



Ref: CO/ NB&R /379/2024

28.03.2024

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To,
 All HODs of Central Office,
 All Zonal Offices,
 All Divisional Offices, All P&GS Units,
 All Branch Offices & Satellite Offices,
 Audit & Inspection Depts. MDC, ZTCs, STCs.

Re : Revision in MHR limits

With increase in high value cases the MHR limits for marketing officials are revised herewith. Also, with the introduction of brigadeship scheme for the CLIA (Chief Life Insurance Advisors) and the COs (Chief Organisers), it has now been decided to allow MHR limits to CLIA and COs on the basis of their brigadeship. These revised limits are as follows :-

Revised MHR limits for proposals through intermediaries for plans other than 955
 (Applicable for Medical and Non Medical cases)

| | Authority | Limit up to SUC (Rs) |
|----|---|--|
| A. | 1. Authorised agents working under Development officer or as Direct Agents or Career Agents who have completed 3 consecutive agency years | 5 Lakhs |
| | 2. Member of BM club and Distinguished Agent club | 20 Lakhs |
| B. | Career agents or Direct Agents or Agents working under Development Officers, who are member of :- 1. DM club or Specified persons of Corporate Agent/Bank 2. ZM club 3. Chairman's club/MDRT/Club Galaxy/COT/TOT 4. Corporate club member | 40 Lakhs 60 Lakhs 100 Lakhs 150 Lakhs |
| C. | Development Officers | 250 Lakhs |
| D. | SBAs/LICA | 400 Lakhs |
| E. | Retired Employees | 75 Lakhs |
| F. | CLIA & COs on the basis of their Brigadeship (For all proposals, whether introduced by the CLIA / CO himself / herself or by their supervised agents) | |
| | 1. Non Brigade | 75 Lakhs |
| | 2. Silver, Gold & Diamond | 100 Lakhs |
| | 3. Platinum | 150 Lakhs |
| | 4. Super Platinum | 250 Lakhs |
| | 5. Star Platinum | 300 Lakhs |