

Ref: CO/ NB&R /379/2024

28.03.2024

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 CLIAs (Chief Life Insurance Advisors) and the COs (Chief Organisers), it has now been decided to allow MHR limits to CLIAs 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	40 Lakhs
	2. ZM club	60 Lakhs
	3. Chairman's club/MDRT/Club Galaxy/COT/TOT	100 Lakhs
	4. Corporate club member	150 Lakhs
C.	Development Officers	250 Lakhs
D.	SBAs/LICA	400 Lakhs
E.	Retired Employees	75 Lakhs
F.	CLIAs & 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