

IRDAI · C4S COURSES

IRDAI Assistant Manager Salary and Job Profile: Pay Scale, Perks and Postings

25 September 2026

IRDAI is a statutory regulator and pays on the scale the financial-sector regulators use, not a government Pay Commission scale. It is the same structure RBI and IFSCA officers are on, which makes comparison across those three exams unusually clean.

Pay scale

₹44,500 – 2,500 (4) – 54,500 – 2,850 (7) – 74,450 – EB – 2,850 (4) – 85,850 – 3,300 (1) – 89,150

Stage	Basic pay
On joining	₹44,500
After about 5 years	₹57,350
After about 10 years	₹71,600
After about 15 years	₹85,850
Top of the Grade A scale	₹89,150

In practice you are promoted out of the scale long before you reach the top of it.

What it adds up to each month

Gross emoluments	approximately ₹1,46,000 per month
In hand, after tax and NPS	approximately ₹1,20,000 per month
Annual cost to the regulator	of the order of ₹25 lakh once reimbursements are counted

The gross is built from basic pay plus dearness allowance, grade allowance, special allowance, house rent allowance where accommodation is not taken, local allowance and family allowance. On top of that sit reimbursements — fuel, children's education, mobile and newspaper, furniture spread over five years, medical and similar heads — which do not appear in the monthly figure but are real money.

Treat every component-level salary slip you find online as indicative. Allowances are revised periodically; the pay scale is the part IRDAI publishes.

Perks

- Medical reimbursement covering family members, and medical and accident insurance
- Group savings-linked insurance
- Furniture entitlement, renewed on a multi-year cycle
- Leave encashment, gratuity and post-retirement benefits
- NPS, with the employer's contribution

"The page you skip today is the question you miss tomorrow."

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The job

IRDAI regulates insurers, reinsurers and intermediaries. An Assistant Manager's work depends on the department, and typically involves:

- **Life and non-life supervision** — monitoring insurers' solvency, returns and compliance
- **Product approval and regulation** — the terms on which policies may be sold
- **Intermediaries** — brokers, agents, corporate agents, web aggregators and their conduct
- **Policyholder protection** — grievance systems, claims behaviour, mis-selling
- **Actuarial and finance** — reserving, pricing and the numbers behind solvency
- **Legal** — drafting regulations, enforcement and litigation
- **Research and IT** — the analysis and the systems behind all of it

The head office is in **Hyderabad** and that is where most officers sit; IRDAI also has offices elsewhere in India, so the advertisement describes the posting as all-India. If you are comparing this with a bank career, the difference is that transfers are few — this is largely a one-city job, which is an attraction or a drawback depending on where you want to live.

The honest characterisation of the work: it is supervisory and paper-heavy, close to the numbers, and unusually specialised. An officer here becomes an insurance-sector expert rather than a generalist, which is a strong career asset inside the sector and a narrower one outside it.

Promotion ladder

1. Assistant Manager (Grade A) — entry
2. Manager (Grade B)
3. Assistant General Manager (Grade C)
4. Deputy General Manager (Grade D)
5. General Manager (Grade E)
6. Chief General Manager (Grade F)
7. Executive Director

The Chairperson and the Whole Time Members are appointed by the Central Government rather than reached by internal promotion, so the officer track tops out at Executive Director.

How it compares

	IRDAI	IFSCA	SEBI
Starting basic	₹44,500	₹44,500	₹62,500
Gross at entry	approx. ₹1,46,000	approx. ₹1,43,000	approx. ₹1,84,000
Base location	Hyderabad	GIFT City, Gandhinagar	Mumbai

IRDAI and IFSCA sit on the same scale; SEBI pays more after its 2025 revision. The three exams also overlap heavily on economics, finance and the descriptive paper, so preparing for one carries a long way into the others.

Next

- [Notification status and vacancies](#)
- [Eligibility by stream](#)

- Exam pattern

Pay scale and emoluments are as published for the IRDAI Assistant Manager post. Allowances are revised periodically; confirm against the advertisement for the cycle you are applying to.

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