



बेटी बचाओ
बेटी पढ़ाओ

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

ADMINISTRATION CIRCULAR No. 01

For Internal Circulation Only

April 09, 2025

The Principal Chief General Manager
The Regional Director /Chief General Manager- in-Charge /
Chief General Manager /
General Manager (Officer-in-Charge) /
Principal,
Reserve Bank of India

Madam/Dear Sir,

Revision of scales of pay and allowances of officers of the Bank

It has been decided to revise the existing scales of pay and allowances of officers of the Bank as under:

2. Scales of Pay

Sr No.	Grade	Existing Scale (₹)	Revised Scale (₹)
i.	Officers in Grade 'A'	44500 – 2500 (4) – 54500 – 2850 (7) – 74450 – EB – 2850 (4) – 85850 – 3300 (1) – 89150 [17 years]	62500 – 3600 (4) – 76900 – 4050 (7) – 105250 – EB – 4050 (4) – 121450 – 4650 (1) – 126100 [17 years]
ii.	Officers in Grade 'B'	55200 – 2850 (9) – 80850 – EB – 2850 (2) – 86550 – 3300 (4) – 99750 [16 years]	78450 – 4050 (9) – 114900 – EB – 4050 (2) – 123000 – 4650 (4) – 141600 [16 years]
iii.	Officers in Grade 'C'	77950 – 2850 (3) – 86500 – 3100 (2) – 92700 – 3300 (4) – 105900 – EB – 3300 (2) – 112500 – 3550 (1) – 116050 [13 years]	110850 – 4050 (3) – 123000 – 4400 (2) – 131800 – 4650 (4) – 150400 – EB – 4650 (2) – 159700 – 5100 (1) – 164800 [13 years]
iv.	Officers in Grade 'D'	110050 – 3550 (2) – 117150 – 3700 (5) – 135650 – 3900 (1) – 139550 [9 years]	153200 – 5100 (2) – 163400 – 5300 (5) – 189900 – 5500 (1) – 195400 [9 years]
v.	Officers in Grade 'E'	117150 – 3700 (1) – 120850 – 3900 (2) – 128650 – 4100 (3) – 140950 – 5000 (5) – 165950 [12 years]	167000 – 5300 (1) – 172300 – 5600 (2) – 183500 – 5900 (3) – 201200 – 7100 (5) – 236700 [12 years]
vi.	Officers in Grade 'F'	165900 – 5000 (4) – 185900 [5 years]	257500 – 9000 (4) – 293500 [5 years]

मानव संसाधन प्रबंध विभाग, केन्द्रीय कार्यालय, 20वीं मंजिल, केन्द्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग, मुंबई-400 001.भारत

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3. Special Pay

Continuing with the prevalent practice, an amount equivalent to the last increment of the scale of pay will be paid as 'Special Pay' to eligible employees in Grade 'A' to 'E' on completion of one year after reaching the maximum of the respective scale. This will be counted for Dearness Allowance and superannuation benefits and will also be taken into account for fixation of pay on promotion.

4. Stagnation Increments (SI)

- (i) With effect from November 01, 2022, Officers in Grade 'A' will be eligible to draw a total of six stagnation increments, each equivalent to the last increment in the scale of pay, for every two completed years of service after reaching the maximum of the scale of pay. Provided that an employee already in receipt of the fourth stagnation increment shall be eligible for the fifth stagnation increment on November 01, 2022 or two years after receiving the fourth stagnation increment, whichever is later. Likewise, an employee will be eligible to receive sixth stagnation increment on completion of four years of receiving the fourth stagnation increment or November 01, 2022, whichever is later.
- (ii) With effect from November 01, 2022, Officers in Grade 'B' and 'C' will be eligible to draw a total of seven stagnation increments, each equivalent to the last increment in the respective scale of pay, for every two completed years of service after reaching the maximum of the respective scale of pay. Provided that an employee already in receipt of the fifth stagnation increment shall be eligible for the sixth stagnation increment on November 01, 2022 or two years after receiving the fifth stagnation increment, whichever is later. Likewise, an employee will be eligible to receive seventh stagnation increment on completion of four years of receiving the fifth stagnation increment or November 01, 2022, whichever is later.
- (iii) With effect from November 01, 2022, Officers in Grade D and E will be eligible to receive a total of three stagnation increments, each equivalent to the last increment in the respective scale of pay, for every two completed years of service after reaching the maximum of the respective scale of pay.

- a. Provided further that those Officers who are already at the maximum in the scale of pay shall be eligible for the monetary benefit of the first





stagnation increment two years after reaching the maximum of scale or with effect from November 01, 2022, whichever is later.

- b. Provided further that those Officers who are already at the maximum in the scale of pay, shall be eligible for the monetary benefit of the second stagnation increment four years after reaching maximum of Scale or with effect from November 01, 2022, whichever is later. This will be in addition to the SI as mentioned at 4(iii)(a) above.
- c. Provided further that those Officers who are already at the maximum in the scale of pay, shall be eligible for the monetary benefit of the third stagnation increment six years after reaching maximum of Scale or with effect from November 01, 2022 whichever is later. This will be in addition to the SIs as mentioned at 4(iii)(a) & 4(iii)(b) above.

Drawal of the above-mentioned SI shall be governed by extant instructions.

5. Special Functional Allowance

The Special Functional Allowance payable in terms of clause 5 of the Administration Circular No. 2 dated December 03, 2021, shall stand revised with effect from November 01, 2022, as under, for the following categories of officers.

Grade	Amount per month (₹)
Private Secretary / Pharmacist / Technical Officers in Grade 'A'	4,200/-
Private Secretary / Technical Officers in Grade 'B'	5,250/-
Private Secretary / Technical Officers in Grade 'C'	6,300/-

The above-mentioned Special Functional allowance will be counted for Dearness allowance.

6. Increments for completion of JAIB and CAIB

Currently, Officers are eligible for one increment for completing JAIB and one increment for completing CAIB in their pay scale. With effect from November 01, 2022, apart from one increment for completing JAIB, Officers completing CAIB will be eligible for two increments in their scale of pay.

7. JAIB/CAIB Allowance

As hitherto, JAIB and CAIB allowance will be equivalent to the last increment of the scale of pay. JAIB allowance will be granted on completion of one year after receiving Special Pay (SP) and Personal Fixed Allowance (PFA). However, if an Officer, who





was already drawing PFA in the substantive grade before his / her promotion to the higher grade, will receive SP, PFA of the current grade and JAIIB allowance one year after reaching the maximum pay scale. CAIIB allowance, if any, will be granted on completion of one year of receiving JAIIB allowance. The amount of CAIIB allowance will be revised to twice the last increment of the scale of pay after one year of receiving CAIIB allowance.

8. Dearness Allowance

- i. With effect from November 01, 2022, the rate of Dearness Allowance shall change by 0.01% of pay, for every rise or fall of 0.01 points over 123.03 points of the All India Consumer Price Index for Industrial Workers (Base 2016 = 100)
- ii. A Chart showing Dearness Allowance payable to officers on revised basis from November 2022 to April 2025 is enclosed.

9. House Rent Allowance (HRA)

The provisions mentioned in Clause 8 of Administration Circular No. 2 dated December 03, 2021 remains unchanged as under:

- i. Officers not staying in the Bank's accommodation shall be eligible for House Rent Allowance (HRA) to the extent of 15% of pay, rounded off to the next higher rupee, without any ceiling.
- i. Officers who have been provided residential accommodation by the Bank shall not be paid House Rent Allowance. The License Fee will be recovered from them @ 0.75% of pay at starting stage of the revised incremental scale of pay as applicable to their grade, rounded off to the next higher rupee. Additional Rent / License Fee will be recoverable in respect of earning relatives / friends as per the existing rules.
- ii. In case both spouses are employees of the Bank, both will be entitled to draw HRA at the rate of 15% of pay, even if they are posted at the same centre but are not staying in Bank's accommodation.
- iii. An employee whose spouse is allotted accommodation at the same centre by the Bank, will not be eligible for HRA irrespective of whether or not the non-allottee officer resides in that accommodation. The spouse in whose name the flat has been allotted, license fee shall be recovered from her/him @ 0.75% of pay at starting stage of the revised scale of pay applicable to her/his grade.





- iv. It is clarified that Basic Pay, Special Pay, Stagnation increment and pay protection, if any, are considered for calculation of HRA.

10. Local Compensatory Allowance

(a) Local Allowance

Local Allowance will be paid @ 5% of pay to officers from Grade 'A' to 'E', subject to the maximum limits mentioned below:

Sr.No.	Grade	Maximum Limit (₹)
i.	A and B	4,800
ii.	C	5,800
iii.	D	9,500
iv.	E	11,700

(b) Family Allowance

Family Allowance will be paid @ 4% of pay to officers from Grade 'A' to 'E', subject to the maximum limits, as mentioned below:

Sr.No.	Grade	Maximum Limit (₹)
i.	A and B	4,050
ii.	C	4,600
iii.	D	7,550
iv.	E	9,100

(c) Special Compensatory Allowance

The quantum of Special Compensatory Allowance (SCA), granted in terms of the circular CO. DAPM. No. G 47 / 1054 / 17.31.00 / 2003-2004 dated June 2, 2004, will remain unchanged and will continue to be payable to all officers. The rates of SCA in the revised scales of pay shall be as under:

	Pay	Amount of SCA (₹)
a)	Upto ₹1,68,700/-	500/- p.m.
b)	Above ₹1,68,700/-*	625/- p.m.

*Officers in Grade 'F' will continue to be granted Special Compensatory Allowance at the rate of ₹1,000/- p.m.

Basic Pay, Special Pay, Stagnation increment and pay protection, if any are considered for calculation of Family and Local allowance.





11. Grade Allowance

With effect from November 01, 2022, Grade Allowance will be paid to all officers as under:

Grade	% of Basic Pay (rounded to the nearest rupee)
A	15.5% of Basic Pay, subject to a minimum of ₹14,300/-
B	15.5% of Basic Pay, subject to a minimum of ₹15,100/-
C	18% of Basic Pay
D	18.5% of Basic Pay
E	22.5% of Basic Pay
F	24% of Basic Pay

Grade Allowance, as mentioned above, will be counted for DA and Superannuation, as hitherto.

12. Special Grade Allowance

The provisions mentioned in Clause 11 of the Administration Circular No. 2 dated December 01, 2021 remain unchanged as under:

- An allowance equivalent to 2.5% of specified salary slip components (listed below), as applicable to Officers, as of March of a year will be paid from April to March of the succeeding accounting year every month, i.e., amount equivalent to 2.5% of specified salary slip components (listed below) of March 2024 shall be paid from April 2024 to March 2025 every month, and so on.

Sr. No.	Applicable salary slip components
a)	Basic Pay
b)	Special Pay
c)	Stagnation Increment
d)	JAIIB / CAIIB Allowance
e)	Special Allowance
f)	Grade Allowance
g)	Personal Fixed Allowance
h)	Local Compensatory Allowance / Special Compensatory Allowance for Grade F officers
i)	Learning Allowance
j)	Dearness Allowance
k)	PhD Allowance

- All employees in the Bank's service as on 31st March of a year will be eligible for the allowance from April to March / upto the month they continue to be in Bank's service, of the succeeding year, i.e. an employee joining the Bank in August 2024 will not be eligible for Special Grade Allowance for the year 2024-25.





- iii) Special Grade Allowance for financial year 2022 - 2023 will be paid based on the pre-revised salary of March 2022, subject to the extant rules.
- iv) The allowance shall not be reckoned for Dearness Allowance and superannuation benefits.

13. Special Allowance (SA)

- i) With effect from November 01, 2022, the amount payable as Special Allowance stands revised as under:

Grade	% of Basic pay (Rounded off to the nearest rupee)
A	26.5% of Basic Pay, subject to a minimum of ₹22,750/-
B	27.5% of Basic Pay, subject to a minimum of ₹28,000/-
C	29.5% of Basic Pay
D	30.0% of Basic Pay
E	31.5% of Basic Pay
F	33.0% of Basic Pay

- ii) Direct recruit officers in Grade 'A' and 'B' will continue to receive 75% of the applicable Special Allowance / minimum Special Allowance, whichever is higher, from the date of joining. These officers will be granted 100% of the applicable Special Allowance on completion of one year after confirmation.
- iii) This shall be reckoned for Dearness Allowance and Superannuation benefits.

14. Learning Allowance

With effect from November 01, 2022, Learning Allowance will be revised as under:

Grade	Learning Allowance (per month) (₹)
A	3,300/-
B	3,350/-
C	3,400/-
D	3,500/-
E	3,600/-
F	3,700/-

This shall continue to be reckoned for Dearness Allowance.

15. Ph.D. Allowance

The provisions mentioned in Clause 14 of Administration Circular No. 2 dated December 03, 2021 remain unchanged as under:

- i) Officers who have not been granted advance increments for Ph.D. will continue to receive Ph.D. allowance equivalent to two increments in the respective scales.





- ii) Officers who have already been granted advance increments for PhD (i.e. officers who are recruited with special qualifications) may be granted PhD allowance equivalent to two increments, one year after they reach the maximum in their respective scales. They will not be eligible for PhD allowance as at (i) above.
- iii) Officers recruited under Special Drive, who have been granted advance increments for PhD at the time of joining and are also receiving PhD allowance of ₹4,000/- per month, shall continue to receive PhD allowance of ₹4,000/-. They will be eligible for PhD allowance of two increments equivalent to the last increment of the scale of pay, one year after they reach the maximum in their respective scale. This will be in lieu of PhD allowance of ₹4,000/- per month paid earlier.
- iv) The amount of PhD allowance will be reckoned for DA and Superannuation.
- v) The eligibility criteria for grant of PhD allowance will continue to be governed by the extant instructions in this regard.

16. Fitment in the revised scales

The 'existing officers' (i.e., those who were in service of the Bank on or after November 01, 2022, upto the date of this circular) will be fitted in the revised pay-scales on stage-to-stage basis. An additional increment will be provided to the Officers who have completed CAIIB, as mentioned in paragraph (6) above. Officers joining the Bank thereafter shall be fitted in the revised scales of pay.

17. Personal Fixed Allowance

With effect from November 01, 2022, Personal Fixed Allowance (PFA) stands revised as under:

Grade	Amount of PFA (per month)
A & B	5,200/-
C	5,650/-
D	6,050/-
E	7,650/-
F	9,550/-

- i) PFA once drawn will continue on non-adjustable basis even on promotion from one grade to another. The quantum of PFA will stand revised to that applicable in the existing grade on completion of one year after reaching the maximum of the incremental scale of pay in the respective grade.





CAIIB/JAIIB Allowance, if any, will be payable on completion of one year after drawal of PFA applicable of the same grade, as earlier.

- ii) The entire amount of Personal Fixed Allowance shall be reckoned for Dearness Allowance and Superannuation benefits.

18. Date of effect and applicability of the revised scales of pay and allowances

- i) Except to the extent it has been indicated specifically otherwise in the foregoing paragraphs, the revised scales of pay and allowances as above will be deemed to have come into effect from November 01, 2022.
- ii) The revised scales of pay and allowances will apply to all full-time officers of the Bank. The benefit of revision of pay and allowances will also be admissible to the officers who were in service of the Bank as on November 01, 2022, and also to those who were on leave preparatory to retirement as on November 01, 2022, and ceased to be in service thereafter.

19. Payment of revised salaries and arrears

The work of refixation of pay of officers and payment of arrears would be carried out by Samadhan and operational instructions (including instructions pertaining to apportionment of arrears for Income Tax purpose) will be issued by Samadhan.

20. Additional subscription to Provident Fund

Officers who were / are making additional subscription to the Provident Fund under Regulation 3 of the Reserve Bank of India Employees' Provident Fund (Additional Subscription) Regulations, 1950 may be given option to adjust the amount of additional subscription already made by them as per their pre-revised pay in the officers grade or revised pay in the substantive / lower grade in Class III from November 01, 2022 onwards, subject to the condition that such modification should not result in overall debit to their Fund Accounts (i.e. it should not result in any refund of additional subscription already made with reference to their pre-revised pay). Operational instructions in this regard shall be issued by Samadhan.

21. Difference payable on account of encashed Ordinary Leave/Gratuity

- i) Consequent upon revision of scales of pay and allowances with effect from November 01, 2022, additional amount, if any, admissible to officers for Ordinary Leave encashed by them on or after that date may be paid to them.

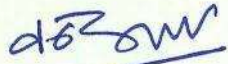




- ii) In respect of an officer, who died while in service during the period November 01, 2022 till the date of this circular, the difference in leave salary in respect of officer's ordinary leave balance, computed on the basis of pre-revised and revised pay, may be paid to the nominee/legal heir of the officer concerned.
- iii) The difference in gratuity admissible, if any, on account of revision of pay scales and allowances may also be paid in respect of all officers who were in service of the Bank as on November 01, 2022 (including those who were on leave preparatory to retirement as on that date) and ceased to be in service thereafter. The amount of difference of gratuity should be released within a period of 3 months from the date of the circular.

22. The re-fixation chart and other instructions for implementation of the circular are being issued separately.

23. Contents of this circular may please be brought to the notice of all officers at your office/department. Also, copies may be given to the local units of Reserve Bank of India Officers Association (RBIOA) and All India Reserve Bank Staff Officers Association (AIRBSOA).



(Vandana Khare)

Chief General Manager-in-Charge





Annex

Rates of Dearness Allowance payable to Officers from November 01, 2022 to April 2025

Period	Revised DA rate
November 2022 - January 2023	7.43%
February 2023 - April 2023	9.40%
May 2023 - July 2023	9.90%
August 2023 - October 2023	12.07%
November 2023 - January 2024	15.77%
February 2024 – April 2024	15.73%
May 2024 - July 2024	15.97%
August 2024 - October 2024	17.20%
November 2024 - January 2025	19.83%
February 2025 - April 2025	21.20%

