



SAARTHI - सारथी

करियर मार्गदर्शन पोर्टल · Career Guidance Portal

"सही मार्गदर्शन, उज्ज्वल भविष्य।"

करियर शीट · CAREER SHEET

जीवन बीमा एजेंट

A Life Insurance Agent advises people on the life and health risks they face, helps them choose the right insurance policy, and sells it. Depending on the client's needs, the agent explains options like life cover, term plans,...



Scan for everything on this career

Salary, exams, colleges, the routes in and the steps after — all on the portal.

career.gsssjethantri.in/#/career/voc-6262

राजकीय उच्च माध्यमिक विद्यालय, जेठन्तरी

Govt. Sr. Sec. School, Jethantri · ब्लॉक समदड़ी · बालोतरा (Block Samdari · Balotra)

www.gsssjethantri.in · career.gsssjethantri.in



सुशील कुमार शर्मा

प्रधानाचार्य, रा.उ.मा.वि. जेठन्तरी · मास्टर ट्रेनर
Principal, GSSS Jethantri · Master Trainer



श्री चेनाराम चौधरी

प्रधानाचार्य, डाइट बाड़मेर
Principal, DIET Barmer



श्रीमती संघमित्रा

वरिष्ठ व्याख्याता, डाइट बाड़मेर (सहयोग)
Sr. Lecturer, DIET Barmer (Support)



भरत चौधरी

अभिकल्पना व विकास · व्याख्याता (इतिहास)
Designed & developed · Lecturer (History)

विशेष धन्यवाद · SPECIAL THANKS



सुरेन्द्र सिंह राठौड़

व्याख्याता (इतिहास) · रा.उ.मा.वि. कानाना



सुरेश कुमार सैन

व्याख्याता (भूगोल) · रा.उ.मा.वि. रामसीन मूंगड़ा



वनिता कुमारी

व्याख्याता (इतिहास) · रा.उ.मा.वि. रामसीन मूंगड़ा



कमलेश चौधरी

व्याख्याता (राजनीति विज्ञान) · रा.उ.मा.वि. टापरा

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

A Life Insurance Agent advises people on the life and health risks they face, helps them choose the right insurance policy, and sells it. Depending on the client's needs, the agent explains options like life cover, term plans, savings and health insurance, helps fill forms, assists with premium payment and renewals, and supports the family at claim time. It is a commission-based, flexible, self-employment-style career — there is no fixed salary; your income grows with the number of policies you sell and service. For a hardworking, trustworthy agent, earning potential is effectively unlimited.

2 At a glance

Minimum qualification	Class 10 (rural) / 12 (urban) pass + IRDAI licence
Training & exam	Mandatory insurer training + IRDAI IC-38 agent exam
Starting salary	₹10,000–20,000/month (commission, variable)
Work mode	Commission-based, self-employed / flexible

3 What you need

INTERESTS

- Enjoy meeting people, talking to them and helping them
- Keen to grow income through own effort and self-employment
- Interest in money, savings, investment and financial security

ABILITIES

- A good communicator who can explain and persuade people
- Patience, persistence and a trustworthy, honest nature
- Attention to detail and good record-keeping

KEY SKILLS

- Effective communication and building trust with clients
- Basic financial literacy — premium, returns, tax benefits, risk
- Managing records, renewals and claims
- Using basic mobile/computer and insurer apps
- Understanding insurance products and advising the right policy
- Persistence and follow-up to close sales
- Networking and finding new leads/clients

4 How to get there

- 1 Pass Class 10 (rural) or 12 (urban) and be at least 18 years old.
- 2 Approach an insurer (e.g. LIC, HDFC Life, SBI Life) and apply to become an agent/advisor.
- 3 Complete the insurer's mandatory training programme.
- 4 Sit for and pass the IRDAI IC-38 agent examination.
- 5 On passing, obtain the IRDAI agent licence/code and onboard with the insurer.
- 6 Start building clients; with experience and larger sales, rise to top levels like MDRT.

MAIN EXAMS

- IRDAI IC-38 agent examination (life insurance agent certification)

5 Where to study

GOVERNMENT INSTITUTES

- भारतीय बीमा विनियामक एवं विकास प्राधिकरण (IRDAI) — All-India / Hyderabad (<https://irdai.gov.in/>)
- इंश्योरेंस इंस्टिट्यूट ऑफ इंडिया (III) – IC-38 परीक्षा व प्रशिक्षण — Mumbai / All-India (<https://www.insuranceinstituteofindia.com/registration1>)
- IRDAI केंद्रीकृत एजेंसी डेटाबेस (पंजीकरण/सत्यापन) — Online (<https://agencyportal.irdai.gov.in/>)

PRIVATE INSTITUTES

- LIC – एजेंट बनें (एजेंसी प्रशिक्षण) — All-India (<https://licindia.in/an-agent>)
- HDFC Life – बीमा सलाहकार/एजेंट अकादमी — All-India (<https://www.hdfclife.com/insurance-advisor>)
- SBI Life – सलाहकार भर्ती — All-India (<https://www.sbilife.co.in/>)

ONLINE

- पॉलिसीबाज़ार – IRDAI/IC-38 परीक्षा गाइड — Online (<https://www.policybazaar.com/life-insurance/irdai-exam-for-life-insurance-agent/>)
- IRDAI पॉलिसीहोल्डर – व्यक्तिगत एजेंट जानकारी — Online

FEES

Becoming a life insurance agent needs no heavy tuition fees. The insurer's mandatory training is usually provided free or at very low cost by the company. The IRDAI IC-38 exam fee is roughly ₹500 (often borne by the insurer). In short, you can start with almost no cost — the main investment is your time and effort.

SCHOLARSHIPS

- LIC Golden Jubilee Scholarship (merit-cum-means support for higher education, via LIC Golden Jubilee Foundation) (<https://licindia.in/golden-jubilee-foundation>)
- Skill India Digital Hub - free government skill courses including BFSI and insurance-agent job roles under PMKVY (<https://www.skillindiadigital.gov.in>)
- BFSI Sector Skill Council of India - certified training for banking, financial services and insurance roles (<https://bfsisscc.com/>)

6 What the work is like

WHERE YOU WORK

Insurance companies, banks, insurance agencies and branch offices; most work is in the field — visiting clients at their homes, shops and offices.

WORK CULTURE

It is flexible, self-employment-style work — you set your own hours, but it is target-driven and success needs plenty of travel, meeting people and follow-up. After some years of experience you can even open your own insurance agency.

WHO HIRES

- | | |
|---|--|
| • Life Insurance Corporation of India (LIC) | • HDFC Life Insurance |
| • SBI Life Insurance | • ICICI Prudential Life Insurance |
| • Max Life Insurance | • Other private insurers, banks and insurance agencies |

DEMAND (2026)

Insurance penetration in India is still low, and the government and IRDAI are working toward 'Insurance for All by 2047' — creating huge demand for agents to reach crores of new customers. Especially in rural and semi-urban Rajasthan, rising awareness means steady opportunities for trustworthy agents selling life and health cover. It suits young people who want to start self-employment with little capital.

7 Career growth

- 1 Life Insurance Agent / Advisor
- 2 Top agent — MDRT / COT / TOT achiever
- 3 Agency / Development Officer
- 4 Owner of own insurance agency or team

EARNINGS

Starting	₹10,000–20,000/माह
Mid level	₹25,000–60,000/माह
Senior level	₹1,00,000–कई लाख/माह

Honestly: there is no fixed salary — all income is commission-based and swings a lot month to month. Early income can be low and uncertain, and many new agents earn very little in the first year. But for those who work consistently, earnings range from the National Career Service indicative ₹8,000–15,000 plus honoraria up to crores a year for top MDRT agents — there is no income ceiling. The monthly figures above are indicative and vary greatly by person.

8 The good parts · The challenges**The good parts**

- Self-employment with little capital; flexible, self-set hours
- No upper income limit — top agents earn lakhs to crores
- Start from Class 10/12; no heavy fees or degree needed

The challenges

- Income is uncertain and variable — early earnings can be low and unstable
- Constant sales targets, rejection and heavy follow-up pressure
- No fixed salary, pension or job security; lots of travel

9 Real-life journeys

Bharat Parekh

Legendary LIC life insurance agent, Nagpur (10-time Top of the Table)

From a modest middle-class family, Bharat Parekh started as an LIC agent in 1986 at just 17, earning ₹300 a month — in an era when the agent's job was looked down upon. Carrying the responsibility of five sisters, he never gave up, relying on patience, discipline and trust. Today he is one of India's most successful agents, a 10-time 'Top of the Table' international honouree who sells about 1,000 policies a year and earns many times more than the LIC Chairman. His story shows that even from a humble start, hard work and trust can build unlimited success in life insurance.

Hello Banker · <https://hellobanker.in/lic-agent-earns-rs-469-7-crore/>

Rajeshwari Jandhyala

Top woman insurance advisor with SBI Life and MDRT member

Rajeshwari Jandhyala stepped from being a homemaker into the world of insurance sales at age 42. With no prior experience, driven only by a wish to financially support her family, she accepted SBI Life's invitation to become a financial advisor in 2006. Persuading people to buy insurance was hard at first, but she began giving group presentations at government offices and grew steadily. In this male-dominated field she established herself as a Million Dollar Round Table (MDRT) member and even chaired one of its committees. Her journey inspires women who want to build a self-reliant career even after a late start.

Internet Archive (MoneyMonc) · <https://web.archive.org/web/20240423145435/https://moneymonc.com/how-rajeshwari-took-the-leap-of-faith-at-42-to-become-one-of-the-most-successful-lifeinsurance-agents-for-sbilife/>

10 Sources & further reading

1. Rajasthan Career Guidance – Life Insurance Agent — <https://cg.rajasthan.gov.in/careerguidance/hi/career/%e0%a4%9c%e0%a5%80%e0%a4%b5%e0%a4%a8-%e0%a4%ac%e0%a5%80%e0%a4%ae%e0%a4%be-%e0%a4%8f%e0%a4%9c%e0%a5%87%e0%a4%82%e0%a4%9f/>

2. IRDAI – Insurance Regulatory and Development Authority of India — <https://irdai.gov.in/>
3. Insurance Institute of India – IC-38 exam registration — <https://www.insuranceinstituteofindia.com/registration1>
4. HDFC Life – IRDA Exam for Insurance Agent guide — <https://www.hdfclife.com/insurance-advisor/irda-exam-for-insurance-agent>
5. Policybazaar – IRDAI exam for life insurance agent — <https://www.policybazaar.com/life-insurance/irdai-exam-for-life-insurance-agent/>

**And 770+ more careers — the whole portal**

Interest and aptitude tests, government jobs, skill courses and a CV builder — free, no login, and it works offline.

career.gsssjethantri.in