

IRDAI · C4S COURSES

IRDAI Assistant Manager Cut-Off Analysis: 2023 vs. 2024

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Introduction

The **Insurance Regulatory and Development Authority of India (IRDAI)** conducts the Assistant Manager recruitment exam to select qualified candidates for regulatory and administrative roles in India's insurance sector. With increasing awareness, better preparation resources, and rising competition, the exam has seen a notable shift in difficulty level and cut-off trends over the years.

<https://youtu.be/EwliKyCy7h0>

The Insurance Regulatory and Development Authority of India (IRDAI) conducts recruitment for Assistant Managers (AM) in three major phases:

- **Phase I:**
 - Preliminary Online Examination (Objective)
- **Phase II:**
 - Mains Descriptive Examination
- **Phase III:**
 - Interview

Phase I – Preliminary Exam (Out of 160 Marks)

High Prelims Cut-off reflects that questions are just cake walk, only what you need is speed calculation with time limits

Category	2023 Cut-Off	2024 Cut-Off	Change
General (UR)	87.25	109.50	▲ +22.25
EWS	63.75	103.25	▲ +39.50
OBC	80.75	102.25	▲ +21.50
SC	70.25	91.25	▲ +21.00
ST	47.75	82.50	▲ +34.75
PwBD (Type A)	39.50	54.40	▲ +14.90

Phase II – Mains (Descriptive Exam)

Category	2023 Cut-Off	2024 Cut-Off	Change
General (UR)	183	178	▼ -5.00
EWS	168	169	▲ +1.00
OBC	171	170	▼ -1.00

Category	2023 Cut-Off	2024 Cut-Off	Change
SC	157	155	▼ -2.00
ST	150	162	▲ +12.00
PwBD (Type A)	146	185	▲ +39.00

Phase III – Interview (Final Selection Score out of 100)

Category	2023 Final Score	2024 Final Score	Change
General (UR)	74.12	69.16	▼ -4.96
EWS	64.37	67.15	▲ +2.78
OBC	67.89	66.41	▼ -1.48
SC	66.58	64.56	▼ -2.02
ST	65.35	64.09	▼ -1.26
PwBD (Type A)	63.11	70.21	▲ +7.10

Key Insights

Prelims Cut-Off Surge

The **Preliminary Exam cut-offs in 2024** witnessed a **remarkable surge across all categories**. For instance, the General category cut-off jumped from **87.25 in 2023 to 109.50 in 2024**, a rise of over 22 marks. This trend indicates a **significant shift in the nature of the paper**—possibly **easier question types** but **extremely time-sensitive**, where **speed, accuracy, and strong numerical skills** played a critical role. The sharp rise across reserved categories also underscores the **increased competition and better preparedness** among aspirants.

Mains Cut-Off

In the **Phase II (Descriptive Mains)**, the cut-off changes were relatively **mild and category-specific**. While most categories saw **slight reductions or marginal increases**, the **PwBD (Type A)** category stood out with an exceptional rise from **146 in 2023 to 185 in 2024**, a **staggering 39-mark increase**. This could reflect either a **stronger performance** from candidates in this category, **changes in evaluation criteria**, or **adjusted normalization**. The stability in other categories suggests that the overall **exam difficulty and scoring pattern remained consistent** year over year.

Final Selection

The **interview round (Phase III)** saw relatively **stable final selection scores** in most categories, with **mild decreases** observed for General, OBC, SC, and ST categories. However, the **PwBD (Type A)** category again showed a **noteworthy improvement**, rising from **63.11 to 70.21**, indicating **better interview performance** or **more favorable selection dynamics**. This consistency in scores implies that the **interview process maintained its evaluative balance**, with no drastic shifts in difficulty or marking approach.

Points to be kept in Mind

- **High Prelims cutoff reflects Questions are just cake walk, only what you need is speed calculation with time limits**

- If you keep on practicing speed mathematics easily cutoff can be cleared, practice time based tests 2–3 months before exam
- Low cutoff of Mains 178/300 reflects that students are not well prepared for writing descriptive
- Many core banking aspirants are crossing the hurdle with speed mathematics but when it comes to mains they are totally ill equipped
- So it is advantage for those aspirants, who have done writing practice from start as competition is way less in mains, the cutoff of phase II clearly tells that.
- 2–3 Months of descriptive practice from start will provide you the right competitive edge

<https://youtu.be/wDe0j6yDLVA>

3☒Point C4S Strategy Going Forward

1. Front☒load Speed Practice

Lock in Phase I scores *early* with back☒to☒back time☒bound sectional quizzes. Your goal: consistently 115 +/160 in mocks.

2. 'Write to Win' Discipline

Set aside 45 minutes daily for essay/report drills. C4S evaluators return annotated scripts within 48 hrs—closing the descriptive gap before it widens.

3. Interview Fit☒Check

Treat every week as “D☒day minus 7” once Phase II ends. Weekly C4S mock panels keep responses crisp, policy☒anchored and marks☒ready.

<https://youtu.be/nb5IlxMqN7g>

Cut☒offs will keep oscillating, but **balanced, phase☒specific preparation** is the only constant. 2024 proved that soaring prelim scores alone can't offset lapses in writing or interviewing. **C4S's integrated curriculum**—from speed Maths to personality polishing—ensures you don't just clear individual hurdles; you finish the race on the merit list.

Conclusion

The comparative analysis between 2023 and 2024 underscores the evolving nature of the IRDAI Assistant Manager examination. Candidates should note the increasing competitiveness, especially in the preliminary phase, and adapt their preparation strategies accordingly. Staying informed about such trends is crucial for aspirants aiming for success in future examinations.

Join the IRDAI 2025 Mentorship today, and turn these insights into your selection letter.

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6/10

of the top ten scorers

32

final selections, one batch

12

reached the interview

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Every selection of the 2025 batch on one poster · c4scourses.in/success-stories/

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