युनाइटेड इंडिया इंश्यूरेंस कंपनी लिमिटेड
UNITED INDIA INSURANCE COMPANY LIMITED
(भारत सरकार का उपक्रम) / (Government of India Undertaking)
पंजीकृत व प्रधान कार्यालय : 24, वाइट्स रोड, चेन्नै - 600 014 | Regd. & Head Office : 24, Whites Road, Chennai - 600 014
CIN: U93090TN1938GOI000108 Website: https://uiic.co.in

Ref: HO:HRM:REC:AO:1:2026 **Date: 07.09.2026**

RECRUITMENT OF ADMINISTRATIVE OFFICERS (SCALE I) – GENERALISTS & HINDI OFFICERS

United India Insurance Company (hereinafter referred to as 'the Company') is a leading Public Sector General Insurance Company wholly owned by Government of India with a gross premium of more than Rs. 21,400 crores and a rapidly growing company which has more than 1200 offices including service hubs throughout the country as on 31.03.2026.

The Company proposes to recruit young and dynamic candidates for its offices all over India for its requirement in Generalists and Hindi discipline. Applications are invited from eligible Indian Citizens for the post of Administrative Officer (Scale I) from open market.

1. Vacancies:

S. No	Discipline	Vacancies (Provisional)
1.	Administrative Officer - Generalists	200
2.	Administrative Officer – Hindi Officers	25

a) Category wise vacancies:

Administrative Officer – Generalists			
S. No	**Category**		**Vacancies**
1.	ST		18
2.	SC		30
3.	OBC		62
4.	EWS		22
5.	UR		68
Total			**200**
6.	PwBD (Horizontal reservation)	VI	2
		HI	2
		OC	4
		MD/ID	3

Administrative Officer – Hindi Officers			
S. No	**Category**		**Vacancies**
1.	ST		1
2.	SC		4
3.	OBC		7
4.	EWS		2
5.	UR		11
Total			**25**
6.	PwBD (Horizontal reservation)	VI	1
		HI	0
		OC	0
		MD/ID	0

Abbreviations stand for: ST - Scheduled Tribe, SC - Scheduled Caste, OBC - Other Backward Classes, EWS – Economically Weaker Sections, UR - Unreserved Category, PwBD - Persons with Benchmark Disabilities, VI - Visually Impaired, HI - Hearing Impaired, OC – Orthopedically Challenged, MD – Multiple Disabilities, ID - Intellectual Disability.

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

b) Horizontal Reservation of Vacancies: Reservation for Persons with Benchmark Disabilities of 4% as per the provisions of RPWD Act 2016

Notes:

(i) The category wise vacancies mentioned above are provisional/indicative. The Company reserves the right not to select any candidate from any of the category mentioned above. The category wise numbers indicated above may vary and/or can be interchanged at any stage of recruitment process.

(ii) **A candidate can apply and appear for either of Generalists or Hindi Officers and not both. In case of multiple registrations / appearances in the online examination / interview, the candidature will be cancelled**. **Not more than one application should be submitted by any candidate**.

(iii) Candidates currently serving as Administrative Officers (Scale-I) in United India Insurance Company Limited are not eligible to apply for or appear in this examination. If, at any stage, it is found that a candidate was holding such appointment, the application/candidature shall be liable to rejection and shall stand cancelled automatically, notwithstanding any stage of the recruitment process reached by the candidate.

(iv) The vacancies are substantially in Western and Southern Zones of the Country, and the candidates selected are likely to be posted mostly to the offices in Southern/Western zones. The initial period of posting would be for a minimum period of five years and no request for transfer to place of choice would be entertained during the said period.

(v) The company's decision shall be final in all the cases and the candidates are liable to be posted/transferred to any location in the Country.

2. Eligibility Conditions: (as on 30.06.2026)

a) Nationality / Citizenship:

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

(i) a Citizen of India or
(ii) a subject of Nepal or
(iii) a subject of Bhutan or
(iv) a Tibetan Refugee who came over to India before 1st January 1962 with the intention of permanently settling in India or
(v) 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 (ii), (iii), (iv) & (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Government of India.

b) Essential Educational Qualification:

Candidates must possess certificate in proof of passing the qualifying examination as on 30.06.2026. The minimum Educational Qualification required for the disciplines are:

S.no	Discipline	Minimum Educational Qualification
1.	Generalists	The minimum Educational Qualification required is Graduate Degree/Post Graduate in any discipline, including but not limited to Engineering, Arts, Science, Commerce, Agriculture, Data Science, etc., from a recognized university and having secured a minimum of 60% marks (55% for SC/ST/PwBD Category) in either of the degree examination.
2.	Hindi Officers	Master's Degree from a recognized University in Hindi with English as a compulsory or elective subject or as the medium of examination at the degree level with 60% marks (55% for SC/ST/PwBD Category) OR Master's Degree from a recognized University in English with Hindi as a compulsory or elective subject or as the medium of examination at the degree level with 60% marks (55% for SC/ST/PwBD Category) OR Master's Degree from a recognized University in any subject other than Hindi or English, with Hindi medium and English as a compulsory or elective subject or as the medium of examination at the degree level with 60% marks (55% for SC/ST/PwBD Category) OR Master's Degree from a recognized University in any subject other than Hindi or English, with English medium and Hindi as a compulsory or elective subject or as the medium of examination at the degree level with 60% marks (55% for SC/ST/PwBD Category) OR Master's Degree from a recognized University in any subject other than Hindi or English, with Hindi and English as the compulsory or elective subjects or either of the two as a medium of examination and the other as a compulsory or elective subject at the degree level with 60% marks (55% for SC/ST/PwBD Category).

Notes:

(i) The qualifications mentioned above must have been obtained from a recognized University or Institute in India, duly approved by the UGC / AICTE, as applicable, and recognized by the Central Government. The qualification should have been acquired through the prescribed educational pattern of 10+2+3 or an equivalent system.

(ii) Where only CGPA / OGPA / SGPA 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. The fraction of percentage so arrived will be ignored i.e., 59.99% will be treated as less than 60%.

(iii) The candidates should have completed the qualification mentioned above on or before 30.06.2026. Those who have written the final examination for the minimum education qualification as on 30.06.2026 and whose results are declared after 30.06.2026 are not eligible to apply.

(iv) Working knowledge of Computer is a must.

c) Age (as on 30.06.2026)

A candidate must be of the Minimum Age of 21 years and the Maximum Age of 30 years as on 30.06.2026. Candidate must have been born not earlier than 30.06.1996 and not later than 30.06.2005 (both days 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 30.06.2026 and have been released; (a) on completion of assignment 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.	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.	Widows, Divorced women and women legally separated from their Husbands, who have not remarried.	9 Years
7.	Existing Confirmed Employees of Public Sector General Insurance Companies (including GIC & Agriculture Insurance Company of India Ltd.)	8 Years

Notes:

(i) 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 subject to the maximum age not exceeding 45 years.

(ii) 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.

(iii) The age relaxation for Emergency Commissioned Officers (ECOs)/Short Service Commissioned Officers (SSCOs) shall be as applicable to Ex-Servicemen.

(iv) No change in the category/discipline of any candidate is permitted after registration of online application, no correspondence/email/phone will be entertained in this regard.

d) Definitions:

I. Definition of Ex-Servicemen (EXSM):

i. **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 27.10.1986 and other circulars as issued by Govt. of India from time to time.

ii. **Disabled Ex-Servicemen (DISXS)**: Definition of DISXS is as per the circulars issued by Govt. of India from time to time.

iii. **Notes**:

1) The candidates are required to submit the appropriate certificates in support of the above at the time of Interview and /or any subsequent stage of recruitment process.
2) The date of discharge from service for Ex-servicemen / Disabled Ex-Servicemen candidates should be on or before 30.06.2026.
3) 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/her reemployment, his/her 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.
4) 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.

II. Definition of Persons with Benchmark Disabilities (PwBD):

Under section 34 of "The Rights of Persons with Disabilities Act, 2016", persons with benchmark disabilities are eligible for Reservation. All the above posts are identified suitable for the Persons under categories of disabilities as defined in the Schedule of RPWD Act 2016 and notified by the Department of Empowerment of Persons with Disabilities (Divyangjan) from time to time.

(i) "OC" category: A person's inability to execute distinctive activities associated with movement of self and objects resulting from affliction of musculoskeletal or nervous system or both, including Leprosy Cured, Cerebral Palsy, Dwarfism, Muscular Dystrophy and Acid Attack Victims. Orthopedically challenged persons are covered under locomotor disability with following bench mark:

1) **"Leprosy cured person"** means a person who has been cured of leprosy but is suffering from:
   a) Loss of sensation in hands or feet as well as loss of sensation and paresis in the eye and eye-lid but with no manifest deformity;
   b) Manifest deformity and paresis but having sufficient mobility in their hands and feet to enable them to engage in normal economic activity;
   c) extreme physical deformity as well as advanced age which prevents him/her from undertaking any gainful occupation, and the expression "leprosy cured" shall be construed accordingly;
2) **"Cerebral palsy"** means a Group of non-progressive neurological conditions affecting body movements and muscle coordination, caused by damage to one or more specific areas of the brain, usually occurring before, during or shortly after birth;
3) **"Dwarfism"** means a medical or genetic condition resulting in an adult height of 4 feet 10 inches (147 centimeters) or less;
4) **"Muscular dystrophy"** means a group of hereditary genetic muscle disease that weakens the muscles that move the human body and persons with multiple dystrophies have incorrect and missing information in their genes, which prevents them from making the proteins they need for healthy muscles. It is characterized by progressive skeletal muscle weakness, defects in muscle proteins, and the death of muscle cells and tissue;
5) **"Acid attack victims"** means a person disfigured due to violent assaults by throwing of acid or similar corrosive substance.

(ii) Visual Impairment ("VI" Category): Only those Visually Impaired (VI) persons who suffer from any one of the following conditions, after best correction, are eligible to apply.

1) **Blindness**:
   a) Total absence of sight; OR
   b) Visual acuity less than 3/60 or less than 10/200 (Snellen) in the better eye with best possible correction; OR
   c) Limitation of the field of vision subtending an angle of less than 10 degree.
2) **Low Vision:**
   a) Visual acuity not exceeding 6/18 or less than 20/60 up to 3/60 or up to 10/200 (Snellen) in the better eye with best possible corrections; OR
   b) Limitation of the field of vision subtending an angle of less than 40 degree up to 10 degree.

(iii) Hearing Impaired ("HI" Category):
1) **Deaf**: means person having 70 DB hearing loss in speech frequencies in both ears.
2) **Hard of Hearing**: means person having 60 DB to 70 DB hearing loss in speech frequencies in both ears.

(iv) "ID" Category: Only those persons, who suffer from any one of the following types of disabilities, are eligible to apply under this category:
1) **Intellectual disability:**
   a) **"Autism Spectrum disorder" (ASD)** means a neuro-developmental condition typically appearing in the first three years of life that significantly affects a person's ability to communicate, understand relationships and relate to others, and is frequently associated with unusual or stereotypical rituals or behaviors.
   b) **"Specific Learning Disability" (SLD)** means a heterogeneous group of conditions wherein there is a deficit in processing language, spoken or written, that may manifest itself as a difficulty to comprehend, speak, read, write, spell, or to do mathematical calculations and includes such conditions as perceptual disabilities, dyslexia, dysgraphia, dyscalculia, dyspraxia and developmental aphasia.
   c) **"Mental Illness" (MI)** means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behavior, capacity to recognize reality or ability to meet the ordinary demands of life, but does not include retardation which is a condition of arrested or incomplete development of mind of a person, specially characterized by sub normality of intelligence.

(v) "Multiple Disabilities" means multiple disabilities amongst sub-clause (i); (ii); (iii) and (iv)(1).

GUIDELINES IN RESPECT OF PWBD CANDIDATES WITH TEMPORARY DISABILITY:

In terms of Office Memorandum No. 18-25/2024-Policy dated 17.12.2025 issued by Department of Empowerment of Persons with Disabilities (Divyangjan), Ministry of Social Justice and Empowerment, Govt of India,

a. PwBD candidates possessing a disability certificate having the disability condition prescribed as **"likely to improve"** under temporary disability category, **are not eligible for reservation**.
b. Whereas the PwBD candidates with disability Conditions i.e., **"Progressive, non-progressive or not likely to improve"** are treated **eligible for reservation**.

Note: Only persons with benchmark disabilities would be eligible for reservation. "Benchmark disability" means a person with not less than 40% of a specified disability where specified disability has not been defined in measurable terms and includes the persons with disability, where disability has been defined in a measurable term, as certified by the certifying authority. A person who wants to avail benefit of reservation will have to submit a disability certificate issued by a Medical Board appointed by the Central/State Govt. Such certificate will be subject to verification/ re-verification as may be decided by the competent authority.
The allocation of reserved vacancies for the persons with benchmark disabilities will be as prescribed in the "The Rights of Persons with Disabilities Act, 2016" and as per vacancies prescribed by the Company.

e) Reservation for Economically Weaker Sections (EWS):

I. Persons who are not covered under the existing scheme of reservations to the Scheduled Castes, the Schedule Tribes and the Other Backward Classes (Central List) 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 2025-26. The certificate should have been issued after 31.03.2026. 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.

II. 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.

III. 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 will be required to submit necessary certificate(s) in original/ copies at the time of Interview and at any stage of the recruitment process as required by the Company, failing which they will not be allowed to appear in the interview/their candidature is liable to be rejected at any stage.

IV. 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.

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

3. Application Fee / Service Charges:

The applicants shall be required to pay the application fee / service charges as indicated below:

Category of Applicant	**Amount (Non-Refundable)**
All Applicants other than SC / ST / Persons with Benchmark Disabilities (PwBD) / Permanent employees of United India Insurance Company Ltd.	₹ 1000/- (Application fee including service charges) + GST as applicable
SC / ST / Persons with Benchmark Disabilities (PwBD) / Permanent employees of United India Insurance Company Ltd.	Application fee: Nil. However, ₹ 250/- (Service charges only) + GST as applicable

Application Fee / Service Charges once paid will not be refunded on any account nor can it be held in reserve for any other examination or selection.

4. Important Dates:

Online Registration commences from	8th September 2026
Last Date of online Registration	28th September 2026
Last Date for Payment of Application Fees / Service charges	28th September 2026
Downloading of Call letters for Online Examinations	7 days prior to the actual date of each Online Examinations (Tentative)
Tier I: Preliminary Examination (Online Objective Test)	22nd October 2026 (Tentative)
Tier II: Main Examination (Online Objective Test + Descriptive Test)	30th November 2026 (Tentative)

Note: Candidates should apply through online mode only. No other means / mode of application will be accepted. Exam date may be on weekdays/holidays. The dates mentioned above are tentative, and the Company reserves the right to modify the examination schedule, if required. Candidates are required to periodically check Recruitment section of our website uiic.co.in regularly for updates.

5. Application Procedure:

Detailed guidelines / procedures for (i) application registration, (ii) payment of fees and (iii) scanning / uploading the Photograph & Signature have been provided in Annexure - I. Candidates are advised to read and follow the same scrupulously.

6. Selection Procedure:

All eligible candidates should apply online before the last date for registration of application.

a) The selection process will consist of online tests (Preliminary Examination, Main Examination, Descriptive Test) and Interview.

b) Candidates qualifying in the Preliminary Examination, Main Examination and Descriptive Test will be further shortlisted for Interview before the final selection.

c) Merely satisfying the eligibility norms do not entitle a candidate to be called for Online examinations and Interview.

d) The particulars of the Online Examinations are detailed as under:

Tier I: Preliminary Examination (Online Objective Test) - Applicable for both Generalist and Hindi Officer

The Preliminary Examination for 100 marks, would be of 1 hour duration and will consist of 3 sections as follows:

S.no	Name of test / section (Not in sequence)	No. of questions	Marks	Duration for each test / section (separately timed)	Medium of Exam
1	Test of English Language	30	30	20 minutes	English
2	Test of Reasoning	35	35	20 minutes	English / Hindi
3	Test of Quantitative Aptitude	35	35	20 minutes	English / Hindi
	TOTAL	**100**	**100**	**60 minutes**	

Candidates shall be required to qualify in each test/section by securing the minimum passing marks as determined by the Company, and shall also be required to secure the minimum overall qualifying score as prescribed by the Company.

Adequate number of candidates in each category as decided by the Company will be shortlisted for the Tier II (Main) Examination.

Tier II: Main Examination (Online Objective Test + Descriptive Test):

a) For Generalists

Main Examination will consist of Objective Tests for 250 marks and Descriptive Test for 30 marks. Both the Objective and Descriptive Tests will be conducted online. Candidates will have to answer Descriptive Test by typing on the computer. Immediately after the completion of Objective Test, Descriptive Test will be administered and candidates will have to type their Descriptive test answers on the computer.

(i) Online Main Examination:

S.no	Name of test / section (Not in sequence)	No. of questions	Marks	Duration for each test / section (separately timed)	Medium of Exam
1	Test of English Language	40	50	30 minutes	English
2	Test of Reasoning	50	60	40 minutes	English / Hindi
3	Test of Quantitative Aptitude	50	60	40 minutes	English / Hindi
4	Test of General Awareness (with special reference to Financial Sector)	40	60	30 minutes	English / Hindi
5	Test of Computer Knowledge	20	20	10 minutes	English / Hindi
	Total	**200**	**250**	**150 minutes**	

6	**Descriptive Test** English Language (Letter Writing-10 marks & Essay-20 marks)	2	30	30 minutes	English

Candidates shall be required to qualify in each test/section by securing the minimum passing marks as determined by the Company, and shall also be required to secure the minimum overall qualifying score as prescribed by the Company.

(ii) Descriptive Test:

The Descriptive Test of 30 minutes duration with 30 marks will be a Test of English Language (Letter Writing-10 marks & Essay-20 marks). The descriptive test will be in English and will be conducted through online 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.

Descriptive answer script would be evaluated only in respect of those candidates who qualify the objective Main Examination. Depending on the number of vacancies available, cut offs will be decided for Descriptive paper evaluation. Qualifying marks in the descriptive test shall be decided by the company.

The marks obtained in the Main Examination (Tier-II) Objective Test and the Interview shall be considered for preparation of the final merit list in the ratio of 75:25, respectively. The marks obtained in the Preliminary Examination (Tier-I) and the Descriptive Test shall not be considered for preparation of the final merit list for selection.

b) For Hindi Officers:

Main Examination will consist of Objective Tests for 200 marks and Descriptive Test for 50 marks. Both the Objective and Descriptive Tests will be conducted online. Candidates will have to answer Descriptive Test by typing on the computer. Immediately after completion of Objective Test, Descriptive Test will be administered and candidates will have to type their Descriptive test answers on the computer.

(i) Online Main Examination:

S.no	Name of test / section (Not in sequence)	No. of questions	Marks	Duration for each test /section (separately timed)	Medium of Exam
1	Test of English Language	25	25	20 minutes	English
2	Test of Reasoning	25	25	30 minutes	English / Hindi
3	Professional Knowledge (Test of Hindi and English grammar / vocabulary & knowledge of Act / Rules regarding Official Language implementation, Translation (English to Hindi and Hindi to English))	50	100	50 minutes	English and/or Hindi
4	Test of General Awareness	25	25	10 minutes	English / Hindi
5	Test of Computer Knowledge	25	25	10 minutes	English / Hindi
	Total	**150**	**200**	**120 minutes**	
6	**Descriptive Test** English and Hindi Language (English Essay – 10 marks, Hindi Essay – 10	5	50	60 minutes	English and /or

	marks, Letter writing (Hindi) – 10 marks, English to Hindi Translation – 10 marks & Hindi to English Translation – 10 marks)				Hindi, as applicable for a particular question

Candidates shall be required to qualify in each test/section by securing the minimum passing marks as determined by the Company, and shall also be required to secure the minimum overall qualifying score as prescribed by the Company.

(ii) Descriptive Test:

The descriptive Test of 60 Minutes' duration with 50 marks will be a Test of English and Hindi Language (English Essay – 10 marks, Hindi Essay – 10 marks, Letter writing (Hindi) – 10 marks, English to Hindi Translation – 10 marks & Hindi to English Translation – 10 marks). The descriptive test will be in English and/or Hindi and will be conducted through online mode.

The marks obtained in the Main Examination (Tier-II), comprising the Objective Test and Descriptive Test, and the Interview shall be considered for preparation of the final merit list in the ratio of 75:25, respectively. The marks obtained in the Preliminary Examination (Tier-I) shall not be considered for preparation of the final merit list for selection.

Questions will be displayed on the screen of the computer. Answers are to be typed using the keyboard. For Hindi typing, the candidates should have knowledge of the following key-board layout:

(i) Inscript
(ii) Remington (GAIL)

Before start of typing answers to questions in Descriptive Paper please check all key functions of the keyboard. The Candidates will get 60 minutes to answer the questions.

a) All the questions in Online Examinations (Preliminary and Main Examinations) will be of objective type with alternative choices out of which one will be the correct answer. The candidate has to select the correct answer and 'mouse click' that alternative which he/she feels is correct. There will be a penalty for wrong answers marked by the candidates. For each wrong answer marked, one fourth of the marks assigned to the question will be deducted as penalty (applicable to both - Preliminary & Main examination). However, there shall not be any penalty for the unanswered questions. The alternative/option that is clicked on will be highlighted and will be treated as the answer to that question.
b) There will be a section wise cut off in each section and an overall cut off in each category.
c) The Scores of Online Examination will be obtained by adopting the following procedure:
d) 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.
e) 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 in any test are equated to the base form by considering the distribution of scores of all the forms.*
f) Test wise scores and scores on total is reported with decimal points up to two digits.
g) In the event of two or more candidates having obtained the same consolidated score, final merit is decided based on the Date of Birth (candidate senior in age is placed above the candidate junior in age).

7. Guidelines for Persons with Benchmark Disabilities Using a Scribe

The visually impaired candidates and candidates with Benchmark Disabilities whose writing speed is adversely affected permanently for any reason can use their own scribe at their cost during the online examination, subject to conditions specified below. In all such cases where a scribe is used, the following rules will apply:

a) Candidates eligible for and who wish to use the services of a scribe in the examination should carefully indicate the same in the online application form. Any subsequent request may not be favorably entertained.

b) The candidate will have to arrange his/her own scribe at his/her own cost.
c) The scribe arranged by the candidate should not be a candidate for the same examination and the scribe should be from an academic stream different to the respective specialist stream. The person opting for own scribe should compulsorily submit details of the own scribe as per proforma at Appendix-I (More Than 40%)
d) 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 in Appendix- II.
e) The Scribe should not be a current employee of United India Insurance Company Limited.
f) A person acting as a scribe for one candidate cannot be a scribe for another candidate.
g) 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. The scribe declaration form which is available in Appendix I & III.
h) As per DoPT guidelines, the qualification of the scribe should be one step below the qualification of the candidate taking the examination.
i) 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.
j) 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.
k) <u>During the examination, if at any stage it is observed that a scribe is independently answering or solving questions on behalf of the candidate, or is providing hints, cues, prompts, or assistance in any direct or indirect manner, the examination of the candidate shall be terminated immediately, and the candidature of the candidate shall be cancelled. Further, if it is subsequently reported by the test administrator or examination personnel that the scribe independently answered questions or assisted the candidate by providing prompts, hints, cues, or any other form of support, directly or indirectly, the candidature of the candidate shall also be cancelled, even after the examination has concluded.</u>
l) The Company or test conducting agency may also conduct online Aadhaar verification of the candidate/ scribe.
m) The Company reserves the right to verify the qualification of the scribe at any point of time during the recruitment process.
n) Any candidate who is not eligible to use scribe as per guidelines, as referred above, uses scribe in the online examination shall be disqualified to participate further in the process of recruitment, in addition to any other action that Company may deem fit against the candidate and the scribe.
o) Any candidate using scribe in violation of the above guidelines can be removed from the service without notice, if already joined the Company.

8. Guidelines for Candidates with locomotors disability and cerebral palsy:

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

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

10. Guidelines for Candidates with Intellectual Disability (ID):

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 (autism, intellectual disability, specific learning disability and mental illness).

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

11. 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 Rights of Persons with Disabilities 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-II

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-III (less than 40%). Any candidate who is not eligible to use scribe as per guidelines referred above but 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. These guidelines are subject to change in terms of Government of India guidelines/ clarifications, if any, from time to time.

12. Pre-Examination training (Online):

Company will arrange Pre-Examination Training (PET) in online mode for SC/ ST/ OBC (Non-Creamy) / PwBD candidates in consonance with the guidelines issued by Government of India. All eligible candidates who opt for and wish to avail of Pre-Examination Training (PET) should fill in the relevant column in on-line application. Intimation regarding schedule of Pre-Examination Training will be shared with the candidates through their registered e-mail ID/Mobile. No hard copies will be sent. Please note that by merely attending the online pre-examination training, no candidate acquires any right to be offered employment in the Company. The candidates are required to refer to Recruitment Section of our website www.uiic.co.in regularly for details.

13. Examination Centre:

a) Competitive Online Examination will be held at specific centers in India. The candidates may choose any one of the centres which must be indicated in the application form.
b) The candidates shall appear in the online exam at the venues given in their call letters only.
c) No request for change of center/venue/date/session for Examination shall be entertained.
d) The Company 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.
e) The Company also reserves the right to allot the candidate to any center other than the one he / she has opted for.
f) Candidate will appear for the examination at an Examination Centre at his / her own risks and expenses and Company will not be responsible for any injury or losses etc. of any nature.
g) Choice of center once exercised by the candidate will be final.
h) If sufficient number of candidates do not opt for a particular center for "Online examination", Company reserves the right to allot any other adjunct center to those candidates OR if the number of candidates is more than the capacity available for online exam for a center, Company reserves the right to allot any other center to the candidate.
i) Any unruly behaviour/misbehaviour in the examination hall may result in cancellation of candidature/ disqualification from this exam and also from the future exams conducted by the Company.

14. Downloading the Call letter:

Candidates will have to visit the Company website (uiic.co.in) for downloading call letters for Preliminary Exam, Main Exam and Interview. 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. No hard copy of the call letter will be sent by post.

15. Reporting at Examination Centre:

Candidates are advised to report at the Examination Centre well before the reporting time specified on their call letter. 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 Online Preliminary examination is 1 hour, candidates may be required to be at the venue for about 2 hours or more including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions etc. For the Online Main examination, the duration of the examination is 3 hours, candidates may be required to be at the venue for about 4 hours or more including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions etc.

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

1) A valid Call Letter bearing a recent, recognizable photograph affixed thereto, preferably the same photograph as provided during registration, for the respective date and session of the Examination.
2) Photo Identity proof (as specified below) in original bearing the same name (provided during the process of registration), Date of Birth & other information as it appears on the call letter / application form.
3) Photocopy of the Photo Identity proof (as detailed below*)
4) Two copies of recent Passport size photo preferably the same as provided during registration.
5) Other documents as applicable for PwBD candidates.

16. Identity Verification

In the examination hall as well as at the time of interview, the call letter along with 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 Gazette Officer on official letterhead along with photograph / Photo identity proof issued by a People's Representative on official letterhead along with photograph / valid recent Identity Card issued by a recognized College/ University/ Aadhaar 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.

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 photo identity proof along with Examination call letter as well as the Interview Call Letter while attending the examination/ interview respectively, without which they will not be allowed to take up 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 may not be allowed to appear for the examination.

In case of candidates who have changed their name, have to produce original Gazette notification / their original marriage certificate / affidavit in original for the same, in order to allow them to appear for Examination/Interview.

17. Interview:

a) The candidates qualified in the Competitive Online Main Examination will be called for interview up to three times the vacancies of the respective categories/discipline. Interview will be conducted at select centers. The weightage (ratio) of online Examination and Interview will be 75:25 respectively.

b) Outstation candidates called for Interview will be reimbursed the to-and-fro Sleeper Class railway fare or bus fare, as applicable, by the shortest route from the station nearest to their place of residence to the place of the interview, subject to submission of valid proof of having undertaken the journey for the purpose of attending the interview.

c) In case a candidate is called for interview and is found not satisfying the eligibility criteria (Age, Educational Qualification etc.) he/ she will neither be allowed to appear for the interview nor be entitled for reimbursement of any travelling expenses.

d) Mere participation in the interview shall not be construed as confirmation of fulfillment of the eligibility criteria. If, at any stage, including during or after the interview, a candidate is found not to satisfy the prescribed eligibility criteria (including Age, Educational Qualification, etc.), his/her candidature shall be liable to be cancelled, irrespective of whether he/she has appeared for or completed the interview. Such candidate shall not be entitled to any travelling expenses/reimbursement.

e) The candidates called for interview would be required to submit the attested copies of certificates in proof of their age/date of birth, educational qualifications, community to which they claim to belong etc., at the time of interview.

18. Biometric Verification:

The Company, at various stages, may capture photo and thumb impression/ IRIS Scan of the candidates in digital format for biometric verification of the candidates. Candidate will ensure that his/ her correct thumb impression/ IRIS Scan is captured at various stages as any inconsistency will lead to rejection of their candidature. Accordingly, candidates are advised to follow the guidelines that shall be provided to them in their call letter. In case any candidate is found not to be genuine, his/her candidature shall be cancelled and, in addition, legal action may be taken against him/her. Further, the candidate is advised not to apply any external matter like mehendi, ink, chemical etc. on his/ her hands.

19. Other Important Points:

a) Candidates are advised to regularly visit the Company's website uiic.co.in under Recruitment Section for updates/ Notices/ Instructions.

b) The company has the right to take the decision pertaining to release of scorecard of candidates, cut off etc.

c) Any notice / communication meant for the candidates displayed on the Company's Website or sent by Registered/ Speed Posts or conveyed to the email id/mobile number mentioned in the application at the time of registration with the Company, shall be deemed to be sufficient service of communication upon the candidate, for all purposes.

d) Candidates are advised to keep their e-mail ID & mobile connection active for receiving updates / notices / instructions.

e) The Company shall not be responsible for any failure on the part of candidates to check e-mail/SMS communications sent to them.

f) Candidates are advised to submit their applications well in advance of the last date to avoid any last-minute rush or technical difficulties. The Company shall not be responsible for any failure in the submission or successful registration of an application arising due to reasons attributable to the candidate, including, but not limited to, incomplete or incorrect information, non-payment of the prescribed fee, or any technical or connectivity issues beyond the control of the Company.

g) Mobile Phones and / or any other electronic devices are banned in the Campus of Examination / Interview Hall.

h) 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.

i) Decision of the Company in respect of all matters pertaining to this recruitment would be final and binding on all the candidates. No correspondence or personal enquiries shall be entertained by the Company in this behalf.

j) If the 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 center or for any candidate.

k) The responses (answers) of individual candidates would be analyzed 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, Company reserves right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld.

l) Any instance of a candidate providing incorrect information and/or violating the prescribed process, if detected at any stage of the selection process shall result in disqualification of the candidate from the selection process. Such candidate shall also be debarred from appearing in any recruitment process of the Company in future. If any such instance remains undetected during the selection process but is detected subsequently, including after the candidate has joined the service, the disqualification and/or termination of service shall have retrospective effect, and the Company shall be entitled to take appropriate action.

m) Canvassing in any form will disqualify the candidate for consideration for the posts.

20. Action Against Candidates Found Guilty of Misconduct / Use of Unfair Means:

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 examination, interview or in a subsequent selection procedure, if a candidate is (or has been) found guilty of:

a. Using unfair means **OR**

b. Impersonating or procuring impersonation by any person **OR**

c. 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**

d. Resorting to any irregular or improper means in connection with his/ her candidature **OR**

e. Obtaining support for his/ her candidature by unfair means **OR**

f. 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:

1) To be disqualified from the examination for which he / she is a candidate
2) To be debarred either permanently or for a specified period from any examination conducted by Company
3) For termination of service, if he/ she has already joined the Company.

Note: Company does not Authorize any agency /Individual in connection with his/her candidature. Company is not responsible for any compensation or guarantee.

21. Probation:

Selected candidates if certified to be medically fit, may be appointed as **Administrative Officer (Scale-I)** on probation for a period of one year which may be extended on the discretion of the Company. The Company reserves the right to terminate the service 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. During the probation period, candidates may be required to undergo theoretical / practical training as may be prescribed / arranged for them. 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 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.

22. Guarantee Bond:

Before joining as probationer, the selected candidates for appointment on regular pay-rolls of the Company will be required to give an undertaking to serve the Company for a **minimum period of five years including probationary 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 actual gross salary paid to him/her but not exceeding the amount of gross salary for one year. In addition, the resignee shall also liable to pay an amount of Rs. 35,000/ (THIRTY-FIVE THOUSAND ONLY) towards Onboarding and Integration cost. In the event of his/her voluntarily resigning after completion of one year but before completing five years of service, the liquidated damages shall be proportionately reduced depending on the length of service rendered after completion of the probation period of one year. No lien/bond executed to retain a substantive post with their new employer will be binding upon the Company and no Leave Salary or Pension Contribution will be made.

23. Emoluments and Benefits:

Basic pay in the scale of Rs. 82485-4050(14)-139185-4390(4)-156745 and other admissible allowances as applicable. Besides emoluments, other benefits like Gratuity, LTS, Medical Benefits, Group Personal Accident Insurance and National Pension System (NPS), leased accommodation would be extended as per rules of the Company. **Gross pay will be Rs. 1,10,000/- p.m. (approx.) at Metropolitan centers.**

24. Service Conditions:

The selected candidates shall have to conform with the rules / regulations / laws as applicable in the Company from time to time. Posts are permanent and the selected candidates on appointment may be posted or transferred to any place in India as may be decided by the Company; no requests / representations shall be entertained in this regard.

25. Other Rules:

a. The Company reserves the right to cancel or withdraw the recruitment process, either in its entirety or in respect of any particular post, examination centre, or interview centre, at any stage, without assigning any reason.

b. The Competent Authority for the issue of the certificate to SC / ST / OBC / PERSONS WITH BENCHMARK DISABILITIES/ EWS is as under (as notified by Govt. of India from time to time):

i. For Scheduled Castes / Scheduled Tribes / Other Backward Classes:
   1) 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
   2) Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate
   3) Revenue Officer not below the rank of Tehsildar
   4) Sub divisional officer of the Area where the candidate and or his family normally resides.

ii. For Persons with Benchmark Disabilities: 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 Orthopedic /Ophthalmic/ ENT Surgeon or any person designated as certifying authority by appropriate government.

iii. For Economically Weaker Sections (EWSs): The Income and Asset Certificate issued by any one of the following authorities in the prescribed Government format shall only be accepted as proof of candidate's claim as belonging to EWS: -
   1) 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.
   2) Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate.
   3) Revenue Officer not below the rank of Tehsildar.

4) Sub- Divisional Officer of the area where the candidate and/or his family normally resides. Candidates belonging to SC / ST / OBC / PwBD / EWS categories have to submit certificates in support of it at the time of Interview and at any stage as demanded by the company.

c. Candidates belonging to SC / ST / OBC / PwBD / EWS categories will have to submit certificates in support of the claimed category at the time of Interview and at any stage as demanded by the Company.

d. The candidate belonging to the state of Maharashtra and claiming the benefits/concessions available to SC/ST/OBC category shall have to produce the Caste Validity Certificate issued by the appropriate authority at the time of Interview. Failing to produce the same will be result in cancellation of candidature.

e. In so far as the Scheduled Tribes communities of Tamil Nadu are concerned, only the Certificate given by the Revenue Divisional Officer (instead of Tehsildar) would be accepted.

f. For claiming reservation under OBC category, candidate 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 benefits of reservation shall not apply to persons/sections belonging to "Creamy Layer" as specified vide Column 3 of the Schedule of the Department of Personnel and Training OM No.36012/22/93-Estt (SCT) dated 08.09.1993. Candidates should produce certificate (at the time of interview, if called) as per the proforma prescribed by Ministry of Personnel, Public Grievances and Pensions, Government of India, which should include that they do not belong to "Creamy Layer".

g. The SC/ST candidates shall produce latest permanent caste certificates and OBC candidates shall produce latest fresh caste certificates in support of their claim to belong to SC/ST/OBC as the case of the competent authority. The said certificates shall be produced at the time of interview, if called at a later stage.

h. Company reserves the right to fix minimum eligibility standard/bench mark and restrict the number of candidates to be called for the main exam/interview taking into account various factors like number of vacancies, performance of the candidates etc., and decide to determine the qualifying marks for selecting candidates for interview. The company also reserves the right to fix minimum eligibility standard/cut-off marks while finalizing such candidates to be called for the main exam/interview as well as selecting the candidates for final selection after the interview. The decision of the company in this regard shall be final and binding and no correspondence in this regard would be entertained with the candidates.

i. Company has its Offices throughout India and the Company shall have the prerogative to decide on allotment and posting of the selected candidates depending on the requirement and not at the candidate's choice and no requests in this regard would be entertained.

j. The decision of the Company will be final and binding in all matters. The Company takes no responsibility for any delay in receipt communication at any point of time during the recruitment exercise.

k. The candidate's preference of place of posting as given in the application form is not binding on the company and the candidate maybe posted to any other location across India other than the preferred choices.

l. Company reserves the right not to call any candidates to appear at the online examination and/or interview.

m. Applications once made will not be allowed to be withdrawn and fee / service charges paid shall not be refunded under any circumstances.

n. In case it is found at any stage of recruitment the candidate does not fulfill the eligibility criteria and/or he/she has furnished any incorrect/false/incomplete information or has suppressed any material fact(s), his/her candidature will stand cancelled. If any of these shortcomings detected even after appointment, his/her services are liable to be terminated forthwith. Before applying for any post, the candidate should ensure that he/she fulfills the eligibility and other norms mentioned in this advertisement. The decision of the Company in respect of matters concerning eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, the documents to be produced for the purpose of conduct of interview, selection and any other matter relating to recruitment will be final and binding on the candidate.

o. Any resulting dispute arising out of this process / advertisement shall be subject to the sole jurisdiction of the Courts situated in Chennai.

p. In case an applicant is not short-listed, no claim for refund of cost of application or fee shall be entertained.

q. Candidates serving in Govt. / Quasi Govt. / Public Sector Undertakings are required to produce **No Objection Certificate** from their employer at the time of interview if shortlisted for interview. Moreover, in case of selection,

candidates will be required to produce proper discharge certificate from the employer at the time of joining the Company.

r. The Company will be comparing the responses of a candidate with those of other candidates to detect patterns of similarity. If as per the laid down procedure it is suspected that responses have been shared and scores obtained are not genuine/valid, the Company reserves right to cancel the candidature of the concerned candidates and such candidates will be disqualified. No representation in this regard shall be entertained.

s. Request for change of contact number / address / email ID / online examination center / interview center will not be entertained.

t. The selected candidates may be offered appointment in the Company subject to their completion of requisite formalities such as verification of credentials, certificates, satisfactory reports from the references, medical examination and verification of antecedents etc.

u. Candidates against whom there is / are adverse report regarding character & antecedents, moral turpitude etc. are not eligible to apply for the post. If any such adverse orders / reports against the shortlisted/ selected candidates is found/ received by the Company post their selection, their candidature/ service will be rejected forthwith.

v. The Company shall not entertain any correspondence or personal enquiries.

w. 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, age, educational qualifications etc. as indicated in the online application form.

x. Please note that no change of application data will be permitted at any stage after completion of registration process of the online application. No correspondence/ phone/ email will be entertained in this regard. Candidates are advised to fill up the online application carefully and furnish the correct requisite information in the application.

y. Merely applying for the post and/or being called for the Online Examination(s) and/or being shortlisted for the subsequent Interview and/or any other stage of the selection process does not imply that a candidate will necessarily be selected for the post or offered employment in the Company.

z. Candidates who received the call letters for Preliminary examination / Main Examination / Interview are advised to reach the examination / Interview centre on or before the reporting time. Candidates reaching the examination center after the reporting time, mentioned in the call letter will not be allowed to enter the examination / interview center under any circumstances. Any complaint/request in this regard, made by them will not be considered.

Place: Chennai
Date: 07.09.2026 **DEPUTY GENERAL MANAGER (HR)**

The Company is not responsible for printing errors, if any

Annexure - I

APPLICATION PROCEDURE

Candidates can apply online only from 08.09.2026 to 28.09.2026 (Both days inclusive) and no other mode of application will be accepted.

HOW TO APPLY

DETAILED GUIDELINES/PROCEDURES FOR

A. APPLICATION REGISTRATION
B. PAYMENT OF FEES
C. 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.) ensuring 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.

(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

1. Candidates to go to the Recruitment Section of Company's and click on the option **"APPLY ONLINE"** which will open a new screen.
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 sheets/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 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 **Final Submit**.
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 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 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.
- 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.
- Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.

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.
- 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. Hence candidate shall ensure that clear/visible signature is uploaded.
- **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/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 or signature is not prominently visible, the candidate may edit his/ her application and re-upload his/ her thumb impression / hand written declaration/ clear signature, prior to submitting the form.

(3) After registering online, candidates are advised to take a printout of their system generated online application forms.

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.

Appendix- I

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 Organization 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 is 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 United India Insurance Company Ltd.

6. I, _____ (Scribe), do not belong to the same academic stream as the candidate.

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 Scribe:
Postal Address:

Signature of Candidate:
Postal Address:

Educational Qualification of the scribe:
Mobile:

Registration No:
Roll No:
Mobile:
Place:
Date:

PHOTO OF THE SCRIBE	PHOTO OF THE CANDIDATE

_____ Signature of Invigilator

Appendix- II

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 _____ Village/PO/PS/District/State), aged _____ years, 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 up to _____ (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- III

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 Organization that there was necessity for use of a scribe.

6. In view of the fact that multiple appearance / attendance in the examination is 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 United India Insurance Company Ltd.

9. I, _____(Scribe), do not belong to the same academic stream as the candidate.

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:
Postal Address:

Educational Qualification of the scribe:
Mobile:

Signature of the Candidate:
Postal Address:

Registration No:
Roll No:
Mobile:
Place:
Date:

PHOTO OF THE SCRIBE	PHOTO OF THE CANDIDATE

_____Signature of Invigilator