



PSU · MAP #09

LIC AAO — one of the best-paid PSU officer jobs, and a steady climb inside India's biggest insurer



Scan to open this guide online

Start as a Class-I officer in LIC with an in-hand above ₹1 lakh. Run policies and claims, and climb a fair, structured ladder toward Divisional Manager and beyond.

Published 6 June 2026 · Last reviewed 6 June 2026

THE 30-YEAR JOURNEY

You start as a well-paid officer doing insurance administration, then climb through Administrative Officer and Assistant Divisional Manager. After about year 22 the path splits. Most finish as a senior ADM or Divisional Manager. A smaller group climbs to Zonal Manager and the executive grades.

SALARY PROJECTION

If you joined today

Figures as of June 2026

LIC officer pay scale (latest revision), metro posting, regular promotions. LIC pays a strong start and stays high throughout. Both paths are the same until about year 22, then split between those who climb to Zonal Manager and the executive grades (fast-track) and those who finish as a senior ADM or Divisional Manager (steady) — the more common outcome. Higher-grade figures are close estimates. We update this every year.

YEAR	MILESTONE	STEADY PATH most AAOs	TO THE TOP the few
0	Joining (AAO)	AAO · ₹1.07L Both paths identical so far · Assistant Administrative Officer	
8	Administrative Officer	AO · ₹1.3L Both paths identical so far · Administrative Officer	
18	Assistant Divisional Manager	ADM · ₹1.6L Both paths identical so far · Assistant Divisional Manager	
26	Paths split	Sr ADM · ₹1.78L Senior ADM	DM · ₹2.05L Divisional Manager
34	Retirement range	DM · ₹2L Divisional Manager (late)	ZM · ₹2.85L Zonal Manager / executive

In-hand figures, metro posting. Higher-grade figures are estimates. Paths split around year 22. Snapshot dated June 2026.

Sarkari Job Guide does not claim this salary structure. The figures come from the verified sources listed on the career page.

More career maps to compare

Full guides on sarkarijobguide.com, free to read. Tap a link on your phone, or type the address in your browser.

SBI PO

sarkarijobguide.com/banking/sbi-po/

RBI Grade B

sarkarijobguide.com/banking/rbi-grade-b/

IBPS PO

sarkarijobguide.com/banking/ibps-po/

ABOUT

About Sarkari Job Guide

Visual career maps for government jobs in India. Each map shows the full 30-year path: pay at every stage, promotion timelines, and the costs nobody mentions.

Salaries and rules change. Read the latest version:

sarkarijobguide.com/psu/lic-aa0/

This PDF is a study aid from sarkarijobguide.com, not an official government document. Verify every date and rule against the official notification before you act on it.