

M H R Limits

NB&R 486 dated 24-08-2026

Authority	Limit up to SUC (Rs)
A. 1. Agents working under Development officer or as Direct Agents Or Career Agents who have completed 3 consecutive agency years	5 Lakhs
A. 2. Members of BM club and Distinguished Agent club	20 Lakhs
B. 1. Career agents or Direct Agents or Agents working under Development Officer, who are: DM's Club Members or Specified persons of Corporate Agent/Bank	40 Lakhs
B. 2. ZM's Club Members	60 Lakhs
B. 3. Chairman's Club Members/ Club Galaxy Members/ COT/TOT/ MDRT qualifiers.	100 Lakhs
B. 4. Corporate Club Members	150 Lakhs
B. 5. Elite Club Members	200 Lakhs
C. Development Officers	250 Lakhs
D. SBAS/LICA	400 Lakhs

**E. CLIAS & COs on the basis of their Brigade ship
(For all proposals, whether introduced by CO
himself/herself or by their supervised agents)**

1. Non Brigade (Including Retired Employees)

**75 Lakhs or as per their club eligibility,
whichever is higher**

2. Bronze, Silver & Gold

**100 Lakhs or as per their club eligibility,
whichever is higher**

3. Diamond

**125 Lakhs or as per their club eligibility,
whichever is higher**

4. Platinum

150 Lakhs

5. Super Platinum

250 Lakhs

6. Star Platinum

300 Lakhs

**F. Assistant Branch Mgr (Agency)/ AAO (Mktg),
BM (A) Asst Branch Mgr (A) in-charge of Branch**

500 Lakhs

**G. Branch Managers / Senior Branch Managers or
Managers-in-charge of Branch / Dy Manager /
Manager (Bancassurance)**

600 Lakhs

H. Manager (Sales) / Manager (CLIA)

10 Crores

**I. Marketing Manager / Chief Manager / DM (CLIA)
/ SDM**

> 10 Crores

Authority	Limit up to SUC (Rs.)
CLIA/CO (For all proposals, whether introduced by himself/herself or by their supervised agents) 1. Platinum Brigade 2. Super Platinum / Star Platinum Brigade	75 Lakhs 150 Lakhs
Development Officer or Asstt Branch Manager(A) / AAO(Mktg) in case of Direct Agents	150 Lakhs
SBA/LICA/ABM(A) / AAO (Mktg) in case of Direct agents	200 Lakhs
ABM(A)/AAO(Mktg) / BM(A) / Asstt. Branch Manager (I/C)/ Branch Manager (I/C), Sr Branch Manager / Dy Manager / Manager (Bancassurance)	400 Lakhs 500 Lakhs
Manager (Sales) / Manager (CLIA)	10 Crores
Marketing Manager / Chief Manager / DM (CLIA) / SDM	> 10 Crores