



THE NEW INDIA ASSURANCE COMPANY LTD

(A Govt. of India Undertaking)
Regd. & Head Office: New India Assurance Building, 87, M.G. Road, Fort, Mumbai- 400001
www.newindia.co.in

RECRUITMENT OF 550 ADMINISTRATIVE OFFICERS (GENERALISTS & SPECIALISTS) (SCALE-I)

REF NO: CORP.HRM/AO/2025 07.08.2025

All further announcements / updates pertaining to this process will only be published / provided in the Recruitment section of our website from time to time.

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The New India Assurance Company Ltd., a leading Public Sector General Insurance Company, invites applications for recruitment of 550 Officers (Generalists & Specialists) in Scale I cadre from open market.

Vacancies (tentative)

	Total	SC	ST	OBC	EWS	UR	PwBD			
							HI	VI	OC	ID/ Mul
Risk Engineers	50	8	4	14	5	19	1	1	0	0
Automobile Engineers	75	11	5	20	8	31	0	1	1	1
Legal Specialists	50	8	4	13	5	20	1	1	0	1
Accounts Specialists	25	4	2	7	2	10	0	0	1	0
AO (Health)	50	8	4	14	5	19	1	0	1	0
IT Specialists	25	4	2	7	3	9	1	0	0	0
Business Analysts	75	11	6	20	8	30	1	1	0	1
Company Secretary	2	0	0	0	0	2	0	0	0	0
Actuarial Specialists	5	0	0	1	0	4	0	0	0	0
Generalists	193	29	15	52	19	78	2	2	2	2
Total	550	83	42	148	55	222	7	6	5	5

UR: Un-reserved; SC: Scheduled Caste; ST: Scheduled Tribe; OBC: Other Backward Classes; EWS: Economically Weaker Section; PwBD: Persons with Benchmark Disabilities; HI: Hearing Impaired; VI: Visually Impaired; OC: Orthopedically Challenged; ID: Intellectual Disability; Mul: Multiple Disabilities

- The above vacancies are provisional and may vary according to the actual requirements of the Company at the material time.
- Candidates belonging to OBC category but coming in the 'CREAMY LAYER' are not entitled to OBC reservation and age relaxation. They should indicate their category as UR.
- The reservation under various categories will be as per prevailing Government Guidelines at the time of finalization of result.
- Reservation for Economically Weaker Section (EWS) in recruitment is governed by Office Memorandum no. 36039/1/2019-Estt (Res) dated

31.01.2019 of Department of Personnel & Training, Ministry of Personnel, Public Grievance & Pensions, Government of India.

Disclaimer: EWS Vacancies are tentative and subject to further directives of Government of India and outcome of any litigation. The appointment is provisional and is subject to the Income & Asset certificate being verified through the proper channels

Note: Candidate should apply for any ONE discipline only. Applications made for more than one discipline will render all the applications of the candidate invalid.

Nationality

A candidate applying for recruitment in the Company must be either-

(a) a citizen of India, or (b) a subject of Nepal, or (c) a subject of Bhutan, or (d) a Tibetan refugee who came over to India before 1st January, 1962 with the intention of permanently settling in India, or (e) a person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African Countries of Kenya, Uganda, the United Republic of Tanzania, Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India.

Provided that a candidate belonging to categories (b), (c), (d) and (e) shall be a person in whose favour a certificate of eligibility has been issued by the Government of India.

Please note the Important Dates (tentative)-

On-line registration and payment of application fees	07 th Aug to 30 th Aug 2025
Phase-I Online Examination (Objective)	14 th September 2025
Phase-II Online Examination (Objective + Descriptive)	29 th October 2025

Candidates should apply through On-line mode only. No other means/mode of application will be accepted. Please keep referring to Recruitment section of our website <https://newindia.co.in> regularly for updates.

Please note that the eligibility criteria specified herein are the basic criteria for applying for the post. At the time of interview, the Candidates must necessarily produce the relevant documents in original and a self-attested photocopy in support of their identity and eligibility pertaining to category, nationality, age, educational qualifications etc. as indicated in the online application form. Please note that no change of application data will be permitted at any stage after completion of registration process of the online application. Merely applying for the post and being shortlisted in the online examination and/ or in the subsequent interview and/ or subsequent processes does not imply that a candidate will necessarily be offered employment in the Company. No request for considering the candidature under any category / post other than the one in which applied will be entertained.

1. Service Conditions

The service conditions will be applicable as per the prevalent rules of the Company from time to time. Selected candidates on appointment may be posted or transferred to any place in India as may be decided by the Company as per requirement. **The minimum stay at the initial place of posting will be 5 years. Candidates selected under specialist streams may be required to continue in the same specialization for a minimum period of 10 years as per the discretion of the Company. They will, however, continue to be eligible for promotions as per Company rules.** Please note that candidates selected as AO (Health) will not be entitled to any Non-practicing allowance.

2. Probation

A candidate appointed in the Officers' cadre on regular pay rolls of the Company shall be on probation for a period of one year from the date of joining the duty. The probation period may be extended twice by a further period of six months at a time stretching up to one year.

During the probation period the Officers would be required to pass the non-life Licentiate Examination conducted by Insurance Institute of India. Only after passing the said examination the Officer will be eligible for confirmation of his/her services in the Company. Failure to pass the said Examination within the extended probation period will render the officer liable to be terminated from service on expiry of the period so specified.

The Company reserves the right to terminate the services of the candidate if found unsuitable at any time during the probation period or the extended probation period without any notice or assigning any reason thereof.

3. Guarantee Bond

Before joining as probationer, the selected candidates will be required to give an undertaking to serve the Company for **a minimum period of four years** including probation period. In the event of their resigning from the Company before the expiry of the bond period, they will be liable to pay liquidated damages equivalent to **one year's gross salary** paid to them during the year of probation which could be proportionately reduced depending on the length of service rendered. Besides, he/she will have to submit a stamped Indemnity Bond duly executed by two sureties (not blood relatives) of sound financial standing for an amount equivalent to one year's gross salary.

Candidates resigning from the Company during the probation period and candidates whose services are terminated by the Company during the probation period shall be liable to pay the gross salary received by them during their entire service in the Company in addition to an amount of **Rs. 25,000/-** towards partial cost of training. No lien/bond executed to retain a substantive post with present employer will be binding upon the Company and no Leave Salary or Pension Contribution will be made.

4. Emoluments & Benefits

Basic pay of Rs. 50,925/- in the scale of Rs.50925-2500(14)-85925-2710(4)-96765 and other admissible allowance as applicable. Gross emoluments will be approximately Rs. 90,000/- p.m. in Metropolitan Centers. Other benefits such as coverage under National Pension System governed by PFRDA, Gratuity, LTS, Medical Benefits, Group Personal Accident Insurance etc. shall be as per rules in force in the Company at the time of appointment. The Officers are also entitled for Company's / leased accommodation as per norms.

5. Educational Qualification (as on 01.08.2025)

Generalists: A candidate must possess the minimum qualification of a graduate/post graduate in any discipline from a recognised University or any equivalent qualification recognised as such by Central Government with at least 60% marks in either of the degree examination (at least 55% marks for SC/ST/PwBD candidates).

Specialists: A candidate must possess the minimum qualification as follows. The qualification should be from a recognised University or any equivalent qualification recognised as such by Central Government

Specialization	Minimum Qualification
Risk Engineers	Engineering (Graduation/ Post-graduation) in any discipline with min 60% (55% for SC/ST/PwBD)
Automobile Engineers	B.E./B.Tech./M.E./M.Tech in Automobile Engineering with min 60% (55% for SC/ST/PwBD) Or Graduate in any branch of Engineering with min 60% (55% for SC/ST/PwBD) together with Diploma (at least one year duration) in Automobile Engineering.
Legal Specialists	Graduate/Post-graduate in Law with min 60% (55% for SC/ST/PwBD)
Accounts Specialists	Chartered Accountant (ICAI)/ Cost and Management Accountant (The Institute of Cost Accountants of India, earlier known as ICWAI) and Graduation/Post-graduation in any discipline with min 60% (55% for SC/ST/PwBD) Or MBA Finance/PGDM Finance/ M.Com with min 60% (55% for SC/ST/PwBD)
AO (Health)	M.B.B.S / M.D. / M.S. or PG-Medical Degree Or B.D.S/ M.D.S Or BAMS/BHMS (graduate or post-graduate) from a recognized University with at least 60% marks in the qualifying degree (at least 55% marks for SC/ST/PwBD candidates); or equivalent foreign degrees which are recognized as such by the Medical Council of India, Dental Council of India, National Commission for Indian System of Medicine, National Commission for Homoeopathy (as applicable) with the prescribed benchmark. Furthermore, the candidate must be holding a valid registration from Medical or Dental Council of India or any State Medical or Dental Council (as applicable for Allopathy or Dental stream respectively); and National Commission for Indian System of Medicine or National Commission for

	Homoeopathy (as applicable for Ayurveda or Homeopathy discipline respectively).
IT Specialists	B.E./B.Tech/M.E/M.Tech in IT or Computer Science Discipline OR M.C.A with min 60% (55% for SC/ST/PwBD)
Business Analysts	Bachelors/Masters degree in Statistics/Mathematics/Actuarial Science/Data Science/Business Analysts from a recognized University with min 60% marks in either of the degree examination (min 55% for SC/ST/PwBD candidates)
Company Secretary	ACS/FCS from ICSI And Graduation/Post-graduation in any discipline with min 60% (at least 55% for SC/ST/PwBD candidates)
Actuarial Specialists	Graduation/Post-graduation in any discipline with min 60% (at least 55% for SC/ST/PwBD candidates) And Cleared minimum four Actuarial papers from IAI or IFoA necessarily including CM1 and not including CB3 and be an active member of IFoA or IAI

Note

- Educational qualifications should be from a University/ Institution/ Board recognised by Govt. Of India/ approved by Govt. Regulatory Bodies and the result should have been declared on or before 01.08.2025.
- Proper document from Board / University for having declared the result on or before 01.08.2025 has to be submitted at the time of interview.
- The candidate must possess valid Mark-sheet / Degree Certificate of the necessary qualification as on 01.08.2025. Candidates having Integrated Dual Degree (IDD) certificate should ensure that the date of passing the IDD is on or before 01.08.2025.
- The percentage marks shall be arrived at by dividing the total marks obtained by the candidate in all the subjects in all semester(s)/year(s) by aggregate maximum marks in all the subjects irrespective of honours / optional / additional optional subject, if any. This will be applicable for those Universities also where Class / Grade is decided on basis of Honours marks only. The fraction of percentage so arrived will be ignored i.e. 59.99% will be treated as less than 60%.
- Where only CGPA / OGPA are awarded, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of norms

6. Age (as on 01.08.2025)

Minimum Age: 21 years and **Maximum Age:** 30 years, as on 01.08.2025.

i.e. a candidate must have been born not earlier than 2nd Aug-1995 and not later than 1st Aug-2004 (both dates inclusive).

Relaxation in upper age limit shall be as follows:

S. No.	Category	Age relaxation
1	Scheduled Caste/Scheduled Tribe	5 years
2	Other Backward Classes (Non creamy layer)	3 years
3	Persons with Benchmark Disabilities as defined under "The Rights of Persons with Disabilities Act, 2016"	10 years
4	Ex-servicemen including Commissioned Officers and ECOs/SSCOs who have rendered at least five years Military Service as on 01.08.2025 and have been released; (a) on completion of assignment (including those whose assignment is due to be completed within one year from 01.08.2025) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency; or (b) on account of physical disability attributable to Military Service; or (c) on invalidment. The ECOs/SSCOs who have completed an initial period of assignment of five years of Military Service as on 01.08.2025 and whose assignment has been extended beyond five years and in whose case the Ministry of Defence issues a certificate that they can apply for civil employment and that they will be released on three months' notice on selection from the date of receipt of offer of appointment.	5 Years
5	Defence service personnel disabled in operation during the hostilities with any foreign country or in a disturbed area and released as consequence thereof	3 years
6	Existing Confirmed Employees of Public Sector General Insurance Companies (including GIC & Agriculture Insurance Company of India Ltd.)	8 years

Note

- In case of a candidate who is eligible for relaxation under more than one of the above categories, the age relaxation will be available on a cumulative basis based on Govt. guidelines & Company Rules subject to the maximum age not exceeding 45 years.
- Candidates seeking age relaxation will be required to submit copies of necessary certificate(s) and produce the original certificate(s) for verification at the time of interview and /or any subsequent stage of recruitment process.
- If a person with disability is entitled to age concession by virtue of being an Existing Confirmed Employee of Public Sector General Insurance Companies (including GIC & Agriculture Insurance Company of India Ltd.), concession to him/her will be admissible either as a 'person with disability' or as a 'Existing Confirmed Employee of Public Sector General Insurance Companies (including GIC & Agriculture Insurance Company of India Ltd.)' whichever may be more beneficial to him/her.
- In case of an Ex-serviceman who has once joined in a Govt. job on the civil side after availing the benefits given to him as an Ex-serviceman for his re-employment, his Ex-servicemen status for the purpose of re-employment in Government ceases. However, he/she will be eligible for age relaxation as applicable to ex-servicemen.
- An Ex- serviceman, who applies for various vacancies before joining any civil employment, can avail the benefit of reservation as ex-serviceman for any subsequent employment. However, to avail of this benefit, an ex-serviceman, as soon as he/she joins any civil employment, should give self-declaration/undertaking to the concerned employer about the date-wise details of application for various vacancies for which he/she had applied for before joining the initial civil employment. Further, this benefit would

be available only in respect of vacancies which are filled on direct recruitment and wherever reservation is applicable to the ex-servicemen.

vi. There is no reservation for Ex-servicemen in Officers' Cadre.

7. Definitions

- A. **EX-SERVICEMEN (EXSM):** Only those candidates shall be treated as Ex-servicemen who fulfill the revised definition as laid down in Government of India, Ministry of Home Affairs, Department of Personnel & Administrative Reforms Notification No.36034/5/85 Estt. (SCT) dated 27.01.1986 as amended from time to time.
- B. **DISABLED EX-SERVICEMEN (DISXS):** Ex-servicemen who while serving in Armed Forces of the union were disabled in operation against the enemy or in disturbed areas shall be treated as DISXS.
- C. **PERSONS WITH BENCHMARK DISABILITIES (PwBDs):** Under section 34 of "The Rights of Persons with Disabilities Act, 2016", persons with benchmark disabilities are eligible for Reservation. The reserved categories of disabilities mentioned under this Act are namely:
- blindness and low vision;
 - deaf and hard of hearing;
 - locomotor disability including cerebral palsy, leprosy cured, dwarfism, acid attack victims and muscular dystrophy;
 - autism, intellectual disability, specific learning disability and mental illness;
 - multiple disabilities from amongst persons under clauses (a) to (d) including deaf-blindness in the posts identified for each disability:
- Note:** Definition of the above specified disabilities will be as per "THE RIGHTS OF PERSONS WITH DISABILITIES ACT, 2016".

The post of Administrative Officer (Scale-I) has been identified suitable for the following categories of disabilities. Accordingly, PwBD candidates in the following categories only are eligible to apply:

- Blind and low vision (B, LV)
- Deaf and hard of hearing (D, HH)
- Locomotor Disability (OA, OL, OAL, BL) including leprosy cured (LC), cerebral palsy (CP), dwarfism (Dw), acid attack victims (AAV) and muscular dystrophy (MDy)
- Autism, intellectual disability, specific learning disability, mental illness
- Multiple disabilities (MD) from amongst (a) to (d) above

A person who wants to avail of benefit of reservation/relaxation will have to submit a Disability Certificate issued by a Competent Authority.

i. Guidelines for Persons with Benchmark Disabilities using a Scribe

The scribe will be allowed to be used as per the guidelines issued vide Office Memorandum F. No. 16-110/2003-DDIII dated February 26, 2013 of Government of India, Ministry of Social Justice and Empowerment, Department of Disability Affairs, New Delhi and clarification issued by Government of India, Ministry of Finance, Department of Financial Services vide letter F. No. 3/2/2013-Welfare dated 26.04.2013, Office Memorandum F. No. 34-02/2015-DD-III dated 29.08.2018 of Government of India, Ministry of Social Justice and Empowerment, Department of Empowerment of Persons with Disabilities (Divyangjan) and F. No. 29-6/2019-DDIII dated 10.08.2022. 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.
- For candidates availing scribe in accordance with OM - F. No. 29-6/2019-

DD-III dated 10.08.2022, shall be allowed scribe facility subject to production of a certificate at the time of online examination to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from competent medical authority of a Government healthcare institution as per proforma attached as Appendix I.

- The scribe may be from any academic stream for Generalist discipline. For Specialist discipline, the scribe should be from an academic stream different to the respective specialist stream.
- Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfills all the stipulated eligibility criteria for a scribe mentioned above. Further in case it later transpires that he/she did not fulfil any laid down eligibility criteria or suppressed material facts, the candidature of the applicant will stand cancelled, irrespective of the result of the exercise.
- Deliberate Wrong information about the candidate/ scribe in declaration form submitted at the time of online application or at the time of examination or at any stage would render the candidate and scribe being debarred either permanently or for a specified period of time as decided by the Company.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes or otherwise advised for every hour of the examination. Scribe should not answer on his/her own. Any such behaviour observed will result in cancellation of candidature
- In view of the importance of the time element, the examination being of a competitive nature, the candidate must fully satisfy the Company that there was necessity for use of a scribe as he/ she has physical limitation to write including that of speed by the disabilities as mentioned in guidelines regarding Persons with Benchmark/Specified Disability using the services of a scribe.
- The scribe should not be a candidate for this process. In case it is found at any stage, that the scribe has also appeared for the same exam in a different session, the candidature of both the scribe and the candidate will be cancelled.
- The Scribe should not be a current employee of The New India Assurance Co Ltd.
- 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.
- The same scribe cannot be used by more than one candidate. The scribe arranged by the candidate should not be a candidate for the online 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.
- Only candidates registered for compensatory time (at the time of online registration) 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. In such cases, the Candidate and scribe may also be debarred either permanently or for a specified period from all future process.

- The Company or test conducting agency may also conduct online Aadhaar verification of the candidate/ scribe

ii. Guidelines for Visually Impaired candidates (cat a)

- 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.
- The facility of viewing the contents of the test in magnifying font will also be available to Visually Impaired candidates who use the services of a Scribe for the examination.

iii. Guidelines for candidates in cat c) of Identified Benchmark Disabilities

A Compensatory time of twenty minutes per hour or otherwise advised shall be permitted for the candidates in cat c) of identified benchmark disabilities where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40% impairment).

iv. Guidelines for candidates in cat d) of Identified Benchmark Disabilities

A Compensatory time of twenty minutes per hour of examination, either availing the services of a scribe or not, shall be permitted to the candidates with more than 40% of identified cat d) benchmark disabilities (SLD, MI etc).

v. Guidelines for persons with specified disability having less than 40 % disability and having difficulty in writing

In addition to instructions applicable to PwBD candidates (who have disability of 40% or more), following rule will apply for persons with specified disabilities covered under the definition of Section 2(s) of the RPwD Act, 2016 but not covered under the definition of Section 2(r) of the said Act, i.e. persons having less than 40% disability and having difficulty in writing:

- The facility of scribe and/or compensatory time shall be granted solely to those having difficulty in writing subject to production of a certificate to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from the competent medical authority of a Government healthcare institution as per proforma at **Appendix-I**.
- The qualification of the scribe should be one step below the qualification of the candidate taking examination. The person opting for own scribe should submit details of the own scribe as per proforma at **Appendix-II**.

Any candidate who is not eligible to use scribe as per guidelines referred above, uses scribe in the online examination shall be disqualified to participate further in the process of recruitment. Any candidate using scribe in violation of the above guidelines shall stand disqualified from the exercise and can be removed from service without notice, if he/she has already joined the Company.

Note: These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

D. EWS (Economically Weaker Section):

1. Persons who are not covered under the existing scheme of reservations to the Scheduled Castes, the Schedule Tribes and the Other Backward Classes and whose family has gross annual income below Rs. 8.00 lakh (Rupees eight lakh only) are to be identified as EWSs for benefit of reservation. The income shall include income from all sources i.e. salary, agriculture, business, profession etc. and it will be income for the financial year **2024-25. The certificate should have been issued after 31.03.2025 and before the date of the filling of application form. No request for extension of time for production of 'Income and Assets Certificate' after the date of interview will be entertained and the candidate shall not be allowed to attend interview under any circumstances if the certificate is not produced.** Also persons whose family owns or possesses any of the following assets shall be excluded from being identified as EWSs, irrespective of the family income:
 - i. 5 acres of Agricultural Land and above;
 - ii. Residential flat of 1000 sq. ft. and above;
 - iii. Residential plot of 100 sq. yards and above in notified municipalities;
 - iv. Residential plot of 200 sq. yards and above in areas other than the notified municipalities.
2. The property held by a "Family" in different locations or different places / cities would be clubbed while applying the land or property holding test to determine EWS status.
3. The benefit of reservation under EWS can be availed upon production of an Income and Asset Certificate issued by a Competent Authority. The Income and Asset Certificate issued by any one of the Authorities as notified by the Government of India in the prescribed format shall only be accepted as proof of candidate's claim as belonging to EWS. The candidates shortlisted for interview shall be required to bring the requisite certificate as specified by the Government of India at the time of appearing for the process of interview.
4. The term "Family" for this purpose will include the person who seeks benefit of reservation, his/her parents and siblings below the age of 18 years as also his/her spouse and children below the age of 18 years.
5. The instructions issued by the Government of India in this regard from time to time shall be adhered to.

Disclaimer: EWS Vacancies are tentative and subject to further directives of Government of India and outcome of any litigation.

Note: These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

8. Selection Procedure

Phase-I: Preliminary Examination

Preliminary Examination consisting of Objective Tests for 100 marks will be conducted online. This would consist of 3 sections (with separate timings for each section) as follows:

	Name of Test/Section (not in sequence)	Type of test	No. of questions	Max. Marks	Duration for each test/section (Separately timed)	Version
1	English Language	Objective	30	30	20 min	English
2	Reasoning Ability	Objective	35	35	20 min	Eng/Hindi
3	Quantitative Aptitude	Objective	35	35	20 min	Eng/Hindi
	Total		100	100	60 min	

Candidates have to qualify in each test/section by securing passing marks to be decided by the Company. Adequate number of candidates in each category as decided by the Company (approximately 15 times the numbers of vacancies subject to availability) will be shortlisted for the Main Examination.

Phase – II: Main Examination

Main Examination will consist of Objective Tests for 200 marks and Descriptive Test for 30 marks. Both the Objective and Descriptive Tests will be online. Candidates will have to answer Descriptive Test by typing on the computer. Immediately after completion of Objective Test, Descriptive Test will be administered.

(I) Objective Test: The Objective Test of 2.5 hours' duration will be as follows. There will be separate timing for every section.
5 minutes of time before the start of exam will be provided for the text to be written in the space provided on the call letter.

For Generalists

	Name of Test (not in sequence)	Type of test	No. of questions	Maximum Marks	Medium of Exam	Duration for each test/section (Separately timed)
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 Quantitative Aptitude	Objective	50	50	Eng/Hindi	40 min
	Total (Aggregate)		200	200		

For Specialists

	Name of Test (not in sequence)	Type of test	No. of questions	Maximum Marks	Medium of Exam	Duration for each test/section (Separately timed)
1	Test of Reasoning	Objective	40	40	Eng/Hindi	30 min
2	Test of English Language	Objective	40	40	Eng	30 min

3	Test of General Awareness	Objective	40	40	Eng/Hindi	25 min
4	Test of Quantitative Aptitude	Objective	40	40	Eng/Hindi	30 min
5	In Specialist stream, an additional test to assess technical & professional knowledge in the relevant discipline	Objective	40	40	Eng/Hindi	35 min
	Total (Aggregate)		200	200		150 min

With regard to specialized streams, the broad topics/syllabus for objective tests to assess technical & professional knowledge in the relevant disciplines have been mentioned in Annexure - A

(ii) Descriptive Test: The Descriptive Test of 30 minutes' duration with 30 marks will be a Test of English Language (Letter Writing-10marks & Essay-20 marks). The descriptive test will be in English only and will be conducted through on-line mode.

Each candidate will be required to obtain a minimum score for each section of objective test separately for short listing for the Descriptive test evaluation/Interview. Descriptive answer script would be evaluated only in respect of those candidates who qualify the objective test. Depending on the number of vacancies available, cut offs will be decided for Descriptive paper evaluation.

Each candidate will be required to obtain a minimum total score (to be decided by the Company according to number of vacancies) in the objective test (main examination) and qualify in the descriptive test for short listing for the Interview. Qualifying marks in the descriptive test shall be as follows: 15/30 (13.5/30 for SC, ST and PwBD).

A candidate shall be required to qualify in the descriptive test, but the marks in the descriptive test will not be counted towards short listing for interview or final selection.

Penalty for Wrong Answers (Applicable to both – Preliminary and Main examination)

There will be penalty for wrong answers marked in the Objective Tests. Each question for which a wrong answer has been given by the candidate, one-fourth 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 marked by the candidate, there will be no penalty for that question.

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

Process for Arriving at Scores

The Scores of Online Examination are obtained by adopting the following procedure:

- Number of questions answered correctly by a candidate in each objective test is considered for arriving at the Corrected Score after applying penalty for wrong answers.
- 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 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:

- on scores in individual tests
- on Total Score

Phase – III: Interview

Candidates who have been shortlisted at the end of Phase-II will subsequently be called for an Interview to be conducted by the Company. Interview will be conducted at select centres. The weightage (ratio) of online Examination and Interview will be 75:25 respectively. The centre, address of the venue, time & date of Interview will be informed to the shortlisted candidates in the call letter. Candidates are required to download their interview call letters from company's website. Please note that any request regarding change in date, centre etc. of interview will not be entertained. However, the company reserves the right to change the date/ venue/ time/ centre etc. of interview or hold supplementary process for particular date / session / venue / centre / set of candidates at its discretion, under unforeseen circumstances, if any.

Final selection

Final selection would be based on consolidated marks of main examination (objective test) & Interview. The final merit list shall be prepared in descending order of the consolidated marks secured by the candidates. Candidates who fall within the number of vacancies in the merit list shall be considered for appointment. The selected candidates may be appointed in more than one batch as per the discretion of the Management. The seniority of the selected candidates will be as per the merit / select list. A Waiting List of candidates not exceeding 50% of the number of vacancies may also be prepared and may be utilized in the event of non-acceptance of employment offer by the candidates selected in the final merit list.

As per prevailing practice, in the event of two or more candidates having obtained the same score, final merit is decided in the following order: a) Marks secured in interview (candidate securing higher marks in interview shall be placed before/ above the candidate securing lesser marks). If interview marks are same, then b) date of birth (candidate senior in age is placed before/ above the candidate junior in age).

Appointment of selected candidates is subject to their being found medically fit as per the requirements of the Company. Such appointment will also be subject to the service and conduct rules of the Company.

The candidates are advised to ensure that they fulfill the requirements of age and qualification (as on respective crucial dates mentioned earlier) before they apply. If a candidate is found ineligible, his/her candidature will be cancelled at any stage of recruitment. Appearing in the ONLINE EXAMINATION(S) & INTERVIEW will not automatically confer any right of being selected for the said post.

Please note that candidates will not be permitted to appear for the online examination without the following documents:

(1) Valid Call Letter for the respective date and session of Examination

(2) Photo-identity proof (as specified) in original bearing the same name and other information as it appears on the call letter/ application form and
(3) Photocopy of the above photo-identity proof (as detailed below*)

*IDENTITY VERIFICATION

In the examination hall as well as at the time of interview, the call letter along with the original and a photocopy of the candidate's currently valid photo identity (bearing exactly the same name as it appears on the call letter) such as PAN Card/ Passport/ Driving License/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazetted Officer on official letterhead/ Photo identity proof issued by a People's Representative on official letterhead/ valid recent Identity Card issued by a recognized college/ university/ Aadhar card with a photograph/ Employee ID/ Bar Council Identity card with photograph should be submitted to the invigilator and the original shall be produced for verification. The candidate's identity will be verified with respect to his/her details on the call letter, in the Attendance List and requisite documents submitted. If identity of the candidate is in doubt the candidate may not be allowed to appear for the Examination.

Ration card and Learner's Driving license are not valid id proof for this process.

Note: Candidates have to produce, in original, the photo identity proof and submit photocopy of the same along with Examination call letter as well as the Interview Call Letter while attending the examination/ interview, without which they will not be allowed to appear for the examination/ interview. Candidates must note that the name as appearing on the call letter (provided 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 names indicated in the Call Letter and Photo Identity Proof the candidate will not be allowed to appear for the examination. In case of candidates who have changed their name, will be allowed only if they produce original Gazette notification / their original marriage certificate / affidavit in original.**

BIOMETRIC DATA – Capturing and Verification

It has been decided to capture the biometric data (left thumb impression or otherwise), IRIS scan and the photograph of the candidates on the day of the Main Examination (Phase-II) for the candidates who qualify after the preliminary examinations (Phase-I) and appear for the main examination (Phase-II). The biometric data and photograph will be verified on two occasions - On the day of interview of qualifying candidates and at the time of joining of provisionally selected candidates. Decision of the Biometric data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates.

Candidates are requested to take care of the following points in order to ensure a smooth process

- If fingers are coated (stamped ink/mehndi/coloured etc.), ensure to thoroughly wash them so that coating is completely removed before the exam / interview / joining day
- If fingers are dirty or dusty, ensure to wash them and dry them before the finger print (biometric) is captured
- Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them
- If the primary finger (left thumb) to be captured is injured /damaged, immediately notify the concerned authority in the test centre. In such cases impression of other fingers, toes etc. may be captured

With regard to the IRIS scan, please note the following:

- 'LEFT EYE (IRIS)' will be captured for all the candidates.
- Candidates should remove Contact Lenses and Spectacles while capturing IRIS.
- Candidates are advised to avoid wearing contact lenses and prefer spectacles.
- There is no touch involved in IRIS scanning. Half feet distance between scanner and eye will be maintained.

LIST OF DOCUMENTS TO BE PRODUCED AT THE TIME OF INTERVIEW (AS APPLICABLE):

The following documents in original and self-attested photocopies in support of the candidate's eligibility and identity are to be invariably submitted at the time of interview failing which the candidate may not be permitted to appear for the interview. **Non submission of requisite documents by the candidate at the time of interview will debar his candidature from further participation in the recruitment process.**

- Printout of the valid Interview Call Letter
- Valid system generated printout of the online application form registered for the online examination
- Proof of Date of Birth (Birth Certificate issued by the Competent Municipal Authorities or SSLC/ Std. X Certificate with DOB)
- Photo Identify Proof as indicated in *IDENTITY VERIFICATION section of the advertisement
- Mark-sheets & certificates for Std X, XII, Graduation and Post-Graduation (if any) or equivalent qualification(s) etc. Proper document from Board / University for having declared the result on or before 01.08.2025 has to be submitted. Where only CGPA / OGPA are awarded, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of norms
- Caste Certificate, along with caste validity certificate (wherever applicable), issued by the competent authority in the prescribed format as stipulated by Government of India in the case of SC / ST / OBC category candidates.

In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil posts & services under Government of India. OBC caste certificate containing the Non-creamy layer clause should be valid as on the date of online registration as given in point no. 13(b) of this advertisement. Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification.

Candidates belonging to OBC category but coming under creamy layer and/ or if their caste does not find place in the Central List are not entitled to OBC reservation. They should indicate their category as General in the online application form.

- Disability certificate and UDID Card in prescribed format issued by the authorized certifying authority in case of Persons with Benchmark Disability category. Authorized certifying authority will be the Medical Board at the District level consisting of Chief Medical Officer, Sub-

Divisional Medical Officer in the District and an Orthopaedic / Ophthalmic / ENT Surgeon or any person designated as certifying authority by appropriate government.

If the candidate has used the services of a Scribe at the time of online examinations- the duly filled in details of the scribe in the prescribed format as available in our website.

- An Ex-serviceman candidate has to produce a copy of the Service or Discharge book along with pension payment order and documentary proof of rank last / presently held (substantive as well as acting) at the time of interview. Those who are still in defence service should submit a certificate from a competent authority that they will be relieved from defence services, on or before 31.07.2026.
- Income and Asset Certificate issued by any one of the Authorities as notified by the Government of India in the prescribed format in the case of EWS category candidates.
- Candidates serving in Government / Quasi Govt. offices/ Public Sector Undertakings (including Nationalised Banks and Financial Institutions) are required to produce a "No Objection certificate" from their employer at the time of interview, in the absence of which their candidature will not be considered and travelling expenses, if any, otherwise admissible, will not be paid.
- Experience certificates, if any.
- Registration certificates as mentioned in qualifications for AO (Health)
- Persons falling in categories (b), (c), (d) and (e) of Nationality criteria should produce a certificate of eligibility issued by the Govt. Of India
- Any other relevant documents in support of eligibility

Note: Candidate will not be allowed to appear for the interview if he/ she fails to produce the relevant eligibility documents as mentioned above

9. Application Fee (Non-Refundable)

Payable on-line from **07.08.2025 to 30.08.2025** (both dates inclusive)

SC/ ST / PwBD	Rs. 100/- (inclusive of GST) (Intimation charge only)
All candidates other than SC/ ST / PwBD	Rs. 850/- (inclusive of GST) (Application fee including intimation charges)

*The transaction charge, if applicable, is to be borne by the candidate.

Fee/ Intimation charges once paid will NOT be refunded on any account nor can it be held reserve for any other examination or selection.

10. (a) Examination Centers:

- The examination will be conducted online in venues given in the respective call letters.
- No request for change of centre/venue/date/session for Examination shall be entertained.
- Company, however, reserves the right to cancel any of the Examination Centres and/ or add some other Centres, at its discretion, depending upon the response, administrative feasibility, etc.
- Company also reserves the right to allot the candidate to any centre other than the one he/she has opted for.

- Candidate will appear for the examination(s) at Examination Centre(s) at his/her own risks and expenses and Company will not be responsible for any injury or losses etc. of any nature.
- Choice of centre once exercised by the candidate will be final.
- Tentative lists of centres for Preliminary Examination (Phase-I) & Main Examination (Phase-II) are given below

Centre and dates of Examinations are liable to be changed at the Company's discretion. In the event of cancellation of Examinations at any centre, the Company may at its discretion allot an alternative centre to the candidates concerned. **Separate call letters will be issued for Phase-I & Phase-II examinations and should be downloaded by the candidates from the link provided in the Company's website i.e. www.newindia.co.in at appropriate time. Candidates will not be admitted to the examinations without the Call Letters.**

Note: If sufficient numbers of candidates do not opt for a particular centre for "Online" examination, Company reserves the right to allot any other adjunct centre to those candidates OR if the number of candidates is more than the capacity available for online exam for a centre, Company reserves the right to allot any other centre to the candidate.

Examination Centers for Phase-I (Tentative)

State /UT / NCR	Centres (Phase-I)
Andaman & Nicobar	Port Blair
Andhra Pradesh	Guntur/Vijaywada,Kakinada,Kurnool, Nellore, Rajahmundry,Tirupati, Vishakhapatnam, Vizianagaram, Anantapur, Kadapa
Arunachal Pradesh	Naharlagun
Assam	Dibrugarh,Guwahati,Jorhat,Silchar,Tezpur
Bihar	Arrah,Aurangabad,Bhagalpur,Darbhanga,Gaya, Muzzafarpur,Patna, Purnea
Chandigarh	Chandigarh / Mohali
Chhattisgarh	Bhilai,Bilaspur,Raipur
Dadra & Nagar Haveli	Surat
Daman & Diu	Surat
Delhi	Delhi/Faridabad/ Ghaziabad, Greater Noida/Gurgaon/NCR
Goa	Panaji
Gujarat	Ahmedabad/ Gandhinagar, Anand/Vadodara, Mehsana, Rajkot, Surat/Bardoli, Jamnagar, Bhavnagar
Haryana	Ambala,Hissar,Kurukshetra,
Himachal Pradesh	Hamirpur,Kangra,Kullu,Mandi, Shimla ,Una, Bilaspur
Jammu & Kashmir	Jammu, Srinagar, Samba, Baramulla, Pulwama
Jharkhand	Bokaro,Dhanbad,Hazaribagh, Jamshedpur,Ranchi
Karnataka	Belgaum,Bengaluru, Gulbarga,Hubli/Dharwad,Mangalore, Mysore,Shimoga,Udipi
Kerala	Alappuzha,Kannur, Ernakulam, Kollam, Kottayam,Kozhikode, Malappuram,Palakkad, Thiruvananthapuram, Thrichur
Madhya Pradesh	Bhopal,Gwalior,Indore,Jabalpur, Sagar,Satna,Ujjain

Maharashtra	Amaravati,Chhatrapati Sambhaji Nagar Chandrapur,Dhule,Jalgaon, Kolhapur,Latur,Mumbai/Thane/ Navi- Mumbai/ MMR, Nagpur,Nanded, Nasik,Pune,Ratnagiri, Solapur, Jalna
Manipur	Imphal, Kakching, Churachandpur
Meghalaya	Shillong
Mizoram	Aizawl
Nagaland	Kohima, Dimapur
Odisha	Balasore, Berhampur(Ganjam), Bhubaneshwar,Cuttack, Dhenkanal,Rourkela ,Sambalpur
Puducherry	Puducherry
Punjab	Amritsar,Bhatinda ,Jalandhar,Ludhiana,Mohali, Pathankot,Patiala, Moga, Phagwara
Rajasthan	Ajmer,Bikaner, Jaipur,Jodhpur,Kota,Sikar,Udaipur
Sikkim	Bardang
Tamilnadu	Chennai,Coimbatore, Madurai,Nagercoil /Kaniyakumari, Salem, Thanjavur,Thiruchirapalli,Tirunelveli,Vellore, Cuddalore, Dharampuri, Erode, Namakkal
Telangana	Hyderabad,Karimnagar, Khammam,Warangal, Nizamabad
Tripura	Agartala
Uttar Pradesh	Agra,Aligarh,Prayagraj(Allahabad),Bareilly, Gorakhpur,Jhansi,Kanpur,Lucknow,Mathura, Meerut,Moradabad, Muzaffarnagar,Varanasi, Ghazipur
Uttarakhand	Dehradun,Haldwani, Roorkee
West Bengal	Asansol, KolkataGreaterKolkata, Hooghly,Kalyani,Kolkata, Siliguri, Durgapur, Howrah

Examination Centers for Phase-II (Tentative)

State /UT / NCR	Centres (Phase-II)
Andhra Pradesh	Vijaywada/Guntur, Vishakhapatnam
Arunachal Pradesh	Naharlagun
Assam	Guwahati
Bihar	Patna
Chandigarh	Chandigarh-Mohali
Chhattisgarh	Raipur
Delhi	Delhi/ NCR
Goa	Panaji
Gujarat	Ahmedabad/ Gandhinagar
Haryana	Hissar, Ambala
Himachal Pradesh	Shimla, Hamirpur
Jammu & Kashmir	Jammu, Srinagar
Jharkhand	Ranchi
Karnataka	Bengaluru
Kerala	Ernakulam
Madhya Pradesh	Bhopal, Indore
Maharashtra	Mumbai/Thane/ Navi Mumbai/MMR, Pune
Manipur	Imphal, Churachandpur

Odisha	Bhubaneswar
Punjab	Mohali
Rajasthan	Jaipur
Tamilnadu	Chennai
Telangana	Hyderabad
Uttar Pradesh	Lucknow, Prayagraj (Allahabad)
Uttarakhand	Dehradun
West Bengal	Kolkata/Greater Kolkata

10 (b) Pre-Examination training (ON-LINE): SC/ST/OBC (Non-creamy)/PwBD candidates who wish to avail the benefit of pre-examination training may indicate the same while applying online. The candidates are required to refer to Recruitment Section of our website www.newindia.co.in regularly for details. Candidates who have opted for the training will also be informed via registered e-mail/mobile.

Please note that by merely attending the Pre-Examination Training no candidate acquires any right to be offered employment in the Company.

11. HOW TO APPLY

DETAILED GUIDELINES/PROCEDURES FOR

- APPLICATION REGISTRATION
- PAYMENT OF FEES
- DOCUMENT SCAN AND UPLOAD

IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

Before applying online, candidates should-

(i) scan their:

- photograph (4.5cm × 3.5cm)
- signature (with black ink)
- left thumb impression (on white paper with black or blue ink) (If a candidate is not having left thumb, he/she may use his/ her right thumb. If both thumbs are missing, the impression of one of the fingers of the left hand starting from the forefinger should be taken. If there are no fingers on the left hand, the impression of one of the fingers of the right hand starting from the forefinger should be taken. If no fingers are available, the impression of left toe may be taken. In all such cases where left thumb impression is not uploaded, the candidate should specify in the uploaded document the name of finger and the specification of left/right hand or toe).
- a hand written declaration (on a white paper with black ink) (text given below) (The hand written declaration has to be in the candidate's hand writing and in English only. If it is written by anybody else and uploaded or in any other language, the application will be considered as invalid. (In the case of candidates who cannot write, may get the text of declaration typed and put their left hand thumb impression (if not able to sign also) below the typed declaration and upload the document as per specifications.)

Ensure that the all these scanned documents adhere to the required specifications as given ahead in the section.

(ii) Signature in CAPITAL LETTERS will NOT be accepted.

(iii) The left thumb impression should be properly scanned and not smudged.

(iv) The text for the hand written declaration is as follows –

"I, _____ (Name of the candidate), hereby declare that all the information submitted by me in the application form is correct, true and valid. I will present the supporting documents as and when required."

(v) The above mentioned hand written declaration has to be in the candidate's hand writing and in English only **and should not be in Capital Letters**. If it is written and uploaded by anybody else or in any other language, the application will be considered as invalid. (In the case of Visually Impaired candidates who cannot write may get the text of declaration typed and put their left hand thumb impression below the typed declaration and upload the document as per specifications.)

(vi) Keep the necessary details/documents ready to make **Online Payment** of the requisite application fee/ intimation charges

(vii) **Have a valid personal email ID and mobile no., which should be kept active till the completion of this Recruitment Process.** All official communication will be sent to the registered e-mail id of the candidate. Under no circumstances, a candidate should share with/mention e-mail ID to / of any other person. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID and mobile no. before applying on-line and must maintain that email account and mobile number.

A. APPLICATION REGISTRATION

- Candidates to go to the Recruitment Section of Company's website www.newindia.co.in and click on the option "APPLY ONLINE" which will open a new screen.
- To register application, choose the tab "Click here for New Registration" and enter Name, Contact details and Email-id. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.
- In case the candidate is unable to complete the application form in one go, he / she can save the data already entered by choosing "SAVE AND NEXT" tab. Prior to submission of the online application candidates are advised to use the "SAVE AND NEXT" facility to verify the details in the online application form and modify the same if required. Visually Impaired candidates should fill the application form carefully and verify/get the details verified to ensure that the same are correct prior to final submission.
- Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible/ entertained after clicking the **COMPLETE REGISTRATION BUTTON**.
- The Name of the candidate or his /her Father/ Husband etc. should be spelt correctly in the application as it appears in the Certificates/ Mark sheets/Identity proof. Any change/alteration found may disqualify the candidature.
- Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
- Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature detailed under point "C".

8. Candidates can proceed to fill other details of the Application Form.
9. Click on the **Preview Tab** to preview and verify the entire application form before **COMPLETE REGISTRATION**.
10. Modify details, if required, and click on '**COMPLETE REGISTRATION**' ONLY after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.
11. Click on '**Payment**' Tab and proceed for payment.
12. Click on '**Submit**' button.

B. PAYMENT OF FEES

ONLINE MODE

1. The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
2. The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets.
3. After submitting your payment information in the online application form, PLEASE WAIT FOR THE INTIMATION FROM THE SERVER. **DO NOT PRESS BACK OR REFRESH BUTTON IN ORDER TO AVOID DOUBLE CHARGE**
4. On successful completion of the transaction, an e-Receipt will be generated.
5. Non-generation of 'E-Receipt' indicates PAYMENT FAILURE. On failure of payment, Candidates are advised to login again using their Provisional Registration Number and Password and repeat the process of payment.
6. **Candidates are required to take a printout of the e-Receipt and online Application Form containing fee details. Please note that if the same cannot be generated, online transaction may not have been successful.**
7. **For Credit Card users:** All charges are listed in Indian Rupee. If you use a non-Indian credit card, your bank will convert to your local currency based on prevailing exchange rates.
8. To ensure the security of your data, please close the browser window once your transaction is completed.
9. There is facility to print application form containing fee details after payment of fees.

C. GUIDELINES FOR SCANNING AND UPLOAD OF DOCUMENTS

Before applying online, a candidate will be required to have a scanned (digital) image of his/her photograph, signature, left thumb impression and the hand written declaration as per the specifications given below.

Photograph Image:

- Photograph must be a recent passport style colour picture.
- Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
- Look straight at the camera with a relaxed face
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows
- If you have to use flash, ensure there's no "red-eye"
- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.

- Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred)
- Size of file should be between 20kb–50 kb
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50 kb, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.
- If the photo is not uploaded at the place of Photo, Admission for Examination will be rejected / denied. Candidate him/herself will be responsible for the same.

Live Photograph Capture:

- In addition to the above photograph, candidates will also be required to capture and upload their live photograph either by using webcam or mobile phone.
- On selecting "Capture Photo" option, candidates' webcam will be activated allowing them to click their picture, which will get auto uploaded in the application form
- On selecting "Click here to Scan" option, candidates can use their mobile phone to scan the QR code, which will redirect to a website, allowing to click photograph on their mobile phone. On selecting the taken picture, photograph will get auto uploaded in the application form.

Do's and Don'ts of Photo Capture

Dos:

- Ensure the photo is captured against a light coloured, preferably white background and there is adequate light.
- Look straight at the webcam/ camera.
- Photograph should be of passport size.

Don'ts

- Small size photograph not to be clicked/ uploaded.
- Coloured glasses or sunglasses/ Cap should not be worn.
- Shadow on face/ not facing the camera/ distorted face/ face covered with mask / blurred image.
- Photo not taken in dark/ improper background

Signature, left thumb impression and hand-written declaration Image:

- The applicant has to sign on white paper with Black Ink pen.
- The applicant has to put his left thumb impression on a white paper with black or blue ink.
- The applicant has to write the declaration in English clearly on a white paper with black ink
- **The signature, left thumb impression and the hand written declaration should be of the applicant and not by any other person.**
- The signature will be used to put on the Call Letter and wherever necessary.
 - Dimensions 140 x 60 pixels (preferred)
 - Size of file should be between 10kb – 20kb for signature and 20kb - 50kb for left thumb impression.
 - Ensure that the size of the scanned image is not more than 20kb

- If the Applicant's signature on the attendance sheet or Call letter, signed at the time of the examination, does not match the signature uploaded, the applicant will be disqualified.
- **Signature / Hand written declaration in CAPITAL LETTERS shall NOT be accepted.**

Left thumb impression:

- The applicant has to put his left thumb impression on a white paper with black or blue ink.
- The left thumb impression should be of the applicant and not by any other person.
 - File type: jpg / jpeg
 - Dimensions: 240 x 240 pixels in 200 DPI (Preferred for required quality) i.e. 3 cm * 3 cm (Width * Height)
 - File Size: 20 KB – 50 KB

Hand-written declaration:

- Hand written declaration content is to be as expected.
- Hand written declaration should not be written in CAPITAL LETTERS.
- The applicant has to write the declaration in English clearly on a white paper with black or blue ink.
- The hand written declaration should be of the applicant and not by any other person.
- Hand written Declaration
 - File type: jpg / jpeg
 - Dimensions: 800 x 400 pixels in 200 DPI (Preferred for required quality) i.e. 10 cm * 5 cm (Width * Height)
 - File Size: 50 KB – 100 KB

Scanning the documents:

- Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- Set Colour to True Colour.
- Crop the image in the scanner to the edge of the left thumb impression / hand written declaration, then use the upload editor to crop the image to the final size (as specified above).
- The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg
- Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
- Candidates using MS Windows/MOOffice can easily obtain documents in .jpeg format by using MS Paint or MOOffice Picture Manager. Scanned documents in any format can be saved in .jpg / .jpeg format by using 'Save As' option in the File menu. Size can be adjusted by using crop and then resize option.
- If the file size and format are not as prescribed, an error message will be displayed.
- While filling in the Online Application Form the candidate will be provided with a link to upload his/her photograph, signature, left thumb impression and hand written declaration.

Procedure for uploading the documents

- While filling in the Online Application Form the candidate will be provided with separate links for uploading photo, signature, left thumb impression and hand written declaration

- Click on the respective link "Upload photo/ signature/ left thumb impression / hand written declaration"
- Browse and Select the location where the photo, signature, left thumb impression and hand written declaration file has been saved.
- Select the file by clicking on it
- Click the 'Open/Upload' button. Your Online Application will not be registered unless you upload your Photo/ signature/ Left thumb impression / hand written declaration as specified.
- If the file size and format are not as prescribed, an error message will be displayed.
- Preview of the uploaded image will help to see the quality of the image. In case of unclear / smudged, the same may be re-uploaded to the expected clarity / quality.

Note:

- (1) In case the Photo/ signature/ Left thumb impression / hand written declaration is unclear / smudged the candidate's application may be rejected.
- (2) After uploading Photo/ signature/ Left thumb impression / hand written declaration in the online application form candidates should check that the images are clear and have been uploaded correctly. In case Photo/ signature/ Left thumb impression / hand written declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her thumb impression / hand written declaration, prior to submitting the form.
- (3) Candidate should also ensure that photo is uploaded at the place of photo and signature at the place of signature. If photo in place of photo and signature in place of signature is not uploaded properly, candidate will not be allowed to appear for the exam.
- (4) Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.
- (5) If the photo is not uploaded at the place of Photo Admission for Examination will be rejected/denied. Candidate him/herself will be responsible for the same.
- (6) Candidates should ensure that the signature uploaded is clearly visible
- (7) After registering online, candidates are advised to take a printout of their system generated online application forms.
- (8) Your Online Application will not be registered unless you upload your Photograph, signature, left thumb impression and hand written declaration as specified.

NOTE: Please note that all the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, Address, Mobile Number, Email ID, Centre of Examination, etc. will be considered as final and no change/modifications will be allowed after submission of the online application form. Candidates are hence advised to fill in the online application form with utmost care as no correspondence regarding change of details will be entertained. The Company will not be responsible for any consequences arising out of furnishing of incorrect and/or incomplete details in the application or omission to provide the required details in the application form.

An online application which is incomplete in any respect such as without proper passport size photograph, signature, left thumb impression and the

hand written declaration uploaded in the online application form/ unsuccessful fee /intimation charges payment will not be considered as valid. Candidates are advised in their own interest to apply on-line much before the closing date and not to wait till the last date for depositing the fee / intimation charges to avoid the possibility of disconnection/ inability/ failure to log on to the website on account of heavy load on internet/website jam. The Company does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of the aforesaid reasons or for any other reason. Please note that the above procedure is the only valid procedure for applying. No other mode of application would be accepted. Incomplete applications would be rejected.

Any information submitted by an applicant in his/ her application shall be binding on the candidate personally and he/she shall be liable for prosecution/ civil consequences in case the information/ details furnished by him/ her are found to be false at a later stage.

Download of Call Letters

Candidates will have to visit our website <http://newindia.co.in> for downloading call letters for online tests (separately for Phase-I & II). Intimation for downloading call letter will also be sent through email/SMS. Once the candidate clicks the relevant link, he/she can access the window for call letter download. The candidate is required to use (i) Registration Number/Roll Number, (ii) Password/Date of Birth for downloading the call letter. Candidate needs to affix recent recognizable photograph on the call letter preferably the same as provided during registration and appear at the examination centre with (i) Call Letter (ii) Photo Identity Proof in original as stipulated earlier under **Identity Verification** (pg 7 of advertisement) and also specified in the call letter and (iii) a photocopy of the same Photo Identity Proof as brought in original.

CANDIDATES REPORTING LATE i.e. after the reporting time specified on the call letter for Examination will not be permitted to take the examination. The reporting time mentioned on the call letter is prior to the Start time of the test. Though the duration of the examination is 1 hour / 2.5 hours, candidates may be required to be at the venue for about 4 hours including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions, etc.

12. Action against candidates found guilty of misconduct

Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered with or fabricated and should not suppress any material information while submitting online application.

At the time of online examinations, Interview or in a subsequent selection procedure, if a candidate is (or has been) found guilty of:

- Using unfair means or
- Impersonating or procuring impersonation by any person or
- Misbehaving in the examination/interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose or
- Resorting to any irregular or improper means in connection with his/her

candidature or

- Obtaining support for his/her candidature by any unfair means or
- Carrying mobile phones or similar electronic devices of communication in the examination / interview hall, such a candidate may, in addition to rendering himself/herself liable to criminal prosecution, be liable:
 - To be disqualified from the examination for which he/she is a candidate.
 - To be debarred, either permanently or for a specified period, from any examination conducted by The New India Assurance Co Ltd.
 - For termination of service, if he/she has already joined the Company (The New India Assurance Co Ltd).

13. Special Instructions for SC/ST/OBC/PwBD/EWS

- Competent Authority for issuing of Caste Certificate in respect of SC/ST/OBC candidates (as notified by GOI from time to time):
 - District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector / First Class Stipendiary Magistrate / City Magistrate / Sub-Divisional Magistrate (not below the rank of First Class Stipendiary Magistrate) / Taluk Magistrate / Executive Magistrate / Extra Assistant Commissioner (ii) Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate (iii) Revenue Officer not below the rank of Tehsildar (iv) Sub-divisional officer of the Area where the candidate and or his family normally resides. In so far as the Scheduled Tribes communities of Tamil Nadu is concerned, the Certificate given by the Revenue Divisional Officer instead of Tehsildar would only be accepted

Note: Caste validity certificate (wherever applicable) in original, from the appropriate authorities of the state/union territory from which the caste certificate was issued along with self-attested Photostat copy is to be submitted at the time of interview.
- Candidates seeking reservation as OBC are required to submit a certificate regarding his/her "OBC Status & Non-Creamy Layer Status" issued by an authority mentioned in DOPT OM No. 36012/22/93-Estt.(SCT) dated 15/11/1993, as amended from time to time. Certificate should contain the "Non Creamy Layer Clause" in line with Column 3 of the Schedule to the DoPT OM No.36012/22/93-Estt.(SCT) dated 08/09/1993 (as amended from time to time). The certificate should be based on the income for the preceding three financial years i.e., FY 2022-23, 2023-24 and 2024-25 (and should have been issued after 31.03.2025). Without this the candidate will not be allowed to appear for the interview. Such candidates should also submit a declaration in addition to certificate issued by the Competent Authority in the following format:

"I, _____ son/daughter of Shri _____ resident of Village/town/city _____ District _____ State _____ hereby declare that I belong to the _____ community which is recognised as a backward class by the Government of India for the purpose of reservation in services as per rules contained in Department of Personnel and Training Office Memorandum No.36012/22/93-Estt.(SCT) dated 08/09/1993, as amended from time to time. It is also declared that I do not belong to persons /sections /sections (Creamy Layer) mentioned in Column 3 of the Schedule to the above referred Office Memorandum dated 8-9-1993, as amended from time to time."

Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification. Candidates belonging to OBC category but coming under creamy layer and/ or if their caste does not find place in the Central List are not entitled to OBC reservation. They should indicate their category as UR.

- c) For Persons with Benchmark Disabilities, the authorized certifying authority will be the Medical Board at the District level consisting of Chief Medical Officer, Sub-Divisional Medical Officer in the District and an Orthopaedic / Ophthalmic / ENT Surgeon or any person designated as certifying authority by appropriate government.
- d) Competent Authority for issuing Income and Asset Certificate in respect of Economically Weaker Section (EWS) candidates (as notified by GOI from time to time): (i) District Magistrate/Additional District Magistrate/ Collector/ Deputy Commissioner/Additional Deputy Commissioner/1st Class Stipendiary Magistrate/ Sub-Divisional Magistrate/ Taluka Magistrate/ Executive Magistrate/ Extra Assistant Commissioner, (ii) Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate, (iii) Revenue Officer not below the rank of Tehsildar and (iv) Sub-Divisional Officer or the area where the candidate and/or his family normally resides. The income shall include income from all sources i.e. salary, agriculture, business, profession etc. and it will be income for the financial year **2024-25. The certificate should have been issued after 31.03.2025.**
- e) EWS vacancies are tentative and subject to further directives of Government of India and outcome of any litigation. The appointment is provisional and is subject to the Income & Asset certificate being verified through the proper channels
- f) Please refer to Annexure for the prescribed formats of (SC, ST, OBC, PwBD, EWS, Ex-Servicemen) certificates to be submitted at the time of interview etc. Candidates belonging to these categories are required to produce the certificates strictly in these formats only.

14. General Information

1. Candidates will have to invariably produce and submit the requisite documents such as valid call letter, a photocopy and original of photo-identity proof bearing the same name as it appears on the online submitted application form etc. at the time of examinations (Preliminary & Main) and interview respectively.
2. The possibility for occurrence of some problem(s) in 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 the problem, which may include shifting the candidates to other centres or conducting another examination if considered necessary. Decision of the Company in this regard shall be final. Candidates not willing to accept such change shall lose their candidature for this exam.
3. Decision of the Company in all matters relating to recruitment will be final and binding on the candidates. No correspondence or personal enquiries shall be entertained in this regard.
4. If examination is held in more than one session, 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 is required if the nodes capacity is less or some technical disruption takes place at any centre or for any candidate.

5. The responses (answers) of individual candidates will be analyzed & compared with those of 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, the Company reserves the right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld.
6. 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.
7. Instances of 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 NIA (The New India Assurance Company Ltd.) recruitment process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective affect.
8. Any request for change of date, time and venue for online examination (Preliminary & Main) and/or interview will not be entertained. Any request for change of details mentioned in the online application form will not be entertained.
9. While applying on-line for the post, the applicant should ensure that he/she fulfils the eligibility and other norms mentioned above as on the specified dates and that the particulars furnished by him/her are correct in all respects. **In case it is detected at any stage of recruitment that a candidate does not fulfil the eligibility norms and/or that he/she has furnished any incorrect/false information or has suppressed any material facts, his/her candidature will stand cancelled. If any of these shortcomings is/are detected even after appointment, his/her services are liable to be terminated.**
10. **Candidates are advised in their own interest to apply online much before the closing date and not to wait till the last date to avoid the possibility of disconnection/inability/failure to log on to the website on account of heavy load on internet or website jam.**
11. Company does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of any reason whatsoever.
12. **Applicants are advised to register online themselves and to keep their e-mail id active during the recruitment exercise. The candidates should give their mobile number in the application form for SMS service from the company. Please note that the e-mail id and mobile numbers are to be kept active during the exercise.**
13. **Intimations will be sent by email and/ or sms only to the email ID and mobile number registered in the online application form.** The Company shall not be responsible if the information/ intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of the Company and candidates are advised to keep a close watch on the

Recruitment section of our website www.newindia.co.in for latest updates as well as to check their registered e-mail account from time to time during the recruitment process.

14. The selection of the candidates will be on the basis of Online Tests & Interview. The Company reserves the right to hold any other test wherever deemed necessary as well as the right to add, delete or allot any centre at its discretion.
15. **Admission to Online Tests will be purely provisional without verification of age / qualification / category (SC/ST/OBC/PwBD/EWS/XS) etc. of the candidates with reference to documents.**
16. Not more than one application should be submitted by any candidate. In case of multiple applications only the latest valid (completed) application will be retained and the application fee/intimation charges paid for the other multiple registration(s) will stand forfeited.

Multiple attendance/ appearances in the online examination and/ interview will be summarily rejected/ candidature cancelled.

Online applications once registered will not be allowed to be withdrawn and/or the application fee/ intimation charges once paid will not be refunded nor be held in reserve for any other examination.

Candidate should apply for any ONE discipline only. Applications made for more than one discipline will render all the applications of the candidate invalid.
17. Documents relating to Age/Qualification/Category etc. will have to be submitted at the time of Interview by the candidates called for Interview. **Caste certificate accompanied with caste validity certificate (wherever applicable)** must be submitted by candidates seeking reservation as SC/ST/OBC in the prescribed proforma from the competent authority indicating clearly the candidate's caste, the Act/Order under which the caste is recognised as SC/ST/OBC and the village/town the candidate is originally a resident of.
18. **At any stage if falsification of caste certificate is noticed, the candidature will stand cancelled automatically.**
19. Candidates serving in Government / Quasi Government Offices, Public Sector undertakings including Nationalised Banks and financial institutions will be required to submit 'No Objection Certificate' from their employer at the time of Interview, failing which their candidature may not be considered and travelling expenses, if any otherwise admissible, will not be paid. **Candidates who are selected are required to submit discharge letter / relieving letter from their employer (Govt/Public sector / Private) at the time of joining the company, WITHOUT WHICH THEY WILL NOT BE ALLOWED TO JOIN.**
20. The candidates will have to appear for the tests at their own cost. Candidates called for INTERVIEW are entitled to sleeper class to & fro railway fare/bus fare by shortest route, from their place of residence, on production of evidence of travel (Rail/bus ticket/receipt etc.)
21. A candidate should ensure that the signatures appended by him/her in all the places viz. in his/her call letter, attendance sheet etc. and in all correspondence with the Company in future should be identical and there should be no variation of any kind. Signature in CAPITAL

LETTERS will not be acceptable.

22. If at a later stage of selection process or appointment, the handwriting on the handwritten declaration of the candidate is found to be dissimilar / different, as per expert analysis, the candidature of the candidate will be cancelled.
23. A recent, recognizable photograph (4.5cm × 3.5cm) should be uploaded by the candidate in the online application form and the candidate should ensure that copies of the same are retained for use at various stages of the process. Candidates are also advised not to change their appearance till the process is completed. Failure to produce the same photograph at various stages of the process or doubt about identity at any stage could lead to disqualification.
24. **Appointment of selected candidates is subject to their being found medically fit as per the requirements of the Company. Such appointment will also be subject to the service and conduct rules of the Company.**
25. Decisions of the Company in all matters regarding eligibility, conduct of online examinations, other tests, interview and selection would be final and binding on all candidates. No representation or correspondence will be entertained by the Company in this regard.
26. The Company reserves the right to transfer any candidate anywhere in India even before the expiry of 5-year period at the initial place of posting.
27. Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/ or an application in responses thereto can be instituted only in Mumbai. Courts/ Tribunals/Forums at Mumbai only shall have sole and exclusive jurisdiction to try any cause/dispute.
28. Selected candidates will be governed by the terms and conditions of the Service Regulations of the Company in force.
29. Candidate's admission to the test/Interview is strictly provisional. The mere fact that the call letter has been issued to the candidate does not imply that his candidature has been finally cleared by the Company.
30. **Following items are not allowed inside the examination centre:**
 - a) Any stationery item like textual material (printed or written), bits of papers, Geometry/Pencil Box, Plastic Pouch, Calculator, Scale, Writing Pad, Pen Drives, Log Table, Electronic Pen/Scanner etc.
 - b) Any communication device like Bluetooth, Earphones, Microphone, Pager, Health Band etc.-Other items like Goggles, Handbags, Hair-pin, Hair-band, Belt, Cap, etc.
 - c) All ornament like Ring, Earrings, Nose-pin, Chain/Necklace, Pendants, Badge, brooch etc. should be thoroughly checked.
 - d) Any watch/Wrist Watch, Camera, etc.
 - e) Any metallic item
 - f) Any eatable item opened or packed
 - g) Any other item which could be used for unfair means for hiding communication devices like camera, blue tooth devices etc.

Any infringement of these instructions shall entail cancellation of candidature and disciplinary action including ban from future examinations and police complaints. Candidates are advised in their

own interest not to bring any of the banned items to the venue of the examination, as arrangement for their safekeeping cannot be assured. Any agency engaged with conduct of the online examination shall not take any responsibility for loss of any of the items. Responsibility of safekeeping of the same shall rest with the candidates at cost or no cost.

31. The Company reserves the right to cancel the above Recruitment Exercise at any stage of the process without assigning any reason thereof.
32. 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 of the Recruitment Process 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.

IN CASE OF ANY DISCREPANCIES, ENGLISH VERSION OF THE DETAILED ADVERTISEMENT PUBLISHED IN THE RECRUITMENT SECTION OF OUR WEBSITE www.newindia.co.in SHALL BE FINAL.

CANDIDATES ARE ADVISED TO VISIT THE RECRUITMENT SECTION OF OUR WEBSITE FOR DETAILED ADVERTISEMENT, TO APPLY ONLINE AND FOR ALL FURTHER UPDATES ON THE RECRUITMENT EXERCISE.

CANVASSING IN ANY FORM WILL BE A DISQUALIFICATION

DEPUTY GENERAL MANAGER
Corporate HRM, Class I

MUMBAI
07.08.2025



**FORM OF CERTIFICATE TO BE PRODUCED BY A
CANDIDATE BELONGING TO SCHEDULED CASTE OR
SCHEDULED TRIBE IN SUPPORT OF HIS / HER CLAIM**

1. This is to certify that Sri / Smt / Kum* _____ son / daughter*
of _____ of village / town* _____ in
District / Division* _____ of the State / Union Territory* _____ belongs to the
_____ Caste/Tribe* which is recognized as a Scheduled Caste/ Scheduled Tribe* under:

- * The Constitution (Scheduled Castes) Order, 1950 ;
- * The Constitution (Scheduled Tribes) Order, 1950 ;
- * The Constitution (Scheduled Castes)(Union Territories)Orders, 1951 ;
- * The Constitution (Scheduled Tribes)(Union Territories)Order, 1951 ;

[as amended by the Scheduled Castes and Scheduled Tribes lists Modification) Order,1956; the Bombay Reorganisation Act, 1960; the Punjab Reorganisation Act 1966, the State of Himachal Pradesh Act, 1970, the North-Eastern Areas (Reorganisation)Act, 1971, the Constitution (Scheduled Castes and Scheduled Tribes) Order (Amendment) Act,1976, The State of Mizoram Act, 1986, the State of Arunachal Pradesh Act, 1986 and the Goa, Daman and Diu (Reorganization) Act, 1987.]:

- * The Constitution (Jammu and Kashmir) Scheduled Castes Order,1956 ;
- * The Constitution (Andaman and Nicobar Islands) Scheduled Tribes Order, 1959 as amended by the Scheduled Castes and Scheduled Tribes Orders (Amendment) Act, 1976 ;
- * The Constitution (Dadra and Nagar Haveli) Scheduled Castes Order, 1962 ;
- * The Constitution (Dadra and Nagar Haveli) Scheduled Tribes Order, 1962 ;
- * The Constitution (Pondicherry) Scheduled Castes Order 1964;
- * The Constitution (Uttar Pradesh) Scheduled Tribes Order,1967;
- * The Constitution (Goa, Daman and Diu) Scheduled Castes Order, 1968 ;
- * The Constitution (Goa, Daman and Diu) Scheduled Tribes Order, 1968 ;
- * The Constitution (Nagaland) Scheduled Tribes Order, 1970 ;
- * The Constitution (Sikkim) Scheduled Castes Order, 1978 ;
- * The Constitution (Sikkim) Scheduled Tribes Order, 1978 ;
- * The Constitution (Jammu and Kashmir) Scheduled Tribes Order, 1989 ;
- * The Constitution (Scheduled Castes) Orders (Amendment)Act, 1990;
- * The Constitution (ST) Orders (Amendment) Ordinance, 1991 ;
- * The Constitution (ST) Orders (Second Amendment) Act,1991 ;
- * The Constitution (ST) Orders (Amendment) Ordinance, 1996;
- * The Scheduled Caste and Scheduled Tribes Orders (Amendment) Act 2002;
- *The Constitution (Scheduled Castes) Order (Amendment) Act, 2002;
- *The Constitution (Scheduled Caste and Scheduled Tribes) Order (Amendment) Act, 2002;
- *The Constitution (Scheduled Caste) Order (Second Amendment) Act, 2002].

.....2

2. Applicable in the case of Scheduled Castes / Scheduled Tribes persons , who have migrated from one State / Union Territory Administration.

This certificate is issued on the basis of the Scheduled Castes / Scheduled Tribes* Certificate issued to Shri / Smt / Kumari*

_____ Father /Mother* of Sri / Smt /
Kumari* _____ -
_____ of _____ village / _____ town _____ in
District/Division* _____ of the State/Union Territory* _____ who belong
to the _____ Caste / Tribe* which is recognized as a Scheduled Caste/Scheduled Tribe* in the
State/Union Territory* issued by the _____ [Name of the authority] vide their order
No. _____

_____ dated _____.

3.Shri/Smt/Kumari* _____ and/or* his/her* family ordinarily reside(s) in
village/town* _____ of _____ Disctict / Division* of the State / Union Territory* of

Signature _____

Designation _____

Place:

Date :

[With seal of Office]
State/Union Territory

Note : The term "Ordinarily resides" used here will have the same meaning as in Section 20 of the Representation of the Peoples Act, 1950.

* Please delete the words which are not applicable.

Delete the paragraph which is not applicable.

List of authorities empowered to issue Caste / Tribe Certificates:

1. District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector/I Class Stipendiary Magistrate / Sub-Divisional Magistrate / Extra-Asst. Commissioner / Taluka Magistrate / Executive Magistrate.
2. Chief Presidency Magistrate/ Additional Chief Presidency Magistrate / presidency Magistrate.
3. Revenue Officer not below the rank of Tehsildar.
4. Sub-Divisional Officers of the area where the candidate and / or his family normally resides.

Note: The Certificate is subject to amendment/modification of Scheduled Castes and Scheduled Tribes lists from time to time

FORM OF CERTIFICATE TO BE PRODUCED BY OTHER BACKWARD CLASSES
APPLYING FOR APPOINTMENT TO POSTS UNDER THE GOVERNMENT OF INDIA

This is to certify that Shri/ Smt./ Kumarison/daughter of
..... of village/ town
..... In District/ Division
..... in the State / Union Territory
.....belongs to the
community which is recognized as a backward class under the Government of India, Ministry of Social Justice and
Empowerment's Resolution No. dated*. Shri/ Smt./ Kumari
..... And/or his/her family ordinarily reside (s) in the
District/ Division of the State/Union Territory. This is also to certify that he/she does not
belong to the persons/sections (Creamy Layer) mentioned in Column 3 of the Schedule to the Government of India, Department of
Personal & Training O. M. No. 36012/22/93 – Estt.(SCT) dated 08.09.1993**.

District Magistrate
Deputy Commissioner etc.

Dated:

Seal

*- The authority issuing the certificate may have to mention the details of Resolution of Government of India, in which the caste of the candidate is mentioned as OBC.

** - As amended from time to time.

Note:- The term "Ordinarily" used here will have the same meaning as in Section 20 of the Representation of the people Act, 1950.

The Prescribed proforma shall be subject to amendment from time to time as per Government of India Guidelines.

Form-V

Certificate of Disability

(In cases of amputation or complete permanent paralysis of limbs or dwarfism and in case of blindness)

(Prescribed proforma subject to amendment from time to time)

(Name and Address of the Medical Authority issuing the Certificate)

Recent passport
size attested
photograph
(Showing face only)
of the person with
disability.

Certificate No.

Date:

This is to certify that I have carefully examined

Shri/Smt./Kum. _____ son/wife/daughter of Shri _____

Date of Birth (DD/MM/YY) _____

Age _____ years, male/female _____ registration No. _____ permanent resident of

House No. _____ Ward/Village/Street _____ Post Office _____

District _____ State _____, whose photograph is affixed above, and

am satisfied that:

(A) he/she is a case of:

- locomotor disability
- dwarfism
- blindness

(Please tick as applicable)

(B) the diagnosis in his/her case is _____

(A) he/she has _____ % (in figure) _____ percent (in words) permanent locomotor disability/dwarfism/blindness in relation to his/her _____ (part of body) as per guidelines (..... number and date of issue of the guidelines to be specified).

2. The applicant has submitted the following document as proof of residence: -

Nature of Document	Date of Issue	Details of authority issuing certificate

Signature/thumb
impression of the
person in whose
favour certificate
of disability is
issued

(Signature and Seal of Authorised Signatory of notified Medical Authority)

Form-VI

Certificate of Disability

(In case of multiple disabilities)

(Prescribed proforma subject to amendment from time to time)

(Name and Address of the Medical Authority issuing the Certificate)

Recent passport
size attested
photograph
(Showing face only)
of the person with
disability.

Certificate No.

Date:

This is to certify that we have carefully examined

Shri/Smt./Kum. _____ son/wife/daughter of Shri _____

Date of Birth (DD/MM/YY) _____

Age _____ years, male/female _____ registration No. _____ permanent resident of

House No. _____ Ward/Village/Street _____ Post Office _____

District _____ State _____, whose photograph is affixed above, and

am satisfied that:

(A) he/she is a case of Multiple Disability. His/her extent of permanent physical impairment/disability has been evaluated as per guidelines (.....number and date of issue of the guidelines to be specified) for the disabilities ticked below, and is shown against the relevant disability in the table below:

Sl. No.	Disability	Affected part of body	Diagnosis	Permanent physical impairment/mental disability (in %)
1.	Locomotor disability	@		
2.	Muscular Dystrophy			
3.	Leprosy cured			
4.	Dwarfism			
5.	Cerebral Palsy			
6.	Acid attack Victim			
7.	Low vision	#		
8.	Blindness	#		
9.	Deaf	£		
10.	Hard of Hearing	£		
11.	Speech and Language disability			
12.	Intellectual Disability			
13.	Specific Learning Disability			
14.	Autism Spectrum Disorder			
15.	Mental illness			
16.	Chronic Neurological Conditions			
17.	Multiple sclerosis			
18.	Parkinson's disease			
19.	Haemophilia			
20.	Thalassemia			
21.	Sickle Cell disease			

(B) In the light of the above, his/her over all permanent physical impairment as per guidelines (.....number and date of issue of the guidelines to be specified), is as follows: -

In figures _____ percent

In words: - _____ percent

2. This condition is progressive/non-progressive/likely to improve/not likely to improve.

3. Reassessment of disability is:

(i) not necessary,

or

(ii) is recommended/after years months, and therefore this certificate shall be valid till (DD/MM/YY) ____ ____ ____

@- e.g. Left/right/both arms/legs

#- e.g. Single eye

£- e.g. Left/Right/both ears

4. The applicant has submitted the following document as proof of residence: -

Nature of document	Date of issue	Details of authority issuing certificate

5. Signature and seal of the Medical Authority.

Name and Seal of Member	Name and Seal of Member	Name and Seal of the Chairperson

Signature/thumb impression of the person in whose favour certificate of disability is issued.

Form-VII

Certificate of Disability

(In cases other than those mentioned in Forms V and VI)

(Prescribed proforma subject to amendment from time to time)

(Name and Address of the Medical Authority issuing the Certificate)

Recent passport
size attested
photograph
(Showing face only)
of the person with
disability.

Certificate No.

Date:

This is to certify that I have carefully examined

Shri/Smt./Kum. _____ son/wife/daughter of Shri _____

Date of Birth (DD/MM/YY) _____

Age _____ years, male/female _____ registration No. _____ permanent
resident of House No. _____ Ward/Village/Street _____ Post Office _____ District
_____, State _____, whose photograph is affixed above, and am satisfied that
he/she is a case of _____ disability. His/her extent of
percentage physical impairment/disability has been evaluated as per guidelines (..... number and date of
issue of the guidelines to be specified) and is shown against the relevant disability in the table below: -

Sl. No.	Disability	Affected part of body	Diagnosis	Permanent physical impairment/mental disability (in %)
1.	Locomotor disability	@		
2.	Muscular Dystrophy			
3.	Leprosy cured			
4.	Cerebral Palsy			
5.	Acid attack Victim			
6.	Low vision	#		
7.	Deaf	€		
8.	Hard of Hearing	€		
9.	Speech and Language disability			
10.	Intellectual Disability			
11.	Specific Learning Disability			
12.	Autism Spectrum Disorder			
13.	Mental illness			
14.	Chronic Neurological Conditions			
15.	Multiple sclerosis			
16.	Parkinson's disease			
17.	Haemophilia			
18.	Thalassemia			
19.	Sickle Cell disease			

(Please strike out the disabilities which are not applicable)

2. The above condition is progressive/non-progressive/likely to improve/not likely to improve.

3. Reassessment of disability is:

i) not necessary,

or

ii) is recommended/after _____ years _____ months, and therefore this certificate shall be valid till (DD/MM/YY) _____

@ - eg. Left/Right/both arms/legs

- eg. Single eye/both eyes

€ - eg. Left/Right/both ears

4. The applicant has submitted the following document as proof of residence: -

Nature of document	Date of issue	Details of authority issuing certificate

(Authorised Signatory of notified Medical Authority)
(Name and Seal)

Countersigned
{ Countersignature and seal
of the Chief Medical Officer/Medical
Superintendent/ Head of Government
Hospital, in case the Certificate is issued by
a medical authority who is not a
Government servant (with seal) }

Signature/thumb
impression of the
person in whose
favour certificate of
disability is issued.

Note. - In case this certificate is issued by a medical authority who is not a Government servant, it shall be valid only if countersigned by the Chief Medical Officer of the District

PROFORMA - A

Form of Certificate applicable for Released/Retired Personnel

It is certified that No. _____ Rank _____ Name _____
whosedate of Birth is _____ has rendered Service from _____ to _____ in
Army/Navy/Air Force.

2. He has been released from military services :

% a) on completion of assignment otherwise than

- (i) by way of dismissal, or
- (ii) by way of discharge on account of misconduct or inefficiency, or
- (iii) on his own request, but without earning his pension, or
- (iv) he has not been transferred to the reserve pending such release.

%b) on account of physical disability attributable to Military Service.

%c) on invalidment after putting in at least five years of Military service

3. He is covered under the definition of Ex-Serviceman (Re-employment in Central Civil Services and Posts) Rules, 1979 as amended from time to time.

Place : _____ Signature, _____ Name _____ and _____ Designation _____ of _____ the
Competent Authority **

Date: _____ SEAL

% Delete the paragraph which is not applicable.

** Authorities who are competent to issue certificate to Armed Forces Personnel for availing Age concessions are as follows :

- (a) In case of Commissioned Officers including ECOs/SSCOs: Army: Military Secretary Branch, Army Hqrs., New Delhi; Navy : Directorate of Personnel, Naval Hqrs., New Delhi; Air Force : Directorate of Personnel Officers, Air Hqrs., New Delhi.
- (b) In case of JCOs/ORs and equivalent of the Navy and Air Force : Army : By various Regimental Record Offices; Navy : BABS, Mumbai; Air Force : Air Force Records, New Delhi.

PROFORMA - B

Form of Certificate for Serving Personnel (Applicable for serving personnel who are due to be released within one year)

It is certified that No. _____ Rank _____ Name _____ is serving in the
Army/Navy/Air Force from _____.

2. He is due for release/retirement on completion of his specific period of assignment
on or before 31.07.2026.

3. No disciplinary case is pending against him

Place :

Signature, Name and Designation of the
Competent Authority **

Date:

SEAL

**** Authorities who are competent to issue certificate to Armed Forces Personnel for availing Age concessions are as follows :**

- (a) In case of Commissioned Officers including ECOs/SSCOs: Army: Military Secretary Branch, Army Hqrs., New Delhi; Navy : Directorate of Personnel, Naval Hqrs., New Delhi; Air Force : Directorate of Personnel Officers, Air Hqrs., New Delhi.
- (b) In case of JCOs/ORs and equivalent of the Navy and Air Force : Army : By various Regimental Record Offices; Navy : BABS, Mumbai; Air Force : Air Force Records, New Delhi.

PROFORMA - C

**Undertaking to be given by serving Armed Force personnel who are
due to be released within one year**

I understand that if selected on the basis of the recruitment/Examination to which this application relates, my appointment will be subject to my producing documentary evidence to the satisfaction of the appointing authority that I have been duly released/ retired/discharged from the Armed Forces and that I am entitled to the benefits admissible to Ex-Servicemen in terms of the Ex-Servicemen (Re-employment in Central Civil Service and Posts) Rules, 1979, as amended from time to time.

Place :

Date :

Signature and Name of Candidate

PROFORMA - D

Form of Certificate applicable for Serving Armed Force Personnel who have already completed their initial assignment and are on extended assignment

It is certified that No _____ Rank _____ Name _____ whose date of birth is _____ is serving in the Army/Navy/Air Force from _____

2. He has already completed his initial assignment of five years on _____ and is on extended assignment till _____

3. There is no objection to his applying for civil employment and he will be released on three months notice on selection from the date of receipt of offer of appointment.

Place :

Signature, Name and Designation of the
Competent Authority **

Date :

SEAL

**** Authorities who are competent to issue certificate to Armed Forces Personnel for availing Age concessions are as follows :**

- (a) In case of Commissioned Officers including ECOs/SSCOs: Army: Military Secretary Branch, Army Hqrs., New Delhi; Navy : Directorate of Personnel, Naval Hqrs., New Delhi; Air Force : Directorate of Personnel Officers, Air Hqrs., New Delhi.
- (b) In case of JCOs/ORs and equivalent of the Navy and Air Force : Army : By various Regimental Record Offices; Navy : BABS, Mumbai; Air Force : Air Force Records, New Delhi.

Government of
(Name & Address of the authority issuing the certificate)

**INCOME & ASSET CERTIFICATE TO BE PRODUCED
BY ECONOMICALLY WEAKER SECTIONS**

Certificate No.

Date:

VALID FOR THE YEAR

1. This is to certify that Shri/Smt./Kumarison/daughter/wife ofpermanent resident ofVillage/StreetPost Office..... District..... in the State/Union Territory Pin Code whose photograph is attested below belongs to Economically Weaker Sections, since the gross annual income* of his/her family** is below Rs. 8 lakh (Rupees Eight Lakh only) for the financial year. His/her family does not own or possess any of the following assets***:
 - i) 5 acres of agricultural land and above;
 - ii) Residential flat of 1000 sq. ft. and above;
 - iii) Residential plot of 100 sq. yards and above in notified municipalities;
 - iv) Residential plot of 200 sq. yards and above in. areas other than the notified municipalities
2. Shri/Smt./Kumari belongs to the caste which is not recognized as a Scheduled Caste, Scheduled Tribe and Other Backward Classes (Central List)

**Recent
Passport size
attested
photograph of
the applicant**

Signature with seal of Office

Name

Designation

*Note 1: Income covered all sources i.e. salary, agriculture, business, profession, etc.

Note 2: The term 'Family**' for this purpose include the person, who seeks benefit of reservation, his/her parents and siblings below the age of 18 years as also his/her spouse and children below the age of 18 years.

***Note 3: The property held by a 'Family' in different locations or different places/cities have been clubbed while applying the land or property holding test to determine EWS status.

NOTE: -

The Income and Asset Certificate issued by anyone of the following authorities in the prescribed format as given above shall only be accepted as proof of candidate's claim as belonging to EWS: -

- i. District Magistrate/Additional District Magistrate/ Collector/ Deputy Commissioner/Additional Deputy Commissioner/1st Class Stipendiary Magistrate/ Sub-Divisional Magistrate/ Taluka Magistrate/ Executive Magistrate/ Extra Assistant Commissioner,
- ii. Chief Presidency Magistrate/Additional Chief Presidency Magistrate/ Presidency Magistrate,
- iii. Revenue Officer not below the rank of Tehsildar and
- iv. Sub-Divisional Officer or the area where the candidate and/or his family normally resides.

SCRIBE DECLARATION FORM for Persons with Benchmark Disabilities (40% or more)
as per the definition of Section 2(r) of RPWD Act 2016

We, the undersigned, Mr./ Mrs./Ms. _____ eligible candidate for the _____
_____ examination and Mr./ Mrs./Ms. _____

eligible writer (scribe) for the eligible candidate, do hereby declare that:

1. (i) We have read, understood and agree to abide by all terms and conditions mentioned in the detailed advertisement.
(ii) The scribe is identified by the candidate at own cost and as per own choice.
(iii) The candidate is Visually Impaired and/or has permanent physical limitation to write including that of speed and he/she needs a writer (scribe) as permissible under the Government of India rules governing the recruitment of Persons with Disability.
2. In view of the importance of the time element, the examination being of a competitive nature, the candidate undertakes to fully satisfy the Medical Officer of the Organisation that there was necessity for use of a scribe as he/she has permanent physical limitation to write including that of speed.
3. In view of the fact that multiple appearance / attendance in the examination are not permitted, the candidate undertakes that he/she has not appeared / attended the examination more than once and that the scribe arranged by him/her is not a candidate for the 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.
4. I, _____ (Scribe), am not a candidate for this recruitment exercise.
5. I, _____ (Scribe), am not an active employee of The New India Assurance Co Ltd.
6. I, _____ (Scribe), do not belong to the same academic stream as the candidate.
(In case of Specialists)
7. We hereby declare that all the above statements made by us are true and correct to the best of our knowledge and belief. We also understand that in case it is detected at any stage of recruitment that we do not fulfill the eligibility norms and/or that the information furnished by us is incorrect/false or that we have suppressed any material fact(s), the candidature of the applicant will stand cancelled, irrespective of the result of the written test(s). If any of these shortcomings is/are detected even after the candidate's appointment, his/her services are liable to be terminated. In such circumstances, both signatories will be liable to criminal prosecution.

Given under our signature:

Signature of the Scribe: _____

Signature of the Candidate: _____

Postal address:

Registration No:

Roll No:

Postal address:

Educational Qualification
of the Scribe:

Mobile.....

Mobile.....

PHOTO
OF
THE SCRIBE

PHOTO
OF
CANDIDATE

Signature of Invigilator

APPENDIX- I

Certificate for person with specified disability covered under the definition of Section 2 (s) of the RPwD Act, 2016 but not covered under the definition of Section 2(r) of the said Act, i.e. persons having less than 40% disability and having difficulty in writing.

This is to certify that, we have examined Mr/Ms/Mrs (name of the candidate), S/o / D/o, a resident of (Vill/PO/PS/District/State), aged yrs, a person with (nature of disability/condition), and to state that he/she has limitation which hampers his/her writing capability owing to his/her above condition, He / She requires support of scribe for writing the examination.

2. The above candidate uses aids and assistive device such as prosthetics & orthotics, hearing aid (name to be specified) which is / are essential for the candidate to appear at the examination with the assistance of scribe.

3. This certificate is issued only for the purpose of appearing in written examinations conducted by recruitment agencies as well as academic institutions and is valid upto (it is valid for maximum period of six months or less as may be certified by the medical authority).

Signature of Medical Authority

(Signature & Name)	(Signature & Name)	(Signature & Name)	(Signature & Name)	(Signature & Name)
Orthopedic/ PMR specialist	Clinical Psychologist/ Rehabilitation Psychologist/ Psychiatrist/ Special Educator	Neurologist (if available)	Occupational therapist (if available)	Other Expert, as nominated by the Chairperson (if any)
(Signature & Name)				
Chief Medical Officer / Civil Surgeon / Chief District Medical Officer Chairperson				

Name of Government Hospital / Health Care Centre with Seal

Place :

Date :

Appendix- II

SCRIBE DECLARATION FORM & LETTER OF UNDERTAKING by the person with specified disability covered under the definition of Section 2 (s) of the RPwD Act, 2016 but not covered under the definition of Section 2(r) of the said Act, i.e. persons having less than 40% disability and having difficulty in writing

I _____, a candidate with _____ (nature of disability/condition) appearing for the _____ (name of the examination) bearing Roll No. _____ at _____ (name of the centre) in the District _____, _____ (name of the State). My educational qualification is _____.

2. I do hereby state that _____ (name of the scribe) will provide the service of scribe for the undersigned for taking the aforementioned examination.

3. I do hereby undertake that his/her qualification is _____. In case, subsequently it is found that his/her qualification is not as declared by the undersigned and is beyond my qualification, I shall forfeit my right to the post and claims relating thereto.

We, the undersigned, Mr./ Mrs./Ms. _____ eligible candidate for the examination and Mr./ Mrs./Ms. _____ eligible writer (scribe) for the eligible candidate, do hereby further declare that:

4. (i) We have read, understood and agree to abide by all terms and conditions mentioned in the detailed advertisement.
(ii) The scribe is identified by the candidate at own cost and as per own choice.
5. In view of the importance of the time element, the examination being of a competitive nature, the candidate undertakes to fully satisfy the Medical Officer of the Organisation that there was necessity for use of a scribe.
6. In view of the fact that multiple appearance / attendance in the examination are not permitted, the candidate undertakes that he/she has not appeared / attended the examination more than once and that the scribe arranged by him/her is not a candidate for the 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.
7. I, _____ (Scribe), am not a candidate for this recruitment exercise.
8. I, _____ (Scribe), am not an active employee of The New India Assurance Co Ltd.
9. I, _____ (Scribe), do not belong to the same academic stream as the candidate.
(In case of Specialists)
10. We hereby declare that all the above statements made by us are true and correct to the best of our knowledge and belief. We also understand that in case it is detected at any stage of recruitment that we do not fulfill the eligibility norms and/or that the information furnished by us is incorrect/false or that we have suppressed any material fact(s), the candidature of the applicant will stand cancelled, irrespective of the result of the written test(s). If any of these shortcomings is/are detected even after the candidate's appointment, his/her services are liable to be terminated. In such circumstances, both signatories will be liable to criminal prosecution.

Given under our signature:

Signature of the Scribe: _____

Signature of the Candidate: _____

Postal address: _____

Registration No: _____

Roll No: _____

Postal address: _____

Mobile: _____

Mobile: _____

PHOTO
OF
THE SCRIBE

PHOTO
OF
CANDIDATE

Place:
Date:

Signature of Invigilator

ANNEXURE - A

With regard to specialized streams, the broad topics/syllabus for objective tests to assess technical & professional knowledge in the relevant disciplines are as follows:

IT Specialisation

1. Operating System
2. Database Management System
3. Data Communication and Networking
4. Data Structure
5. OOPS (Object Oriented Programming System)
6. Compiler Design
7. Basic Programming in C
8. SQL, Java & Python
9. Software Engineering
10. Web Technology
11. Computer Architecture
12. Emerging IT technologies concepts like AI (Artificial Intelligence) / ML (Machine Learning) / NLP (Natural Language Processing).

Health Specialisation

1. General Medicine
2. Basics Of General Anatomy
3. Basics Of General Physiology
4. Basics Of General Biochemistry
5. Basics Of General Microbiology & Immunology
6. Basics Of Forensic Medicine
7. Basics Of Preventive & Social Medicine
8. Basics Of Obstetrics, Gynaecology & Paediatrics

Risk Engineer Specialisation

1. Engineering Mechanics
2. Basic Civil Engineering
3. Engineering Chemistry
4. Basics of Electrical and Electronics
5. Basics of Mechanical Engineering
6. Basics of Energy Generation
7. Engineering Physics
8. Engineering Thermodynamics

Actuarial Discipline Syllabus

1. Permutations and combinations.
2. Types of data
3. Measures of location
4. Measures of dispersion
5. Probabilities
6. Discrete random variables
7. Continuous random variables
8. Discrete distributions
9. Continuous distributions
10. Correlation & Regression
11. Data Interpretation
12. Actuarial Specialisation

For rest of the Specializations: Standard graduate level topics/syllabus followed in Indian Universities / Colleges / Institutes for the qualification required for the respective post.

THE SYLLABI ARE INDICATIVE IN NATURE AND NOT EXHAUSTIVE i.e. questions may also be from topics not listed above.