

NICL AO Syllabus 2026: Exam Pattern and Detailed Syllabus

NICL AO Syllabus 2026 highlights all the essential topics a candidate can expect in both Phase 1 and Phase 2 of the online examination of NICL AO Recruitment 2026. The NICL AO Exam Pattern 2026 defines the sectional weightage, marking scheme, and type of questions. Candidates preparing for the NICL Administrative Officer recruitment must go through the syllabus and exam pattern for all stages of selection - Prelims, Mains, and Interview.

Some important details are:

- As per the NICL AO Exam Pattern, the Prelims is an objective-type test, while the Mains exam has objective and descriptive-type questions.
- Candidates can expect 100 objective-type questions in the Prelims examination.
- The Mains exam has 250 questions in the objective test.

NICL AO Syllabus 2026 and Exam Pattern

All eligible candidates applying for NICL AO Recruitment 2026 should understand the NICL AO Syllabus and Exam Pattern 2026. The NICL AO selection process has two written exams - Prelims and Mains - followed by an Interview. The Prelims test basic skills like reasoning, maths, and English. The Mains exam goes a step further and includes subject-specific sections, especially for Specialist posts. A clear understanding of the exam pattern and syllabus helps candidates plan their studies systematically.

NICL Administrative Officer Syllabus PDF

Candidates preparing for the NICL Administrative Officer exam can use this syllabus for easy reference. It includes section-wise topics for both Prelims and Mains, along with subject-specific areas for Specialist posts. Having the syllabus in one place supports focused preparation and helps in covering all important areas systematically.

NICL AO Exam Pattern 2026

The NICL AO Exam Pattern varies for the Preliminary and Main stages. While the Prelims have a common structure for all candidates, the Mains pattern differs based on whether the post is for Generalist or Specialist Officers. Detailed structure for each is given below.

NICL AO Preliminary Exam Pattern

The NICL AO 2026 Preliminary Exam will be conducted in an objective, multiple-choice format and is applicable to all posts except Hindi Officers. This online test will carry a total of 100 marks and assess candidates across three key sections. The total exam duration is 60 minutes, with each section timed separately. It serves as the first stage of screening in the recruitment process.

Name of Test	No. of Questions	Maximum Marks	Duration
English Language	30	30	20 mins
Reasoning Ability	35	35	20 mins
Quantitative Aptitude	35	35	20 mins
Total	100	100	60 mins

NICL AO Exam Pattern for Mains

The NICL AO Phase II Exam 2026 consists of two components: an Objective Test and a Descriptive Test. Both sections will be held online. The Objective Test carries a weightage of 250 marks, while the Descriptive Test is worth 30 marks. Candidates will move on to the Descriptive section immediately after completing the Objective paper, without any break in between.

There is a penalty for incorrect answers in both Prelims and Mains Objective Tests. For every wrong answer, one-fourth of the marks assigned to that question will be deducted. No penalty will be applied for unattempted questions. Except for the English Language section, all other questions will be bilingual (English and Hindi).

NICL AO Exam Pattern for Generalists

The NICL AO Exam Pattern for Generalists consists of multiple objective-type sections designed to evaluate reasoning, language, general awareness, computer knowledge and quantitative skills of the candidate, as shown below.

S.No	Name of Test/Section (sequence)	Type of Test	No. of Questions	Maximum Marks	Medium of Exam	Duration
1	Test of Reasoning	Objective	50	50	Eng / Hindi	40 min
2	Test of English Language	Objective	50	50	Eng	40 min
3	Test of General Awareness	Objective	50	50	Eng / Hindi	30 min
4	Test of Computer Knowledge	Objective	50	50	Eng / Hindi	30 min
5	Test of Quantitative Aptitude	Objective	50	50	Eng / Hindi	40 min
6	Total		250	250		

NICL AO Exam Pattern for Specialists

The NICL AO Exam Pattern for Specialists includes both general aptitude tests and an additional section to assess technical and professional knowledge of the candidate in the respective discipline, as given below.

S.No	Name of Test/Section	Type	No. of Questions	Maximum Marks	Medium	Duration
1	Test of Reasoning	Objective	40	40	Eng / Hindi	35 min
2	Test of English Language	Objective	40	40	Eng	30 min
3	Test of General Awareness	Objective	40	40	Eng / Hindi	20 min
4	Test of Computer Knowledge	Objective	40	40	Eng / Hindi	25 min
5	Test of Quantitative Aptitude	Objective	40	40	Eng / Hindi	35 min
6	Additional test to assess technical &	Objective	50	50	Eng / Hindi	35 min

S.No	Name of Test/Section	Type	No. of Questions	Maximum Marks	Medium	Duration
	professional knowledge in the relevant discipline					
7	Total		250	250		

NICL AO Descriptive Test

The Descriptive Test in NICL AO Phase II will be conducted online and will assess a candidate's proficiency in English Language. It will carry a total of 30 marks and last for 30 minutes, comprising three sections: Essay (10 marks), Precis (10 marks), and Comprehension (10 marks). This test will only be evaluated for candidates who secure the minimum qualifying marks in the Objective Test. Additionally, separate cut-offs will be set for the descriptive paper based on the number of vacancies.

The Descriptive Test will be qualifying in nature; its marks will not be counted in the final selection or interview shortlisting. However, candidates must pass both the Objective and Descriptive sections to move forward in the recruitment process.

NICL AO Syllabus 2026

The NICL AO (Administrative Officer) Syllabus for 2026 covers various subjects including Quantitative Aptitude, Reasoning Ability, English Language, General Awareness, and Professional Knowledge related to the insurance sector. Quantitative Aptitude focuses on numerical and mathematical abilities, Reasoning Ability tests logical and analytical reasoning skills, English Language assesses language proficiency, General Awareness covers current affairs and general knowledge, and Professional Knowledge evaluates knowledge of insurance-related concepts, policies, and practices. Candidates should thoroughly study and understand these topics to excel in the NICL AO exam.

NICL AO English Syllabus

The NICL AO Syllabus for English Language tests candidates' proficiency in reading, grammar, and vocabulary. It includes key areas such as reading comprehension, sentence improvement, error detection, and paragraph completion to assess both accuracy and fluency.

Subject	Topics Covered
English Language	Reading Comprehension
	Cloze Test
	Spelling Checks
	Improving Sentences
	Jumbling of Paragraphs
	Completing Sentences and Paragraphs
	Parts of Speech
	Articles
	Prepositions Fillers

Subject	Topics Covered
	Detection of Errors

NICL AO Quantitative Aptitude Syllabus

The NICL AO Syllabus for Quantitative Aptitude evaluates a candidate's problem-solving abilities through topics such as data interpretation, time and work, and arithmetic concepts like profit and loss. It focuses on both speed and accuracy in mathematical reasoning and computations.

Subject	Topics Covered
Quantitative Aptitude	Data Sufficiency and Interpretation
	Time, Work, and Time Distance
	Mixture and Allegations
	Quadratic Equations
	Topics from Arithmetic
	Profit and Loss
	Discounts
	Ratio and Proportion
	Boats and Streams
	Pipes and Cisterns
	Averages
	Rate of Interest

NICL AO Reasoning Syllabus

Reasoning constitutes a significant part of the NICL AO Prelims Syllabus and is judged using puzzles, coding-decoding, seating arrangements, and syllogisms as tools to determine the candidate's sound logical thinking and analytical acumen. Tests are held verbal as well as non-verbal to judge critical thinking and problem-solving capabilities.

Subject	Topics Covered
Reasoning	Verbal and Non-verbal Reasoning
	Coding and Decoding
	Puzzles
	Data Sufficiency

Subject	Topics Covered
	Order and Ranking
	Patterns
	Blood Relations
	Seating Arrangements
	Problems based on Directions
	Syllogism
	Alphanumeric Series
	Inequality

NICL AO Mains Computer Aptitude Syllabus

The NICL AO Mains Computer Aptitude Syllabus covers essential computer concepts such as the history and fundamentals of computers, memory, and hardware. It also includes practical knowledge of topics like Microsoft Office, computer shortcuts, and internet basics to assess candidates' technical proficiency.

Subject	Topics Covered
Computer Aptitude	History of Computer
	Fundamentals of Computer
	Computer Shortcuts
	Important Abbreviations
	Memory
	Hardware
	Internet
	Microsoft Office

NICL AO Mains Syllabus - General Awareness

The NICL AO Mains General Awareness Syllabus focuses on recent events and developments in areas like current affairs, national and international news, and banking awareness. It also covers static GK topics such as important dates, government schemes, and significant global events from the last six months.

Subject	Topics Covered
General Awareness	Current Affairs and Static GK

Subject	Topics Covered
	National and International Affairs
	Banking Awareness, Economy, Finance
	Countries, Capitals, and Currencies
	Books, Authors, and Awards
	Important Dates and Places
	Government Schemes and Policies
	Headquarters
	Recent Events in the Last 6 Months

In addition to the above subjects, the NICL AO Mains Syllabus for Specialist posts will also have questions from post-specific subjects.