



भारतीय बीमा विनियामक और विकास प्राधिकरण  
**INSURANCE REGULATORY AND  
DEVELOPMENT AUTHORITY OF INDIA**

Sy. No.115/1, Financial District, Nanakramguda, Hyderabad 500 032  
www.irdai.gov.in

Ref: HR/Recruitment/Aug/2024

21.08.2024

**(LAST DATE FOR SUBMISSION OF ON-LINE APPLICATION: 20.09.2024)**

**Recruitment Notification for the post of Assistant Manager in IRDAI**

1. Insurance Regulatory and Development Authority of India (IRDAI) is a statutory body formed under an Act of the Parliament.
2. IRDAI invites applications from eligible Indian citizens for filling up 49 posts in Assistant Manager (AM) grade through open competition on all India basis for its various offices. Selection will be through a country-wide competitive Phase I - "On-line Preliminary Examination (objective type)" followed by Phase II - "Descriptive Examination" at select Centres and Phase III - Interview. Category-wise number of vacancies is as under:

Name of the Post	Unreserved i.e. General (GEN/UR)	Economically Weaker Sections (EWSs)	Other Backward Classes (OBC)	Scheduled Castes (SC)	Scheduled Tribes (ST)	Total
Assistant Manager	21	4	12	8	4	49*#

**Notes:**

- a) \* Includes 5 posts each for Actuarial, Finance, Law, IT and Research stream earmarked to be filled up by candidates with professional qualifications as detailed later with horizontal reservation, i.e., these posts shall be filled across all categories. After selection, they may be posted in the specialized departments and/or also in other departments/Offices of IRDAI. **Depending on requirements, IRDAI reserves the right to vary the number of vacancies between the streams and within total vacancies notified above.**
- b) # Includes three vacancies earmarked as mentioned under para 3 below under PwBD category with horizontal reservation and within the overall vacancies notified. The candidate may belong to any category i.e. GEN/EWS/OBC/SC/ST.

3. For the vacancies earmarked under the category of PwBD the physical and functional requirements are as under:

<b>PwBD Category Type of disability</b>	<b>Description of Disabilities</b>	<b>Functional Requirements</b>
c	One vacancy under Locomotor Disability (LD) including cerebral palsy, leprosy cured, dwarfism and acid attack victims (OA - One Arm, BA – Both Arms, OL – One Leg, BL – Both Leg, OAL – One Arm and One Leg)	S, ST, W, BN, RW, SE, H,C, MF
d or e	One vacancy under Mental illness OR Multiple disabilities from amongst persons under clause (a) to (d) including deaf-blindness.	S, ST, W, BN, RW, SE, H,C, MF
a	One vacancy under Blindness and low vision.	S, ST, W, BN, RW, SE, H,C, MF

**FUNCTIONAL REQUIREMENT ABBREVIATIONS USED:** S=Sitting, ST=Standing, W=Walking, BN=Bending, RW=Reading & Writing, SE=Seeing, H=Hearing, C=Communication, MF=Manipulation with Fingers.

4. Candidates belonging to OBC category but coming in the 'Creamy Layer' are not entitled to OBC reservation. Such candidates should indicate their category as 'General (GEN/UR)'.
5. Reservation for Economically Weaker Sections (EWSs) in recruitment is governed by DoPT, Ministry of Personnel, Public Grievances & Pensions, Government of India Office Memorandum No.36039/1/2019—Estt(Res) dated 31.01.2019 and to the extant instructions issued by Government of India from time to time. Benefit of reservation can be availed upon production of an "Income and Assets Certificate" valid for financial year 2024-25 issued by a Competent Authority on the basis of gross annual income of financial year 2023-24 in the format prescribed by Government of India. Candidates may please note that they should be in possession of "Income and Assets Certificate" as mentioned above issued on or after 01.04.2024 and before the date of document verification at the time of interview. "Income and Assets Certificate" shall be submitted by such candidate at the time of interview (if called for interview). No request for extension of time for production of "Income and Assets Certificate" beyond the said date shall be entertained.

6. The tentative schedule of recruitment is given below:

<b>Description</b>	<b>Schedule</b>
Website Link Open for on-line registration of applications and payment of examination fee/intimation charges	21.08.2024
Last date for submission of on-line applications and payment of examination fee/intimation charges	20.09.2024
Phase I - On-line Preliminary Examination (Objective type)	Will be informed in due course

7. Applications shall be submitted only “On-line” mode through IRDAI website [www.irdai.gov.in](http://www.irdai.gov.in). No other mode for submission of applications is available or accepted.

8. Candidates may click on the link mentioned below for filling in the “On-line” application form for “[Recruitment for the post of Assistant Manager \(2024\)](#)”. Before applying, candidates should ensure that they fulfil all eligibility criteria for the post. Brief Instructions for filling up the "Online Application Form" are given in **Annexure- 1**.

**Helpline: In case of any problem experienced in filling up the on-line application form, payment of fee/intimation charges, queries may be made at <https://cgrs.ibps.in/> and necessarily mention ‘IRDAI – Recruitment of Assistant Manager (2024)’ in the subject of the email.**

## 9. Eligibility criteria

9.1 **Age Limit (as on 20.09.2024):** Not below 21 years and not above 30 years as on 20.09.2024 i.e. candidates should have been born not earlier than 21.09.1994 and not later than 20.09.2003 (both days inclusive).

9.1.1. **Relaxation in the Upper Age Limit:** Upper age limit will be relaxed as under:

<b>Sl. No</b>	<b>Category</b>	<b>Relaxation in Age</b>
(i)	Scheduled Caste / Scheduled Tribe (SC/ST)	5 years
(ii)	Other Backward Classes (OBC)	3 years
(iii)	Persons with Disabilities (PwBD)	PwBD (SC/ST) – 15 years PwBD (OBC) – 13 years PwBD (GEN/UR) – 10 years

(iv)	Ex-servicemen and Commissioned Officers including Emergency Commissioned Officers and Short Service Commissioned Officers who have rendered at least five years Military Service as on 20.09.2024 and have been released on completion of assignment (including those whose assignment is due to be completed within one year from 20.09.2024) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or physical disability attributable to Military Service or on invalidment.	5 years
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9.1.2. With respect to age relaxation mentioned at 9.1.1, Cumulative age relaxation shall not be available either under the above categories or in combination with any other category.

## 9.2. Educational Qualifications:

9.2.1. Candidates should possess any of the following qualifications, at the minimum.

Sl. No.	Stream	Number of posts	Qualification/s required
1	Actuarial	5	Graduation with minimum 60% marks and 7 papers passed of IAI as per 2019 curriculum
2	Finance	5	Graduation with minimum 60 % marks and ACA/AICWA/ACMA/ACS/CFA
3	Law	5	Bachelor's Degree in Law with minimum 60% marks
4	IT	5	Bachelor's Degree in Engineering (Electrical / Electronics / Electronics and Communication / Information Technology / Computer Science/ Software Engineering) with minimum 60% marks  OR  Masters in Computers Application with minimum 60% marks  OR  Bachelor's Degree in any discipline with a post graduate qualification (minimum 2 years duration) in Computers / Information Technology with minimum 60% marks
5	Research	5	Master's Degree or 2-years Post Graduate Diploma in Economics / Econometrics / Quantitative Economics / Mathematical Economics / Integrated Economics Course/ Statistics/ Mathematical Statistics/Applied Statistics & Informatics with a minimum of 60% marks
6	Generalist	24	Graduation with minimum 60% marks

### Notes:

- (1) Candidates should possess knowledge of computer operations.
- (2) All the educational qualifications mentioned should be from a University/Institution/ Board recognized by Govt. of India/approved by Govt. Regulatory Bodies.

- (3) Candidates may opt to apply either of Actuarial/ Accounts/ Legal/ IT/ Research as per the respective streams and/or Generalist as per their educational qualifications. Separate on-line application for each stream will have to be submitted and requisite fee is to be paid for each application. In case a candidate applies more than once in a Single Specialization and/or applies for more than 2 Specializations (apart from Generalist Stream), only the latest applications shall be considered valid and the other applications shall be rejected and fee/ intimation charges against them will be forfeited. Selection will be on the basis of option exercised and performance as per cut-off marks.
- (4) In case of candidates belonging to SC/ST categories, relaxation in educational standards to the extent of 5% marks is allowed at Bachelor's Degree.
- (5) Where Universities/Institutes have not awarded Class or percentage of marks and allotted Aggregate Grade Points (e.g. CGPA/OGPA/CPI, etc.), (a) but defined criteria for conversion of Aggregate Grade Point into Class and/or percentage of marks, the same will be accepted; (b) but has not defined criteria for conversion of Aggregate Grade Point into Class and/or percentage of marks, or not stating class in the degree certificate, the undefined parameter(s) will be worked out as under:

<b>Equivalent CGPA/OGPA/CPI or similar terminologies allotted on a 10 point scale</b>	<b>Class / Division</b>	<b>Aggregate Percentage of Marks</b>
6.75	I (First)	60%
6.25	II (Second)	55%
5.75	II (Second)	50%

9.2.2. Aggregate Grade Point or percentage of marks where awarded would mean aggregate over the entire duration of the course.

9.2.3. Where the Aggregate Grade Point (CGPA/OGPA/CPI, etc.) is awarded out of a number other than 10, it will be normalized out of 10 and computed as per item 9.2.1. (5)(b) above.

9.2.4. Eligibility under qualifications will be reckoned as on the last date of receipt of applications, i.e. 20.09.2024.

## 10. Selection process

10.1 The selection process shall be as follows:

- i) **Phase I - On-line Preliminary Examination** (Objective Type). This is a qualifying examination to be eligible for Phase II - Descriptive Examination. Through this,

candidates for Actuarial, Finance, Law, IT, Research streams and Generalist stream shall be shortlisted for Phase II - Descriptive Examination as per standards to be decided by IRDAI (approximately 20 times the number of vacancies subject to availability). Marks secured in the Phase I - On-line Preliminary Examination will not count for interview or final selection.

ii) **Phase II - Descriptive Examination** comprising 3 Papers (Paper I, II and III).

iii) **Phase III - Interview**

(a) Candidates for Actuarial, Finance, Law, IT, Research and Generalist stream shall be shortlisted for Phase III - Interview based on the aggregate marks obtained in Papers I, II and III of Phase II - Descriptive Examination only.

(b) The minimum cut-off marks for being shortlisted for Phase III - Interview shall be decided for each stream by IRDAI. The cut-off marks for each of the streams may be same or different.

(c) Final selection shall be based on the performance and merit of the candidates in Phase II - Descriptive Examination and Phase III – Interview, taken together.

## 10.2 Phase I - On-line Preliminary Examination:

10.2.1. There will be four tests of objective type as under:

Sl. No.	Name of Test (Objective)	No of Questions	Maximum Marks	Total Time
1	Test of Reasoning	40	40	Composite time of 90 minutes
2	Test of English Language	40	40	
3	Test of General Awareness	40	40	
4	Test of Quantitative Aptitude	40	40	
<b>Total</b>		<b>160</b>	<b>160</b>	

10.2.2. A candidate has to qualify in each of the four Objective Tests separately and also in aggregate as per the cut-off marks for each test and in aggregate to be decided by IRDAI. Separate cut-offs may also be applied for each of the specialized stream and Generalist stream.

10.2.3. Tests will be conducted in English and Hindi (except Test of English Language which will be provided only in English).

10.3 The scores of Phase I - On-line Preliminary Examination will be computed by adopting the following procedure:

i. There will be negative marks for wrong answers in the Objective Tests. 1/4th mark

will be deducted for each wrong answer.

- ii. 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.
- iii. 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 obtained in all examinations, if the examination is conducted in more than one session.
- iv. Test-wise scores and scores on total are computed with decimal points up to two digits.

#### **11. Phase II - Descriptive Examination:**

11.1. Candidates must appear for all three papers in Phase II - Descriptive Examination. Separate Call Letter will be issued for the purpose.

11.2. The time-table for Phase II - Descriptive Examination will be intimated to the candidates concerned along with Call Letter for Phase II.

11.3. The Phase II - Descriptive Examination will consist of three papers as under:

<b>Name of Paper</b>	<b>Type of Paper</b>	<b>Marks</b>	<b>Time (Minutes)</b>
<b>Paper-I:</b> English	Descriptive (Questions will appear on screen and answers have to be written on answer sheets)	100	60
<b>Paper-II:</b> Economic and Social Issues impacting Insurance		100	60
<b>Paper-III:</b> Insurance and Management		100	60

11.4. The syllabus for Phase II – Descriptive examination comprising Papers I, II and III is given in Annexure -2.

11.5 Tests will be conducted in English and Hindi (except Test of English Language which will be provided only in English).

#### **12. Phase III – Interview**

12.1 Candidates who have been shortlisted in Phase II - Descriptive Examination only will subsequently be called for an Interview.

12.2. IRDAI shall notify the exact venue, its address, time and date of interview later on IRDAI's website and the shortlisted candidates for Interview shall download their Call

Letters from IRDAI website as per schedule to be announced.

12.3. If there are no candidates under any of the streams or if no candidate gets eligibility under any of the streams, such vacancies will be considered as vacancies for remaining stream, i.e. Generalist Stream.

12.4 If sufficient number of Scheduled Caste/Scheduled Tribe/Other Backward Class/PwBD candidates are not available on the basis of the general standard to fill all the vacancies reserved for them, candidates belonging to these communities shall be selected to fill up the remaining vacancies reserved for them provided they are not found unfit for such post or posts. Thus, to the extent the number of vacancies reserved for Scheduled Castes, Scheduled Tribes, Other Backward Classes and PwBDs cannot be filled on the basis of general standard, candidates belonging to these communities will be taken by relaxed standard to make up the deficiency in the reserved quota, subject to the fitness of these candidates for appointment to the post.

12.5. Candidates must note that any request regarding change in date, time, venue and centre of Interview shall not be entertained. However, IRDAI reserves the right to change the date / time / venue / centre, etc. of Interview or hold supplementary process for particular date / session / venue / centre / set of candidates at its discretion.

12.6. Final selection will be on the basis of candidate's performance in Phase II - Descriptive Examination and Interview taken together (combined score) in order of merit.

12.7. The weightage of Phase II - Descriptive Examination and Interview will be 85:15. The combined final score of candidates shall be arrived at on the basis of scores obtained by the candidates in the Phase II - Descriptive Examination and Interview.

### **13. Service Conditions / Career Prospects**

13.1. **Pay scale:** Selected candidates will draw a starting basic pay of Rs. 44,500/- per month in the scale of Rs. 44500-2500(4)-54500-2850(7)-74450-EB-2850(4)-85850-3300(1)-89150 (17 years) and other allowances, like Dearness Allowance, House Allowance, Qualification Allowance, City Compensatory Allowance, Grade Allowance and other perquisites as approved from time to time etc., as admissible from time to time. The selected candidates will be fixed at the minimum of basic pay in the scale of pay applicable to the post. At present, initial monthly gross emoluments for Assistant Manager is approximately **Rs. 1,46,000/-** (excluding qualification allowance, wherever applicable). Selected candidates will be governed by the defined contribution New Pension Scheme (NPS).

13.2. **Seniority:** Candidates selected for all streams will be placed in the Common



Seniority and the seniority among these Officers will be fixed according to the ranking obtained by selected candidates.

13.3. On selection, the candidates will be placed on probation for a period of one-year subject to any extension of such probation; the total period of probation shall be a maximum of two years from the date of joining the service.

13.4. There are reasonable prospects for promotion to higher grades.

13.5. The posting of the selected candidates can be in any of the Offices of IRDAI and they are liable to be transferred from one Department/Office to another during their period

#### 14. Examination Centres

14.1 The Phase I - On-line Preliminary Examination shall be conducted at the venues at the examination Centres given in the respective Call Letters. The Phase I - On-line Preliminary Examination shall be conducted at the following Centres:

Sl. No	State and Union Territories	Name of the examination centre (City)
1	Andhra Pradesh	Vijayawada/ Guntur
2	Assam	Guwahati
3	Arunachal Pradesh	
4	Mizoram	
5	Manipur	
6	Meghalaya	
7	Nagaland	
8	Tripura	
9	Bihar	Patna
10	Chhattisgarh	Raipur
11	Delhi	Delhi/ NCR
12	Gujarat	Ahmedabad/ Gandhinagar/ Surat
13	Goa	Panaji
14	Haryana	Ambala / Hisar
15	Himachal Pradesh	Shimla / Solan
16	Jharkhand	Ranchi
17	Karnataka	Bengaluru
18	Kerala	Thiruvananthapuram
19	Madhya Pradesh	Bhopal

20	Maharashtra	Mumbai / Navi Mumbai / Thane/ MMR Region
21	Odisha	Bhubaneswar
22	Punjab	Mohali / Jalandhar
23	Rajasthan	Jaipur / Sikar / Kota
24	Sikkim	Gangtok – Bardang
25	Tamilnadu	Chennai
26	Telangana	Hyderabad
27	Uttar Pradesh	Lucknow
28	Uttarakhand	Dehradun
29	West Bengal	Kolkatta
30	Andaman & Nicobar Islands	Port Blair
31	Chandigarh	Chandigarh – Mohali
32	Lakshadweep Islands	Kawaratti
33	Puducherry	Puducherry
34	Jammu & Kashmir	Srinagar / Samba / Jammu
35	Ladakh	Leh

14.2 Candidates have an option to choose the Centre for Phase I - On-line Preliminary Examination; however, choice of Centre once exercised by the candidate will be final. No request for change of Centre for Examination shall be entertained.

14.3 IRDAI, however, reserves the right to cancel any of the Examination Centres and/or add some other Centres, depending upon response, administrative feasibility or for any other reasons.

14.4 As far as possible, candidates shall be allotted to a Centre of his/her choice. However, IRDAI also reserves the right to allot the candidate to any Centre other than the one he/she has opted for:

(a) for reasons as felt necessary:

(b) If sufficient number of candidates do not opt for a particular centre for Phase I – ‘On-line Preliminary Examination’

(c) if the number of candidates is more than the capacity available for Phase I -On-line Preliminary Examination at a centre.

14.5 The Phase II - Descriptive Examination shall be held at the following Centres only:

Name of the Centre*			
Hyderabad	Kolkata	Mumbai/ Navi Mumbai/ Thane/ MMR region	Delhi/ NCR

\* more centres may be considered subject to requirements at phase II.

14.6 Separate Call Letters will be issued for each phase.

14.7 Candidates have to select only one centre for Phase I - On-line Preliminary Examination and must indicate the choice of centre in the application. Choice of centre by a candidate for Phase I - On-line Preliminary Examination and allocated centre for Phase II - Descriptive Examination can be different.

14.8 Candidate will have to appear for the examination at an Examination Centre for Phase I and at his / her own cost and risk and IRDAI will not be responsible for any injury, losses, etc. of any nature.

**15. Application Fee / Intimation charges (Non-refundable):** Payable from 21.08.2024 to 20.09.2024 (On-line payment for both Phases of Examinations together) both dates inclusive shall be as follows:

<b>Category</b>	<b>Fee</b>	<b>Remarks</b>
SC / ST / PwBD	Rs.100/-	Intimation charges
Other than SC/ST/PwBD	Rs.750/-	Examination fee and Intimation charges

- i. Bank transaction charges for On-line payment of application fees / intimation charges shall have to be borne by the candidate and to be paid only in the manner prescribed in this advertisement.
- ii. Applications without the prescribed fee / intimation charges shall be summarily rejected.
- iii. Fee once paid shall not be refunded under any circumstances nor the fee shall be held in reserve for any other examination or selection.

## **16. Identity Verification**

16.1. At the time of appearing for Phase I or Phase II of the examination, candidates are required to produce a currently valid photo identity card, in original, and a photocopy of the same, in addition to the Call Letter. In Phase I – On-line Preliminary Examination only one photocopy of photo ID will be sufficient.

16.2. For Phase II – Descriptive Examination, candidates will have to carry two/three photocopies of photo ID proof, as there will be two/three shifts.

16.3. 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/ Permanent Driving Licence/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof

issued by a Gazetted Officer on their official letterhead along with photograph / Photo identity proof issued by a People's Representative on their official letterhead along with photograph / valid recent Identity Card issued by a recognized College/ University/ Aadhaar card/ E-Aadhaar Card with a photograph/ Employee ID/ Bar Council Identity Card with photograph should be submitted to the invigilator for verification.

**Ration Card and Learner's Driving License are not valid Id proof.**

16.4. 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.

16.5. Candidates must note that the name (provided during the process of registration) as appearing on the Call Letters should exactly match the name as appearing on the photo identity proof, certificates, mark-sheets.

16.6. Female candidates who have changed first/last/middle name post marriage must take special note of this. In such cases, the candidate will be allowed only if they produce Gazette Notification/ their marriage certificate/ affidavit, in original, together with a photocopy.

16.7. If there is any mismatch between the name indicated in the Call Letter and Photo Identity Proof, the candidate will not be allowed to appear for the examination.

**17. Pre-Examination Training**

Candidates who belong to SC/ST/OBC/PwBD categories and wish to avail the benefit of pre-examination training for Phase I - On-line Preliminary Examination (Objective Type) and Phase II - Descriptive Examination, may register their names and other details with IRDAI by making an application separately as given in Annexure-3 to this Notification to the CGM (HR), IRDAI, Survey No.115/1, Financial District, Nanakramguda, Hyderabad-500 032 after submitting their application on-line. The pre-examination training will be held either offline at Hyderabad /Mumbai /New Delhi or Online depending upon the number of candidates seeking pre-examination training. The candidates are required to refer to 'Careers' tab of IRDAI website [www.irdai.gov.in](http://www.irdai.gov.in) for details of the training sessions and candidates will be intimated through letter / email about the dates and venue of the training. Such candidates will have to attend the training at their own cost (for offline mode of training) on the specified dates. Incomplete applications or applications without proper enclosures will not be entertained.

**18. Note for:**

**(a) SC/ST/OBC/PwBD/Ex-Servicemen candidates**

18.1 Caste Certificate submitted by candidate seeking reservation as SC/ST/OBC in the prescribed proforma from the Competent Authority should clearly indicate the candidate's caste, the Act/Order under which the caste is recognized as SC/ST/OBC and the village/town of the candidate is originally a resident of.

18.2 Caste Certificate in respect of SC/ST/OBC candidates is to be obtained from the following Authorities:

18.2.1 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).

18.2.2 Chief Presidency Magistrate/Additional Chief Presidency Magistrate/Presidency Magistrate/Revenue Officer not below the rank of Tehsildar.

18.2.3 Sub-Divisional Officer of the area where the candidate and/or his family normally resides.

18.2.4 In so far as the Scheduled Tribes community of Tamil Nadu is concerned, the Certificate given by the Revenue Divisional Officer instead of Tehsildar will only be accepted.

**Note:** Caste Certificate, in original, from the appropriate authorities of the state/union territory from which the Caste Certificate was issued along with self-attested photocopy is to be submitted at the time of Interview.

18.3 A declaration is required to be submitted in the prescribed format by candidate seeking reservation as OBC, that he/she does not belong to the Creamy Layer as on date of interview. The OBC certificate containing the Non-Creamy Layer (NCL) clause should have been issued on or after 01-04-2024 and should be valid as on the date of interview. Such candidates are required to submit a certificate regarding his/her OBC Status and Non-Creamy Layer Status issued by an authority mentioned and formats as per the extant instructions issued by Government of India.

18.4 Please refer to the 'Career' Section of IRDAI website [www.irdai.gov.in](http://www.irdai.gov.in) for the prescribed formats of (SC, ST, OBC, EWS, PwBD and Ex-servicemen) certificates to be submitted at the time of Interview, etc. Candidates belonging to these categories are required to produce the certificates strictly in these formats.

18.5 Reservation rules applicable as at the date of finalization of results would be applied to the selection process.

## **(b) For Persons with Benchmark Disabilities**

18.6. Definition of Persons with Benchmark Disabilities (PwBD): As per the Rights of Persons with Disabilities Act, 2016, PwBD means a person with not less than forty per cent of a specified disability where specified disability has not been defined in measurable terms and includes a person with disability where specified disability has been defined in measurable terms, as certified by the certifying authority. Candidates claiming to be PwBD should produce the disability certificate, in original, issued by an authorized Government of India / State Government Department Hospital, in the prescribed format available under the 'Employment' tab of IRDAI website [www.irdai.gov.in](http://www.irdai.gov.in) in support of their claim at the time of Interview or at any stage of the process, if asked for. The certificate should be valid and dated on or before the last date of registration of application. Failure to submit such certificate or certificate not in the prescribed format or not qualifying the standards will disqualify the candidate from further selection process.

## **18.7. Guidelines for PwBD**

### **For using a scribe and Compensatory time**

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

- Candidate should ensure that he/she is eligible to use a scribe as per the Government of India rules governing the recruitment of PwBD and submit "Certificate regarding physical limitation in an examinee to write" as per proforma at Annexure - 4 as per O.M. F. No. 34-02/2015-DD-III dated 29.08.2018 issued by Department of Empowerment of Persons with Disabilities (Divyangjan), Ministry of Social Justice & Empowerment, Govt. of India.
- The candidate will have to arrange his/her own scribe at his/her own cost.
- The qualification of the scribe should be one step below the qualification of the candidate taking examination.
- Both the candidate as well as the scribe will have to give a suitable undertaking in the prescribed format with passport size photograph of the scribe along with Call Letter at the time of examination 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 fulfil any laid down eligibility criteria or suppressed material facts, the candidature of the applicant will stand cancelled, irrespective of the result of the on-line examination. Proforma of undertaking (Annexure - 5) will be made available on the IRDAI website on or before the Call Letters for the on-line examination.

- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes for every hour of the examination or as otherwise advised.
- A person acting as scribe for one candidate cannot be a scribe for another candidate. In addition, the scribe arranged by the candidate should not be a candidate for the same examination. If violation of the above is detected at any stage of the process, candidature of both the candidate and the scribe will be cancelled. Candidates eligible for and who wish to use the services of a scribe in the examination should indicate the same in the on-line application form. Any subsequent request shall not be entertained.
- Only candidates registered for compensatory time will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible for the test conducting agency to allow such time if he / she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.
- During the exam, at any stage, if it is found that scribe is independently answering the questions, the exam session will be terminated and candidate's candidature will be cancelled. The candidature of such candidates using the services of a scribe will also be cancelled if it is reported after the examination by the test administrator personnel that the scribe independently answered the questions.

#### **Guidelines for candidates with Locomotor Disability and Cerebral Palsy**

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

#### **Guidelines for candidates with Mental illness OR Multiple disabilities from amongst persons under clause (a) to (d) including deaf-blindness.**

- A compensatory time of twenty minutes per hour or otherwise advised shall be permitted for the candidates with Mental illness OR Multiple disabilities from amongst persons under clause (a) to (d) including deaf-blindness where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40% impairment).

#### **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.

The above guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

**18.8. Guidelines for use of Scribe and Compensatory time (persons having less than 40% disability):**

In addition to instructions applicable to PwBD (who have disability of 40% or more), following rule will apply for persons with specified disabilities covered under the definition of Section 2(s) of the RPwD Act, 2016 but not covered under the definition of Section 2(r) of the said Act, i.e. persons with less than 40% disability and having difficulty in writing:

- A. 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 Annexure - 6. as per O.M. F. No. 29-6/2019-DD-III dated 10.08.2022 issued by Department of Empowerment of Persons with Disabilities (Divyangjan), Ministry of Social Justice & Empowerment, Govt. of India.
- B. 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 Annexure - 7.
- C. These guidelines are subject to change in terms of Gol guidelines/ clarifications, if any, from time to time.

**19. List of Documents to be produced at the time of Interview (as applicable)**

The following documents, in original and self-attested photocopies, in support of the candidate's eligibility and identity are to be invariably submitted at the time of Interview, failing which the candidate may not be permitted to appear for Interview. Non-submission of requisite documents by the candidate at the time of Interview will debar his/her candidature from further participation in the recruitment process.

**19.1 Printout of the valid Interview Call Letter.**



- 19.2 Valid system generated printout of the on-line application form registered for the on-line examination.
- 19.3 Proof of Date of Birth (Birth Certificate issued by the Competent Municipal Authorities or SSLC / Std. X Certificate with DOB mentioned therein).
- 19.4 Original and photocopy of Photo Identify Proof as indicated in IDENTITY VERIFICATION of the advertisement.
- 19.5 Caste Certificate issued by the Competent Authority in the prescribed format as stipulated by Government of India in the case of SC / ST / OBC category candidates.
- 19.6 In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to Creamy Layer section excluded from the benefits of reservation for Other Backward Classes in civil posts and services under Government of India. OBC Caste Certificate containing the Non-Creamy Layer clause should be valid as on the date of interview. Caste name mentioned in certificate should tally letter by letter with Central Government list / notification.
- 19.7 Candidates belonging to OBC category but coming under Creamy Layer and/or if their caste does not find a place in the Central List are not entitled to OBC reservation. They should indicate their category as General/UR in the on-line application form.
- 19.8 Candidates belonging to EWS category must produce an 'Income and Asset Certificate' valid for the Financial Year 2024-25 issued by a Competent Authority on the basis of gross annual income of financial year 2023-24 in the format prescribed by Government of India. Candidates may please note that they should be in possession of "Income and Assets Certificate" as mentioned above issued on or after 01.04.2024 and before the date of document verification at the time of interview. No request for extension of time for production of 'Income and Asset Certificate' beyond the date of interview shall be entertained.
- 19.9 Latest disability certificate in the prescribed format issued by an authorized Government of India / State Government Department / Hospital in case of PwBD candidates.
- 19.10 In respect of candidate with less than 40% disability, a disability certificate should be issued by a competent medical authority of a Government healthcare institution as per proforma at [Annexure - 6](#).
- 19.11. (i) Candidates serving in Government / Quasi Govt. offices / Public Sector Undertakings (including Nationalized Banks, Insurance Companies and Financial Institutions) are required to produce a No Objection Certificate from their employer at the time of Interview, in the absence of which their candidature will not be considered and travelling expenses, if any, otherwise admissible, will not be paid.
- 19.11. (ii) Any other relevant document in support of eligibility.

**Note:** Candidates will not be allowed to appear for the Interview if he/she fails to produce the

relevant eligibility documents as mentioned above.

## **20. List of additional documents to be produced by the short-listed candidates (as applicable)**

**20.1 Certificate of Medical Fitness:** Shortlisted candidates will have to submit a certificate of medical fitness, before joining, as per the terms and conditions of appointment.

**20.2 Relief letter/Discharge letter:** In case of shortlisted candidate being already employed, such candidate has to get relieved properly and unconditionally from the present employer and submit a relief letter / discharge letter thereof, at the time of appointment.

**20.3 Execution of Bond:** In case of selection, while accepting the appointment order, the officer has to give an undertaking/ bond to complete minimum three years of service from the date of joining the Authority, failing which the officer has to make payment of Rs. 6 lakh.

**(Note:** IRDAI will not take over any of liability/liabilities relating to present employment including the amount paid in discharge of service bond the candidate may have executed at the time of joining such employment. The terminal benefits, if any, accrued to the candidate from present employment are not transferable to IRDAI).

## **21. General Rules / Instructions**

21.1. IRDAI shall not entertain requests from the candidates seeking advice about their eligibility to apply.

**21.2 Download of Call Letter:** Candidates will have to visit IRDAI website for downloading Call Letters for on-line test/s from a date to be announced on the website [www.irdai.gov.in](http://www.irdai.gov.in). Intimation for downloading Call Letter will also be sent through email. 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 should affix recent recognizable photograph on the downloaded Call Letter, preferably the same as provided during registration, and appear at the examination centre with (i) Call Letter and (ii) Photo Identity Proof as stipulated and also specified in the letter and photocopy of the same Photo Identity Proof as brought in original.

21.3. CANDIDATES REPORTING LATE, i.e. after the reporting time specified in the Call Letter for Examination will not be permitted to take the examination. The reporting time mentioned in the Call Letter is prior to the start time of the test. Though the duration of the examination may be lesser, candidates are required to be at the venue for longer duration including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions, etc.

21.4. Candidates will have to appear for Phase I - Preliminary Examination at their own expenses. However, candidates called for Phase II - Descriptive Examination and Interview, will be reimbursed to and fro actual single II AC railway fare. The actual single II AC railway fare will be reckoned by the shortest route from the place of their residence/place of work to the centre of Phase II – Descriptive Examination and place of Interview.

21.5. Candidates are advised to use the same photograph for all purposes right from registering the on-line application till completion of the recruitment process.

21.6. Candidates are advised in their own interest that they should not furnish any particulars, which are false, tampered with or fabricated and should not suppress any material information while submitting on-line application.

21.7. At the time of Examination and Interview or in a subsequent selection procedure, if a candidate is (or has been) found guilty of –

- a. Using unfair means during examination, or
- b. Impersonating or procuring impersonation by any person, or
- c. Submitting fabricated documents or documents which have been tampered with, or
- d. Misbehaving in the Examination Hall/Interview venue 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
- e. Resorting to any irregular or improper means in connection with his / her candidature, or
- f. Obtaining support for his / her candidature by offering illegal gratification to, or applying pressure on, or blackmailing, threatening to blackmail any person connected with the conduct of examination, or
- g. Being in possession of or using mobile phone, pager or similar electronic equipment or devices or any other equipment capable of being used as a communication device in the Examination Hall/Interview venue.

Such a candidate may, in addition to rendering himself / herself liable to criminal prosecution, be liable:

- i. to be disqualified from the Examination/Interview for which he / she is a candidate,
- ii. to be debarred permanently from any examination/selection conducted by IRDAI in future,
- iii. for termination of service, if he/ she has already joined IRDAI,
- iv. for filing FIR with the appropriate police authorities.

**Note:** If such instances go undetected during the current selection process but are detected subsequently, such liability including criminal prosecution, as mentioned above, will take place with retrospective effect.

21.8. The responses (answers) of individual candidates would be analyzed to detect patterns of similarity with those of other candidates. 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, IRDAI reserves its right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld.

21.9. In all correspondence with IRDAI, Registration Number received on submission of application and Roll No. indicated in 'Call Letter' must be quoted.

21.10. In all matters regarding eligibility, conduct of examinations, interview, assessment, prescribing minimum qualifying standards in Phase I – On-line Preliminary Examination, Phase II – Descriptive Examination and Phase III - Interview, in relation to number of vacancies and communication of result, IRDAI's decision shall be final and binding on the candidates and no correspondence or personal enquiries shall be entertained in this regard.

21.11. The possibility of occurrence of some problem in the administration of the examination/s 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 the candidates to other centre or delay in test or to conduct another session/examination, if considered necessary. Conduct of a re-examination 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 made ineligible to participate in further process. Decision of IRDAI in all matters relating to recruitment process is final and binding on the candidate. Candidate not willing to accept such change shall lose his/her candidature for this examination. No correspondence or personal enquiries shall be entertained by IRDAI in this behalf.

21.12. If the examination is held in more than one session, the scores across various sessions/examinations will be equated to adjust for slight differences in difficulty level of different test batteries used across sessions/examinations. More than one session/examination are required, if the nodes capacity is less or some technical disruption takes place at any centre or for any candidate.

21.13. IRDAI does not furnish the mark-sheet to candidates. Marks obtained in Phase I - On-line Preliminary Examination will be made available on the website in an interactive mode for a specified period only, after shortlisting of candidates for Phase II – Descriptive Examination.

However, the marks obtained in Phase II - Descriptive Examination and Phase III- Interview will be made available on IRDAI's web-site in an interactive mode only after declaration of the final result for a specified period only.

21.14. The applicant should disclose the following details in the application:

1. Whether at any time, he/ she had been convicted by a court in India for any offence involving moral turpitude.

2. Whether any proceedings in respect of an offence alleged to have been committed by the applicant is pending before a criminal court in India.

3. Whether a warrant or summons for the appearance, or a warrant for the arrest, of the applicant have been issued by a court under any law for the time being in force or that an order prohibiting the departure from India of the applicant has been issued by any such court.

21.15. Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any IRDAI recruitment process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective effect.

21.16. Candidates are not permitted to use or have in possession of calculators in examination premises.

21.17. Use of MOBILE PHONES and other electronic devices BANNED:

(a) Mobile phones, smart watches, pagers or any other electronic communication devices are not allowed inside the premises where the examination is being conducted. Any infringement of these instructions shall entail disciplinary action including ban from future examinations.

(b) Candidates are advised in their own interest not to bring any of the banned items including mobile phones/pagers to the venue of the examination, as arrangement for safe-keeping cannot be assured.

(c) Candidates are advised not to bring any valuable/costly items to the Examination Halls, as safe-keeping of the same cannot be assured and IRDAI will not be responsible for any loss in this regard.

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

21.19. Candidate's Call to the examination / interview is strictly provisional. The mere fact that the Call Letter has been issued to the candidate does not imply that his/her candidature has

been finally cleared by IRDAI.

21.20. Canvassing in any form with regard to the recruitment/selection will lead to disqualification.

21.21. IRDAI reserves the right to cancel the above recruitment, partly or fully, at any stage of the process without assigning any reason thereof.

21.22. **Corrigendum:** Please note that Corrigendum, if any, issued on the above advertisement, will be published only on IRDAI's website.

CANDIDATES ARE ADVISED TO VISIT THE 'CAREERS' TAB OF IRDAI WEBSITE [www.irdai.gov.in](http://www.irdai.gov.in) FOR DETAILED ADVERTISEMENT, TO APPLY ON-LINE AND FOR FURTHER UPDATES ON THE RECRUITMENT.

*(Hindi version of this advertisement is available on Hindi website of IRDAI)*

Hyderabad

CGM (GA & HR)

**Annexure - 1**

### **Instructions regarding filling up of application form**

#### **1. How to apply**

DETAILED GUIDELINES/PROCEDURES FOR

- A. APPLICATION REGISTRATION
- B. PAYMENT OF FEES
- C. DOCUMENT SCAN AND UPLOAD

Candidates shall apply only through On-line from 21.08.2024 to 20.09.2024 and no other mode of application will be accepted.

Persons already in Government Service, whether in a permanent or temporary capacity or as work charged employees other than casual or daily rated employees or those serving under the Public Enterprises are however, required to submit an undertaking in the On-line application that they have informed in writing to their Head of Office/Department that they have applied for the Examination. Candidates should note that in case a communication is received from their employer by IRDAI withholding permission to the

candidates applying for/appearing at the examination, their application shall be liable to be rejected/candidature shall be liable to be cancelled.

### **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)
  - a hand written declaration (on a white paper with black ink) (text given below)  
ensuring that the all these scanned documents adhere to the required specifications as given in Annexure III to this Advertisement.
- (ii) Signature in CAPITAL LETTERS will NOT be accepted.
- (iii) The left thumb impression should be properly scanned and not smudged. (If a candidate is not having left thumb, he/she may use his/ her right thumb for applying.)
- (iv) The text for the hand written declaration is as follows –  
*“I, \_\_\_\_\_ (Name of the candidate), hereby declare that all the information submitted by me in the application form is correct, true and valid. I will present the supporting documents as and when required.”*
- (v) The above mentioned hand written declaration has to be in the candidate’s hand writing and in English only. If it is written and uploaded by anybody else or in any other language, the application will be considered as invalid. (In the case of Visually Impaired candidates who cannot write may get the text of declaration typed and put their left hand thumb impression below the typed declaration and upload the document as per specifications.)
- (vi) Keep the necessary details/documents ready to make Online Payment of the requisite application fee/ intimation charges
- (vii) Have a valid personal email ID and mobile no., which should be kept active till the completion of this Recruitment Process. IRDAI may send communication/ Call Letters for the Examination etc. through the registered e-mail ID. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID and mobile no. before applying on-line and must maintain that email account and mobile number.

APPLICATION FEES/ INTIMATION CHARGES (NON REFUNDABLE) PAYMENT OF FEE ONLINE: 21.08.2024 to 20.09.2024

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

**A. Application Registration**

- i. Candidates are first required to go to IRDAI website [www.irdai.gov.in](http://www.irdai.gov.in) and click on 'Careers' tab and then click on the option "Recruitment for the post of Assistant Manager (2024)" to open the On-Line Application Form.
- ii. Candidates shall have to click on "Click here for New Registration" link to register their application by entering their basic information in the on-line application form and follow the instructions.
- iii. 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 indicating the Provisional Registration Number and Password will also be sent to the registered email. They can reopen the saved data using Provisional Registration Number and Password and edit the particulars, if needed. Basic information once saved cannot be edited.
- iv. 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.
- v. Candidates should fill in the details themselves\_in the on-line application at the appropriate places very carefully and click on the "COMPLETE REGISTRATION" button at the end of the on-line application format. Before pressing the "COMPLETE REGISTRATION" button, candidates are strongly advised to carefully check every field filled in the application. No change is permitted after clicking on 'COMPLETE REGISTRATION' Button. Hence, candidates are advised to fill in the on-line application form with utmost care as no correspondence regarding change of details will be entertained. IRDAI will not be responsible for any consequences arising out



of furnishing of incorrect and incomplete details in the application or omission to provide the required details in the application form.

- vi. 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.
- vii. Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
- viii. Candidates can proceed to upload Photo and Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph, Signature and Hand Written Declaration at para 5 below.
- ix. Candidates can proceed to fill other details of the Application Form.
- x. Click on the Preview Tab to preview and verify the entire application form before 'COMPLETE REGISTRATION'.
- xi. 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.
- xii. Click on 'Payment' Tab and proceed for payment.
- xiii. Click on 'Submit' button.
- xiv. Registration at this stage is provisional.

## **B. PAYMENT OF FEES - ONLINE MODE**

- i. The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
- ii. The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets.
- iii. 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.
- iv. On successful completion of the transaction, an e-Receipt will be generated.
- v. 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.

- vi. 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.
- vii. 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.
- viii. To ensure the security of your data, please close the browser window once your transaction is completed.
- ix. There is facility to print application form containing fee details after payment of fees.
- x. Bank/ Card transaction charges levied by the payment Gateways should be borne by the candidates.

### **C. Guidelines for Document Scan and Upload**

#### **(i) Photograph image**

- (a) Photograph must be a recent passport size colour picture.
- (b) The picture should be in colour, against a light-coloured, preferably white, background.
- (c) Look straight at the camera with a relaxed face.
- (d) 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.
- (e) If you have to use flash, ensure there's no "red-eye".
- (f) If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- (g) Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- (h) Photograph (4.5cm × 3.5cm)
- (i) Dimensions 200 x 230 pixels (preferred).
- (j) Size of file should be between 20KB - 50KB.
- (k) Ensure that the size of the scanned image is not more than 50KB. If the size of the file is more than 50KB, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.
- (l) In case the face in the photograph or signature is unclear, the application may be rejected. Candidate may edit the application and re-upload the photograph/ signature in such a case.

#### **(ii) Signature image**

- (a) Signature in CAPITAL LETTERS will NOT be accepted.

- (b) The applicant has to sign on white paper with ball point (black ink) pen. The signature image should contain the signature of the candidate only.
- (c) The Applicant's signature obtained on the Call Letter and attendance sheet at the time of the examination should match the uploaded signature. In case of mismatch, the candidate may be disqualified.
- (d) Dimensions 140 x 60 pixels (preferred).
- (e) Size of file should be between 10kb – 20kb.
- (f) Ensure that the size of the scanned image is not more than 20kb. If the size of the file is more than 20kb, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.

**(iii) Left Thumb Impression image**

- (a) The applicant has to put their 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.
- (b) File type: jpg / jpeg
- (c) Dimensions 240 x 240 pixels in 200 DPI (preferred for required quality) i.e. 3 cm X 3 cm (Width X Height).
- (d) Size of file should be between 20kb – 50kb.

**(iv) Hand Written Declaration image**

- (a) The applicant has to write the declaration in English clearly on a white paper with black ink.
- (b) Hand written declaration in CAPITAL LETTERS shall NOT be accepted.
- (c) The hand written declaration should be of the applicant and not by any other person.
- (d) File type: jpg / jpeg
- (e) Dimensions 8000 x 400 pixels in 200 DPI (preferred for required quality) i.e. 10 cm X 5 cm (Width X Height).
- (f) Size of file should be between 50kb – 100kb.

**(v) Scanning the photograph and signature**

- (a) Set the scanner resolution to a minimum of 200 DPI (dots per inch).
- (b) Set Color to True Color.
- (c) File Size as specified above.

- (d) Crop the image in the scanner to the edge of the photograph/signature/left thumb impression/ hand written declaration, then use the upload editor to crop the image to the final size (as specified above).
- (e) The image should be JPG or JPEG format. An example file name is image01.jpg or image01.jpeg. Image dimension can be checked by listing the folder files or moving the mouse over the file image icon.
- (f) Candidates using MS Windows/ MS Office can easily obtain 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.

**(vi) Procedure for Uploading the documents**

- (a) While filling in the On-line Application Form, the candidate will be provided with separate links for uploading his/her photograph, signature, left thumb impression and hand written declaration.
- (b) Click on the respective link "Upload Photograph" / "Upload Signature"/ "Upload left thumb impression"/ "Upload hand written declaration".
- (c) Browse and select the location where the Scanned Photo/ Signature/ left thumb impression and hand written declaration file has been saved.
- (d) Select the file by clicking on it.
- (e) Click the 'Open/ Upload' button. Your application will not be registered unless you upload your left thumb impression and hand written declaration as specified.
- (f) If the file size and format are not as prescribed, an error message will be displayed.
- (g) Preview of the upload 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.

Your Online Application will not be registered unless you upload your Photograph, signature, left thumb impression and hand written declaration.

**2. Other guidelines:**

- i. In case the face in the photograph or signature or left thumb impression or the hand written declaration is unclear / smudged the candidate's application may be rejected.
- ii. After uploading the Photograph / signature / 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 photograph or signature or left thumb impression or the hand written declaration is not prominently visible, the

- candidate may edit his/ her application and re-upload his/ her photograph or signature or left thumb impression or the hand written declaration, prior to submitting the form.
- iii. 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.
  - iv. Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.
  - v. If the photo is not uploaded at the place of Photo Call for Examination will be rejected/denied. Candidate him/herself will be responsible for the same.
  - vi. Candidates should ensure that the signature uploaded is clearly visible
  - vii. After registering online candidates are advised to take a printout of their system generated online application forms.
  - viii. Candidate should indicate the percentage of marks obtained in Graduation/HSC/Equivalent (XII pass) examination calculated to the nearest two decimals in the on-line application.
  - ix. Calculation of percentage: The percentage of marks shall be arrived at by dividing the total marks obtained by the candidate in all the subjects in all semester(s)/year(s) by aggregate maximum marks irrespective of honours / optional / additional optional subject, if any. This will be applicable for those Universities also where Class / Grade is decided on the basis of Honours marks only. The fraction of percentage so arrived will be ignored, i.e. 59.99% will be treated as less than 60% and 54.99% will be treated as less than 55%. The candidates are advised to satisfy themselves before they apply and that they fulfil requirements as to age and qualifications and if found ineligible, their candidature will be cancelled at any stage of recruitment. Appearing in the PHASE I - ON-LINE PRELIMINARY EXAMINATION, PHASE II - DESCRIPTIVE EXAMINATION AND PHASE III - INTERVIEW will not automatically confer any right of being selected for the said post.
  - x. If there is any change in the date of examination, it shall be notified in IRDAI's website. Candidates are advised to regularly keep in touch with the authorized website of IRDAI "www.irdai.gov.in" for details and updates.
  - xi. Candidates need not upload application printouts or any certificates or copies thereof at the time of on-line application. Their candidature will be considered on the strength of the information declared in the application. If at any stage, it is found

that any information furnished in the on-line application is false / incorrect or if according to IRDAI, the candidate does not satisfy the eligibility criteria, his / her candidature / appointment is liable to be cancelled / terminated.

- xii. An on-line application which is incomplete in any respect such as without photograph and signature uploaded in the on-line application form will not be considered as valid.
- xiii. Candidates are advised in their own interest to apply on-line much before the last date for submission of application and not to wait till the last date to avoid the possibility of disconnection/inability/failure to log on the IRDAI's website on account of heavy load on internet/website jam.
- xiv. IRDAI does not assume any responsibility if the candidates are not able to submit their applications within the last date on account of the aforesaid reasons or for any other reason beyond the control of IRDAI.
- xv. Candidates may opt to apply either of Actuarial/ Accounts/ Legal/ IT/ Research as per the respective streams and/or Generalist as per their educational qualifications. Separate on-line application for each stream will have to be submitted and requisite fee is to be paid for each application. In case a candidate applies more than once in a Single Specialization and/or applies for more than 2 Specializations (apart from Generalist Stream), only the latest applications shall be considered valid and the other applications shall be rejected and the fee/ intimation charges against them will be forfeited. Selection will be on the basis of option exercised and performance as per cut-off marks.
- xvi. 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.

## **Syllabus for Phase II - Descriptive Examination**

### **1. Paper I – English**

- a) Essay;
- b) Precis writing;
- c) Comprehension and Business/Office Correspondence.

### **2. Paper II – Economic and Social issues impacting insurance**

- a) Economic Growth, business cycles and insurance penetration, impact of age structure on economy, application of utility theory to insurance premium setting, macroeconomic factors including catastrophes and pandemics that may impact insurers and insurance markets;

- b) Financial markets, Financial Institutions and financial services integration and risks arising from interconnectedness; systemic risk and concentration risk;
- c) Economic capital and risk based capital requirements, economic impact of risk transfer arrangements including reinsurance, contribution of Insurance sector to sustainable and responsible development of economy, Insurance Investments in Infrastructure sector;
- d) Economic reforms in India leading to Insurance sector reforms, Insurance regulation - financial and market conduct regulations, functions of IRDAI, role of an Actuary, de-tariffing in India, motor business and Indian experience, changing Insurance Regulations/Laws and FSLRC;
- e) Social structure in India, Insurance in rural and social sectors and obligations of Insurers thereto, Indian Micro-Insurance experience, Social security laws and implementation thereof. RSBY - Health insurance scheme for Below Poverty Line (BPL) families.

### **3. Paper III - Insurance and Management**

#### **Part 1 - Insurance**

- a) History of Indian Insurance, principles of Insurance;
- b) Risk and uncertainty, pooling and diversification of risk, Indemnity and Insurable interest;
- c) Legal foundations of Insurance, basics in Group/Health Insurance/Pensions; Intermediation: role in mobilising savings, evolution of various types and Bancassurance in India;
- d) Functions performed by Insurers: Product design, pricing, distribution, underwriting, claims, Investment and Reinsurance;
- e) Insurance lines and products: Property-Liability, Life Insurance and Annuities and Health Insurance; Liability risks and Insurance, valuation and Solvency requirements, Specialist Insurance lines in India - Agricultural and Export Credit Guarantee; Reinsurance, GIC of India, obligatory cessions and retention of risk within the Country.

#### **Part 2 - Management**

- a) Its nature and scope;
- b) Management Processes - Planning, Organisation, Staffing, Directing and Controlling; role of a Manager in an Organisation;
- c) Leadership: The tasks of a leader; leadership styles; leadership theories; A successful leader versus an effective leader;



- d) Human Resource Development- Concept of HRD; Goals of HRD; Career Planning – Training and Development;
- e) Performance Appraisal - Potential appraisal and development - feedback and performance counselling - rewards - employee welfare;
- f) Motivation, Morale and Incentives: Theories of Motivation; How Managers Motivate; Concept of Morale; Factors determining morale; Role of Incentives in Building up Morale;
- g) Communication: Steps in the Communication Process; Communication Channels; Oral versus Written Communication; Verbal versus non-verbal Communication; upward, downward and lateral communication; Barriers to Communication;
- h) Role of Information Technology;
- i) Corporate Governance: Factors affecting Corporate Governance; Mechanisms of Corporate Governance.

The above syllabus is only indicative and not exhaustive.

\* \* \* \* \*

**Annexure – 3**

**Application for Pre-Examination Training for candidates belonging to  
SC/ST/OBC/PwBD categories**

Date:

The CGM (HR)  
IRDAI, Survey No.11/1, Financial District,  
Nanakramguda,  
Hyderabad- 500 032.

Dear Sir,

**Re: Recruitment of Assistant Managers - Pre-Examination Training for candidates  
belonging to SC/ST/OBC/PwBD categories**

1. I have applied for the post of Assistant Manager in IRDAI and my application registration no. is \_\_\_\_\_.
2. Please register my name for pre-examination training.

3. I am agreeable for the medium of training being in English.
4. I enclose an attested copy of the Caste Certificate/ PwBD Certificate.
5. I note that I will have to make my own arrangements for stay and meet all my expenses during the period of training including travel, if the training is conducted offline.
6. I also note that undergoing the training will not confer on me any right to be called for the Examination (both Phase I and Phase II), Interview or for recruitment in IRDAI's service.

Yours faithfully,

(Signature)

Name & Address:

Email:

Mobile:

Encl: 1. Attested copy of the Caste Certificate/PwBD Certificate

2. Copy of e-Receipt as proof for having applied for the examination

3. Incomplete application or application without proper enclosures will not be entertained.

(The application must reach the above addressee **latest by 26.09.2024**. Please superscribe "Application for pre-examination training for the post of Assistant Manager (2024)" on the envelope)

**ANNEXURE – 4**

**Certificate regarding physical limitation in an examinee to write**

This is to certify that, I have examined Mr/Ms/Mrs \_\_\_\_\_  
(name of the candidate with disability), a person with \_\_\_\_\_  
(nature and percentage of disability as mentioned in the certificate of disability), S/o, D/o,  
\_\_\_\_\_, a resident of \_\_\_\_\_  
(Village/District/State) and to state that he/she has physical limitation which hampers  
his/her writing capabilities owing to his/ her disability.

Signature

(Chief Medical Officer/ Civil Surgeon/ Medical Superintendent of a  
Government health care Institution)

Name & Designation.

Name of Government Hospital/ Health Care Centre with Seal

Place:

Date:

Note:

Certificate should be given by a specialist of the relevant stream/ disability  
(eg. Visual impairment – Ophthalmologist, Locomotor disability – Orthopaedic specialist/  
PMR)

**Letter of Undertaking for Using Own Scribe**

I \_\_\_\_\_, a candidate  
with \_\_\_\_\_ (name of the disability)  
bearing Roll No. \_\_\_\_\_ at \_\_\_\_\_  
\_\_\_\_\_ (name of the centre) in the District \_\_\_\_\_,  
\_\_\_\_\_ (name of the State). My qualification is  
\_\_\_\_\_.

I do hereby state that \_\_\_\_\_ (name of  
the scribe) will provide the service of scribe/ reader/ lab assistant for the undersigned for  
taking the aforesaid examination.

I do hereby certify 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.

(Signature of the Candidate with Disability)

Place:

Date:

**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 .....(Vill/PO/PS/District/State), aged ..... yrs, 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 upto \_\_\_\_\_ (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:

**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 qualification is \_\_\_\_\_. In case, subsequently it is found that his qualification is not as declared by the undersigned and is beyond my qualification. I shall forfeit my right to the post or certificate/diploma/degree and claims relating thereto.

(Signature of the candidate)

(counter signature by the parent/guardian, if the candidate is minor)

Place:

Date