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The Assistant Administrative Officer is an officer-grade post in the Life Insurance Corporation of India — scrutinising and accepting insurance proposals in the Corporation's offices, settling claims, supervising agents and...



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करियर मार्गदर्शन कार्यशाला, डाइट बाड़मेर (14-17 जुलाई 2026) में विकसित व लोकार्पित
Developed & unveiled at the Career Guidance Workshop, DIET Barmer (14-17 July 2026)

यह एक स्वतंत्र परियोजना है, जो सरकार की आधिकारिक करियर-मार्गदर्शन सामग्री पर आधारित है। • An independent project based on the Government's official career-guidance content.

1 About this career

The Assistant Administrative Officer is an officer-grade post in the Life Insurance Corporation of India — scrutinising and accepting insurance proposals in the Corporation's offices, settling claims, supervising agents and branches, and accounts and administrative work. The first thing to know about it is the pay, and it is worth saying plainly because students tend not to believe it: the qualification is a bachelor's degree in any discipline, and the basic pay is ₹88,635 a month. The notification puts total emoluments at the MINIMUM of the scale, inclusive of house rent and city compensatory allowances, at approximately ₹1,26,000 a month in an "A" class city. Across every notification read for this portal, that is the highest starting figure offered anywhere on a plain graduate degree with no professional qualification behind it. There is a condition to read before applying, too: a selected candidate signs a bond to serve for at least four years, with liquidated damages of ₹5,00,000 for breaking it. The high pay and the tie are both on this page, because both are true.

2 At a glance

Minimum qualification	For AAO (Generalist) — a bachelor's degree in any discipline from a recognised Indian university or institution. The notification states plainly that no equivalent qualification will be accepted. The Specialist and Assistant Engineer streams carry their own separate qualifications
Recruiting body	Life Insurance Corporation of India (LIC) — Central Office, "Yogakshema", Mumbai. The Corporation conducts its own recruitment
Age limit	21 years (completed) to 30 years. Relaxation as per rules for Scheduled Castes, Scheduled Tribes, Other Backward Classes, ex-servicemen, persons with benchmark disabilities and confirmed LIC employees
Starting salary	₹88,635 a month basic, on a scale running from ₹88,635 to ₹1,69,025. Total emoluments at the minimum of the scale are approximately ₹1,26,000 a month in an "A" class city
Demand	The recruitment comes in cycles and is all-India. Besides the Generalist stream there are Specialist streams — Chartered Accountant, Company Secretary, Actuarial, Legal and Insurance Specialist — and Assistant Engineer streams in Civil and Electrical within the same recruitment

3 What you need

INTERESTS

- Office work connected with insurance, finance and numbers
- Administrative responsibility at the level of a team or a branch
- Taking decisions on the basis of rules and documents

ABILITIES

- Numerical analysis — interpreting data is both in this post's examination and in its work
- Written expression, because the main examination has a descriptive paper answered by typing on a computer
- Careful reading of documents, because both proposals and claims rest on them

KEY SKILLS

- Scrutiny, underwriting and acceptance of insurance proposals
- Supervising the work of agents and development officers
- Keeping up knowledge of insurance and the financial market — which is also an entire section of the main examination
- Settlement of claims and the records that go with it
- Accounts, compliance and office administration

4 How to get there

- 1 Take a degree in any discipline. For the Generalist stream there is no subject restriction — arts, science or commerce, any will do. Note that the notification does not accept equivalent qualifications, so the degree must be from a recognised Indian university or institution.
- 2 If you hold a professional qualification, look at the Specialist streams, because the same recruitment also fills Chartered Accountant, Company Secretary, Actuarial, Legal and Insurance Specialist posts, and Assistant Engineer posts in Civil and Electrical. Their qualifications differ and the competition is far smaller than in the Generalist stream — worth knowing for a law or commerce graduate.

- 3 Age must be between 21 and 30. That is two years more than the 28-year ceiling on the banking clerical and probationary officer recruitments, so a candidate whose banking window is closing may still have time here.
- 4 Read the bond condition before applying, not after. Before joining as a probationer you must undertake to serve the Corporation for at least four years including the probation period, with liquidated damages of ₹5,00,000 for breaking it. A deed of indemnity, duly stamped and notarised, has to be submitted at the candidate's own cost. The condition does not make the post a bad one, but deciding with it known is a different thing from finding it out later.
- 5 Apply online through the Corporation's website and read the notification yourself. This page is written from the AAO (Generalist) 32nd Batch notification, whose cycle is complete — so rely on the conditions and the structure rather than the dates, and read the fresh notification when a new cycle opens.

MAIN EXAMS

- Selection is in three stages — preliminary examination, main examination and interview, followed by a pre-recruitment medical examination. The thing to know first, because it sets the direction of preparation, is that the marks of the preliminary are NOT added to the final merit list. Shortlisting for the interview is on the marks of the main alone, and the final merit is the main plus the interview. So the preliminary is a gate — clearing its cut-off is enough.
- And this is the most unusual feature of the examination, worth setting beside the others on this portal: THERE IS NO NEGATIVE MARKING — neither in the preliminary nor in the main. The banking examinations deduct 0.25 for each wrong answer, and several Rajasthan examinations deduct even for questions left blank. Here a guess costs nothing. The strategy therefore inverts: there is no reason to leave any question unanswered. A candidate arriving from banking preparation often leaves questions out of old habit and loses marks by it.
- The preliminary has three sections, each separately timed, and a candidate must reach the qualifying marks in each — Reasoning Ability 35 questions for 35 marks, Quantitative Aptitude 35 for 35, and English Language 30 for 30, one hour in all. A separate cut-off in each section means what it means in the banking examinations: strength in one cannot cover weakness in another.
- The main examination is 300 marks objective and 25 marks descriptive, both online. The objective part has four sections — Reasoning Ability 30 questions for 90 marks (40 minutes), General Knowledge and Current Affairs 30 for 60 (20 minutes), Data Analysis & Interpretation 30 for 90 (40 minutes), and Insurance and Financial Market Awareness 30 for 60 (20 minutes) — 120 questions, 300 marks, two hours in all. Note that the number of questions is the same in all four but the weight is not: Reasoning and Data Analysis carry 90 each while the other two carry 60. Preparation should follow that weighting.

- Two more things that take candidates by surprise. First, the descriptive English paper is answered by TYPING on the computer, and it starts immediately after the objective part ends — so typing practice belongs in the preparation; it is not only a test of language. Second, an entire section of the main is Insurance and Financial Market Awareness. That is not general knowledge but subject-specific material and has to be studied separately — it is the section that distinguishes this from an ordinary banking examination.
- After appointment, probation is for one year and may be extended up to two. The list of benefits is unusually long and is enumerated in the notification: defined contributory pension, a special allowance for passing the Insurance Institute of India and Actuarial examinations, gratuity, leave travel concession, cash medical benefit, group mediclaim, group personal accident insurance, group insurance, vehicle loan, meal coupons, briefcase, mobile handset and expenses, dailies and magazines, furniture reimbursement and others — all as per rules.

5 Where to study

ONLINE

- Life Insurance Corporation of India — Careers, notifications and results — All India (<https://licindia.in/careers>)
- आर.एस.एस.बी. — पिछले प्रश्न-पत्र, उत्तर कुंजी व पाठ्यक्रम (निःशुल्क) — The Staff Selection Board's own site — the most reliable free preparation material there is (https://rsmssb.rajasthan.gov.in/show_archived?menuName=Xj4lCb9vGxpQnfLs%2FxlZ2g%3D%3D)
- विभागीय सेवा नियम (कार्मिक विभाग) — पद की योग्यता व आयु मूल दस्तावेज़ में पढ़ें — The Department of Personnel publishes the service rules for every cadre. Read these before any coaching material — qualification, age and the method of recruitment are settled here and nowhere else. (<https://dop.rajasthan.gov.in/>)
- स्वयं (SWAYAM) — भारत सरकार के निःशुल्क ऑनलाइन कोर्स — Free (<https://swayam.gov.in/>)
- राष्ट्रीय डिजिटल पुस्तकालय (NDLI) — Free books and study material (<https://ndl.iitkgp.ac.in/>)
- एन.सी.ई.आर.टी. — निःशुल्क पाठ्यपुस्तकें — The foundation for general knowledge, maths and science (<https://ncert.nic.in/>)

FEES

There is no separate cost of study on this route — the qualification is a degree in any discipline, completed at a government college for very little, and no special course or certificate is needed. Much of the preparation — reasoning, quantitative aptitude, data analysis and English — is the same as for the banking examinations, so the two run together. The only additional reading is one subject: Insurance and Financial Market Awareness, for which the financial pages of a newspaper and general insurance material will serve. One practical point: the deed of indemnity for the bond has to be stamped and notarised at the candidate's own cost, so there is some expense at the time of joining.

SCHOLARSHIPS

- Mukhyamantri Anuprati Coaching Yojana (free coaching, apply via SSO) (<https://sso.rajasthan.gov.in/signin>)
- Rajasthan Social Justice and Empowerment Dept scholarships (<https://sje.rajasthan.gov.in/>)
- National Scholarship Portal (NSP) (<https://scholarships.gov.in/>)
- Buddy4Study scholarship search (<https://www.buddy4study.com>)

6 What the work is like

WHO HIRES

- Life Insurance Corporation of India — the country's largest insurer, with divisional and branch offices across the country

DEMAND (2026)

The recruitment comes in cycles rather than every year, so missing an advertisement is costly and watching the Corporation's website is the only reliable method. It should be treated not as an alternative to the banking examinations but as a parallel route: most of the preparation is shared, the age limit is two years higher, and the pay is above that of a bank probationary officer. For a candidate already preparing for banking there is no reason not to apply — the extra reading is a single subject. One thing to be clear about — the "demand" described above counts posts, not your chance of getting one. Selection is by open competition and the number of applicants runs to many times the number of posts, so most candidates are not selected in any given recruitment. That is not an argument against this career; it is an argument against making it your only plan. Keep studying or building a skill alongside your preparation, so that the year is not lost whichever way the result goes.

7 Career growth

- 1 This is an officer-grade post and the Corporation's managerial ladder begins from it. The scale itself runs from ₹88,635 to ₹1,69,025, so pay rises considerably with time even within the same post.
- 2 The way forward is internal promotion — to Administrative Officer and the grades above it, under the Corporation's rules.
- 3 A special allowance is paid for passing the Insurance Institute of India examinations and the Actuarial examinations, and those qualifications help both towards promotion and towards specialisation. Taking them while in service is the natural next step on this route.

EARNINGS

Starting	₹88,635 प्रतिमाह (मूल वेतन)
Mid level	"ए" श्रेणी नगर में कुल परिलब्धियाँ लगभग ₹1,26,000 प्रतिमाह, वेतनमान के न्यूनतम पर
Senior level	₹1,69,025 (वेतनमान का उच्चतम मूल), भत्तों को छोड़कर

The notification prints the full scale: ₹88,635–4385(14)–₹1,50,025–4750(4)–₹1,69,025. It is read like this — a starting basic of ₹88,635, then fourteen annual increments of ₹4,385, then four of ₹4,750, ending at ₹1,69,025. The notification also states that at the MINIMUM of the scale total emoluments, inclusive of house rent and city compensatory allowances, will be approximately ₹1,26,000 a month in an "A" class city. Note that this figure is for an "A" class city and falls with the classification of the city — it will be lower in a smaller town and should not be treated as applying everywhere. The figure is from the AAO (Generalist) 32nd Batch notification; the scale may be revised in a fresh cycle. The starting figure is BASIC PAY, so that it can be compared directly against other careers. Dearness allowance (60% of basic since 1 January 2026) and house rent allowance are added on top of it, so take-home pay is appreciably higher. The mid-level and senior figures are approximate monthly income including allowances, not basic pay. Note — in Rajasthan a direct recruit is a probationer-trainee for the first 2 years and is paid a fixed remuneration, not the pay scale; dearness allowance and house rent allowance are not payable in those two years (Rajasthan Service Rules, rule 7(30A)). The full pay scale applies once probation is completed. The figures above rest on the Rajasthan 7th pay matrix, which is what applies as of 17 August 2026. The Terms of Reference of the 8th Central Pay Commission were approved on 28 October 2025 and it must report within 18 months of its constitution. State governments normally adopt a Central Pay Commission with modifications, and later than the Centre does — so Rajasthan pay will be revised too, though by how much and when is not yet settled.

8 The good parts · The challenges

The good parts

- ₹88,635 basic and total emoluments of about ₹1,26,000 in an "A" class city, on a bachelor's degree alone — the highest starting figure in any notification read for this portal that is available without a professional qualification.
- There is no negative marking, in the preliminary or the main. That is a real relief for a candidate who has learned to fear guessing.
- The age limit is 30 — two years beyond banking's 28, so it gives an extra window.
- The preparation is almost entirely shared with the banking examinations; the only extra reading is Insurance and Financial Market Awareness. One effort opens another large opportunity.

The challenges

- There is a four-year service bond with liquidated damages of ₹5,00,000 for breaking it, and the deed of indemnity has to be notarised at the candidate's own cost. It is the most binding condition on the post.
- The appointment is all-India and the posting can be anywhere. Combined with the bond, that means very little room to choose location in the first four years. For a candidate who wants to stay in Rajasthan this is a large difference from state service or from the State-wise bank recruitments.
- The recruitment does not come every year but in cycles, so planning around it alone is unwise.
- An entire section of the main is Insurance and Financial Market Awareness, which has to be studied separately, and the descriptive paper is answered by typing on a computer — an unexpected difficulty for candidates without typing practice.

9 Sources & further reading

1. — <https://licindia.in/documents/d/guest/aao-generalist-notification-2025-final>
2. — <https://licindia.in/recruitment-of-aao-generalists/-specialists/-assistant-engineers-2025>

3. — <https://licindia.in/careers>

4. Rajasthan Staff Selection Board (official) — <https://rssb.rajasthan.gov.in/>

5. Department of Personnel, Rajasthan — service rules — <https://dop.rajasthan.gov.in/>

6. 8th Central Pay Commission — Cabinet approval of the Terms of Reference (PIB, 28 October 2025) — <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2183289>

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