

LIC ADO 2023

Detailed Video Discussion

-By Knower Nikhil

- NOTIFICATION DETAILS
- ELIGIBILITY CRITERIA
- SALARY
- EXAM PATTERN
- SYLLABUS
- BEST BOOKS
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LIC ADO

115

Test Available

93,700

Tests Taken

12,738

Students

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Recruitment of Apprentice Development Officer 22-23

ADO RECRUITMENT 2022-23

ZONE	English Notification	Hindi Notification
NORTH	Click Here	Click Here
NORTH CENTRAL	Click Here	Click Here
CENTRAL	Click Here	Click Here
EAST	Click Here	Click Here
SOUTH CENTRAL	Click Here	Click Here
SOUTHERN	Click Here	Click Here
WESTERN	Click Here	Click Here
EAST CENTRAL	Click Here	Click Here

[Annexure-I List of Centers for Preliminary and Main Examination](#)

[List of Divisional Offices with addresses](#)

[Proforma for SC-ST Certificate](#)

[Proforma for OBC Certificate](#)

[Proforma for OBC Declaration](#)

[Proforma for EWS Certificate](#)

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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.	10^h 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

Application Fee

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

Posts Details

LIC ADO Vacancy 2023

Region Name	Vacancies
Eastern Zonal Office (Kolkata)	1049
Western Zonal Office (Mumbai)	1942
Northern Zonal Office (New Delhi)	1216
East Central Zonal Office (Patna)	669
North Central Zonal Office (Kanpur)	1033
Southern Zonal Office (Chennai)	1516
South Central Zonal Office (Hyderabad)	1408
Central Zonal Office (Bhopal)	561
Total	9394

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

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	Ajmer
2	Amritsar
3	Bikaner
4	Chandigarh
5	Delhi
6	Jaipur-1,2
7	Jalandhar
8	Jodhpur
9	Karnal
10	Ludhiana
11	Rohtak
12	Shimla

Name of Division	Gen	SC		ST		OBC		EWS	TOTAL
		C	B	C	B	C	B	C	
Ajmer	26	8	4	2	2	10	0	5	57
Amritsar	36	25	10	0	0	18	7	8	104
Bikaner	25	8	2	3	5	9	0	4	56
Chandigarh	28	13	11	0	0	11	4	5	72
Delhi	122	22	13	18	10	56	25	24	290
Jaipur-1,2	45	16	1	10	5	16	4	9	106
Jalandhar	37	23	10	0	0	18	8	8	104
Jodhpur	21	8	1	6	5	10	1	5	57
karnal	23	9	0	0	0	12	1	4	49
Ludhiana	25	15	6	0	0	7	4	5	62
Rohtak	25	9	0	0	0	11	1	5	51
Shimla	30	17	6	2	0	13	1	6	75
Srinagar	29	4	2	6	6	14	16	5	82
Udaipur	23	7	1	4	3	9	0	4	51
Total	495	184	67	51	36	214	72	97	1216

SALARY / PROMOTION

- Apprentice Development Officer
- Probationary Development Officer
- Development Officer
- Assistant Branch Officer
- Branch Officer
- Senior Branch Officer
- Assistant Divisional Officer
- Divisional Officer
- Senior Divisional Manager
- Regional Manager

- **STIPENED:- 51,500**
- **SALARY:- 56,000**

- Reward
- Defined Contributory Pension Scheme
- LTC(Leave Travel Concession)
- Medical Benefit
- Group Insurance
- Group Personal Accident Insurance
- Vehicle Advance (2-wheeler/4-wheeler)
- Reimbursement Towards the Cost of Brief Case/leather bag
- Mobile Handset
- Supply of Dailies as per Rules and on Confirmation in Service
- Incentives on outstanding performance

Age Criteria

Category		Upper Age Limit
General	Open market category	30
	LIC Employee only	42
	LIC Agent	40
OBC	Open market category	33
	LIC Employee only	45
	LIC Agent	43
SC/ST	Open market category	35
	LIC Employee only	47
	LIC Agent	45



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Education Qualification

OPEN CATEGORY:- 60%

LIC EMPLOYEE:- 15%

LIC AGENT:- 25%

'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.

Education Qualification

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.	

Education Qualification

- **ANY GRADUATION DEGREE IS ELIGIBLE FOR ALL THE POSTS.**
- **NO FINAL YEAR STUDENTS CAN APPLY**

Exam Pattern

***NO NEGATIVE MARKING**

INTERVIEW 40 MARKS

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

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.

Exam Pattern

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		

On-line Test for LIC Agents & LIC Employee Category:

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		



Guide to

LIC ADO

(Apprentice Development Officers)

Preliminary & Main Exams

with 5 Online Tests



Access Link
inside

COVERS:

- Reasoning Ability
- Numerical Ability
- English Language
- General Awareness
- Financial Awareness
- Insurance Awareness



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(Apprentice Development Officers)

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20 Sets	In Book	Online
Prelim	12	3
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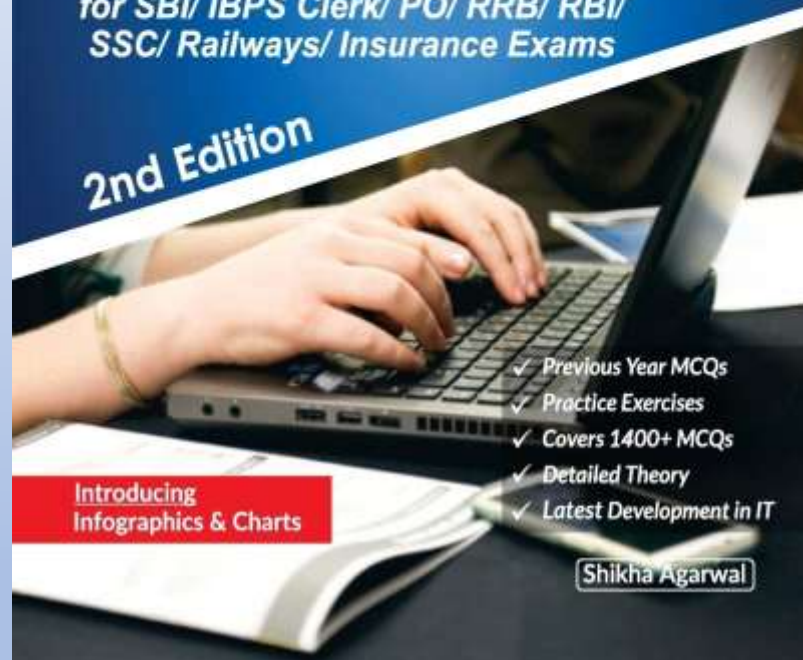
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January 2022
Vol. 30 No. 4
Total no. of pages: 108
(Including Index)



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SYLLABUS

LIC ADO SYLLABUS: REASONING

1. Puzzles
2. Seating Arrangements
3. Direction Sense
4. Blood Relation
5. Syllogism
6. Order and Ranking
7. Coding-Decoding
8. Machine Input-Output
9. Inequalities
10. Alpha-Numeric-Symbol Series
11. Data Sufficiency
12. Logical Reasoning

LIC ADO SYLLABUS: NUMERICAL ABILITY

1. Data Interpretation (Bar Graph, Line Chart, Tabular, Caselet, Radar/Web, Pie Chart)
2. Inequalities (Quadratic Equations)
3. Number Series
4. Approximation and Simplification
5. Data Sufficiency
6. Miscellaneous Arithmetic Problems (HCF and LCM, Profit and Loss, SI & CI, Problem on Ages, Work and Time, Speed Distance and Time, Probability, Mensuration, Permutation and Combination, Average, Ratio and Proportion, Partnership, Problems on Boats and Stream, Problems on Trains, Mixture and Allegation, Pipes and Cisterns)

LIC ADO SYLLABUS: ENGLISH LANGUAGE

1. Reading Comprehension
2. Fillers
3. Cloze Test
4. Sentence Errors
5. Sentence Improvement
6. Vocabulary based questions
7. Jumbled Paragraph
8. Word Usage
9. Phrase/Connectors
10. Paragraph-related question (Para connectors, para completion, para restatement, paragraph inference, para fillers)

LIC ADO SYLLABUS 2023 FOR MAINS EXAM

LIC ADO SYLLABUS: NUMERICAL ABILITY

1. Simplification & Approximation
2. Number Series
3. Inequality (Quadratic & Quantity based)
4. Partnership
5. Ratio & Proportion
6. Percentage
7. Mixtures & Allegations
8. Average & ages
9. Time and Work
10. Pipe and Cistern
11. Simple Interest & Compound Interest
12. Time & Distance
13. Boat & stream
14. Permutation, Combination & Probability
15. Mensuration (2D&3D)
16. Data Interpretation (Bar, line, pie, mixed, missing, arithmetic, caselet)
17. Data Sufficiency

LIC ADO SYLLABUS: REASONING ABILITY

1. Puzzle
2. Direction sense
3. Syllogism
4. Seating Arrangement
5. Input-Output
6. Blood Relation
7. Data Sufficiency
8. Coding-Decoding
9. Inequalities
10. Logical Reasoning((Passage Inference, Statement and Assumption, Statement & Conclusion, Argument, and Cause & Effect)

LIC ADO SYLLABUS: FINANCIAL AWARENESS

1. Indian Financial Market
2. Capital markets and the government
3. Money Market
4. stock markets and bond markets
5. The role of money markets in the financial system
6. Derivatives markets and private investing
7. Primary markets and secondary markets
8. The study of the foreign exchange interbank market
9. Mutual Funds
10. Insurance Industry
11. Regulatory Agencies
12. Insurance Industry
13. Special Statutes for Certain Financial Intermediaries
14. Establishment of FSDC
15. Financial Stability and Development Council
16. International Financial Organization

LIC ADO SYLLABUS: INSURANCE MARKET AWARENESS

1. Introduction of Insurance
2. History of Life Insurance
3. History of General Insurance
4. Know About IRDAI
5. Types of Insurance
6. Indian Insurance Market
7. ULIP (Unit Linked Insurance Plan)
8. Public Sector Insurance Companies
9. Glossary of Insurance Terms
10. Private Sector Insurance Companies
11. Employment State Insurance Scheme (ESIS)
12. Abbreviations related to Insurance Industry
13. Other Important Topics Related to Insurance Awareness
14. Schemes Related to Insurance (PMFBY, PMJJBY, PMSBY etc.)
15. Insurance Current Affairs
16. Insurance Ombudsman, Bancassurance
17. Current insurance schemes

Expected Cut-Off for LIC ADO Prelims 2023 Exam (Category-wise)

Category	Expected Cut-Off (Out of 70 Marks)
General	50 to 55 Marks
EWS	49 to 54 Marks
OBC	45 to 50 Marks
SC	40 to 45 Marks
ST	35 to 40 Marks

- CAN I APPLY FOR MORE THAN 1 POST ?
- CAN I APPLY FROM A DIFFERENT STATE ?
- CAN FINAL YEAR STUDENTS APPLY ?



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