

**LIFE INSURANCE CORPORATION OF INDIA**  
**CENTRAL OFFICE, MUMBAI**  
**LIC OF INDIA (APPRENTICE DEVELOPMENT OFFICERS)**  
**RECRUITMENT REGULATIONS, 1999**

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**Life Insurance Corporation of India (Recruitment of  
Apprentice Development Officers) Regulations, 1999**

S.O.53(E) - In exercise of the powers conferred by Section 49 of the Life Insurance Corporation Act, 1956 (31 of 1956), and with the previous approval of the Central Government the Life Insurance Corporation of India hereby makes the following regulations, namely:-

**1. Short Title and Commencement:**

- 1) These regulations may be called the Life Insurance Corporation of India (Recruitment of Apprentice Development Officers) Regulations, 1999.
- 2) They shall come into force on the date of their publication in the Gazette of India.

**2. Definitions:**

1. In these Regulations, unless the context otherwise requires,
  - a) “Agent” means a person –
    - (a) who is deemed to have been issued a license under the 1<sup>st</sup> proviso to sub-section (1) of section 42 of the Insurance Act, 1938 (4 of 1938) or who has been issued a license under sub-regulation 2 of regulation 3 of the Insurance Regulatory and Development Authority (Licensing of Insurance Agents) Regulations, 2000 made under sub-section 6 of section 42 and sub-section (2) of Section 114A of Insurance Act, 1938 and such license is valid; and
    - (b) who has been appointed as an agent under rule 4 of the Life Insurance Corporation of India (Agents) Rules, 1972.”
  - b) “Agents Rules” means the Life Insurance Corporation of India (Agents) Rules, 1972;
  - c) “Apprentice Development Officer” means a person recruited under these Regulations for training and for subsequent appointment as a Development Officer;
  - d) “Corporation” means the Life Insurance Corporation of India;
  - e) “Development Officer” means a whole-time salaried employee of the Corporation belonging to Class II;
  - f) “Employee” means a confirmed whole-time salaried employee of the Corporation belonging to Class III;
  - g) “Employee Apprentice” means an employee of the Corporation who is recruited as an Apprentice Development Officer under these Regulations;

- h) “Previous Post” in relation to an Employee Apprentice means the post in Class III held by him immediately preceding his recruitment as an Apprentice Development Officer;
- i) “Recruiting Authority” means the Senior/Divisional Manager-in-charge of the Divisional Office recruiting an Apprentice Development Officer;
- j) “(Staff) Rules” means the Life Insurance Corporation of India (Staff) Rules, 1960;

2. All words and expressions used herein and not defined but defined either in the Agents Rules or the (Staff) Rules, shall have the meanings respectively assigned to them in those rules or regulations.

3. **Vacancies:**

The number of vacancies for the purpose of recruitment shall be only against the vacancies in the sanctioned posts of the Development Officer.

4. **Conditions of Eligibility:**

a) (i) An applicant from Employees Category and Agents Category for recruitment as an Apprentice Development Officer in both Urban and Rural area shall possess the Bachelor’s Degree of a University in India established under a Statute or a foreign university approved for the purpose or the Fellowship of Insurance Institute of India, Bombay.

(ii) An applicant from Others Category for recruitment as an Apprentice Development Officer in both Urban and Rural area shall possess the Bachelor’s Degree of a University in India established under a Statute or a foreign university approved for the purpose or the Fellowship of Insurance Institute of India, Bombay.

**Note:-** Preference may be given to those applicants who possess Masters Degree in Business Administration in Marketing or Post Graduate Diploma in Marketing from a University in India established under Statute or by an institute approved by All India Council for Technical Education or a recognized Institution.

**Explanation** – For the purpose of this sub-regulation, ‘recognised institution’ means such institution as may be recognised by any State Government or the Central Government:

b) The age of an applicant for recruitment as an Apprentice Development Officer, shall not be less than 21 years or more than 30 years:

Provided that the upper age limit in respect of candidates specified in Column (2) of Table-I shall be as specified in the corresponding entry in Column (3) of the Table.

**TABLE – I**

<b>Sr. No.</b>	<b>Category</b>	<b>Age limit in years</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>
(1)	Member of a Scheduled Caste or a Scheduled Tribe.	35
(2)	Member of an OBCs (other than those in creamy layer).	33
(3)	Employee who is not a member of a SC or a ST or OBCs.	42
(4)	Employee who is a Member of an OBCs (other than those in the creamy layer).	45
(5)	Employee who is a member of a SC or ST.	47
(6)	Agent who is not a member of a SC or ST or OBCs.	37
(7)	Agent who is a member of an OBCs (other than those in the creamy layer).	40
(8)	Agent who is a member of a SC or a ST	42
(9)	Ex-serviceman	30, increased by the number of years of service in the armed forces subject to maximum age of 45 years where he is a member of OBCs and 47 years where he is a member of SC or ST and Maximum of 42 years in Other than SC,ST,OBC Cases.

**NOTE:**

The Managing Director may relax the upper age limit shown in Column No.3 in respect of candidates specified in Column No.2 of Table-I as well as under sub-regulation 4(b) in individual cases only.

The age of an applicant shall be computed in terms of completed years as on the cut-off date mentioned in the notification inviting applications for recruitment as Apprentice Development Officers.

c) An applicant for recruitment as an Apprentice Development Officer shall have as on the cut-off date mentioned in the notification, experience of the nature and for the period specified in Table-II:

**TABLE – II**

Sr. No.	Category	Experience	
		For recruitment in Urban Area	For Recruitment in Rural Area
(1)	(2)	(3)	(4)
(1)	Employees	Not less than 3 years of service after confirmation in a Class III post.	Not less than 3 years of service after confirmation in a Class III post.
(2)	Agents	Not less than 5 years as an Agent and has brought a net First Years Premium Income of not less than Rs. 5,00,000/- during the immediately preceding 5 agency years and a net First Years Premium Income of not less than Rs. 1,00,000/- on 50 lives in each of any 3 of these agency years	Not less than 4 years as an agent and has brought a net First Years Premium Income of not less than Rs.1,00,000/- on 50 lives per year in any 3 of the immediately preceding 4 agency years.
(3)	Others	Preference would be given to candidates who have at least 2 years experience in Life Insurance Industry.	Preference would be given to candidates who have at least 2 years experience in Life Insurance Industry.

**NOTE:**

(1) “Net First Years Premium” means the amount of Premium brought in by an agent either in cash or by cheque, in later case which has not been dishonoured subsequently, towards New Business including the First Years Renewal Premium during the relevant number of immediately preceding agency years as reduced by the amount of Premium that has lapsed out of such First Years Premium reckoned with reference to the date of the application for recruitment as an Apprentice Development Officer.

(a) “Rural Area” means an area with an ascertained population of 30,000 or less and the operational area has an ascertained population of not more than one lakh.

(b) “Urban Area” means an area which is not a rural area.

**Explanation:**

For the removal of doubts, it is clarified that the spouse of an agent shall not be eligible for recruitment as an Apprentice Development Officer.

5. **Mode of Selection:**

1) Selection for recruitment of Apprentice Development Officers shall be made by Zonal Manager by inviting applications through notifications in at least two newspapers having circulation in the area in which the Divisional Office is situated.

2) The eligible candidates shall appear for a written test and, on being declared successful in the same, for an interview by a committee constituted for the purpose by the Zonal Manager and consisting of one officer not below the rank of Divisional Manager and two officers not below the rank of Assistant Divisional Manager. The Zonal Manager shall have absolute discretion in the matter of prescription of minimum marks for a candidate to be declared successful in the written test and to stipulate the number of candidates to be called for the interview. The candidates shall be ranked in the order of the aggregate of their marks in the written test and the interview and selection shall be made from among them by the Zonal Manager in the order of their merit having regard to the number of Apprentice Development Officers proposed to be recruited.

Where the Zonal Manager does not accept the evaluation of a candidate by the Interview Committee, he shall record the reasons for such disagreement and after, interviewing the candidate himself, pass such orders as he deems fit.

6. **Medical Examination:**

No person shall be recruited as an Apprentice Development Officers unless he has been certified by a qualified medical practitioner, approved by the Corporation, to be medically fit to undergo the training and, on subsequent appointment on probation as a Development Officer to discharge his duties.

7. **Recruitment:**

The recruitment of Apprentice Development Officers shall be made by the Senior/Divisional Manager-in-charge of the Divisional Office.

8. **Training:**

1) The period of apprenticeship shall commence from the date of commencement of the training.

2) An Apprentice Development Officer shall undergo such theoretical and field sales training and for such period as may be determined by the Managing Director, so however, that the period of the training shall not exceed nine months.

3) In exceptional cases, where an Apprentice Development Officer remains absent during the apprenticeship period for any cause beyond the control of Apprentice Development Officer such as accident or prolonged hospitalization, to justify his absence beyond 30 days the Managing Director shall examine each case and pass such an order whereby, the apprenticeship period can be extended not beyond further period of 2 months wherever he is satisfied that the case deserves such a treatment provided the Apprentice Development Officers certified by the Registered Medical Practitioner of being mentally and physically fit for the job.

4) An Apprentice Development Officer other than an Employee Apprentice shall be paid a stipend equal to the minimum of the basic pay and the dearness allowance thereon on the scale of pay applicable to Development Officers as on the date of commencement of the apprenticeship:

Provided that subject to the provisions of sub-regulation (3), an Apprentice Development Officer who absents himself without the permission of the official under whom he has been placed for the purpose of his training shall not be entitled to any stipend and shall further be liable to discontinuance of his apprenticeship.

5) Without prejudice to the provisions of sub-regulation (3) and the proviso to sub-regulation (4), the apprenticeship of an Apprentice Development Officer may be discontinued if, on a report to that effect by the official under whom he is placed for training, the Recruiting Authority is satisfied that the Apprentice Development Officer has not applied himself adequately to the training or his conduct is unsatisfactory or that he is otherwise unsuitable for further training.

**9. Appointment on Probation:**

An Apprentice Development Officer, who successfully completes the apprenticeship provided under these rules and, in the opinion of the Recruiting Authority, is otherwise suitable for appointment to the service of the Corporation may be appointed as a Development Officer and placed on probation. The suitability of an Apprentice Development Officer for appointment to the service of the Corporation shall be judged by such examination as may be prescribed on that behalf.

The Executive Director (Mktg.) in individual cases allow the Apprentice Development Officers to appear for pre-probation test second time after recording the reasons for the same.

**Explanation:**

For the removal of doubts it is clarified that except as otherwise provided, “service” of a Development Officer recruited as an Apprentice Development Officer under these Rules shall be deemed to commence from the working day on which he reports for duty, after being placed on probation in terms of regulation 9, at the place and time intimated to him by the appointing authority specified in the (Staff) Rules, provided that he reports before noon; otherwise his service shall commence from the following day.

**10. Special Provisions Relating to Employee Apprenticeship:**

In relation to an Employee Apprentice, the tenure of apprenticeship provided under these rules shall be to the exclusion of the terms and conditions of his service in the previous post.

Provided that –

- (1) he shall continue to be governed by Chapter III of the (Staff) Rules;
- (2) the stipend payable to him during the period of apprenticeship shall be equal to the salary and allowances that would have been admissible to him had he continued to hold the previous post;
- (3) without prejudice to the provisions of any rule relating to the Corporation’s contributions to the Provident Fund, the Employee Apprentice shall contribute to the Provident Fund an amount equal to his contribution while holding the previous post;
- (4) he shall continue to be covered by the Corporation’s Term Assurance Scheme in the same manner and to the same extent as he would have been covered had he continued to hold the previous post;
- (5) the period of apprenticeship undergone by him shall be reckoned for the purpose of computation of the gratuity payable on his death or resignation during the period of apprenticeship;
- (6) on his appointment as a Development Officer in terms of Regulation 9, he shall be entitled to the benefit of the Sick Leave and the Privilege Leave earned by him while holding the previous post;



(7) he shall hold a lien on his previous post which shall cease on his confirmation as a Development Officer;

(8) he shall revert to the previous post in the event of the discontinuance of his apprenticeship under the proviso to sub-regulation (4) or in terms of sub-rule(5) of Regulation 8.

**Explanation:**

Notwithstanding that the placement on apprenticeship shall not result in any break in service of an employee recruited as an Apprentice Development Officer, the period of apprenticeship shall not count as “service” under the (Staff) Rules or under any other rule except to the extent provided under these Regulations.

**11. Reservation:**

In making recruitment of Apprentice Development Officer, the Recruiting Authority shall provide for reservation of posts for members belonging to Scheduled Castes and Scheduled Tribes and Other Backward Classes in the same manner and to the same extent as provision is made in appointment to the service of the Corporation.

**12. Interpretation:**

The Chairman may, from time to time, issue such instructions as may be necessary to give effect to and carry out the provisions of the Regulations. If any doubt arises as regards the interpretation of any of the provisions of these regulations, the matter shall be decided by the Central Government.

**Sd/-**

**MANAGING DIRECTOR  
LIFE INSURANCE CORPORATION OF INDIA**

**Note:**

The Life Insurance Corporation of India (Recruitment of Apprentice Development Officers) Regulations, 1999 was published in the Gazette of India dated the 2<sup>nd</sup> February, 1999 and subsequently amended as follows:

1. No. S.O. 129(E) dated 16.2.2000 (F. No. 4(5)/Ins. III/88).
2. No. 143 dated 18.10.2005 (ADVT III/IV/Exty./35/05).

**INSTRUCTIONS FOR IMPLEMENTATION OF  
LIC OF INDIA (RECRUITMENT OF APPRENTICE  
DEVELOPMENT OFFICERS) REGULATIONS, 1999**

The Government of India vide its S.O. 53(E) has notified the Life Insurance Corporation of India (Recruitment of Apprentice Development Officers) Regulations, 1999. Further amendments in the Regulations were made and the same was notified on 18<sup>th</sup> October 2005.

In exercise of the powers vested under Regulation 12 of LIC of India (Recruitment of Apprentice Development Officers) Regulations, 1999, the Chairman is pleased to issue the following instructions to give effect to these Regulations.

**VACANCIES:**

- i) All recruitment shall be only against the vacancies in the sanctioned posts.
- ii) The Central Office will convey the cadre strength of the Development Officers including Apprentice Development Officers to the Zonal Manager.
- iii) The Zonal Manager has to decide the cadre strength for each Divisional Office under his jurisdiction.
- iv) The Divisional Office will calculate the number of vacancies as shown below:

A	Sanctioned Cadre Strength of Development Officers including Apprentice Development Officers as on the 31 <sup>st</sup> March of the financial year for which recruitment is proposed.
B	Actual Cadre Strength of Development Officers including ADOs as on the 31 <sup>st</sup> March of immediately preceding financial year for which recruitment is proposed.
C (A-B)	Number of Vacancies arrived (A – B).
D	(a) Number of Development Officers retired/retiring during the financial year in which recruitment process is to be completed.  (b) Number of Development Officers promoted, if any and taken charge as ABM(S) on or after 1 <sup>st</sup> April till the date of calculation of vacancies.  (c) Number of Development Officers resigned, died, removed etc. after 1 <sup>st</sup>

	<p>April till the date of calculation of vacancies.</p> <p>(d) Total (a + b + c)</p>
E	<p>I) The number of ABM(S) reverted on or after 1<sup>st</sup> April till the date of calculation of vacancies.</p> <p>II) Number of Apprentice Development Officers appointed and sent for training on or after 1<sup>st</sup> April, including appointments made from the contingency list, if any.</p> <p>III) Number of Development Officers including the Apprentice Development Officers undergoing training.</p> <p>IV) Total (I + II + III)</p>
F (C+D-E)	Net number of Vacancies for the Zone.

v) The vacancies should be earmarked to fill in rural pockets.

vi) There will be reservation of vacancies for Scheduled Castes (SC), Scheduled Tribes (ST) and Other Backward Class (OBC - other than “Creamy Layer”) as per rules. The Divisional Offices should actually ascertain the State-wise reservation percentages from time to time. For this purpose, Divisions should follow the instructions issued by Personnel Department, Central Office in respect of Class III and Class IV.

vii) SC/ST/OBC candidates who come in merit list without the relaxation in age and without availing relaxations on any count will not be adjusted against vacancies meant for SC/ST/OBC.

viii) If any of the vacancies reserved for SC/ST/OBC could not be filled for want of candidates belonging to the respective category, they should not be de-reserved but should be carried forward to next recruitment year or till such vacancies are filled up by these candidates, whichever is earlier. Hence, in the subsequent recruitment, the SC/ST/OBC candidates (other than those who come on merit) should first be entered against the earliest unfilled vacancy and only after all the earlier unfilled vacancies are filled up, the reserved vacancies for the current recruitment can be filled up.

ix) The benefit of reservation is given to Other Backward Class (OBC) candidate only if he is recognized as an OBC in the State in which he is to be considered for appointment.

x) The reservation for SC, ST and OBC is to be done separately for each category.

xi) The following illustration would make it clear:

Suppose the recruitment is done in the financial year 2005-2006. The sanctioned cadre strength of a particular Zone(X) is say 200. The Zonal Manager would size this cadre strength among the Divisional Offices under his jurisdiction. The Divisional Offices would be conveying the number of vacancies for the Division based on its sanctioned cadre strength to the Zonal Office.

A)	Sanctioned cadre strength of Development Officers including ADOs as on 31.3.2006 of Divisional Office(Y) is say;	200
B)	Actual Strength of Development Officers including ADOs as on 31 <sup>st</sup> March 2005 is say;	150
C) (A-B)	Number of vacancies.	50
D)	(a) Number of Development Officers retired/ retiring between 1 <sup>st</sup> April 2005 and 31 <sup>st</sup> March 2006.	25
	(b) Number of Development Officers promoted and taken charge as ABM(S) on or after 1 <sup>st</sup> April 2005 till the date of calculation of vacancies.	95
	(c) Number of Development Officers resigned, died, removed etc. after 1 <sup>st</sup> April 2005 till the date of calculation of vacancies.	30
	(d) Total (a + b + c).	150
E)	(I) The number of ABM(S) reverted on or after 1 <sup>st</sup> April 2005 till the date of calculation of vacancies.	8

	(II) Number of Apprentice Development Officers appointed and sent for training on or after 1 <sup>st</sup> April 2005 till the date of calculation of vacancies.	80
	(III) Number of Development Officers including the Apprentice Development Officers undergoing training.	12
	(IV) Total (I + II + III)	50 + 150
	Net Number of Vacancies for the Division (Y) = (C + D - E).	- 100 = 100.

xii) The procedure to be followed by the Division Y is as follows:

a) Minimum of 50 Vacancies should be filled in for rural areas.

b) Based on the roster points of the State (in which the Divisional Office is located), the Divisional Office would calculate vacancies to be reserved for SC/ST/OBC for the current recruitment. They would also be intimating the backlog vacancies. On 100 vacancies, the vacancies that can be announced for SC, ST, OBC and General would be as follows:

Sr. No.		SC	ST	OBC	UNRESERVED
1)	Position as per Post-based roster as per new cadre strength.	-24	-22	-14	
2)	Backlog/carry forward from last recruitment.	1	3	7	NIL
3)	Backlog / carry forward for SC/ST as per (2) above.  <b>Note: No restriction on SC/ST backlog to be filled up.</b>	1	3	-	-
4)	Total vacancies declared during the current year - 51				

5)	Thereafter remaining vacancies available after adjusting backlog would be 47 (51-4)
6)	General vacancies that can be announced in view of (5) above – 24 and SC/ST/OBC – 23.  <b>Note: Maximum 50% reservation on current vacancies.</b>
7)	The apportionment of 23 vacancies amongst SC, ST and OBC can be on pro-rata basis as shown below:  <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Position as per Post based Roster as per new cadre strength For SC, ST and OBC.</p> <p>= ----- x</p> <p>Position as per post based roster Of all reserved categories as per New cadre strength.</p> <p>SC = 24/60 x 24 = 9. OBC = 14/60 x 24 = 5.</p> </div> <div style="width: 45%;"> <p>Vacancies that can be announced for SC/ST/OBC</p> <p>ST = 22/60 x 24 = 9.</p> </div> </div>

c) Some more examples are given below to clarify in greater detail distribution of vacancies:

**Example – II:**

Sr. No.		SC	ST	OBC	UNRESERVED
1.	Position as per post based roster as per revised cadre strength.	-3	-4	-4	
2.	Backlog/carry forward from last recruitment.	Nil	Nil	Nil	Nil
3.	Total vacancies declared during the current year = 37.				
4.	<b>Maximum 50% reservation on current vacancies.</b>  Vacancies that can be announced for SC/ST/OBC = 11. The balance of 26 vacancies will go to unreserved category.				

5.	The 11 vacancies can be distributed amongst SC, ST, OBC on straight line method as the number of vacancies reserved for SC/ST/OBC is less than 50% of the current vacancies.
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**Example – III:**

Sr. No.		SC	ST	OBC	UNRESERVED
1.	Position as per post based roster as per revised cadre strength.	-3	+2	-4	
2.	Backlog/carry forward from last recruitment.	Nil	Nil	Nil	Nil
3.	Total vacancies declared during the current year = 37.				
4.	<b>Maximum 50% reservation on current vacancies.</b> Vacancies that can be announced for SC and OBC = 7. No vacancy reserved for ST as there is excess in ST category. The balance of 30 vacancies will go to unreserved category.				
5.	The 7 vacancies can be distributed amongst SC and OBC on straight line method as the number of vacancies reserved for SC and OBC is less than 50% of the current vacancies.				

d) After the interview, suppose the Committee found only 87 candidates suitable. In such a case, there will not be any contingency list for that particular recruitment year. If out of 10 SC vacancies (1 backlog and 9 current) and 12 ST vacancies (3 backlog and 9 current) only 8 SC candidates and 5 ST candidate have been selected then the number of vacancies carried forward (backlog) to the next recruitment year would be 2 for SC and 7 for ST.

**CONDITIONS OF ELIGIBILITY:**

The candidates eligible for ADO Recruitment are classified into three streams, namely, Agents Category, Employees category and Open Market Category.

Though the eligibility conditions are given in the ADO recruitment regulations, the following points are further clarified for guidance:

1. Agent is a person who is acting on behalf of the Corporation as an insurance agent as defined in sub rule 1(a) of Rule 2 of the Life Insurance Corporation of India (Recruitment of Apprentice Development Officers) Regulations, 1999.
2. Employee Category includes all confirmed Class III employees, including the Record Clerk.
3. Open Market Category includes candidates who do not belong to either Agents Category or Employees Category.
4. If an existing agent/existing employee in Class-III do not fulfill the eligibility conditions prescribed for Agent/Employee Category respectively, he may be allowed to compete as an Open Market candidate if he fulfils as on 'cut-off' date all the conditions prescribed for Open Market Candidates. It should be made clear to such an agent/employee that he is treated as an Open Market candidate and competing as such and is not eligible for any age relaxation for considering eligibility. In case of an employee, who had competed as Open Market Candidate, will have to resign as a Class-III employee before joining as an Apprentice Development Officer in case he is selected. However, in such cases, their re-employment as Apprentice Development Officers would be subject to the following conditions:
  - a) They will not be allowed any benefit of their service in Class III cadre.
  - b) There will not be any lien on their Class III appointment.
  - c) There should be at least one working day's clear break between the date of resignation of Class III post and date of joining as Apprentice Development Officer.
5. The applicant must be an Indian Citizen.
6. The applicant must have completed 21 years of age as on the cut-off date.
7. The maximum completed age of the applicant as on the cut-off date for the three streams will be as prescribed under Clause 4 (b) (Table – II) of the Life Insurance Corporation of India (Recruitment of Apprentice Development Officers) Regulations, 1999. The age of an applicant shall be computed in terms of



completed years as on the cut-off date mentioned in the notification inviting applications for recruitment of Apprentice Development Officers.

8. Minimum prescribed educational qualification for the three categories will be as per Clause 4 (a) (i) to (iii) of the Life Insurance Corporation of India (Recruitment of Apprentice Development Officers) Regulations, 1999.
9. It may be confirmed from the University Grants Commission/Registrar of the University or any approved Indian University whether the Bachelor's degree of Foreign University is treated as a degree equivalent to Bachelor's degree Certificate from an approved Indian University.
10. Spouse of an agent is not eligible for recruitment as Apprentice Development Officer.
11. ADO's recruitment will be made for Urban/Rural area.
12. The experience required for recruitment in Urban area for three streams will be as prescribed under Clause 4 (c) (Table – II) of the Life Insurance Corporation of India (Recruitment of Apprentice Development Officers) Regulations, 1999.
13. Net First Years Premium Income means the new business including First years renewal premium received and adjusted during the relevant number of immediately preceding years as reduced by the amount of premium that has lapsed out of such First years premium reckoned with reference to the date of application for recruitment as a Development Officer. The following illustration will clarify the position:

**Illustration - 1:**

Suppose an agent has joined the Corporation on 25.12.98.

The Agency year is from January to December.

Date of application of recruitment is say – 31.5.2004.

Agency year ended	No. of lives	First premium income + First year renewal premium income received and adjusted on the new	Amount of the premium reduced due to lapsation out of the new business secured	Net First year premium income.

		business secured by the agent	in the first year.	
31.12.99	30	1,00,000/-	50,000/-	50,000/-
31.12.00	40	1,50,000/-	75,000/-	75,000/-
31.12.01	60	1,90,000/-	90,000/-	1,00,000/-
31.12.02	65	2,40,000/-	90,000/-	1,50,000/-
31.12.03	70	3,00,000/-	1,75,000/-	1,25,000/-
<b>Total</b>		<b>9,80,000/-</b>	<b>4,80,000/-</b>	<b>5,00,000/-</b>

a) The first year renewal premium income includes first year renewal premium received and adjusted on the new business secured during the last agency year i.e. in the agency year ending 31.12.99, the new business secured in 1998 for which first years renewal premium is received in 1999.

This particular agent has completed 5 agency years and has secured net first years premium of Rs. 5,00,000/- and has secured more than 1,00,000/- on minimum 50 lives in the three agency years immediately preceding 5 agency years. He is eligible to compete as a candidate under agents category for Urban area.

**Illustration - 2:**

Suppose an agent has joined the Corporation on 25.12.98.

The Agency year is from January to December.

Date of application of recruitment is say – 31.5.2004.

Agency year ended	No. of lives	First premium income + First year renewal premium income received and adjusted on the new business secured by the agent.	Amount of the premium reduced due to lapsation out of the new business secured in the first year.	Net First year premium income.
31.12.99	15	20,000/-	5,000/-	15,000/-
31.12.00	17	30,000/-	15,000/-	15,000/-
31.12.01	52	1,40,000/-	15,000/-	1,25,000/-
31.12.02	55	1,55,000/-	25,000/-	1,30,000/-
31.12.03	63	1,50,000/-	25,000/-	1,25,000/-
<b>Total</b>		<b>4,95,000/-</b>	<b>85,000/-</b>	<b>4,10,000/-</b>

The first year renewal premium income includes first year renewal premium received and adjusted on the new business secured during the last agency year i.e. in the agency year ending 31.12.2000, the new business secured in 1999 for which first years renewal premium is received in 2000.

This particular agent has completed 5 agency years and has secured net first years premium income of Rs.4,10,000/-. Since the agent has to secure net first years premium of 5,00,000/- for recruitment of ADO in urban area, he is not eligible for the same. However, the agent has secured net First Year Premium Income of more than Rs. 1,00,000/- on minimum 50 lives in each of the three agency years immediately preceding the 4 agency years. Hence, he is eligible to compete as a candidate under Agents category for Rural area.

14. All the eligibility conditions should be fulfilled as on the cut-off-date mentioned in the notification inviting applications for recruitment of ADO.

15. **Notification for Apprentice Development Officers recruitment and for holding written tests:**

- a) The vacancies shall be notified by the Zonal Manager. In order to achieve uniformity and to facilitate the conduct of written test, the Executive Director (Marketing) may advise all the Zonal Managers to display a notice, on the Notice Board, about holding the recruitment written test for all the three categories. The cut-off date will be specified in the notice to be displayed on the notice board of Divisional/ Branch Offices. The cut-off date so displayed by the respective Zonal Manager will be deemed to be the date notified for tests and for consideration of recruitment.
- b) The smaller version of employment notice should be published at a very prominent place in at least two/three leading newspapers (English/Hindi/Regional) having wide circulation in the area within the Zone by the Zonal Manager in consultation with the recruiting agency authorized to conduct the recruitment of Apprentice Development Officers (**Appendix - I**). Similar advertisement should also be published in the Employment News.
- c) The detailed Employment Notice is to be put on the notice board of Branches/Divisional Offices under the jurisdiction of the Zone (**Appendix - II**).

- d) A special cell shall be created in connection with recruitment at Branch Offices/Divisional Offices/Zonal Office.
- e) Once advertisement is issued for recruitment for the year, contingency list, if any, of the earlier year will stand lapsed and the Zone shall not operate any contingency list.

16. **APPLICATION FORM:**

- a) The application forms/Bio-data forms will be supplied by the Branch/Divisional Office.
- b) The applicant who is eligible and desires to appear for the test shall apply in the prescribed Bio-data form given in **Appendix - III**.
- c) The Bio-data form shall be accompanied with the following:  
Attested photo copies of (1) Bachelor's Degree Certificate issued by the University and/or Certificate of Fellowship of the Insurance Institute of India, Mumbai, (2) SSC/HSC Certificate issued by the Board showing the date of birth, (3) Caste Certificate issued by the Competent Authority in the case of SC/ST/OBC candidates, (4) Discharge Certificate in case of Ex-servicemen, (5) Self-addressed envelope of size 25 cm x 13 cm (with requisite postage stamp duly affixed). However, this aspect shall be finalized after consultation with the recruiting agency.
- (d) The application fee prescribed for Open Market/Employees/Agents applicants (other than SC/ST) has been revised to **Rs.\_\_\_\_\_ - (Rupees \_\_\_\_\_ only)**. Candidates belonging to OBC are required to pay the application fee of **Rs\_\_\_\_\_ (Rupees \_\_\_\_\_ only)**. No fee will be charged from candidates belonging to SC/ST.
- (e) Application fee is non-refundable.
- (f) Application fee has to be paid by Demand Draft/Postal Order, favouring "Life Insurance Corporation of India" and payable at \_\_\_\_\_.
- (g) Money Order Remittances will not be accepted.
- (h) Bio-data form together with documents and application fee for candidates (other than SC/ST) would be received by the recruiting agency at the address/post bag mentioned in the Employment Notice.

- (i) No Objection Certificate from the Employer shall accompany the application of Government Employees, employees of Quasi Government/Public Sector Organisations and LIC Employees and LIC Agents.
- (j) The applications would be scrutinized by the recruiting agency and the list of eligible candidates would be prepared by the recruiting agency.
- (k) The recruiting agency shall arrange to send the call letter and Information Handout to the candidates.

17. **MODE OF SELECTION:**

- a) There will be a written test with two papers of Objective type as per details given below and it shall be common for all categories.
  - i) Paper – I – Test of Reasoning and Numerical Ability.
  - ii) Paper – II – General Knowledge, Current Affairs and English Language with special emphasis on Grammar and Vocabulary.
- b) The test will be administered in two languages viz. Hindi and English (except English Language). The test consists of two papers of Objective type and it shall be common for all categories.
- c) The maximum marks and the duration of the written test shall be decided by LIC of India in consultation with the recruiting agency.

**NOTE:**

No language paper other than English language will be allowed in any office/zone. For example, paper of Tamil language in Tamilnadu or Malayalam in Kerala, Marathi in Maharashtra and so on shall not be allowed.

- d) The setting of question papers shall be done by the recruiting agency as per LIC guidelines and standards. The tests shall be conducted by the recruiting agency at the Divisional Headquarters and other Centres, wherever necessary.
- e) The Written Test should be held on a common date in the entire zone preferably on a Sunday/Holiday and it shall be decided by the recruiting agency in consultation with LIC of India.
- f) Wherever there is any Court Stay, Court Order, etc. in any Division in a Zone, the Zone will follow the order of the Court. The matter should be referred to Central

Office, Executive Director (Legal)/Chief (Legal) & Executive Director (Marketing) with full details for necessary guidance and clearance.

g) **Passing Marks:**

- The candidate must pass in each paper separately and should also obtain minimum marks in the aggregate of the two papers to qualify for the interview. The minimum marks to be obtained in each paper and in the aggregate shall be decided by LIC of India. The marks obtained by the candidate in each paper and in the aggregate shall be arrived at after deduction of the marks for wrong answers. The marks to be deducted as penalty for each question for which a wrong answer has been given by the candidate will be decided by LIC of India. LIC of India reserves the right to fix the minimum eligibility standard in order to restrict the number of candidates to be called for the written test and/or interview, commensurate with number of vacancies. Decision of the Corporation in this regard shall be final and binding on the candidates. No correspondence shall be entertained in this regard.
- h) The candidates belonging to OBC will get the same concession for passing the written test as is given to SC/ST candidates.
- i) Answer books would be evaluated by the recruiting agency.
- j) After the evaluation of answer sheets by the recruiting agency, a merit list of successful candidates based on the percentage total marks obtained in the test will be prepared by the recruiting agency, division-wise and sent to the respective Zonal Managers.
- k) From this merit list, the Divisional Office shall prepare panels for interviews.
- l) The number of candidates to be called for interview will be about 3 times the number of vacancies to be filled in subject to availability of sufficient number of successful candidates in the written test and it will be purely as per the ranking list.
- m) The Zonal Manager shall constitute the selection committee consisting of one Officer not below the rank of Divisional Manager and 2 officers not below the rank of Assistant Divisional Manager, One of the members shall be from SC/ST community.

- n) When a suitable SC/ST Officer of the requisite rank is available in the headquarters of the Office where the Committee is to be formed, that Officer should be nominated as a full-fledged member of the regular three-member Interview Committee which will interview general as well as SC/ST candidates.
- o) If the above is not possible, recourse is to be taken by inducting a SC/ST Officer of a lower rank as a fourth (additional) member.
- p) The Sr./Divisional Manager in-charge or the person authorised by him will send letters for interview by Registered post to each candidate along with the blank application form at **Appendix - V**, including the SC/ST candidate, from the panel intimating the date, time and place of interview. The candidate has to submit the application form at the time of interview.
- q) The existing employees appearing for interview for the post of ADO will be treated as 'on duty' for the day of interview and T.A., D.A. shall be admissible to such candidates provided the employee is appearing through the stream of employee category and not from open market stream and has applied through proper channel.
- r) A candidate has to submit the application form as mentioned in **Appendix - V** at the time of interview.
- s) At the time of interview, the Divisional Office would arrange to verify the certificates produced by the candidate.
- t) There would be 100 marks for interview. Equal weightage would be given for written test and interview.
- u) The selection committee shall prepare a panel of the candidates equal to the number of vacancies on the basis of the marks obtained in the written test and Interview. In addition to this, they shall prepare list of 20% of the number of vacancies for contingency. Contingency list is to be operated on vacancies arising due to death, retirements, resignations, vacancies remaining unfilled due to non-reporting of candidates etc. However, once the advertisement is issued for a particular recruitment year, contingency list of the earlier year will stand lapsed and the Zonal/Divisional Office shall not operate the contingency list.

- v) Where the Zonal Manager does not agree to the recommendations of selection committee, he should interview the candidate himself and pass orders accordingly after recording the reasons for such disagreement.
- w) The vacancies earmarked for the Division by the Zonal Manager should be filled in by the candidates from the panel in the order of ranking.
- x) The remaining candidates in the panel shall form the contingency list.
- y) A selected candidate may be posted in another district. A candidate who is a relative of Agent/Employee/Medical Examiner/Development Officer/Class I Officer, should be posted at a place which is far away from the place where the relative is working. If such candidate happens to be from metropolitan city, he should be posted in the nearby Division within the jurisdiction of the Zone.
- z) Since the candidate is already selected he need not appear for test and interview again in another Division/s for the recruitment in that year.
- aa) The Division through whom the candidate had appeared for the test should transfer the relevant papers (application form, etc.) to the Division in which he is to be posted.
- bb) Slight adjustments, if necessary in the cadre strength may be made for the concerned Division so that it does not affect the total vacancies reserved for the zone as a whole.
- cc) Any requests for change of posting after apprenticeship period or for transfer after completion of probationary period should normally not be considered.

18. **MEDICAL EXAMINATION:**

- a) The Sr./Divisional Manager will direct the selected candidates from the panel to appear before the approved Medical Examiner of the Corporation.
- b) The candidate will have to complete the personal statement regarding health as per **Appendix VI - A**.
- c) The medical examiner duly authorised for the purpose by the appointing authority would be completing the format as per **Appendix VI - B** after examining the candidate. The medical examiner has to complete his report and submit it to the Sr./Divisional Manager in-charge.
- d) The medical examination must be held at Divisional Headquarters.
- e) Lady candidates must be examined by lady doctors.



- f) If on consideration of the Personal Statement and Medical report further reports become necessary, such reports shall be obtained at the cost of Corporation.
- g) If at the time of medical examination, any lady applicant is found pregnant; her appointment in the Corporation shall be considered three months after the date of delivery, subject to a further medical examination.
- h) The candidate will be appointed in the service of the Corporation only if he is certified to be of sound constitution and medically fit for discharging his duties.
- i) Medical Examiner will be paid fees as may be prescribed by Central Office from time to time. The fees for examining each candidate shall be Rs. 50/-.
- j) Medically unfit candidates will be eliminated from the panel.
- k) In cases where the Medical Examiner has expressed a doubt about the physical fitness of a candidate, the Medical Report shall be referred to the Zonal Medical Referee for his opinion.
- l) Candidates employed in Government service or Semi-Government service or Public Sector Undertakings or Private employment shall produce a certificate of release or letter of acceptance of resignation from the employer at the time of joining the services of the Corporation.

19. **RECRUITMENT:**

The Sr./Divisional Manager in charge of the Division is the appointing authority of the Apprentice Development Officer.

The appointment letter would be issued to the candidates from Agents and Open Market category as per **Appendix VII - A** and from Employees category as per **Appendix VII - B**.

20. **TRAINING:**

- a) The Apprentice Development Officer shall undergo theoretical training and field sales training for a period of **SIX (6) months**.
- b) The training would be as under:
  - i) Class Room Training **1 month**
  - ii) Branch Administration Training **1 month**
  - iii) Field Training **3 months**
  - iv) Refresher Training **1 month**

- c) The ADO shall be given field training in any of the Urban/Rural branches by the Sr./Branch Manager of that Branch.
- d) The Role/Duties of an Apprentice Development Officer is envisaged in **Appendix VIII-A**.
- e) The Format for Household Survey and Proforma for Prospecting Agency is given in **Appendix VIII - B and Appendix VIII - C** respectively.
- f) The ABM (Sales) or BM (Sales) or Sr./BM or Chief Manager should furnish a fortnightly report to the Marketing Manager through Manager (Sales). The proforma for reporting is as per **Appendix VIII - D**.
- g) It should be the duty of the ABM(S)/BM/SBM/Chief Manager to nurture the ADOs. The ADOs should be introduced to the VIPs in the area at least initially.
- h) SC/ST/OBC candidates should be given special attention. If necessary extra training is to be given to them.
- i) The Manager (Sales) should meet the ADOs at least once in a month. Both the Manager (Sales) and the Marketing Manager should have the profile of each ADO so that they are able to follow up the progress of each of them.
- j) The Sr./Divisional Manager may also meet the ADOs at least once to have proper assessment of the progress.
- k) The ADO shall be paid stipend equal to minimum of the basic pay and dearness allowance thereon on the scale of pay applicable to Development Officers.
- l) An ADO other than employee apprentice shall not absent himself from training centre or the place where he is undergoing training including field training without the previous sanction of the Principal or the Officer - in- charge of the Branch Office, who may grant leave for absence in exceptional circumstances for **not more than 12 days during the entire period of apprenticeship. Not more than 3 days of such leave may be granted at a time.**
- m) However if the absence of the ADO is beyond 30 days for any cause such as accident or prolonged hospitalisation which is beyond the control of the ADO, and the Managing Director is satisfied of the same, he may extend the apprenticeship period by not more than three months provided the ADO is certified by the registered Medical Practitioner of being physically and mentally fit for the job.

- n) Period of apprenticeship is not counted as service except in case of employee apprentice.
- o) Based on the performance of ADO, the Sr./Branch Manager/Chief Manager would recommend the ADO for appointment on probation.
- p) Travelling expenses are not payable to the ADO for joining Training Centre except in case of employee apprentice.
- q) The Sr./Divisional Manager in-charge shall appoint the Apprentice Development Officer recommended for appointment on probation after obtaining concurrence of the Zonal Manager.
- r) If the ADO is not recommended for appointment on probation, the Sr./Divisional Manager in charge shall terminate his apprenticeship.

21. **SPECIAL PROVISION RELATING TO EMPLOYEE APPRENTICE:**

- a) The employee apprentice shall be paid stipend equal to the salary and allowances that was admissible to him had he continued to hold the previous post.
- b) The pre-revised rate of Special allowance payable to Class III employees posted as Internal Audit/Inspection Assistants, Cashiers will be protected while fixing the stipend amount payable to such employee being selected as Employee apprentice during the apprenticeship period. However, after 31.7.2007, the Special Allowances payable to Class III employees shall not be counted while fixing the stipend payable.
- c) Special allowance for passing Professional/Technical examination which a Class III employee becomes entitled to before the commencement of apprenticeship period, may also be included in the employee's salary to compute the employee's last drawn salary which will become his stipend during the apprenticeship period.
- d) The increment of Class III scale which has fallen due on the due date during the apprenticeship period may be allowed to the Employee Apprentice Development Officer and accordingly his stipend may be re-fixed. The fixation of his salary in Development Officer's scale on his appointment as Probationary Development Officer may be done taking into account the increment allowed from the due date.
- e) An Employee Apprentice Development Officer is entitled to receive increase in Dearness Allowance upto the date of his appointment as a Probationary Development Officer. Therefore, he may be allowed increases in Dearness

- Allowance of Class III during the period of his apprenticeship. However, it may be noted that no benefit of revision of Dearness Allowance or emoluments in respect of Class III employee shall be allowed to an Employee Apprentice Development Officer if such revision takes place during the period of his Apprenticeship.
- f) The employee apprentice shall be governed by Chapter III of (Staff) Rules, 1960.
  - g) The employee apprentice would be entitled for all the Sick and Privilege leave accrued to him when he was a Class III employee.
  - h) He shall be holding lien on the previous post till the date of his confirmation.
  - i) He shall be given the Travelling expenses for joining the training centre as per existing T.E. rules.
  - j) If the employee apprentice is not recommended for appointment on probation, he would be reverted to the previous cadre as a Class III employee.
  - k) The cash medical benefit paid to Class III employee would be allowed to the employee apprentice Development Officer during the period of apprenticeship and probation.
22. **PRE-PROBATION:**
- a) After completion of **5 months** of training, the ADO has to appear for pre-probation test.
  - b) When the Apprentice Development Officers come for refresher training, they should be informed 1 week in advance about the pre-probation test and that passing the pre-probation test is a must for putting them on probation.
  - c) The written test will consist of 2 papers each of 2 ½ hours duration and each carrying 100 marks.
  - d) The syllabus for the papers are given below:  
***First Paper:*** LIC plans, All Relevant Acts and Laws, Financial Planning, ULIP, Agency Rules relating to recruitment and confirmation, club membership rules, selection of agents and their training, 2 real life problems in canvassing – case studies.  
***Second Paper:*** Methods of prospecting in various segments, cold canvassing – method, response etc., basic knowledge of revival of policies, loans, surrenders

and other service aspects and dealing with claims (both for service and further new business).

- e) The test will be held at Sales Training Centre.
- f) The question papers will be set up by a Team so appointed by Sr./Divisional Manager in-charge. Where the training of Apprentice Development Officers of one or more Divisional Offices are conducted by one and the same STC then in such a case the setting of the question papers and evaluation of the answer sheets shall be done by that Divisional Office who gives administrative and other support to the STC. In other words, there will be only one set of question papers for all the candidates in one STC. In case of candidates undergoing training at ZTCs/Zonal Offices, setting of the question papers and evaluation of the answer sheets shall be done by that Divisional Office where the ZTC/Zonal Office is situated.
- g) Honorarium will be paid for setting up of the question papers, evaluation of answer sheets, and supervision at the rates prescribed from time to time. At present, the rates are as follows:
  - a) Setting up of Question Papers for the written test: Rs. 100/-
  - b) Setting Question Papers with Model answers : Rs. 150/-
  - c) Evaluation of Answer Scripts : Per paper Rs. 4/-
  - d) For supervision and other work connected with
    - The tests on Sunday/ Holidays: Rs. 75/-
    - Week days: Rs. 40/-
- h) The answer books will be evaluated in the Divisional Office keeping strict confidentiality.
- i) Only ADOs who clear the test and subject to work habits of such ADOs being satisfactory will be put on probation.
- j) The Sr./Divisional Manager-in-charge of the Divisional Office will appoint on probation the Apprentice Development Officers who have successfully completed apprenticeship period and have passed the pre-probation test.

23. **PROBATION:**

- a) The Probationary Appointment letter to ADOs other than Employee Apprentice will be issued, as per **Appendix IX - A**.

- b) Employee Apprentice Development Officers will be issued Probationary Appointment letter as per **Appendix IX - B**. The Probationary appointment letter shall be prepared by the Divisional Office in quadruplicate and signed by the Sr./Divisional Manager in-charge. Three signed copies of the probationary appointment letter will be sent to the concerned Branch Office who shall be advised to handover the original to the Apprentice Development Officer after obtaining his signature on two copies of the letter as a token of acknowledgement of the letter of appointment. One copy may be retained in the Branch Office file and the other copy should be returned to the Divisional Office.
- c) No appointment letter should be released until the date of birth and qualification of the Apprentice Development Officers are verified and admitted by the Competent Authority.
- d) **Period of Probation:** The period of probation will commence from the day the Probationary Development Officer reports for duty, within the stipulated time, to the Branch specified in his/her Probationary appointment letter. The period of probation shall be for one year. The Sr. Divisional Manager may at his discretion extend the probationary period by one year if he is not satisfied by the performance and other work habits of the Development Officer. On expiry of probationary period, the Sr./Divisional Manager would assess the performance of the PDO and on being satisfied with the performance and other work habits, shall confirm the Development Officer.
- e) **Scale of Pay and Fixation:**
- (i) **Probationary Development Officer selected from Open Market and Agents Category:**  
Scale of pay applicable to a probationary Development Officer will be the Minimum of Basic pay applicable to Class II as per **Life Insurance Corporation of India Development officer (Revision of Terms & Conditions of Service) Amendment Rules, 2010** and the same should be reproduced in the letter.
- (ii) **Probationary Development Officer selected from Employees Category:**  
The Basic Pay of a Probationary Development Officer, who is an existing employee, shall be fixed at the same Basic Pay which he was drawing as a Class-III employee, if it is a stage in Class II grade or in case there is no such stage in

the Class II grade, fixed at a stage which is next above his Basic Pay in the Class III post. Provided, however, that if the Basic Pay of an employee in the Class III post was lower than the minimum of the Class II grade applicable to Development Officer, he shall be fixed at the minimum of Class II grade.

On appointment of the employee apprentice on probation, the pre-revised rate of Special allowance payable to Class III employees posted as Internal Audit/Inspection Assistants, Cashiers will be shall be taken into account for the fixation of the salary on appointment as Probationary Development Officer. However, after 31.7.2007, the Special allowances payable to Class III employees shall not be counted for the fixation of the salary on appointment as Probationary Development Officer. Further, the Special Allowance for passing professional/technical examination should be excluded while fixing his salary as a Probationary Development Officer.

f) **Tours:**

A Probationary Development Officer posted in a rural area will be required to undertake tours to recruit new agents, for activating his agents and to tap the business potentiality of area. The Chief Manager and/or Sr./Branch Manager and/or Asst. Branch Manager (Sales) will render necessary help and guidance to the Probationary Development Officer.

g) **Review of Performance:**

During the period of probation, the Officer-in-charge of the Branch will send Monthly reports to the Divisional Office as per **Appendix VIII - D**. The report should give details of the steps taken to train the probationer and the progress achieved etc. While forwarding the Monthly Report at the end of the six months of probation, the Officer-in-charge will also report to the Divisional Office the desirability or otherwise of continuing the Development Officer on probation. A letter as per **Appendix VIII - E** will be issued to every Probationary Development Officer during the last month of Probation, but in any case before the expiry of the Probationary period or the extended Probationary period, if any.

**Extension of Probationary Period:**

A Development Officer will be on probation for 12 months in the first instance. The Sr./Divisional Manager may at his discretion, extend the probationary period

by one year, where he is satisfied that the Probationary Development Officer did not have the necessary facilities for work or as prevented from putting in normal work due to causes which were beyond his control and that the Development Officer has reasonable chances of making a success of his assignment if given an extension. In no case, shall the total period of probation exceed 24 months.

h) **Targets to be given during the Probationary Period:**

The targets to be assigned to a Probationary Development Officer during his Probationary period should take into account the following:

- Cost Ratio as applicable to the area of operation.
- SFYPI as per the cost ratio as applicable to the area of operation.
- Number of lives on the basis of the average productivity of the Zone/Division.
- Recruitment of agents.
- Benchmark as to the number of agents in the organisation.
- Benchmark as to the number of “Qualified agents”.
- Benchmark as to the number of “Productive agents”.

i) **Confirmation:**

On expiry of the probationary period (including the extended period), the Chief Manager/Sr./Branch Manager will complete the appraisal of the Probationary Development Officers. A Confidential Report as per **Appendix - XI** will be sent to the Divisional Office along with the appraisal sheet. The Sr./Divisional Manager will assess the performance of a Probationary Development Officer on the basis of appraisal sheet, Confidential Report and other periodical reports. He will review the Development Officer’s performance on all aspects particularly those mentioned in the appointment letter and will ensure that the probationer has completed a minimum period of 12 months probation counted from the date of his appointment as a Probationary Development Officer. If he/she is satisfied that the Probationary Development Officer has satisfactorily completed his probation in terms of the letter of appointment as a Probationary Development Officer and the work habits being satisfactory, the Sr./Divisional Manager in-charge shall confirm the services of the Probationary Development Officer and issue a confirmation



letter as per **Appendix - XII**. Simultaneously, he will issue instructions for release of Incentive Bonus.

- j) The provisions relating to reservations of vacancies and relaxations in eligibility/selection conditions in respect of Scheduled Caste, Scheduled Tribe and Other Backward Classes are given in **Appendix – IV – A to Appendix – IV – H**. We have attempted to bring at one place the various provisions relating to reservation of vacancies and relaxations in Eligibility/Selection conditions in respect of Scheduled Castes, Scheduled Tribes and Other Backward Classes on the basis of the various circulars issued by the Personnel Department, Central Office from time to time. It should be noted that the Circulars issued by the Personnel Department, Central Office in the matter of providing reservation and concessions to Scheduled Caste, Scheduled Tribe and Other Backward Classes will only be considered authoritative for all matters of interpretation.

**To be published in News Papers**

**EMPLOYMENT NOTICE**



\_\_\_\_\_ Zonal Office, \_\_\_\_\_.

**LIFE INSURANCE CORPORATION OF INDIA**  
**RECRUITMENT OF APPRENTICE DEVELOPMENT OFFICERS**

Online Applications are invited from eligible candidates for selection and appointment as Apprentice Development Officers in the various Offices of LIC of India. Approximately \_\_\_\_\_ posts of Apprentice Development Officers are proposed to be filled in by the Offices under the jurisdiction of 8 Zonal Offices. The selection and appointment will be subject to the reservation of SC/ST/OBC as per rules.

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

**Emoluments and Benefits:**

Stipend of approximately **Rs.** \_\_\_\_\_ per month during training period. On appointment as a Probationary Development Officer, basic pay of **Rs. 11535/-** per month (except for Employee category candidates) in the scale of **11535-700(2)-12935-825(2)-14585-840(17)-28865** and other admissible allowances as per

rules. Total emoluments will be approximately **Rs.** . Other benefits include non-contributory PF, Gratuity, Pension (applicable as per the scheme existing on the date of appointment), LTC, Medical Benefit, Group Savings Linked Insurance (GSLI), Group Personal Accident Insurance, vehicle advance (2-wheeler/4-wheeler) as per rules and on confirmation in service, attractive **performance linked Incentives.**

The selected candidates will be (i) recruiting suitable persons to be appointed as life insurance agents, training them and help them sell life insurance to maximum number of persons, (ii) interacting with customers and provide after sales service, (iii) performing any other liaison work leading to development of life insurance business and (iv) required to tour extensively in their allotted area.

Last date for registration of application forms:\_\_\_\_\_.

To know about eligibility conditions in detail, selection procedure, application fee etc. please visit our web site at [www.licindia.in](http://www.licindia.in) under the heading `Careers` <http://www.licindia.in/careers.htm>. Applications are to be submitted **ON-LINE ONLY**. Application fees of Rs. \_\_\_\_/- (Rupees \_\_\_\_\_ Only) (wherever payable) should be paid only in cash at any of the LIC Branch Office along with the duly filled up Fee Payment Challan.

**ZONAL MANAGER**

To be published in the News Paper

EMPLOYMENT NOTICE



\_\_\_\_\_ Zonal Office, \_\_\_\_\_.

**LIFE INSURANCE CORPORATION OF INDIA**  
**RECRUITMENT OF APPRENTICE DEVELOPMENT OFFICERS**

1. Online Applications are invited from eligible candidates who must be Indian Citizens for selection and appointment as Apprentice Development Officers in the jurisdiction of the various Divisional Offices under 8 Zonal Offices.

Sr. No.	Name of the Divisional Office	Likely Number of posts						Total	
		Gen	SC		ST		OBC		
			Current	Backlog	Current	Backlog	Current		Backlog
1.									
2.									
3.									
4.									
5.									
6.									
7.									
8.									
9.									
10.									
11.									
12.									
13.									
14.									
15.	<b>Total</b>								

2. The total number of vacancies including the vacancies for the reserved category may increase or decrease, depending upon the actual vacancies at the time of final selection and availability of successful candidates after the interview.
3. The recruitment as Apprentice Development Officers is for Urban and Rural Areas and the selected candidates will have to work in these areas.
4. It is, however, likely that some of the selected candidates may be posted in the jurisdiction of nearby Divisional Office/s within the jurisdiction of the zone.
5. An Apprentice Development Officer will have to undergo Theoretical & Field Sales Training and on successful completion of apprenticeship and if found suitable for appointment to the service of the Corporation in accordance with the rules may be appointed as Development Officer on probation subject to conditions framed by the Corporation.

A Probationary Development Officer at a specified Headquarter in the area will be placed in the scale of **11535-700(2)-12935-825(2)-14585-840(17)-28865** plus allowances and other benefits as per rules in force.

It **is** clarified that appointment as Apprentice Development Officer does not by itself confer any right on the candidates to be appointed as Probationary Development Officer.

6. **JOB REQUIREMENT:**

It is primarily a sales supervision job. The selected candidates will be required to recruit agents, train them properly, and help the recruited agents to sell life insurance to maximum number of persons. They will also be required to give prompt after sales service to policyholders. For this purpose considerable movements including tours covering entire area allotted to them are involved.

7. **REMUNERATION:**

During the apprentice period, the candidate selected as Apprentice Development Officer will be paid a fixed amount as stipend per month as per rules of the Corporation. At present the amount of stipend is about Rs.\_\_\_\_\_ per month, except in case of candidates selected from LIC Employees category.

On appointment as a Probationary Development Officer, basic pay of Rs. 11535/- per month (except for Employee category candidates) in the scale of **11535-700(2)-12935-825(2)-14585-840(17)-28865** **.(Revised on 08/10/2010 wage revision)** and other admissible allowances as per rules shall be payable. Total emoluments will be approximately **Rs.\_\_\_\_\_**. Other benefits include non-contributory PF, Gratuity, Pension (applicable as per the scheme existing on the date of appointment), LTC, Medical Benefit, Group Savings Linked Insurance (GSLI), Group Personal Accident Insurance, vehicle advance (2-wheeler/4-wheeler) as per rules and on confirmation in service, attractive **performance linked Incentives**.

8. **ELIGIBILITY CONDITIONS:**

a) **Qualifications:**

- i) For Employees category and Agents category in both Urban and Rural area- Applicant shall possess the Bachelor's Degree of a University in India established under a statute or a foreign university approved for the purpose or the Fellowship of Insurance Institute of India, Mumbai.
- ii) An applicant from Others category for recruitment as an Apprentice Development Officer in both Urban and Rural area shall possess the Bachelor's Degree of a University in India established under a statute or a foreign university approved for the purpose or the Fellowship of Insurance Institute of India, Mumbai.

Preference may be given to those applicants who possess Masters Degree in Business Administration in Marketing or Post Graduate Diploma in Marketing from a University in India established under Statute or by an Institute approved by All India Council for Technical Education or a recognized Institution.

**Note:**

Recognized Institution means such Institution as may be recognized by any State Government or the Central Government.

(b) **Age:**

- (i) The applicant shall have completed **21 years of age (in completed years)** and not more than **30 years of age (in completed years)** as on\_\_\_\_\_.
- (ii) The upper age limit (**in completed years**) as on \_\_\_\_\_ of an applicant belonging to a group given below, shall not exceed the age mentioned below:-

<b>Sl. No.</b>	<b>Category</b>	<b>Age limit in years</b>
(1)	(2)	(3)
1.	Member of a Scheduled Caste or a Scheduled Tribe.	35
2.	Member of an OBCs (other than those in creamy layer).	33
3.	LIC Employee who is not a member of a SC or a ST or OBCs.	42
4.	LIC Employee who is a member of an OBCs (other than those in the creamy layer).	45
5.	LIC Employee who is a member of a SC or ST.	47
6.	LIC Agent who is not a member of SC or ST or OBCs.	37
7.	LIC Agent who is a member of an OBCs (Other than those in the creamy layer).	40
8.	LIC Agent who is a member of a SC or a ST.	42

9.	Ex-serviceman.	30, increased by the number of years of service in the armed forces subject to maximum age of 45 years where he is member of OBCs and 47 years where he is a member of SC or ST and Maximum of 42 years in other than SC, ST, OBC cases.
10.	All Others.	30

(c) **Experience:**

The applicant should have the requisite experience as on \_\_\_\_\_ as indicated below:-

Category of Applicant	For Recruitment in Urban Area	For Recruitment in Rural Area
i) LIC Employees	Not less than 3 years of service after confirmation in a Class III post	
ii) LIC agents	Not less than 5 years as an agent and has brought a net First Years Premium Income of not less than Rs. 5,00,000/- during the immediately preceding 5 agency years and a net First Year Premium Income of not less than Rs. 1,00,000/- on 50 lives in each of any 3 of these agency years.	Not less than 4 years as an agent and has brought a net First Years Premium Income of not less than Rs. 1,00,000/- on 50 lives per year in any 3 of the immediately preceding 4 agency years.
iii) Other	Preference would be given to candidates who have at least 2 years experience in life insurance industry.	

**NOTE:**

“Net First Years Premium” means the amount of Premium brought in by an agent either in cash or by Cheque, in latter case which has not been dishonored subsequently, towards New Business including First Years Renewal Premium during the relevant number of immediately preceding agency years as reduced by the amount of Premium that has lapsed out of such First Years Premium reckoned with reference to the date of the application for recruitment as an Apprentice Development Officer.

(i) “Rural Area” means an area with an ascertained population of 30,000 or less and the operational area has an ascertained population of not more than one lakh.

(ii) “Urban Area” means an area which is not a rural area.

9. **SELECTION PROCEDURE:**

Selection will be made on the basis of a written test followed by an Interview of candidates who qualify in the written test:

**Written test:**

The Written Test will be of objective type, multiple choice of two hours duration comprising of the following two papers:

1. Test of Reasoning and Numerical Ability.
2. General Knowledge, Current Affairs and English Language with Special emphasis on Grammar and Vocabulary.

**Date of Written exam:**

The written test will be held at the following centres, tentatively on \_\_\_\_\_ dt \_\_\_\_\_.

<b>ZONE NAME</b>	
<b>ZONE CODE</b>	

<b>Sr. No.</b>	<b>Division/Centre</b>	<b>Centre Code</b>
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		
13.		
14.		
15.		
16.		

**Note:**

1. Recruitment Notifications are being issued by all Zonal Offices. **The candidate shall apply to one centre only.** The choice of the examination centre will be taken as the Divisional Office to which the candidate has applied.
2. No change in the choice of examination centre will be entertained under any circumstances. The Corporation reserves the right to add or delete any Centre or alter examination date at its discretion.



### **Interview:**

Successful candidates will be eligible to be called for an Interview.

The Corporation reserves the right to restrict the number of candidates to be called for written test and/or interview commensurate with number of posts to be recruited and the decision of the Corporation in this regard shall be final. No correspondence will be entertained in this regard. Selected candidates will be appointed as Apprentice Development Officers subject to their being found medically fit by the Medical Examiner authorized by the LIC for the purpose.

### **Guarantee Bond:**

***Before joining as Apprentice Development Officer, candidates will be required to give an undertaking to serve the Corporation for a minimum period of four years from the date of joining (including apprenticeship period) failing which he/she will be liable to pay liquidated damages of Rs. 25,000 (Rupees Twenty Five Thousand only) to the Corporation. The candidate will have to submit an Indemnity Bond of Rs. 25,000/- (Rupees Twenty Five Thousand only) duly stamped and executed by a Surety of sound financial standing and not related to the candidate. The stamp value of the Bond will be as applicable to the State in which the bond is executed.***

### 10. **HOW TO APPLY:**

Candidates are necessarily required to apply On-line through LIC's website under the heading "Careers" <http://www.licindia.in/careers.htm>. No other means/mode of applications will be accepted. Applicants are first required to go to the LIC's website [www.licindia.in](http://www.licindia.in) and click on the "Careers" to open the link "**ON-LINE APPLICATION FOR LIC ADO's RECRUITMENT EXAM 2009-10**". Thereafter, open the Recruitment Notification and take a print out of the entire Recruitment Notification including the "Fees Payment Challan". The candidate shall visit the nearest LIC Branch Office with the Fee Payment Challan completed in a clear and legible handwriting for payment of fee in cash. The application fee (non-refundable) payable for all the candidates (Other than SC/ST) is **Rs. \_\_\_\_\_/- (Rupees \_\_\_\_\_ only) in cash only. No other mode of payment shall be accepted. Original receipt issued by the LIC of India in token of the fees collected will have to be submitted with the call letter at the time of the written test. Without the original receipt, the candidate will not be allowed to appear in the written test. Candidates are required to keep a photocopy of the receipt for future use.**

Candidates have to register on-line only after obtaining a receipt for payment of application fee, wherever applicable, at the cash collection centre of LIC. If not, application shall be invalid.

Candidates satisfying the conditions of eligibility as on \_\_\_\_\_ are required to log in to the LIC's website under the heading "**Careers**" <http://www.licindia.in/careers.htm>. for submission of applications on-line. Once the candidate clicks the relevant on-line application link titled "**ON-LINE APPLICATION FOR LIC ADO's RECRUITMENT EXAM (Year)\_\_\_\_\_**", it redirects the candidates to the on-line registration page of the recruiting agency. The candidate is

required to keep the details about bio-data ready to enable him/her to fill up the application form correctly. 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. The candidate is provided the option to recheck the data or submit the form after completing the details. Any change/alteration found may disqualify the candidature. While filling the 'Fee Details" in the online application form, candidates are required to enter and check the following:

- a) LIC Branch Code (Upper Left Hand Corner of the Miscellaneous Receipt) – Maximum 4 characters (Alpha Numeric).
- b) Miscellaneous Collection Number – Maximum 6 Digits (appearing in the shaded portion of the Box).
- c) Transaction Number (Tr. No.) – Maximum 8 Digits (appearing on the Left Hand Corner of the Receipt).
- d) Transaction Date (appearing on the Upper Left Hand Corner of the Receipt).

A specimen of the Miscellaneous Receipt showing the above fields is shown below for reference.

<b>LIFE INSURANCE CORPORATION OF INDIA</b>	
*Branch:	
*Date:	
*Tr. No.:	
<u>Miscellaneous Receipt</u>	
Received with thanks Rs._____/ - in cash from Smt/Ms/Sri _____ towards the following:	
*Miscellaneous Collection No.: _____	
Account Code No.: 114033	
Rupees Three hundred only	
Signature	

Fields marked \* are required to be filled in the on-line application. Correct Branch Code and Date of deposit of application money should be filled in by the candidate correctly.

On successful acceptance of appropriate validations in the online application form, a unique Registration number and Password is generated and displayed to the candidate and he/she is asked the provision to print the same for future reference. At

the same time the Registration Number and Password are also e mailed to the candidate. The candidate is given the option to print the application form after completing the application to keep for his/her reference. The candidate can also reprint the application subsequently by providing (i) Registration Number, (ii) Password (iii) Date of Birth.

Candidates will not be able to modify any information after submitting the application, but need to apply afresh for any changes he/she wants to incorporate. In such a case, Latest Registration will be taken into account and all other Registrations will be treated as cancelled.

Candidates can log on for Registration of Applications on the dates given below:

Programme	Date
Opening date of acceptance of application money at Cash Collection Centres of LIC.	
Opening Date of On-Line Registration	
Last Date for acceptance of Application Money.	
Closing Date for On-line Registration.	

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 Corporation.

To avoid last minute rush, candidates are advised to pay the application fees (wherever applicable) and register on-line at the earliest.

**Issue of Call Letters for written examination:**

Candidates will have to visit the website under the heading “Careers” <http://www.licindia.in/careers.htm> for downloading call letters for written examination from **19.5.2010** onwards from the given link hosted on LIC’s website. Candidate is also sent the intimation through e-mail for downloading call letter. Once the candidate clicks the relevant link, he/she can access the application form. The candidate is required to use (i) Registration Number, (ii) Password (iii) Date of Birth for downloading the call letter. Candidate needs to affix recent recognizable photograph and signature on the call letter and appear at the exam centre with (i) Call Letter, (ii) Original Fee Receipt and (iii) Photo Identity Proof (PAN card/Driving License, etc.).

The candidates are advised to keep ready with them the originals of the following and a set of attested photocopies of each for verification **at the time of Interview** if they qualify in the written test.

(1) Bachelor’s degree certificate issued by the University and/or Certificate of Fellowship of the Insurance Institute of India, Mumbai, in case of applicants belonging to Employees and Agents category, (2) Bachelor’s degree certificate issued by the University and/or Certificate of Fellowship of the Insurance of India, Mumbai and/or Masters Degree Certificate in Business Administration in Marketing or Post Graduate Diploma Certificate in Marketing from a University or by an Institute approved by All India Council of Technical Education in case of applicants belonging

to others category, (3) SSC/HSC Certificate issued by the Board showing the date of birth, (4) Caste certificate issued by the Competent authority in the case of SC/ST/OBC candidates, (5) Certificate of at least 2 years sales/administrative experience in Life Insurance Industry, (6) Discharge certificate in case of Ex-serviceman.

#### 11. **Important Instructions:**

- a. Before applying, candidates are advised to satisfy themselves that they fulfill all the eligibility conditions as stipulated in the notification especially age, qualification, caste (for Scheduled Caste/Scheduled Tribe/other Backward Class candidates only). Candidate who do not satisfy the eligibility conditions are liable to be disqualified at any stage of recruitment/selection. The fees paid by ineligible candidates shall be forfeited. Decision of the Corporation 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 Corporation in this regard.
- b. **Original receipt issued by the LIC of India in token of the fees collected will have to be submitted with the call letter at the time of the written test. Without the original receipt, the candidate will not be allowed to appear in the written test. Candidates are required to keep a photocopy of the receipt for future use.**
- c. Candidates are required to have a valid personal e-mail ID. It should be kept active during the currency of this recruitment project. The recruiting agency may send call letters for written test, interview etc. through the registered e-mail ID. Under no circumstances, he/she should share/mention e-mail ID to/of any other person. In case a candidate does not have a personal e-mail ID, he/she should create his/her new e-mail ID before applying On-line. Keep particulars of date of birth, educational qualifications, caste, payment details, other personal details etc. ready as these are required to be entered in the on-line application.
- d. After applying on-line, 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 Life Insurance Corporation of India.
- e. Candidates who are called for interview will have to submit the duly signed System Generated Print-Out of the On-line application form and also produce original and attested Photostat copies of all relevant certificates 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. 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 examination.

- h. Caste Certificate in respect of SC/ST/OBC must be obtained in the prescribed format from any one of the following authorities and submitted at the time of interview.

A.	District Magistrate/Additional District Magistrate/Collector/Deputy Commissioner/Additional Deputy Commissioner/Deputy Collector/1 <sup>st</sup> Class Stipendary Magistrate/Sub-Divisional Magistrate/Taluka Magistrate/Executive Magistrate/Extra Assistant Commissioner not below the rank of 1 <sup>st</sup> Class Stipendary Magistrate).
B.	Chief Presidency Magistrate/Additional Chief Presidency magistrate /Presidency Magistrate.
C.	Revenue Officer not below the rank of Tehsildar.
D.	Sub-Divisional Officer of the area where the candidates and / or his family resides.
E.	As far as the candidates belonging to ST caste from Tamil Nadu are concerned, the certificate issued by Competent Revenue Authority only is acceptable.

- i. For claiming reservation under OBC category, candidates should belong to such caste or community which are common to both the lists in respect of Mandal Commission and the State Governments List from the State of their origin (as per the list published by the Central Government). The benefit of reservation shall not apply to persons/ sections belonging to "Creamy layer" as specified vide column 3 of the Schedule to the Dept. of Personnel & Training OM No.36012/22/93-Estt. (SCT) dated 8.9.93. OBC candidates should produce certificate as per the proforma prescribed by the Ministry of Personnel, Public Grievances and Pensions, Govt. of India which should include that they do not belong to Creamy layer. (Non submission of certificate in the prescribed proforma may render the application to be invalid.) OBC certificate should not be more than one year old as on the date of application.
- j. Candidates serving in Government/Public Sector Undertakings should produce "No Objection Certificate" from their employer at the time of interview, failing which, their candidature may not be considered.
- k. Admission to written test is only provisional without verification of age/qualification/category of candidate with reference to documents. Candidates should not furnish any particulars that are false, tampered, fabricated and/or suppress any material information while filling up the online application form.
- l. Any request for change of address will not be entertained. Interview call letters for candidates shall be sent by post at the correspondence address given by the candidate. Requests for sending letters to different address subsequently shall not be entertained.
- m. The candidates will appear for the written examination at the allotted centres at their expenses and risks and the LIC will not be responsible for any injury/losses etc. of any nature.
- n. In case of any dispute on account of interpretation of this advertisement in version other than English, the English version shall prevail.

**CANVASSING IN ANY FORM WILL LEAD TO DISQUALIFICATION OF CANDIDATURE.**



Employee	Agent	

**9. Educational Qualifications:**

Examination Passed	Name of the Institution/ University	Year of passing	Class
Bachelor's Degree			
Masters Degree/Post Graduate Diploma In Marketing			
Others (Specify)			

**10. If LIC employee, then** – (a) S.R. No. \_\_\_\_\_ (b) Designation \_\_\_\_\_ (c) Office \_\_\_\_\_ (d) Date of Appointment \_\_\_\_\_ (e) Date of Confirmation \_\_\_\_\_ (f) Period of service after confirmation \_\_\_\_\_.

**11. If LIC Agent, then** - (a) Agency Code No. \_\_\_\_\_ (b) Date of Appointment \_\_\_\_\_ (c) Branch Office \_\_\_\_\_ (d) Business Performance:

Sr. No.	Agency Year	Net First Year's Premium	No. of Lives
(i)			
(ii)			
(iii)			
(iv)			
(v)			
<b>Total</b>			

**12 Sales Experience:** Period Name and place of the Institution  
From To \_\_\_\_\_  
 \_\_\_\_\_

**13. Applied for: (Indicate by making a cross-mark (X) in the appropriate box.)**

RURAL	URBAN

**14. If related to any Agent/employee/Officer/Medical Examiner etc. of the LIC of India, Please state:**

- a) His/Her Name \_\_\_\_\_ b) Designation \_\_\_\_\_  
 c) Place of posting/working \_\_\_\_\_ d) Exact Relationship \_\_\_\_\_

**15. Mother Tongue** \_\_\_\_\_ **Other languages known** \_\_\_\_\_

I hereby declare that all statements made in this application are true and correct to the best of my knowledge and belief. I understand that in the event of any information being found false or incorrect or not satisfying the prescribed eligibility criteria for the post applied for, my candidature is liable to be cancelled/rejected at any stage of selection.

**(Signature of the Applicant)**

Place:

Date:

**NOTE:** Please do **NOT** attach any certificate or photocopies of the certificate/s **EXCEPT** Caste Certificate in respect of SC/ST Category candidates claiming concession in Application fees and NOC in case of Govt./Semi-Govt./PSU Employees/LIC Employees/LIC Agents.

- .Encls: 1) Demand Draft for Rs \_\_\_\_\_/-.  
 2) Caste Certificate (Only if the candidate belongs to SC or ST).

3) No Objection Certificate in case of Govt./Semi-Govt./PSU Employees/LIC Employees/LIC Agents.

#### **APPENDIX – IV-A**

### **PROVISIONS RELATING TO RESERVATIONS OF VACANCIES AND RELAXATIONS IN ELIGIBILITY/SELECTION CONDITIONS IN RESPECT OF SCHEDULED CASTE, SCHEDULED TRIBE AND OTHER BACKWARD CLASSES**

#### **(1) Essential Steps to be taken for filling reserved vacancies:**

The following steps should be taken to bring the reserved vacancies to be filled by direct recruitment, to the notice of Scheduled Caste and Scheduled Tribe.

#### **Employment Exchange:**

All vacancies should be notified to the local or the regional employment exchange. While, notifying vacancies to the Employment Exchanges, it should be clearly indicated in the requisition, whether or not the vacancies are reserved for Scheduled Caste and Scheduled Tribe and that even if a vacancy is unreserved, this should be specifically stated in the requisition.

#### **Advertisement in Newspapers:**

Vacancies should be advertised in newspapers as also, copies of advertisement should be endorsed to the Regional or local Employment Exchange.

#### **Associations and Organisations of Scheduled Caste and Scheduled Tribe:**

Simultaneously with the advertisement, vacancies should be brought to the notice of the Scheduled Caste and Scheduled Tribe Organisations, names of which have been intimated from time to time to all offices. While doing so, it should be made clear to such Organisations that their function is limited to bring the recruitment advertisement to the notice of the prospective candidates belonging to the Scheduled Caste and Scheduled Tribe, and that it will not be for them to recommend or press names of any individuals. The candidates should apply to the appointing authority either direct or through the employment exchanges as the case may be.

Also with a view to giving wide publicity of recruitment, vacancies reserved for SC & ST, the recruiting offices should also send copies of advertisement to Members of Parliamentary Committee on Welfare of SCs/STs, besides the local MPs and MLAs.



**Announcement of reserved vacancies on stations of All-India Radio and Television:**

Simultaneously, with provisions listed above, the reserved vacancies should also be notified by the concerned appointing authority, to one or more stations of All-India Radio as enumerated in the Brochure on Reservation for Scheduled Castes and Scheduled Tribes in services (8<sup>th</sup> Edition) 1993, and Doordarshan.

**Intimation of reserved vacancies to Directors of Scheduled Castes and Scheduled Tribes Welfare or Social Welfare in States/Union Territories:**

The appointing authority should also intimate the reserved vacancies to the Director of Scheduled Castes/Scheduled Tribes Welfare or Directorate of Social Welfare in the State/Union Territory concerned.

The results of the submission made by the Employment Exchange of Scheduled Caste and Scheduled Tribe candidates should be intimated to the Employment Exchange within a period of one month. If any of the vacancies reserved for Scheduled Caste and Scheduled Tribe is not filled by a candidate of the respective category sponsored by the Employment Exchange, specific reasons therefore, should be communicated to the exchange.

Care should be taken to ensure that reserved vacancies are invariably brought to the notice of the recognized Scheduled Caste and Scheduled Tribe Welfare Associations within the territorial limits of the recruiting office. No lapse should be admitted in this respect.

Whenever sufficient number of suitable Scheduled Caste and Scheduled Tribe candidates are not available, and second attempt is made through employment exchange or advertisement in newspapers, then also a second approach to the Scheduled Caste and Scheduled Tribe Welfare Associations may also be displayed on the Notice Boards in all Offices.

**Exchange of vacancies between Scheduled Caste and Scheduled Tribe:**

It is not permissible to fill up a post reserved for STs by a SC candidate or vice-versa by exchange of reservation.

**(2) Verification of Claim:**

**FOR SC/ST CANDIDATES:**

i) Candidate claiming benefit under these instructions shall have to produce a caste certificate in the form given in **Appendix - IV - B** duly certified by one of the authorities

listed in **Appendix – IV - D** to the appointing authority as sufficient proof in support of the claim, so as to make him eligible for the various relaxations and concessions. No other certificate will be accepted as sufficient proof.

Where a candidate belonging to a Scheduled Caste or a Standard Tribe is unable to produce a certificate from any of the prescribed authorities, he may be appointed provisionally on the basis of whatever, prima-facie proof he is able to produce in support of his claim, subject to his furnishing the prescribed certificate within a reasonable time.

ii) No person who professes a religion different from Hindu, Sikh or Buddhist religion is deemed to be a member of the Scheduled Castes. If a candidate belonging to a Scheduled Caste, changes his/her religion to a religion different from Hindu, Sikh or Buddhist religion, he/she will forfeit his/her eligibility for future benefits available of reservation. Therefore, it is necessary to mention in the appointment letter that the Scheduled Caste candidate so appointed should inform the appointing authority about the change of religion, if any, immediately after such a change. The following clause should be incorporated at the appropriate place in the appointment letter specimens of which is given in **Appendix VII - A and B** in cases of Scheduled Castes candidates.

“If you change your religion to a religion different from Hindu or Sikh religion, you will forfeit your eligibility for appointment against a reserved post. In view of this, please note that you are required to inform the appointing authority about the change of religion, if any, immediately after such a change”.

iii) Even where the prescribed certificates have been produced, the appointing authorities should include a clause in the letter of appointment as follows:

“The appointment is provisional and is subject to the caste/tribe certificate being verified through the proper channels and if the verification reveals that the claim to belong to Scheduled Caste or Scheduled Tribe, as the case may be, is false, the services will be terminated forthwith without assigning any further reasons and without prejudice to such further action as may be taken under the provision of the Indian Penal code for production of false certificates.”

It is always open to the appointing authority, if it considers necessary for any reason, to verify the claim of a candidate through the District Magistrate of the place where the candidate and/or his family ordinarily resides.

If after appointment in any particular case, the verification reveals that the candidate's claim is false, his services may be terminated in accordance with the relevant rules/orders. In view of the guidelines formulated by the Supreme Court of India in the case of Government of Andhra Pradesh Vs Laveti Giri & Anr., the Corporation can terminate the services of a SC/ST employee without holding an enquiry, once the caste certificate is cancelled and confiscated simultaneously by the Competent Revenue Authority. The Competent Revenue Authority should in his communication, request the office to cancel the appointment in view of the cancellation and confiscation, simultaneously, of the caste certificate produced by the concerned employee. However, where the Competent Revenue Authority does not make such request to cancel the appointment, after certifying the caste certificate to be false, the office can proceed with termination of the employee by preparing Speaking Order, making appropriate reference to the Revenue Authority's order of cancellation of the false caste certificate.

iv) When a person claims to belong to a Scheduled Caste or a Scheduled Tribe by birth, it should be verified:

that the person and his parents actually belong to the community claimed;

that this community is included in the Presidential Order specifying the Scheduled Caste or Scheduled Tribe in relation to the concerned State;

that the person belongs to that State and to the area within that State in respect of which the community had been scheduled;

if the person claims to be of a Scheduled Caste, he should profess either the Hindu, Sikh or Buddhist religion;

if the person claims to be of a Scheduled Tribe, he may profess any religion.

v) **Cases of Migration:** There is no discrimination between Scheduled Castes and Scheduled Tribes of one State or another, in respect of claiming reservation in employment under Central Government Services, Public Sector Undertakings/Corporations, etc. All Scheduled Castes and Scheduled Tribes, irrespective of their State of origin will have to be considered alike to derive reservation benefits with regard to recruitment, irrespective of their State of origin, provided they fulfill other conditions stipulated by the Corporation.

vi) **Claims through Marriage:** No person who was not a Scheduled Caste or a Scheduled Tribe by birth will be deemed to be a member of a Scheduled Caste or a

Scheduled Tribes, merely because he or she had married a person belonging to a Scheduled Caste or Scheduled Tribe.

Similarly, a person who is a member of a Scheduled Caste or a Scheduled Tribe would continue to be a member of that Scheduled Caste or Scheduled Tribe as the case may be, even after his or her marriage with a person who does not belong to a Scheduled Caste or a Scheduled Tribe.

vii) Where a Scheduled Caste person gets converted into a religion other than Hinduism, Sikhism or Buddhism and then reconverts himself back to Hinduism, Sikhism or Buddhism, he will be deemed to have reverted to his original Scheduled Caste, if he is accepted by the members of that particular Caste as one among them.

In the case of a descendant of a Scheduled Caste convert, the mere fact of conversion to Hinduism, Sikhism or Buddhism Caste will not be sufficient to entitle him to be regarded as a member of the Scheduled Caste to which his forefathers belonged. It will have to be established that such a convert has been accepted by members of the Caste claimed as one among themselves and has thus become a member of that Caste.

viii) **Cases of Adoption:** Great care has to be exercised in dealing with cases where a person claims to be of a Scheduled Caste on the ground that he has been adopted by a Scheduled caste person. The validity of the adoption has to be clearly established before any Caste Certificate can be given. It is for the candidate to prove his claim by cogent and reliable evidence.

a. The requirement of valid adoption are given in Section 6 to 11 of the Hindu Adoption and Maintenance Act, 1956. The actual giving and taking of the child in adoption is a mandatory requirement and thereafter, the adopted child is deemed to be the child of his or her adoptive father or mother for all purposes and the child severs all ties with the family of his or her birth. Ordinarily, no child who has attained the age of 15 years or who is married can be given in adoption, unless there is a custom or usage applicable to the parties.

b. In deciding whether an adoption is valid, the certificate issuing authority should satisfy itself that all the requirements of law have been complied with. He should also take into account the behaviour of the child after adoption, whether he physically lives and is supported by his adoptive parents and receives no financial help from his original parents. In case these conditions are not satisfied, the certificate should be refused.

c. Where the case relates to an adoption of a married person or a person of the age of 15 years and above, the certificate shall be required to be given by the District Magistrate who shall, after making due enquiries as to the validity of the adoption and as to whether such adoption is permitted by the custom or usage applicable to the parties, make an endorsement to that effect on the certificate.

**FOR OBC CANDIDATES:**

Candidate claiming benefit under these instructions shall have to produce a caste certificate in the form given in **Appendix – IV - C** duly certified by one of the authorities listed in **Appendix – IV - D** to the appointing authority as sufficient proof in support of the claim, so as to make him eligible for the various relaxations and concessions. No other certificate will be accepted as sufficient proof.

The same authorities which are notified as competent to certify OBCs status should also be authorised to certify that the candidate in question does not belong to the persons/sections (Creamy Layer) mentioned in Column # 3 of the Schedule to DOPT's OM dated 08.09.1993.

While scrutinizing community certificates, the offices must satisfy themselves that the certificate so procured is in the prescribed proforma duly issued by the Competent Authority and also relevant details viz. name of the person, place of birth, community to which the candidate belongs to, etc. is incorporated. The certificates should also essentially certify that the candidate does not belong to the 'creamy layer' mentioned in the Govt. of India, DOPT OM dated 08.09.1993 and modified by DOPT OM dated 9.3.2004 and DOPT Circular ref. No. 36033/5/2004-Estt. (Res.) dated 14.10.2004.

Further, the Govt. OM # 36033/4/97-Estt.(Res.) dated 25.07.2003 relating to validity period of OBC Certificate, as also verification of community and 'Non-Creamy Layer' status of OBC certificate specifies, that while OBC status of a candidate may change only when community of the concerned candidate is removed from OBC list, creamy layer status may change any time. In view of this, it is not possible to determine a fixed validity period of the OBC certificate. Therefore, in addition to the Community Certificate issued by the Competent Authority, it is necessary to insist for a declaration as appended below in order to ensure that reservation benefits are being extended to rightful and eligible OBC candidates.

“I \_\_\_\_\_ son/daughter of Shri \_\_\_\_\_ resident of village/town/city \_\_\_\_\_ district \_\_\_\_\_ State \_\_\_\_\_ hereby declare that I belong to the \_\_\_\_\_ community which is recognized as a backward class by the Govt. of India for the purpose of reservation in services as per orders contained in Department of Personnel and Training Office Memorandum # 36012//22/93-Estt/(SCT) dated 08.09.1993 and modified by DOPT OM dated 9.3.2004 and DOPT Circular ref. No. 36033/5/2004-Estt. (Res.) dated 14.10.2004. It is also declared that I do not belong to persons/sections (Creamy Layer) mentioned in column # 3 of the Schedule to the above referred OM dated 08.09.1993 and modified by DOPT OM dated 9.3.2004.”

Further, the Appointing Authority, before appointing a person seeking appointment on the basis of reservation to OBCs should verify the veracity of the community certificate submitted by the candidate and also the fact that the candidate does not fall under the creamy layer on the crucial date. The crucial date for this purpose may be treated as the closing date for receipt of applications for the post, except in cases where crucial date is fixed otherwise.

In respect of our offices, the above-mentioned undertaking needs to be obtained at the time of interview, as also while offering final appointment letter to the candidate concerned.

The caste certificates produced by OBC candidates can be verified by the Appointing Authority any time after the appointment also, and, if any false claim is proved, services of such candidates can be terminated. For this purpose, the Appointing Authority shall include a clause as below in the appointment letter to be issued to OBC candidates:

“The appointment is provisional and is subject to the caste certificate being verified through the proper channels. If the verification reveals that the claim of the candidates to belong to OBC is false, services of such candidates will be terminated forthwith without assigning any further reasons and without prejudice to such further action as may be taken under the provisions of the Indian Penal Code for production of false certificate.”

**(3) Reservation of Vacancies:**

i) The percentage of reservation shall be as per **Appendix - IV - E** for Scheduled Caste, Scheduled Tribes and Other Backward Classes respectively of the posts filled in by recruitment to the cadre of Development Officers under the said Recruitment Scheme 1999 during the ‘Recruitment Year’.

**NOTE:**

For the purpose of these instructions, 'Recruitment Year' shall mean the financial year for which recruitment to the cadre of Development Officers has been effected. If no recruitment is actually effected or if the number of appointments made to the cadre of Development Officers is two or less during any given financial year, that financial year shall not count as 'Recruitment Year' in so far as the said cadre is concerned.

ii) In order to give effect to the reservation, the Divisional Office shall maintain a 100 point roster applicable to the State in which the Divisional Office is situated. The model roster showing points to be reserved for SC, ST and OBC is given in **Appendix - IV - E**.

iii) The roster referred to in para (ii) above shall be maintained in the form of a register by the Divisional Office, a specimen of which is given in **Appendix - IV - F**. Immediately after recruitment, the particulars of every person recruited shall be entered in the appropriate columns of the register and the entry signed by the appointing authority. Entries in the roster shall be made as and when the Apprentice Development Officers join for Training on recruitment so that effective control is exercised to ensure observance of the mandatory provision as stated above.

iv) Till June 1997, the rosters were operated on the basis of vacancies to be filled either by direct recruitment or promotion wherever applicable. In terms of Government of India instructions of 2<sup>nd</sup> July 1997, the vacancy-based roster has been discarded and replaced by the post based rosters on the strength of Supreme Court Judgment given in the case of R. K. Sabharwal Vs State of Punjab, as well as J C Mallick Vs Ministry of Railways. Even though the Court held that the vacancy-based rosters can operate till such time as the representation of persons belonging to the reserved categories, in a cadre reaches the prescribed percentage of reservation, the Government of India has given effect to the maintenance of post based rosters with effect from 2.7.1997. The order further provides that the representation of various classes has to be kept within the prescribed percentage of reservation, but SC/ST/OBC appointed on their own merit through recruitment, will, however, not be counted against the quota reserved for them. The operation of the new post based rosters will be based on the replacement system keeping the respective percentage at prescribed level. Following are some of the principles for making and operating the post based rosters:

- a) Vacancy-based rosters to be closed and new post based rosters started from the date fresh appointment made after 2.7.1997. All such appointment will be reflected in the post-based rosters and fresh appointment, for which action was initiated after 2.7.1997, will be shown in the new post based rosters, subsequently.
- b) There should be separate rosters for recruitment.
- c) The number of points in each roster shall be equal to the number of posts in a cadre.
- d) In case there is any increase or decrease in the cadre strength in future, the roster shall be expanded/contracted correspondingly.
- e) While the reservation for the entitled categories is to be kept within the prescribed percentage of reservation the 50% limit would be made applicable to the cadre strength.
- f) The roster is to be operated on the principle of replacement and not as a running account, as hitherto. In other words, the points at which reservation for different categories apply are fixed as per the roster and vacancies caused by retirement etc. of persons occupying those points, shall be filled by appointment of persons of the respective categories.
- g) SC/ST/OBC persons appointed on own merit, would be shown against unreserved points. While replacing such SC/ST/OBC as and when required, the posts will be filled by unreserved categories.
- h) Initial operation of roster to start with the cadre strength as on 2.7.1997 in chronological order by making an appropriate remark “utilized by SC/ST/OBC/Gen” against each point in the roster.
- i) Thereafter, identify shortage/excesses, if any, in the cadre and adjustments to be made against future vacancies through replacement system.
- j) The backlog/carry forward vacancies shall be the unfilled reserved vacancies of the previous recruitment year/s (and not the shortage position as per post-based rosters). The SC/ST backlog/carry forward vacancies shall be treated separately without any ceiling thereon, and shall be treated as vacancies, subject to their being within the shortages as per the calculations with regard to post-based rosters. These SC/ST backlog vacancies shall have to be deducted from the total vacancies and balance has to be apportioned among the various categories, subject to overall ceiling of 50% for the reserved categories viz. SC/ST/OBC.



Further, if the shortage is less than the backlog, it would indicate that certain changes in the roster have contributed to such a position and hence the backlog would also have to be reduced to that extent. Similarly, in case there is an excess in a category as per the post-based roster, the backlog would be deemed to have been adjusted and in such instances neither backlog nor current vacancy needs to be declared for this category. Again, in such cases, the vacancies have to be adjusted towards other category/ies where there is a shortage, so as to reach the 50% ceiling while distributing current vacancies.

v) Subject to their inter-se merit, all Scheduled Castes/Scheduled Tribes/Other Backward Class candidates recommended for appointment as per the 'Ranking List' including the 'Contingency List' shall be offered appointment against reserved vacancies, in accordance with 100 point roster.

vi) If adequate number of SC/ST candidates are not available in a particular recruitment exercise undertaken, the vacancies which could not be filled up shall remain unfilled, but shall not be filled up by candidates belonging to other communities, owing to ban on de-reservation with effect from 1.4.1989 in direct recruitment. The backlog of vacancies would, therefore, be determined with reference to post based rosters. The reserved vacancies are thus, to be determined afresh on the basis of post based rosters and shortfall/excesses, if any, to be adjusted in future.

vii) The ceiling of 50% limit on filling up of reserved vacancies would apply on the reserved vacancies which arise in the current year and the backlog/carried forward reserved vacancies for SCs/STs of earlier years would be treated as a separate and distinct group and would not be subject to any ceiling. However, backlog and/or carried forward reservation will automatically lapse in a cadre as soon as combined representation of a reserved category in direct recruitment is either equal to or more than the prescribed number of reserved posts in the relevant post based rosters.

viii) If in the 'initial year of recruitment' there occurs only one vacancy in Development 'Officers' cadre and which falls on a reserved point in the roster the same shall be treated as unreserved and filled accordingly, but the reservation shall be carried forward. In the subsequent recruitment year, even if there occurs only one vacancy in the said cadre the same should be treated as 'reserved' and Scheduled Caste/Scheduled Tribe/Other Backward Class candidate, as the case may be, if available, shall be appointed against that vacancy.

ix) If a single vacancy falls at a reserved point for SC/ST and is filled by SC/ST candidate on the basis of his merit, it need not be treated as unreserved and reservation should not be carried forward. Further, if a single vacancy falls at a reserved point for SC/ST is filled up by a candidate of the other reserved community, on the basis of his own merit, as the case may be, the vacancies will be treated as unreserved and treated as if it is filled by a general candidate and the vacancy shall also be carried forward.

x) Irrespective of the point of time of giving appointment, only the financial year in which the ranking/contingency list relating to the recruitment exercise was published, shall be reckoned as the “Initial year of Recruitment”. The vacancies relating to a particular recruitment exercise that could not be filled in during the financial year in which the ranking/contingency list was published but were filled in later even by invoking the same ranking/contingency list, shall have their ‘Initial year of Recruitment’ as same financial year in which the ranking/contingency list was published. However, this will not apply where vacancies, assessed and sanctioned in a financial year subsequent to the one in which the ranking/contingency list was published, were filled in by invoking the said ranking/contingency list. In such cases, the Initial Recruitment Year shall be the financial year in which the vacancies so filled in were caused and sanctioned.

xi) A recruitment year during which only a single vacancy arose and hence it has to be treated as unreserved need not be counted as an effective year towards the period for which a reserved vacancy is to be carried forward.

xii) The year in which no vacancy arises will continue to be ignored, for the purpose of counting the effective years towards the period of carry forward.

xiii) After the close of each financial year, the appointing authority shall furnish to the Central Office an analysis of reservation of vacancies before 15<sup>th</sup> April every year.

**(4) CONCESSIONS TO SCHEDULED CASTES, SCHEDULED TRIBES AND OTHER BACKWARD CLASSES:**

i) In order to enlarge the scope of direct recruitment of Scheduled Castes and Scheduled Tribes in the services of the Corporation, the minimum standards of selection prescribed in respect of Development Officers have been relaxed and accordingly relaxation in Standards is allowed up to 10% in the passing marks in the pre-recruitment written test.

ii) **ELIGIBILITY:**

All eligible Scheduled Castes/Scheduled Tribes candidates are to be called for interview regardless of the restriction as to the number of candidates to be called for interview in relation to the number of vacancies as applicable to the general candidates. However, the aforesaid concession is not applicable to OBC candidates.

iii) **INTERVIEW:**

All Scheduled Caste and Scheduled Tribe candidates will be interviewed separately either at the beginning or at the end of the programme for interview for the cadre to avoid comparison with general candidate.

(4) **TRAVELLING ALLOWANCE FOR INTERVIEW:**

Whenever Scheduled Caste and Scheduled Tribe candidates are called for interview in connection with recruitment to Class II, the recruiting authority may allow such candidates, second class railway fare, chargeable by the shortest route from the railway station nearest to their normal place of residence, or from which they actually perform the journey whichever is nearer to the place of interview and back to same station. No extra charges, if any, incurred for reserving seat/sleeping berth in the train will, however, be reimbursed to them. For road journey between stations not connected by rail, they may be allowed actual bus fare or road mileage at the lowest rate prescribed for employees on administrative side. If the written test and interview are held at one and the same station and on the same or adjacent days, the traveling allowance to the Scheduled Caste and Scheduled Tribe candidates called for a written test will, however, be admissible for only one journey to and from the place of selection. However, the aforesaid concession is not applicable to OBC candidates.

(5) **SELECTION:**

A ranking list/contingency list of all selected candidates (viz. candidates from the Scheduled Castes/Scheduled Tribes/Other Backward Classes as well as other communities) shall be prepared strictly in order of merits. In other words, irrespective of the Roster, the actual position as per merit of the selected candidate should be shown in the ranking list/contingency list. Subject to their inter-se merit, all Scheduled Castes/Scheduled Tribes/Other Backward Class candidates recommended for appointments as per the ranking list including contingency list shall then be offered appointments against reserved vacancy in accordance with the 100 point Roster.

(6) **POSTINGS:**

SC/ST candidates should be posted only at places where social environment in which the SC/ST Development Officers have to work is not unfavourable and where social discrimination against them is not apprehended.

(7) **INSPECTION OF ROSTERS:**

i) Each Appointing authority is required to strictly observe the reservation orders, including those regarding maintenance of rosters. As on 31<sup>st</sup> March every year, the appointing authority has to verify the rosters and issue certificate to that effect as per

**Appendix – IV - H.**

ii) The Liaison Officers nominated at the Zonal level have to ensure strict compliance with the reservation orders. For this purpose, the Liaison Officers shall conduct annual inspection of rosters maintained at the Divisional Offices with a view to ensuring proper implementation of the orders. To facilitate effective and complete scrutiny of the rosters, the Liaison Officers have to utilize the prescribed proforma as given in **Appendix – IV - G** while preparing the inspection reports. Effective steps should be taken to remedy the defects, if any, pointed out in the inspection reports.

**We have attempted to bring at one place the various provisions relating to reservation of vacancies and relaxations in Eligibility/Selection conditions in respect of Scheduled Castes, Scheduled Tribes and Other Backward Classes on the basis of the various circulars issued by the Personnel Department, Central Office from time to time. It should be noted that the Circulars issued by the Personnel Department, Central Office in the matter of providing reservation and concessions to Scheduled Caste, Scheduled Tribe and Other Backward Classes will only be considered authoritative for all matters of interpretation.**

**Form of Certificate to be produced by a  
Candidate belonging to a Scheduled Caste  
Or Scheduled Tribe in support of his claim**

This is to certify that Shri/Shrimati/Kumari \* \_\_\_\_\_  
son/daughter\* of \_\_\_\_\_  
of village/town\* \_\_\_\_\_ in District/Division\* \_\_\_\_\_  
\_\_\_\_\_ of the State/Union Territory\* \_\_\_\_\_

belongs to the \_\_\_\_\_ Caste/Tribe\* which is  recognized as a  
Scheduled Caste/Scheduled Tribe\* under:

\* The Constitution (Scheduled Castes) Order, 1950.  
\* The Constitution (Scheduled Tribes) Order, 1950.  
\* The Constitution (Scheduled Castes) (Union Territories) Order, 1951.  
\* The Constitution (Scheduled Tribes) (Union Territories) Order, 1951.  
[(As amended by the Scheduled Castes and Scheduled Tribes (Lists) Modification Order,  
1956, read with the Bombay Reorganization Act, 1960 and the Punjab Reorganization  
Act, 1966, the State of Himachal Pradesh Act, 1970, the North-Eastern

- \* The Constitution (Jammu & Kashmir) Scheduled\* Castes Order, 1956;
- \* The Constitution (Andaman and Nicobar islands) Scheduled Tribes Order, 1959, as amended by the Scheduled Castes and Scheduled Tribes Orders (Amendment) Act, 1976;
- \* The Constitution (Dadra and Nagar Haveli) Scheduled Castes Order, 1962.
- \* The Constitution (Dadra and Nagar Haveli) Scheduled Tribes Order, 1962.
- \* The Constitution (Pondicherry) Scheduled Castes Order, 1964.
- \* The Constitution (Uttarpradesh) Scheduled Tribes Order, 1967.
- \* The Constitution (Goa, Daman, Diu) Scheduled Castes Order, 1968.
- \* The Constitution (Goa, Daman, Diu) Scheduled Tribes Order, 1968.
- \* The Constitution (Nagaland) Scheduled Tribes Order, 1970.
- \* The Constitution (Sikkim) Scheduled Castes Order, 1978.
- \* The Constitution (Sikkim) Scheduled Tribes Order, 1978.
- \* The Constitution (Jammu & Kashmir) Scheduled Tribes Order, 1989.
- \* The Constitution (Scheduled Castes) Orders (Amendment) Act, 1990.
- \* The Constitution (Scheduled Tribes) Orders (Amendment) Act, 1991.
- \* The Constitution (Scheduled Tribes) Orders (Second Amendment) Act, 1991.

2. This certificate is issued on the basis of the Scheduled Castes/Scheduled Tribes  
Certificate issued to Shri/Smt./Kum.\* \_\_\_\_\_ father/mother\*  
of Shri/Shrimati/Kumari\* \_\_\_\_\_ of Village/town\* \_\_\_\_\_ in  
District/Division\* \_\_\_\_\_ of the State/Union  
Territory\* \_\_\_\_\_ who belong to the Caste/Tribe\* which is recognized as a  
Scheduled Caste/Scheduled Tribe\* in the State/Union Territory\* \_\_\_\_\_  
issued by the \_\_\_\_\_, dated \_\_\_\_\_.

1. Shri/Shrimati\*/Kumari\*\_\_\_\_\_ and/or\* his/her\* family ordinarily  
reside(s) in village/town\* \_\_\_\_\_ of \_\_\_\_\_  
District/Division\* of the Stae/Union Territory\* of \_\_\_\_\_.

Signature \_\_\_\_\_

Designation \_\_\_\_\_  
(with seal of Office)

Place \_\_\_\_\_

Date \_\_\_\_\_

State/Union Territory\*

\*Please delete the words/Acts/Orders which are not applicable.

NOTE: The term “ordinarily resides” used here will have the same meaning as in Section 20 of the Representation of the Peoples Act, 1950.

\*\*\*\*\*

**Form of Certificate to be produced by a Candidate belonging to  
Other Backward Class in support in his claim**

This is to certify that .....son of .....  
of village ..... District / Division.....in the  
..... State ..... belongs to the .....  
Community which is recognised as a backward class under –

\*\* (i) Government of India, Ministry of Welfare, Resolution No.12011/68/93-BCC (C) dated 10.09.1993 published in the Gazette of India, Extraordinary, Part I, Section I, No. 186 dated 13.09.1993.

\*\* (ii) Government of India, Ministry of Welfare, Resolution No.12011/9/94-BCC dated 19.10.1994 published in the Gazette of India, Extraordinary, Part I, Section I, No. 163 dated 20.10.1994.

\*\* (iii) Government of India, Ministry of Welfare, Resolution No.12011/7/95-BCC dated 24.05.1995 published in the Gazette of India, Extraordinary, Part I, Section I, No. 88 dated 25.05.1995.

\*\* (iv) Government of India, Ministry of Welfare, Resolution No.12011/44/96-BCC dated 06.12.1996 published in the Gazette of India, Extraordinary, Part I, Section I, No. 210 dated 11.12.1996.

Shri ..... and/or his family ordinarily reside(s) in the  
..... District/Division of the ..... State. This is also to certify  
that he/she does not belong to the persons/sections (Creamy Layer) mentioned in Column  
# 3 of the Schedule to the Government of India, Department of Personnel & Training  
O.M. No.36012/22/93-Estt. (SCT) dated 08.09.1993.

District Magistrate,  
Deputy Commissioner etc.

Dated:

Seal

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NB: (a) The term 'ordinarily' used here will have the same meaning as in Section 20 of the Representation of the Peoples Act, 1950.

(b) Where the certificates are issued by Gazetted Officers of the Union Government or State Governments, they should be in the same form but countersigned by the District Magistrate or Deputy Commissioner (Certificates issued by Gazetted Officers and attested by District Magistrate/Deputy Commissioner are not sufficient).

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**LIST OF AUTHORITIES EMPOWERED TO ISSUE  
CERTIFICATES OF VERIFICATION  
(SC/ST/OBC)**

- (1) District Magistrate/Additional District Magistrate/Collector/Deputy Commissioner/Additional Deputy Commissioner/Deputy Collector/1<sup>st</sup> Class Stipendary Magistrate/ Sub-Divisional Magistrate/Taluka Magistrate/Executive Magistrate/Extra Assistant Commissioner (not below the rank of first class Stipendary Magistrate).
- (2) Chief Presidency Magistrate/Additional Chief Presidency Magistrate/Presidency Magistrate.
- (3) Revenue Officers not below the rank of Tehsildar.
- (4) Sub-Divisional Officer of the area where the candidate and/or his family normally resides.

In addition to the above, the authorities empowered to issue certificates of SC/ST are as follows:

- (1) City Magistrate.
- (2) Administrator/Secretary to Administrator/Development Officer (Laccadive and Minicoy Islands).

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**APPENDIX - IV - E****MODEL ROSTERS SHOWING THE POINTS TO BE RESERVED FOR SCs, STs & OBCs IN A 100 'POINT' ROSTER WHERE RECRUITMENT IS MADE ON A LOCAL OR REGIONAL BASIS**

Sl. No.	Name of State/ Union Territory	Reservation percentages	Actual points to be reserved in 100 point roster for SC/ST/OBC
1	Andhra Pradesh	SC-16	7, 13, 19, 25, 32, 38, 44, 50, 57, 63, 69, 75, 82, 88, 94, 99 - (16 Points)
		ST-7	15, 29, 43, 58, 72, 86, 98 - (7 Points)
		OBC-27	4, 8, 12, 16, 20, 23, 26, 30, 34, 39, 41, 45, 49, 52, 56, 60, 64, 67, 71, 76, 78, 83, 87, 89, 93, 97, 100 - (27 Points)
2	Arunachal Pradesh	SC-1	99 - (1 Point)
		ST-45	3, 5, 7, 9, 12, 14, 16, 18, 20, 23, 25, 27, 29, 32, 34, 36, 38, 40, 43, 45, 47, 49, 52, 54, 56, 58, 60, 63, 65, 67, 69, 72, 74, 76, 78, 80, 83, 85, 87, 89, 92, 94, 96, 98, 100 - (45 Points)
		OBC-0	-Nil-
3	Assam	SC-7	15, 29, 43, 58, 72, 86, 98 - (7 Points)
		ST-12	9, 17, 25, 34, 42, 50, 59, 67, 75, 84, 92, 99 - (12 Points)
		OBC-27	4, 8, 12, 16, 19, 23, 26, 30, 35, 38, 41, 45, 49, 52, 56, 60, 63, 68, 71, 76, 78, 82, 87, 89, 93, 97, 100 - (27 Points)
4	Bihar	SC-16	7, 13, 19, 25, 32, 38, 44, 50, 57, 63, 69, 75, 82, 88, 94, 99 - (16 Points)
		ST-1	98 - (1 Point)
		OBC-27	4, 8, 12, 15, 20, 23, 26, 30, 34, 39, 41, 45, 49, 52, 56, 60, 64, 67, 71, 76, 78, 83, 86, 89, 93, 97, 100 - (27 Points)
5	Chhattisgarh	SC-12	9, 18, 25, 35, 42, 51, 59, 68, 75, 85, 92, 99 - (12 Points)
		ST-32	4, 7, 10, 13, 16, 19, 22, 26, 29, 32, 36, 38, 41, 44, 47, 52, 54, 57, 60, 63, 66, 69, 72, 76, 79, 82, 86, 88, 91, 94, 97, 100 - (32 Points)
		OBC-6	17, 34, 50, 67, 84, 98 - (6 Points)
6	Goa	SC-2	50, 99 - (2 Points)
		ST-0	-Nil-
		OBC-18	6, 12, 17, 23, 28, 34, 39, 45, 51, 56, 62, 67, 73, 78, 84, 89, 95, 100 - (18 Points)
7	Gujarat	SC-7	15, 29, 43, 58, 72, 86, 98 - (7 Points).
		ST-15	7, 14, 20, 27, 34, 40, 47, 54, 60, 67, 74, 80, 88, 94, 99 - (15 Points)

		OBC-27	4, 8, 12, 16, 19, 23, 26, 30, 35, 38, 41, 45, 49, 52, 56, 61, 63, 68, 71, 75, 78, 82, 87, 89, 93, 97, 100 - (27 Points)
8	Haryana	SC-19	6, 11, 16, 22, 27, 32, 37, 43, 48, 53, 58, 64, 69, 74, 79, 85, 90, 95, 99- (19-Points).
		ST-0	-Nil-
		OBC-27	4, 8, 12, 15, 19, 23, 26, 30, 34, 38, 41, 45, 49, 52, 56, 60, 63, 67, 71, 75, 78, 82, 86, 89, 93, 97, 100 - (27 Points)
9.	Himachal Pradesh	SC-25	4, 8, 12, 16, 21, 24, 28, 32, 36, 41, 44, 48, 52, 56, 61, 64, 68, 72, 77, 81, 84, 88, 92, 96, 100 - (25 Points).
		ST-4	25, 50, 75, 98 – (4 Points)
		OBC-20	5, 10, 15, 20, 26, 30, 35, 40, 45, 51, 55, 60, 65, 70, 76, 80, 85, 90, 95, 99 - (20 Points)
10	Jammu & Kashmir	SC-8	13, 25, 38, 50, 63, 75, 88, 98 – (8 Points)
		ST-11	10, 19, 28, 37, 46, 55, 64, 73, 82, 91, 99 – (11 Points)
		OBC-27	4, 8, 12, 15, 20, 23, 26, 30, 34, 39, 41, 45, 49, 52, 56, 60, 65, 67, 71, 76, 78, 83, 86, 89, 93, 97, 100 - (27 Points)
11	Jharkhand	SC-12	9, 18, 25, 35, 42, 51, 59, 68, 75, 85, 92, 99 – (12 Points)
		ST-26	4, 8, 12, 16, 20, 24, 27, 31, 36, 39, 44, 47, 52, 54, 58, 62, 66, 70, 74, 77, 81, 86, 89, 94, 97, 100 – (26 Points)
		OBC-12	10, 17, 26, 34, 43, 50, 60, 67, 76, 84, 93, 98 – (12 Points)
12	Karnataka	SC-16	7, 13, 19, 25, 32, 38, 44, 50, 57, 63, 69, 75, 82, 88, 94, 99 – (16 Points)
		ST-7	15, 29, 43, 58, 72, 86, 98 – (7 Points)
		OBC-27	4, 8, 12, 16, 20, 23, 26, 30, 34, 39, 41, 45, 49, 52, 56, 60, 64, 67, 71, 76, 78, 83, 87, 89, 93, 97, 100 - (27 Points)
13	Kerala	SC-10	10, 20, 30, 40, 50, 60, 70, 80, 90, 99 – (10 Points)
		ST-1	98 – (1 Point)
		OBC-27	4, 8, 12, 15, 19, 23, 26, 31, 34, 38, 41, 45, 49, 52, 56, 61, 63, 67, 71, 75, 78, 82, 86, 89, 93, 97, 100 - (27 Points)
14	Madhya Pradesh	SC-15	7, 15, 20, 28, 34, 41, 47, 55, 60, 68, 74, 81, 87, 95, 98 –(15 Points)
		ST-20	5, 10, 16, 22, 25, 30, 36, 42, 45, 50, 56, 62, 65, 70, 76, 82, 85, 90, 96, 100 – (20 Points)
		OBC-15	8, 14, 21, 27, 35, 40, 48, 54, 61, 67, 75, 80, 88, 94, 99 –(15 Points)

15	Maharashtra	SC-10	10, 20, 30, 40, 50, 60, 70, 80, 90, 99 – (10 Points)
		ST-9	12, 23, 34, 45, 56, 67, 78, 89, 98 – (9 Points)
		OBC-27	4, 8, 13, 15, 19, 24, 26, 31, 35, 38, 41, 46, 49, 52, 57, 61, 63, 68, 71, 75, 79, 82, 86, 91, 93, 97, 100 - (27 Points)
16	Manipur	SC-3	34, 67, 97 – (3 Points)
		ST-34	3, 6, 9, 12, 15, 18, 21, 25, 27, 30, 33, 36, 40, 42, 45, 48, 50, 53, 56, 59, 63, 65, 68, 71, 74, 78, 80, 83, 86, 89, 92, 95, 98, 100 – (34 Points)
		OBC-13	8, 16, 24, 31, 39, 47, 54, 62, 70, 77, 85, 93, 99 - (13 Points)
17	Meghalaya	SC-1	97 – (1 Point)
		ST-44	3, 5, 7, 10, 12, 14, 16, 19, 21, 23, 25, 28, 30, 32, 35, 37, 39, 41, 44, 46, 48, 50, 53, 55, 57, 61, 62, 64, 66, 69, 71, 73, 75, 78, 81, 82, 85, 87, 89, 91, 94, 96, 98, 100 – (44 Points).
		OBC-5	20, 40, 60, 80, 99 - (5 Points)
18	Mizoram	SC-0	-Nil-
		ST-45	3, 5, 7, 9, 12, 14, 16, 18, 21, 23, 25, 27, 29, 32, 34, 36, 38, 41, 43, 45, 47, 49, 52, 54, 56, 58, 61, 63, 65, 67, 69, 72, 74, 76, 78, 81, 83, 85, 87, 89, 92, 94, 96, 98, 100 - (45 Points)
		OBC-5	20, 40, 60, 80, 99 – (5 Points)
19	Nagaland	SC-0	-Nil-
		ST-45	3, 5, 7, 9, 12, 14, 16, 18, 20, 23, 25, 27, 29, 32, 34, 36, 38, 40, 43, 45, 47, 49, 52, 54, 56, 58, 60, 63, 65, 67, 69, 72, 74, 76, 78, 80, 83, 85, 87, 89, 92, 94, 96, 98, 100 - (45 Points)
		OBC-0	-Nil-
20	Orissa	SC-16	7, 13, 19, 26, 32, 38, 44, 50, 57, 63, 69, 76, 82, 88, 94, 100 - (16 Points)
		ST-22	5, 10, 14, 20, 23, 28, 33, 37, 41, 46, 52, 55, 60, 64, 70, 73, 78, 83, 87, 91, 96, 99 – (22 Points)
		OBC-12	9, 17, 25, 34, 42, 51, 59, 67, 75, 84, 92, 98 - (12 Points)
21	Punjab	SC-29	4, 7, 11, 14, 18, 21, 25, 28, 32, 35, 38, 42, 45, 49, 52, 56, 59, 63, 66, 69, 73, 76, 80, 83, 87, 90, 94, 97, 100 – (29 Points)
		ST-0	-Nil-
		OBC-21	5, 10, 15, 20, 24, 29, 34, 39, 43, 48, 53, 58, 62, 67, 72, 77, 81, 86, 91, 96, 99 – (21 Points)
22	Rajasthan	SC-17	6, 12, 18, 25, 30, 36, 42, 48, 53, 59, 65, 71, 78, 83, 89, 95, 99 - (17 Points)
		ST-13	8, 16, 24, 31, 39, 47, 54, 62, 70, 77, 85, 93, 98 – (13 Points)

		OBC-20	5, 10, 15, 20, 26, 32, 35, 40, 45, 50, 55, 60, 66, 72, 75, 80, 86, 90, 96, 100 – (20 Points)
23	Sikkim	SC-5	20, 40, 60, 80, 98 – (5 Points)
		ST-21	5, 10, 15, 21, 24, 29, 34, 39, 43, 48, 53, 58, 62, 67, 72, 77, 81, 86, 91, 96, 99 – (21 Points)
		OBC-24	6, 9, 13, 17, 22, 25, 30, 35, 38, 42, 46, 50, 55, 59, 63, 68, 71, 75, 82, 84, 88, 92, 97, 100 – (24 Points)
24	Tamil Nadu	SC-19	6, 11, 16, 22, 27, 32, 37, 43, 48, 53, 58, 64, 69, 74, 79, 85, 90, 95, 99 – (19 Points)
		ST-1	98 – (1 Point)
		OBC-27	4, 8, 12, 15, 19, 23, 26, 30, 34, 38, 41, 45, 49, 52, 56, 60, 63, 67, 71, 75, 78, 82, 86, 89, 93, 97, 100 - (27 Points)
25	Tripura	SC-17	6, 12, 18, 24, 30, 36, 42, 48, 53, 59, 65, 71, 77, 83, 89, 95, 99 – (17 Points)
		ST-31	4, 7, 10, 13, 17, 20, 23, 26, 31, 33, 37, 39, 43, 46, 49, 52, 55, 60, 62, 66, 68, 72, 75, 78, 81, 84, 88, 91, 94, 97, 100 – (31 Points)
		OBC-2	50, 98 – (2 Points)
26	Uttaranchal	SC-18	6, 12, 17, 23, 28, 35, 40, 45, 50, 56, 63, 68, 73, 78, 84, 89, 95, 100 – (18 Points)
		ST-3	34, 67, 98 – (3 Points)
		OBC-13	8, 16, 24, 31, 39, 47, 54, 62, 70, 77, 85, 93, 99 – (13 Points)
27	Uttar Pradesh	SC-21	5, 10, 15, 20, 24, 29, 34, 39, 43, 48, 53, 58, 62, 67, 72, 77, 81, 86, 91, 96, 99 – (21 Points)
		ST-1	98 – (1 Point)
		OBC-27	4, 8, 12, 16, 19, 23, 26, 30, 35, 38, 41, 45, 49, 52, 56, 60, 63, 68, 71, 75, 78, 82, 87, 89, 93, 97, 100 - (27 Points)
28	West Bengal	SC-23	6, 9, 15, 18, 22, 27, 31, 35, 42, 44, 48, 53, 57, 62, 66, 70, 74, 79, 83, 88, 92, 97, 100 – (23 Points)
		ST-5	20, 40, 60, 80, 98 – (5 Points)
		OBC-22	5, 10, 14, 19, 23, 28, 32, 37, 41, 46, 50, 55, 61, 64, 69, 73, 78, 82, 87, 91, 96, 99 – (22 Points).
29	Andaman & Nicobar Islands	SC-0	-Nil-
		ST-8	13, 25, 38, 50, 63, 75, 88, 99 – (8 Points)
		OBC-27	4, 8, 12, 15, 19, 23, 26, 30, 34, 39, 41, 45, 49, 52, 56, 60, 64, 67, 71, 76, 78, 82, 86, 89, 93, 97, 100 - (27 Points)
30	Chandigarh	SC-18	6, 12, 17, 23, 28, 34, 39, 45, 50, 56, 62, 67, 73, 78, 84, 89, 95, 99 - (18 Points)
		ST-0	-Nil-
		OBC-27	4, 8, 13, 15, 19, 24, 26, 30, 35, 38, 41, 46, 49,

			52, 57, 60, 63, 68, 71, 75, 79, 82, 86, 90, 93, 97, 100 - (27 Points).
31	Dadra &	SC-2	50, 98 - (2 Points)
	Nagar Haveli	ST-43	3, 5, 7, 10, 12, 14, 17, 19, 21, 24, 26, 28, 31, 33, 35, 38, 41, 42, 45, 47, 49, 52, 54, 56, 59, 61, 63, 66, 68, 70, 73, 75, 77, 81, 82, 84, 87, 89, 91, 94, 96, 97, 100 - (43 Points).
		OBC-5	20, 40, 60, 80, 99 - (5 Points).
32	Daman & Diu	SC-3	34, 67, 98 - (3 Points)
		ST-9	12, 23, 35, 45, 56, 68, 78, 89, 99 - (9 Points)
		OBC-27	4, 8, 13, 15, 19, 24, 26, 30, 36, 38, 41, 46, 49, 52, 57, 60, 63, 69, 71, 75, 79, 82, 86, 90, 93, 97, 100 - (27 Points)
33	Delhi	SC-15	7, 15, 20, 28, 34, 41, 47, 55, 60, 68, 74, 81, 87, 95, 99 - (15 Points)
		ST-7.5	14, 27, 40, 54, 67, 80, 94 - (7 Points)
		OBC-27	4, 8, 12, 16, 19, 23, 26, 30, 35, 38, 42, 45, 49, 52, 56, 61, 63, 69, 71, 75, 78, 82, 86, 89, 93, 97, 100 - (27 Points)
34	Lakshadweep	SC-0	-Nil-
		ST-45	3, 5, 7, 9, 12, 14, 16, 18, 20, 23, 25, 27, 29, 32, 34, 36, 38, 40, 43, 45, 47, 49, 52, 54, 56, 58, 60, 63, 65, 67, 69, 72, 74, 76, 78, 80, 83, 85, 87, 89, 92, 94, 96, 98, 100 - (45 Points)
		OBC-0	-Nil-
35	Pondicherry	SC-16	7, 13, 19, 25, 32, 38, 44, 50, 57, 63, 69, 75, 82, 88, 94, 99 - (16 Points)
		ST-0	-Nil-
		OBC-27	4, 8, 12, 15, 20, 23, 26, 30, 34, 39, 41, 45, 49, 52, 56, 60, 64, 67, 71, 76, 78, 83, 86, 89, 93, 97, 100 - (27 Points).

N.B.:

1. In respect of Arunachal Pradesh, Nagaland and Lakshadweep there is no change in the existing reservation Rosters.
2. For Goa, the reservation Rosters will be the same as is given in respect of the Union Territory of Daman and Diu.
3. For Delhi the Rosters as prescribed for recruitment on All India basis is to be followed.

SC - Scheduled Castes  
ST - Scheduled Tribes  
OBC - Other Backward Classes

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**APPENDIX – IV - F**

**Form of Register to be maintained to give effect to the Roster for Reservations for  
Scheduled Castes/Scheduled Tribes/Other Backward Classes**

**LIFE INSURANCE CORPORATION OF INDIA  
\_\_\_\_\_ DIVISIONAL OFFICE**

Reservation B/F from Previous year			Recruitment Year	Roster and Point No.	Unreserved or Reserved for SC/ST and OBC according to Roster applicable	Name of Person recruited	Date of Recruitment	SC/ST or OBC. If not say 'none'
S.C.	S.T.	OBC						
1	2	3	4	5	6	7	8	9

Reservation Carried Forward			Signature of the Authorized Officer		Remarks
S.C.	S.T.	OBC			
10	11	12	13	14	

\*\*\*\*\*

**PROFORMA FOR CONDUCTING INSPECTION OF ROSTERS  
BY ZONAL LIAISON OFFICER**

**Name of the Divisional Office:**

**Date of Inspection:**

<b>I. FOR RECRUITMENT DONE IN THE YEAR FOR CLASS II</b>		
a)	Whether vacancies have been notified to Employment Exchange?	
b)	In addition to (a) above, where it is required to publish recruitment notice in newspaper – i) Whether it is published in two local dailies as per rules? ii) Whether announcement of vacancies was made over TV and AIR? iii) Whether copies of notification were sent to SC/ST/Associations/Local MPs/MLAs?	
c)	Whether current and carried forward vacancies were mentioned separately in the Notification?	
d)	Whether application fee waived for SC/ST candidates?	
e)	Whether all eligible SC/ST candidates were called for Test/Interview?	
f)	Whether SC/ST candidates were interviewed on a separate day?	
g)	Whether a SC/ST member was included in the Committees?	
h)	Whether 2 <sup>nd</sup> class railway fare for to and fro journey was paid to outstation SC/ST candidates attending interview?	
i)	Whether relaxation of upper age	
j)	Whether relaxation of 10% in qualifying marks was given?	
k)	Whether relaxation of 10% in qualifying marks for written test was given?	
l)	Whether cadre wise rosters based on the number of posts are maintained for i) permanent and ii) temporary appointments over 45 days?	
m)	Whether Roster Inspection for Class II was carried out by the Officer-in-charge of the Division and report furnished as at 31 <sup>st</sup> March in the prescribed proforma?	
n)	Whether you have carried out for the year, Roster Inspection of the Division for Class II and signed the Roster?	



o)	When is the entry made in the rosters?	
p)	Whether Inspection Department has verified the rosters?	
q)	Whether rosters are maintained separately for each State, where more than one State is covered by the Division?	
r)	Whether call letters were sent by Registered Post for interview and appointments?	
s)	Whether analysis of reasons for rejection was made in respect of cases sponsored by Employment Exchange and intimations were sent to such Exchanges?	
t)	De-reservation of reserved vacancy in case of recruitment is banned. Has there been any deviation?	
u)	In view of the revised roster system based on number of posts, please indicate the excess and/or shortfall of the SC/ST category employees in each class/cadre calculated afresh as at 31 <sup>st</sup> March preceding the date of your visit to the Divisional Office.	
<b>II. GENERAL</b>		
a)	Whether an HGA/AAO is posted exclusively to look after SC/ST matters in the P&IR Dept.?	
b)	Whether any training session was conducted at Zonal Office level for such HGAs/Officers?	
c)	Whether Grievances Register as per Cir. No. ZD/647/ASP/87 dated 22.06.87 is maintained?	
d)	Whether you have inspected the Grievances Register and signed the same? (Please furnish the no. of grievances i) recorded ii) disposed of iii) pending for the year)	
e)	Whether a quarterly report is submitted to the Divisional Manager-in-charge on the grievances of SC/ST employees?	
f)	Whether a consolidated quarterly report is sent to Zonal Manager/Zonal Liaison Officer by the Officer-in-charge of the Division?	
g)	Whether proper record of reimbursement made to the SC/ST employees towards examination fees and study material of Insurance Institute of India is maintained?	
h)	Whether 10% reservations were made for allotment of Staff Quarters to SC/ST employees?	
i)	Whether reservation was made for appointment of Career Agents in the Division?	

j)	Please state the number of false caste certificate cases pending with the Divisional Office and the action taken for disposal of the same.	
k)	Please state whether periodical meetings are held with the SC/ST Association. Kindly indicate the date of last meeting held by the office.	
<b>III. Observations of the Liaison Officer:</b>		
Date:	Signature of the Liaison Officer:	

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**LIFE INSURANCE CORPORATION OF INDIA**  
**DIVISIONAL OFFICE**

**PROFORMA FOR CONDUCTING INSPECTION OF ROSTERS MAINTAINED  
FOR PROVIDING RESERVATION FOR SCs & STs IN THE SERVICES  
FOR THE YEAR ENDED \_\_\_\_\_**

1.	Whether separate rosters are being maintained for each grade or group Of posts and within such grade/group, separately for (1) direct recruitment & (2) for posts filled by promotions and whether all the appointments made during the period covered by inspection are shown in the roster.	
2.	Whether the appropriate model roster viz. the one prescribed for (1) Direct recruitment on a local or regional basis or (2) promotion, as the case may be is being followed.	
3.	Whether rosters are being maintained separately for (1) Permanent appointments & (2) Purely Temporary appointment of 45 days or more duration.	
4.	Whether the rosters are being maintained in the form prescribed viz. Annexure – I to circular No. ZD/303/ASP/73 dated 09.07.73 and Circular No. ZD/353/ASP/74 dated 10.09.74. Whether post based roster as per C.O. circular Ref: ZD/927/ASP/99 dated 21.07.99.	
5.	Whether the points have been earmarked in the roster for scheduled casters, scheduled tribes correctly according to the prescribed model roster for the particular type of recruitment.	
6.	Whether immediately after an appointment has been made the particulars of the persons appointed are entered in the register in appropriate column and the entry signed by the appointing authority or by the officer authorized to do so.	
7.	Whether any gap is left in the roster.	
8.	Whether the roster is being maintained on replacement basis. (Under post based roster running account of roster not required)	
9.	Whether an abstract is given after the last entry in a recruitment year, showing the No. of reservations carried forward to the following year separately for SCs & STs. Whether these reservations have been shown as brought forward at the beginning of the roster for the following year.	
10.	Any other remarks	
11.	Brief recapitulation of defects and shortcomings noticed in the maintenance of rosters and any other suggestions, which the Inspecting Officer has to make which particular reference to the remarks given during the last inspection.	

Place:

Date:

**MANAGER (P & IR)**

**APPENDIX - V**

Please  
Affix  
Passport size  
photograph

**LIFE INSURANCE CORPORATION OF INDIA**  
**\_\_\_\_\_ ZONAL OFFICE**

Serial No.: \_\_\_\_\_

**APPLICATION FOR THE USE OF CANDIDATES FOR RECRUITMENT AS  
APPRENTICE DEVELOPMENT OFFICERS FOR APPOINTMENT TO THE  
CADRE OF DEVELOPMENT OFFICERS (CLASS II) (REVISED)**

(To be filled in by the Applicant in his/her own handwriting. Applicants are advised to read the 'Instructions' before completing this Form)

1.	(a)	Full Name (Block Letters with Surname first)	(a)	_____
	(b)	Short Name for correspondence	(b)	_____
	(c)	Male/Female	(c)	_____
2.	(a)	Postal Address in full (Any change in address should be communicated immediately)	(a)	_____
	(b)	Permanent Residence: (Please give full address)	(b)	_____
3.	Father's	(a) Name in full	(a)	_____
		(b) Occupation	(b)	_____
		(c) Address	(c)	_____
4.	State of Domicile			_____
5.	(a)	Nationality	(a)	_____
	(b)	Do you belong to a Scheduled Caste or Tribe or OBC ? If so, please give full particulars.	(b)	<input type="checkbox"/> YES/ <input type="checkbox"/> NO
				_____

(Attested copies of certificates to be attached. In case of OBC candidates additional declaration to be obtained that he/she does not belong to creamy layer)

6. (a) Date of Birth (a) \_\_\_\_\_
- (b) Place of Birth (b) \_\_\_\_\_  
(state Town, District and State) \_\_\_\_\_
- (c) Number of years of stay in present place:  
(i) of Applicant (i) \_\_\_\_\_ years  
(ii) of his/her family (ii) \_\_\_\_\_ years
- (d) Single or Married (d) \_\_\_\_\_
- (e) Number of children (e) \_\_\_\_\_
- (f) Other Dependants (f) \_\_\_\_\_

7. (a) Have you in the past applied for employment in the L.I.C. for a Development Officer's post or For any other post? If so, give Full details. (a) \_\_\_\_\_  
\_\_\_\_\_
- (b) Have you at any time applied for an Agency with L.I.C.? If so, please give details. (b) \_\_\_\_\_

8. Educational Background:
- (i)(a) Academic Qualifications: (i)(a) \_\_\_\_\_  
(Indicate Subjects) \_\_\_\_\_
- (b) Technical Qualifications: (b) \_\_\_\_\_
- (ii) Academic Record: (ii) \_\_\_\_\_

	Institution	Year	Division OR Class
Matriculation/S.S.C.			
Intermediate			
Graduate			
Other			

- (iii) (a) Mother Tongue (a) \_\_\_\_\_
- (j) Languages in which you can:  
Speak \_\_\_\_\_  
Read \_\_\_\_\_  
Write \_\_\_\_\_  
Language Examination \_\_\_\_\_

passed, if any \_\_\_\_\_  
 NOTE: Attested copies of Certificates/Mark-sheets must be attached.

9. Extra-curricular Activities in:
- (i) Games & Sports : (i) \_\_\_\_\_
  - (ii) Debating Societies : (ii) \_\_\_\_\_
  - (iii) Dramatic Activities : (iii) \_\_\_\_\_
  - (iv) Scouting, N.C.C. : (iv) \_\_\_\_\_
  - (v) Social Service Leagues : (v) \_\_\_\_\_
  - (vi) Other Activities in Colleges : (vi) \_\_\_\_\_

**10. Particulars of present Employment:**

Name of Employer and place	Nature of work	PERIOD		Scale of pay and last salary drawn	Reason for leaving
		From	To		

**9. Previous experience (other than sales):**

Name of Employer	Nature of work	PERIOD		Scale of pay and last salary drawn	Reason for leaving
		From	To		

**10. Full details of Sales Experience, if any, (other than life Insurance agency):**

Area of operation	PERIOD		Product Marketed	Terms of Remuneration	Income
	From	To			

13. (a) If you have worked in the past OR if you are working at present as an agent of L.I.C., give the following particulars:
- Agency Code No. \_\_\_\_\_
  - Development Officer's Code No. \_\_\_\_\_
  - Branch No. \_\_\_\_\_

**Business particulars for the last three agency years:**

Year	Business			F. Y. Commission including Bonus Commission	Renewal Commission
	S.A. (Rs.)	Lives	FPI (Rs.)		

(b) If Agency is terminated, please state reasons for termination of Agency. (b) \_\_\_\_\_  
 \_\_\_\_\_

Whether you are OR you have been a Member of any Agent's Club? If so, give details. \_\_\_\_\_  
 \_\_\_\_\_

14. Is there any relative, near or distant, who is working:

(a) as an employee in the LIC in any Class (in Class I, II, III & IV)? If so, give details of Designation, Office and exact relationship. (a) \_\_\_\_\_  
 \_\_\_\_\_

(b) As an agent? If so, give Agency Code Number, Branch Office to which he is attached and exact relationship? (b) \_\_\_\_\_  
 \_\_\_\_\_

(c) As a Medical examiner? If so, give Code No. and exact relationship. (c) \_\_\_\_\_  
 \_\_\_\_\_

15. (a) Are you having any debts ? (a) **YES/NO**

(b) If you are under an obligation to repay money advanced by any person or institution for your education or for any other purpose give details. (b) \_\_\_\_\_  
 \_\_\_\_\_

**NOTE:** (i) Answer 'YES' or 'NO' to Question (a).

(ii) If the answer is 'YES', give full details in addition to an answer to Question (b) above.

(c) Have you ever been involved in any criminal offence and/or convicted for by a Court of Law ? If so, give details. (c) \_\_\_\_\_  
 \_\_\_\_\_

	(d) Is any case pending against you in any Court of Law at the time of filling up this Form ? Give details.	(d)	_____
<hr/>			
16.	General Activities:		
	(a) Whether a Member of any Club	(a)	_____
	(b) Other Activities – Dramatic, Social Service, Cultural	(b)	_____
	(c) Present Sports and Games	(c)	_____
	(d) Hobbies	(d)	_____
<hr/>			
17.	(a) State what you usually read and the time spent thereon daily ?	(a)	_____
	(b) Additional information. (Candidates may mention any additional qualifications or experience of a specialized nature not included under the above heads).	(b)	_____
<hr/>			
18.	Give Names and Addresses of two respectable persons who are well acquainted with your character and work but are not related to you and to whom, if necessary, references can be made.	(i)	_____
		(ii)	_____
<hr/>			

(\* A candidate should send copies of not more than two as regards character and respectability)

I hereby declare that I have read the employment notice as also the ‘Instructions’ and I declare that I accept all the terms and conditions as detailed therein. I also accept the condition that the decisions of the Corporation in all matters (including their decision to admit or not to admit me to the written test) will be final and binding on me. I further declare that all the information given by me in this application is true to the best of my knowledge and belief and should it be otherwise, I shall be liable to such action as the Corporation may think fit to take. I also accept the condition that the decisions of the Corporation in all matters will be final and binding on me.

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ .

(Signature of Applicant)

Encl: Total No. of Enclosures \_\_\_\_\_



**LIFE INSURANCE CORPORATION OF INDIA**

**PERSONAL STATEMENT REGARDING HEALTH**

1. Name in full (IN BLOCK LETTERS)
2. Father's Name in full
3. Age and date of Birth ..... Years .....

---

4. Married or Single  
(In the case of female, the following particulars be given)  
(i) Husband's full Name  
(ii) His occupation

---

5. Have you lived during the last three years with any person suffering from tuberculosis, leprosy or any other infectious disease ?  
If so, give details:

---

6. What has been your usual state of health?

---

7. Do you have any bodily defect or deformity?  
If so, give details.

---

8. Have you consulted a medical practitioner within the last two years ? If so, give details.

---

9. Have you been successfully vaccinated against small-pox ? If so, when were you last vaccinated ?

---

10. Have you ever suffered from any of the following ailments:-

	Answer "Yes" Or "No"	If so, the no.of Attacks, date And duration
(a) Giddiness, fits, neurasthemia, neuralgia, Paralysis, insanity, nervous breakdown or any Other disease of brain or of the nervous System?		
(b) Persistent cough, asthma, pneumonia, pleurisy, Spitting of blood, tuberculosis or any other Infection of lungs?		
(c) Fainting attacks, pain in chest, breathlessness, Palpitation or any disease of the heart?		
(d) Sprue, jaundice, anaemia, piles, dysentery, Cholera, abdominal pain, appendicitis, or any Disease of the stomach, liver, spleen or		

Intestines?		
(e) Any skin eruption?		
(f) Hernia, Hydrocele, varicocele, fistula or Varicose veins?		
(g) Any infection of kidney or bladder, dropsy, Rheumatism, gout, gonorrhoea, syphilis or Any other venereal disease?		
(h) Cancer or leprosy		
(i) Any disease of the ear, nose, throat or eyes Including defective sights or hearing? In the Case of discharge from the ear, state when it was last noticed.		
(j) Malaria, typhoid, influenza, kalaazar, Filariasis or any other fever lasting for a week?		
(k) Aids?		
(l) Any other illness within the last 5 years Requiring treatment for more than a week?		

11. Have you ever passed blood, pus, albumen or sugar in the urine?

---

12. Did you ever have any operation, accident or injury ? If so, give details.

---

13. Were you medically advised to have a change of place for health reasons? If so, give reasons and state when and how long.

---

14.(a) Did you ever have any operation, accident or injury? (a)

(b) Have you ever had, an electrocardiogram, X-ray or screening, blood, urine or stool Examination? (b)

(c) Have you ever been in any hospital, asylum, or sanatorium for check-up, observation, treatment or any operation? (c)

---

15. State name and address of your usual medical attendant.

---

16. Is any member of your family at present suffering from insanity, tuberculosis, syphilis, cancer, epilepsy, diabetes or any mental or nervous diseases ? If so, give details.

---

17. For Females only

- (1) Have the menstrual periods always been regular and painless and are they so now? (1) \_\_\_\_\_
- (2) How many conceptions have taken place? (2) \_\_\_\_\_
- (3) Are you pregnant now? (3) \_\_\_\_\_
- (4) Have you had any abortions or miscarriages? (4) \_\_\_\_\_

(Reply 2, 3, 4 if applicable, otherwise write 'Not Applicable').

**DECLARATION**

I, \_\_\_\_\_ hereby declare that the information given  
(Name)

by me in this Statement is true and correct and that if any untrue information is found to be contained therein, I shall be liable for such action as the Corporation may deem necessary.

Dated \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_

Signed in my presence \_\_\_\_\_  
(Signature of the Medical Examiner)

\_\_\_\_\_  
(Candidate's Signature)

Date: \_\_\_\_\_

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**LIFE INSURANCE CORPORATION OF INDIA**

**FORMAT OF MEDICAL REPORT**

---

Name of the Candidate \_\_\_\_\_

---

1. (a) Is the general appearance of the applicant healthy? (a) \_\_\_\_\_

(b) Are there any physical defects or deformities? (b) \_\_\_\_\_

(c) Describe personal marks or peculiarities by which he may be identified. (c) \_\_\_\_\_

---

(2) Is there any evidence of skin disease, varicose veins, filariasis, enlarged lymphatic glands, swelling of the joints, marked anaemia.

---

(3) Following examinations to be carried out:

(a) Weight and Height Weight\_\_\_\_\_Kgs. Height\_\_\_\_\_Cms.

(b) Condition of Eyes, Ears and Throat (Blindness, Deafness, Septic tonsils etc.)

(c) Condition of chest. Any tuberculosis of lungs, bronchitis or asthma.

1. Chest (over nipples) Stripped (i) On complete expiration\_\_\_\_\_Cms.  
(ii)On full inspiration \_\_\_\_\_Cms.

2. Abdomen (over navel) Stripped \_\_\_\_\_Cms.

(d) Condition of Heart – Any valvular

disease, enlargement. Any personal history of rheumatism chest pain, hypertension, coronary thrombosis.

- (e) Pulse
- (f) Blood Pressure to be recorded in All cases. Systolic \_\_\_\_\_ mm. Hg.  
5<sup>th</sup> Phase Diastolic \_\_\_\_\_ mm. Hg.  
(disappearance of sound)
- (g) Condition of Digestive Tract - Any history of ulcer or stomach or Duodenum. Any signs of its Presence. Any enlargement of Liver or spleen.
- (h) Urine – To be examined in all cases for albumen and sugar. Sp.Gravity Sugar Albumen Deposits
- (i) In all cases examine for inguinal hernia and if present, whether a well-fitting truss is regularly worn.
- (j) Inquire into personal history of accident, injury, operation fainting fits, paralysis.

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(4) Is he, in your opinion, fit for appointment in the Corporation?

- 
- (5) To be filled in by female candidates in the presence of Medical Examiner :
- a) Are you married?
  - b) If so, please state:
    - i) Husband's name in full and occupation.

- ii) Are you pregnant?
  
- iii) State the number of children  
if any and their present ages.

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I hereby certify that I have this day examined the above candidate personally, in private and have recorded in my own hand the true and correct findings. I declare I am not related to the party.

Dated \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_

---

(Signature of the Candidate)

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(Signature of Medical Examiner)

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**PARTICULARS OF THE MEDICAL EXAMINER**

Signature : \_\_\_\_\_

Medical Examiner's Code No.  
(Allotted by the Corporation) : \_\_\_\_\_

Name and Address : \_\_\_\_\_  
\_\_\_\_\_

Medical Degree : \_\_\_\_\_

Name of the University : \_\_\_\_\_

Year in which degree obtained : \_\_\_\_\_

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**Draft of the Appointment letter to be issued to Agents and Open Market candidates (other than Existing Employees) who are recruited as Apprentice Development Officers**

**LIFE INSURANCE CORPORATION OF INDIA**  
\_\_\_\_\_ **Divisional Office**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Ref: No. \_\_\_\_\_

Date:

Roll No. \_\_\_\_\_

Shri/Smt./Kum. \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dear Sir/Madam,

**Re: Your appointment as Apprentice Development Officer**

With reference to your application dated \_\_\_\_\_ and subsequent written test and Interview, you are hereby recruited as an Apprentice Development Officer under the Life Insurance Corporation of India (Recruitment of Apprentice Development Officers) Regulations, 1999 as amended from time to time.

1. You will be taken at the outset, as an Apprentice necessarily for a period of **SIX months** commencing from \_\_\_\_\_ on a stipend equal to the minimum of basic pay and dearness allowance thereon on the scale of pay as applicable to Development Officers.
2. During the apprentice period you will be given **1 month Theoretical Training** at Sales Training Centre \_\_\_\_\_, **1 month Branch Administration Training** in a selected Rural/Urban Branch Office, **3 months Field Training** in the Branch Office \_\_\_\_\_ of the Corporation and **1 month Refresher Training** at Sales Training Centre \_\_\_\_\_. You will faithfully and diligently apply yourself to the course of training including field training fixed for you and carry out all orders and directions given to you from time to time. No curtailment of the apprentice period is permitted.

3. After completing the field training for **5 months** from the date of joining as an apprentice, a written test will be held at the Sales Training Centre \_\_\_\_\_ to assess your knowledge, skill and proficiency acquired by you during the entire period of training of **5 months**. If you pass the said written test by securing at least 50% marks in each paper separately and if your work and conduct during the apprentice period have been found satisfactory, you will be eligible to be considered for appointment as a Development Officer on probation in the service of the L.I.C. of India on terms and conditions as applicable then. Please note that at no time the apprentice period shall count as service for any purpose. However, if you fail in the said written test your recruitment as Apprentice Development officer will automatically cease from the date of such result and no separate letter for such discharge from apprenticeship will be issued.
  4. During the apprentice period you shall devote yourself wholly to the training both theoretical and practical as prescribed by the concerned authorities from time to time and you shall faithfully and diligently carry out all the instructions as given by the person under whom you are posted for training. In case your work and work habits are not found satisfactory or you are found unsuitable to continue with training your apprenticeship is liable to be discontinued forthwith.
  5. Your recruitment and conduct during the apprenticeship period shall be governed in all respects by the terms and conditions set out in the Life Insurance Corporation of India (Recruitment of Apprentice Development Officers) Regulations, 1999 as amended from time to time.
  6. During the period of apprenticeship you shall be liable to be discharged from service without any notice.
- 6(a) “You will have to serve the Corporation for a minimum period of Four (4) years from the date of joining as Apprentice Development Officer. In case you are discharged from the services or if you resign before the completion of Four (4) years from the date of joining (including apprenticeship period) you will be liable to pay to the Corporation the liquidated damages of Rupees Twenty five Thousand Only (Rs. 25000/-).”**
7. During the apprenticeship period, you may avail of **leave for not more than 12 days, but not more than 3 days of such leave at a time**, with the previous sanction of the



Competent Authority. If you avail of more than 12 days leave during the apprentice period, your services are liable to be terminated without giving any notice.

8. If at any time during the apprentice period you leave or resign from the service of the Corporation, you will not be entitled to the stipend for the month in which you leave or resign.
9. You are not entitled to any travelling allowance for reporting at the Training Centre.
10. If you hold a life insurance agency you shall not operate the agency and no new business should be registered there under during the apprentice period. However, you may keep the agency in force by paying the renewal license fee for the limited purpose of receiving agency commission, if admissible, in accordance with (Agents) Rules, 1972.
11. Similarly, even if you do not have any agency, but if any member of your family as defined in the LIC of India (Staff) Regulations, 1960 is having an agency, but is not eligible to hold the same due to your joining the Corporation as a Development Officer, then such agency may be kept in force during the period of your Apprenticeship as mentioned earlier in Clause 10 above without transacting any new business. Members of the family in relation to Apprentice Development Officer means
  - a) the wife, child or step-child whether residing with him or not and in relation to an Apprentice Development Officer who is a woman, the husband residing with her and dependent on her; and
  - b) any other persons related whether by blood or by marriage, to the Apprentice Development Officer or to such Apprentice Development Officer's wife or husband and wholly dependant on such Apprentice Development Officer;  
but does not include a wife or husband legally separated from the Apprentice Development Officer or child or step child who is no longer in any way dependent upon him or her or of whose custody the Apprentice Development Officer has been deprived by law.

The said member of your family is also required to resign his/her agency before your appointment as a Probationary Development Officer, if you are offered the appointment as a Probationary Development Officer. It may be noted

that the letter of appointment as Probationary Development Officer will be issued subject to your suitability on other counts including qualifying in the written test and only if we receive the letter duly signed by the member of the family resigning his/her agency under Rule 17(2) of LIC of India (Agents) Rules, 1972.

It may clearly be noted that once the resignation of Agency under Rule 17(2) of (Agents) Rules, 1972 becomes effective, then the question of withdrawal does not arise and as such, if you desire to resign your post as a Development Officer, and want to restart your Agency, or if the said member of your family wants to revive his/her Agency, then for all purposes, the Agency will be treated as new one, provided the Competent Authority decides to grant such agency to you or your family members.

**11 (A) “ You shall not contribute towards the provident fund as you will be governed by the Defined Contributory Pension Scheme and not by the LIC of India (Employees) Pension Rules, 1995.**

12. If you accept this offer, you may return the duplicate copy of this letter after affixing your signature thereon as a token of your acceptance of the terms and conditions of the appointment.
13. On your accepting this offer, you will be required to report to the Principal, Sales Training Centre, at \_\_\_\_\_ on \_\_\_\_\_ at 10.00 a.m.

Yours faithfully,

**SR./DIVISIONAL MANAGER**

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I \_\_\_\_\_, hereby accept the above terms and conditions of my recruitment as Apprentice Development Officer.

Dated at \_\_\_\_\_ on \_\_\_\_\_ of \_\_\_\_\_

\_\_\_\_\_  
**Signature of the Candidate**

**Draft of the Appointment letter to be issued to persons  
who are appointed as Apprentice Development Officers  
from the Employees category**

**LIFE INSURANCE CORPORATION OF INDIA**  
\_\_\_\_\_ **Divisional Office**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Ref: No. \_\_\_\_\_  
Roll No. \_\_\_\_\_

Date:

Shri/Smt./Kum. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dear Sir/Madam,

**Re: Your appointment as Apprentice Development Officer**

1. With reference to your application dated \_\_\_\_\_ and subsequent written test and interview, you are hereby offered an appointment as an Apprentice Development Officer under the Life Insurance Corporation of India (Recruitment of Apprentice Development Officers) Regulations, 1999 as amended from time to time.
2. You will be taken at the outset, as an Apprentice necessarily for a period of **SIX** months commencing from \_\_\_\_\_ on a stipend equal to the salary and allowances that was admissible to you had you continued to hold the previous post.
3. During the apprentice period you will be given **1 month Theoretical Training** at Sales Training Centre \_\_\_\_\_, **1 month Administration Training** in a selected Rural/Urban Branch Office, **3 months Field Training** in the Branch Office \_\_\_\_\_ of the Corporation and **1 month Refresher Training** at Sales Training Centre \_\_\_\_\_. You will faithfully and diligently apply yourself to the course of training including field training fixed for you and carry out all orders and directions given to you from time to time. No curtailment of the apprentice period is permitted.
4. After completing the field training for **5 months** from the date of joining as an apprentice, a written test will be held at the Sales Training Centre

\_\_\_\_\_ to assess your knowledge, skill and proficiency acquired by you during the entire period of training of **5 months**. If you pass the said written test by securing at least 50% marks in each paper separately and if your work and conduct during the apprentice period have been found satisfactory, you will be eligible to be considered for appointment as a Development Officer on probation in the service of the L.I.C. of India on terms and conditions as applicable then. Please note that at no time the apprentice period shall count as service for any purpose. However, if you fail to come out successfully in the said written test your recruitment as Apprentice Development Officer will automatically cease from the date of such result and you will stand automatically reverted to your substantive post in class III cadre. No separate letter for such discharge from apprenticeship will be issued.

5. During the apprentice period you shall devote yourself wholly to the training both theoretical and practical as prescribed by the concerned authorities from time to time and you shall faithfully and diligently carry out all the instructions as given by the person under whom you are posted for training. In case your work and work habits are not found satisfactory or you are found unsuitable to continue with training, your apprenticeship is liable to be discontinued and you are liable to be reverted to your substantive post in Class III, forthwith.
6. Your recruitment and conduct during the apprenticeship period shall be governed in all respects by terms and conditions set out in the Life Insurance Corporation of India (Recruitment of Apprentice Development Officers) Regulations, 1999 as amended from time to time, to the exclusion of the terms and conditions of your service in the previous cadre.

Provided that the Chapter III of the L.I.C. of India (Staff) Regulations, 1960 shall continue to apply to you even during the apprentice period.
7. You shall hold a lien on the substantive post during your apprentice period.
8. During the period of apprenticeship you shall be liable to be reverted to your substantive post without any notice.
9. If you are reverted to your substantive post while being an Apprentice, your salary on such reversion shall be the salary which you would have drawn in the substantive post on the date of such reversion had you not been recruited under this Recruitment Scheme, 1999 as amended from time to time.
10. **“If you are recruited as Apprentice Development Officer from employees category ( Recruited in class III on or after 01/04/2010), then you shall not contribute towards the Provident Fund as you will be governed by the Defined Contributory Scheme. However, if you have been appointed as Apprentice Development Officer from employees category (recruited as class III before 01/04/2010), then you will continue to be governed by the LIC of India (Employees) Pension Rules, 1995, if opted for.”**

11. During the period of apprenticeship you shall be covered by the Term Assurance Scheme as applicable to your substantive post and for this purpose, your service shall be reckoned from the date of joining the post.
12. During the period of apprenticeship you shall be covered by the Term Assurance Scheme as applicable to your substantive post and for this purpose, your service shall be reckoned from the date of joining the post.
13. In case of death during the apprenticeship or probationary period, the gratuity benefits shall remain extended and the accounting of service for the purpose shall be from the date of your joining the previous post and shall include the period spent by you as an Apprentice Development Officer/Probationer.
14. During the apprentice period, you may avail of leave for not more than 6 days but not more than 3 days of such leave at a time, with the previous sanction of the Competent Authority. If you avail of more than 6 days leave during the apprentice period, your services are liable to be discontinued as ADO without giving any notice and you will be reverted to your substantive post in Class III.
15. You will be allowed single second class fare by train by the shortest route from \_\_\_\_\_ to \_\_\_\_\_ for joining the Sales Training Centre at \_\_\_\_\_.
16. If you accept this offer, you may return the duplicate copy of this letter after affixing your signature thereon as a token of your acceptance of the terms and conditions of the appointment.
17. On accepting this offer, you will be required to report to the Principal, Sales Training Centre, at \_\_\_\_\_ on \_\_\_\_\_ at 10.00 a.m.

Yours faithfully,

**SR./DIVISIONAL MANAGER**

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I \_\_\_\_\_, hereby accept the above terms and conditions of my recruitment as Apprentice Development Officer.

Dated at \_\_\_\_\_ on \_\_\_\_\_ of \_\_\_\_\_

\_\_\_\_\_  
Signature of the Candidate

**ROLE/DUTIES OF AN ADO**

The role of a future Development Officer should be viewed in the context of our objectives in the marketing policy and therefore, the period of his training should be integrated with LIC's corporate goal and the development of the individual himself. The emphasis will be to develop the skills and various traits of the candidate to enable him to be a good Development Officer. His assessment will be based on performance traits. The quality of efforts will be revealed by types of persons contacted, methodology, innovation, result of the whole exercise, etc.

**ROLE OF DEVELOPMENT OFFICERS VIS-À-VIS MARKETING POLICY:**

The Development Officers will have to perceive, appreciate and implement strategy based action plans vis-à-vis the objectives of the Corporation. The Development Officers form the major source through whom we get our agents. The Development Officers' major efforts should be devoted to developing and sustaining a competent and broad based agency organisation. The Development Officers are expected to get feedback of the market preferences. The marketing policy assumes continuous activities on conducting surveys of both the market and the individual customer profile and the role of the Development Officer is significant in this regard. Our long term Marketing consideration is to develop the untapped and under tapped segments and areas for profit and growth. These objectives can be achieved to a great extent if our Development officers go out and plant agencies in all such segments and areas and develop these agents by continuous nurturing. As an organisation, we expect our Development Officer to focus on the following aspects as part of his total activity.

- i) He should have knowledge about our present products and their positioning vis-à-vis Competitors products and other financial instruments.
- ii) He should continuously be on the look out to know the feed-back from the market about customer preference, competition performance and customer expectation. This can best be achieved only when he goes into the field himself and not wholly depend on opinion through agents. Therefore, a system of household surveys should be a part of everyday activity.

- iii) He should have agents in all segments so that we achieve broad based development in the area. His aim should be to have a good geographical spread of agents over all the areas. The agency force should be capable of selling and servicing with knowledge and skill and responsive to customer's needs with a low exit rate and increasing productivity.

**JOBS DURING APPRENTICE PERIOD:**

The ADO will join the field training after his **2 month's** of initial training.

The first thing to be done by the ABM(S)/BM(S)/Sr./BM/Chief Manager is to make the ADO familiar with the area and the potential available. Majority of our Branches have demographic data about the Branch as part of the profile of the Branch. The Manager (Sales) and the Marketing Manager at the Divisional Office should help the Chief Managers/Sr./BMs/BMs(S)/ABMs(S) in this work so that a uniform pattern is adopted.

Simultaneously, the ADO can be entrusted with the following jobs to give him an opportunity to interact in the live situation and test the practicability of his knowledge and skill.

**Individual Household Surveys:**

The format as at **Appendix – VIII - B** may be used for conducting individual survey of households. The details therein may be taken as only indicative and the local office can add any item that they may find useful.

The ADO should be able to visit at least 25 households in a fortnight and submit to the ABM(S)/BM(S)/Sr./BM/Chief Manager his reports at the end of each fortnight.

**Canvassing prospects for Agency Recruitment:**

The ADO will submit to the ABM(S)/BM(S)/Sr./BM/Chief Manager details of each such prospect contacted as per the format in **Appendix – VIII - C**. The Apprentice Development Officer should contact at least 10 prospects in a fortnight for agency canvassing and this should be in addition to persons contacted for household survey. Every Apprentice Development Officer should submit his reports to the ABM(S)/BM(S)/Sr./BM/Chief Manager at the end of every fortnight.

**Servicing jobs:**

The ADO can be entrusted with the following jobs in respect of orphan policies (i.e. policies with zero agency code indicating that the agency stands terminated).

- a) Outstanding cases other than death claims.
- b) Undelivered policies (this could be old cases also).
- c) Policies lapsed (with zero agency code).
- d) In-force policies (with zero agency code)

The ABM(S)/BM(S)/Sr./BM/Chief Manager can decide the number of such cases to be given to each ADO depending, among other things, on distances to be covered and related factors.

**Visiting VIPs in the afternoons:**

The afternoons are to be generally utilised to meet centres of influence i.e. leading persons in the area like Principals of Schools/Colleges, Managers of Banks and Co-operative Banks, leading Companies, factories, Co-operative institutions of any type and any other important institution or other VIP in the area. In urban areas this could be Colleges, Technical Institutes, Medical Colleges, YMCAs, YWCAs, NCC Organisations, Mahila Organisations, Tax Consultants, Film Federations, Sports Organisations, etc. – to name only a few.

The Sr./BM/Chief Manager should ensure that an ADO meets at least 10 such persons in a month. This will be in addition to prospects for survey and agency canvassing.

**ASSESSMENT OF THE ADO:**

The assessment of the ADO will be based on the following activities:

1. Number of individual household surveys done and the quality of such surveys.
2. Number of persons contacted for agency recruitment.
3. Number of policies revived/serviced.
4. Meeting VIPs or Centres of influence.
5. Feed-back about servicing/new product requirement/intensive efforts for insurance marketing etc.

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**HOUSEHOLD SURVEY**

Name of the ADO:

Division:

Branch:

1. Name of the Householder : Shri/Smt./Kum.
2. Address :
3. Number of earning members :
4. Income Group of the household (Rs. p.m.) (Tick applicable) : Below 50,000  
50,000-2,00,000  
2,00,000-5,00,000  
Over Rs.5,00,000
5. Number of dependants :
6. Age of dependants :
7. Assets owned : Car : Yes/No  
Scooter/Motor Cycle : Yes/No  
Land : Yes/No  
Flat : Yes/No  
Shares : Yes/No  
NSS/NSC : Yes/No
8. Income (Source) (Tick applicable) : Salary  
Agriculture  
Business  
Other Source (to be specified)
9. Total Life Insurance held : Rs.
10. What does the householder know about Life Insurance : Heard of it  
Knows its value  
Takes it as necessity
11. Has the Householder thought of Life Insurance for himself or Family any time : Thought about it  
Not thought about it  
An agent had approached him  
Has Group Insurance Cover already through His employer.
12. What type of cover does the : Risk cover

- Household need
- Periodical Payments  
To save Tax/  
Needs Pension Scheme/  
Need Pension And /or  
Mutual Fund Schemes in addition  
To Life Insurance
13. Further Insurance Need : Self: Plan \_\_\_\_\_ Prem. \_\_\_\_\_ SA \_\_\_\_\_  
Wife: Plan \_\_\_\_\_ Prem. \_\_\_\_\_ SA \_\_\_\_\_  
Child: Plan \_\_\_\_\_ Prem. \_\_\_\_\_ SA \_\_\_\_\_
14. Source through which you contacted this household : Cold Canvassing/  
Known Person/  
Through Friend/  
Other Source (please specify)

**(Signature of the ADO)**

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**PROFORMA FOR PROSPECTING AGENCY**

1. Name of the person who is Being prospected : Shri/Smt./Kum.
2. Qualification : SSC/Graduate/PG
3. Address :
4. Occupation :
5. Family : Husband/Wife/Son/Daughter
6. Whether Part-time/Full time :
7. Source of Influence : Salaried Class/  
Small Traders/  
Business/  
Agriculturist/  
Other Source (to be specified)
8. Income Bracket : Below 50,000 p.m.  
50,000 – 2,00,000 p.m.  
2,00,000 – 5,00,000 p.m.  
Over Rs.5,00,000 p.m.  
Not Earning
9. Is the person/spouse/son/daughter insured : Insured  
Insured adequately  
Not insured
10. What does the prospect know already about Life Insurance : Heard of it  
Takes it as necessity  
Knows its value
11. What is objective of taking the agency : Earn Money  
Meeting more people  
To oblige you as a friend.
12. Your assessment about this person for agency work :
13. Assess his potentiality : He can be Corporate Club/Chairman's Club/Zonal Manager's Club/

Divisional Manager's Club/  
Branch Manager's Club Member/  
Distinguished Club Member/MDRT  
Member/Ordinary Producer.

14. Source through which you :  
contacted this prospective agent

Date:

To,

ABM(S)/Sr./BM

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(ADO)

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**LIFE INSURANCE CORPORATION OF INDIA**

Divisional Office :  
Branch :

**Fortnightly Review Report of Apprentice Development Officers**

	Month	Year		
<b><u>PART – I</u></b>				
1.	Name of the ADO	:		
2.	Date of joining at the Branch on training.	:		
3.	<u>Number of persons contacted for agency recruitment</u>	:		
	Result	:		
4.	<u>Number of individual household Surveys done</u>	:		
	(one form for each survey should be submitted)			
	Result	:		
5.	<u>Visiting VIPs in the afternoon</u>	:		
	Your opinion about this activity Of ADO	:		
6.	<u>Servicing of jobs done</u>		<u>No. of cases</u>	
	Outstanding Cases (other than Death Claim)	:		
	<u>Orphan Policies</u> (Zero Agency Code Cases)			
	Lapsed policies for revival	:		
	Undelivered policies	:		
7.	No.of Joint calls with ABM(S)/BM/SBM/With Other D.O.		<u>Dates</u>	<u>Place</u>
8.	If no joint calls could be arranged, reasons thereof.	:		
9.	Is the ADO in your opinion capable	:		

of doing Joint calls with his agents.

10. You assessment about ADO's work :  
habits.

**Signature of the Assistant Branch  
Manager (S)/Branch Manager (S)**

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**PART – II**

IV. Review by Branch-In-Charge/: Specific comments on Serial Nos.4, 6, 8 & 9.  
Chief Manager.

2. What efforts were made by you to meet the ADO – Dates/Points covered.
4. Please sum-up your assessment of the ADO.

**Sr./Branch-In-Charge/  
Chief Manager**

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**PART- III**

Review by Manager (Sales): Specific comments on Serial Nos. 8 & 9 of the Part-I  
as also your observation on the assessment made by Branch-in-charge and your efforts to  
meet the ADO.

**Manager (Sales)**

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**PART- IV**

Review by Marketing Manager:

**Marketing Manager**

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LIFE INSURANCE CORPORATION OF INDIA  
\_\_\_\_\_ DIVISIONAL OFFICE

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Date: \_\_\_\_\_

Ref:

Shri/Smt./Kum. \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dear Sir/Madam,

**Re: Appraisal of your work for confirmation**

The period of probation/extended period of probation in your case expires on \_\_\_\_\_. We shall be considering your case for confirmation on the basis of the work done during the period from \_\_\_\_\_ to \_\_\_\_\_ after checking up your work as part of review of assessment of your performance. In the circumstances, please note that until you receive our final decision in the matter, you will be considered as being on probation. The decision when arrived at will have the effect of confirming you or extending the probationary period with effect from \_\_\_\_\_.

Yours faithfully,

Sr./Divisional Manager

**DRAFT OF PROBATIONARY APPOINTMENT LETTER TO BE ISSUED TO  
APPRENTICE OTHER THAN EMPLOYEE APPRENTICE**

Shri/Smt./Kum.  
Apprentice Development Officer,  
Code No. \_\_\_\_\_.  
Branch Office: \_\_\_\_\_.  
\_\_\_\_\_ Division.

Dear Sir/Madam,

With reference to your application in terms of the LIC of India (Recruitment of Apprentice Development Officers) Regulations, 1999 and the subsequent training you had with us as an Apprentice Development Officer, we hereby offer you appointment as a Probationary Development Officer with effect from \_\_\_\_\_ on the following terms and conditions:-

1. **PAY AND ALLOWANCES:**

You will be fixed in the scale of **11535-700(2)-12935-825(2)-14585-840(17)-28865** .  
Your basic pay during the period of probation will be Rs. \_\_\_\_\_ in the above scale. In addition, you will be entitled to such allowances as are applicable from time to time to the employees of the Corporation in Class II cadre (Development Officers) as provided for in the Life Insurance Corporation of India (Staff) Regulations, 1960, as amended from time to time.

The salary presently payable shall be as follows:

Basic Pay	Rs.
Dearness Allowance	Rs.
Conveyance Allowance	Rs.
House Rent Allowance	Rs.
City Compensatory Allowance	Rs.
TOTAL	Rs. _____

2. **PROBATIONARY PERIOD:**

You shall be on probation initially for a period of twelve months from the date of your joining duties as a probationer, but the Corporation may, in its sole discretion, extend your probationary period, provided that the total probationary period including the extended probationary period shall not exceed 24 months counted from the commencement of the probationary appointment. During the probationary period (which



includes extended probationary period, if applicable) you shall be liable to be discharged from the services of the Corporation without any notice and without any cause being assigned.

3. **WHOLE TIME EMPLOYMENT:**

i) You shall devote your whole time and undivided attention for development and intensification of Life Insurance business and other duties assigned to you from time to time.

ii) Without the prior permission of the Competent Authority you shall not contest any election to any office or local body or hold any Honorary or elective office and shall not be associated in any capacity with the promotion or managing of any Firm, Company, Association, or Society (including Co-op. Banks, or Co-op. Societies, except the Co-op. Societies formed by and for the sole benefit of the employee of the Corporation.

iii) You shall not undertake any part-time studies unless permitted to do so in writing by the Competent Authority. Grant of permission to pursue such studies if given would not confer any right for sanction of leave of any kind, which will always be subject to Office exigencies and at the sole discretion of the Competent Authority.

4. **HEADQUARTERS AND AREA:**

i) You shall be liable to be posted at or transferred any where in India.

ii) Your headquarters for the time being shall be at \_\_\_\_\_. You shall confine your operations during the probationary period to the following area. AREA OF OPERATION\_\_\_\_\_.

iii) The Corporation may, in its absolute discretion, curtail or enlarge the area allotted to you or appoint or transfer one or more probationary or other Development Officer or Officers in the area allotted to you.

5. **DUTIES AND OBLIGATIONS:**

A) Your duties as a Development Officer shall be

i) To develop and increase the production of Life Insurance business in a planned way as far as may be practicable in the area that may be allotted to you or in which you are allowed to work from time to time through the agents placed under your supervision by the Corporation.

ii) To guide, supervise and direct the activities of the Agents placed under your supervision by the Corporation.

iii) To introduce suitable persons to the Corporation for Appointment as new Agents.

- iv) To act generally in such a way as to activate existing Agents and motivate new Agents, so as to develop a stable agency force.
  - v) To render all such services to policyholders conducive to better policy servicing.
  - vi) To carry out the investigation of claims, revival of lapsed policies and liaison work in connection with the Salary Savings Scheme business.
  - vii) To perform such other duties as may be entrusted or assigned to you from time to time.
- (B) You shall ensure that the Agents in your organisation conduct their work and/or business strictly in accordance with the provisions of the Insurance Act, 1938 and Rules framed thereunder, and such other Rules and Regulations that the Corporation may issue from time to time and LIC of India (Agents) Rules, 1972 read with Insurance Regulatory and Development Authority (Licensing of Insurance Agents) Regulations, 2000 as amended from time to time and in the best interest of the Corporation.
- (C) After an agent recruited at your instance, has continuously worked for the Corporation for a period of 5 years or more, and the Chief Manager/Sr./Branch Manager is satisfied that the agent is no longer in need of the help and guidance of any Development Officer, such an agent may be treated as a Direct at the sole discretion of the Corporation.

6. **TOURS:**

- i) If you are required by the Corporation to undertake tours, you should chalk out a programme of the same and get it approved by Chief Manager/Sr./Branch Manager one month in advance of the tour. You shall adhere to the tour programme and if any change becomes necessary, you shall do so only after obtaining the prior approval of the Chief Manager/Sr./Branch Manager.
- ii) The main object of tours shall be to develop new business, to activate the existing agents, to locate persons suitable for appointment as new agents where such appointments are necessary and to tap the potentiality of the area. You shall also utilise your tours for rendering all necessary assistance to the policyholders of the Corporation in the matter of policy servicing.
- iii) You shall be paid either Travelling Allowance in accordance with the rules of the Corporation in force from time to time governing payment of such allowances or a Fixed

Travelling Allowance as may be specified by the Competent Authority to meet the expenses of your tour.

iv) Immediately on completion of a tour, and in case within 15 days thereafter, you shall submit your tour report in the specified form with the relevant statements to the Branch Office.

7. **ADVANCE DEPOSITS:**

In respect of business secured by agents under your supervision you shall ensure that advance deposits equal to the amount needed for issue of the policy are collected from proponents and that all such amounts collected are remitted to the Branch Office immediately. While on tour such collections shall be remitted by money order or, where there is Corporation's collection Account with a bank, the amounts collected shall be deposited with the bank on the day of collection but in any case not later than on the morning of next working day of the bank, to the credit of the Corporation's account with them. All collections towards advance deposits shall invariably be acknowledged by you to the proposer by issue of a receipt on Corporation's approved form.

8. **RECORD OF WORK:**

You shall maintain such records as may be specified or are necessary for achieving the targets of business assigned to you so as to enable you to discharge your functions systematically and methodically. You shall submit such statements or records as may be required of you from time to time.

9. **COLLECTION OF PREMIUMS:**

Unless expressly authorised by the Corporation to do so, you shall not collect any premium save and except the amount of deposit towards full first installment of premium as in paragraph 7 above.

10. **MINIMUM BUSINESS:**

i) During the probationary period you shall secure through the agents recruited at your instance minimum completed life business of Rs.\_\_\_\_\_ yielding a Scheduled First Year Premium Income of not less than Rs.\_\_\_\_\_ provided, however, that in case the pay and/or allowance admissible to you, under Clause 1 are increased during the period, the minimum business and the premium income which you should secure shall be increased proportionately.

ii) The minimum business set out in (i) shall be spread over not less than \_\_\_\_\_ lives and shall be secured regularly through a network of dependable agencies.

iii) You will be required to recruit minimum of \_\_\_\_ agents out of which \_\_\_\_ agents should have become active, \_\_\_\_\_ agents should individually have put in during that period the minimum business required of them in an agency year according to Rule (9) of the LIC of India (Agents) Rules, 1972 and \_\_\_\_ agents should become Productive agents i.e. one who has completed either at least 20 lives or 12 lives with Scheduled First Year Premium Income of Rs. 1,00,000 in the agency year.

iv) If your probationary period is extended, you shall secure during the extended period such business as may be intimated to you.

11. **CONFIRMATION AND INCREMENTS:**

i) On your satisfactorily completing the period of probation and your observance and compliance with all conditions set out in this letter of appointment. You will be confirmed in the services of the Corporation in Class II. Your confirmation will depend, inter alia, upon the fulfillment, of the minimum business requirements set out in para 10 above and upon your record of post-sales services to the Corporation's policyholders and other functions performed by you in the area allotted to you to the satisfaction of the Competent Authority.

ii) The grant of increments to you shall be governed by the targets assigned to you as per this appointment letter read with Regulation 56 of LIC of India (Staff) Regulations, 1960 and such other rules as amended from time to time.

12. **GENERAL:**

i) You have no authority to accept risks or to grant credit or to bind the Corporation in any way.

ii) You are not permitted to advance premiums on behalf of the policyholders or to have policies assigned to you or to any member of your family (i.e. wife, parents and children) by policyholders who are not related to you.

iii) You are strictly forbidden from having any financial dealings with agents or policyholders of the Corporation or place yourself under pecuniary obligations to any one with whom you are likely to have official dealings as a Development Officer of the Corporation.

iv) You shall not be permitted to act as an insurance agent and you shall not allow any member of your family to act as an insurance agent. 'Member of the family' in relation to you shall be as defined in the Regulation 25 of the Life Insurance Corporation of India (Staff) Regulations, 1960.

v) Operation of a Benami Agency is illegal. If you are found to operate any benami agency in the name of any person or if you are found to pass on any business to any of the agents under your supervision and derive any financial benefit therefrom for you or for your family, your services shall be liable to be terminated forthwith.

vi) You shall not work directly or indirectly for any insurer carrying on Life Insurance business or General Insurance business or for the National Savings Organisation nor shall you engage yourself in any other part-time or whole-time work or any trade, business, or gainful employment of any nature.

vii) You shall carry out all instructions as directions given to you by the Corporation from time to time.

13. **STAFF REGULATIONS:**

Your appointment as Probationary Development Officer shall be governed specifically by the terms and conditions of this letter and by the Life Insurance Corporation of India (Staff) Regulations, 1960, as amended from time to time.

14. The information given by you in the application form will form the basis of your appointment, and, if any statement or averment made in the application is found incorrect or untrue, this appointment shall be liable to be terminated.

15. i) If this is acceptable to you, you may report for duty to Chief Manager/Sr./Branch Manager, Branch Office \_\_\_\_\_ on \_\_\_\_\_ after which this offer shall automatically lapse.

ii) The Code Number allotted to you is \_\_\_\_\_ which should be quoted in all your correspondence.

iii) The Salary Roll Number allotted to you is \_\_\_\_\_.

iv) This appointment shall take effect from the day you report for duty as specified.

Yours faithfully,

Sr. Divisional Manager

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I \_\_\_\_\_, hereby accept the above terms and conditions of my appointment as Probationary Development Officer.

Dated at \_\_\_\_\_ on \_\_\_\_\_ of \_\_\_\_\_

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Signature of the Candidate

**DRAFT OF PROBATIONARY APPOINTMENT LETTER TO BE ISSUED TO  
EMPLOYEE APPRENTICE**

Shri/Smt./Kum.  
Apprentice Development Officer,  
Code No. \_\_\_\_\_  
Branch Office \_\_\_\_\_  
\_\_\_\_\_ Division.

Dear Sir/Madam,

With reference to your application for transfer to the cadre of Development Officer in the Corporation in terms of the LIC of India (Recruitment of Apprentice Development Officers) Regulations, 1999 and the subsequent training you had with us, we hereby offer to transfer you as Development Officer on probation in the scale of Rs. \_\_\_\_\_ on the terms and conditions set out in the said instructions. In addition to the terms and conditions set out in conditions in the said instructions, your appointment as a probationary Development Officer shall be governed by the following provisions.

1. This appointment shall take effect from the date you report for duty as a Probationary Development Officer, but your services will be treated as continuous from the date of your joining the Corporation.

2. **PROBATIONARY PERIOD:**

You shall be on probation initially for a period of twelve months from the date of your joining duties as a probationer, but the Divisional Manager may, in his sole discretion, extend your probationary period, provided that the total probationary period including the extended probationary period shall not exceed 24 months counted from the commencement of the probationary appointment. During the probationary period (which includes extended probationary period, if applicable) you shall be reverted to the previous post at any time without any notice and without any cause being assigned.

3. **HEADQUARTERS AND AREA:**

You shall be liable to be posted at or transferred any where in India.

Your headquarters for the time being shall be at \_\_\_\_\_. You shall confine your operations during the probationary period to the following area. AREA OF OPERATION \_\_\_\_\_.

The Corporation may, in its absolute discretion, curtail or enlarge the area allotted to you or appoint or transfer one or more probationary or other Development Officer or Officers in the area allotted to you.

4. **DUTIES AND OBLIGATIONS:**

- (A) Your duties as a Development Officer shall be
- i) To develop and increase the production of Life Insurance business in a planned way as far as may be practicable in the area that may be allotted to you or in which you are allowed to work from time to time through the agents placed under your supervision by the Corporation.
  - ii) To guide, supervise and direct the activities of the Agents placed under your supervision by the Corporation.
  - iii) To introduce suitable persons to the Corporation for Appointment as new Agents.
  - iv) To act generally in such a way as to activate existing Agents and motivate new Agents, so as to develop a stable agency force.
  - v) To render all such services to policyholders conducive to better policy servicing.
  - vi) To carry out the investigation of claims, revival of lapsed policies and liaison work in connection with the Salary Savings Scheme business.
  - vii) To perform such other duties as may be entrusted or assigned to you from time to time.
- (B) You shall ensure that the Agents in your organisation conduct their work and/or business strictly in accordance with the provisions of the Insurance Act, 1938 and Rules framed thereunder, and such other Rules and Regulations that the Corporation may issue from time to time and LIC of India (Agents) Regulations, 1972 read with Insurance Regulatory and Development Authority (Licensing of Insurance Agents) Regulations, 2000 as amended from time to time and in the best interest of the Corporation.
- (C) After an agent recruited at your instance, has continuously worked for the Corporation for a period of 5 years or more, and the Chief Manager/Sr./Branch Manager is satisfied that the agent is no longer in need of the help and guidance of any Development Officer, such an agent may be treated as a Direct at the sole discretion of the Corporation.

5. **TOURS:**

- i) If you are required by the Corporation to undertake tours, you should chalk out a programme of the same and get it approved by Chief Manager/Sr./Branch Manager one month in advance of the tour. You shall adhere to the tour programme and if any change becomes necessary, you shall do so only after obtaining the prior approval of the Chief Manager/Sr./Branch Manager.

- ii) The main object of tours shall be to develop new business, to activate the existing agents, to locate persons suitable for appointment as new agents where such appointments are necessary and to tap the potentiality of the area. You shall also utilize your tours for rendering all necessary assistance to the policyholders of the Corporation in the matter of policy servicing.
- iii) You shall be paid either Travelling Allowance in accordance with the rules of the Corporation in force from time to time governing payment of such allowances or a fixed Travelling Allowance as may be specified by the Competent Authority to meet the expenses of your tour.
- iv) Immediately on completion of a tour and in case within 15 days thereafter you shall submit your tour report in the specified form with the relevant statements to the Branch Office.
6. **ADVANCE DEPOSITS:**
- In respect of business secured by agents under your supervision you shall ensure that advance deposits equal to the amount needed for issue of the policy are collected from proponents and that all such amounts collected are remitted to the Branch Office immediately. While on tour such collections shall be remitted by money order or, where there is Corporation's collection Account with a bank, the amounts collected shall be deposited with the bank on the day of collection but in any case not later than on the morning of next working day of the bank, to the credit of the Corporation's account with them. All collections towards advance deposits shall invariably be acknowledged by you to the proposer by issue of a receipt on Corporation's approved form.
7. **RECORD OF WORK:**
- You shall maintain such records as may be specified or are necessary for achieving the targets of business assigned to you so as to enable you to discharge your functions systematically and methodically. You shall submit such statements or records as may be required of you from time to time.
8. **COLLECTION OF PREMIUMS:**
- Unless expressly authorised by the Corporation to do so, you shall not collect any premium save and except the amount of deposit towards full first installment of premium as in paragraph 6 above.
9. **MINIMUM BUSINESS:**
- i) During the probationary period you shall secure through the agents recruited at your instance minimum completed life business of Rs. \_\_\_\_\_ yielding a Scheduled



First Year Premium Income of not less than Rs. \_\_\_\_\_ provided, however, that in case the pay and/or allowance admissible to you are increased during the period, the minimum business and the premium income which you should secure shall be increased proportionately.

ii) The minimum business set out in (i) shall be spread over not less than \_\_\_\_\_ lives and shall be secured regularly through a network of dependable agencies.

iii) You will be required to recruit minimum of \_\_\_\_ agents out of which \_\_\_\_ agents should have become active, \_\_\_\_\_ agents should individually have put in during that period the minimum business required of them in an agency year according to Rule (9) of the LIC of India (Agents) Rules, 1972 and \_\_\_\_ agents should become Productive agents i.e. one who has completed either at least 20 lives or 12 lives with Scheduled First Year Premium Income of Rs. 1,00,000 in the agency year.

iv) If your probationary period is extended, you shall secure during the extended period such business as may be intimated to you.

10. **CONFIRMATION AND INCREMENTS:**

i) On your satisfactorily completing the period of probation and your observance and compliance with all conditions set out in this letter of appointment. You will be confirmed in the services of the Corporation in Class II. Your confirmation will depend, inter alia, upon the fulfillment, of the minimum business requirements set out in para 9 above and upon your record of post-sales services to the Corporation's policyholders and other functions performed by you in the area allotted to you to the satisfaction of the Competent Authority.

ii) The grant of increments to you shall be governed by the targets assigned to you as per this appointment letter read with Regulation 56 of LIC of India (Staff) Regulations, 1960 and such other rules as amended from time to time.

11. **GENERAL:**

i) You have no authority to accept risks or to grant credit or to bind the Corporation in any way.

ii) You are not permitted to advance premiums on behalf of the policyholders or to have policies assigned to you or to any member of your family (i.e. wife, parents and children) by policyholders who are not related to you.

iii) You are strictly forbidden from having any financial dealings with agents or policyholders of the Corporation or place yourself under pecuniary obligations to any one

with whom you are likely to have official dealings as a Development Officer of the Corporation.

iv) You shall not be permitted to act as an insurance agent and you shall not allow any member of your family to act as an insurance agent. 'Member of the family' in relation to you shall be as defined in the Regulation 25 of the Life Insurance Corporation of India (Staff) Regulations, 1960.

v) Operation of a Benami Agency is illegal. If you are found to operate any benami agency in the name of any person or if you are found to pass on any business to any of the agents under your supervision and derive any financial benefit therefrom for you or for your family, your services shall be liable to be terminated forthwith.

vi) You shall not work directly or indirectly for any insurer carrying on Life Insurance business or General Insurance business or for the National Savings Organisation nor shall you engage yourself in any other part-time or whole-time work or any trade, business, or gainful employment of any nature.

vii) You shall carry out all instructions as directions given to you by the Corporation from time to time.

12. **STAFF REGULATIONS:**

Your appointment as Probationary Development Officer shall be governed specifically by the terms and conditions of this letter and being the permanent employee of the Corporation by the provisions of the Life Insurance Corporation of India (Staff) Regulations, 1960, as amended from time to time.

13. The information given by you in the application form will form the basis of your appointment, and, if any statement or averment made in the application is found incorrect or untrue, this appointment shall be liable to be terminated.

14. On successful completion of the period of probation, you will be confirmed as a Development Officer.

15. You will be fixed in the scale of **11535-700(2)-12935-825(2)-14585-840(17)-28865**. Your pay from the date of your transfer will be Rs. \_\_\_\_\_ per month in the aforesaid scale. At present, the allowances payable are as under:

Dearness Allowance	Rs.
Conveyance Allowance	Rs.
House Rent Allowance	Rs.
City Compensatory Allowance	Rs.

16. i) If this is acceptable to you, you may report for duty to Chief Manager/Sr./Branch Manager, Branch Office \_\_\_\_\_ on \_\_\_\_\_ after which this offer shall automatically lapse.
- ii) The Code Number allotted to you is \_\_\_\_\_ which should be quoted in all your correspondence.
- iii) The Salary Roll Number allotted to you is \_\_\_\_\_.
- iv) This appointment shall take effect from the day you report for duty as specified.

Yours faithfully,

**SR. DIVISIONAL MANAGER**

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I \_\_\_\_\_, hereby accept the above terms and conditions of my appointment as Probationary Development Officer.

Dated at \_\_\_\_\_ on \_\_\_\_\_ of \_\_\_\_\_

\_\_\_\_\_  
Signature of the Candidate



**10. Achievement of the Target as at the end of the (Month) 200 :**

Sr. No.	Items	Performance of		Total
		Newly Recruited Agents	Allotted Agents	
1.	Number of Lives.			
2.	SFYPI.			
3.	Number of Agents.			
4.	Number of Active Agents.			
5.	Number of Qualified Agents.			
6.	Number of Productive Agents.			

11. Scheduled First Year Premium earned as at the end of the (Month) 200\_:

**12. Tour Performance:**

Sr. No.	Tours	Number of days on Tour	Business from Tour
a)	Development Officer's Tour		
b)	Chief Manager's/Sr./Branch Manager's/Assistant Branch Manager's tour to the area of Development Officer.		

13. (For Development Officers in Chief Manager's/Sr./BM's Headquarters only)  
How many calls CM/Sr./BM/ABM (S) made during the month with the Development Officer for:

a) Recruitment of Agents: \_\_\_\_\_ Results: \_\_\_\_\_.

b) Training of Agents: \_\_\_\_\_ Results: \_\_\_\_\_.

c) Canvassing of Business: \_\_\_\_\_ Results: \_\_\_\_\_.

14. CM's/Sr./BM's/ABM's remarks on attitude and work habits:

15. CM's/Sr./BM's/ABM's special observations:

Date:

(Signature of Chief Manager/  
Senior/Branch Manager)

**CONFIDENTIAL REPORT FOR CONFIRMATION  
OF THE DEVELOPMENT OFFICER ON PROBATION**

<b>I. Performance Appraisal:</b>	
a) Do the appraisal data of the Development Officer relating to Scheduled First Year Premium Income, number of lives assured and agents give and adequate indication of his performance?	
b) Your observations on the manner in which the Development Officer has gone about in developing his agency organization and the area allotted to him and whether there has been any windfall business received without any corresponding effort by the Development Officer?	
c) Has the Development Officer participated in various motivational schemes? How many agents has he trained?	
<b>II. Observations on Growth Potential:</b>	
What is your assessment of the Development Officer with respect to:	
a) Job Knowledge	
b) Success as a salesman with special reference to his capacity to assist agents in joint calls:	
c) Leadership qualities with specific reference to: (i) His ability to motivate agents and build up a sound organization. (ii) Participation in social and community life.	
d) Attitude and approach to work.	
e) Whether there have been occasions for giving him warning/s for indiscipline or any other cause. If so, give brief particulars.	
f) Does he follow rules and procedures strictly?	
g) Dependability for doing assignment in stipulated time?	
h) Is there any adverse information about him during the period?	

i) Any other outstanding qualities or deficiencies:	
j) Details of any extra curricular activities:	

Assistant Branch Manager (Sales)

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Review by the Officer-in-charge of the Branch

Chief Manager/Sr. Branch Manager

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Recommendations:

Manager (Sales)

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**LIFE INSURANCE CORPORATION OF INDIA**  
\_\_\_\_\_ Division

Ref:

Shri/Smt./Kum \_\_\_\_\_.  
Dev. Officer Code no. \_\_\_\_\_.  
Branch no. \_\_\_\_\_.  
\_\_\_\_\_ Division.

Dear Sir/Madam,

**Re: Your Confirmation**

With reference to our letter dated \_\_\_\_\_ issued to you appointing you as a Development Officer on Probation, we have pleasure in confirming you in your appointment with effect from \_\_\_\_\_. We are glad to release your Normal Grade Increment due \_\_\_\_\_ as below:

Basic (Rs.): \_\_\_\_\_  
DA (Rs.): \_\_\_\_\_  
HRA (Rs.): \_\_\_\_\_  
CA (Rs.): \_\_\_\_\_  
CCA (Rs.): \_\_\_\_\_  
  
TOTAL (Rs.): \_\_\_\_\_

Please note that your work will again be reviewed at the end of 12 months from the date on your confirmation and your future increment date will be \_\_\_\_\_.

The conditions mentioned in the Probationary letter of appointment relating to whole time employment, headquarters, area of operation, transfer, tours, advance deposits etc., will continue to hold good.

You will be governed by the Life Insurance Corporation of India (Staff) Regulations, 1960 now in force and as may be amended from time to time and as per the provisions of Life Insurance Corporation of India Development Officers (Revision of Certain Terms & Conditions of Service) Rules, 1989 as amended from time to time.

Yours faithfully,

Sr. Divisional Manager