith (Uberrimae Fidei), Insurable Interest, Indemnity, Subrogation, Contribution, Proximate Cause (Causa Proxima), and Loss Minimization.
- Insurance Types:** General Insurance (Motor, Health, Fire, Marine, Liability, Travel) vs. Life Insurance, Reinsurance, and Micro-insurance.

02 Key Insurance Glossary



- Premium, Underwriting, Deductible, Annuity, Claim Settlement Ratio (CSR), Incurred Claim Ratio (ICR), Surrender Value, Nominee, Endorsement, Actuary, Grace Period, Moratorium Period, and Free-look Period.

03 NICL Specifics & PS GICs



- NICL Profile:** History (founded in 1906 in Kolkata: India's oldest general insurance company), nationalization history under GIBNA 1972, corporate structure, tagline ("Trusted Since 1906"), overseas operations (Nepal branch), financial highlights, and recent insurance products.
- Public Sector General Insurance Companies (PSGICs):** News related to GIC Re, NIACL, OICL, NICL, and AIC (Agricultural Insurance Company of India).

04 Regulatory Framework & Governance



- IRDAI (Insurance Regulatory & Development Authority of India):** History, structure, functions, recent guidelines, exposure drafts, committees, and key initiatives (Bima Sugam, Bima Vistaar, Bima Vahak).
- Consumer Protection & Redressal:** Insurance Ombudsman Scheme, Ombudsman rules, and Consumer Protection Act provisions in insurance.

Module 2

Current Affairs



(Focus: Past 5 to 6 Months)

01 National & International Affairs



- Bilateral summits, agreements, MoUs, global conferences (G20, BRICS, SCO, COP Climate Summits, ASEAN).

02 Government Initiatives & Schemes



- Central and State Social Security & Welfare schemes—specifically PMJJBY, PMSBY, PMFBY, Ayushman Bharat (PM-JAY), PM Jan Dhan Yojana (PMJDY), and Atal Pension Yojana (APY).

03 Appointments & Resignations



- Major national & global leaders, Banking/Insurance heads, IRDAI board members, RBI executives, and brand ambassadors.

04 Economic & Corporate Updates



- Union Budget highlights, Economic Survey observations, banking mergers, acquisitions, and major business events.

05 Awards, Honors & Sports



- Nobel Prizes, National Film Awards, Bharat Ratna, Padma Awards, Oscars, and winners of major domestic/international sports tournaments.

06 Reports, Indices & Rankings



- Global Innovation Index, Human Development Index, World Happiness Report, Gender Gap Index, and India's rank.

Module 3

Static General Knowledge



01 Geographical Trivia



- Capitals & Currencies of countries in recent news, bordering nations, major rivers, dams, and ports.

02 Ecological & Environmental Sites



- National Parks, Wildlife Sanctuaries, Biosphere Reserves, Ramsar Sites, and Thermal/Nuclear Power Plants across India.

03 Headquarters & Organizations



- Headquarters, establishment years, and heads of international bodies (UN agencies, IMF, World Bank, ADB, WTO) and Indian financial institutions.

04 Important Days



- National and International observances along with their annual official themes.

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Syllabus



Law (Professional Knowledge)

Syllabus for the NICL AO Legal Specialist (Scale I)

3

Commercial & Business Laws



Indian Contract Act, 1872

- General principles of Contract, Special Contracts (Indemnity & Guarantee, Bailment & Pledge, Agency), Breach of Contract, and Remedies.



Specific Relief Act, 1963

- Recovering possession of property, specific performance of contracts, rectification & cancellation of instruments, and injunctions.



Sale of Goods Act, 1930

- Conditions & Warranties, transfer of ownership, Nemo Dat Quod Non Habet, and rights of an unpaid seller.



Indian Partnership Act, 1932

- Nature of partnership, rights & duties of partners, relations to third parties, and dissolution of firms.



Negotiable Instruments Act, 1881

- Promissory notes, bills of exchange, cheques, dishonour of cheques (Sections 138–142), and offences by companies.



Transfer of Property Act, 1882

- Sales, Mortgages, Leases, Exchanges, Gifts, Actionable Claims, and the doctrine of Lis Pendens.



Companies Act, 2013

- Incorporation, Prospectus, Directors' liabilities, Board meetings, Corporate Social Responsibility (CSR), and Corporate Governance.

4

Criminal & Public Laws



Bharatiya Nyaya Sanhita, 2023 (BNS)

(Replacing IPC, 1880)

- General exceptions, offences affecting human body, offences against property (theft, extortion, cheating, criminal breach of trust), and forgery.



Bharatiya Nagarik Suraksha Sanhita, 2023 (BNSS)

(Replacing CrPC, 1973)

- Arrest of persons, search & seizure, FIR, police investigations, bail provisions, and trial procedures before Magistrates/Courts of Session.

5

Financial Recovery & Dispute Resolution Laws



Insolvency and Bankruptcy Code, 2016 (IBC)

- Corporate Insolvency Resolution Process (CIRP), Liquidation process, Committee of Creditors (CoC), and NCLT role.



Arbitration and Conciliation Act, 1996

- Arbitration agreement, composition & jurisdiction of arbitral tribunals, arbitral awards, challenging awards, and conciliation proceedings.

6

Public, Administrative & Consumer Laws



Constitution of India

- Preamble, Fundamental Rights (Articles 12–35), Directive Principles of State Policy (DPSP), Writ Jurisdiction of SC & HCs (Articles 32 & 226), and State Liability (Articles 299 & 300).



Administrative Law

- Principles of Natural Justice (Nemo judex in causa sua, Audi alteram partem), Delegated Legislation, and Judicial Review of administrative actions.



Law of Torts & Consumer Protection

- Torts: Negligence, Strict & Absolute Liability (Rylands v. Fletcher, M.C. Mehta case), Vicarious Liability, Torts to Property and Person.
- Consumer Protection Act, 2019: Consumer Rights, Consumer Dispute Redressal Commissions (District, State, National), Product Liability, and E-commerce rules.



The Right to Information Act, 2005 (RTI)

- Obligations of public authorities, exemptions from disclosure, Central/State Information Commissions, and appeal procedures.



Information Technology Act, 2000 (IT Act)

- Digital & Electronic signatures, Cyber offences, penalties, adjudication, and cyber appellate tribunals.

7

Important Latin Terms & Legal Maxims (High Priority)

- Uberrimae Fidei (Utmost good faith)
- Causa Proxima (Nearest/Proximate cause)
- Volenti Non Fit Injuria (To a willing person, no injury is done)
- Damnum Sine Injuria & Injuria Sine Damno
- Res Ipsa Loquitur (The thing speaks for itself)

- Nemo Judex In Causa Sua (No one should be a judge in their own cause)
- Audi Alteram Partem (Hear the other side)
- Caveat Emptor & Caveat Venditor (Buyer beware / Seller beware)
- Delegatus Non Potest Delegare (A delegated authority cannot re-delegate)
- Actus Non Facit Reum Nisi Mens Sit Rea (An act does not make a person guilty unless the mind is also guilty)
- Res Judicata & Stare Decisis



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Exam Pattern



Sl. No.	Subject	Questions	Marks
1	English Language	30	30
2	Reasoning	35	35
3	Quantitative Aptitude	35	35
Total		100	100



NICL AO Mains

Exam Pattern 2026



(For Generalist Post)

Sl. No.	Subject	Questions	Marks	Duration
1	English Language	50	50	40 Mins
2	Reasoning	50	50	40 Mins
3	Quantitative Aptitude	50	50	40 Mins
4	General Awareness	50	50	30 Mins
5	Computer Knowledge	50	50	30 Mins
Total		250	250	180 Mins



NICL AO Mains

Exam Pattern 2026



(For Specialist Post)

Sl. No.	Subject	Questions	Marks	Duration
1	English Language	40	40	30 Mins
2	Reasoning	40	40	35 Mins
3	Quantitative Aptitude	40	40	35 Mins
4	General Awareness	40	40	20 Mins
5	Computer Knowledge	40	40	25 Mins
6	Paper to Test Technical/Professional Knowledge in Relevant Disciplines	50	50	35 Mins
Total		250	250	180 Mins

NICL AO

Cut-Off 2024 & 2025

Phase I | Category-Wise & Post-Wise

Know Your
Cut-Off Trend



NICL AO Prelims (Phase I) Cut-Off 2024 (Category-Wise & Post-Wise)

Post	SC	ST	OBC	EWS	UR (Unreserved)	PwBD (HI)	PwBD (VI)	PwBD (OC)	PwBD (ID & Multiple)
Generalist	74.50	86.75	79.50	79.50	79.50	69.75	37.25	81.25	30.50
Doctors (MBBS)	15.00	13.25	13.50	20.75	20.75	21.75	34.00	29.00	30.25
Legal	37.25	26.25	37.25	37.25	37.25				
Finance	50.00	43.75	85.75	85.75	85.75				
Information Technology	61.00	55.50	83.75	81.75	83.75				
Automobile Engineers	21.00	19.25	21.00	19.50	21.00				



2024
Prelims
Cut-Off



NICL AO Mains (Phase II) Cut-Off 2024 (Category-Wise & Post-Wise)

Post	SC	ST	OBC	EWS	UR
Generalist	128.25	116.00	141.00	138.00	141.00
Doctors (MBBS)	59.75	58.00	56.75	—	65.00
Legal	109.00	91.00	123.00	109.75	123.00
Finance	103.75	100.00	120.50	118.00	120.50
Information Technology	100.50	91.00	122.00	120.00	124.00
Automobile Engineers	98.50	75.00	98.50	94.50	98.50

2024
Mains
Cut-Off



NICL AO Prelims (Phase I) Cut-Off 2025 (Category-Wise & Post-Wise)

The following are the official Phase I cut-off marks for NICL AO 2025, out of 100, for different posts and categories.

Category	Generalist	Information Technology	Legal
SC	64.75	58.25	48.25
ST	58.25	48.75	40.75
OBC	70.50	58.75	43.00
EWS	69.50	58.00	46.75
UR (General)	70.75	58.75	52.00

2025
Prelims
Cut-Off