

**Life Insurance Corporation of India
(Recruitment of
Apprentice Development Officers)
Regulations, 1998**

Updated till 22.07.2021

(Gazette Notification-F. No. , F. No. I-13011/03/2021-Ins. I dated the 22nd July 2021)

**Life Insurance Corporation of India (Recruitment of
Apprentice Development Officers) Regulations, 1998.**

ARRANGEMENT OF REGULATIONS

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**Life Insurance Corporation of India (Recruitment of
Apprentice Development Officers) Regulations, 1998.**

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

1. Short Title and Commencement:

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

2. Definitions:

1. In these Regulations, unless the context otherwise requires,

a) [Agents Category" means

- (i) an individual appointed or engaged by the Corporation for the purpose of soliciting or procuring insurance business including business relating to the continuance, renewal or revival of policies of insurance pertaining to the Corporation; or
- (ii) an individual who has been appointed as an agent under the Life Insurance Corporation of India (Agents) Regulations, 2017;

b) "Agents Regulations" means the Life Insurance Corporation of India (Agents) Regulations, 2017;]²

c) "Apprentice Development Officer" means a person recruited under these Regulations for training and for subsequent appointment as a Development Officer;

d) "Corporation" means the Life Insurance Corporation of India;

e) "Development Officer" means a whole-time salaried employee of the Corporation belonging to Class II;

f) "Employee" means a whole-time salaried employee of the Corporation belonging to Class III;

g) "Employee Apprentice" means an employee of the Corporation who is recruited as an Apprentice Development Officer under these Regulations;

h) "Previous Post" in relation to an Employee Apprentice means the post in Class III held by him immediately preceding his recruitment as an Apprentice Development Officer;

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¹ Subs as in (2) (i) of Gazette Notification SO 129(E), Dated the 16TH February 2000.

i] "Recruiting Authority" means the Senior/ Divisional Manager-in-charge of the Divisional Office recruiting an Apprentice Development Officer;

j] "(Staff) Rules" means the Life Insurance Corporation of India (Staff) Rules, 1960;

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

3. Vacancies:

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

4. Conditions of Eligibility:

[(a)

(i) an applicant from Employees Category for recruitment as an Apprentice Development Officer in both Urban and Rural area shall possess a Bachelor's Degree of a University in India established under a statute or approved for the purpose or the Fellowship of Insurance Institute of India, Mumbai;

(ii) an applicant from Agents Category for recruitment as an Apprentice Development Officer in both Urban and Rural area shall possess a Bachelor's Degree of a University in India established under a statute or approved for the purpose or the Fellowship of Insurance Institute of India, Mumbai;

(iii) an applicant from Others Category for recruitment as an Apprentice Development Officer in both Urban and Rural area shall possess a Bachelor's Degree of a University in India established under a statute or approved for the purpose or the Fellowship of Insurance Institute of India, Mumbai.

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

Provided that the Recruiting Authority shall conduct recruitment for each category.

Provided further that if the required numbers of candidates are not available from any category to fill in the vacancies earmarked for that category, the Recruiting Authority may conduct special recruitment for that category to fill the said vacancies.

Note 1: (a) 'Employee Category' means the Employee defined in clause (f) of sub-regulation (1) of regulation 2 of these regulations.

(b) 'Others Category' means the candidates from the open market.

Note 2: Preference may be given to those applicants who have good knowledge of insurance marketing and also those who possess Masters Degree in Business Administration in Marketing or Post Graduate

² Subs as in (2) of Gazette Notification F. No. S-11011/17/2017-Ins.I, dated the 1st March, 2019

Diploma in Marketing from a University in India established under a statute or by an institute approved by the All India Council for Technical Education or a recognised institution.

Explanation.- For the purpose of this clause, 'recognised institution' means such institution as may be recognised by any State Government or the Central Government." ;]³

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

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

TABLE – I

Sr. No.	Category	Age limit in years
(1)	(2)	(3)
(1)	Member of a Scheduled Caste or a Scheduled Tribe.	35
(2)	Member of an OBCs (other than those in creamy layer).	33
(3)	Employee who is not a member of a SC or a ST or OBCs.	42
(4)	Employee who is a Member of an OBCs (other than those in the creamy layer).	45
(5)	Employee who is a member of a SC or ST.	47
(6) ⁴	An individual from "Agents category" who is not a member of a SC or ST or OBCs.	40
(7) ⁵	An individual from "Agents category" who is a member of an OBCs (other than those in the creamy layer).	43
(8) ⁶	An individual from "Agents category" who is a member of a SC or a ST	45
(9)	Ex-serviceman	30 increased by the number of years of service in the armed forces subject to maximum age of 45 years where he is a member of OBCs and 47 years where he is a member of SC or ST and Maximum of 42 years in Other than SC,ST,OBC Cases.

^{3,4,5,6} : Subs as in Gazette of India, F. No. S-11011/17/2017-Ins.I, dated the 1st March , 2019

NOTE:

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

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

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

TABLE – II⁷

Sr. No.	Category	Experience	
		For recruitment in Urban Area	For Recruitment in Rural Area
(1)	(2)	(3)	(4)
(1)	Employees	Not less than 3 years of service after confirmation in a Class III post.	Not less than 3 years of service after confirmation in a Class III post.
(2)	Agents	Not less than 5 years as an Agent and has brought a net First Years Premium Income of not less than Rs. 5,00,000/- during the immediately preceding 5 Financial ⁸ years and a net First Years Premium Income of not less than Rs. 1,00,000/- on 50 lives in each of any 3 of these Financial ⁹ years.	Not less than 4 years as an agent and has brought a net First Years Premium Income of not less than Rs.1,00,000/- on 50 lives per year in any 3 of the immediately preceding 4 Financial ¹⁰ years.
(3)	Others	Preference would be given to candidates who have at least 2 years experience in Life Insurance Industry.	Preference would be given to candidates who have at least 2 years experience in Life Insurance Industry.

NOTE:

- (1) Net First Years Premium” means the amount of Premium brought in by an agent either in cash or by cheque, in later case which has not been dishonoured subsequently, towards New Business including the First Years Renewal Premium during the relevant number of immediately preceding financial¹¹ years as reduced by the amount of Premium that has lapsed out of such First Years Premium reckoned with reference to the date of the application for recruitment as an Apprentice Development Officer.

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⁷. Subs as in (ii) (a)(iv) of Gazette Notification F. No ADVT. III/IV/Ext./35/05, dated the 18th October 2005.

^{8,9,10}. Subs as in (iii) of Gazette Notification F. No. S-11011/17/2017-Ins.I, dated the 1st March, 2019.

¹¹. Subs as in (2) (A) of Gazette Notification F. No. S-11011/17/2017-Ins.I, dated the 1st March, 2019.

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

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

[(c) "Financial Year" shall mean the year as defined in the Income-tax Act, 1961 (43 of 1961).]¹²

Explanation:

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

5. Mode of Selection:

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

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

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

6. Medical Examination:

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

7. Recruitment:

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

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⁴ ¹². Inserted as in (iii)(2)(B) of Gazette Notification F..NO. S-11011/17/2017-Ins-I, dated the 1st March, 2019.

8. Training:

- 1) The period of apprenticeship shall commence from the date of commencement of the training.
- 2) An Apprentice Development Officer shall undergo such theoretical and field sales training and for such period as may be determined by the Managing Director, so however, that the period of the training shall not exceed nine months.
- 3) In exceptional cases, where an Apprentice Development Officer remains absent during the apprenticeship period for any cause beyond the control of Apprentice Development Officer such as accident or prolonged hospitalization, to justify his absence beyond 30 days the Managing Director shall examine each case and pass such an order whereby, the apprenticeship period can be extended not beyond further period of 2 months wherever he is satisfied that the case deserves such a treatment provided the Apprentice Development Officers certified by the Registered Medical Practitioner of being mentally and physically fit for the job.
- 4) An Apprentice Development Officer other than an Employee Apprentice shall be paid a stipend equal to the minimum of the basic pay and the dearness allowance thereon on the scale of pay applicable to Development Officers as on the date of commencement of the apprenticeship:
Provided that subject to the provisions of sub-regulation (3), an Apprentice Development Officer who absents himself without the permission of the official under whom he has been placed for the purpose of his training shall not be entitled to any stipend and shall further be liable to discontinuance of his apprenticeship.
- 5) Without prejudice to the provisions of sub-regulation (3) and the proviso to sub-regulation (4), the apprenticeship of an Apprentice Development Officer may be discontinued if, on a report to that effect by the official under whom he is placed for training, the Recruiting Authority is satisfied that the Apprentice Development Officer has not applied himself adequately to the training or his conduct is unsatisfactory or that he is otherwise unsuitable for further training.

9. Appointment on Probation:

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

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

Explanation:

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

10. Special Provisions Relating to Employee Apprentice:

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

Provided that –

- (1) he shall continue to be governed by Chapter III of the (Staff) Rules;
- (2) the stipend payable to him during the period of apprenticeship shall be equal to the salary and allowances that would have been admissible to him had he continued to hold the previous post;
- (3) without prejudice to the provisions of any rule relating to the Corporation's contributions to the Provident Fund, the Employee Apprentice shall contribute to the Provident Fund an amount equal to his contribution while holding the previous post;
- (4) he shall continue to be covered by the Corporation's Term Assurance Scheme in the same manner and to the same extent as he would have been covered had he continued to hold the previous post;
- (5) the period of apprenticeship undergone by him shall be reckoned for the purpose of computation of the gratuity payable on his death or resignation during the period of apprenticeship;
- (6) on his appointment as a Development Officer in terms of Regulation 9, he shall be entitled to the benefit of the Sick Leave and the Privilege Leave earned by him while holding the previous post;
- (7) he shall hold a lien on his previous post which shall cease on his confirmation as a Development Officer;
- (8) he shall revert to the previous post in the event of the discontinuance of his apprenticeship under the proviso to sub-regulation (4) or in terms of sub-rule(5) of Regulation 8.

Explanation:

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

11. Reservation:

In making recruitment of Apprentice Development Officer, the Recruiting Authority shall provide for reservation of posts for members belonging to Scheduled Castes and Scheduled Tribes and Other Backward

Classes in the same manner and to the same extent as provision is made in appointment to the service of the Corporation.

12. [Interpretation:

The Chief Executive ¹⁴ may, from time to time, issue such instructions as may be necessary to give effect to and carry out the provisions of the Regulations. If any doubt arises as regards the interpretation of any of the provisions of these regulations, the matter shall be decided by the Central Government.] ¹³

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¹³. Subs as in (2) (ii) of Gazette Notification SO 129(E), Dated the 16TH February 2000.

¹⁴. Subs as in (2) of Gazette Notification , F. No. I-13011/03/2021-Ins. I dated the 22nd July 2021.