**To be displayed on Notice Board of Branch/Divisional Offices
under the jurisdiction of Zone.**

EMPLOYMENT NOTICE

Central Zonal Office, Bhopal.

LIFE INSURANCE CORPORATION OF INDIA

RECRUITMENT OF APPRENTICE DEVELOPMENT OFFICERS

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1. On-line 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 Central Zonal Office, Bhopal.

Sr. No.	Name of Division	Likely Number of posts							Total
		Gen	SC		ST		OBC		
			Current	Backlog	Current	Backlog	Current	Backlog	
1	BHOPAL	25	7	4	9	0	7	4	56
2	GWALIOR	19	5	0	8	0	3	0	35
3	INDORE	36	10	0	14	2	10	1	73
4	JABALPUR	30	8	0	11	0	8	0	57
5	RAIPUR	22	5	2	12	5	2	0	48
6	SATNA	11	2	0	5	6	3	1	28
7	SHAHDOL	17	4	0	5	0	4	0	30
8	BILASPUR	10	2	1	6	2	1	0	22
	TOTAL	**170**	**43**	**7**	**70**	**15**	**38**	**6**	349

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 the 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.**19165/-** 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** and other admissible allowances as per rules shall be payable. Total emoluments will be approximately **Rs.22065/-**. Other benefits include Gratuity, Defined Contributory Pension Scheme, 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 01.11.2012.**

(ii) The upper age limit **(in completed years)** as on **01.11.2012** of an applicant belonging to a group given below, shall not exceed the age mentioned below:-

Sl. No.	Category	Age limit in years
(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 **01.11.2012** 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 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 on-line test followed by an Interview of candidates who qualify in the on-line test.

On-line Test:

On-line 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.

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. 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 On-line 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 will be entertained in this regard.

Interview:

Successful candidate will be eligible to be called for an Interview. Candidate who does not obtain the minimum qualifying marks in the Interview shall be disqualified from further selection.

Medical Examination:

Selected candidate will be appointed as Apprentice Development Officer subject to him/her being found medically fit by the Medical Examiner authorized by LIC for the purpose.

Pre-exam training for SC/ST candidates:

There is a provision for pre-exam training for SC/ST candidates. SC/ST candidates who wish to avail the benefit of pre-exam training should exercise the option while registering on-line application.

Those SC/ST candidates who have opted for pre-exam training while registering on-line application may contact Sr. Divisional Manager of Life Insurance Corporation of India of that Divisional Office to which the candidate has applied in the **second week of January 2013.**

Date of On-line test:

On-line test will be held at the following centres, tentatively on **Saturday, 02.02.2013 and Sunday, 03.02.2013.**

Choice of Examination Centre:

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 test date at its discretion. The Corporation reserves the right to allot the examination centre other than the choice of Examination centre given by the candidate within the jurisdiction of selected Zone.

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ZONE NAME	CENTRAL
ZONE CODE	3

Sr. No.	Examination Centre
1.	BHOPAL
2.	GWALIOR
3.	INDORE
4.	JABALPUR
5.	RAIPUR
6.	SATNA
7.	SHAHDOL
8.	BILASPUR
9.	REWA
10.	BHILAI
11.	DURG

Choice of Division:

1. Recruitment Notifications are being issued by all Zonal Offices. **The candidate shall apply to one Division only**.

ZONE NAME	CENTRAL
ZONE CODE	3

Sr. No.	Division
1.	BHOPAL
2.	GWALIOR
3.	INDORE
4.	JABALPUR
5.	RAIPUR
6.	SATNA
7.	SHAHDOL
8.	BILASPUR

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** and click on the **"Careers"** to open the link **"ON-LINE APPLICATION FOR LIC ADO's RECRUITMENT EXAM 2012-13"**. Thereafter, open the Recruitment Notification and take a print out of the entire Recruitment Notification.

1. Candidates satisfying the conditions of eligibility as on **01.11.2012** 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 2012-13"**, it redirects the candidates to the on-line registration page. 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.

2. **Before applying online a candidate will be required to have a scanned(digital) image of his/her photograph and signature as per the specifications given in Annexure-I**

3. In the event of the candidate not able to fill the data in one go, candidate can save the data already entered. When the data is saved, registration number and password will be generated by the system and displayed on the screen. Candidate should note down the registration number and password. Email and SMS indicating the Registration Number and Password will be sent. Candidates can reopen the saved data using Registration Number and Password and edit the particulars, if needed. This facility will be available for three times in all. Once the application is filled completely, candidate should submit the data. Candidates should take a printout of the system generated fee payment challan immediately. No change/alteration will be allowed thereafter. The registration at this stage is provisional.

4. The application fee (non-refundable) payable for all the candidates (Other than SC/ST) is **Rs. 500/- (Rupees Five Hundred only) in cash only**. Fee payment will be accepted from 2nd working day after registration and can be made within three working days then after at **any branch of State Bank of India.** Details of Branches of State Bank of India will be available while registering on-line application. System generated fee payment challan will be used for depositing fee.(For example, if candidate has registered on 22.11.2012 then candidate will be able to deposit the fees from 24th to 29th November,2012,considering 25th and 28th are non-working days). Once the fee is paid, the registration process will be

complete. Candidate should ensure State Bank of India Branch Code, Journal Number along with Branch Seal on the Candidate's copy of the Challan. Candidates are advised to preserve the fees payment challan with them for reference and use in future.

5. Candidate will receive confirmation of registration by SMS/Email after two working days from the date of payment of fees. There is also a provision to reprint the submitted application containing fee details, after three days from the date of fee payment.

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

Programme	Date
Opening date of On-Line Registration.	**22.11.2012**
Payment of Application Fees.	**24.11.2012 to 29.12.2012**
Closing Date for On-line Registration.	**22.12.2012**
Download of Call letter for On-Line Examination	**20.01.2013 onwards**

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 on-line test:

Candidates will have to visit the website under the heading **"Careers" http://www.licindia.in/careers.htm** for downloading call letters for on-line test from **20.01.2013** onwards from the given link hosted on LIC's website. Intimation for downloading call letter will also be sent through e-mail/SMS. 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 on the call letter and appear at the exam centre with (i) Call Letter   (ii) Photo Identity Proof (PAN card/Driving License, etc.).

Candidates are advised to keep ready with them the originals of the following (as applicable) and a set of attested photocopies of each for verification **at the time of Interview** if they qualify in the on-line 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 Institute 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 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. 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 intimation about call letters for on-line 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.

   c. 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.**

   d. 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.

   e. 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.

   f. 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 test.

   g. 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/1st Class Stipendary Magistrate/City Magistrate/Sub-Divisional Magistrate/Taluka Magistrate/ Executive Magistrate/Extra Assistant Commissioner not below the rank of 1st 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 on-line 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. Call letters will not be dispatched by post or by any other mode. Candidates will be required to download the call letters from LIC's Website.

m. The candidates will appear for the on-line test at the allotted centres at their expense and risk and 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.

Date: **ZONAL MANAGER**

GUIDELINES FOR SCANNING THE PHOTOGRAPH AND SIGNATURE

(i)   Photograph Image:

-Photograph must be a recent passport size colour picture.
-The picture should be in colour, against a light-coloured,preferably white background.
-Look should be straight at the camera with a relaxed face.
-If the picture is taken on a sunny day, have the sun behind you or place yourself in the shade, so that you are not squinting and there are no harsh shadows.
-If flash is to be used, ensure there is no "red-eye"
-If candidate wear glasses make sure that there are no reflections and eyes can be clearly seen.
-Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover face.
-Dimensions 200x230 pixels(preferred)
-Size of file should be between 20kb-50kb
-Ensure that the size of the scanned image is not more than 50KB. If the size of the file is more than 50KB then adjust the settings of the scanner such as the DPI resolution, number of colours etc., during the process of scanning.

(ii)   Signature Image:

-The applicant has to sign on white paper with Black Ink pen.
-The signature must be signed only by the applicant and not by any other person.
-The signature will be uploaded to put on the Call letter and wherever necessary.
-If the applicant's signature on the answer script at the time of the examination does not match the signature on the call letter, the applicant will be disqualified.
-Dimensions 140x60 pixels (preferred).
-size of file should be between 10kb-20kb
-Ensure that the size of the scanned image is not more than 20KB.

(iii)   Scanning the Photograph and Signature:
-Set the scanner resolution to a minimum of 200dpi(Dots per inch).
-Set color to True Color.
-File size as specified above.
-Crop the image in the scanner to the edge of the photograph/signature then use upload editor to crop the image to the final size(as specified above)

-The image file should be JPG or JPEG format. Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.

Candidates using MS Windows/MS Office can easily obtain photo and signature in jpeg format not exceeding 50KB and 20KB respectively by using MS Paint or MS Office Picture Manager. Scanned photograph and signature in any format can be saved in jpg format by using 'Save as' option in the File menu and size can be reduced below 50KB (photograph) and 20KB (signature) by using crop and then resize option (please see point (i) and (ii) above for the pixel size) in the 'Image' menu. Similar options are available in other photo editor also.

If the file size and format are not as prescribed, an error message will be displayed.

While filling in the Online Application Form the candidate should fill in all his details on Page 1. After verifying that the details he has filled in are correct and clicking on the 'Submit/Next' button a link will be provided on Page 2 of the online application form to upload his photograph and signature.

Procedure for Uploading the Photograph and Signature

(i)   **There will be two separate links for uploading Photograph and Signature.**
(ii)   **Click on the respective link "Upload Photograph/Signature".**
(iii)   **Browse and select the location where the Scanned Photo/Signature file has been saved.**
(iv)   **Select the file by clicking on it.**
(v)   **Click the 'Upload' button.**

Your Online Application will not be registered unless you upload your photo and signature as specified.

Note:

(a) **In case the face in the photograph or signature is unclear the candidate's application may be rejected.**
(b) **Candidates are advised to take a printout of their system generated online application forms after registering.**
(c) **In case the photograph or signature is unclear, the candidate may edit his application and reupload his photograph or signature.**