

“Net First Year Premium” means the amount of Premium brought in by an agent or other than agent (such as DSE/FSE) either in cash or by cheque, in later case which has not been dishonored subsequently, towards New Business including First Years 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 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.

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

8. 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 and subsequent pre-recruitment Medical examination.

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

Selection of Apprentice Development Officer from Open Market Category will be done through two phase 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	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 150 marks.

Section	Name of test	Number of Questions	Maximum Marks	Medium of exam	Duration
1	Reasoning Ability & Numerical Ability	50	50	English & Hindi	Composite 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	50	50	English & Hindi	
TOTAL		150	150		

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

Selection of Apprentice Development Officer from Agents & Employee Category will be done through **single phase examination** i.e. Main Examination.

Main Examination consisting of objective test will be conducted online. Main examination will consist of objective tests for 150 marks.

For Agents Category :

Section	Name of test	Number of Questions	Maximum Marks	Medium of exam	Duration
1	Reasoning Ability & Numerical Ability	25	10	English & Hindi	Composite 120 minutes
2	General Knowledge, Current Affairs and English Language with Special Emphasis on Grammar and vocabulary	25	15	English & Hindi	
3	Elements of Insurance and Marketing of Insurance.	50	125	English & Hindi	
TOTAL		150	150		

(i) For Employee Category :

Section	Name of test	Number of Questions	Maximum Marks	Medium of exam	Duration
1	Reasoning Ability & Numerical Ability	25	25	English & Hindi	Composite 120 minutes
2	General Knowledge, Current Affairs and English Language with Special Emphasis on Grammar and vocabulary	25	25	English & Hindi	
3	Practice and Principle of Insurance Marketing	50	100	English & Hindi	
TOTAL		150	150		

LIC 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 www.licindia.in.

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 the interview. The minimum marks to be obtained in each paper and in the aggregate shall be decided by LIC of India. The Corporation 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.

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 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.

There will be no penalty for wrong answers. However, candidates are advised not to mark answers through random guessing.

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

- (i) Number of questions answered correctly by a candidate in each objective test is considered for arriving at the Score.
- (ii) The score so obtained by a candidate are made equivalent to take care of the minor difference in difficulty level, if any, in each of the objective tests held in different sessions to arrive at the Equated Scores*

* Scores obtained by candidates on any test are equated to the base form by considering the distribution of scores of all the forms.

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

(III) Interview:

Marks obtained in the Main Examination only will be considered for shortlisting for interview and marks obtained in Main Examination + marks obtained in Interview will be considered for final merit listing of candidates.

- I. Commensurate to the number of vacancies, LIC reserves the right to fix the eligibility standards in order to restrict the candidates to be called for interview and also fix the minimum marks to qualify in the interview. Maximum Interview marks are **37**.
- 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 main examination and interview and further as per their additional post-graduation qualification (i.e. the person with higher educational qualification will be placed higher in the merit order) and in case of further similarity in educational qualification merit order will be decided on the basis of age, (i.e. senior in age will be placed higher in merit order).
- III. There will be no contingency/waiting list for candidates not declared successful in the main list.

(IV) Pre-Recruitment 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.

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 on-line application may contact Sr. Divisional Manager of Life Insurance Corporation of India of that Divisional Office to which the candidate has applied within one week of 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 under the tab "Careers" for 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.