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# LIC AAO

Assistant Administrative  
Officers (Specialist)

**NOTIFICATION  
OUT 2025**



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**BY RAHUL DEV SIR**

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

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## TOTAL NO.OF VACANCIES FOR ASSISTANT ENGINEERS : 81

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

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

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

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## Eligibility Conditions:

Name of the Post	Age	Education Qualification
<b>AE (Civil)</b>	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.
<b>AE (Electrical)</b>	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.

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<p><b>AAO(Chartered Accountant)</b></p>	<p>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 )</p>	<p>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.</p>
<p><b>AAO(Company Secretary)</b></p>	<p>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 )</p>	<p>Bachelor's Degree from a recognized Indian University/Institution and a Qualified Member of the Institute of Company Secretaries of India (ICSI)</p>

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<b>AAO (Actuarial)</b>	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
<b>AAO (Insurance Specialists)</b>	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).

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<b>AAO (Legal)</b>	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. <b>Post Qualification Experience (as on August 01, 2025):</b> <b>Essential:</b> 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.
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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

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**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

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**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.

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**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.

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**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.

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**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:

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

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**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.

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- 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.

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**Phase I: Preliminary Exam for Recruitment of AAO (Specialists)(Chartered Accountants/ Company Secretary/ Actuarial/ Insurance Specialists/ Engineering):**

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

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**Phase I: Preliminary Exam for Recruitment of AAO (Legal):**

<b>Section</b>	<b>Name of the test</b>	<b>Number of Questions</b>	<b>Maximum Marks</b>	<b>Medium of Exam</b>	<b>Cut off</b>	<b>Duration</b>
<b>1</b>	Reasoning Ability	35	35	English & Hindi	Sectional Cut offs will be decided by LIC	20 minutes
<b>2</b>	English Language	35	35	English		20 minutes
<b>3</b>	General Awareness	30	30	English & Hindi		20 minutes
	<b>Total</b>	<b>100</b>	<b>70</b>			<b>60 minutes</b>

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**Phase II: Main Examination for recruitment of AAO (Specialists)(Chartered Accountants/ Company Secretary/ Actuarial/ Insurance Specialists/ Engineering)/ AAO (Legal):**

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

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### 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.

**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.

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**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.

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*Thank  
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