

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**LOK SABHA**  
**UNSTARRED QUESTION No. 40**  
ANSWERED ON MONDAY, 21 JULY, 2025/ASHADHA 30, 1947 (SAKA)

**Amount sanctioned and utilised under Bima Sakhi Yojana**

. 40. Shri Naresh Ganpat Mhaske:

Smt. Shambhavi:

Dr. Shrikant Eknath Shinde:

Shri Rajesh Verma:

Shri Ravindra Dattaram Waikar

Will the Minister of Finance be pleased to state:

- (a) the details of the financial outlay, amount sanctioned, disbursed and utilized under the Life Insurance Company's Bima Sakhi Yojana (BSY) since its inception;
- (b) the details of the beneficiaries under the aforementioned scheme as of July 2025, State-wise;
- (c) the details of the opportunities available for Bima Sakhis to advance their career and the way by which the programme ensure continued support and mentorship for Bima Sakhis beyond their initial training phase;
- (d) the steps taken/being taken to promote awareness about the BSY among women in rural and semi urban areas for equitable implementation of the aforementioned scheme; and
- (e) whether the Government is considering to expand the scope of the aforementioned scheme to include additional roles or integrate it with other women-focused Government initiatives and if so, the details there of

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PANKAJ CHAUDHARY)

(a) Bima Sakhi- "Mahila Career Agent (MCA) Scheme" of LIC was launched on 9.12.2024. As such, any expense in connection with the scheme is borne by LIC. LIC has paid Rs 62.36 crore to Bima Sakhis as stipend in FY 2024-25. In the current Financial Year (2025-26), LIC has provided a budget of Rs 520 crore for the scheme, out of which Rs 115.13 crore has been paid up to 14.7.2025.

(b) At present, there are 2,05,896 Bima Sakhis in the country. The State wise data for Bima Sakhis is placed at Annexure.

(c) LIC provides opportunities to Bima Sakhis, in furtherance of their career by way of several performance-based incentives. Graduate Bima Sakhis, after completion of 5 years, may participate in the recruitment process for the post of Apprentice Development officers of LIC, upon fulfilling the eligibility criteria.

Apart from above, LIC pays stipend to Bima Sakhis for first 3 years from their appointment to support them build a life insurance agency career. The stipend scheme is in addition to their commission pay-outs and is subject to certain performance parameters. The amount of the stipend ranges from Rs 7000/- per month in the first year to Rs 5000/- in the third year.

(d) and (e) Bima Sakhi Yojna, being an initiative of LIC, is being promoted throughout the country from LIC's various branches and divisions, traditional and digital media and pitching in public forums.

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**Annexure referred in reply of Lok Sabha Unstarred Question No. 40 for 21.7.2025\***

<b>State/UT wise Bima Sakhis</b>					
<b>SL</b>	<b>State/UT</b>	<b>Number of Bima Sakhis</b>	<b>SL</b>	<b>State/UT</b>	<b>Number of Bima Sakhis</b>
1	Andaman & Nicobar	39	18	Maharashtra	18086
2	Andhra Pradesh	20054	19	Manipur	124
3	Arunachal Pradesh	47	20	Meghalaya	63
4	Assam	3018	21	Mizoram	53
5	Bihar	10975	22	Nagaland	40
6	Chandigarh	528	23	Odisha	9047
7	Chhattisgarh	4673	24	Pondicherry	272
8	Delhi	3251	25	Punjab	3855
9	Goa	506	26	Rajasthan	15243
10	Gujarat	6449	27	Sikkim	50
11	Haryana	8495	28	Tamil Nadu	11836
12	Himachal Pradesh	3037	29	Telangana	10908
13	Jammu & Kashmir	2204	30	Tripura	409
14	Jharkhand	3673	31	Uttar Pradesh	23152
15	Karnataka	14117	32	Uttaranchal	2260
16	Kerala	5481	33	West Bengal	12006
17	Madhya Pradesh	11945		<b>Total</b>	<b>205896</b>

\* There are no Bima Sakhis in Dadra and Nagar Haveli & Daman and Diu, Ladakh and Lakshadweep.