# ***RECRUITMENT OF JUNIOR ASSISTANTS***

## 1. NOTIFICATION:

Online Applications are invited from eligible candidates who must be an Indian Citizen for selection and appointment as Junior Assistant. The vacancies are as under:

Table A:

| State | City | Number of Vacancies |
|---|---|---|
| **ANDHRA PRADESH** | GUNTUR | 1 |
| | TIRUPATI | 1 |
| | VIJAYAWADA | 3 |
| | VIZAG_GAJUWAKA | 3 |
| **ANDHRA PRADESH Total** | | **8** |
| **ASSAM** | GUWAHATI | 3 |
| **ASSAM Total** | | **3** |
| **BIHAR** | BIHARSHARIF | 1 |
| | MUZAFFARPUR | 1 |
| | PATNA | 5 |
| **BIHAR Total** | | **7** |
| **CHHATTISGARH** | RAIPUR | 3 |
| **CHHATTISGARH Total** | | **3** |
| **DELHI** | DELHI_NCR | 3 |
| **DELHI Total** | | **3** |
| **GUJARAT** | AHMEDABAD | 1 |
| | RAJKOT | 1 |
| **GUJARAT Total** | | **2** |
| **JAMMU AND KASHMIR** | JAMMU | 1 |
| **JAMMU AND KASHMIR Total** | | **1** |
| **KARNATAKA** | BANGALORE | 23 |
| | BELGAUM | 1 |
| | GULBARGA | 1 |
| | HASSAN | 1 |
| | MANGALORE | 1 |
| | MYSORE | 1 |
| | RAICHUR | 1 |
| **KARNATAKA Total** | | **29** |

| State | City | Number of Vacancies |
|---|---|---|
| **KERALA** | ERNAKULAM | 1 |
| | PALAKKAD | 1 |
| | THRISSUR | 1 |
| **KERALA Total** | | **3** |
| **MADHYA PRADESH** | BHOPAL | 9 |
| | GWALIOR | 1 |
| | INDORE | 5 |
| | JABALPUR | 1 |
| | SATNA | 1 |
| | SHAHDOL | 1 |
| **MADHYA PRADESH Total** | | **18** |
| **MAHARASHTRA** | AHMEDNAGAR | 1 |
| | AURANGABAD | 1 |
| | DHULE | 1 |
| | JALGAON | 1 |
| | KOLHAPUR | 1 |
| | MUMBAI_NAVI_MUM_THANE | 8 |
| | NAGPUR | 3 |
| | NASIK | 5 |
| | PUNE_PIMPRI_CHINCHWAD | 3 |
| | SOLAPUR | 1 |
| **MAHARASHTRA Total** | | **25** |
| **ODISHA** | CUTTACK_BHUBANESWAR | 7 |
| **ODISHA Total** | | **7** |
| **PUNJAB** | AMRITSAR | 1 |
| **PUNJAB Total** | | **1** |
| **RAJASTHAN** | ALWAR | 1 |
| **RAJASTHAN Total** | | **1** |
| **SIKKIM** | GANGTOK | 1 |
| **SIKKIM Total** | | **1** |
| **TAMIL NADU** | CHENNAI | 6 |
| | COIMBATORE | 5 |
| | HOSUR | 1 |
| | KANCHIPURAM | 1 |
| | KARAIKUDI | 1 |
| | KARUR | 1 |
| | MADURAI | 4 |
| | TIRUNELVELI | 1 |
| | TIRUPUR | 1 |
| **TAMIL NADU Total** | | **21** |
| **TELANGANA** | HANUMAKONDA_WARANGAL | 1 |
| | HYDERABAD_SECUNDERABAD | 19 |

| State | City | Number of Vacancies |
|---|---|---|
| | KARIMNAGAR | 1 |
| | MAHBUBNAGAR | 1 |
| | NIZAMABAD | 1 |
| | SIDDIPET | 1 |
| **TELANGANA Total** | | **24** |
| **UTTAR PRADESH** | LUCKNOW | 2 |
| | MEERUT | 6 |
| | SAHARANPUR | 1 |
| | VARANASI | 4 |
| **UTTAR PRADESH Total** | | **13** |
| **UTTARAKHAND** | DEHRADUN | 1 |
| **UTTARAKHAND Total** | | **1** |
| **WEST BENGAL** | KOLKATA_HOWRAH_CHINSURAH | 8 |
| | SILIGURI | 1 |
| **WEST BENGAL Total** | | **9** |
| **Grand Total** | | **180** |

Recruitment for the post of Junior Assistant is based on City-wise vacancies and merit.

The total number of vacancies may increase or decrease depending upon the actual vacancies at the time of final selection and availability of successful candidates after the interview.

The actual posting of selected candidates as per city vacancy will be as per merit drawn

For Junior Assistant:

- Vacancy State : State where vacancy exists (Table A).
- Vacancy City : City where vacancy exists (Table A).
- Examination State : State from where candidate will appear for written examination.
- Interview State : State from where candidate will appear for interview.
- Candidates are allowed to apply for vacancy only for one city i.e. "Vacancy City".
- Candidate also has to select one state from where he / she wishes to appear for the examination i.e. "Examination State".
- Please note the state opted under "Vacancy State" & "Examination State" can be different.
- Also note that "Interview State" will be same as "Vacancy State".
- Candidates applying for a particular city ("Vacancy city") will be posted preferably in that city subject to the requirement and suitability and the same shall not be deemed implicit.

**A brief and indicative list of job activities to be carried out by Junior Assistants is as follows:**

Activities related to loan processing, file and document movement management, and document scanning. Data entry-related activities, calling and following up for EMI of regular and default cases, other activities related to the recovery department, customer servicing, cash counter management

and return of documents (ROD), basic marketing activities, or any other business-related activity appropriate to the line of business conducted by the LICHFL.

## TIME AND ACTIVITY SCHEDULE

| No. | Activity | Date |
|---|---|---|
| 1 | Start of online registration and payment of fees | 16.04.2026 |
| 2 | End of online registration and payment of fees | 30.04.2026 |
| 3 | Downloading of Call letters for Online Examination | 7 to 10 days before exam |
| 4 | Online Examination (Junior Assistant) (tentative) | 1st week of June 2026 |

Candidates are advised to regularly check the authorized website of LIC Housing Finance Ltd. www.lichousing.com for details and update.

## 2. REMUNERATION for Junior Assistant (CTC):

The CTC structure of the Junior Assistant may be referred to below:

| City Category | Basic Pay | HRA | Other Benefits | Meal Coupon | PF - Company contribution | Mediclaim - Company contribution | Group Insurance - Company contribution | Total CTC Monthly | Total CTC Annual |
|---|---|---|---|---|---|---|---|---|---|
| I | 20,000 | 4,400 | 8,400 | 5,040 | 2,400 | 1,119 | 150 | 41,509 | 4,98,108 |
| II | 20,000 | 3,600 | 7,600 | 5,040 | 2,400 | 1,119 | 150 | 39,909 | 4,78,908 |
| III | 20,000 | 3,000 | 7,000 | 5,040 | 2,400 | 1,119 | 150 | 38,709 | 4,64,508 |

**Please note**

1. Meal Coupon is payable at the rate of ₹210 per working day. Meal coupon is not payable for leave days, weekly off days as applicable and public holidays. 24 working days have been considered for calculating the aforementioned amount. The amount of meal coupon may differ every month.
2. PF - Company contribution is the company's contribution to the PF account over and above employee's contribution.
3. Mediclaim – Company contribution as shown above is the portion of the premium borne by the company for the Compulsory Family Floater Cover as determined by the Company.
4. Group Insurance – Company contribution as shown above is the portion of the premium borne by the Company for the cadre wise sum assured as determined by the Company.

The city wise net payable salary may be referred to below:

| City Category | Basic Pay (A) | HRA (B) | Other Benefits (C) | Gross Pay - Monthly (D) = (A+B+C) | PF - Employee contribution (E) | Mediclaim - Employee contribution (F) | Group Insurance - Employee contribution (G) | Professional Tax (If applicable) (H) | Total Deductions (Monthly) (I) = (E+F+G+H) | Net Pay (Monthly) (J) = (D-I) | Meal Coupon |
|---|---|---|---|---|---|---|---|---|---|---|---|
| I | 20,000 | 4,400 | 8,400 | 32,800 | 2,400 | 373 | 300 | 200 | 3,273 | 29,527 | 5,040 |
| II | 20,000 | 3,600 | 7,600 | 31,200 | 2,400 | 373 | 300 | 200 | 3,273 | 27,927 | 5,040 |
| III | 20,000 | 3,000 | 7,000 | 30,000 | 2,400 | 373 | 300 | 200 | 3,273 | 26,727 | 5,040 |

**Please note**

1. PF - Employee contribution is the employee's contribution to the PF account.
2. Mediclaim – Employee contribution as shown above is the portion of the premium borne by the employee for the Compulsory Family Floater Cover.
3. Group Insurance – Employee contribution as shown above is the portion of the premium borne by the company for the cadre wise sum assured as determined by the Company.
4. Meal Coupon is payable at the rate of ₹210 per working day. Meal coupon is not payable for leave days, weekly off days as applicable and public holidays. 24 working days have been considered for calculating the aforementioned amount. The amount of meal coupon may differ every month.
5. The aforementioned net pay is subject to Applicable Taxes.

In addition to the above-mentioned emoluments, Junior Assistant will be eligible for Gratuity, Staff Housing Loan scheme, Performance Linked Incentive as per applicable rule.

Junior Assistants will be eligible for increment up to 10% of the Basic Pay every year based on quarterly / annual performance, as per company rules. The Company's decision in this regard shall be final.

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**Lease facility and staff quarter facility is not applicable for Junior Assistant cadre.**

**Probation Period:**

6 months from the date of joining which may be extended as per rules.

## 3. ELIGIBILITY CRITERIA:

The eligibility criteria are as mentioned below:

| Eligibility Criteria: | 180 Vacancy for Junior Assistant |
|---|---|
| **Nationality** | Indian |
| **Age (as on 01.04.2026)** | 21-30 years (as on 01.04.2026) |

| | |
|---|---|
| **Educational Qualification (as on 01.04.2026)** | Graduate (minimum aggregate 55% marks) in any discipline from a university recognized by the Govt. of India or any equivalent qualification recognized as such by the central Government.<br>Course completed through correspondence / distance / part-time are not eligible. |
| **Computer Literacy**: | Operating and Working knowledge in computer systems |
| **Work Experience** | Preferred |
| **Computer Skills** | Yes |

Age Limit (as on 01.04.2026): Example: 21-30 years means **'**not below 21 years and not above 30 years' as on 01.04.2026 i.e. candidates must have been born **not earlier than 02.04.1996** and **not later than 01.04.2005 (both dates inclusive).**

**Note**:

- All the educational qualifications mentioned should be from a University/ Institute/Board recognised by Govt. of India/approved by Govt. Regulatory Bodies and the final result should have been declared on or before 01.04.2026.

- Proper document from Board/University for having declared the result on or before 01.04.2026 has to be submitted at the time of interview. The date of passing the eligibility examination will be the date appearing on the mark-sheet or provisional certificate issued by University/Institute. In case the result of a particular examination is posted on the website of the University/Institute and web-based certificate is issued then proper document/certificate in original issued and signed by the appropriate authority of the University/Institute indicating the date of passing properly mentioned thereon will be reckoned for verification and further process.

- Candidate should indicate the percentage obtained in Graduation/Post-graduation calculated to the nearest two decimals in the online application. Where CGPA/OGPA is awarded, the same should be converted into percentage and indicated in online application. If called for interview, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of norms.

- Calculation of Percentage: The percentage 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 (in all the subjects irrespective of honours/optional/additional optional subject, if any) multiplied by 100. This will be applicable for those Universities also where Class/Grade is decided on basis of Honours marks only.
  The fraction of percentage so arrived will be ignored i.e. 54.99% will be treated as less than 55%.

## 4. SELECTION PROCEDURE:

| Name | Selection Procedure |
|---|---|
| Junior Assistant | Online Examination and Interview |

### A. Online Examination:

Online examination will be of objective type, multiple choice of total two hours duration comprising of the following sections:

| Sr. No. | Section | No. of questions | Maximum Marks | Version | Duration |
|---|---|---|---|---|---|
| 1 | English Language | 40 | 40 | Only English | **120 minutes** |
| 2 | Logical Reasoning | 40 | 40 | | |
| 3 | General Awareness (With special emphasis on Housing Finance Industry) | 40 | 40 | | |
| 4 | Numerical Ability | 40 | 40 | | |
| 5 | Computer Skill | 40 | 40 | | |
| | **Total** | **200** | **200** | | |

The online examination will be in English language only. There will be negative marking for wrong answers in the online examination. For every wrong answer to a question given by the candidate, one fourth or 0.25 of the marks assigned to that question will be deducted as penalty to arrive at corrected score. If a question is left blank, i.e. no answer is given by the candidate; there will be no penalty for that question.

Process for Arriving at Scores

The Scores of Online Examination are obtained by adopting the following procedure:

(i) Number of questions answered correctly by a candidate in each objective test is considered for arriving at the Corrected Scores after applying penalty for wrong answers.

(ii) 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 (if held) to arrive at the Equated Scores.
.Scores obtained by candidates on any test are equated to the base form by considering the distribution of scores of all the forms.

(iii) Test wise scores and scores on total is reported with decimal point up to two digits.

Note: Cutoffs are applied in two stages:

(i) on scores in individual tests, if applicable

(ii) Total Score

LIC HFL reserves the right to modify the structure of the examination which will be intimated through its website.

Commensurate to the number of vacancies, LIC HFL reserves the right to fix the minimum cut- off marks, section wise as well as on total in the online examination in order to finalize the number of candidates to be called for the Interview.

Decision of the Company in this regard shall be final and binding on the candidates. No correspondence will be entertained in this regard.

As per policy, the tests/question papers are not disclosed to anybody other than the candidates only during the examination. The test papers are also not shared with anybody even after the examination.

Please note that a candidate is allowed to appear only once in the online examination for a post. Multiple appearance in online examination will result in cancellation of candidature. In case more than one call letter has been generated, candidates are advised to appear only once for one post on the date and at the time mentioned on the respective call letter.

**B. Interview:**

Depending upon the number of vacancies, only those candidates who rank sufficiently high in the order of merit based on their respective marks in online examination will be called for interview. Candidates who do not attend the interview or who do not obtain the minimum qualifying marks in the interview shall be disqualified from further selection.

Shortlisting of candidates for interview will be provisional without verification of documents. Candidature will be subject to verification of all details/documents with the original when a candidate reports for interview (if called). In case a candidate is called for interview and is found not satisfying the eligibility criteria (Age, Educational Qualification etc.) he/she will not be allowed to appear for the interview.

**C. Final Selection:**

The final merit list and selection of candidates will be done on the basis of combined marks of the online examination as well as the interview.

The final selection will be strictly according to the merit ranking, subject to minimum qualifying marks in the interview. The Company reserves the right to change the selection procedure, if necessary.

**D. Medical and Background Verification:**

- Selected candidate will have to undergo Medical Examination and will be appointed as Junior Assistant subject to him/her being found medically fit by the Medical Examiner authorized by LIC HFL for this purpose. Candidate will appear for the medical examination at his/her own expenses.
- Further, background verification checks will be carried out for the selected candidates. In the event that there are any adverse findings that arise during the course of or as a result of such background verification checks, the Company has the right to terminate the contract of employment with immediate effect without notice.

## 5. GUIDELINES FOR PERSONS WITH DISABILITIES USING A SCRIBE

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, subject to limits as in (ii) and (iii) below. In all such cases where a scribe is used, the following rules will apply:

•The candidate will have to arrange his/her own scribe at his/her own cost.
•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 invariably carefully indicate the same in the online application form. Any subsequent request may not be favourably entertained.
•A person acting as a scribe for one candidate cannot be a scribe for another candidate.
•The scribe may be from any academic stream. However for Specialist officers' posts the scribe should be from an academic stream different from that prescribed for the post.
•Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above. Further in case it later transpires that he/she did not fulfill any laid down eligibility criteria or suppressed material facts, the candidature of the applicant will stand cancelled, irrespective of the result of the online examination.
•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.
Scribe should not answer on his/her own. Any such behaviour observed will result in cancellation of candidature
•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.

(ii)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).

(iii)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.

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

## 6. HOW TO APPLY:

**Candidates can apply online only from 16.04.2026 to 30.04.2026 through LIC HFL's website (www.lichousing.com) under the heading "Careers" and no other mode of application will be accepted**.

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 handwritten declaration (on a white paper with black ink) (text given below)

  Candidates should ensure that all these scanned documents adhere to the required specifications as per the specifications given in "GUIDELINES FOR SCANNING AND UPLOAD OF DOCUMENTS" mentioned at the end.

(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 handwritten 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 handwritten 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.

(vi) Keep the necessary details/documents ready to make Online Payment of the requisite application fee/ intimation charges

(vii) Have a valid personal email ID and mobile no., which should be kept active till the completion of this recruitment process. All sort of communication/intimation will be sent to registered email id/mobile no. 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 online and must maintain that email account and mobile number.

**APPLICATION FEE:**

| Post | Application Fee |
|---|---|
| Junior Assistant | Rs. 800/- |

GST @ 18% will be charged on Application Fee.

The above fee is applicable to all candidates and non-refundable. Candidates should pay the requisite fee through the online mode only from **16.04.2026 to 30.04.2026**. Bank Transaction charges for Online Payment of application fees/intimation charges will have to be borne by the candidate.

## A. APPLICATION REGISTRATION

1. Candidates satisfying the conditions of eligibility are required to log in to the LIC HFL's website, click on **"Careers"** and go to **"Job Opportunities"** to open the page **"RECRUITMENT OF JUNIOR ASSISTANTS"** and click on the option **"Apply Online"** which will open a new screen. Option is available on the page to view the Detailed Advertisement.
2. To register application, choose the tab "**Click here for New Registration**" and enter Name, Contact details and Email-id. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.
3. In case the candidate is unable to complete the application form in one go, he / she can save the data already entered by choosing "SAVE AND NEXT" tab. Prior to submission of the online application candidates are advised to use the "SAVE AND NEXT" facility to verify the details in the online application form and modify the same if required.
4. Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible/ entertained after clicking the COMPLETE REGISTRATION BUTTON.
5. The Name of the candidate should be spelt correctly in the application as it appears in the valid and acceptable photo identity and the candidate should bring the same identity proof at the time of online examination. The certificate/mark sheets should bear the same name of the candidate. The name of the candidate's father/husband etc. should be spelt correctly in the application as it appears in the certificate/mark sheets. Any change/alteration found in the name of candidate may disqualify the candidature. In case of candidates who have changed their name, they will be allowed only if they produce original Gazette notification / their original marriage certificate / affidavit in original.
6. Validate your details and save your application by clicking the 'Validate your details' and 'Save & Next' button.
7. Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature.
8. Candidates can proceed to fill other details of the Application Form.
9. Click on the Preview Tab to preview and verify the entire application form before COMPLETE REGISTRATION.

10. Modify details, if required, and click on 'COMPLETE REGISTRATION' ONLY after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.
11. Click on 'Payment' Tab and proceed for payment.
12. Click on 'Submit' button.

Please note that the above procedure is the only valid procedure for applying. No other mode of application or incomplete steps would be accepted and such applications would be rejected.

## B. PAYMENT OF FEES

**Payment of Application Fee via ONLINE MODE:** Candidates have to pay the Application Fee through ONLINE MODE only.

1. The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
2. The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/ Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets.
3. After submitting your payment information in the online application form, PLEASE WAIT FOR THE INTIMATION FROM THE SERVER. DO NOT PRESS BACK OR REFRESH BUTTON IN ORDER TO AVOID DOUBLE CHARGE
4. On successful completion of the transaction, an e-Receipt will be generated.
5. Non-generation of 'E-Receipt' indicates PAYMENT FAILURE. On failure of payment, candidates are advised to login again using their Provisional Registration Number and Password and repeat the process of payment.
6. Candidates are required to take **a printout of the e-Receipt** and online Application Form containing fee details. **Please note that if the same cannot be generated, online transaction may not have been successful**.
7. For Credit Card users: All charges are listed in Indian Rupee. If you use a non-Indian credit card, your bank will convert to your local currency based on prevailing exchange rates.
8. To ensure the security of your data, please close the browser window once your transaction is completed.
9. **There is facility to print application form containing fee details after payment of fees.**

Candidates shall be solely responsible for filling up the online applications correctly. In case of invalid applications due to errors committed by the applicant, no claims for refund of application money so collected shall be entertained by the Company.

## C. GUIDELINES FOR SCANNING AND UPLOAD OF DOCUMENTS

Before applying online, a candidate will be required to have a scanned (digital) image of his/her photograph, signature, left thumb impression and the hand written declaration as per the specifications given below.

**Photograph Image: (4.5cm × 3.5cm)**

- Photograph must be a recent passport style colour picture.
- Make sure that the picture is in colour, taken against a light-colored, preferably white, background.
- Look straight at the camera with a relaxed face
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows
- If you have to use flash, ensure there's no "red-eye"
- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face
- Dimensions 200 x 230 pixels (preferred)
- Size of file should be between 20kb–50 kb
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50 kb, then adjust the settings of the scanner such as the DPI resolution, no. of colors etc., during the process of scanning

**Photograph Capture**

- In addition to the above photograph, candidates will also be required to capture and upload their live photograph either by using webcam or mobile phone.
- On selecting "Capture Photo" option, candidates' webcam will be activated allowing them to click their picture, which will get auto uploaded in the application form.
- On selecting "Click here to Scan" option, candidates can use their mobile phone to scan the QR code, which will redirect to a website, allowing to click photograph on their mobile phone. On selecting the taken picture, photograph will get auto uploaded in the application form.

**Do's and Don'ts of Photo Capture**

**Dos:**

- Ensure the photo is captured against a light coloured, preferably white background and there is adequate light.
- Look straight at the webcam/ camera.
- Photograph should be of passport size.

**Don'ts**

- Small size photograph not to be clicked/ uploaded.
- Coloured glasses or sunglasses/ Cap should not be worn.
- Shadow on face/ not facing the camera/ distorted face/ face covered with mask / blurred image.
- Photo not taken in dark/ improper background.

**Signature, left thumb impression and hand-written declaration Image:**

- The applicant has to sign on white paper with Black Ink pen.
    - Dimensions 140 x 60 pixels (preferred)
    - Size of file should be between 10kb – 20kb for signature and 20kb - 50kb for left thumb impression.
    - Ensure that the size of the scanned image is not more than 20kb

The applicant has to put his left thumb impression on a white paper with black or blue ink.

- File type: jpg / jpeg
- Dimensions: 240 x 240 pixels in 200 DPI (Preferred for required quality) i.e. 3 cm * 3 cm (Width * Height)
- File Size: 20 KB – 50 KB

The applicant has to write the declaration in English clearly on a white paper with black ink.

- File type: jpg / jpeg
- Dimensions: 800 x 400 pixels in 200 DPI (Preferred for required quality) i.e. 10 cm * 5 cm (Width * Height)
- File Size: 50 KB – 100 KB

The signature, left thumb impression and the hand written declaration should be of the applicant and not by any other person.

If the Applicant's signature on the attendance sheet or Call letter, signed at the time of the examination, does not match the signature uploaded, the applicant will be disqualified.

Signature / Hand written declaration in CAPITAL LETTERS shall NOT be accepted.

**Scanning the documents**

- Set Colour to True Colour
- File Size as specified above
- 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).
- The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg. Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
- Candidates using MS Windows/MSOffice can easily obtain documents in .jpeg format by using MS Paint or MSOffice Picture Manager. Scanned documents in any format can be saved in .jpg / .jpeg format by using 'Save As' option in the File menu. Size can be adjusted by using crop and then resize option.
- Set the scanner resolution to a minimum of 200 dpi (dots per inch)

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

**Note:**

- 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.
- 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.
- Candidate should also ensure that photo is uploaded at the place of photo and signature at the place of signature. If photo in place of photo and signature in place of signature is not uploaded properly, candidate will not be allowed to appear for the exam.
- Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.
- If the photo is not uploaded at the place of Photo Admission for Examination will be rejected/ denied. Candidate him/herself will be responsible for the same.
- Candidates should ensure that the signature uploaded is clearly visible.

**After registering online candidates are advised to take a printout of their system generated online application forms:**

**Procedure for uploading the documents**

- While filling in the Online Application Form the candidate will be provided with separate links for uploading left thumb impression and hand written declaration
- Click on the respective link "Upload left thumb impression / hand written declaration"
- Browse and Select the location where the Scanned left thumb impression / hand written declaration file has been saved.
- Select the file by clicking on it
- Click the 'Open/Upload' button Your Online Application will not be registered unless you upload your Left thumb impression and hand written declaration as specified.
- If the file size and format are not as prescribed, an error message will be displayed
-
- Preview of the uploaded image will help to see the quality of the image. In case of unclear / smudged, the same may be re-uploaded to the expected clarity /quality

**Important:**

Please note that all the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, Address, Mobile Number, Email ID, Centre of Examination, etc. will be considered as final and no change/ modifications will be allowed after submission of the online application form. Candidates are therefore advised to fill in the online application form with utmost care as no correspondence regarding change of details will be entertained. The Bank 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. An online application which is incomplete in any respect such as without proper size photograph and signature uploaded in the online application form/ unsuccessful fee payment will not be considered as valid**. Candidates are advised in their own interest to apply on-line much before the closing date and not to wait till the last date for depositing the fee / intimation charges to avoid the possibility of disconnection/ inability/ failure to log on to the website on account of heavy load on internet/website jam. The Bank does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of the aforesaid reasons or for any other reason, whatsoever**. Please note that the above procedure is the only valid procedure for applying. No other mode of application or incomplete steps would be accepted and such applications would be rejected. Any information submitted by an applicant in his/ her application shall be binding on the candidate personally and he/she shall be liable for prosecution/ civil consequences in case the information/ details furnished by him/ her are found to be false at a later stage.

**To avoid last minute rush, candidates are advised to pay the application fees and register online at the earliest.**

**Note:** In case of any query while filling up the online application form, payment of fee/intimation charges, etc., the applicant may send the query at http://cgrs.ibps.in/ Kindly mention 'LICHFL – Recruitment' in the subject of the query.

## 7. CALL LETTER FOR ONLINE EXAMINATION:

The Centre, venue address, date and time for online examination shall be intimated in the respective Call Letter.

An eligible candidate should download his/her call letter from the LIC HFL's website **www.lichousing.com** by entering his/ her details i.e. Registration Number/Roll Number and Password/Date of Birth. No hard copy of the call letter/Information Handout etc. will be sent by post/courier.

Intimations will be sent by email/sms to the email ID and mobile number registered in the online application form. Company will not take responsibility for late receipt / non-receipt of any communication e-mailed/ sent via sms to the candidate due to change in the mobile number, email address, technical fault or otherwise beyond the control of Company. Candidates are hence advised to regularly visit LIC HFL's website (www.lichousing.com) for details, updates and any information which may be posted

for further guidance as well as to check their registered e-mail account from time to time during the recruitment process.

Candidate should affix recent recognizable photograph on the call letter preferably the same as provided (uploaded) during registration. Candidate should ensure that copies of the same are retained for use at various stages of the process. Candidates are also advised not to change their appearance till the process is completed. Failure to produce the same photograph at various stages of the process/doubt about identity at any stage could lead to disqualification. Candidate must appear at the online examination centre with **(i) Call Letter (ii) Photo Identity Proof as stipulated in the call letter and photocopy of the same Photo Identity Proof as brought in original.** In case identity is in doubt, candidates will not be allowed to appear for the online examination.

CANDIDATES REPORTING LATE i.e. after the reporting time specified on the call letter for examination will not be permitted to take the examination. The reporting time mentioned on the call letter is prior to the start time of the test. Though the duration of the examination is 2 hours, candidates may be required to be at the venue for about 4 hours including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions.

## 8. IDENTITY VERIFICATION:

In the examination hall as well as at the time of interview, the call letter along with original and a photocopy of the candidate's currently valid photo identity (bearing exactly the same name as it appears on the call letter) such as PAN Card/ Aadhaar card/ E-Aadhaar Card with a photograph/ Passport/ Permanent Driving Licence/ Voter's Card/ Photo identity proof issued by a Gazetted Officer on official letterhead along with photograph / Photo identity proof issued by a People's Representative on official letterhead along with photograph / valid recent Identity Card issued by a recognized College/ University/ Employee ID/ Bar Council Identity Card with photograph should be submitted to the invigilator for verification. The candidate's identity will be verified with respect to his/her details on the call letter, in the Attendance List and requisite documents submitted. If identity of the candidate is in doubt, the candidate may not be allowed to appear for the online examination.

Ration Card and Learner's driving licence are **not** valid id proof for this recruitment.

**Note:** Candidates have to produce in original the photo identity proof and submit photocopy of the photo identity proof along with Online Examination Call Letter/ Interview Call Letter while attending the online examination/ interview respectively, without which they will not be allowed to take up the online examination/ interview. Candidates must note that the name as appearing on the call letter (provided during the process of registration) should exactly match the name as appearing on the photo identity proof. Female candidates who have changed first/last/middle name post marriage must take special note of this. If there is any mismatch between the names indicated in the Call Letter and Photo Identity Proof, the candidate will not be allowed to appear for the online examination. In case of candidates who have changed their name, they will be allowed only if they produce original Gazette notification / their original marriage certificate / affidavit in original.

## 9. BIOMETRIC DATA – Capturing and Verification:

It has been decided to capture Biometric data on the day of the Online Examination.

Biometric data

It has been decided to capture the biometric data (thumb impression) and the photograph of the candidates on the day of the online examination for the candidates who appear for the online examination. The biometric data and photograph will be verified subsequently. Decision of the biometric data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates. Candidates are requested to take care of the following points in order to ensure a smooth process.

- If fingers are coated (stamped ink / mehndi / coloured etc.), ensure to thoroughly wash them so that coating is completely removed before the examination / interview / joining day.
- If fingers are dirty or dusty, ensure to wash them and dry them before the finger print (biometric) is captured.
- Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.
- If the primary finger (thumb) to be captured is injured/damaged, immediately notify the concerned authority in the test centre. In such cases impression of other fingers, etc. may be captured.

## 10. ONLINE EXAMINATION CENTRE:

- The examination will be conducted online in venues given in the respective call letters.
- No request for change of centre/venue/date/session for examination shall be entertained.
- LIC HFL, however, reserves the right to cancel any of the examination centres and/or add some other centres, at its discretion, depending upon the response, administrative feasibility, etc.
- LIC HFL also reserves the right to allot the candidate to any centre other than the one he/she has opted for.
- Candidate will appear for the examination at an examination centre at his/her own risks and expenses and LIC HFL will not be responsible for any injury or losses etc. of any nature.
- Choice of centre once exercised by the candidate will be final.

If sufficient number of candidates do not opt for a particular centre for "Online" examination, LIC HFL reserves the right to allot any other adjunct centre to those candidates OR if the number of candidates is more than the capacity available for online exam for a centre, LIC HFL reserves the right to allot any other centre to the candidate.

| State/ Union Territory | Online Examination Centre |
|---|---|

| | |
|---|---|
| Chhattisgarh | Raipur, Bhilai Nagar |
| Madhya Pradesh | Bhopal, Indore, Gwalior, Ujjain |
| Bihar | Patna, Muzaffarpur, Gaya, Bhagalpur, Purnea |
| Jharkhand | Ranchi, Jamshedpur, Dhanbad |
| Odisha | Bhubaneswar, Rourkela, Balasore, Berhampur-Ganjam, Cuttack, |
| Assam | Guwahati, Dibrugarh, Silchar, Jorhat |
| Sikkim | Gangtok |
| Tripura | Agartala |
| West Bengal | Kolkata, Siliguri, Durgapur, Burdwan |
| Uttar Pradesh | Lucknow, Meerut, Allahabad, Gorakhpur, Agra, Kanpur, |
| Uttarakhand | Dehradun, Haldwani |
| Chandigarh | Mohali |
| Delhi | Delhi/New Delhi/NCR |
| Haryana | Hissar, Ambala, Faridabad |
| Himachal Pradesh | Shimla, Bilaspur |
| Jammu & Kashmir | Jammu, |
| Punjab | Amritsar, Mohali, Jalandhar, Ludhiana, Bathinda, Patiala. |
| Rajasthan | Jaipur, Jodhpur, Ajmer, Kota, Bikaner |
| Karnataka | Bangalore, Mysore, Hubli-Dharwar, Manglore |
| Andhra Pradesh | Visakhapatnam, Guntur/ Vijayawada, Rajahmundry, Vizianagaram, Srikakulam, Tirupati, Nellore, Kurnool, Kadapa |
| Telangana | Hyderabad/Secundarabad, Karimnagar, Warangal |
| Kerala | Kochi, Trivandrum, Kannur, Kollam, Kottayam, Kozhikode, Thrissur |
| Puducherry | Puducherry, |
| Tamil Nadu | Chennai, Madurai, Coimbatore, NagerCoil, Tirunelveli, Thanjore |
| Goa | Panaji, |
| Gujarat | Ahmedabad-Gandhinagar, Rajkot, Vadodara, Surat |
| Maharashtra | Mumbai/Navi Mumbai/Greater Mumbai/ Thane/MMR, Nagpur, Pune, Aurangabad, Nasik, Amaravati, Kolhapur, Jalgaon |

**11. <u>INTERVIEW CENTRE</u>:**

The interview centres will be intimated to the shortlisted candidates called for interview at a later stage. No request for change of centre/venue/date/time for interview shall be entertained. Expenses incurred for attending the interview will not be reimbursed by the Company.

## 12. CALL LETTER FOR INTERVIEW:

Call letters for interview will be made available to shortlisted candidates on LIC HFL's website (www.lichousing.com). Candidates will be required to download the same. An intimation regarding availability of call letters on LIC HFL's website will be sent by email/sms. Intimations will be sent to the email ID and mobile number registered in the online application form. Call letters will not be sent to the applicant by Post/ courier. Company will not take responsibility for late receipt / non-receipt of any communication e-mailed/ sent via sms to the candidate due to change in the mobile number, email address, technical fault or otherwise. Candidates are hence advised to regularly visit LIC HFL's authorised website (www.lichousing.com) for details, updates and any information which may be posted for further guidance as well as to check their registered e-mail account from time to time during the recruitment process.

## 13. GENERAL TERMS AND CONDITIONS:

a. Candidates will have to submit the online examination call letter and a photocopy of photo-identity proof at the time of online examination. Candidate has to bring original photo-identity proof for verification.

b. Before applying, candidates are advised to check and satisfy themselves that they fulfil all the eligibility conditions as stipulated in the notification. Candidates who do not satisfy the eligibility conditions are liable to be disqualified at any stage of recruitment. The fees paid by ineligible candidates shall be forfeited. Decision of the Company in all matters regarding eligibility of the candidate, selection and any other matters relating to recruitment will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the Company in this regard.

c. Candidates are required to have a valid personal email-ID. It should be kept active during the period of this recruitment process. The recruiting agency may send intimation about the call letters for online examination, interview etc. through the registered email ID. Under no circumstances he/she should share/mention email ID to/of any other person. In case a candidate does not have a personal email ID, he/she should create his/her new email ID before applying Online. Candidates are required to keep particulars of date of birth, educational qualifications, payment details, other personal details etc. ready as these are required to be entered in the online application.

d. After applying online, the candidates should obtain a system generated print-out of the application on A-4 Size Paper and retain it after signing the same. Please do not send this print-out to LIC HFL.

e. Candidates who are called for Interview will have to submit the duly signed System Generated Print-Out of the online application form and also produce original and attested Photostat copies of all relevant certificates/documents failing which their candidature shall be liable to be cancelled.

f. Withdrawal of candidature on account of non-furnishing of any information will not confer any right to carry forward or retain the candidature for future recruitment.

g. **Not more than one application for a post should be submitted by any candidate**. In case of multiple applications/registrations, only the latest valid (completed) application/registration (higher registration number) will be retained, and the application fee/intimation charges paid for the other multiple registration(s) will stand forfeited.

h. Application once submitted will not be allowed to be withdrawn and the application fee once paid will not be refunded under any circumstances nor will it be held in reserve for future recruitment. The eligible candidates will be intimated separately about the exact date & venue of the online examination.

i. Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement including the recruitment process and/or an application in response thereto can be instituted only in **Mumbai** and courts/tribunals/forums at **Mumbai** only shall have sole and exclusive jurisdiction to try any cause/dispute.

j. Any request for change of data provided during registration process will not be entertained.

k. Candidates currently serving under any employment should produce "No Objection Certificate" from their employer at the time of interview, failing which, their candidature may not be considered.

l. Admission to online examination is only provisional without verification of age/qualification of candidate with reference to documents. Candidates should not furnish any particulars that are false, tampered fabricated and/or suppresses any material information while filling up the online application form. If any of these shortcomings is/are detected after appointment in the Company, his/her services are liable to be summarily terminated.

m. A candidate's admission to the online examination 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 accepted by LIC HFL.

n. A candidate should ensure that the signatures appended by him/her in all places viz. in his/her application form, call letter, attendance sheet etc. and in all correspondences with the Company in future should be identical and there should be no variation of any kind.

o. The candidates will appear for the online examination and/or interview at the allotted centres at their expense and risk and LIC HFL will not be responsible for any injury/losses etc. of any nature.

p. Mobile phones, pagers or any other communication devices are not allowed inside the exam hall where the examination is being conducted.

q. 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 safekeeping cannot be assured.

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

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

t. The possibility of occurrence of some problem in the administration of the examination cannot be ruled out completely which may impact examination delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of candidates, delay in examination. Conduct of a re-examination is at the absolute discretion of examination conducting body. Candidates will not have any claim for a re-examination. Candidates not willing to move or not willing to participate in the delayed process of examination delivery shall be summarily rejected from the process.

u. Decision of LIC Housing Finance Limited in all matters relating to recruitment will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the LIC Housing Finance Limited in this behalf.

v. Detailed advertisement can be viewed at our website – (www.lichousing.com). Decision of the Company in all matters pertaining to this recruitment would be final and binding on all candidates Company reserves the right to change the selection procedure, if necessary. The change, if any, shall be communicated through Company's website (www.lichousing.com).

w. LIC HFL would be analyzing the responses (answers) of individual candidates with those of other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted by LIC HFL in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, LIC HFL reserves right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld.

x. 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 LIC HFL 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.

y. Canvassing in any form will lead to disqualification of candidature.

**LIC Housing Finance Ltd. reserves the right to alter/modify/change or even cancel the whole or part of the recruitment/selection process at any stage of the process without any notice and without assigning any reason.**

**The candidates are advised to visit LIC Housing Finance Limited's website regularly. Notice/information, corrigendum, etc., if any, shall be published on our website www.lichousing.com only.**

**Sd/-**

**Date: 16.04.2026** **General Manager (HR)**

**ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT/ USE OF UNFAIR MEANS**

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

At the time of online examination, interview or in a subsequent selection procedure, if a candidate is (or has been ) found

guilty of –

i. using unfair means or
ii. impersonating or procuring impersonation by any person or
iii. misbehaving in the online examination/ interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose or
iv. resorting to any irregular or improper means in connection with his/ her candidature or
v. obtaining support for his/ her candidature by unfair means, or
vi. carrying mobile phones or similar electronic devices of communication in the examination/interview hall, such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:
    - to be disqualified from the examination for which he/she is a candidate.
    - to be debarred either permanently or for a specified period from any recruitment conducted by the Company.
    - for termination of service, if he/ she has already joined the Company.

**Important:**

**The Company would be analyzing the responses (answers) of individual candidates with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted by the Company in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, Company reserves right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld.**

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