

Guidelines for Persons with Benchmark Disabilities using a Scribe:

The scribe will be allowed to be used as per the guidelines issued vide Office Memorandum F. No. 16-110/2003-DDIII dated February 26, 2013 of Government of India, Ministry of Social Justice and Empowerment, Department of Disability Affairs, New Delhi and clarification issued by Government of India, Ministry of Finance, Department of Financial Services vide letter F. No. 3/2/2013-Welfare dated 26.04.2013, Office Memorandum F. No. 34-02/2015-DD-III dated 29.08.2018 of Government of India, Ministry of Social Justice and Empowerment, Department of Empowerment of Persons with Disabilities (Divyangjan) and F. No. 29-6/2019-DDIII dated 10.08.2022. In all such cases where a scribe is used, the following rules will apply:

- i. The candidate will have to arrange his / her own scribe at his/her own cost.
- ii. 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.
- iii. For candidates availing scribe in accordance with OM - F. No. 29-6/2019- DD-III dated 10.08.2022, shall be allowed scribe facility subject to production of a certificate at the time of online Examination to the effect that person concerned has limitation to write and that scribe is essential to write Examination on his/her behalf from competent medical authority of a Government healthcare institution as per proforma attached as Appendix I.
- iv. The scribe may be from any academic stream for Generalist discipline. For Specialist discipline, the scribe should be from an academic stream different to the respective specialist stream.
- v. Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfills all the stipulated eligibility criteria for a scribe mentioned above. Further in case it later transpires that he/she did not fulfil any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result of the exercise.
- vi. **Deliberate Wrong information about the candidate/ scribe in declaration form submitted at the time of online application or at the time of Examination or at any stage would render the candidate and scribe being debarred either permanently or for a specified period of time as decided by the Company.**
- vii. Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes for every hour of the Examination.
- viii. **In view of the importance of the time element, the Examination being of a competitive nature, the candidate must fully satisfy the Company that there was necessity for use of a scribe as he/ she has physical limitation to write including that of speed by the disabilities as mentioned in guidelines regarding Persons with Benchmark/Specified Disability using the services of a scribe.**
- ix. The scribe should not be a candidate for this process. In case it is found at any stage, that the scribe has also appeared for the same exam in a different session, the candidature of both the scribe and the candidate will be cancelled.
- x. The Scribe should not be a current employee of National Insurance Co. Ltd.
- xi. 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 favorably entertained.
- xii. The same scribe cannot be used by more than one candidate. The scribe arranged by the candidate should not be a candidate for the online 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.
- xiii. Only candidates registered for compensatory time (at the time of online registration) 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.
- xiv. 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. **In such cases, the Candidate and scribe may also be debarred either permanently or for a specified period from all future process.**

Guidelines for PwBD Candidates:

- i. **Visually Impaired candidates (category a)**

- 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 of the Examination.
- The facility of viewing the contents of the test in magnifying font will be available to Visually Impaired candidates.

ii. Candidates in (category c) of Identified Benchmark Disabilities

- A Compensatory time of twenty minutes per hour or otherwise advised shall be permitted for the candidates in cat c) of identified benchmark disabilities where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40% impairment).

iii. Candidates in (category d) of Identified Benchmark Disabilities

- A Compensatory time of twenty minutes per hour of Examination, either availing the services of a scribe or not, shall be permitted to the candidates with more than 40% of identified cat d) benchmark disabilities (autism, intellectual disability, specific learning disability and mental illness).

iv. Persons with specified disability having less than 40% disability and having difficulty in writing

- In addition to instructions applicable to PwBD candidates (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 Rights of Persons with Disabilities 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:
 - 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 Appendix-I.
 - 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 proforma at Appendix-II.

Any candidate who is not eligible to use scribe as per guidelines referred above but uses scribe in the online Examination shall be disqualified to participate further in the process of recruitment. Any candidate using scribe in violation of the above guidelines shall stand disqualified from the exercise and can be removed from service without notice, if he/she has already joined the Company.

Guidelines for PwBD Candidates with Temporary Disability:

In view of clarification received from DEPwD vide OM No. 18-25/2024-Policy dated December 17, 2025, the candidates are advised to note that the disability conditions falling under the category "likely to improve" under temporary disability category, are not eligible for reservation. Disability conditions i.e., "progressive, non-progressive or not likely to improve" will be eligible for reservation. If the disability certificate submitted by a candidate only mentions 'temporary disability' and does not mention whether the temporary disability is "likely to improve" or is "progressive, non-progressive or not likely to improve", the candidate shall be required to submit a fresh disability certificate identifying nature of the temporary disability as "likely to improve" or is "progressive, non-progressive or not likely to improve."

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