

RECRUITMENT OF 1434 ADMINISTRATIVE OFFICER IN PUBLIC SECTOR GENERAL INSURANCE COMPANIES

NAME OF THE COMPANY	NO. OF POSTS
 NATIONAL INSURANCE COMPANY LIMITED	423
 THE NEW INDIA ASSURANCE COMPANY LIMITED	494
 ORIENTAL INSURANCE COMPANY LIMITED	223
 UNITED INDIA INSURANCE COMPANY LIMITED	294
TOTAL	1434

National Insurance Company invites application on behalf of four Public Sector General Insurance Companies with a combined human resource base of 65651 having 6116 offices/business centres in every nook & corner of the Country with a total Premium Income of Rs.35000 crores for the year 2012-13, for recruitment of 1434 (One thousand four hundred & thirty four) Officers in Scale I cadre from open market.

The eligibility Criteria for Recruitment, as on 31st July, 2013 shall be as under:

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

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

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

Please note the Important Dates:

Publication of Advertisement in Emp. News	14 th July 2013
On line Registration commences from	16 th July 2013
Last Date for Registration of Online Applications	3 rd August 2013
Payment of Application fees	17 th July 2013 to 7 th August 2013 (both date inclusive)
Dates of Written Examination	8 th September 2013
Download of the call letter for examination	Within 7 days prior to the date of examination

Candidates should apply through only On-Line mode only. No other means/mode of application will be accepted.

National Insurance Co. Ltd.: 423

Discipline	No. of Post	UR	SC	ST	OBC	Out of which PWD		
						HI	VI	OC
Finance	40	85	24	12	44	1	1	2
Automobile Engineering	40							
Information Technology	40							
Legal	40							
Agriculture Specialist	5							
Total Specialist	165	122	38	29	69	3	2	3
Generalist	258							

The New India Assurance Co. Ltd.: 494

Discipline	No. of Post	UR	SC	ST	OBC	PWD
Finance	100	255	75	27	137	28
Engineering	50					
Information Technology	50					
Legal	50					
Agriculture Specialist	5					
Total Specialist	255					
Generalist	239					

Discipline	No. of Post	UR	SC	ST	OBC	PWD
Finance	30	103	30	14	76 (including 17 backlog vacancies)	As per Government Rules
Marketing	30					
Legal	40					
Librarian*	2					
Total Specialist	102					
Generalist	121					

United India Insurance Co. Ltd.: 294

Discipline	No. of Post	UR	SC	ST	OBC	Out of which PWD		
						HI	VI	OC
Finance	10	38	11	6	20	1	-	1
Information Technology	50							
Engineering	5							
Legal	10							
Total Specialist	75							
Generalist	219	111	33	16	59	3	1	3

Note:

- i) The discipline wise numbers mentioned above are provisional/indicative. The Companies reserves the right not to select any candidate from any of the disciplines mentioned above. The discipline wise number indicated above may vary and or can be interchanged at any stage of recruitment process.
- ii) Reservation for Person with Disabilities (PWD) shall be as per prevailing government rules.
- iii) Candidates may be selected for employment in any of the above mentioned Companies. Company's decision in this regard shall be final.

Abbreviations stand for: UR –Un-reserved; SC–Scheduled Caste; ST–Scheduled Tribe; OBC–Other Backward Classes.

The reservation under various categories will be as per prevailing Government Guidelines at the time of finalisation of result.

The above vacancies are provisional and may vary according to the actual requirement of the Companies at the material time.

Merit list will be drawn up Discipline-wise and Category-wise.

The candidates who are shortlisted in the written test will have to appear for Interview. National Insurance Company Limited would coordinate the written examination, thereafter; Interview for the short-listed candidates would be conducted by each Company in their respective zones where their Head Office is situated (except in certain cases).

However, the Company reserves the right to alter the aforesaid arrangement.

1. Service Conditions:

Candidates may be selected for employment in any of the four Companies. Company's decision in this regard shall be final. The service conditions will be applicable as per the prevalent rules of the companies from time to time. Selected candidates on appointment may be posted or transferred to any place in India as may be decided by the Companies.

2. Probation:

Selected candidates, if certified fit medically, may be appointed as Administrative Officers (Scale-I) on probation for a period of one year, which may be extended by a further period up to six months. The Company reserves the right to terminate service of the candidate if found unsuitable at any time during probationary period or the extended probationary period without any notice or assigning any reason thereof. During the probationary period, candidates may be required to undergo theoretical/practical training as may be prescribed/arranged for them.

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 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 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 Bond duly executed by two sureties of sound financial standing for an amount equivalent to one year's gross salary.

Candidates resigning from the Company during the probationary period and candidates whose services are terminated by the Company during the probationary period shall be liable to pay the 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.17,240/- in the scale of Rs.17,240-840(14)-29,000-910(4)-32640 and other admissible allowance as applicable. Total emoluments will be above Rs.34,000/- plus in Metropolitan Centers. Other benefits are Pension under New Pension Scheme governed by PFRDA. Gratuity, LTS, Medical Benefits, Group Personal Accident and Group Savings Linked Insurance Scheme (GSLI) etc as shall be as per rules. The Officers are also entitled for Company's/leased accommodation as per norms. With Major Benefits beside the total emoluments, the CTC works out to approximately to Rs.5.10 lacs per annum at Metro centers.

5. Educational Qualification as on 31.07.2013:

For Generalist Stream, a candidate must possess the minimum qualification of a Degree in any discipline from a recognized University OR any equivalent qualification recognized as such by Central Government.

For Specialist Stream a candidate must possess the minimum qualification of Degree in the relevant discipline from a recognized University OR any equivalent qualification recognized as such by Central Government:

The minimum Educational Qualifications required for various disciplines are:-

Sl. No.	Discipline	Minimum Qualification
1	Finance	Chartered Accountant (ICAI)/ Cost Accountant (ICWA)/ M.Com./B.Com. with MBA (Finance).
2	Marketing	Bachelor's Degree in any discipline plus MBA with specialization in Marketing from any University/Institute.
3	Engineering	B.Tech/B.E in any Engineering branch.
4	Automobile Engineering	B.E./B.Tech. in Engineering with specialization in Automobile Engineering OR Graduate in Mechanical Engineering with PG Diploma (atleast one year duration) in Automobile Engineering.
5	Information Technology	B. Tech / B.E in Information Technology / Computer Science
6	Agriculture Specialist	Bachelor's Degree in Agricultural Science.
7	Librarian	Bachelor's Degree in Library Science.
8	Legal	Graduate in Law.
9	Generalist	Graduate in any stream.

Note:

- Qualifications mentioned above should be from any of the recognized Indian Universities duly approved by the UGC or any of the recognized Indian Institutes duly approved by AICTE.
- Preference will be given to the candidates having post qualification experience in their area of specialization.

6. Age as on 31/07/2013

A candidate must be of the Minimum Age of 21 years and the Maximum Age of 30 years as on the stipulated date for this purpose. Relaxation in upper age limit shall be as follows:

Sr. No.	Category	Age relaxation
1	Scheduled Caste/Scheduled Tribe	5 years
2	Other Backward Classes (eligible for reservation)	3 years
3	Persons With Disability	10 years
4	Ex-Servicemen / Disabled Ex-Servicemen	Actual period of service rendered in the defence forces + 3 years (8 years for Disabled Ex-Servicemen belonging to SC/ST) subject to a maximum age limit of 45 years
5	Widows, Divorced women and women legally separated from their husbands who have not remarried	9 years
6	Persons ordinarily domiciled in the Kashmir Division of the State of Jammu & Kashmir during the period 1-1-80 to 31-12-89	5 years
7	Existing Confirmed Employees of Public Sector General Insurance Companies (including GIC & Agriculture Insurance Company of India Ltd.)	8 years

NOTE:

- In case of a candidate who is eligible for relaxation under more than one of the above categories, the age relaxation will be available on a cumulative basis subject to the maximum age not exceeding 45 years.
- Candidates seeking age relaxation will be required to submit copies of necessary certificate(s) and produce the original certificate(s) for verification.

7. Reservation:

DEFINITION OF EX-SERVICEMEN (EXSM)

- EX-SERVICEMEN (EXSM): Only those candidates shall be treated as Ex-servicemen who fulfill the revised definition as laid down in Government of India, Ministry of Home Affairs, Department of Personnel & Administrative Reforms Notification No.36034/5/85 Estt. (SCT) dated 27.01.1986 as amended from time to time.
- DISABLED EX-SERVICEMEN (DISXS): Ex-servicemen who while serving in Armed Forces of the union were disabled in operation against the enemy or in disturbed areas shall be treated as DISXS.

DEFINITION OF PERSONS WITH DISABILITIES

Under Section 33 of the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act 1995 only such persons would be eligible for reservation who suffer from not less than 40% of relevant disability and are certified by a Medical Board appointed by the Central/State Govt. Accordingly, candidates with the following disabilities are eligible to apply:-

Visually Impaired (VI)

Blindness refers to condition where a person suffers from any of the following conditions namely (1) Total absence of sight, (ii) Visual acuity not exceeding 6/60 or 20/200 (snellen) in the better eye with correcting lenses. (iii) Limitation of the field of vision subtending in angle of 20 degrees or worse.

Low vision means a person with impairment of visual functioning even after treatment or standard refractive correction but who uses or is potentially capable of using vision for the planning of execution of a task with appropriate assistive device.

Deaf & Hearing Impaired (HI)

The deaf are those persons in whom the sense of hearing is non-functional for ordinary purposes of life i.e. total loss of hearing in both ears. They do not hear; understand sounds at all even with amplified speech. Hearing impairment means loss of sixty decibels or more in the better ear in the conversational range of frequencies.

Orthopedically Challenged (OC)

Locomotor Disability means disability of bones, joints or muscles leading to substantial restriction of the movement of the limbs or any form of cerebral palsy.

Cerebral Palsy means a group of non-progressive conditions of person characterized by abnormal motor control posture resulting from brain insult or injuries occurring in the pre-natal, peri-natal or infant period of development.

All the cases of Orthopedically Challenged Persons would be covered under the category of 'Locomotor disability or cerebral palsy'.

Guidelines for Persons With Disabilities using a Scribe

The visually impaired candidates and candidates whose writing speed is affected by cerebral palsy can use their own scribe at their cost during the written examination. In all such cases where a scribe is used, the following rules will apply:

- The candidate will have to arrange his own scribe at his/her own cost.
- The academic qualification of the scribe should be one grade lower than the stipulated criteria.
- The scribe should possess lesser marks than the candidates and not more than 60% marks in his/her own academic stream.
- The scribe may be from any academic stream.
- Both the candidates as well as scribes will have to give a suitable undertaking confirming that the scribe fulfills all the stipulated eligibility criteria for a scribe mentioned above. Further, in case it later transpires that he/she did not fulfill any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result of the written examination.
- Those candidates who use a scribe shall be eligible for extra time of 20 minutes for every hour of the examination.

8. **Selection Procedure:** Candidates will be called for a written examination to be held on **8th September 2013** which would comprise the following:

The written test will be both Objective & Descriptive type. The structure of written test is given below:

For Generalist

Sl. No	Name of Test	Type of Test	Maximum Marks	Medium of Exam	Duration
1	Test of Reasoning	Objective	25	Eng./Hindi	180 mins.
2	Test of English Language	Objective	25	Eng	
3	Test of General Awareness	Objective	25	Eng./Hindi	
4	Test of Numerical Ability & Computer Literacy	Objective	25	Eng./Hindi	
5	Test in English language comprising of: Essay, Précis & Comprehension	Descriptive	50	Eng	
	TOTAL (Aggregate)		150		

For Specialist

Sl. No	Name of Test	Type of Test	Maximum Marks	Medium of Exam	Duration
1	Test of Reasoning	Objective	20	Eng./Hindi	180 mins.
2	Test of English Language	Objective	20	Eng	
3	Test of General Awareness	Objective	20	Eng./Hindi	
4	Test of Numerical Ability & Computer Literacy	Objective	20	Eng./Hindi	
5	In Specialist stream, an additional test to assess technical & professional knowledge in the relevant discipline.	Objective	20	Eng./Hindi	
6	Test in English language comprising of: Essay, Précis & Comprehension	Descriptive	50	Eng	
	TOTAL (Aggregate)		150		

Note:

1. For both Generalist & Specialist English Descriptive Test answer booklets will only be evaluated of those candidates who qualify in the objective type of tests. The various qualifying cut-off percentage will be at the discretion of the Company.

2. There will be negative marks for wrong answer in objective test. 1/4th of the allotted marks will be deducted for each wrong answer

Candidates will have to appear for the written examination at their own expenses on 8th September 2013.

The company reserves the right not to call any candidate to appear at the written examination and interview. On the basis of performance in written examination, candidates will be called for interview. The final selection will be made on the basis of overall performance in written examination and interview. Outstation candidates called for the interview will be reimbursed to and fro second-class rail fare/bus fare by the shortest route on production of evidence of having undertaken journey.

The candidates are advised to satisfy themselves before they apply that they fulfill requirement as to age, qualification, (Final result for the qualification must have been published on or before 31/07/2013) etc and if found ineligible, their candidature will be cancelled at any stage of recruitment. Appearing in the WRITTEN EXAMINATION & INTERVIEW will not automatically confer any right of being selected for the said post.

9. Application Fee (Non-Refundable):

Sl.No.	Category	Application Fees	Service charge for Bank	Total Amount
1.	SC/ ST / PWD	Rs. 150/-	Rs. 20/-	Rs. 170/-
2	All candidates other than SC/ST/PWD	Rs. 450/-	Rs. 20/-	Rs. 470/-

10. Examination Centers:

Competitive written examination will be held at **41** centers in India as given below. A candidate may choose any center. The center chosen by a candidate must be indicated in the Application clearly. No change of the center will be allowed at a later date. Company reserves the right to direct candidates to appear at a center other than the one chosen by them for written examination without monetary assistance. Company also reserves the right to hold the written examination at some and not all the examination centers listed below depending upon the number of candidates and other relevant factors.

Date of Written Examination: 8th September 2013.

Sl.No.	State	Centres	Centre Code
1	Delhi	Delhi	01
2	Chandigarh	Chandigarh	02
3	Punjab	Ludhiana	03
4	Haryana	Hissar	04
5	Himachal Pradesh	Shimla	05
6	Jammu & Kashmir	Srinagar	06
7	Uttar Pradesh	Lucknow	07
8	Uttar Pradesh	Allahabad	08
9	Rajasthan	Jaipur	09
10	Rajasthan	Jodhpur	10
11	Uttarakhand	Dehradun	11
12	West Bengal	Kolkata	12
13	West Bengal	Siliguri	13
14	Assam	Guwahati	14
15	Assam	Dibrugarh	15
16	Arunachal Pradesh	Itanagar	16
17	Nagaland	Kohima	17
18	Mizoram	Aizawl	18
19	Meghalaya	Shillong	19
20	Tripura	Agartala	20
21	Bihar	Patna	21

Sl.No.	State	Centres	Centre Code
22	Jharkhand	Ranchi	22
23	Orissa	Bhubaneswar	23
24	Maharashtra	Mumbai	24
25	Maharashtra	Pune	25
26	Maharashtra	Nagpur	26
27	Goa	Panaji	27
28	Chattisgarh	Raipur	28
29	Gujarat	Ahmedabad	29
30	Gujarat	Baroda	30
31	Madhya Pradesh	Bhopal	31
32	Madhya Pradesh	Indore	32
33	Tamil Nadu	Chennai	33
34	Tamil Nadu	Coimbatore	34
35	Karnataka	Bangalore	35
36	Karnataka	Hubli	36
37	Kerala	Kochi	37
38	Kerala	Thiruvananthapuram	38
39	Andhra Pradesh	Hyderabad	39
40	Andhra Pradesh	Vizag	40
41	Andhra Pradesh	Vijaywada	41
42	Manipur	Imphal	42

11. How to apply: Guidelines for filling online application: Candidates should have valid email ID. This will help him/her in getting call letter/Interview advices etc. by e-mail.

- Candidates should first scan their photograph and signature as detailed under guidelines for scanning the photograph and signature.(Refer point no. 12)
- Candidates to visit our website “www.nationalinsuranceindia.com” and open the appropriate Online Application Format given under “Recruitment” Link.**
- Candidates must go through Advertisement very carefully and satisfy themselves that they fulfil all the eligibility criteria mentioned in the Advertisement. Thereafter, they should proceed for applying. Fees once paid will not be refunded under any circumstances.
- Candidates should upload their photograph and signature while filling the application. After the application is filled complete, candidate should submit the application form.
- The system would generate a bank challan in triplicate wherein relevant particulars of the Candidate are mentioned and should take a printout of the challan immediately.
- With the printout of the challan, the Candidate should visit the nearest branch of State Bank of India to deposit the appropriate fees in cash only in Account no.32968716721 in favour of ‘NATIONAL INSURANCE COMPANY LTD’. Fee payment will be accepted from 17th July 2013 to 7th August 2013.**
- After 3 days from date of receipt of fees, the candidate can check their application status in the website and take a printout of the complete application and fees payment challan which should be retained by them for future reference.
- At the time of written examination, they should submit one copy of the challan.

The candidates are not required to send the application form to the Company.

12. Guidelines for Scanning the Photograph & Signature

Before applying online a candidate will be required to have a scanned (digital) image of his/her photograph and signature as per the specifications (Refer to our website for detailed specifications).

Online Application will not be registered unless photograph and signature are uploaded as specified.

Note:

- a) In case the face in the photograph or signature is unclear the candidate's application may be rejected.
- b) The candidates must bring the call letter along with photo identity proof such as passport/Pan Card/Driving Licence/Voter's Card/Unique Identification Card(AADHAR)/Bank Passbook with duly attested Photograph/Identity Card issued by School or College/ Gazetted Officer in Original as well as a self attested Photocopy thereof. The photocopy of Identity proof should be submitted along with call letter to the invigilators in the examination hall, failing which he / she will NOT be permitted to appear for the test.

13. Action against candidates found guilty of conduct.

Candidates are warned that they should not furnish any particulars that are false, tampered/ fabricated or should not suppress any material information while filling up the application form.

At the time of written examination/Interview, if a candidate is (or has been) found guilty of:

- i) Using unfair means during the examination or (ii) impersonating or procuring impersonation by any person or (iii) misbehaving in the examination hall or taking away the question booklet (or any part thereof)/answer sheet from the examination hall or (iv) resorting to any irregular or improper means in connection with his/her candidature for selection or (v) obtaining support for his/her candidature by any unfair means, such as candidate may, in addition to rendering himself/herself liable to criminal prosecution, be liable:
 - a) To be disqualified from the examination for which he/she is a candidate.
 - b) To be debarred, either permanently or for a specified period, from any examination or recruitment conducted by the Company.

14. Special Instructions for SC/ST/OBC:

- a. Caste Certificate in respect of SC/ST/OBC candidates is to be obtained from the following Authorities:
 - i) District Magistrate / Additional District Magistrate / Collector/Deputy Commissioner/ Deputy Collector/ First Class Stipendiary Magistrate/ Sub-Divisional Magistrate/ Taluka Magistrate/Executive Magistrate/Extra Assistant Commissioner (Not below the rank of First Class Stipendiary Magistrate).
 - ii) Chief Presidency Magistrate/Additional Chief Presidency Magistrate/Presidency Magistrate.
 - iii) Revenue Officer not below the rank of Tehsildar.
 - iv) Sub-Divisional Officer of the area where the candidate and/or his family normally resides.
 - v) In so far as the Scheduled Tribes community of Tamil Nadu is concerned, the Certificate given by the Revenue Divisional Officer instead of Tehsildar would only be accepted.
- b. Candidates seeking reservation as OBC are required to submit a certificate regarding his/her "OBC Status & Non-Creamy Layer Status" issued by an authority mentioned in DOPT OM No. 36012/22/93-Estt.(SCT) dated 15/11/1993. {Amended vide OM No. 36033/3/2004-Estt.(Res.) dated 14/10/2008} Such candidates should also submit a declaration in addition to certificate issued by the Competent Authority in the following format:
"I, _____ son/daughter of Shri _____ resident of Village/town/city _____ District _____ State _____ hereby declare that I belong to the _____ community which is recognised as a backward class by the Government of India for the purpose of reservation in services as per rules contained in Department of Personnel and Training Office Memorandum No.36012/22/93-Estt.(SCT) dated 08/09/1993" {Amended vide OM No. 36033/3/2004-Estt.(Res.) dated 14/10/2008}. Certificate should contain the "Non Creamy Layer Clause" based on the Income for the financial year 31/03/2013 or later.

15. General Information:

- i) While applying on-line for the post, the applicant should ensure that he/she fulfils the eligibility and other norms mentioned above as on the specified dates and that the particulars furnished by him/her correct in all respects. IN CASE IT IS DETECTED AT ANY STAGE OF RECRUITMENT THAT A CANDIDATE DOES NOT FULFIL THE ELIGIBILITY NORMS AND/OR THAT HE/SHE HAS FURNISHED ANY INCORRECT/FALSE INFORMATION OR HAS SUPPRESSED ANY MATERIAL FACTS, HIS/HER CANDIDATURE WILL STAND CANCELLED. IF ANY OF THESE SHORTCOMINGS IS/ARE DETECTED EVEN AFTER APPOINTMENT, HIS/HER SERVICES ARE LIABLE TO BE TERMINATED.
- ii) Candidates are advised in their own interest to apply online much before the closing date and not to wait till the last date to avoid the possibility of disconnection/inability/failure to log on to the website on account of heavy load on internet or website jam.
- iii) Company does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of any reason whatsoever.
- iv) Applicants are advised to register online themselves.
- v) The selection of the candidates will be on the basis of Written Test, Computer Proficiency Test & Interview. The Company reserves the right to hold any other test wherever deemed necessary as well as the right to add, delete or allot any centre at its discretion.
- vi) Admission to Written Test examination will be purely provisional without verification of age/qualification/category (SC/ST/OBC/PWD/XS) etc. of the candidates with reference to documents.
- vii) Documents relating to Age/Qualification/Category etc. will have to be submitted at the time of Interview by the candidates called for Interview. Caste certificate by candidates seeking reservation as SC/ST/OBC in the prescribed proforma from the competent authority indicating clearly the candidate's caste, the Act/Order under which the caste is recognised as SC/ST/OBC and the village/town the candidate is originally a resident of.
- viii) Candidates serving in Government / Quasi Government Officers, Public Sector undertaking including Nationalised Banks and financial institutions will be required to submit 'No Objection Certificate' from their employer at the time of Interview, failing which their candidature may not be considered and travelling expenses, if any otherwise admissible, will not be paid.
- ix) No candidate is permitted to use or have possession of Calculators, Mobile Phones or any other instrument in the Examination Hall.

- x) The candidates will have to appear for the tests/Interviews, at their own cost. SC/ST/PWD candidates called for INTERVIEW are entitled to 11nd class to & fro railway fare/bus fare by shortest route on production of evidence of travel (Rail/bus ticket/receipt etc.)
- xi) Appointment of selected candidates is subject to their being found medically fit as per the requirement of the Company. Such appointment will also be subject to the service and conduct rules of the Company.
- xii) DECISIONS OF THE COMPANY IN ALL MATTERS REGARDING ELIGIBILITY, CONDUCT OF WRITTEN EXAMINATION, OTHER TESTS, INTERVIEW AND SELECTION WOULD BE FINAL AND BINDING ON ALL CANDIDATES. NO REPRESENTATION OR CORRESPONDENCE WILL BE ENTERTAINED BY THE COMPANY IN THIS REGARD.
- xiii) Candidates may be considered for employment in any of the four Companies viz. National Insurance, The New India Assurance, Oriental India or United India Insurance. Company's decision in this regard shall be final.
- xiv) Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/ or an application in responses thereto can be instituted only in Kolkata. Courts/ tribunals/forums at Kolkata only shall have sole and exclusive jurisdiction to try any cause/dispute.
- xv) Selected candidates will be governed by the terms and conditions of the Service Regulations of the Company in force in which he/she is appointed.
- xvi) Use of Mobile Phones, calculator or any such devices is strictly prohibited inside the examination hall. Candidates before entering examination premises are likely to be frisked to ensure compliance with followings:
 - a. Mobile phones or any other communication devices are not allowed inside the premises where the examination is being conducted. Any infringement of these instructions shall entail cancellation of candidature and disciplinary action including ban from future examinations.
 - b. Candidates are advised in their own interest not to bring any of the banned item including mobile phones to the venue of the examination, as arrangement for safekeeping cannot be assured.
 - c. Candidates are not permitted to use or have in possession of calculators in examination premises.
- xvii) Candidate's admission to the test/Interview is strictly provisional. The mere fact that the call letter has been issued to the candidate does not imply that his candidature has been finally cleared by the Company.
- xviii) The Company reserves the right to cancel the above Recruitment Exercise at any stage of the process without assigning any reason thereof.

Canvassing in any form will be a disqualification.