Life Insurance Corporation of India
Central Office, "Yogakshema", Jeevan Bima Marg, Mumbai-400021

Recruitment of Assistant Engineers (A.E) Civil/ Electrical and Assistant Administrative Officers (Specialist)-32nd Batch.

Life Insurance Corporation of India (LIC) invites online applications from eligible Indian Citizens for appointment to the post of Assistant Engineers (A.E) Civil/ Electrical and Assistant Administrative Officer (AAO) Specialist. Candidates should apply through On-line mode only. No other means/mode of application will be accepted.

1. (a)TOTAL NO.OF VACANCIES FOR ASSISTANT ENGINEERS : 81

Reservation for Scheduled Castes, Scheduled Tribes, Other Backward Classes, Economically weaker Section (EWS) and Persons with Benchmark Disabilities shall be as under:

Post	SC	ST	OBC	EWS	UR	TOTAL
AE (Civil)	**8**	**3**	**13**	**5**	**21**	**50**
AE (Electrical)	**4**	**3**	**8**	**3**	**13**	**31**
Total	**12**	**6**	**21**	**8**	**34**	**81**

Reservation for PwBD will be as follows:

LD: 2	HI:1	ID/MD: 1
NO POST IDENTIFIED FOR VI CATEGORY		

(b)TOTAL NO.OF VACANCIES FOR ASSISTANT ADMINISTRATIVE OFFICER (Specialist): 410

Reservation for Scheduled Castes, Scheduled Tribes, Other Backward Classes, Economically Weaker Section (EWS) and Persons with Benchmark Disabilities shall be as under:

Post	SC	ST	OBC	EWS	UR	TOTAL
AAO (CA)	4	2	7	3	14	30
AAO (CS)	1	1	2	1	5	10
AAO (Actuarial)	4	2	7	3	14	30
AAO (Insurance Specialist)	45	22	77	34	132	310
AAO (Legal)	4	2	7	3	14	30
Total for AAO (Specialist)	**58**	**29**	**100**	**44**	**179**	**410**

Reservation for PwBD in recruitment of AAO (Specialist) for 410 posts will be as follows:				
Current Year Vacancies	LD: 5	VI:4	HI: 4	ID/MD: 4
Backlog Vacancies	LD: --	VI:--	HI: --	ID/MD: --
Total	**LD: 5**	**VI:4**	**HI:4**	**ID/MD:4**

Abbreviations: SC: Scheduled Caste; ST: Scheduled Tribe; OBC: Other Backward Classes; EWS: Economically Weaker Section; UR: Unreserved; PwBD: Persons with Benchmark Disabilities; LD: Locomotor disability; VI: Visual Impairment; HI: Hearing Impairment; ID: Intellectual disability; MD: Multiple Disability

The total number of vacancies and the reserved vacancies are provisional and may vary according to the actual requirements of LIC. The reservation under various categories will be as per prevailing Government guidelines at

the time of finalization of result. No candidate shall have any vested right to appointment on the basis of the number or distribution of vacancies advertised.

Note: Candidate should apply for ONE post only in respect of post notified on 16.08.2025 for AAO (Generalist), (Specialists) and (Assistant Engineer). In case of multiple applications for one post or more posts, the latest valid(completed) application will be retained and the application fee/ intimation charges paid for the other multiple registration(s) will stand forfeited without any reference to the candidate. Further, multiple attendance/ appearance by a candidate at the time of interview / joining will result in rejection/ cancellation of candidature, summarily.

Reservation for Persons with Benchmark disability:

Four percent horizontal reservation has been provided to Persons with Benchmark Disabilities as per section 34 of "Rights of Persons with Disabilities Act, 2016". The persons with under mentioned categories of disabilities may apply:

A. Locomotor Disability (LD):
   a. (AAO) Specialist: One arm, one leg, both arms, both leg, one arm and one leg provided independent mobility is not affected, Leprosy cured person, Cerebral palsy, dwarfism, muscular dystrophy and Acid attack victim as specified in the Schedule of RPwD Act, 2016 would be covered under Locomotor Disability.
   b. Assistant Engineer (Civil): One arm, one leg provided independent mobility is not affected, Leprosy cured person, dwarfism and Acid attack victim as specified in the Schedule of RPwD Act, 2016 would be covered under Locomotor Disability.
   c. Assistant Engineer (Electrical): One leg provided independent mobility is not affected, Leprosy cured person, Cerebral palsy, dwarfism and Acid attack victim as specified in the Schedule of RPwD Act, 2016 would be covered under Locomotor Disability.

B. Visual Impairment (VI): Candidates with Visual impairment as defined under The Schedule of RPwD Act, 2016, are eligible to apply, except for the post of Assistant Engineer(Civil and Electrical)

C. Hearing Impairment (HI):
   Persons with "deaf" and "hard of hearing" disability as defined under The Schedule of RPwD Act, 2016, are eligible to apply.

D. Intellectual Disability (ID):
   a. (AAO) Specialist: Persons having Mental illness as defined under The Schedule of RPwD Act, 2016, are eligible to apply.
   b. Assistant Engineer (Civil): Persons having Specific Learning Disability, Mental illness as defined under The Schedule of RPwD Act, 2016, are eligible to apply.
   c. Assistant Engineer (Electrical): Persons having Specific Learning Disability, Mental illness, Autism Spectrum Disorder-M as defined under The Schedule of RPwD Act, 2016 are eligible to apply.

E. Multiple Disabilities (MD):
   a. (AAO) Specialist: Persons with more than one of the above mentioned disabilities from A to D as defined under The Schedule of RPwD Act, 2016, are eligible to apply.
   b. Assistant Engineer (Civil): Persons with more than one of the above mentioned disabilities from A & C as defined under The Schedule of RPwD Act, 2016, are eligible to apply.
   c. Assistant Engineer (Electrical): Persons with more than one of the above mentioned disabilities from A & C as defined under The Schedule of RPwD Act, 2016, are eligible to apply.

Note: Only person with benchmark disabilities as defined under section 2(r) of the Rights of Persons with Disabilities Act, 2016 would be eligible for reservation.

A person who wants to avail the benefit of reservation will have to submit a latest disability certificate issued by a Competent Authority as prescribed in RPwD Act, 2016. Such certificate will be subject to verification as decided by LIC. If, at any stage of the recruitment process or thereafter, the certificate is found to be invalid, forged, tampered, or not conforming to the prescribed definition, LIC reserves the right to reject the candidature, cancel the appointment (if already made), and take such further action as it deems fit, including legal proceedings.

2. Schedule of events:

The tentative schedule of events shall be as under:

Activity	Dates
Start date for Online Registration of Applications and Online Payment of Application Fee/ Intimation Charges	**16.08.2025**
Last date for Online Registration & Online Payment of Application Fee/Intimation Charges	**08.09.2025**
Download of Call Letter for Online Examination	**7 days before examination**
Dates of Online Examination – Preliminary (tentative)	**03.10.2025**
Dates of Online Examination – Main (tentative)	**08.11.2025**

Candidates are required to regularly check authorized LIC website www.licindia.in > Careers for details and updates in respect of the present application. Any information published on the website shall be deemed as being notified "LIC reserves the right to modify the schedule of events in case of any exigencies".

3. Eligibility Conditions:

Eligibility conditions as on 01.08.2025 shall be as under:

Name of the Post	Age	Education Qualification
AE (Civil)	Min- 21 years, Max- 30 Years as on 01-08-2025 (Candidates born not earlier than 02.08.1995 and not later than 01.08.2004 both days inclusive only are eligible)	B.Tech/B.E. (Civil) from an AICTE recognized Indian University/Institution. Candidate should have a minimum three years post qualification working experience in planning and execution of multi storied building projects with all required infrastructure.
AE (Electrical)	Min- 21 years, Max- 30 Years as on 01-08-2025 (Candidates born not earlier than 02.08.1995 and not later than 01.08.2004 both days inclusive only are eligible)	B.Tech/B.E. (Electrical) from an AICTE recognized Indian University/Institution. Candidate should have a minimum three years post qualification working experience in planning and execution of multi storied building projects with all required infrastructure.
AAO(Chartered Accountant)	Min- 21 years, Max- 32 Years as on 01-08-2025 (Candidates born not earlier than 02.08.1993 and not later than 01.08.2004 both days inclusive only are eligible)	Bachelor's Degree from a recognized Indian University/Institution and Candidate should have passed Final Examination of Institute of Chartered Accountants of India and completion of Articles as presented by Institute of Chartered Accountants of India. The candidate should be **Associate member** of Institute of Chartered Accountants of India. Candidates should provide their membership number and the same will be verified with Institute of Chartered Accountants of India.
AAO(Company Secretary)	Min- 21 years, Max- 30 Years as on 01-08-2025 (Candidates born not earlier than 02.08.1995 and not later than 01.08.2004 both days inclusive	Bachelor's Degree from a recognized Indian University/Institution and a Qualified Member of the Institute of Company Secretaries of India (ICSI)

	only are eligible)	
AAO (Actuarial)	Min- 21 years, Max- 30 Years as on 01-08-2025 (Candidates born not earlier than 02.08.1995 and not later than 01.08.2004 both days inclusive only are eligible)	Bachelor's Degree in any discipline from a recognized Indian University/Institution . Candidates should have passed at least 6 papers of the examination conducted by the Institute of Actuaries of India / Institute and Faculty of Actuaries, UK. as on the date of eligibility i.e. 1st August, 2025. Candidates should provide their membership number and the same will be verified with Institute of Actuaries of India / Institute and Faculty of Actuaries, UK
AAO (Insurance Specialists)	Min- 21 years, Max- 30 Years as on 01-08-2025 (Candidates born not earlier than 02.08.1995 and not later than 01.08.2004 both days inclusive only are eligible)	Bachelor's Degree in any discipline from a recognized Indian University/ Institution and possessing professional qualification in Life Insurance (Fellowship of Insurance Institute of India (Life), having minimum experience of 5 years and above of working in Life Insurance Companies (regulated by IRDAI).
AAO (Legal)	Min- 21 years, Max- 32 Years as on 01-08-2025 (Candidates born not earlier than 02.08.1993 and not later than 01.08.2004 both days inclusive only are eligible)	Bachelor's degree in Law from any University / College recognized by UGC with a minimum of 50% marks or equivalent in the aggregate of all semesters/years. For SC/ST and PwBD candidate minimum required marks shall be 45% in Bachelor's degree in Law in the aggregate of all semesters/years, against vacancies reserved for such candidates. **Post Qualification Experience (as on August 01, 2025):** **Essential:** 1. Enrolled with the Bar Council as an Advocate. 2. At least two years' experience after being enrolled as an Advocate or as a Law Officer in the Legal Department of a bank/financial institution/statutory corporation/company/ State/ Central Government post enrolment with the Bar Council.

Relaxations in upper age limit for Scheduled Caste (SC)/Scheduled Tribe (ST)/Other Backward Community (OBC)/ Ex Servicemen Commissioned Officers including Emergency Commissioned Officers (ECO) /Short Service Commissioned Officers (SSCO) /Persons with Benchmark Disabilities (PwBD) /Confirmed LIC employees shall be as under:

SC/ST	5 YEARS
OBC	3 YEARS
PwBD(Gen)	10 YEARS
PwBD(SC/ST)	15 YEARS
PwBD(OBC)	13 YEARS

*Ex Servicemen, Commissioned Officers including ECO/SSCO (GEN)	5 YEARS
* Ex Servicemen, Commissioned Officers including ECO/SSCO (SC/ST)	10 YEARS
* Ex Servicemen, Commissioned Officers including ECO/SSCO (OBC)	8 YEARS
Confirmed LIC employees	Further Relaxation of 5 YEARS

NOTE: Ex-servicemen, Commissioned officers including Emergency Commissioned Officers (ECOs)/ Short Service Commissioned Officers (SSCO's) who have rendered 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within 6 months as on the date of notification) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or physical disability attributable to military service or invalidment.

- Candidates seeking age relaxation are required to submit copies of necessary certificate(s) at the time of interview, if shortlisted. No change in the category of any candidate is permitted after registration of online application. No correspondence/email/phone will be entertained in this regard.
- Candidates should ensure that the educational qualification possessed by them shall be as per the prescribed educational qualifications mentioned in the advertisement and they fulfill the above eligibility criteria. No equivalent educational qualification shall be considered as eligible by LIC of India.
- The educational qualifications mentioned should be from a University/Institute/ Board recognized by Govt. of India / approved by the Government Regulatory bodies and the result should have been declared on or before 01.08.2025 Proper documents from Board / University for having declared the result on or before 01.08.2025 have to be submitted at the time of interview. The date of passing the examination which is reckoned for eligibility will be the date of passing, appearing on the mark sheet / provisional certificate.

4. Emoluments and Benefits:

Basic pay of Rs.88635/- per month in the scale of Rs. 88635- 4385(14)-150025– 4750(4) –169025 and other admissible allowances as per rules. Total emoluments at the minimum of the scale, inclusive of House Rent Allowance, City Compensatory Allowance etc. wherever admissible depending upon the classification of the city will be approximately Rs.1,26,000/- per month in 'A' Class city. Other benefits are Defined Contributory Pension, Special Allowance for passing III (Insurance Institute of India) Examination and Actuarial Examination, Gratuity, LTC, Cash Medical Benefit, Group Mediclaim, Group Personal Accident Insurance, Group Insurance, Vehicle Loan (2-wheeler/4 wheeler) as per rules, meal coupon, reimbursement towards cost of Brief case/leather bags, mobile handset, supply of dailies and magazines and tea/coffee, mobile expenses, furniture reimbursement, maid allowance etc. as per rules. No provision herein shall be construed as creating any vested right in favor of the candidate/employee beyond the date of such modification

5. Service Conditions:

The service conditions will be applicable as per the prevalent rules of LIC from time to time. The advertised posts are regular and selected candidates will be posted as given below:

a. AAO (CS) will be posted at the offices of the Corporation in Mumbai only.
b. AAO (CA) (Actuarial) will be posted at the offices of the Corporation majorly in Mumbai or in any of the 8 Zonal Offices.
c. AAO (Insurance Specialists) will be posted initially for atleast a period of 5 years in a mofussil branch.
d. AAO (Legal) will be posted initially for upto a period of 1 year in a branch anywhere in India and then in various legal cells.

Request for Allotment / posting / transfer to specific place / office will not be entertained. Allotment, posting, and transfer decisions made by the Corporation shall be deemed to be an incidence of service and shall not be open to challenge before any court, tribunal, or other authority, except where such action is alleged to be in contravention of an express statutory provision.

6. Probation:

A candidate after appointment as Assistant Administrative Officer shall be on probation for a period of one year from the date of joining. This period may be extended upto two years. During the period of probation the candidates will be subjected to continuous assessment as per the Corporation extant policy. If any candidate fails to achieve the minimum standard stipulated, his/her services may be terminated as per the policy of Corporation in force at the material time. The Corporation's decision regarding satisfactory completion of probation shall be final, binding, and not subject to review, save where required under express statutory provisions.

7. Guarantee Bond:

Before joining as a Probationer, candidates will be required to give an undertaking to serve LIC for a minimum period of four years from the date of joining (including probationary period) failing which, he/she or his /her heirs, executors, administrators will be liable to pay liquidated damages of Rs. 5,00,000 (Rupees Five Lakhs only). The candidate will have to submit Deed of Indemnity at his/her cost, duly stamped and notarized, the stamp value of which will be as applicable to the State in which the deed is executed by the candidate.

8. Application fees/ Intimation charges/ Transaction Charges (Non-refundable):

Candidates will have to make the payment of Application Fees/Intimation Charges through the On-Line Mode as under:

For SC/ST/ PwBD candidates	Intimation Charges of Rs. 85/- + GST + Transaction Charges
For all other candidates	Application Fee-cum-Intimation Charges of Rs. 700 /- + GST + Transaction Charges

For detailed instructions on method of payment please refer "How to apply".

9. Selection Procedure:

Selection of Assistant Administrative Officers will be done through a three tiered process involving Preliminary Exam, Mains Exam and Interview and subsequent Pre-recruitment Medical examination.

The marks obtained in the Preliminary Examination (Phase-I) will NOT be added for preparing the final merit list for selection. Marks obtained in the Main Examination only will be considered for shortlisting for interview.

Candidate qualifying in earlier phase only will be called for further recruitment procedure. The decision of LIC in this regard shall be final and binding on the candidates. No correspondence will be entertained in this regard.

Descriptive paper of only those candidates will be evaluated who qualify in the objective part of main examination.

- **In the Preliminary Examination candidate will have to pass in each of section separately as well as in the aggregate and the cut off marks shall be decided by LIC to the extent of approximately 20 times the number of vacancies in each category subject to availability.**
- **In the main Examination the candidate will have to pass in each section as per the marks indicated as well as in the aggregate and the cut off shall be decided by LIC to the extent of approximately three times the number of vacancies in each category subject to availability.**
- **Candidate will have to score minimum qualifying marks in the Interview, as decided by LIC to be included in the final merit list**

Descriptive test of English Language in the Main Examination is of qualifying nature and the marks in this test will not be counted for ranking**.** The number of candidates to be called for interview will be approximately three times the number of vacancies to be filled in, subject to the availability of successful candidates in the online main examination and will be as per their ranking in their respective category.

A) <u>Phase I: Preliminary Exam for Recruitment of AAO (Specialists)(Chartered Accountants/ Company Secretary/ Actuarial/ Insurance Specialists/ Engineering):</u> Preliminary Examination consisting of objective

test will be conducted online. The test will have three sections (with separate timings for each section)**.** Negative marking system is incorporated in Preliminary Examination of AAO (Specialist) (For every wrong answer 1/4th of the mark assigned to that question will be deducted as penalty to arrive at correct 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 minimum marks to be obtained in each Section and cut off marks for each section and in the aggregate shall be decided by LIC. Candidates have to qualify in each of the sections separately.

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Section	Name of the test	Number of Questions	Maximum Marks	Medium of Exam	Cut Off	Duration (Total 60 minutes)
1	Reasoning Ability	35	35	English & Hindi	Sectional Cut offs will be decided by LIC	20 Minutes
2	Quantitative Aptitude	35	35	English & Hindi		20 minutes
3	English Language with special emphasis on grammar, vocabulary and comprehension**	**30	30	English		20 minutes
Total		**100**	**70**			**60 Minutes**

** English Language test will be of qualifying nature and the marks thereof will not be counted for ranking.

Candidates approximately 20 times number of vacancies in each category, subject to availability, will be shortlisted for main Examination.

B) <u>Phase II: Main Examination for recruitment of AAO (Specialists)(Chartered Accountants/ Company Secretary/ Actuarial/ Insurance Specialists/ Engineering):</u> There will be No negative Marking in Main Examination. Main examination will consist of objective tests of 150 marks and descriptive test for 150 marks. Both the objective and descriptive tests will be online. The Examination will be in one sitting and the total duration of the Examination will be of Two hours Thirty minutes. The objective test will have separate timing for every section. Descriptive test will be administered immediately after the completion of the objective test. Candidates have to qualify in each of the sections separately. Candidates will have to answer descriptive test by typing on the computer. Candidate MUST pass in each Section separately and should also obtain minimum marks in the aggregate to qualify for the online Main Examination and the Interview. **The minimum marks to be obtained in each Section is mentioned separately and cut off marks for each section and in the aggregate shall be decided by LIC.**

Section	Name of the test	Number of Questions	Maximum Marks	Medium of Exam	Minimum Qualifying Marks		Duration
					SC/ST/PWBD	Others	
1	Reasoning Ability	30	30	English & Hindi	13	15	20 minutes
2	General Awareness with special reference to Insurance and Financial Market Awareness	20	20	English & Hindi	9	10	10 minutes
3	Professional Knowledge	50	100	English & Hindi	45	50	30 minutes
	Total	**100**	**150**				**60 Minutes**
4	Professional Knowledge (Descriptive Paper)	4 out of 6 questions	50 **#**	English & Hindi	# 45% of Total marks	# 50% of Total Marks	60 Minutes
5	English Language Descriptive Paper(Communication	2	25*	English	9	10	30 Minutes

	Skills: Emails, Reports, Situation Analysis & Precis Writing)						

50 Marks will be converted to 150 and minimum qualifying marks in Descriptive paper of professional knowledge will also be normalized to 150**)**.

** English Language test will be of qualifying nature and the marks thereof will not be counted for ranking.

"Descriptive paper of only those candidates will be evaluated who qualify in the objective part of Main Examination"

C) **Phase I: Preliminary Exam for Recruitment of AAO (Legal):** Preliminary Examination consisting of objective test will be conducted online. The test will have three sections (with separate timings for each section)**.** Negative marking system is incorporated in Preliminary Examination. For every wrong answer 1/4th of the mark assigned to that question will be deducted as penalty to arrive at correct 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 minimum marks to be obtained in each Section and cut off marks for each section and in the aggregate shall be decided by LIC. Candidates have to qualify in each of the three sections separately.

Section	Name of the test	Number of Questions	Maximum Marks	Medium of Exam	Cut Off	Duration (Total 60 minutes)
1	Reasoning Ability	35	35	English & Hindi	Sectional Cut offs will be decided by LIC	20 Minutes
2	English Language	35	35	English		20 minutes
3	General Awareness **	**30	30	English & Hindi		20 minutes
Total		**100**	**70**			**60 Minutes**

** General Awareness Paper will be qualifying in nature and marks thereof will not be counted for ranking

Candidates approximately 20 times of number of vacancies in each category, subject to availability, will be shortlisted for main Examination.

D) **Phase II: Main Examination for recruitment of AAO (Legal):** There will be No negative marks in Main Examination. Main examination will consist of objective tests of 150 marks and descriptive test for 150 marks. Both the objective and descriptive tests will be online. The Examination will be in one sitting and the total duration of the Examination will be of Two hours Thirty minutes. The objective test will have separate timing for every section. Descriptive test will be administered immediately after the completion of the objective test. Candidates have to qualify in each of the sections separately. Candidates will have to answer descriptive test by typing on the computer. Candidate MUST pass in each Section separately and should also obtain minimum marks in the aggregate to qualify for the online Main Examination and the Interview. **The minimum marks to be obtained in each Section is mentioned separately and cut off marks for each section and in the aggregate shall be decided by LIC.**

Section	Name of the test	Number of Questions	Maximum Marks	Medium of Exam	Minimum Qualifying Marks		Duration
					SC/ST/PWBD	Others	
1	Reasoning Ability	30	30	English & Hindi	13	15	20 minutes
2	General Awareness with special reference to Insurance and Financial Market Awareness	20	20	English & Hindi	9	10	10 minutes
3	Professional Knowledge	50	100	English & Hindi	45	50	30 minutes
	Total	**100**	**150**				**60 Minutes**

4	Professional Knowledge (Descriptive Paper)	4 out of 6 questions	50 **#**	English & Hindi	# 45% of Total marks	# 50% of Total Marks	60 Minutes
5	English Language Descriptive Paper(Communication Skills: Emails, Reports, Situation Analysis & Precis Writing)	2	25*	English	9	10	30 Minutes

50 Marks will be converted to 150 and minimum qualifying marks in Descriptive paper of professional knowledge will also be normalized to 150.

** English Language test will be of qualifying nature in Main Exam and the marks thereof will not be counted for ranking.

"Descriptive paper of only those candidates will be evaluated who qualify in the objective part of Main Examination"

LIC reserves the right to modify the structure of the examination which will be intimated through its website. Other detailed information regarding the examination will be given in an Information Handout which will be made available for the candidates to download along with the call letters from the LIC website (www.licindia.in) under the head Careers.

Candidate **MUST** obtain minimum qualifying marks in **each Section** separately and should also obtain minimum marks in the aggregate as decided by LIC to qualify for the examinations (Main) and the interview.

The responses (answers) of individual candidates with other candidates would be analyzed 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, LIC reserves the right to cancel the candidature of the concerned candidate and the result of such candidates (disqualified) will be withheld. The Corporation shall have the absolute right to conduct, at any stage, a detailed analysis of candidates' responses—both correct and incorrect—across examinations, for the purpose of detecting patterns indicative of copying, collusion, use of unfair means, or any other malpractice. If, on the basis of such analytical procedures or any other investigative method adopted, the Corporation forms the opinion—whether conclusively proven or not—that a candidate's scores are not genuine or valid, the candidature shall be cancelled forthwith and such candidate shall stand disqualified. In such cases, the result of the candidate will be withheld permanently, and the Corporation may, at its sole discretion, also debar the candidate from future recruitment processes for such period as it deems appropriate.

The decision of LIC in this regard shall be final and binding on the candidates. No correspondence will be entertained in this regard.

The corrected scores obtained by each of the candidates in different sessions (if held) will be normalized using equi-percentile equating method.

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

(i) Number of questions answered correctly by a candidate in each objective test is considered for arriving at the Score.

(ii) The score 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 upto two digits.

Guidelines for online examination (Preliminary and Main examination):

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 with a photograph affixed on it.

2) Photo Identity proof (as specified) in original bearing the same name as it appears on the call letter / application form and
3) Photo copy of photo identity proof (as mentioned in (2) above)

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 of the examination. Though the duration of preliminary examination is one hour, candidates may be required to be at the venue for about three hours or more including the time required for completing various formalities such as verification and collection of various requisite documents, logging in, giving instructions etc.

For Main examination, the duration of examination is Two hours and Thirty minutes but the candidates may be required to be at the venue for about four hours or more including the time required for completing various formalities such as verification and collection of various requisite documents, Biometric data capture, logging in, giving instructions etc.

Guidelines for Persons with Benchmark Disabilities using a scribe:

(i) The visually impaired candidates and candidates whose writing speed is adversely affected permanently for any reason can use their own scribe at their cost during the online examination (Preliminary and Main). In all such cases where a scribe is used, the following rules will apply:

- The candidate will have to arrange his/her own scribe at his/her own cost.
- The scribe arranged by the candidate should not be a candidate appearing for the same examination .If violation of the above is detected at any stage of the process, candidature of both the candidate and the scribe will be cancelled. Candidates eligible for and who wish to use the services of a scribe in the examination should invariably carefully indicate the same in the online application form. Any subsequent request may not be favorably entertained.
- A person acting as a scribe for one candidate cannot be a scribe for another candidate.
- The qualification of the scribe should be one step below the qualification of the candidate.
- The scribe should not be a current/Ex-employee of LIC of India.
- The scribe for AAO (CA/CS/Actuarial/Engineering/Insurance Specialist/Legal) should be from an academic stream different from that prescribed for the post.
- Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above. Further in case it later transpires that he/she did not fulfill any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result of the online examination.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes for every hour of the examination or as otherwise advised.
- Only candidates registered for compensatory time will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible for the test conducting agency to allow such time if he / she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.
- During the exam, at any stage, if it is found that scribe is independently answering the questions, the exam session will be terminated and candidate's candidature will be cancelled. The candidature of such candidates using the services of a scribe will also be cancelled if it is reported after the examination by the test administrator personnel that the scribe independently answered the questions.
- In addition to the above, LIC shall have the sole discretion to conduct verification of the scribe's identity, qualifications, and background at any stage of the recruitment process. If any discrepancy, misrepresentation, or falsification of details is detected—whether intentional or

otherwise—the candidature of the candidate shall be cancelled forthwith, and LIC reserves the right to initiate legal proceedings, including recovery of costs and damages, against the candidate and/or scribe.

(ii) Guidelines for Candidates with locomotor disability and cerebral palsy:
A compensatory time of twenty minutes per hour or otherwise advised shall be permitted for the candidates with locomotor disability and cerebral palsy where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40%impairment).

(iii) Guidelines for Visually Impaired candidates:
Visually Impaired candidates (who suffer from not less than 40% of disability) may opt to view the contents of the test in magnified font and all such candidates will be eligible for compensatory time of 20 minutes for every hour of examination or as otherwise advised.

(iv) The facility of viewing the contents of the test in magnifying font will not be available to Visually Impaired candidates who use the services of a Scribe for the examination.

(v) Guidelines for candidates with Intellectual Disability
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% Intellectual Disability and Multiple disability.

(vi) Guidelines for candidates with specified disabilities:
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 person opting for the scribe should submit details of the scribe as per proforma at Appendix-II. These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

The declaration of candidates using scribe has to be as per Annexure-II

Phase-III: Interview

Marks obtained in the Main Examination only will be considered for short listing for interview.

I. Maximum Interview marks are 60 and qualifying marks for EWS, Unreserved and OBC candidates are 30. Qualifying marks for SC/ST/PwBD candidates are 27. Candidates who do not obtain the minimum qualifying marks as decided by LIC shall be excluded from further selection process. The decision of LIC in this regard shall be final and binding on the candidates and no correspondence will be entertained in this regard.
II. The number of candidates to be called for interview will be approximately three times the number of vacancies to be filled in subject to availability of successful candidates in the online main examination and will be as per their ranking in their respective category.
III. The merit order of such group of candidates shall be as per the total marks in main examination and interview. Further, in case of similar marks of two or more candidates the final ranking will be arrived as follows:
    (a) As per their additional post graduation qualification (i.e. the person with higher educational qualification will be placed higher in the merit order) and further
    (b) In case of similarity in educational qualification, merit order will be decided on the basis of

age, (i.e. senior in age will be placed higher in merit order) LIC will not be bound to take all the candidates with similar mark. It will only take candidates as per vacancy notified.

IV. Outstation candidates called for interview shall be entitled for re-imbursement of Second Class Ordinary to and fro Railway/Bus Fare by the shortest route from the place of residence to the place of interview to be restricted to the fare by Railway Second Class Sleeper including the reservation charges.

V. There will be no contingency/waiting list for candidates not declared successful in the main list.

Marks obtained in Main Examination + marks obtained in Interview will be considered for final merit listing of candidates subject to minimum marks in both the exam.

Pre-Recruitment Medical Examination:

Candidates have to qualify for the mains and interview. Shortlisted candidates in final merit list will have to undergo Pre-Recruitment Medical Examination and if found medically fit, will be offered appointment.

Pre-exam training for SC/ST/OBC/PwBD candidates:

SC/ST/OBC/PwBD candidates who wish to avail the benefit of pre examination training may register their name and other details with the Manager (P&IR), Divisional Office of LIC convenient to them within one week of last date of submission of online application. The Divisional Office will inform the registered candidates, the date and venue of the training. Such candidates would have to attend the training at their own cost on the appointed dates and at the venue advised to them. Candidates are required to refer to the website under the tab "Careers" for address of the Divisional Offices of LIC.

10. Action against misconduct:

I. Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered, fabricated or should not suppress any material information. Any such act, whether detected before, during, or after the recruitment process, shall result in immediate disqualification, cancellation of candidature/appointment, and forfeiture of all claims to employment. LIC shall also reserve the right to initiate legal proceedings, including but not limited to recovery of any costs, damages, or benefits wrongly obtained, without prejudice to any other remedies available in law. LIC's determination in this regard shall be final and binding.

II. Use/Possession of Mobile phone, Smart Watches, Pager, Calculators or any such Electronics Devices is not allowed inside the premises where examination/ interview is being conducted. Candidates are advised not to bring any of the prohibited items including mobile phones etc to the venue of examination as arrangement for safekeeping cannot be assured.

III. At any stage of recruitment, if a candidate is or has been found guilty of -

(a) Using unfair means during the examination or interview

(b) Impersonating or procuring impersonation by any person or

(c) Misbehaving in the examination hall/interview premises

(d) Resorting to any irregular means in connection with his/her candidature during selection process

(e) Obtaining support for his/her candidature by any means,

He/she in addition to rendering himself/herself liable to criminal prosecution may also be liable to be:

i) Disqualified from the examination.

ii) Debarred either permanently or for a specified period from any examination/ recruitment to be conducted by LIC.

iii) If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective effect.

11. Biometric Data – Capturing and Verification

a) It has been decided to capture and verify biometric data (right thumb impression or IRIS scan or otherwise) and photograph of the candidates during the process of recruitment on the following stages:

(i) At the start of the Main examination and at end of Main examination before leaving the hall / lab.

(ii) At the time of document verification before the interview, if shortlisted,
(iii) At the time of reporting for the training/ joining.
(iv) LIC reserves the right to conduct the biometric test at any stage.

b) Decision of the Biometric data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates. Candidates whose biometric does not match at any stage of selection process, will not be allowed in the next stage of recruitment.

c) Refusal to participate in the process of biometric data capturing / verification on any of the above mentioned occasions may lead to cancellation of candidature.

d) If fingers are coated (stamped ink/ mehandi/ coloured etc), ensure to thoroughly wash them so that coating is completely removed before the exam / interview / joining day.

e) If fingers are dirty or dusty, ensure to wash them and dry them before the finger print (biometric) is captured.

f) Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.

g) If the primary finger (right 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.

h) Please note that apart from the occasions mentioned above, LIC reserves the right to capture/ verify biometric data of candidates at other stages as well.

i) **IRIS Scan**: Photograph and IRIS will be captured at the examination venue. The photo captured will be matched with the photo uploaded by the candidate in the application. You must NOT change your appearance from the photo uploaded by you. **Decision of the IRIS data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates. Refusal to participate in the process of IRIS scanning / verification on any occasion may lead to cancellation of candidature. With regards to the same, please note the following:**

I. 'LEFT EYE (IRIS)' will be captured for all the candidates at the start of the Main examination and at end of Main examination before leaving the hall / lab verification will be done.

II. Candidates should remove Contact Lenses and Spectacles while capturing IRIS. Candidates are advised to avoid wearing contact lenses and prefer spectacles.

III. There is no touch involved in IRIS scanning. Half feet distance between scanner and eye will be maintained.

IV. Identification methodology for Visually Impaired candidates would be Biometric Thumb Impression data capture as mentioned in the notification.

(Any failure to observe these points will result in non-admittance for the examination)

Note: As per policy, the tests/question papers are not disclosed to anybody other than the candidates only during the examination. The test papers are also not shared with anybody even after the examination. Please note that a candidate is allowed to appear only once in the online examination for a post. Multiple appearance in online examination will result in cancellation of candidature. In case more than one call letter has been generated, candidates are advised to appear only once for one post on the date and at the time mentioned on the respective call letter.

12. How to apply:

Candidates can apply online from 16.08.2025 to 08.09.2025. No other mode for application will be accepted.

Before applying online, candidates should be ready with/ for the following-

i. Scan their photograph, signature, thumb impression and handwritten declaration ensuring that both the photograph and signature adhere to the required specifications.

ii. Have a valid personal email ID and mobile no., which should be kept active till the completion of this Recruitment Process. LIC may send call letters for the examination etc. through the registered e-mail ID. 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 number before applying on-line and must maintain that email account and mobile number.

IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

(i) Candidates should scan their **:**

- photograph (4.5cm × 3.5cm)
- signature (with black ink)
- left thumb impression (on white paper with black or blue ink)

- a hand written declaration (on a white paper with black or blue ink) (text given below)

ensuring that all these scanned documents adhere to the required specifications.

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

(iii) **The left thumb impression should be properly scanned and not smudged.** (If a candidate is not having left thumb, he/she may use his/ her right thumb for applying.)

(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. 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 they have to 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**

APPLICATION FEES/ INTIMATION CHARGES/ Transaction charges (NON REFUNDABLE) PAYMENT OF FEE ONLINE:

16.08.2025 to 08.09.2025

GST at applicable rate and Bank Transaction charges for Online Payment of application fees/intimation charges will have to be borne by the candidate.

A. <u>Application Registration</u>

1. Candidates satisfying the conditions of eligibility as on 01.08.2025 are required to go to the LIC's website www.licindia.in and click on the 'Careers' to open the link "**RecruitmentofAAO(Generalist/Specialists/AssistantEngineers)2025**". It redirects the candidates to the online registration page.
2. 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.
3. 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.
4. 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.
5. 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 /Identity proof. Any change/alteration found may disqualify the candidature.
6. Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
7. Candidates can proceed to upload Photo & Signature as per the specifications.
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 FINAL SUBMIT.
10. Modify details, if required, and click on 'FINAL SUBMIT' 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.

13. The list of examination centre for preliminary and main examination is given in Annexure-I.

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.**
10. Candidates shall be solely responsible for filling up the online applications correctly. In case of invalid applications due to errors committed by the applicant no claims for refund of application money so collected shall be entertained by LIC.
11. To avoid last minute rush, candidates are advised to register on-line and pay the Application Fees /Intimation Charges (wherever applicable) in time.
12. LIC does not assume any responsibility for the candidates not being able to submit their applications within last date on account of aforesaid reasons or for any other reason beyond the control of LIC.

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 and signature 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 and ears 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 as per specification is not uploaded at the place of Photo and/ Or signature is not uploaded at the place of signature, admission for Examination will be rejected /denied. Candidate him/herself will be responsible for the same. Fees will NOT be refunded in such a case.
- Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible, else the application will be rejected and fees will NOT be refunded.

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 or blue 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.
- 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.

Signature :

Signature image in .jpg format
Dimensions 140 x 60 pixels (preferred)
Size of file should be between 10kb-20kb
Size of the scanned image should not be more than 20kb

Left thumb impression:

- The applicant has to put his left thumb impression on a white paper with black or blue ink.
- The hand written declaration 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.
    - 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

Note: In case, the face in the photograph, signature, left-hand thumb impression & hand-written declaration is unclear, the applicant's candidature may be rejected. Therefore, it is advised that in case the photograph, signature, left- hand thumb impression & handwritten declaration is unclear, the candidate may edit his/ her application and re-upload his/ her photograph, signature, left-hand thumb impression & hand-written declaration, prior to submitting the form.

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/MSOffice can easily obtain documents in .jpeg format by using MS Paint or MSOffice 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 left thumb impression and hand written declaration
- Click on the respective link "Upload left thumb impression / hand written declaration"
- Browse and Select the location where the Scanned left thumb impression / 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 Left thumb impression and 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 left thumb impression or the hand written declaration is unclear / smudged the candidate's application may be rejected.

(2) After uploading the 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 the left thumb impression or the 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) After registering online, candidates are advised to take a printout of their system generated online application forms. Candidates are requested to preserve the print outs till the completion of recruitment procedure.

13. Issue of Call Letters for on-line examination:

Candidates will have to visit the website under the heading "Careers" on the website https://www.licindia.in for downloading call letters for on-line examination from 7 days before Online Examination from the given link hosted on LIC's website. Intimation for downloading call letter will also be sent through e-mail/SMS. Once the candidate clicks the relevant link, he/she can access 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 should affix recent recognizable photograph on the call letter preferably the same as provided during registration and appear at the examination centre with (i) The Call Letter (ii) Photo Identity Proof as stipulated in the Call Letter and Photocopy of the same Photo Identity Proof as brought in original.

14. Identity Verification for Online Examination.

The candidate is required to affix his/her recent recognizable photograph on the call letter and appear at the exam centre with the Call Letter and Photo Identity Proof **in original**

In the examination hall, the call letter along with the photocopy of the candidate's currently valid photo identity 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/ valid recent identity card issued by a recognized University/Aadhar Card with a Photograph/Employee ID/Bar Council Identity card with photograph should be submitted to the invigilator 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.

E-Aadhar card and ration card are **not** valid id proofs for this process.

Note: Candidates have to produce in original the photo identity proof and submit photo copy of the photo identity proof along with Examination Call Letter while attending the examination without which they will not be allowed to take up the examination. 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. The photo identity proof must contain exactly the same name as it appears on the call letter. In case of any discrepancy in identity i.e. mismatch in name, photograph and signature the candidate may not be permitted 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

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 including the time required for completion of various formalities such as verification and collection of various requisite documents, biometric data capture, logging in, giving of instructions.

15. Important Instructions

(i) Before applying, candidates are required to satisfy all the eligibility conditions especially age, qualification, EWS Category, caste (for Scheduled Caste/Scheduled Tribe/Other Backward Class candidates only). If found ineligible on any count, their candidature will be cancelled at any stage of recruitment without any further reference. The fees/intimation Charges paid by ineligible candidates shall be forfeited. Decision of LIC in all matters regarding eligibility of the candidate, selection and any other matters relating to recruitment will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by LIC in this regard.

(ii) After applying on-line, the candidates should obtain a system generated print out of the application on A4 size paper and retain it after signing the same. Please **do not** send this print out to Life Insurance

Corporation of India. The option for printing the online application will be available up to **23.09.2025** only.

(iii) **Candidates who are called for interview will have to submit the duly signed System Generated Print out of the On-line application,** Receipt of fee as mentioned above and also produce original and self attested Photostat copies of all relevant certificates at the time of interview, failing which their candidature shall be liable to be cancelled.

(iv) Withdrawal of candidature on account of non furnishing of any information will not confer any right to carry forward or retain the candidature for future recruitment. LIC shall not be under any obligation to consider such candidates in subsequent selection processes, and any fees or charges paid shall be forfeited.

(v) Application once submitted will not be allowed to be withdrawn and the fee once paid will not be refunded nor would this fee be held in reserve for future exam/ selection.

(vi) Caste Certificate in respect of SC/ST/OBC & Income and Asset certificate for EWS must be obtained in the prescribed format from any one of the following authorities and submitted at the time of interview :-

A	District Magistrate/ Additional District Magistrate/ Collector/ Deputy Commissioner/ Additional Deputy Commissioner/ Deputy Collector/ 1st Class Stipendiary Magistrate/ Sub-Divisional Magistrate / Taluka Magistrate/ Executive Magistrate/ Extra Assistant Commissioner not below the rank of 1st Class Stipendiary Magistrate).
B	Chief Presidency Magistrate/ Additional Chief Presidency magistrate /Presidency Magistrate.
C	Revenue Officer not below the rank of Tehsildar.
D	Sub-Divisional Officer of the area where the candidates and / or his family resides.
E	As far as the candidates belonging to ST caste from Tamil Nadu are concerned, the certificate issued by Revenue Divisional Officer only is acceptable and not by the Tehsildar.

For claiming reservation under OBC category, candidates should belong to such caste or community which are common to both the lists in respect of Central and the State Governments List from the State of their origin (as per the list published by the Central Government). The benefit of reservation shall not apply to persons/ sections belonging to "Creamy layer" as specified vide column 3 of the Schedule to the Dept. of Personnel & Training OM No.36012/22/93-Estt. (SCT) dated 8.9.93. OBC candidates should produce certificate as per the proforma prescribed by the Ministry of Personnel, Public Grievances and Pensions, Govt. of India which should include that they do not belong to Creamy layer. (Non submission of certificate in the prescribed proforma may render the application to be invalid).

(vii) Vacancies reserved for OBC category are available to only those OBC candidates belonging to the 'non-creamy layer' OBC candidates. The OBC candidates coming in “Creamy Layer” should indicate their category as “Unreserved (UR) or UR (LD/VI/HI/ etc) as applicable.

(viii) The OBC candidate claiming reservation under “OBC category” must produce OBC (Non-Creamy Layer) certificate issued on / after April 01, 2025 as per the format available on LIC website.(Non submission of certificate in the prescribed proforma may render the application to be invalid.).The candidate should be in possession of requisite OBC certificate in the prescribed format in support of his / her claim for availing reservation on / or before the date of Interview.

(ix) Benefit of reservation under EWS category can be availed upon production of an “Income & Asset Certificate” issued by a Competent Authority as per the format available on LIC website for the Financial Year 2024-25 and valid for the Year 2025-26, based on gross annual income as per extant DoPT guidelines. The EWS category candidate should be in possession of requisite Income and assets certificate in the format prescribed by Govt. of India in support of his/ her claim for availing reservation on the date of document verification at the time of interview.

(x) Caste certificate issued by Competent Authority as per the format available on LIC website will have to be submitted by the SC/ ST/OBC candidates, during document verification, if called for interview.

(xi) Formats of Caste/ Certificates for Scheduled Castes/ Scheduled Tribes/Other Backward class, EWS certificate and Disability certificates for Persons with Disabilities shall be available on our website.

(xii) Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification.

(xiii) Candidates serving in Government / Public Sector Undertakings should produce “No Objection Certificate” from the employer at the time of interview, failing which, their candidature may not be considered. In case of selection, candidates will be required to produce proper discharge certificate from the employer at the time

of taking up the appointment.

(xiv) Candidates shall not be permitted to use calculators, smart watches, mobile phones, pagers or any other electronics device in the examination hall. Any possession, whether switched on or off, of such prohibited items during the examination shall be treated as a violation of examination rules and may lead to immediate disqualification, cancellation of candidature, and debarment from future recruitment processes of LIC. Such devices, if found, are liable to be confiscated without any liability on LIC.

(xv) Admission to on-line examination is only provisional without verification of age/ qualification/category of candidate with reference to documents. Candidates should not furnish any particulars that are false, tampered, fabricated and/or suppress any material information while filling up the online application form

(xvi) Any request for change of details submitted during the process of registration will not be entertained whilst the recruitment exercise is in progress.

(xvii) Call letters will not be dispatched by post or any other mode. Candidates will be required to download the call letters from the referred website.

(xviii) 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.**

(xix) LIC, however, reserves the right to cancel any of the Examination Centers and/ or add some other Centers, at its discretion, depending upon the response, administrative feasibility, etc.

(xx) LIC also reserves the right to allot the candidate to any centre other than the one he/she has opted for.

(xxi) Candidate will appear for the examinations at an Examination Centre at his/her own risks and expenses and LIC will not be responsible for any injury or losses etc. of any nature. Candidate should select only one centre and indicate the name of the centre in the application form. Choice of centre once exercised by the candidate will be final.

(xxii) If sufficient number of candidates do not opt for a particular centre for "Online" examination, LIC 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, LIC reserves the right to allot any other centre to the candidate.

(xxiii) Candidates will be informed accordingly in case of any change in the date /centre/venue of examination by e-mail and SMS.

(xxiv) The possibility of occurrence of some problem in the 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 such problem, which may include movement of candidates, delay in test. Conduct of a re-exam is at the absolute discretion of test conducting body. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.

(xxv) The candidate should not conceal or suppress any material fact regarding his / her arrest for any reasons or conviction for commitment to person or having been subject to preventive detention or to any penalties by any previous employer or having been adjudicated insolvent. In such instances, the candidate shall be liable for disqualification from the selection process. Any such concealment, suppression, or misrepresentation, whether before or after appointment, shall render the candidate liable for immediate disqualification from the selection process, cancellation of appointment without notice, and recovery of any benefits or emoluments paid. LIC also reserves the right to initiate appropriate legal proceedings in such cases.

(xxvi) 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 LIC 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.

(xxvii) Appointment of selected candidates is subject to his/ her being declared medically fit as per the requirement of the LIC. Such appointments will also be subject to the LIC of India (Staff) Rules, 1960.

(xxviii) Communication regarding Interview Call Letters for shortlisted candidates shall be sent to the E mail address given by the candidate at the time of on line application. Requests for sending letters to different address subsequently shall not be entertained.

(xxix) Candidates are requested to kindly refer to the website periodically and check their e-mail account for updated information pertaining to the Recruitment till the conclusion of the recruitment process.

(xxx) If the examination is held in more than one session, the score 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 are required if the nodes capacity is less or some technical disruption takes place at any centre or for any candidate.

(xxxi) LIC reserves the right to cancel the above recruitment process at any stage of the process without assigning any reason thereof.

(xxxii) In case of any dispute on account of interpretation of this advertisement in version other than English, the English version shall prevail.

(xxxiii) Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/ or an application in response thereto can be instituted only in Mumbai and courts/ tribunals/ forums at Mumbai only shall have sole and exclusive jurisdiction to try any cause/ dispute.

(xxxiv) CANVASSING IN ANY FORM WILL LEAD TO DISQUALIFICATION OF CANDIDATURE.

Note: Information pertaining to this recruitment exercise shall be made available under RTI Act 2005, only after declaration of final result.

Place: Mumbai. **Executive Director (Personnel)**
Date: 16/08/2025

Refer www.licindia.in>careers for further details and Annexures.