

LIC Advisor

Course code:- IC-30

Duration:- 6 Months

Fees:- FREE

Participants :- Maximum 50 Students

Syllabus:

IC38 INSURANCE AGENTS (LIFE BRANCH)

SECTION I

CHAPTER 1: INTRODUCTION TO INSURANCE: -Life insurance – History and evolution - History of insurance - Insurance through the ages - Modern concepts of insurance - History of insurance in India - Life insurance industry - How insurance works - Risk management techniques - Risk avoidance - Risk retention - Risk reduction and control - Risk financing - Insurance vs Assurance - Insurance as a tool for managing risk - Considerations before opting for Insurance - Role of insurance in society - Insurance and Social Security.

CHAPTER 2: CUSTOMER SERVICE: General concepts - Why Customer Service - Quality of service - Customer service and insurance - Insurance agent's role in providing great customer service - The Point of Sale - Best advice - The proposal stage - Acceptance stage - The claim stage - Grievance redressal - Integrated Grievance Management System (IGMS) - The Consumer Protection Act, 1986 - The Insurance Ombudsman - Communication process - Non-verbal communication - Ethical behavior.

CHAPTER 3: GRIEVANCE REDRESSAL MECHANISM: Consumer courts, Ombudsman - Integrated Grievance Management System (IGMS) - The Consumer Protection Act, 1986 - The Insurance Ombudsman.

CHAPTER 4: REGULATORY ASPECTS OF INSURANCE

AGENT: Definitions Appointment of Insurance Agent by the Insurer- Appointment of Composite Insurance Agent by the insurer- Insurance Agency Examination- Disqualification to act as an Insurance Agent- Code of Conduct- Suspension of Appointment of an Agent- Procedure for Cancellation of Agency- Effect of suspension/cancellation of Agency appointment- Procedure to be followed in respect of resignation/surrender of appointment by an insurance agent- General conditions for appointment of Agents by the insurer

CHAPTER 5: LEGAL PRINCIPLES OF AN INSURANCE CONTRACT: Insurance contracts – Legal aspects and special features - Legal aspects of an insurance contract - Elements of a valid contract - Insurance contracts – Special features - Uberrima Fides or Utmost Good Faith - Measures implemented to reduce the risk - Breach of Utmost Good Faith - Insurable interest - Gambling and insurance - Proximate Cause - Contract of Adhesion – Indemnity – Subrogation.

SECTION 2

CHAPTER 6: WHAT LIFE INSURANCE INVOLVES: Life insurance business – Components, human life value, mutuality - The Asset – Human Life Value(HLV) - The Risk - Level premiums - The Principle of Risk Pooling – Mutuality - The Life Insurance Contract.

CHAPTER 7: FINANCIAL PLANNING: Financial planning and the individual life cycle – Definition - Types of Goals - Individual's life cycle - Individual needs - Financial products - Risk profile and investments - Role of financial planning - Financial planning - When is the right time to start financial planning - Financial planning – Types - Cash planning - Insurance planning - Investment planning - Investment parameters - Retirement planning.

CHAPTER 8: LIFE INSURANCE PRODUCT I: Overview of life insurance products - What is a product - Purpose of life insurance products and needs covered - Riders in Life Insurance Products - Traditional life insurance products - Term insurance

plans - Variants of Term Assurance - Whole life insurance - Endowment assurance
- Dividend method of profit Participants.

CHAPTER 9: LIFE INSURANCE PRODUCT II: Overview of non-traditional life insurance products - Limitations of traditional products - The shifts - The appeal – Needs met - Non-traditional life insurance products – Types.

CHAPTER 10: APPLICATION OF LIFE INSURANCE: Married Women’s Property Act - Beneficiaries under MWP Act & its features - Key man Insurance – Insurable Losses - Mortgage Redemption Insurance (MRI).

CHAPTER 11: PRICING AND VALUATION OF LIFE INSURANCE: Insurance pricing – Basic elements – Premium – Rebates - Determining the premium - Components of Premium - Mortality and Interest - Guiding Principles for determining Amount of Loading - Expenses and reserves - Determination of Surplus and bonus - Ways of Valuing Assets - Allocating the surplus - Bonus - Types of reversionary bonuses.

CHAPTER 12: DOCUMENTATION – PROPOSAL STAGE: Life insurance – Proposal stage documentation – Prospectus - Proposal form – Different Reports - Anti-Money Laundering (AML) - Know Your Customer (KYC) - Free-look period.

CHAPTER 13: DOCUMENTATION – POLICY CONDITION - I: Policy stage documentation - First Premium Receipt - Policy Document - Policy Document - Standard Provisions - Specific Policy Provisions.

CHAPTER 14: DOCUMENTATION – POLICY CONDITION – II: Policy conditions and privileges - Grace period - Policy revival measures - Non-forfeiture provisions - Special policy provisions and endorsements - Provisions related to nomination – Assignment - Types of Assignment - Conditions for valid assignment - Nomination Vs. Assignment - Duplicate Policy – Alteration.

CHAPTER 15: UNDERWRITING: Underwriting purpose - Equity among risks - Risk classification - Selection process - Fraud monitoring and role of agent as primary

underwriter - Methods of underwriting - Non-medical underwriting - Conditions for non-medical underwriting - Rating factors in underwriting - Sources of Occupational Hazards - Medical underwriting - Medical Factors that influence an Underwriter's Decision.

CHAPTER 16: PAYMENTS UNDER A LIFE INSURANCE POLICY: Types of claims and claims procedure - Concept of claims - Risk event and claim - Ascertaining whether a claim event has occurred - Survival Benefit Payments - Surrender of Policy - Rider Benefit - Death Claim - Forms to be submitted for Death Claim - Claim Procedure for Life Insurance Policy - Role of an agent

SECTION 3

CHAPTER 17: INTRODUCTION TO HEALTH INSURANCE: What is health care – Definition of Health Determinants of Health – Levels of Healthcare – Levels of health care – Types of health care – Factors affecting the health systems in India – Evaluation of health insurance in India – Employees State Insurance Scheme - Central Government health scheme – Commercial health insurance - Health Insurance Market – Infrastructure Public health sector - Private sector providers – Pharmaceutical industry – Insurance Providers – Intermediaries – Insurance selling activities – Insurance Servicing activities – financial product distribution – Other important organizations which form part of the health insurance market –

CHAPTER 18: INSURANCE DOCUMENTATION: Proposal forms – Standard form of Declaration – Nature of questions in a proposal form - Elements of Proposal – Medical Questionnaire – Role of intermediary - Duty of an intermediary towards prospect (client) – Acceptance of the Proposal –(Underwriting) – Note on underwriting and processing of proposals – Premium receipts – Definition – Payment of premium in advance - Method of payment of premium – Policy Document - Conditions and warranties – Endorsements - Specimen Endorsements – Interpretation of policies – Renewal Notice – Anti –Money laundering and know your customer guidelines

CHAPTER 19: HEALTH INSURANCE PRODUCTS: Classification of health insurance product – Introduction – Definition – Features of health policies – Broad classification of health insurance products – IRDA guidelines on standardization in health insurance – Hospitalization indemnity product – Top up covers or high deductible insurance plans – Senior citizen policy – fixed benefit covers – hospital cash – critical illness – hospital daily cash policy – critical illness policy – long term care insurance – combi-products – Package policies – Micro insurance and health insurance for poor sections – Rashtriya Swasthya Bima Yojana – Pradhan Mantri Suraksha Bima Yojana – Pradhan Mantri Jan-Dhan Yojana – Personal accident and disability cover- overseas travel insurance – Group health cover – Special products – Key terms in health policies

CHAPTER 20: HEALTH INSURANCE UNDERWRITING: What is Underwriting – Definition –need - Underwriting basic concepts – File and use guidelines – Other health insurance regulations of IRDAI – Basic Principles of Insurance and tools for underwriting -Underwriting process – Group health insurance – Underwriting of overseas travel insurance - Underwriting of personal accident insurance

CHAPTER 21: HEALTH INSURANCE CLAIMS: Claims management in insurance – stakeholders in claim process – Role of claims management in insurance company - Management of health insurance claims – Challenges in health insurance – claims process in health insurance - Documentation of health insurance claims – Claims reserving – Role of third party administrators – Claims management – personal accident – overseas travel insurance.

Outcome:

- 1) They can make career in insurance field like insurance agent, insurance counselor/consultant, risk management officer.
- 2) They will get knowledge of risk management techniques, risk awareness techniques, risk retention techniques and risk mitigation techniques.
- 3) They will be able to file complaints related to insurance reimbursement.
- 4) They will get knowledge about various insurance loss and its impact.

- 5) This will generate self employment.
- 6) This will encourage students to earn while you learn.
- 7) This will enhance their softskills and lifeskills.

2017-18

Interview by LIC

No.	Roll No	Class	Name	Sign
1	5502	M.com 4	Bharati Kumari Pooja Shrivindrakumar	K.S.B
2	1345	B.Com 6	Desai Kajal Ghemarbhai	Kajal
3	5092	M.com 4	Suthar Dimple Hansraj	D.H.Suthar
4	2331	B.Com 4	Garara Tanvi Kishorbhai	Tk
5	2787	B.Com 4	Patel Jhanvi Vishnubhai	J.V.P
6	1658	B.Com 6	Kunpara Pinkiben Pravinbhai	Pinkiben
7	2691	B.Com 6	Patel Nehal Nagerbhai	Nehal
8	1309	B.Com 4	Makawana Rekhaben Jalalbhai	RM
9	2628	B.Com 6	Dungarani Radhikaben Umeshbhai	Radha
10	2693	B.Com 6	Patel Nisha Bhagavanbhai	Nisha
11	1329	B.Com 4	Sharma Anjali Nandkishor	Anjali
12	2642	B.Com 6	Khirsariya Nensi Shantilal	N.S.K.
13	4025	M.Com 2	Patel Nirali N	N.N
14	1657	M.Com 4	Makawana Aarti Baldevbhai	AA
15	1395	B.Com 4	Rabari Asha Cheharbhai	Asha
16	1426	B.Com 4	Mevada Jagruti Mahendrabhai	J.M.M.
17	1366	B.Com 4	Panchal Jigisha Jayantbhai	Jigisha
18	2301	B.com 6	Morval Pooja B	Pooja
19	1607	B.Com 6	Jakhaniya Radhika Ramnikbhai	R.R.R.
20	1656	B.Com 6	Bharvad Alpa Baldevbhai	Alpa
21	2677	B.Com 6	Patel Densi Dineshbhai	Densi
22	2681	B.Com 6	Padaliya Nirali Maheshbhai	Nirali
23	2719	B.Com 6	Prajapati Vaishali Chandrakantbhai	V.C.P.
24	1607	B.Com5/6	DESAI FORAM SHAMBHUBHAI	Foram
25	1608	B.Com5/6	DESAI SEJU KANJIBHAI	Seju
26	1609	B.Com5/6	GOSAI TARABEN BHURGIRI	Taraben
27	1607	B.Com5/6	DESAI FORAM SHAMBHUBHAI	Foram
28	1608	B.Com5/6	DESAI SEJU KANJIBHAI	Seju
29	1609	B.Com5/6	GOSAI TARABEN BHURGIRI	Taraben
30	1634	B.Com5/6	ASWINI CHANDNI PARSOTAMBHAI	Chandni
31	1635	B.Com5/6	BAROT DIPIKA OMPRAKASH	D.O. Barot
32	1636	B.Com5/6	BHARVAD ALPABEN BALDEVBHAI	Alpa Barot
33	1655	B.Com5/6	KUNAPARA PINKALBEN PRAVINBHAI	Pinkal
34	1656	B.Com5/6	MAHESHWARI JEENALIBEN DILIPBHAI	J.D.M.
35	1657	B.Com5/6	MAKWANA AARTIBEN BALDEVBHAI	Aarti
36	1682	B.Com5/6	RABARI PRIYALBEN JIVABHAI	Priya
37	1683	B.Com5/6	RABARI REENA BABUBHAI	Reena
38	1684	B.Com5/6	RATHAUR PRITI RAMSIYA	Priti
39	1694	B.Com5/6	VAGHELA HEENABEN GHANSHYAMSINH	Heena
40	1695	B.Com5/6	VAGHELA SURBHIBEN JAGDISHBHAI	Surbhi
41	1696	B.Com5/6	VAIDH HELIBEN KAMLESHBHAI	Helis
42	2618	B.Com5/6	DAVE RITU RAJENDRA	Ritu



43	2619	B.Com5/6	DESAI DIMPAL NAGJIBHAI	S. M. D.
44	2620	B.Com5/6	DESAI JALPA ISHWARBHAI	T. J. Desai
45	2629	B.Com5/6	GADHAVI NIRALIBEN VINODBHAI	Patel
46	2630	B.Com5/6	GAJJAR KRINA JIGNESHKUMAR	Patel
47	2631	B.Com5/6	GAJJAR VIDHI RAMANBHAI	M. R. Desai
48	2632	B.Com5/6	GANGANI JINAL SURESHBHAI	J. M. Desai
49	2647	B.Com5/6	MISTRY GAYATRI PANKAJBHAI	M. R. Desai
50	2648	B.Com5/6	MODI POOJA KRUSHNAVADAN	M. R. Desai
51	2667	B.Com5/6	PARMAR MONIKABEN GHANSHYAMBHAI	P. Desai
52	2668	B.Com5/6	PARMAR POONAM BHUPATBHAI	P. Desai
53	2669	B.Com5/6	PARMAR RIPALBEN MUKESHBHAI	J. M. Desai
54	2686	B.Com5/6	PATEL MANISHABEN RAJNIKUMAR	M. R. Desai
55	2687	B.Com5/6	PATEL MAYURI RAJESHBHAI	M. R. Desai
56	2688	B.Com5/6	PATEL MITA DEEPAKBHAI	M. R. Desai
57	2701	B.Com5/6	PATEL RUCHITA PRAVINBHAI	M. R. Desai
58	2702	B.Com5/6	PATEL SHIVANI SUREHBHAI	M. R. Desai
59	2709	B.Com5/6	PRAJAPATI ANKITA SAILESHBHAI	M. R. Desai
60	2710	B.Com5/6	PRAJAPATI DAMINIBEN BALDEVBHAI	M. R. Desai
61	2699	B.Com5/6	RAVAL VISHAKHA DIPAKBHAI	M. R. Desai
62	2711	B.Com5/6	PRAJAPATI HEENABEN KESHABHAI	M. R. Desai
63	2719	B.Com5/6	PRAJAPATI VAISHALIBEN CHANDRAKANTBHAI	M. R. Desai
64	2720	B.Com5/6	RAJPUT NIKITAKUNVAR CHHAGANSINGH	M. R. Desai
65	2721	B.Com5/6	RAJPUT SHREYA MAHENDRABHAI	M. R. Desai
66	2728	B.Com5/6	RATNOTAR PALAK DILIPKUMAR	M. R. Desai
67	2729	B.Com5/6	SABVA KOMALBEN ARAVINDBHAI	M. R. Desai
68	2730	B.Com5/6	SAGANI DIVYA UMESHBHAI	M. R. Desai
69	2743	B.Com5/6	THAKOR DAXABEN SHAILESHBHAI	M. R. Desai
70	2744	B.Com5/6	THAKOR NISHTHABEN BHARATBHAI	M. R. Desai
71	2745	B.Com5/6	VAISHNAV MUDRA ASHOKBHAI	M. R. Desai
72	2749	B.Com5/6	VYAS SHAILY BHARATKUMAR	M. R. Desai
73	2750	B.Com5/6	YADAV BHAGYASHRI MAHESHSHING	M. R. Desai
74	2751	B.Com5/6	ZALA ZALAK DINESHBHAI	M. R. Desai



(Signature)

Principal

Shree M. P. & B. A. Patel (Detrojwala)
Umiya Arts. & Com. College For Girl's
Soia, Ahmedabad-60

2017-18

Number Of students Placed through campus placement Interview by LIC

No.	Roll No	Class	Name	Sign
1	5502	M.com 4	Bharati Kumari Pooja Shrivindrakumar	Bharati
2	1345	B.Com 6	Desai Kajal Ghemarbhai	Kajal
3	5092	M.com 4	Suthar Dimple Hansraj	Dimple Suthar
4	2331	B.Com 4	Garara Tanvi Kishorbhai	Tanvi
5	2787	B.Com 4	Patel Jhanvi Vishnubhai	Jhanvi
6	1658	B.Com 6	Kunpara Pinkiben Pravinbhai	Pinkiben
7	2691	B.Com 6	Patel Nehal Nagerbhai	Nehal
8	1309	B.Com 4	Makawana Rekhaben Jalalbhai	Rekha
9	2628	B.Com 6	Dungarani Radhikaben Umeshbhai	Radhika
10	2693	B.Com 6	Patel Nisha Bhagavanbhai	Nisha
11	1329	B.Com 4	Sharma Anjali Nandkishor	Anjali
12	2642	B.Com 6	Khirsariya Nensi Shantilal	Nensi
13	4025	M.Com 2	Patel Nirali N	Nirali
14	1657	M.Com 4	Makawana Aarti Baldevbhai	Aarti
15	1395	B.Com 4	Rabari Asha Cheharbhai	Asha
16	1426	B.Com 4	Mevada Jagruti Mahendrabhai	Jagruti
17	1366	B.Com 4	Panchal Jigisha Jayantbhai	Jigisha
18	2399	B.Com 6	Raval Vishakha Dipakbhai	Vishakha
19	2301	B.com 6	Morval Pooja B	Pooja
20	1607	B.Com 6	Jakhaniya Radhika Ramnikbhai	Radhika
21	1656	B.Com 6	Bharvad Alpa Baldevbhai	Alpa
22	2677	B.Com 6	Patel Densi Dineshbhai	Densi
23	2681	B.Com 6	Padaliya Nirali Maheshbhai	Nirali
24	2719	B.Com 6	Prajapati Vaishali Chandrakantbhai	Vaishali



Shree M.P. Sarda Patel (Daholwadi)
Umiya Arts & Commerce College for Girls
Sola, Ahmedabad - 380061



Shree Umiya K.V.C. Education Trust
Shri Meghmani Parivar and
Shri Bhailalbai A. Patel (Detrojwala)
Umiya Arts And Commerce College For Girls
- A temple of Light and enlightenment

Dr. Sangeeta P. Ghate
Principal
Cell : 91 989898 8382

LIFE INSURANCE CORPORATION

LIFE INSURANCE CORPORATION					
NO.	YEAR	FULL NAME	STD	CONTACT NO.	Pay package at appointment
1	2018-19	Dimple Hansraj Suthar	M.Com	9137424913	84000
2	2018-19	Tanvi Kishorbhai Garara	B.Com	9879125702	84000
3	2018-19	Jhanvi Vishnubhai Patel	B.Com	7624022515	84000
4	2018-19	Pinkal Kuparani	B.Com		84000
5	2018-19	Nehal Nagarbhai Patel	B.Com		84000
6	2018-19	Rekha Jalabhai Makwana	B.Com	9998174446	84000
7	2018-19	Radhikaben Umeshbhai	B.Com	8140854908	84000
8	2018-19	Nisha Bhagvanbhai Patel	B.Com		84000
9	2018-19	Anjali Nandkishor Sharma	B.Com	9173756013	84000
10	2018-19	Nensi Shantilal Khirsariya	B.Com	9429478932	84000
11	2018-19	Nirali N. Patel	M.Com	8141873790	84000
12	2018-19	Aarti Baldevbhai Makwana	B.Com	9924332064	84000
13	2018-19	Asha Cheharbhai Rabari	B.Com	7203059622	84000
14	2018-19	Jagruti Mahendrabhai Mevada	B.Com	9558281442	84000
15	2018-19	Jigisha Jayantbhai Panchal	B.Com	9428045738	84000
16	2018-19	Pooja Bhaveshkumar Morval	B.COM	7096981915	84000
17	2018-19	Radhika Ramnikbhai Jakhaniya	B.Com	7096149690	84000
18	2018-19	Alpa Baldevbhai Bharvad	B.Com	9904515775	84000



Ghate
Principal
Shree M. P. & B. A. Patel (Detrojwala)
Umiya Arts. & Com. College For Girls
Sola, Ahmedabad-60

LIC Advisor 2019/20			
Number	Roll NO.	Student's Name	Signature
1	2620	DESAI JHANVI DHIRAJBHAI	Jhanvi
2	2621	DESAI KAJAL KANJIBHAI L.	Kajal
3	2629	DHUDIYA SHREYA SURESHBHAI	Shreya
4	2630	GAJJAR DHRUPALI GIRISHBHAI	Dhrupal
5	2631	GAUD SHALINI BALKISHAN	Shalini
6	2632	GAUSWAMI RIDDHI KRUSHNAPURI	Riddhi
7	2659	PAREKH DHARA VIJAYKUMAR	Dhara
8	2660	PAREKH UMANGI GAUTAMKUMAR	Umangi
9	2661	PARMAR DHARA GHANSHYAMBHAI	Dhara
10	2662	PARMAR SARIKA AMRUTBHAI	Sarika



Chalo

Principal

Shree M. P. & B. A. Patel (Detrojwata)
Umiya Arts. & Com. College For Girls
Sole, Ahmedabad-60



Shree Umiya K.V.C. Education Trust
Shri Meghmani Parivar and
Shri Bhailalbai A. Patel (Detrojwala)
Umiya Arts And Commerce College For Girls
- A temple of Light and enlightenment

Dr. Sangeeta P. Ghate
Principal
Cell : 91 989898 8382

Life Insurance Co.(Lic)

Sr. No.	Year	Name of student placed and contact details	Program graduated from	Name of the employer with contact details	Pay package at appointment
1	2019-20	Pasi Sarita Siyaram (6354041868)	B.Com. S.Y.	Life Insurance Corporation	90000
2	2019-20	Rajput Kajal D. (7202876647)	B.Com. S.Y.	Life Insurance Corporation	90000
3	2019-20	Tanwar Minaxi (7436096668)	B.Com. S.Y.	Life Insurance Corporation	90000
4	2019-20	Prajapati Pooja D. (9712379614)	B.Com. T.Y.	Life Insurance Corporation	90000
5	2019-20	Patel Pragati Bhailalbai (97773029848)	B.Com. S.Y.	Life Insurance Corporation	90000



Chale
Principal
Shree M. P. & B. A. Patel (Detrojwala)
Umiya Arts. & Com. College For Girls
Sola, Ahmedabad-80

STERLING STAR INSURANCE TRAINING SERVICES (P) LTD

sis-onlinetraining.com.

39/6681, Alappat Cross Road, Ravipuram, Cochin 682 015. Phone: 0484 6461970.

CERTIFICATE

This is to certify that **Mr/Ms. PATEL NEHAL** was sponsored by **LIFE INSURANCE CORPORATION OF INDIA** The training was held online at <http://sis-onlinetraining.com> from **2017-10-12 TO 2017-10-16**. He/She has completed 25 hours of training as stipulated under Agency Regulations. The Online Training is accredited by Insurance Regulatory and Development Authority vide Approval No: IRDA/ONL/ATI/KRL/COCHIN/001.

PAN NUMBER : DZKPP2944C

CERTIFICATE DATE : 16-OCT-17

For

STERLINGSTAR INSURANCE TRAINING SERVICES (P) LTD.

A handwritten signature in blue ink is written over a circular purple stamp. The stamp contains the text "Sterling Star Insurance Training Services (P) Ltd" around the perimeter and "COCHIN" in the center.

Manager



ISO 9001: 2015

SRIVAS FOUNDATION

Training Completion Certificate (Online)

This is to certifi. that Mr/Miss/Mrs VAIBHAVEE SMIT CHAMPANERI
has successfully completed Twenty Five hrs. Training(Online) for Life Insurance
From 24-July-2020 to 28-July-2020 The Candidate is
sponsored/forwarded by LIC OF INDIA. SRIVAS is an
Accredited Institute for Life Insurance Agent's training by Life Insurance
Corporation of India by Reference no CO/MKTG/FPT/PRT.) This approval is
valid up to 30th Nov 2021



(Signature)
(Dr. Meena Mathur)
Director

Date: 28-July-2020
Batch No. LIC-54
PAN No: BJEPB4175P
Branch: NARANPURA 83T
Regd No : 007_083_9925244122_08909
CERT. NO : SF/2020/07/3929

Regd. Office: A-384, Vaishali Nagar, Jaipur-302021 (Raj)
Phone No. 0141-4017453, Mob.: 9352793163, URL : www.srivasonline.com
Email : insurtra.srivas@gmail.com : directorsrivasf@gmail.com



Branch Code : _____

Phone: _____

Certificate of Practical Training

With reference to LIC of India, Central Office, Marketing Department, Board Policy on Agency Matters, I hereby certify that I have imparted 25 hours practical training in accordance with the syllabus prescribed by the authority in Life to Shri/Smt/Ms _____ son/daughter/spouse of

_____ URN No: _____

This Certificate is issued by me as a proof of the same.

Place : _____

Date : _____

Signature of Development Officer/ABM(S)/BM(S)

Name of the Signing Official: _____

SR No / DO Code : _____