



Financial independence awaits:  
Become a Bima Sakhi

## What is the Bima Sakhi Program?

The Bima Sakhi program is an initiative by LIC aimed at empowering women to become insurance advisors in their communities. It helps them achieve financial independence while guiding families toward financial security.



STEP INTO SUCCESS WITH BIMA SAKHI'S EXCLUSIVE OPPORTUNITY





Transform lives, including your own:  
Join Bima Sakhi

## What are the benefits of becoming a Bima Sakhi?

- ➡ **Financial Independence:** Earn commissions and stipends while working at your convenience.
- ➡ **Stipend for Three Years:** ₹7,000 in the 1st year, ₹6,000 in the 2nd year, ₹5,000 in the 3rd year.
- ➡ **Commission-Based Earnings:** The more business you bring, the higher your earnings.
- ➡ **Flexible Work Hours:** Balance work with other personal responsibilities.
- ➡ **Community Respect:** Be a trusted advisor in your locality.
- ➡ **Training & Certification:** Gain professional skills through IRDAI-approved training.



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Be your own boss:  
Flexible work for women in Bima Sakhi

## What are the eligibility criteria for joining?

- ➡ **Qualification:** 10th Pass.
- ➡ **Age:** 18 years and above.
- ➡ **Who Can Join:** Unemployed women looking to achieve financial independence.
- ➡ **Fees:** A nominal fee of ₹860/- for registration, training certificate, book, and exam.

## How do I enroll as a Bima Sakhi?

1. Visit your local LIC office or contact a development officer.
2. Your details will be registered on the LIC/IRDAI website, and a unique reference number will be generated.




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LIFE INSURANCE CORPORATION OF INDIA



Empower your future as a  
Bima Sakhi and earn with flexibility

## Is there any training provided?

Yes, mandatory **25 hours of training (IC-38)** is conducted through LIC/IRDAI-approved training centers. This training equips you with the necessary knowledge to succeed in the program.

## What about the examination?

- ➡ The exam is a **1-hour online objective MCQ test** conducted by NSE-IT.
- ➡ **Good News:** Minimum passing marks are just **15 out of 50!**
- ➡ Upon passing, you will receive an **appointment letter and agency number** issued by LIC of India.  
₹6,000/month.



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Earn while serving your  
community as a Bima Sakhi

## What are the monthly targets and commissions?

- ➡ **Month 1–4:** 1 Life per month, commission ₹2,000/month.
- ➡ **Month 5–8:** 2 Lives per month, commission ₹4,000/month.
- ➡ **Month 9–12:** 3 Lives per month, commission ₹6,000/month.

Annual Target : 24 Lives and Rs 48000  
Commission without Bonus

## Can I earn more than the stipend and targets?

Absolutely! Commissions are based on the business you generate. The more policies you sell, the higher your commission. There are no limits to your earnings.




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**Empowering women 18-70:  
Become a Bima Sakhi today**

## How can I utilize the benefits to scale up in life?

- ➡ Use your commissions and stipend to invest in personal and professional development.
- ➡ Leverage your training to build a strong network of clients.
- ➡ Set higher business targets to increase your income.
- ➡ Gradually establish yourself as a respected leader in your community.

## Is this program suitable for homemakers?

Yes! The flexible working hours allow homemakers to balance family responsibilities while earning an income.



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Join Bima Sakhi: Flexible hours,  
steady income, and social impact

## What happens after passing the exam?

Once you qualify:

1. You will receive an **appointment letter** and an **agency number** from LIC.
2. You can officially start working as a Bima Sakhi.

## How do I promote LIC policies?

- 👉 Use your training to explain the benefits of LIC plans to families.
- 👉 Build trust by sharing real-life success stories.
- 👉 Leverage community events or social media platforms to reach potential clients.



STEP INTO SUCCESS WITH BIMA SAKHI'S EXCLUSIVE OPPORTUNITY





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LIFE INSURANCE CORPORATION OF INDIA



Unlock income opportunities  
with Bima Sakhi: Stipend + Commission

## Is there ongoing support for Bima Sakhis?

Yes! You will have access to:

- ➡ Mentorship from LIC professionals.
- ➡ Marketing materials to promote policies.
- ➡ Guidance to help you achieve your monthly targets.

## Why should I join the Bima Sakhi program?

Joining the Bima Sakhi program is not just about earning money; it's about:

- ➡ Achieving financial independence.
- ➡ Gaining professional skills and respect.
- ➡ Helping families secure their financial future.
- ➡ Building a fulfilling and rewarding career.



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