

**Rules for Promotion of Development Officers to the cadre
of Assistant Branch Manager (Sales)-2010.**

In accordance with proviso to sub-regulation (3) of Regulation (7) of (Staff) Regulations, 1960, the Corporation has framed the criteria for determining suitability for promotion of Development Officers to the cadre of Assistant Branch Manager (Sales) (hereinafter referred to as ABM (S)) having regard to the duties performed by the Development Officers.

A) SHORT TITLE AND COMMENCEMENT:

1. These rules may be called Life Insurance Corporation of India Promotion of Development Officers' to the cadre of ABM (S) (Amendment) Rules, 2009.
2. They shall come into force immediately.

B) DEFINITIONS:

1. "promoting authority" means the appointing authority under the Staff Regulations;
2. "promotion committee" means the committee constituted in accordance with Reg. 7 of the Staff Regulations;
3. "Staff Regulations" means the Life Insurance Corporation of India (Staff) Regulations, 1960.
4. "Zone of Selection" means the specified area in which the employee competes for selection, by promotion;
5. All other words and expressions used in these rules and not defined but defined in the (Staff) Regulations, 1960 and LIC of India Development Officers (Revision of Certain terms and conditions of service) Rules, 2009 shall have the meaning assigned to them in the (Staff) Regulations, 1960 and the LIC of India Development Officers (Revision of Certain terms and conditions of service) Rules, 2009 as amended from time to time.

C) ZONE OF SELECTION:

Promotion of Development Officers to the cadre of Assistant Branch Manager (Sales) shall be effected from among the eligible Development Officers in all the offices situated within the territorial limit of a Zonal Office.

D) VACANCIES:

Promotions shall be effected only against vacancies sanctioned for the post.

E) CONDITIONS OF SUITABILITY:

1. All the Development Officers who have completed 8 years' or more service in their cadre as on **30.11.2010** and who have worked within the prescribed cost ratio during each of the last three appraisal years.

OR

2. All the Development Officers who have completed 5 years' or more service in their cadre but less than 8 years' service as on **30.11.2010** and who have worked within the prescribed cost ratio during each of the last three appraisal years, provided that they have brought in an Average Scheduled First Year Premium Income of not less than Rs. 10,00,000/- and Average Number of lives of not less than 500 (For SC/ST candidates, Average Scheduled First Year Premium Income of not less than Rs. 9,00,000/- and Average Number of lives not less than 450) in the last three appraisal years. Further provided that the lapse ratio as determined as per Clause (I) below is less than 15% in each of those three appraisal years where a period of 12 months or more have elapsed from the date of completion of the appraisal year till **30.11.2010**.
3. If any Development Officer has not worked within the prescribed cost ratio (expense limit) applicable to him in an appraisal year which has fallen due by the time his promotion is to be effected, such a Development Officer will not be considered for promotion.
4. The stipulation relating to fulfilling the prescribed Cost Ratio (expense limit) shall apply even if non-performance in the relevant year stands condoned under Special Rules, **2009**.
5. Development Officers against whom vigilance/disciplinary action has been initiated will not be eligible.
6. Annual Confidential Report for the last 3 years will be taken for consideration of promotion. Those Development Officers who obtain **average and above** rating in the 3 C.R.s shall be eligible.

(F) NOTIFICATION FOR CONSIDERING THE PROMOTIONS:

1. Applications shall be invited by a Notification as per draft in Annexure I (which has already been sent) from Development Officers for promotion to the cadre of Assistant Branch Manager (Sales).
2. A Development Officer who is eligible and who desires promotion shall apply to the Appointing Authority in the prescribed form (Appendix A) within one month (30 days) of the notification for promotion through the office in which he/she is working.
3. Application forms received after the prescribed time limit by the office in which the concerned Development Officer is working are liable to be rejected.

(G) SELECTION OF CANDIDATES FOR PROMOTION:

1. A panel of all eligible candidates will be prepared on the basis of the total marks gained on the three counts, viz.:- qualification, service (seniority) and performance (Average Scheduled First Year Premium Income, Average Number of Lives, Conservation of Business, Agency Organisation, etc.), on allotment of marks as per the Schedule of rating given in Annexure II.
2. The marks (excluding lapse marks) shall be communicated in writing to the Development Officers requesting them to confirm the marks so allotted within 7 days from the date of receipt of such a communication.
3. From this panel, Development Officer shall be considered for promotion in two different categories :
 - (i) Those belonging to Scheduled Castes/Scheduled Tribes.
 - (ii) Other eligible Development Officers.
4. The panel of all eligible candidates under the two categories mentioned in (3) above shall be prepared in the order of merit separately.
5. Lapsation Marks (conservation of Business) will be given in respect of those Development Officers who are to be interviewed. The lapsation marks shall also be confirmed by the applicant within 7 days time from the date of communication of the same.
6. From the panel prepared as per (4) above, the candidates in order of merit equal to five times the number of vacancies shall be called for interview excluding SC/ST where all are to be called. However, all candidates who have secured the same aggregate marks (excluding lapsation marks) as the candidate whose number is equal to exactly 5 times the number of vacancies shall also be called for interview.

(H) RESERVATION:

1. For Scheduled Castes/Scheduled Tribes, the number of vacancies in the Zone reserved shall be in accordance with the rules/instructions issued by the Personnel Department of Central Office from time to time.
2. Specified percentage as stated in H (1) above of the total vacancies in a Zone shall be reserved in the first instance for Development Officers belonging to Scheduled Castes/Scheduled Tribes. The remaining vacancies shall be apportioned to the other category.

(I) LAPSE RATIO AND MARKS FOR LAPSATION:

The Lapse Ratio for reckoning the suitability of a Development Officer for promotion to the cadre of ABM (Sales) shall be the Ratio between (a) the total lapsed premium where payment of full first years premium has not been

received even as on the cut off date i.e. **30.11.2010** out of the Scheduled First Years Premium Income for those completed appraisal years where a period of 12 months or more have elapsed from the date of completion of appraisal year and (b) the SFYPI of the respective Appraisal Year.

Example 1:

If cut off date is **30.11.2010** and Appraisal Year is **1.12.2009 to 30.11.2010**, then the lapsation for the appraisal year **1.12.2009 to 30.11.2010** cannot be determined since a minimum of 12 months have not elapsed from the date of completion of the appraisal year till the cut off date i.e. **30.11.2010**.

Hence, lapse ratio will have to be found out for the appraisal year **1.12.2008 to 30.11.2009** and the immediately preceding two appraisal years viz., **1.12.2007 to 30.11.2008** and **1.12.2006 to 30.11.2007**.

Similarly, for all the appraisals which have fallen due between **12.2009 and 10.2010** also, lapsation can not be determined since a minimum of 12 months have not elapsed from the date of completion of the appraisal year till the cut off date i.e. **30.11.2010**.

Example 2:

If the appraisal year is **1.11.2008 to 31.10.2009**, lapse ratio for this appraisal will be the ratio of the Scheduled First Year Premium Income in respect of policies secured during the appraisal year **1.11.2008 to 31.10.2009** for which full first years premium was not received by **30.11.2010** (say 'p') to the Scheduled First year Premium Income in the appraisal year **1.11.2008 to 31.10.2009** (say 'q') = $p/q \times 100$. (Kindly note that the policies secured during the appraisal year **1.11.2008 to 31.10.2009** which have been revived after **31.10.2010** till **30.11.2010** will be treated as in force for the purpose of calculation of lapse ratio for the appraisal year **1.11.2008 to 31.10.2009**.)

Similarly, lapse ratio is to be calculated for the other two appraisal years, i.e. **1.11.2007 to 31.10.2008** and **1.11.2006 to 31.10.2007**.

Please note that (i) the policies secured during the appraisal year **1.11.2007 to 31.10.2008** which have been revived after **31.10.2009** till **30.11.2010** will be treated as in force for the purpose of calculation of lapse ratio for the appraisal year **1.11.2007 to 31.10.2008** and (ii) the policies secured during the appraisal year **1.11.2006 to 31.10.2007** which have been revived after **31.10.2008** till **30.11.2010** will be treated as in force for the purpose of calculation of lapse ratio for the appraisal year **1.11.2006 to 31.10.2007**.

The lapse ratio calculated for the last completed appraisal year for suitability shall be the basis for granting marks for conservation of business.

The lapse ratio will be determined with reference to Scheduled First Year Premium Income and not with reference to Policies or Sum Assured.

2. It is clarified that for the purpose of calling for interview, the basic marks excluding lapsation marks would be the basis. For the purpose of interview lapsation marks as per the schedule of rating (on conservation of business) will be added to the other marks, to arrive at the total marks for consideration of eligibility and further suitability of the candidate at the time of interview and selection.

(J) INTERVIEW:

1) Total marks for interview are 25. A Development Officer who is called for interview under these instructions should obtain minimum of 9 marks in interview to qualify for selection for promotion.

2) Cases of Development Officers who do not come in for selection only on the ground of their not getting the minimum of 9 marks at the interview, as also cases of Development Officers coming up for selection only on the basis of getting 19 or more marks at the interview, will be reviewed by the Zonal Manager in-charge of Zone before announcing the final selections. For this purpose, if necessary, the candidates or any of them may again be interviewed by the Zonal Manager in-charge of Zone.

(K) OTHER GENERAL CONDITIONS:

1) Development Officers who have not worked within the expense limit applicable to them during the last appraisal year shall not be called for the interview. This will apply even in cases where the non-performance within the prescribed cost ratio stands condoned.

2) A Development Officer shall not be promoted, if at any time during the one year preceding the date of publication of notification of promotion, a penalty has been imposed on him under Regulation 39 of the (Staff) Regulations (and/or any disincentives imposed under Special Rules, 2009).

3) All cases of non-matriculantes coming up for promotion should be specifically referred to Central Office in the prescribed Proforma (Appendix 'B') for obtaining Chairman's sanction, before promotions are announced.

4) Development Officers who were selected for promotion to the cadre of ABM(S) earlier on any occasion but refused the acceptance of promotion (including those who had accepted the promotion but were reverted subsequently to the cadre of Development Officer on their own request) shall be allowed to appear for interview if eligible. However, the Development Officer in such a case shall not be treated as on duty on the day of interview and for the period actually and necessarily spent on to and fro journey between

the place of his/her headquarters and place of interview. Such a Development Officer will also not be entitled to payment of any Travelling Expenses including Daily Allowance for attending the interview. The concerned Development Officer shall have to avail of leave (C.L/P.L./E.O.L) and has to attend the interview at his/her own cost.

5) Special Confidential Reports in addition to Annual Confidential Reports will be obtained from the Divisional Managers in-charge of the Division in the format (Annexure III) in respect of candidates appearing for interview and Confidential Reports duly completed should be submitted to the Interview Committee.

(L) PROMOTION COMMITTEE:

Appointing Authority of Assistant Branch Manager (Sales), (i.e. Zonal Manager in-charge of the Zone) shall constitute Promotion Committee in accordance with Rule 7 of the (Staff) Regulations, 1960. One member of the Promotion Committee should invariably be a member belonging to Scheduled Caste/Scheduled Tribe. This Promotion Committee shall interview the candidates in the selection panel and submit its report to the Appointing Authority of Assistant Branch Manager (Sales) of the Zone. The nominee on the Promotion Committee from Central Office shall be intimated to the concerned Zonal Manager by the Executive Director (Marketing).

(M) ALLOTMENT OF MARKS FOR QUALIFICATION, SERVICE (SENIORITY), PERFORMANCE AND INTERVIEW:

Marks to be allotted for promotion on the counts of (1) Qualifications, (2) Service (Seniority), (3) Performance and (4) Interview shall be as per the schedule of rating for the promotion of Development Officer to ABM(S) as shown in the Annexure-II to these rules.

While computing service marks, credit of the service for the period of their tenure as ABM (Sales) should be given to those Development Officers who served as ABM (Sales) and were later reverted.

(N) FINAL SELECTION FOR PROMOTION:

1) The ranking list of the candidates recommended for promotion has to be prepared by the Promotion Committee in the order of merit on the basis of total marks gained on all the criteria namely: (i) Qualifications, (ii) Service (Seniority), (iii) Performance (including lapsation marks) and (iv) interview, separately for each of the two categories namely :- (a) Scheduled Castes/Scheduled Tribes candidates and (b) Other Development Officers.

- 2) The Appointing Authority (i.e. Zonal Manager in-charge of the Zone) will consider the recommendations made, keeping in view the review provided for in J(2) above, as per the ranking list and approve the promotions to be effected, in the order of merit in the ranking list to a number equal to the number of sanctioned vacancies for the Zone and such a selection shall be made by the Zonal Manager.
- 3) The Appointing Authority may also require the Promotion Committee to recommend for a 'Contingency List' sufficient in number for each category to fill in the sanctioned vacancies, but not more than 20% of the vacancies.
- 4) In the event of "tie" between two persons for selection if more than one candidate have secured the same mark on account of (i) Qualifications, (ii) Service (Seniority), (iii) Performance, (including lapse marks) and (iv) interview, seniority will be determined with reference to the date of entry into the service as Development Officer and the Development Officer who has entered the service earlier shall get preference. Where the date of entry into the service is common in such cases the inter-se seniority shall be decided with reference to the date of birth duly admitted by us and the senior employee shall get preference.
- 5) The ranking list including Contingency List will remain valid for a period of one year or the next round of promotion by Notification calling for applications, whichever is earlier.
- 6) As regards Rules governing SC/ST in the matter of reservation roster points etc. for appointment as ABM (S) on promotion of a Development Officer the instructions issued by Personnel Department of Central Office from time to time will be followed by Offices.
- 7) If any Development Officer has not worked within the prescribed cost ratio (expense limit) applicable to him in an appraisal year which had fallen due by the time his promotion is to be effected (i.e. after 30.11.2010 but before the promotion is effected), such a Development Officer will not be considered as suitable for promotion (even if the non-performance stands condoned) and the appointing authority before issuing the orders for promotion shall have this verified and issue the instructions on promotion accordingly.
- 8) The Appointing Authority of ABM(S), (i.e. Zonal Manager in-charge of Zones) while effecting promotion for Development Officers to ABM(S) shall ensure that all the relevant appraisals that have fallen due in respect of a candidate have been finalised and the said authority has satisfied that the information furnished by its offices is correct.
- 9) Zonal Manager in-charge of the Zone shall also ensure that the Divisional Offices under his jurisdiction get the lapse ratio computation, duly verified to ensure accuracy and no error has crept in and a necessary certificate is obtained from the Sr. Divisional Manager or Marketing Manager of the concerned Divisional Office.

(O) APPEALS:

Any aggrieved Development Officer may, within one month from the date on which the ranking list is published, represent against his non-selection through proper channel to the Managing Director. The Managing Director may consider the representation and pass such orders as he deems fit.

(P) POWER TO ISSUE INSTRUCTIONS:

- (1) The Chairman may from time to time issue instructions as may be necessary to give effect to and implementation of the provisions of these rules.
- (2) In particular and without prejudice to the generality of the provisions of sub-rule (1), such instructions may provide for detailed allocation of marks for qualifications, seniority(service), Performance and interview, confidential reports etc.

(Q) INTERPRETATION:

If any doubt arises as regards interpretation of these rules, it shall be referred to the Central Office for its decision.

LIFE INSURANCE CORPORATION OF INDIA

**Draft Notification for Promotion of Development Officers
to the cadre of Assistant Branch Manager (Sales).
ZONAL OFFICE _____**

It is hereby notified for information of all the Development Officers that the Corporation intends to effect promotions to the cadre of Assistant Branch Manager (Sales).

All the Development Officers who satisfy the following conditions as on **30.11.2010** may apply for the same in the prescribed form available in their Branch Office. The form, duly completed in all respects, should be submitted to the controlling Branch Office latest **by 05.01.2011**.

1) All the Development Officers who have completed 8 years' or more service in their cadre as **on 30.11.2010** and who have worked within the prescribed cost ratio during each of the last three appraisal years.

OR

2) All the Development Officers who have completed 5 years' or more service in their cadre but less than 8 years' service as **on 30.11.2010** and who have worked within the prescribed cost ratio during each of the last three appraisal years, provided that they have brought in an average Scheduled First Year Premium Income of not less than Rs. 10,00,000/- and average number of lives of not less than 500 (For SC/ST candidates, Average Scheduled First Year Premium Income of not less than Rs. 9,00,000/- and average number of lives of not less than 450) in the last three appraisal years. Further provided that the lapse ratio is less than 15% in each of those three appraisal years where a period of 12 months or more have elapsed from the date of completion of the appraisal year **till 30.11.2010**.

Note:-

- 1) If any Development Officer has not worked within the prescribed cost ratio (expense limit) applicable to him in an appraisal year which falls due after **30.11.2010** but before his promotion is effected, such a Development Officer will not be considered for promotion.
- 2) The stipulations relating to fulfilling the prescribed Cost ratio (expense limit) shall apply even if non-performance in the relevant year stands condoned.

Dated at _____ this _____ day of _____.

ZONAL MANAGER

**SCHEDULE OF RATING FOR THE PROMOTION OF
DEVELOPMENT OFFICERS TO THE CADRE OF
ASSISTANT BRANCH MANAGER (SALES).**

I. QUALIFICATION

	MAXIMUM MARKS
<u>Professional:</u>	
Licentiate of FII or equivalent	2
Associateship of FII or equivalent	4

<u>Additional:</u>	
*Post Graduate Diploma in Marketing/ Mass Communication/Personnel Management	4
*Post-Graduate/Double Graduate or Fellowship of FII or equivalent	5
*M. B. A.	<u>5</u> 5

* Examination passed from recognised University for obtaining the necessary Diploma/Post Graduate/Degree/Post Graduate Diploma.

SERVICE:

(a) For each year of service, in excess of the first 5 years' service from the date of appointment as a Development Officer	1	
(b) For every completed two years of service on the administrative side immediately before the date of appointment as a Development Officer.	1	10

III. PERFORMANCE :

(a) <u>Scheduled First Year Premium Income:</u> (Average for the last 3 appraisal years)	
Rs.9,00,000 to Rs.10,49,999	1
Rs.10,50,000 to Rs.10,99,999	2
Rs.11,00,000 to Rs.11,49,999	3
Rs.11,50,000 to Rs.11,99,999	4
Rs.12,00,000 to Rs.12,49,999	5
Rs.12,50,000 to Rs.12,99,999	6
Rs.13,00,000 to Rs.13,49,999	7
Rs.13,50,000 to Rs.13,99,999	8
Rs.14,00,000 to Rs.14,49,999	9
Rs.14,50,000 & ABOVE	<u>10</u> <u>10</u>

	C.F.	25
	B.F.	MAXIMUM MARKS
		25
(b) <u>Number of lives:</u>		
(Average over the last 3 appraisal years)		
450	to 519	1
520	to 539	2
540	to 559	3
560	to 579	4
580	to 599	5
600	to 619	6
620	to 639	7
640	to 659	8
660	to 679	9
680	& OVER	<u>10</u>
		<u>10.</u>
(c) <u>Conservation of Business:</u>		
(First Year Lapse Ratio)		
Less than 3%		15
3% or over but less than 5%		10
5% or over but less than 10%		5
10% or over but less than 15%		2
15.0% or more		<u>0</u>
		15
(d) <u>Agency Organisation:</u>		
(i) Each existing agent (as on cut-off date) recruited during last 3 appraisal years.	<u>1</u>	10 (max.)
(ii) Each agent acquiring qualification during last 3 appraisal years.	<u>1</u>	10 (max.)
(iii) 2 marks each for each agent selected as Dev. Officer from the organisation of Dev. Officer during the last three financial years immediately preceding the cut-off date.	<u>2</u>	5 (max.)
MAXIMUM MARKS UNDER d (i),(ii)&(iii)		15
(iv) Number of DM, ZM and Chairman's Clubs Member during the last appraisal year		
For each Agent DM/ZM/Chairman Club Member	<u>1</u>	<u>5</u>
	C.F.	<u>70</u>

		MAXIMUM MARKS	B.F. 70
(iv) Credit for working in Deep Rural/Hilly areas:			
In latest appraisal year	1		
In 2 out of last 3 appraisal years	3		
In last 3 appraisal years	<u>5</u>	5	

EXPLANATIONS:

i) Qualifications means pass in CIS or Licentiate examination conducted by Insurance Institute of India or Diploma in selling/salesmanship/marketing from a recognised and approved institution or any other technical qualifications relating to insurance business other than the qualification required as per the IRDA (Licensing of Agents) Regulations, 2000 from recognised and approved Institution.

ii) A Development Officer is said to be working in a “deep rural area” if his headquarters is at a place with an ascertained population of 10,000 or less and his operational area has an ascertained population of not more than 60,000 except in all such places where Development Officer receives City Compensatory Allowance though such a place may be having population of less than 1 lakh.

iii) A Development Officer is said to be working in a “hilly area” if his headquarters is at a place situated at a height of 1,000 metres and over, above mean sea level, and will include such places (not less than 750 metres) which is surrounded by and accessible only through hills with a height of 1000 metres and over above mean sea level with an ascertained population of 20,000 or less and his operational area has an ascertained population of not more than 75,000.

IV INTERVIEW	25
TOTAL	<u>100</u>

NOTES :

1. While arriving at average figures on a count of SFYPI, No. of Policies and Agents, fractions less than 0.5 will be ignored. 0.5 and above will be rounded off to the next integer.

**SPECIAL CONFIDENTIAL REPORT FOR CONSIDERATION
PROMOTION TO THE CADRE OF ABM (SALES)**

Name of the Development Officer: Code No:

I. Performance Appraisal:

a) Do the appraisal data of the Development Officer relating to Net Scheduled First Year Premium Income, Net Number of Lives Assured and Qualified Agents give an adequate indication of his performance?

b) Do you have any observation on the manner in which the Development Officer has gone about in improving his agency organisation and developing 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? If so, how many Club Members are there in his organisation and how many persons has he trained?

II. ADDITIONAL REMARKS ON THE DEVELOPMENT OFFICER'S RECORD OF SERVICE, COMMENDATORY AND OTHERWISE:

III. OBSERVATIONS ON GROWTH POTENTIAL:

What is your assessment of the Development Officer with respect to:

a) Job Knowledge

b) Sales experience and success as a Salesman with special reference to capacity to assist agents in joint calls:

- c) Leadership qualities, with specific reference for -
 - i) His ability to motivate agents and build up a sound organisation.
 - ii) Participation in Social and Community life.
- d) Attitude and approach to work and involvement in the industry.
- e) Are any disciplinary proceedings pending against the employee? If so, give details.

Chief Manager/Sr./Branch Manager in-charge

Reviewed by Manager (Sales)

Further reviewed by M.M.

Recommendations :

Sr. Divisional Manager

LIFE INSURANCE CORPORATION OF INDIA

_____ ZONAL OFFICE

APPLICATION FOR PROMOTION TO THE CADRE OF ASSISTANT BRANCH MANAGER(S)

1. Name: _____
2. Code No.: _____ 3. S.R.No. _____
4. Name and Code Number of Branch Office: _____
5. Name of the Divisional Office: _____
6. Date of Appointment:
 - (a) As a Probationary Development Officer : _____
 - (b) On Administrative side in Class III, if any : _____
7. H.Q.: _____ Area of Operation : _____
8. Date of Birth: _____
9. Whether you belong to Scheduled Caste/Scheduled Tribe, if so, give details :

10.

QUALIFICATIONS	ACADEMIC/TECHNICAL		
Examinations passed (Degree/Diploma/Certificate, etc.)	School/College/University/Institute, etc.	Year of passing	Remarks

I hereby declare that above information is correct to the best of my knowledge and belief. I also declare that I am interested in promotion to the cadre of Assistant Branch Manager (Sales) and in case I opt for reversion after getting promoted, I would have no right for seeking re-allotment of my erstwhile Agents/place of posting.

Place: _____

(Signature of the employee)

Date: _____

Basic Pay (Rs.)	Total remuneration during the year (Rs.)	Basic Expense Limit (%)	Actual Cost Ratio (%)	Exact nature of disincentives, if any.	Incentives (If any) earned	
					Incentive Bonus (Rs.)	ACA (Rs.)
9	10	11	12	13	14	15

No. of agents at the beginning	No. of agents recruited	No. of agents allotted	Total no. of agents	Agents dropped out due to non-fulfilment of MBG	No. of agents at the end
16	17	18	19	20	21

No. of Active Agents	No. of qualified agents	No. of Productive agents	Club Member Agents					
			Corp. Club	CM's Club	ZM's Club	DM's Club	BM's Club	Dist. Club
22	23	24	25	26	27	28	29	30

C) Whether the above Development Officer is selected in the main list or the contingency list?

Sr. No.	Item	Maximum Marks	Details of the Marks Secured			
			By the above Development Officer		By the last candidate	
					In the main list	In the contingency list
I)	<u>Qualifications:</u> 1. Professional. 2. Additional.	05				
II)	<u>Service.</u>	10				
III)	<u>Performance:</u> 1. SFYPI.	35				

	2. No. of Policies. 3. Conservation of Business.				
IV)	<u>Agency Organisation:</u> 1. No. of Qualified agents. 2. No. of agents selected as Development Officers. 3. Club Member Agents. 4. Credit for working in rural/hilly area.	25			
V)	Interview.	25			
VI)	Grand Total.	100			

ZONAL MANAGER