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# NIACL AO



## NOTIFICATION OUT

# 550 VACANCIES

## ADMINISTRATIVE OFFICERS

### (GENERALISTS & SPECIALISTS)

### (SCALE-I)



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**BY SUNNY BHONSLE SIR**

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## **Important Dates (tentative)**

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

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# Vacancies (tentative)

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

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## **Age (as on 01.08.2025)**

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

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

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## Relaxation in upper age limit shall be as follows

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

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## **Application Fee (Non-Refundable)**

<b>Payable on-line from 07.08.2025 to 30.08.2025 (both dates inclusive) SC/ ST / PwBD</b>	<b>Rs. 100/- (inclusive of GST) (Intimation charge only)</b>
<b>All candidates other than SC/ ST / PwBD</b>	<b>Rs. 850/- (inclusive of GST) (Application fee including intimation charges)</b>

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## **1. Service Conditions**

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

## 2. Probation

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

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

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

### 3. Guarantee Bond

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

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

## 4. Emoluments & Benefits

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

## 5. Educational Qualification (as on 01.08.2025)

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

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

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<b>Specialization</b>	<b>Minimum Qualification</b>
<b>Risk Engineers</b>	Engineering (Graduation/ Post-graduation) in any discipline with min 60% (55% for SC/ST/PwBD)
<b>Automobile Engineers</b>	B.E./B.Tech./M.E./M.Tech in Automobile Engineering with min 60% (55% for SC/ST/PwBD) Or Graduate in any branch of Engineering with min 60% (55% for SC/ST/PwBD) together with Diploma (at least one year duration) in Automobile Engineering.
<b>Legal Specialists</b>	Graduate/Post-graduate in Law with min 60% (55% for SC/ST/PwBD)
<b>Accounts Specialists</b>	Chartered Accountant (ICAI)/ Cost and Management Accountant (The Institute of Cost Accountants of India, earlier known as ICWAI) <b>and</b> Graduation/Post-graduation in any discipline with min 60% (55% for SC/ST/PwBD) Or MBA Finance/PGDM Finance/ M.Com with min 60% (55% for SC/ST/PwBD)

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M.B.B.S / M.D. / M.S. or PG-Medical Degree Or B.D.S/ M.D.S Or BAMS/BHMS (graduate or post-graduate) from a recognized University with at least 60% marks in the qualifying degree (at least 55% marks for SC/ST/PwBD candidates); or equivalent foreign degrees which are recognized as such by the Medical Council of India, Dental Council of India, National Commission for Indian System of Medicine, National Commission for Homoeopathy (as applicable) with the prescribed benchmark. Furthermore, the candidate must be holding a valid registration from Medical or Dental Council of India or any State Medical or Dental Council (as applicable for Allopathy or Dental stream respectively); and National Commission for Indian System of Medicine or National Commission for Homoeopathy (as applicable for Ayurveda or Homeopathy discipline respectively).

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

## Selection Procedure

### Phase-I: Preliminary Examination

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

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

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

## **Phase – II: Main Examination**

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

**(I) Objective Test:** The Objective Test of 2.5 hours' duration will be as follows. There will be separate timing for every section.

5 minutes of time before the start of exam will be provided for the text to be written in the space provided on the call letter.

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## For Generalists

	Name of Test (not in sequence)	Type of test	No. of questions	Maximum Marks	Medium of Exam	Duration for each test/section (Separately timed)
1	Test of Reasoning	Objective	50	50	Eng/ Hindi	40 min
2	Test of English Language	Objective	50	50	Eng	40 min
3	Test of General Awareness	Objective	50	50	Eng/ Hindi	30 min
4	Test of Quantitative Aptitude	Objective	50	50	Eng/ Hindi	40 min
	<b>Total (Aggregate)</b>		<b>200</b>	<b>200</b>		

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## For Specialists

	<b>Name of Test (not in sequence)</b>	<b>Type of test</b>	<b>No. of questions</b>	<b>Maximum Marks</b>	<b>Medium of Exam</b>	<b>Duration for each test/section (Separately timed)</b>
1	Test of Reasoning	Objective	40	40	Eng/ Hindi	30 min
2	Test of English Language	Objective	40	40	Eng	30 min
3	Test of General Awareness	Objective	40	40	Eng/ Hindi	25 min
4	Test of Quantitative Aptitude	Objective	40	40	Eng/ Hindi	30 min
5	In Specialist stream, an additional test to assess technical & professional knowledge in the relevant discipline	Objective	40	40	Eng/ Hindi	35 min
	<b>Total (Aggregate)</b>		<b>200</b>	<b>200</b>		<b>150 min</b>

## **(ii) Descriptive Test:**

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

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

There will be penalty for wrong answers marked in the Objective Tests. Each question for which a wrong answer has been given by the candidate, one-fourth of the marks assigned to that question will be deducted as penalty to arrive at corrected score. If a question is left blank, i.e. no answer is marked by the candidate, there will be no penalty for that question.

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## Phase – III: Interview

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

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## Final selection

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

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*Thank  
you*

