

Agency As A Career

LifeMitra
बीमा सलाहकार

 **SBI Life**

Apne liye. Apno ke liye.

Internal

IRAADON KA INDIA, VAADON KA INDIA

From first savings in piggy banks to investments in the future.
From the sweat of the farmer to the strategy of the entrepreneur.
From flying kites in open skies to satellites reaching the stars.

Some dream.
Some act.
India does both.

Here, every *Iraada* carries a promise.
A promise to move forward fearlessly.
A promise to feel liberated.

As we enter our 25th year of securing the future of India,
it is that thread of our purpose that binds intentions to
achievements and stitches aspirations with actions.

Because when India feels liberated, it can truly protect
the promises of its loved ones.

This is not just a country of dreamers. This is a nation of doers.
This is *Iraadon Ka India, Vaadon Ka India*.

SBI Life
Apne Liye. Apno Ke Liye.

No. of Lives Covered*	Assets Under Management	Employee Strength	Distribution Partners	Death Claim Settlement Ratio*	No. of Branches
74 Million+	₹4 Trillion+	25K+	300K+	99.30%	1000+

SBI LIFE IS COMMEMORATING THE START OF ITS 25TH YEAR



SCAN TO
PROTECT
YOUR LOVED
ONES

www.sbilife.co.in

25 Protecting
Lives,
Securing
Future
YEARS

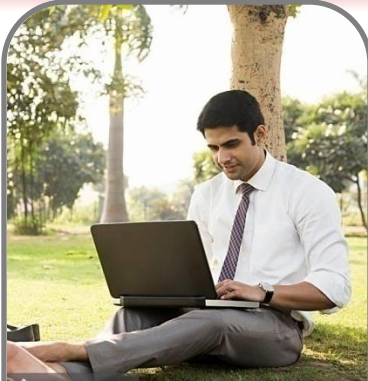
SBI Life

Apne liye. Apno ke liye.

We have a business opportunity which has -



Zero Investment



Flexible Timings



Be Your Own Boss



Rewards and Recognitions



Career Growth Opportunity



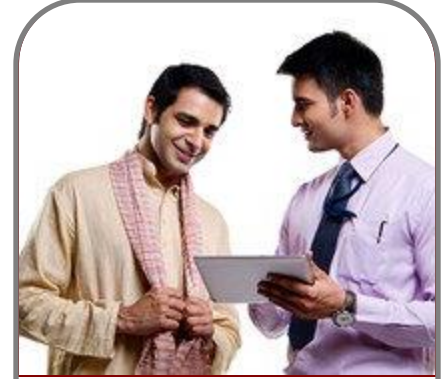
Noble Profession



Money



Regular Long term income

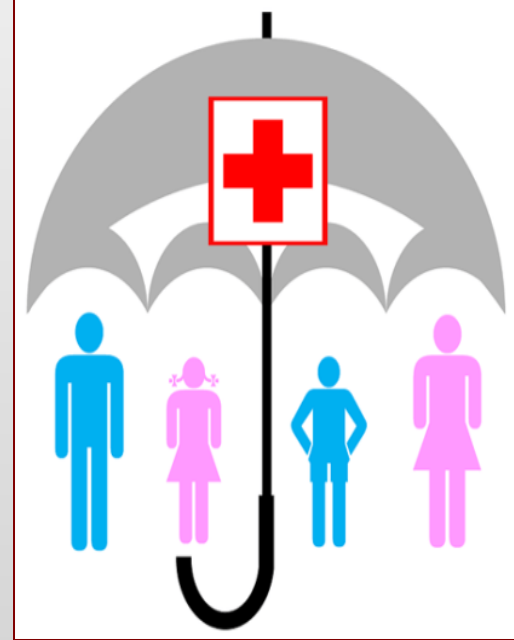


All round support

Rewards and Recognitions



- Regular Monthly Income
- Pension After Retirement
- Educational Tour
- Annual Convention (Specific Clubs only)
- Additional Incentives
- Personal Accident Cover
- Group Life Insurance cover
- Group Mediclaim
- Stationary, Bag, Badge, Trophy and Certificate
- Special MHR & KYC verification limit (Specific Clubs only)
- Petrol, Office & Telephone Allowance
- Incentive for acquiring Insurance qualification & CFP certification reimbursement



Rewards and Recognitions

Life Mitra CLUB MEMBERSHIP SCHEME – FY 2025-26

*The Club
Membership
makes you earn
additional rewards*





JOTC

Abu Dhabi

2026



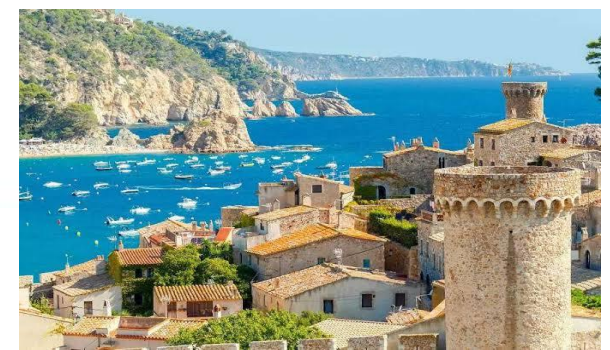


SPAIN



GRAND SLAM

2026



MD CLUB & President Club

2026

PORTUGAL





ZD CLUB
2026
JAIPUR



CH CLUB
2026
HYDERABAD

Let's Meet some of Our Club Members



DOULAT RAJ SEN

Branch: Dantewada
Premium : 2.04 Crore
COT & MD Club Qualifier
DOJ-05/10/2015



ANJU NISHAD

Branch: Kondagaon
Premium : 1.42 Crore
COT & MD Club Qualifier
DOJ-31/07/2023



MANISH DEWANGAN

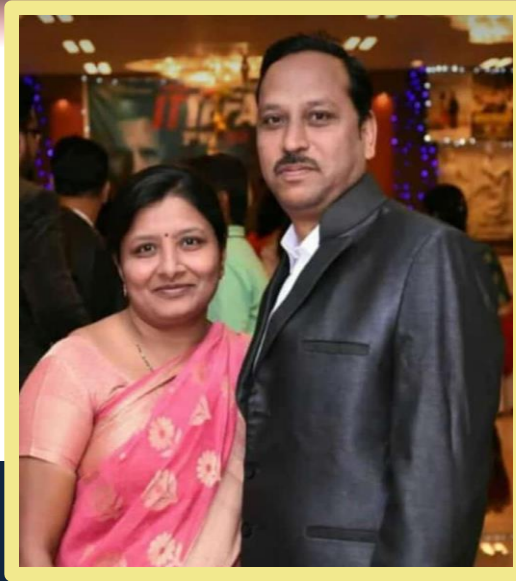
Branch: JAGDALPUR
Premium : 1.35 Crore
COT & MD Club Qualifier
DOJ-22/12/2020

Let's Meet some of Our Club Members



AKANKSHA DURGAM

Branch: Dantewada
Premium : 1.35 Crore
COT & MD Club Qualifier
DOJ-24/12/2020



SUNIL JAI SHREE JAIN

Branch: Raipur 3
Premium : 1.35 Crore
COT & MD Club Qualifier
DOJ-25/08/2021



**NAND KUMAR
KONDAGURLA**

Branch: Jagdalpur
Premium : 1.06 Lac
MD Club Qualifier
DOJ-16/07/2014

Let's Meet some of Our Club Members



RAVIKUMAR SAHU

Branch: RAIPUR 3
Premium : 1.02Cr
MD Club Qualifier
DOJ-03/11/2022



SHYAMA HIDKO

Branch: KANKER
Premium : 92 Lac
President Club Qualifier
DOJ-31/08/2023



PRIYA PANJWANI

Branch: Dhamtari
Premium : 1.03Cr
MD Club Qualifier
DOJ-25/09/2009

Money

The money received for doing business is called as **commission**
It can range from 10% to 30%



For Example – A Newly Joined Life Mitra in a month does a business of 2,00,000 premium with 4 Policies of Smart Platina Plus 50,000 each.

Assuming an average commission of 30 %, **His Earning per month is: $2,00,000 \times 30\% = 60,000$**

Earning by Sourcing **1 NOP** of Smart Platina Supreme **per week**

Month	NOP	Average Ticket Size	NB in month	Total Commission earning
Apr-25	4	50,000	2,00,000	60,000
May-25	4	50,000	2,00,000	60,000
Jun-25	4	50,000	2,00,000	60,000
Jul-25	4	50,000	2,00,000	60,000
Aug-25	4	50,000	2,00,000	60,000
Sep-25	4	50,000	2,00,000	60,000
Oct-25	4	50,000	2,00,000	60,000
Nov-25	4	50,000	2,00,000	60,000
Dec-25	4	50,000	2,00,000	60,000
Jan-26	4	50,000	2,00,000	60,000
Feb-26	4	50,000	2,00,000	60,000
Mar-26	4	50,000	2,00,000	60,000
	Total NOP 48	Total NB in FY 25-26 Rs. 24,00,000 Will qualify for RD Club		Total Commission Earning in FY 25-26 Rs. 7,20,000

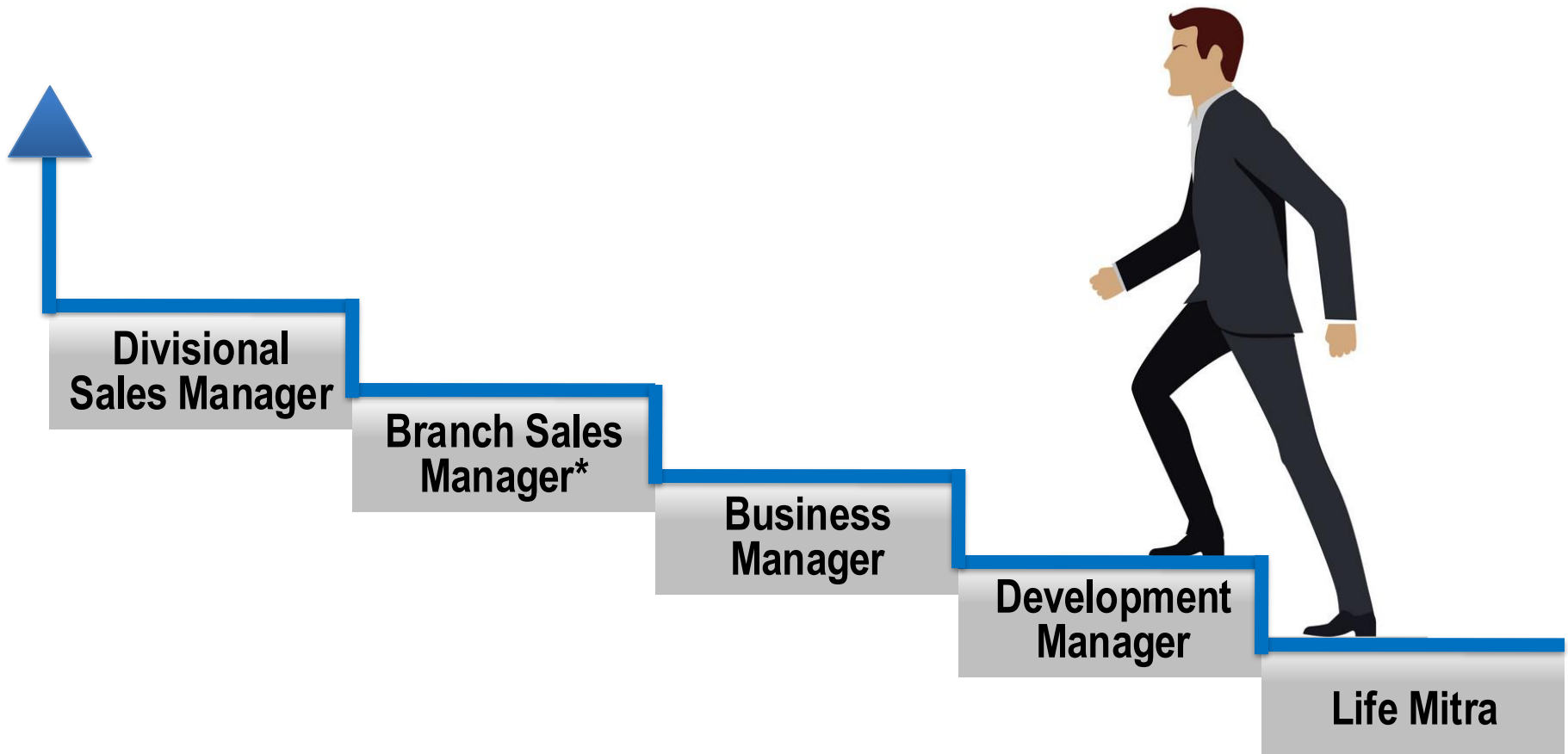
Earning by Sourcing Monthly policies of Smart Platina Plus

Month	NOP	Average Ticket Size	NB in month	FYRP + NB	Total Commission earning
Apr-25	5	4,250	21,250	21,250	6,375
May-25	10	4,250	42,500	63,750	19,125
Jun-25	10	4,250	42,500	1,06,250	31,875
Jul-25	10	4,250	42,500	1,48,750	44,625
Aug-25	10	4,250	42,500	1,91,250	57,375
Sep-25	10	4,250	42,500	2,33,750	70,125
Oct-25	10	4,250	42,500	2,76,250	82,875
Nov-25	10	4,250	42,500	3,18,750	95,625
Dec-25	10	4,250	42,500	3,61,250	1,08,375
Jan-26	10	4,250	42,500	4,03,750	1,21,125
Feb-26	10	4,250	42,500	4,46,250	1,33,875
Mar-26	10	4,250	42,500	4,88,750	1,46,625
	Total NOP 115	Total NB in FY 25-26 Rs. 30,60,000 Will qualify for RD Club			Total Commission Earning in FY 25-26 Rs. 9,18,000

How to become a Crorepati in 10 Years

Earning Years			Working Years											
Year	Premium	Commission	1	2	3	4	5	6	7	8	9	10	Total Earning	Monthly Earning
1	1200000	15%	180000										180000	15000
2	1200000	7.50%	90000	180000									270000	22500
3	1200000	7.50%	90000	90000	180000								360000	30000
4	1200000	5%	60000	90000	90000	180000							420000	35000
5	1200000	5%	60000	60000	90000	90000	180000						480000	40000
6	1200000	5%	60000	60000	60000	90000	90000	180000					540000	45000
7	1200000	5%	60000	60000	60000	60000	90000	90000	180000				600000	50000
8	1200000	5%	60000	60000	60000	60000	60000	90000	90000	180000			660000	55000
9	1200000	5%	60000	60000	60000	60000	60000	60000	90000	90000	180000		720000	60000
10	1200000	5%	60000	60000	60000	60000	60000	60000	60000	90000	90000	180000	780000	65000
11		5%	60000	60000	60000	60000	60000	60000	60000	60000	90000	90000	660000	55000
12		5%	60000	60000	60000	60000	60000	60000	60000	60000	60000	90000	630000	52500
13		5%	60000	60000	60000	60000	60000	60000	60000	60000	60000	60000	600000	50000
14		5%	60000	60000	60000	60000	60000	60000	60000	60000	60000	60000	600000	50000
15		5%	60000	60000	60000	60000	60000	60000	60000	60000	60000	60000	600000	50000
16				60000	60000	60000	60000	60000	60000	60000	60000	60000	540000	45000
17					60000	60000	60000	60000	60000	60000	60000	60000	480000	40000
18						60000	60000	60000	60000	60000	60000	60000	420000	35000
19							60000	60000	60000	60000	60000	60000	360000	30000
20								60000	60000	60000	60000	60000	300000	25000
21									60000	60000	60000	60000	240000	20000
22										60000	60000	60000	180000	15000
23											60000	60000	120000	10000
24												60000	60000	5000
Total	1.20 CR												1 CR	

Career Growth Opportunity



*through Utkarsh Scheme



**AIM FOR
UTKARSH**
RECRUIT CHAMPIONS
READY FOR THE NEXT LEVEL

WITH THE NEW, REVAMPED UTKARSH SCHEME, TAKE A STEP TOWARDS PROGRESS. THE NEW ELIGIBILITY CRITERION HELPS US APPOINT WINNERS WHO ARE READY TO STRIDE TOWARDS THEIR CAREER GOALS. FOR NOW, THE PINNACLE IS CLOSER THAN EVER FOR THEM.

Eligibility Criteria - Business Performance Norms

- *Minimum Rs. 12 lakhs of New Business Premium in any one year in the last two successive years (Calendar Year / Financial Year / Agency Year)*
- *Minimum 15 lives assured in any one year in the last two successive years (Calendar Year / Financial Year / Agency Year)*

RISE HIGHER *APNE LIYE AND APNO KE LIYE*

AIM FOR FAST TRACK UTKARSH NOW


A NEW ELIGIBILITY
CRITERION HAS BEEN
CREATED TO RECRUIT
DEVELOPMENT
MANAGERS UNDER
UTKARSH POLICY.



Eligibility Criteria - Business Performance Norms

*A Life Mitra sourcing new business premium of Rs. **6 Lakhs** with **6 lives** assured within **90 days of joining**, shall be eligible to be recruited as Development Manager.*

RISE HIGHER APNE LIYE AND APNO KE LIYE



The power to challenge situations, the way only a woman can.
The rare tenacity to fight on regardless of the shape of the obstacle.
We are proud to launch **PROJECT SHAKTI** a dedicated effort to recruit women
as an integral part of our work force.

Eligibility

- i) Lady candidate with minimum qualification of Intermediate/ 10+2 upto the age of 45 years can be recruited in Development Manager group (DM group) from open market
- ii) Existing Lady Life Mitra (LM) who have done New Business of minimum 8 lakhs and 10 NOPs in any one of the last 2 years
- iii) New Lady Life Mitra (LM) who has been coded on or after 1st April 2021 and has completed New Business of minimum 3 lakhs with 5 NOPs within 90 days of joining

Confirmation

- i) DM-Shakti will be under a probation period of 6 months from their date of joining
- ii) DM-Shakti and the respective Branch Manager will be awarded incentive as per the prevailing policy on confirmation of DM group
- iii) Please refer to terms and conditions of services of SBI Life officers that will be applicable to DM-Shakti with your regional HR.

Utkarsh Se Utkarsh



Anupama Deshmukh

LM to DY. Regional Manager

“After being COT LM, company gave chance to serve as an UM, in two & half year I became Branch Head, then DSM & Sr. DSM...didn't miss any Promotion... It gave me Monetary as well as helped me to Develop my Personality along with Social Life...”

I appeal LM to become UM...as it give chance to Earn & Learn...it is wonderful 14 years Journey in SBILIFE....”



Hitendra Kumar Sahu

LM to Sr. Executive Business Manager
Dhamtari Branch

“I started my career in SBI Life as Insurance Advisor on July 2006 and after being COT Adviser, got promoted to SO on 20th May 2008

In last 16 years I have got 8 promotions & now my designation is Sr.**Executive BUSINESS MANAGER**.

From the very 1st day I am taking this job as a Business. I always focus on Incentives & contests that increase my income.

I feel proud to be a part of this great organization- SBI Life.”



Chandrashekhar Patel

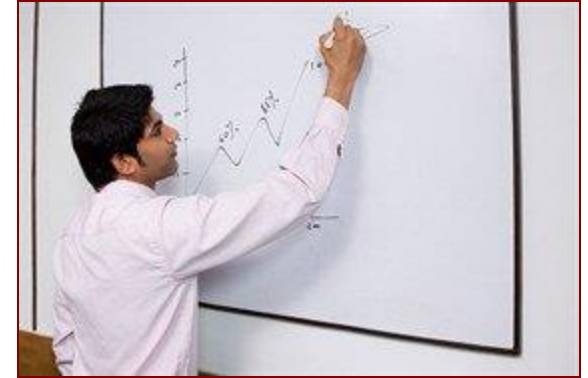
LM to SR. Divisional Manager
Bhilai Division

“In sep 2006 I Joined As A Insurance Advisor
In 2007 did MDRT with income of 12 Lakh, in

2010 joined as a manager.
I have been promoted to branch manager in 2012

Have qualified 4 Foreign Trips

All round support

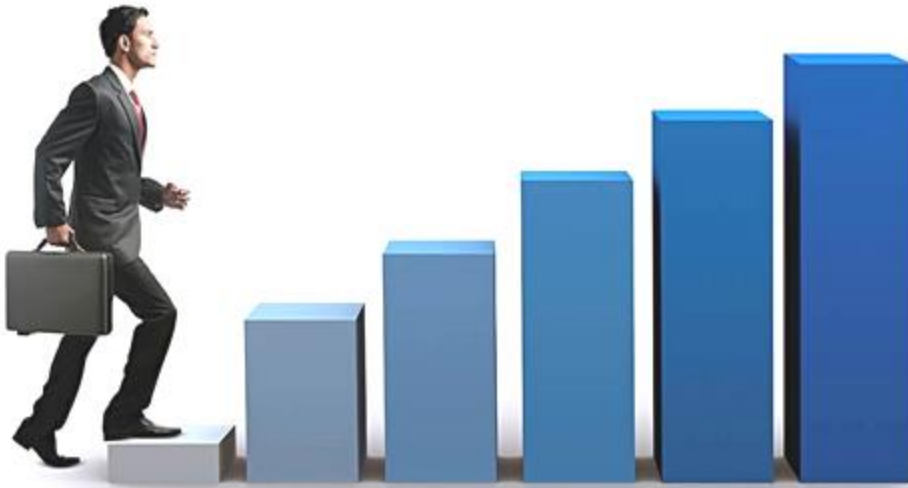


- 1. On Field Support by a dedicated Development Manager**
- 2. Digital Tools to make daily business chores easier**
- 3. Periodic Skill development Trainings**

*“The Journey to Thousand Miles ..
Begins with a Single step..”*

- Lou Tzu

Take your First Step Today....!



4 Step Business Starting Process

1. **Submit Documents**
2. **Attend Pre exam Training**
3. **Clear Exam and get your Life Mitra Code**
4. **Start Business**