EMPLOYMENT NOTICE

Western Zonal Office, Mumbai

LIFE INSURANCE CORPORATION OF INDIA
RECRUITMENT OF APPRENTICE DEVELOPMENT OFFICERS

Life Insurance Corporation of India (LIC) invites online applications 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 Western Zonal Office, Mumbai. Candidates should apply through the link given on our website- https://licindia.in/Bottom-Links/careers. No other means/mode of application shall be accepted.

1. VACANCIES:

Reservations for Scheduled Castes, Scheduled Tribes, Other Backward Classes, Economically Weaker Section shall be as under:-

NAME OF DIVISION	GEN	SC		ST		OBC		EWS	TOTAL
		C	B	C	B	C	B	C	
Ahmedabad	69	9	6	5	28	19	19	9	**164**
Amravati	30	8	2	1	7	5	3	6	**62**
Aurangabad	26	8	5	2	7	8	8	7	**71**
Bhavnagar	31	4	2	1	12	5	12	7	**74**
Gandhinagar	43	3	1	6	5	17	11	7	**93**
Goa	24	0	1	1	15	7	3	14	**65**
Kolhapur	21	3	2	1	4	9	6	5	**51**
Mumbai I, II , II & IV	294	40	23	15	60	27	39	41	**539**
Nadiad	5	2	3	4	7	15	8	19	**63**
Nagpur	34	8	1	5	10	20	3	10	**91**
Nanded	18	2	1	1	3	1	1	3	**30**
Nashik	46	4	6	2	6	15	5	9	**93**
Pune I & II	70	10	3	6	8	6	11	10	**124**
Rajkot	57	4	1	2	19	2	7	10	**102**
Satara	20	3	1	1	5	3	0	3	**36**
Surat	61	5	2	7	5	6	6	7	**99**
Thane	52	2	0	4	6	0	11	35	**110**
Vadodara	30	2	2	4	12	14	6	5	**75**
Total	**931**	**117**	**62**	**68**	**219**	**179**	**159**	**207**	**1942**

SC-Scheduled Caste; ST-Scheduled Tribe; OBC-Other Backward Classes; EWS-Economically Weaker Section; UR-Unreserved; C-Current; B-Backlog.

The total number of vacancies including the vacancies for the reserved categories are provisional and may vary depending upon the actual vacancies at the time of final selection and availability of successful candidates after the interview. The reservations under various categories will be as per prevailing Government Guidelines at the time of finalization of the result.

The number of Apprentice Development Officers recruited from among the LIC Employee Category shall not exceed 15%, from LIC Agents Category shall not exceed 25% and from Others Category (Open Market) shall not exceed 60% of the total number of vacancies for recruitment of Apprentice Development Officers.

2. SCHEDULE OF EVENTS:

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

Opening date of On-Line Registration of Application and On-line payment of Application Fees/Intimation Charges.	**21st January 2023**
Last date of On-Line Registration of Application and On-line payment of Application Fees/Intimation Charges.	**10h February 2023**
Download of Call letter for On-Line Examination (Tentative)	**4th March 2023 onwards**
Date of Online Examination-Preliminary	**12th March 2023**
Date of Online Examination-Main	**8th April 2023**

LIC Of India reserves rights to modify the schedule of the events in case of any exigencies.

Candidates are advised to check the LIC website - https://licindia.in/Bottom-Links/careers regularly for details and updates.

3. JOB REQUIREMENT:

It is primarily a marketing job that involves considerable mobility by way of tours covering the entire area allotted to the selected candidate. They will be required to locate and sponsor suitable persons to be appointed as Life insurance Agents, train them properly and procure insurance business for the Corporation through his/ her unit of Agents. They will also be required to give prompt after sales service to policyholders.

The recruitment as an Apprentice Development Officer is for Urban and Rural Areas and the selected candidates will have to work in these areas.

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.

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

4. STIPEND & REMUNERATION:

During the apprentice period, the candidate selected as an Apprentice Development Officer will be paid a fixed amount per month as **stipend**, as per the rules of LIC Of India. Apprentice Development Officers, other than those from LIC Employee Category, shall be paid 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. At present, the amount of stipend will be approximately ₹.51500/- per month, except in case of the candidates selected from LIC Employee Category.
A Probationary Development Officer at a specified Headquarter in the area will be placed in the scale of ₹35,650-2200(2)-40,050-2595(2)-45,240-2645(17)-90,205 plus allowances and other benefits as per the rules in force. On appointment as a Probationary Development Officer, the basic pay of **₹ 35650/-** per month (except for LIC Employee Category candidates) in the scale of 35650-2200(2)-40050-2595(2)-45240-2645 (17)-90205 and other admissible allowances as per rules shall be payable. Total emoluments at the minimum of the scale will be inclusive of House Rent Allowance & City Compensatory Allowance, wherever admissible depending upon the classification of city. It will be approximately **₹ 56000/- in an 'A' Class City.**

Other benefits include Gratuity, Defined Contributory Pension Scheme, LTC, Medical Benefit, Group Insurance, Group Personal Accident Insurance, vehicle advance (2-wheeler/4-wheeler), reimbursement towards cost of Brief Case/leather bag, mobile handset etc. as per rules . The Development officer may also become eligible for attractive performance linked Incentives, on confirmation in service.

5. APPRENTICESHIP PERIOD:

An Apprentice Development Officer will have to undergo Theoretical & Field Sales Training for the period as decided by LIC Of India. The period of apprenticeship shall commence from the date of commencement of the training.

6. PROBATION:

An Apprentice Development Officer, who successfully completes the apprenticeship and in the opinion of the Recruiting Authority, is suitable for appointment to the service of the Corporation may be appointed as a Probationary Development. The period of probation shall be for one year which may be extended up to two years. The confirmation to the post of a Development officer will be subject to performance appraisal.

7. ELIGIBILITY CONDITIONS AS ON 01.01.2023:

The candidates eligible for recruitment are classified into three categories, namely, LIC Agents Category, LIC Employees Category and Others Category (Open Market) .

'LIC Agents Category' means-

(i) An individual appointed or engaged by LIC Of India for the purpose of soliciting or procuring insurance business including business relating to the continuance, renewal or revival of policies of insurance pertaining to LIC Of India; **OR**

(ii) An individual who has been appointed as an agent under the Life Insurance Corporation of India (Agents) Regulations, 2017.

'LIC Employee Category' means a confirmed whole-time salaried employee of LIC Of India belonging to Class III cadre.

'Others Category' means the candidate from the open market.

a) Educational Qualification:

(i) For LIC Employees category and LIC Agents category, in both Urban and Rural area- Applicant should possess a Bachelor's Degree in any discipline from a recognized University in India established under a statute/approved for the purpose **or** the Fellowship of Insurance Institute of India, Mumbai.

(ii) An applicant from Others category (Open Market) for recruitment as an Apprentice Development Officer, in both Urban and Rural area, should possess a Bachelor's Degree from a recognized University in India established under a statute/ approved for the purpose **or** the Fellowship of Insurance Institute of India, Mumbai.

Candidates should ensure that the educational qualification possessed by them shall be as per the prescribed educational qualifications mentioned in the advertisement and that they fulfill the above eligibility criteria. No equivalent educational qualification shall be considered as eligible.

The Bachelor's degree as mentioned here should be from a University/Institute/ Board recognized by Govt. of India / approved by the Government Regulatory bodies and the result should have been declared on or before 01.01.2023. Proper documents from the Board / University for having declared the result on or before 01.01.2023 have to be submitted at the time of the interview. The date of passing the examination which is reckoned for eligibility will be the date of passing, appearing on the mark sheet /provisional certificate.

It is clarified that the spouse of an agent shall not be eligible for recruitment as an Apprentice Development Officer.

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 01.01.2023, i.e. candidates must have been born not earlier than 02.01.1993 and not later than 01.01.2002 (both days inclusive) as on 01.01.2023.**

ii) The upper age limit **(in completed years)** as on **01.01.2023** of an applicant belonging to the group given below, shall not exceed the age mentioned below:-

Sr. No.	Category	Upper Age limit in years
(1)	(2)	(3)
1.	Member of OBC (other than those in the creamy layer).	33
2.	Member of a Scheduled Caste or a Scheduled Tribe.	35
3.	LIC Employee who is not a member of SC or ST or OBC.	42
4.	LIC Employee who is a member of OBC (other than those in the creamy layer).	45
5.	LIC Employee who is a member of SC or ST.	47
6.	LIC Agent or other than Agent such as DSAs/FSEs, who is not a member of SC or ST or OBC.	40
7.	LIC Agent or other than Agent such as DSAs/ FSEs, who is a member of OBC (Other than those in the creamy layer).	43
8.	LIC Agent or other than Agent such as DSAs/ FSEs, who is a member of SC or ST.	45
9.	Ex-serviceman.	30, increased by the number of years of service in the armed forces subject to, maximum age of 42 years if belongs to

		Unreserved category (i.e. other than SC/ ST/ OBC), maximum age of 45 years if belongs to OBC category and maximum age of 47 years if is a member of SC or ST category.
10.	**All Others**	**30**

c) Experience:

The applicant should have the requisite experience as on **01.01.2023** as indicated below:-

Category of Applicant	For Recruitment in Urban Area	For Recruitment in Rural Area
i) LIC Employee Category	Not less than 3 years of service after confirmation in Class III cadre in LIC of India.	
ii) LIC Agents Category or other than Agent, such as DSAs/ FSEs	Not less than 5 years as an LIC agent or other than Agent, such as DSAs/ FSEs and has brought a Net First Year Premium Income of not less than ₹5,00,000/- during the **immediately preceding** 5 financial years and a Net First Year Premium Income of not less than ₹ 1,00,000/- on 50 lives in any 3 (Three) of these financial years.	Not less than 4 years as an LIC agent or other than Agent, such as DSAs / FSEs and has brought a Net First Year Premium Income of not less than ₹ 1,00,000/- on 50 lives per year in any 3 of the **immediately preceding** 4 financial years.
iii)Others Category(Open Market)	Preference would be given to candidates who have at least 2 years experience in life insurance industry or in marketing of financial products.	

NOTE:

"Net First Year Premium" means the amount of Premium brought in by an agent or other than Agent , such as DSAs/ FSEs, either in cash or by cheque, (in later case which has not been dishonored subsequently) towards New Business including First Year's Renewal Premium during the relevant number of immediately preceding financial years as reduced by the amount of Premium that has lapsed out of such First Year 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 50,000 or less and the operational area has an ascertained population of not more than 1.50 lakh.
(ii) "Urban Area" means an area which is not a rural area.

The knowledge of the local/ native language of the place, the candidate is applying for, is desirable.

8 SELECTION PROCEDURE:

Selection will be made on the basis of on-line tests, followed by an interview of the candidates who qualify in the on-line test and subsequent pre-recruitment Medical examination.

(I) On-line Test for Others (Open Market) Category:

The online examination shall be conducted in two phases for the candidates from Open Market Category, viz. Preliminary examination and Main examination.

Phase-I: Preliminary Examination:

Preliminary Examination consisting of objective test will be conducted online. The test will have three sections (with separate timings for each section) as follows:

Section	Name of test	Number of Questions	Maximum Marks	Medium of exam	Duration
1	Reasoning Ability	35	35	English & Hindi	20 minutes
2	Numerical Ability	35	35	English & Hindi	20 minutes
3	English Language	30	30**	English	20 minutes
TOTAL		100	70		1 hour

** English Language test will be of qualifying nature and the marks in English Language will not be counted for ranking.

Candidates equal to **20 times** of number of vacancies in each category, subject to availability, will be shortlisted for Main examination.

Phase-II : Main Examination:

Main Examination consisting of objective test will be conducted online. Main examination will consist of objective tests for 160 marks for a composite duration of 120 minutes.

Section	SUBJECT	Number of Questions	Maximum Marks	Medium of exam	Duration
1	Reasoning Ability & Numerical Ability	**50**	**50**	English & Hindi	Composite duration of 120 minutes
2	General Knowledge, Current Affairs and English Language with Special Emphasis on Grammar and vocabulary	**50**	**50**	English & Hindi	
3	Insurance and Financial Marketing Awareness with special emphasis on knowledge of Life Insurance and Financial Sector	**60**	**60**	English & Hindi	
TOTAL		**160**	**160**		

(II) On-line Test for LIC Agents & LIC Employee Category:

Selection of Apprentice Development Officer from LIC Agents & LIC Employee Category will be done through a **single phase examination** i.e. Main Examination. It will be an objective test, which will be

conducted online for 160 marks. **The objective test will have composite duration of two hours, i.e. 120 minutes.**

For LIC Agents Category :

Section	Name of test	Number of Questions	Maximum Marks	Medium of exam	Duration
1	Reasoning Ability & Numerical Ability	20	20	English & Hindi	Composite 120 minutes
2	General Knowledge, Current Affairs and English Language with Special Emphasis on Grammar and vocabulary	20	20	English & Hindi	
3	Elements of Insurance and Marketing of Insurance.	60	120	English & Hindi	
TOTAL		100	160		

(ii) For LIC Employee Category :

Section	Name of test	Number of Questions	Maximum Marks	Medium of exam	Duration
1	Reasoning Ability & Numerical Ability	20	20	English & Hindi	Composite 120 minutes
2	General Knowledge, Current Affairs and English Language with Special Emphasis on Grammar and vocabulary	20	20	English & Hindi	
3	Practice and Principle of Insurance, Marketing	60	120	English & Hindi	
TOTAL		100	160		

LIC of India reserves the right to modify the structure of the examination which will be intimated through its website. Other detailed information regarding the examination will be given in an ***Information Handout*** which will be made available for the candidates to download along with the call letters from the LIC website https://licindia.in/Bottom-Links/careers.

Candidate **MUST** obtain minimum qualifying marks in each Section separately and should also obtain minimum marks in the aggregate to qualify for the examinations (Preliminary and Main) and in the interview. The minimum marks to be obtained in each paper and in the aggregate shall be decided by LIC of India. LIC of India reserves the right to fix the minimum qualifying marks in order to restrict the number of candidates to be called for the On-line Test and/or Interview, commensurate with the number of vacancies. The decision of LIC of India in this regard shall be final and binding on the candidates. No correspondence will be entertained in this regard.

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

The scores obtained by each of the candidates in different sessions (if held) will be normalized using Equi percentile Equating Method.

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

1. Number of questions answered correctly by a candidate in each objective test is considered for arriving at the score.
2. The scores so obtained by a candidate will be made equivalent to take care of the minor difference in difficulty level, if any, in each of the objective tests held in different sessions to arrive at the Equated Scores*.
   (*Scores obtained by candidates on any test are equated to the base form by considering the distribution of scores of all the forms.)
3. The Test wise scores and the total score will be rounded upto two decimal digits.
4. There will be no negative marking for wrong answers. However, candidates are advised not to mark answers through random guessing.

(III) Interview:

The marks obtained in the main examination only, will be considered for shortlisting for the interview. The marks obtained in main examination and the marks obtained in the interview, will be considered for the final merit listing of the candidates.

I. Commensurate to the number of vacancies, LIC of India reserves the right to fix the eligibility standards and the minimum marks to qualify in the interview, in order to restrict the number candidates to be called for the interview. The maximum marks for the interview are **40.**

II. In case of similar marks of two or more candidates, the merit order of such group of candidates shall be as per the aggregate marks in the main examination and the interview and further as per their post-graduation qualification (i.e. the person with any additional higher educational qualification will be placed higher in the merit order) and in case of further similarity in such educational qualification the merit order will be decided on the basis of age, (i.e. the senior in age will be placed higher in the merit order).

III. There will be no contingency/waiting list for candidates not declared successful in the main examination.

(IV) Pre-Recruitment Medical Examination:

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

9. PRE-EXAM TRAINING FOR SC/ST/OBC CANDIDATES:

There is a provision for pre-exam training for SC/ST/OBC candidates. SC/ST/OBC candidates who wish to avail the benefit of pre-exam training should exercise the option while registering on-line application. Those SC/ST/OBC candidates who have opted for pre-exam training while registering the on-line application, may contact the Sr. Divisional Manager of Life Insurance Corporation of India of that Divisional Office to which the candidate has applied, within one week of the last date of submission of online application. The Divisional Office will inform the registered candidates, the date and venue of the training. Such candidates would have to attend the training at their own cost on the appointed dates and at the venue advised to them. Candidates are required to refer to the website - https://licindia.in/Bottom-Links/careers for the address of the Divisional Offices of LIC.

10 CHOICE OF EXAMINATION CENTRE:

- The examination will be conducted online at the venues given in the respective call letters.
- No request for change of centre/venue/date/session for examination shall be entertained.
- LIC Of India, however, reserves the right to cancel any of the examination centre or add some other centre, at its discretion, depending upon the response, administrative feasibility, etc.
- LIC Of India also reserves the right to allot the candidate to any centre other than the one he/she has opted for.
- Candidate has to appear for the examination at an examination centre at his/her own risk and expenses. LIC Of India will not be responsible for any injury, losses etc. of any nature.
- Candidate should select only one centre and indicate the name of the centre in the application form. Choice of centre once exercised by the candidate will be final.
- If sufficient number of candidates do not opt for a particular centre for "Online" examination, LIC Of India reserves the right to allot any other adjacent centre to those candidates OR if the number of candidates is more than the capacity available for online exam for a centre, LIC Of India reserves the right to allot any other centre to the candidate. Candidates will be informed accordingly in case of any change in the date/centre/venue of examination by e-mail and SMS.
- The list of examination centre for preliminary and main examination is given in **Annexure-I**.

11 CHOICE OF DIVISION:

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

Sr. No	NAME OF DIVISION
1	Ahmedabad
2	Amravati
3	Aurangabad
4	Bhavnagar
5	Gandhinagar
6	Goa
7	Kolhapur
8	Mumbai I, II , II & IV
9	Nadiad
10	Nagpur

11	**Nanded**
12	**Nashik**
13	**Pune I & II**
14	**Rajkot**
15	**Satara**
16	**Surat**
17	**Thane**
18	**Vadodara**

12 GURANTEE BOND:

Before joining as an Apprentice Development Officer, the candidate will be required to give an undertaking to serve LIC Of India for a minimum period of four years from the date of joining (including apprenticeship period) failing which he/she or his/her heirs, executors, administrators will be liable to pay liquidated damages of ₹ 3,00,000/- (Rupees Three lakh only) to LIC Of India. The candidate will have to submit an Indemnity Bond of ₹ 3,00,000/- (Rupees Three lakh 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.

13 ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT/ USE OF UNFAIR MEANS:

- Candidates are advised in their own interest not to furnish any particulars that are false, tampered with or fabricated and should not suppress any material information while submitting the online application.
- **Use / Possession of Mobile phone, calculator, electronic calculator, smart watch, head phones or any other electronic device is not allowed inside the premises where the examination / interview is being conducted.** Candidates are advised not to bring any of such prohibited items including mobile phones to the venue of examination, as arrangement for safekeeping cannot be assured.
- At any stage of recruitment, if a candidate is or has been found guilty of –
  (iii) using unfair means during examination or interview **or**
  (iv) impersonating or procuring impersonation by any person **or**
  (v) misbehaving in the examination/ interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose **or**
  (vi) resorting to any irregular or improper means in connection with his/ her candidature **or**
  (vii) obtaining support for his/ her candidature by unfair means,

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

(a) to be disqualified from the examination for which he/ she is a candidate;
(b) to be debarred either permanently or for a specified period from any examination conducted by LIC Of India;
(c) for termination of service, if he/ she has already joined LIC Of India.

14 BIOMETRIC DATA-CAPTURING AND VERIFICATION:

a. The biometric data (right thumb impression or otherwise) and photograph of the candidate will be captured and verified during the process of recruitment on the following stages:
   (i) At the time of entry and exit during Main examination.
   (ii) At the time of document verification before the interview,
   (iii) At the time of reporting for the training.
b. Decision of the Biometric data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates.
c. Refusal to participate in the process of biometric data capturing / verification on any of the above mentioned occasions may lead to cancellation of the candidature.
d. If fingers are coated (stamped ink/ mehandi/ coloured etc), ensure to thoroughly wash them so that coating is completely removed before the exam / interview /date of joining.
e. If fingers are dirty or dusty, ensure to wash them and dry them before the finger print (biometric) is captured.
f. Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.
g. If the primary finger (right thumb) to be captured is injured, immediately notify the concerned authority in the test centre. In such cases impression of other fingers may be captured.
h. Please note that apart from the occasions mentioned above, LIC reserves the right to capture/ verify biometric data of candidates at other stages as well.

15. HOW TO APPLY:

Detailed guidelines/procedures for –

A. Application registration.
B. Payment of fees.
C. Document scan and upload.

Candidates can apply only online from **21.01.2023 to 10.02.2023** and no other mode of application will be accepted.

IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

Before applying online, candidates should scan the following documents and ensure that all these scanned documents adhere to the required specifications as given under point 'C', viz. the guidelines for document scan and upload.

1] photograph (4.5cm × 3.5cm)
2] signature (in black ink)
3] left thumb impression (on white paper in black or blue ink)
4] a hand written declaration (on a white paper in black ink) (text given below).

(i) Signature in CAPITAL LETTERS will NOT be accepted.

(ii) The left thumb impression should be properly scanned and not smudged. (If a candidate is not having left thumb, he/she may use his/ her right thumb for applying.)

(iii) The text for the hand written declaration is as follows –

"I, _____ (Name of the candidate), hereby declare that all the information submitted by me in the application form is correct, true and valid. I will present the supporting documents as and when required."

(iv) The above mentioned hand written declaration has to be in the candidate's hand writing and only in English. If it is written and uploaded by anybody else or in any other language, the application will be considered as invalid.

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

(vi) Have a valid personal email ID and mobile no., which should be kept active till the completion of this Recruitment Process. LIC may send intimation to download call letters for the examination etc. through the registered e-mail ID. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID and mobile number **before** applying on-line and must maintain that email account and mobile number.

A. Application Registration:

Candidates are necessarily required to apply On-line through LIC's website https://licindia.in/Bottom-Links/careers . **No other means/mode of applications will be accepted.**

1. Candidates satisfying the conditions of eligibility as on 01.01.2023 are required to log in to the LIC's website - https://licindia.in/Bottom-Links/careers .
2. A candidate can apply under multiple categories (i.e . Others category (Open Market) , LIC Agents Category or LIC Employee Category) subject to eligibility criteria prescribed for that particular category with regard to age/qualification/experience.
3. In case candidate applies more than once under a single category (i.e. Others category (Open Market), LIC Agents Category or LIC Employee Category) only the latest application will be considered.
4. To register the application, choose the tab "**Click here for New Registration**" and enter Name, Contact details and Email-id. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. The candidate should note down the Provisional Registration Number and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent to the candidate.
5. In case the candidate is unable to complete the application form in one go, he / she can save the data already entered by choosing "SAVE AND NEXT" tab. Prior to submission of the online application candidates are advised to use the "SAVE AND NEXT" facility to verify the details in the online application form and modify the same if required.
6. Candidates are advised to carefully fill in and verify the details entered in the online application themselves, as no change will be possible/ entertained after clicking the FINAL SUBMIT BUTTON.
7. The Name of the candidate or his /her Father/ Husband etc. should be spelt correctly in the application as it appears in the Certificates/ Mark sheets/Identity proof. Any change/alteration found may disqualify the candidature.
8. Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
9. Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature detailed under point "C".
10. Candidates can proceed to fill other details of the Application Form.

11. Click on the Preview Tab to preview and verify the entire application form before clicking on FINAL SUBMIT button.
12. Modify details, if required, and click on 'FINAL SUBMIT' ONLY after verifying and ensuring that the photograph, signature uploaded and other details filled in, are correct.
13. Click on 'Payment' Tab and proceed for payment.
14. Click on 'Submit' button.

B. Payment of fees :

Application fees / intimation charges (non-refundable) payment online: 21.01.2023 to 10.02.2023. Bank Transaction charges for Online Payment of application fees/intimation charges will have to be borne by the candidate.

Candidate will have to make the payment of Application Fees/Intimation Charges (Non-refundable) including GST, only through On-line mode as under:

For SC/ST Candidates	Intimation Charges of Rs.100/- (inclusive of GST) plus the Transaction Charges
Other than SC/ST Candidates	Application Fees-cum-Intimation Charges of Rs. 750/- (inclusive of GST) plus the Transaction Charges

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

C. Guidelines for scanning and Upload of Documents:

While filling in the Online Application Form the candidate will be provided with a link to upload his/her photograph, signature, left thumb impression and hand written declaration.

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

Photograph Image:

- Photograph must be a recent passport size colour picture.
- Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
- Look straight at the camera with a relaxed face.
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows.
- If you have to use flash, ensure there is no "red-eye".
- If you wear spectacles make sure that there are no reflections and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred).
- Size of file should be between 20kb–50 kb.
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50 kb, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.
- If the photo is not uploaded at the place of photo, admission for examination will be rejected/ denied. Candidate himself/herself will be responsible for the same.
- Candidate should also ensure that photo is uploaded only at the place of photo and signature only at the place of signature If the photo and / signature are not uploaded at the appropriate places, the candidate will not be permitted to appear for the exam.
- Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.

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

- The applicant has to sign on white paper with Black Ink pen.
- The applicant has to put his left thumb impression on a white paper in black or blue ink.
- The applicant has to write the declaration in English clearly on a white paper with black ink.
- The signature, left thumb impression and the hand written declaration should be of the applicant and not by any other person.
- The signature will be used to affix on the Call Letter and wherever necessary.
- If the Applicant's signature on the attendance sheet or Call letter, signed at the time of the examination, does not match the signature uploaded, the applicant will be disqualified.
- Signature / Hand written declaration in CAPITAL LETTERS will NOT be accepted.

Signature :

Signature image in **.jpg or jpeg format.**
Dimensions 140 x 60 pixels (preferred).
Size of file should be between 10kb-20kb.
Size of the scanned image should not be more than 20kb.

Left thumb impression:

- The applicant has to put his/her left thumb impression on a white paper with black or blue ink.
- File type: **jpg/jpeg format.**
- Dimensions: 240 x 240 pixels in 200 DPI (Preferred for required quality) i.e. 3 cm * 3 cm (Width * Height)

- File Size: 20 KB – 50 KB.

Hand-written declaration:

- Hand written declaration content is to be as mentioned in 15 (iii).
- Hand written declaration should not be written in CAPITAL LETTERS.
- The applicant has to write the declaration in English clearly on a white paper in black or blue ink.
- The hand written declaration should be by the applicant and not by any other person.
- Hand written declaration File type: jpg / jpeg. File Size: 50 KB – 100 KB.
- Dimensions: 800 x 400 pixels in 200 DPI (Preferred for required quality) i.e 10 cm * 5 cm (Width *Height).

Scanning the documents:

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

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

Procedure for Uploading the documents:

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

Note:

(1) In case the left thumb impression or the hand written declaration is not clear / smudged the candidate's application may be rejected.
(2) After uploading the left thumb impression / hand written declaration in the online application form, candidates should ensure that the images are clear and have been uploaded correctly. In case the left thumb impression or the hand written declaration is not prominently visible, the candidate may edit his/

her application and re-upload his/ her thumb impression / hand written declaration, prior to finally submitting the form.

(3) After registering online, candidates are advised to take a printout of their system generated online application forms.

Candidates shall be solely responsible for the accuracy of the data / contents filled in the online application. In case of invalid applications due to errors, committed by the applicant no claim for refund of application fees shall be entertained by LIC of India.

To avoid last minute rush, candidates are advised to register on-line and pay the Application Fees /Intimation charges (whatever applicable) at the earliest.

16. ISSUE OF CALL LETTERS FOR ON-LINE EXAMINATION:

Candidates will have to visit the website https://licindia.in/Bottom-Links/careers for downloading call letters for on-line test , 7 to 10 days before the date of the examination, 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 window for downloading the call letter. The candidate is required to use (i) Registration Number/Roll Number, (ii) Password (iii) Date of Birth for downloading the call letter. Candidate needs to affix recent recognizable photograph on the call letter preferably the same as provided during registration and appear at the examination centre with (i) Call Letter (ii) Original Photo Identity Proof as stipulated in the Call Letter and Photocopy of the same photo identity proof as brought **in original.**

17. IDENTITY VERIFICATION FOR ON-LINE EXAMINATION:

In the examination hall, the call letter along with original and a photocopy of the candidate's currently valid photo identity proof such as PAN Card/ Passport/valid Driving License/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazetted Officer on official letterhead/ valid recent Identity Card issued by a recognized College/ University/ Aadhar card with a photograph/ LIC Employee ID/ Bar Council Identity Card with photograph, should be submitted to the invigilator for verification. The candidate's identity will be verified with respect to his/her details on the call letter, in the Attendance List and requisite documents submitted. If identity of the candidate is doubtful the candidate may not be allowed to appear for the examination.

E-Aadhar Card and Ration Card are not valid id proofs for this purpose.

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

18. CANDIDATES REPORTING LATE:

Candidates reporting late i.e. after the reporting time specified on the call letter for Examination will not be permitted to appear for the examination. The reporting time mentioned on the call letter is prior to the Start time of the test, to include the time required for completion of various formalities such as verification and collection of various requisite documents, biometric data capturing, logging in, giving of instructions, etc.

The duration of **preliminary examination** will be one hour , but the candidates will be required to be at the venue for about three hours including the time required for completing various formalities such as verification and collection of various requisite documents, logging in, giving instructions etc.

For the **Main examination**, the duration of the examination is two hours, but the candidates will be required to be at the venue for about three hours or more, including the time required for completing various formalities such as verification and collection of various requisite documents, Biometric data capture, logging in, giving instructions etc.

19. The possibility for occurrences of some problem in administration of the examination cannot be ruled out completely which may impact test delivery and/or the result from being generated. In that event, every effort will be made to rectify the problem, which may include shifting the candidates to other centers, delay in test or conducting another examination, if considered necessary. Decision of LIC Of India in this regard shall be final. Candidates not willing to accept such change shall lose his/her candidature for this exam.

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

21. Candidates are advised to bring 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 LIC Employees and LIC 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 from a University in case of applicants belonging to others category (Open Market) ,

(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 or in marketing of financial products, if any.

(6) Discharge certificate in case of Ex-serviceman.

(7) Relevant Certificate for claiming reservation under EWS.

IMPORTANT INSTRUCTIONS:

(i) Before applying, candidates are advised to satisfy themselves that they fulfill **all the eligibility conditions as stipulated in the notification especially the age, qualification, caste** (for Scheduled Caste/Scheduled Tribe/other Backward Class/EWS candidates), Discharge certificate in case of ex-serviceman. Candidate who do not satisfy the eligibility conditions are liable to be disqualified at any stage of recruitment/selection. The fees/intimation charges paid by ineligible candidates shall be forfeited. Decision of LIC Of India in all matters regarding eligibility of the candidate, selection and

any other matters relating to recruitment shall be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by LIC of India in this regard.

(ii) 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 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. Candidates are required to keep the 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. **LIC Of India takes no responsibility for any delay in receipt or loss of any communication.**

(iii) 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.**

(iv) Candidates who are called for interview will have to submit the duly signed system generated printout of the On-line application form, receipt of fees as mentioned above and also produce original and self attested photocopies of all the relevant certificates, failing which their candidature shall be liable to be cancelled.

(v) 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.

(vi) 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/selection.

(vii) The eligible candidates will be intimated separately about the exact date & venue of the test.

(viii) Caste Certificate in respect of SC/ST/OBC and relevant certificate for EWS 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 Stipendiary Magistrate/City Magistrate/Sub-Divisional Magistrate/Taluka Magistrate/ Executive Magistrate/Extra Assistant Commissioner not below the rank of 1st Class Stipendiary 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.

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.**

(ix) Formats of Caste Certificate for Scheduled Caste/Scheduled Tribe/Other Backward Class and relevant certificate for Economically Weaker Section shall be available on our website.

(x) Caste Name mentioned in certificate should tally letter by letter with Central Government list/notification.

(xi) 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. Candidates shall not be permitted to use calculators, mobile phones, digital watches or any other electronic gadget in the examination hall.

(xii) Admission to on-line examination 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 in the online application form.

(xiii) Any request for change of details submitted during the process of registration will not be entertained whilst the recruitment exercise is in progress.

(xiv) **Call letters will not be dispatched by post or any other mode. Candidates will be required to download the call letters from the referred website**.

(xv) The examination will be conducted online at the venues given in the respective call letters. No request for change of centre/venue/date/session for Examination shall be entertained.

(xvi) LIC, however, reserves the right to cancel any of the Examination Centers and/ or add some other Centres, at its discretion, depending upon the number of candidates, administrative feasibility, etc.

(xvii) LIC also reserves the right to allot the candidate to any centre other than the one he/she has opted for.

(xviii) Candidate will appear for the examination at an Examination Centre at his/her own risk and expenses and LIC will not be responsible for any injury or losses etc. of any nature. Candidate should select only one centre and indicate the name of the centre in the application form. Choice of centre once exercised by the candidate will be final.

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

(xx) Candidates will be informed accordingly in case of any change in the date /centre/venue of examination by e-mail and SMS.

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

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

(xxiii) The candidate should not conceal or suppress any material fact regarding his/her arrest for any reasons or conviction or commitment to prison or having been subjected to preventive detention or to any penalties by any previous employer or having been adjudicated insolvent. In such instances the candidate shall be liable for disqualification from the selection process as stated above in point (xxii).

(xxiv) Appointment of selected candidates is subject to his/ her being declared medically fit as per the requirement of the LIC Of India.

(xxv) Interview Call Letters for shortlisted candidates shall be sent to e-mail address given by the candidate at the time of on line application. Requests for sending letters to different address subsequently shall not be entertained.

(xxvi) Candidates are requested to kindly refer to the website periodically and check their e-mail account for updated information pertaining to the recruitment till the conclusion of the recruitment process.

(xxvii) LIC of India reserves the right to cancel the above recruitment process at any stage of the process without assigning any reason thereof.

(xxviii) In case of any dispute on account of interpretation of this advertisement in version other than English, the English version shall prevail.

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

(xxx) CANVASSING IN ANY FORM WILL LEAD TO DISQUALIFICATION OF CANDIDATURE.

ZONAL MANAGER

Place: Mumbai
Date: 21.01.2023.