



भारतीय जीवन बीमा निगम

LIFE INSURANCE CORPORATION OF INDIA

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To,  
**All the Zonal Managers (I/C), Sr. Divisional Managers (I/C), Director MDC, Principal ZTCs, Audit Centers and Inspection Deptt.**

**Re: Modification in Scheme of Advances for Agents,2001**

The following modification in the Scheme of Advances for Agents, 2001 (as amended from time to time) has been approved by the competent authority:

**(1) Marriage of self, daughter, son or wholly dependent sister:**

At present this advance is restricted to a maximum of three times only. The ROI for the first two advances is 9% p.a. payable half-yearly. In case of third advance the ROI is 12% p.a. payable half-yearly.

It has been decided to enhance the maximum number of instances to five from the existing three. The ROI for the first two advances shall be 9% p.a. payable half-yearly. In case of third and subsequent advance it shall bear interest @ 12%.p.a. payable half-yearly.

All other provisions, instructions, terms and conditions governing grant of various advances under the Scheme of Advances 2001, issued from time to time shall remain unaltered. This circular has immediate effect.

  
**Executive Director (Marketing/PD)**