Bank DA from November 2026: 31.33%

Scale-wise salary increase for all 162 pay stages under the 12th Bipartite Settlement / 9th Joint Note — now including the DA on **Special Allowance**, **Learning Allowance** (officers) and **Transport Allowance** (workmen), so the figures show the full net rise in monthly pay. Quarter: 1 November 2026 to 31 January 2027.

NEW DA · 1 NOV 2026 – 31 JAN 2027

31.33%

up 3.50 percentage points from 27.83% · payable on Basic Pay + Special Allowance + LA/TA (and Special Pay / PQP where drawn)

PREVIOUS · Aug–Oct 2026

27.83%

Rate on the October 2026 pay slip (IBA, 3 Aug 2026).

154.36	162	₹893.11	₹8,680.61
Average CPI-IW, Jul–Sep 2026	Pay stages, 9 scales (incl. stagnation stages)	Lowest monthly rise · Sub Staff stage 1	Highest monthly rise · TEGS-VII stage 8

How the 31.33% is arrived at: CPI-IW (2016 = 100) July 153.2 + August 154.4 + September 155.5 = 463.1 → average 154.3666, read as **154.36** → 154.36 − 123.03 = **31.33%**.

What DA is paid on: DA = 31.33% × (Basic Pay + Special Allowance + ₹850 Transport Allowance for clerks/sub staff, or ₹850 Learning Allowance for officers). Special Pay and PQP also attract DA where drawn. HRA, CCA and other fixed allowances do not.

Net monthly increase at a glance, by scale

Scale	Special Allowance	Fixed allow. with DA	Stages	Basic Pay range (₹)	Rise on Basic only (₹)	Net monthly rise (₹)
SUB STAFF	26.50%	TA ₹850	31	19,500 – 52,610	682.50 – 1,841.35	**893.11 – 2,359.06**
CLERICAL	26.50%	TA ₹850	31	24,050 – 93,960	841.75 – 3,288.60	**1,094.56 – 4,189.83**
JMGS-I	26.50%	LA ₹850	27	48,480 – 1,14,220	1,696.80 – 3,997.70	**2,176.21 – 5,086.84**
MMGS-II	28.30%	LA ₹850	23	64,820 – 1,26,900	2,268.70 – 4,441.50	**2,940.49 – 5,728.19**
MMGS-III	28.30%	LA ₹850	16	85,920 – 1,31,280	3,007.20 – 4,594.80	**3,887.98 – 5,924.88**
SMGS-IV	30.50%	LA ₹850	12	1,02,300 – 1,39,980	3,580.50 – 4,899.30	**4,702.30 – 6,423.34**
SMGS-V	30.50%	LA ₹850	9	1,20,940 – 1,51,700	4,232.90 – 5,309.50	**5,553.68 – 6,958.65**
TEGS-VI	31.50%	LA ₹850	5	1,40,500 – 1,56,500	4,917.50 – 5,477.50	**6,496.26 – 7,232.66**
TEGS-VII	31.50%	LA ₹850	8	1,56,500 – 1,87,960	5,477.50 – 6,578.60	**7,232.66 – 8,680.61**

Net monthly rise = DA at 31.33% minus DA at 27.83%, on Basic + Special Allowance + LA/TA. "Rise on Basic only" is what you would see if Special Allowance were ignored — the gap is the extra this edition now shows.

Status: 31.33% is computed from Labour Bureau CPI-IW data using the 12th BPS formula. The IBA circular had not been issued as on 31 October 2026; the rate applies from 1 November 2026 whenever it is issued, with any gap paid as arrears.

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Where the increase comes from

Each 1-point rise in DA is paid on the whole DA-eligible pay, not on Basic alone. The 3.50-point rise this quarter therefore lands on three parts of the pay slip:

Component (12th BPS / 9th JN)	Rate
Sub Staff, Clerical, JMGS-I	26.50% of Basic Pay
MMGS-II and MMGS-III	28.30% of Basic Pay
SMGS-IV and SMGS-V	30.50% of Basic Pay
TEGS-VI and TEGS-VII	31.50% of Basic Pay
Transport Allowance (Sub Staff, Clerical)	₹850 a month
Learning Allowance (officers, all scales)	₹850 a month

Formula used in every table

DA-eligible pay = Basic + Special Allowance + ₹850 (TA or LA)

DA = DA-eligible pay × rate, rounded to the paisa

Net rise = DA @ 31.33% − DA @ 27.83%

Split: Basic × 3.5% · Special Allowance × 3.5% · ₹850 × 3.5% = ₹29.75

Net monthly rise at the entry stage of each scale

Scale	Basic (₹)	Special Allow. (₹)	Rise on Basic	Rise on Spl. Allow.	Rise on LA/TA	Net monthly rise (₹)	Net annual rise (₹)
SUB STAFF · stage 1	19,500	5,167.50	682.50	180.86	29.75	**893.11**	10,717.32
CLERICAL · stage 1	24,050	6,373.25	841.75	223.06	29.75	**1,094.56**	13,134.72
JMGS-I · stage 1	48,480	12,847.20	1,696.80	449.66	29.75	**2,176.21**	26,114.52
MMGS-II · stage 1	64,820	18,344.06	2,268.70	642.04	29.75	**2,940.49**	35,285.88
MMGS-III · stage 1	85,920	24,315.36	3,007.20	851.03	29.75	**3,887.98**	46,655.76
SMGS-IV · stage 1	1,02,300	31,201.50	3,580.50	1,092.05	29.75	**4,702.30**	56,427.60
SMGS-V · stage 1	1,20,940	36,886.70	4,232.90	1,291.03	29.75	**5,553.68**	66,644.16
TEGS-VI · stage 1	1,40,500	44,257.50	4,917.50	1,549.01	29.75	**6,496.26**	77,955.12
TEGS-VII · stage 1	1,56,500	49,297.50	5,477.50	1,725.41	29.75	**7,232.66**	86,791.92

Other pay items that attract DA

Special Pay (workmen)	₹ / month	DA @27.83%	DA @31.33%	Rise
Customer Service Associate	1,970	548.25	617.20	**68.95**
Sr. Customer Service Associate (Cash)	3,050	848.82	955.56	**106.75**
Special Customer Service Associate	4,600	1,280.18	1,441.18	**161.00**
Armed Guard / Security Guard	795	221.25	249.07	**27.82**
Senior Office Assistant	1,145	318.65	358.73	**40.08**
Special Office Assistant	1,505	418.84	471.52	**52.68**
Office Assistant (Technical)	4,150	1,154.94	1,300.20	**145.25**
Driver	4,825	1,342.80	1,511.67	**168.88**

Professional Qualification Pay	₹ / month	DA @27.83%	DA @31.33%	Rise
Clerical PQP · 1 unit	820	228.21	256.91	**28.70**
Clerical PQP · 2 units	1,640	456.41	513.81	**57.40**
Clerical PQP · 3 units	2,460	684.62	770.72	**86.10**
Clerical PQP · 4 units	3,280	912.82	1,027.62	**114.80**
Clerical PQP · 5 units	4,100	1,141.03	1,284.53	**143.50**
Officers PQP	1,370	381.27	429.22	**47.95**
Officers PQP	3,425	953.18	1,073.05	**119.88**
Officers PQP	5,480	1,525.08	1,716.88	**191.80**

If you draw Special Pay or PQP, add the rise from these tables to the figure for your stage. HRA, City Compensatory Allowance, Location / Special Area Allowance, Hill & Fuel and Closing Allowance do not attract DA and are unchanged.

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SUB STAFF

Sub Staff · Workmen cadre · 31 stages · Special Allowance 26.50% · Transport Allowance ₹850

Stage	Basic Pay	Special Allow. 26.50%	DA-eligible pay	DA @ 27.83%	DA @ 31.33%	Rise on Basic	Rise on Spl. Allow.	Rise on TA	Net monthly rise	Net annual rise
1	19,500	5,167.50	25,517.50	7,101.52	7,994.63	682.50	180.86	29.75	**893.11**	10,717.32
2	20,165	5,343.73	26,358.73	7,335.63	8,258.19	705.78	187.03	29.75	**922.56**	11,070.72
3	20,830	5,519.95	27,199.95	7,569.75	8,521.74	729.05	193.19	29.75	**951.99**	11,423.88
4	21,495	5,696.18	28,041.18	7,803.86	8,785.30	752.33	199.36	29.75	**981.44**	11,777.28
5	22,160	5,872.40	28,882.40	8,037.97	9,048.86	775.60	205.54	29.75	**1,010.89**	12,130.68
6	22,990	6,092.35	29,932.35	8,330.17	9,377.81	804.65	213.24	29.75	**1,047.64**	12,571.68
7	23,820	6,312.30	30,982.30	8,622.37	9,706.75	833.70	220.93	29.75	**1,084.38**	13,012.56
8	24,650	6,532.25	32,032.25	8,914.58	10,035.70	862.75	228.62	29.75	**1,121.12**	13,453.44
9	25,480	6,752.20	33,082.20	9,206.78	10,364.65	891.80	236.32	29.75	**1,157.87**	13,894.44
10	26,310	6,972.15	34,132.15	9,498.98	10,693.60	920.85	244.02	29.75	**1,194.62**	14,335.44
11	27,300	7,234.50	35,384.50	9,847.51	11,085.96	955.50	253.20	29.75	**1,238.45**	14,861.40
12	28,290	7,496.85	36,636.85	10,196.04	11,478.33	990.15	262.39	29.75	**1,282.29**	15,387.48
13	29,280	7,759.20	37,889.20	10,544.56	11,870.69	1,024.80	271.58	29.75	**1,326.13**	15,913.56
14	30,270	8,021.55	39,141.55	10,893.09	12,263.05	1,059.45	280.76	29.75	**1,369.96**	16,439.52
15	31,440	8,331.60	40,621.60	11,304.99	12,726.75	1,100.40	291.61	29.75	**1,421.76**	17,061.12
16	32,610	8,641.65	42,101.65	11,716.89	13,190.45	1,141.35	302.46	29.75	**1,473.56**	17,682.72
17	33,780	8,951.70	43,581.70	12,128.79	13,654.15	1,182.30	313.31	29.75	**1,525.36**	18,304.32
18	35,125	9,308.13	45,283.13	12,602.29	14,187.20	1,229.38	325.78	29.75	**1,584.91**	19,018.92
19	36,470	9,664.55	46,984.55	13,075.80	14,720.26	1,276.45	338.26	29.75	**1,644.46**	19,733.52
20	37,815	10,020.98	48,685.98	13,549.31	15,253.32	1,323.53	350.73	29.75	**1,704.01**	20,448.12
21*	39,160	10,377.40	50,387.40	14,022.81	15,786.37	1,370.60	363.21	29.75	**1,763.56**	21,162.72
22*	40,505	10,733.83	52,088.83	14,496.32	16,319.43	1,417.68	375.68	29.75	**1,823.11**	21,877.32
23*	41,850	11,090.25	53,790.25	14,969.83	16,852.49	1,464.75	388.16	29.75	**1,882.66**	22,591.92
24*	43,195	11,446.68	55,491.68	15,443.33	17,385.54	1,511.83	400.63	29.75	**1,942.21**	23,306.52
25*	44,540	11,803.10	57,193.10	15,916.84	17,918.60	1,558.90	413.11	29.75	**2,001.76**	24,021.12
26*	45,885	12,159.53	58,894.53	16,390.35	18,451.65	1,605.98	425.57	29.75	**2,061.30**	24,735.60
27*	47,230	12,515.95	60,595.95	16,863.85	18,984.71	1,653.05	438.06	29.75	**2,120.86**	25,450.32
28*	48,575	12,872.38	62,297.38	17,337.36	19,517.77	1,700.13	450.53	29.75	**2,180.41**	26,164.92
29*	49,920	13,228.80	63,998.80	17,810.87	20,050.82	1,747.20	463.00	29.75	**2,239.95**	26,879.40
30*	51,265	13,585.23	65,700.23	18,284.37	20,583.88	1,794.28	475.48	29.75	**2,299.51**	27,594.12
31*	52,610	13,941.65	67,401.65	18,757.88	21,116.94	1,841.35	487.96	29.75	**2,359.06**	28,308.72

All amounts in ₹ per month except the annual column. Stages marked * (21–31) are beyond the scale maximum — stagnation increment stages as listed in the AIBEA DA circular.

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CLERICAL

Clerical · Workmen cadre · 31 stages · Special Allowance 26.50% · Transport Allowance ₹850

Stage	Basic Pay	Special Allow. 26.50%	DA-eligible pay	DA @ 27.83%	DA @ 31.33%	Rise on Basic	Rise on Spl. Allow.	Rise on TA	Net monthly rise	Net annual rise
1	24,050	6,373.25	31,273.25	8,703.35	9,797.91	841.75	223.06	29.75	**1,094.56**	13,134.72
2	25,390	6,728.35	32,968.35	9,175.09	10,328.98	888.65	235.49	29.75	**1,153.89**	13,846.68
3	26,730	7,083.45	34,663.45	9,646.84	10,860.06	935.55	247.92	29.75	**1,213.22**	14,558.64
4	28,070	7,438.55	36,358.55	10,118.58	11,391.13	982.45	260.35	29.75	**1,272.55**	15,270.60
5	29,720	7,875.80	38,445.80	10,699.47	12,045.07	1,040.20	275.65	29.75	**1,345.60**	16,147.20
6	31,370	8,313.05	40,533.05	11,280.35	12,699.00	1,097.95	290.95	29.75	**1,418.65**	17,023.80
7	33,020	8,750.30	42,620.30	11,861.23	13,352.94	1,155.70	306.26	29.75	**1,491.71**	17,900.52
8	35,020	9,280.30	45,150.30	12,565.33	14,145.59	1,225.70	324.81	29.75	**1,580.26**	18,963.12
9	37,020	9,810.30	47,680.30	13,269.43	14,938.24	1,295.70	343.36	29.75	**1,668.81**	20,025.72
10	39,020	10,340.30	50,210.30	13,973.53	15,730.89	1,365.70	361.91	29.75	**1,757.36**	21,088.32
11	41,020	10,870.30	52,740.30	14,677.63	16,523.54	1,435.70	380.46	29.75	**1,845.91**	22,150.92
12	43,360	11,490.40	55,700.40	15,501.42	17,450.94	1,517.60	402.17	29.75	**1,949.52**	23,394.24
13	45,700	12,110.50	58,660.50	16,325.22	18,378.33	1,599.50	423.86	29.75	**2,053.11**	24,637.32
14	48,040	12,730.60	61,620.60	17,149.01	19,305.73	1,681.40	445.57	29.75	**2,156.72**	25,880.64
15	50,380	13,350.70	64,580.70	17,972.81	20,233.13	1,763.30	467.27	29.75	**2,260.32**	27,123.84
16	52,720	13,970.80	67,540.80	18,796.60	21,160.53	1,845.20	488.98	29.75	**2,363.93**	28,367.16
17	55,060	14,590.90	70,500.90	19,620.40	22,087.93	1,927.10	510.68	29.75	**2,467.53**	29,610.36
18	57,400	15,211.00	73,461.00	20,444.20	23,015.33	2,009.00	532.38	29.75	**2,571.13**	30,853.56
19	61,800	16,377.00	79,027.00	21,993.21	24,759.16	2,163.00	573.20	29.75	**2,765.95**	33,191.40
20	64,480	17,087.20	82,417.20	22,936.71	25,821.31	2,256.80	598.05	29.75	**2,884.60**	34,615.20
21*	67,160	17,797.40	85,807.40	23,880.20	26,883.46	2,350.60	622.91	29.75	**3,003.26**	36,039.12
22*	69,840	18,507.60	89,197.60	24,823.69	27,945.61	2,444.40	647.77	29.75	**3,121.92**	37,463.04
23*	72,520	19,217.80	92,587.80	25,767.18	29,007.76	2,538.20	672.63	29.75	**3,240.58**	38,886.96
24*	75,200	19,928.00	95,978.00	26,710.68	30,069.91	2,632.00	697.48	29.75	**3,359.23**	40,310.76
25*	77,880	20,638.20	99,368.20	27,654.17	31,132.06	2,725.80	722.34	29.75	**3,477.89**	41,734.68
26*	80,560	21,348.40	1,02,758.40	28,597.66	32,194.21	2,819.60	747.20	29.75	**3,596.55**	43,158.60
27*	83,240	22,058.60	1,06,148.60	29,541.16	33,256.36	2,913.40	772.05	29.75	**3,715.20**	44,582.40
28*	85,920	22,768.80	1,09,538.80	30,484.65	34,318.51	3,007.20	796.91	29.75	**3,833.86**	46,006.32
29*	88,600	23,479.00	1,12,929.00	31,428.14	35,380.66	3,101.00	821.77	29.75	**3,952.52**	47,430.24
30*	91,280	24,189.20	1,16,319.20	32,371.63	36,442.81	3,194.80	846.63	29.75	**4,071.18**	48,854.16
31*	93,960	24,899.40	1,19,709.40	33,315.13	37,504.96	3,288.60	871.48	29.75	**4,189.83**	50,277.96

All amounts in ₹ per month except the annual column. Stages marked * (21–31) are beyond the scale maximum — stagnation increment stages as listed in the AIBEA DA circular.

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JMGS-I

Junior Management Grade Scale I · Officers · 27 stages · Special Allowance 26.50% · Learning Allowance ₹850

Stage	Basic Pay	Special Allow. 26.50%	DA-eligible pay	DA @ 27.83%	DA @ 31.33%	Rise on Basic	Rise on Spl. Allow.	Rise on LA	Net monthly rise	Net annual rise
1	48,480	12,847.20	62,177.20	17,303.91	19,480.12	1,696.80	449.66	29.75	**2,176.21**	26,114.52
2	50,480	13,377.20	64,707.20	18,008.01	20,272.77	1,766.80	468.21	29.75	**2,264.76**	27,177.12
3	52,480	13,907.20	67,237.20	18,712.11	21,065.41	1,836.80	486.75	29.75	**2,353.30**	28,239.60
4	54,480	14,437.20	69,767.20	19,416.21	21,858.06	1,906.80	505.30	29.75	**2,441.85**	29,302.20
5	56,480	14,967.20	72,297.20	20,120.31	22,650.71	1,976.80	523.85	29.75	**2,530.40**	30,364.80
6	58,480	15,497.20	74,827.20	20,824.41	23,443.36	2,046.80	542.40	29.75	**2,618.95**	31,427.40
7	60,480	16,027.20	77,357.20	21,528.51	24,236.01	2,116.80	560.95	29.75	**2,707.50**	32,490.00
8	62,480	16,557.20	79,887.20	22,232.61	25,028.66	2,186.80	579.50	29.75	**2,796.05**	33,552.60
9	64,820	17,177.30	82,847.30	23,056.40	25,956.06	2,268.70	601.21	29.75	**2,899.66**	34,795.92
10	67,160	17,797.40	85,807.40	23,880.20	26,883.46	2,350.60	622.91	29.75	**3,003.26**	36,039.12
11	69,840	18,507.60	89,197.60	24,823.69	27,945.61	2,444.40	647.77	29.75	**3,121.92**	37,463.04
12	72,520	19,217.80	92,587.80	25,767.18	29,007.76	2,538.20	672.63	29.75	**3,240.58**	38,886.96
13	75,200	19,928.00	95,978.00	26,710.68	30,069.91	2,632.00	697.48	29.75	**3,359.23**	40,310.76
14	77,880	20,638.20	99,368.20	27,654.17	31,132.06	2,725.80	722.34	29.75	**3,477.89**	41,734.68
15	80,560	21,348.40	1,02,758.40	28,597.66	32,194.21	2,819.60	747.20	29.75	**3,596.55**	43,158.60
16	83,240	22,058.60	1,06,148.60	29,541.16	33,256.36	2,913.40	772.05	29.75	**3,715.20**	44,582.40
17	85,920	22,768.80	1,09,538.80	30,484.65	34,318.51	3,007.20	796.91	29.75	**3,833.86**	46,006.32
18*	88,600	23,479.00	1,12,929.00	31,428.14	35,380.66	3,101.00	821.77	29.75	**3,952.52**	47,430.24
19*	91,280	24,189.20	1,16,319.20	32,371.63	36,442.81	3,194.80	846.63	29.75	**4,071.18**	48,854.16
20*	93,960	24,899.40	1,19,709.40	33,315.13	37,504.96	3,288.60	871.48	29.75	**4,189.83**	50,277.96
21*	96,640	25,609.60	1,23,099.60	34,258.62	38,567.10	3,382.40	896.33	29.75	**4,308.48**	51,701.76
22*	99,320	26,319.80	1,26,489.80	35,202.11	39,629.25	3,476.20	921.19	29.75	**4,427.14**	53,125.68
23*	1,02,300	27,109.50	1,30,259.50	36,251.22	40,810.30	3,580.50	948.83	29.75	**4,559.08**	54,708.96
24*	1,05,280	27,899.20	1,34,029.20	37,300.33	41,991.35	3,684.80	976.47	29.75	**4,691.02**	56,292.24
25*	1,08,260	28,688.90	1,37,798.90	38,349.43	43,172.40	3,789.10	1,004.12	29.75	**4,822.97**	57,875.64
26*	1,11,240	29,478.60	1,41,568.60	39,398.54	44,353.44	3,893.40	1,031.75	29.75	**4,954.90**	59,458.80
27*	1,14,220	30,268.30	1,45,338.30	40,447.65	45,534.49	3,997.70	1,059.39	29.75	**5,086.84**	61,042.08

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MMGS-II

Middle Management Grade Scale II · Officers · 23 stages · Special Allowance 28.30% · Learning Allowance ₹850

Stage	Basic Pay	Special Allow. 28.30%	DA-eligible pay	DA @ 27.83%	DA @ 31.33%	Rise on Basic	Rise on Spl. Allow.	Rise on LA	Net monthly rise	Net annual rise
1	64,820	18,344.06	84,014.06	23,381.11	26,321.60	2,268.70	642.04	29.75	**2,940.49**	35,285.88
2	67,160	19,006.28	87,016.28	24,216.63	27,262.20	2,350.60	665.22	29.75	**3,045.57**	36,546.84
3	69,840	19,764.72	90,454.72	25,173.55	28,339.46	2,444.40	691.76	29.75	**3,165.91**	37,990.92
4	72,520	20,523.16	93,893.16	26,130.47	29,416.73	2,538.20	718.31	29.75	**3,286.26**	39,435.12
5	75,200	21,281.60	97,331.60	27,087.38	30,493.99	2,632.00	744.86	29.75	**3,406.61**	40,879.32
6	77,880	22,040.04	1,00,770.04	28,044.30	31,571.25	2,725.80	771.40	29.75	**3,526.95**	42,323.40
7	80,560	22,798.48	1,04,208.48	29,001.22	32,648.52	2,819.60	797.95	29.75	**3,647.30**	43,767.60
8	83,240	23,556.92	1,07,646.92	29,958.14	33,725.78	2,913.40	824.49	29.75	**3,767.64**	45,211.68
9	85,920	24,315.36	1,11,085.36	30,915.06	34,803.04	3,007.20	851.03	29.75	**3,887.98**	46,655.76
10	88,600	25,073.80	1,14,523.80	31,871.97	35,880.31	3,101.00	877.59	29.75	**4,008.34**	48,100.08
11	91,280	25,832.24	1,17,962.24	32,828.89	36,957.57	3,194.80	904.13	29.75	**4,128.68**	49,544.16
12	93,960	26,590.68	1,21,400.68	33,785.81	38,034.83	3,288.60	930.67	29.75	**4,249.02**	50,988.24
13*	96,640	27,349.12	1,24,839.12	34,742.73	39,112.10	3,382.40	957.22	29.75	**4,369.37**	52,432.44
14*	99,320	28,107.56	1,28,277.56	35,699.64	40,189.36	3,476.20	983.77	29.75	**4,489.72**	53,876.64
15*	1,02,300	28,950.90	1,32,100.90	36,763.68	41,387.21	3,580.50	1,013.28	29.75	**4,623.53**	55,482.36
16*	1,05,280	29,794.24	1,35,924.24	37,827.72	42,585.06	3,684.80	1,042.79	29.75	**4,757.34**	57,088.08
17*	1,08,260	30,637.58	1,39,747.58	38,891.75	43,782.92	3,789.10	1,072.32	29.75	**4,891.17**	58,694.04
18*	1,11,240	31,480.92	1,43,570.92	39,955.79	44,980.77	3,893.40	1,101.83	29.75	**5,024.98**	60,299.76
19*	1,14,220	32,324.26	1,47,394.26	41,019.82	46,178.62	3,997.70	1,131.35	29.75	**5,158.80**	61,905.60
20*	1,17,200	33,167.60	1,51,217.60	42,083.86	47,376.47	4,102.00	1,160.86	29.75	**5,292.61**	63,511.32
21*	1,20,180	34,010.94	1,55,040.94	43,147.89	48,574.33	4,206.30	1,190.39	29.75	**5,426.44**	65,117.28
22*	1,23,540	34,961.82	1,59,351.82	44,347.61	49,924.93	4,323.90	1,223.67	29.75	**5,577.32**	66,927.84
23*	1,26,900	35,912.70	1,63,662.70	45,547.33	51,275.52	4,441.50	1,256.94	29.75	**5,728.19**	68,738.28

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MMGS-III

Middle Management Grade Scale III · Officers · 16 stages · Special Allowance 28.30% · Learning Allowance ₹850

Stage	Basic Pay	Special Allow. 28.30%	DA-eligible pay	DA @ 27.83%	DA @ 31.33%	Rise on Basic	Rise on Spl. Allow.	Rise on LA	Net monthly rise	Net annual rise
1	85,920	24,315.36	1,11,085.36	30,915.06	34,803.04	3,007.20	851.03	29.75	**3,887.98**	46,655.76
2	88,600	25,073.80	1,14,523.80	31,871.97	35,880.31	3,101.00	877.59	29.75	**4,008.34**	48,100.08
3	91,280	25,832.24	1,17,962.24	32,828.89	36,957.57	3,194.80	904.13	29.75	**4,128.68**	49,544.16
4	93,960	26,590.68	1,21,400.68	33,785.81	38,034.83	3,288.60	930.67	29.75	**4,249.02**	50,988.24
5	96,640	27,349.12	1,24,839.12	34,742.73	39,112.10	3,382.40	957.22	29.75	**4,369.37**	52,432.44
6	99,320	28,107.56	1,28,277.56	35,699.64	40,189.36	3,476.20	983.77	29.75	**4,489.72**	53,876.64
7	1,02,300	28,950.90	1,32,100.90	36,763.68	41,387.21	3,580.50	1,013.28	29.75	**4,623.53**	55,482.36
8	1,05,280	29,794.24	1,35,924.24	37,827.72	42,585.06	3,684.80	1,042.79	29.75	**4,757.34**	57,088.08
9*	1,08,260	30,637.58	1,39,747.58	38,891.75	43,782.92	3,789.10	1,072.32	29.75	**4,891.17**	58,694.04
10*	1,11,240	31,480.92	1,43,570.92	39,955.79	44,980.77	3,893.40	1,101.83	29.75	**5,024.98**	60,299.76
11*	1,14,220	32,324.26	1,47,394.26	41,019.82	46,178.62	3,997.70	1,131.35	29.75	**5,158.80**	61,905.60
12*	1,17,200	33,167.60	1,51,217.60	42,083.86	47,376.47	4,102.00	1,160.86	29.75	**5,292.61**	63,511.32
13*	1,20,560	34,118.48	1,55,528.48	43,283.58	48,727.07	4,219.60	1,194.14	29.75	**5,443.49**	65,321.88
14*	1,23,920	35,069.36	1,59,839.36	44,483.29	50,077.67	4,337.20	1,227.43	29.75	**5,594.38**	67,132.56
15*	1,27,600	36,110.80	1,64,560.80	45,797.27	51,556.90	4,466.00	1,263.88	29.75	**5,759.63**	69,115.56
16*	1,31,280	37,152.24	1,69,282.24	47,111.25	53,036.13	4,594.80	1,300.33	29.75	**5,924.88**	71,098.56

All amounts in ₹ per month except the annual column. Stages marked * (9–16) are beyond the scale maximum — stagnation increment stages as listed in the AIBEA DA circular.

SMGS-IV

Senior Management Grade Scale IV · Officers · 12 stages · Special Allowance 30.50% · Learning Allowance ₹850

Stage	Basic Pay	Special Allow. 30.50%	DA-eligible pay	DA @ 27.83%	DA @ 31.33%	Rise on Basic	Rise on Spl. Allow.	Rise on LA	Net monthly rise	Net annual rise
1	1,02,300	31,201.50	1,34,351.50	37,390.02	42,092.32	3,580.50	1,092.05	29.75	**4,702.30**	56,427.60
2	1,05,280	32,110.40	1,38,240.40	38,472.30	43,310.72	3,684.80	1,123.87	29.75	**4,838.42**	58,061.04
3	1,08,260	33,019.30	1,42,129.30	39,554.58	44,529.11	3,789.10	1,155.68	29.75	**4,974.53**	59,694.36
4	1,11,240	33,928.20	1,46,018.20	40,636.87	45,747.50	3,893.40	1,187.48	29.75	**5,110.63**	61,327.56
5	1,14,220	34,837.10	1,49,907.10	41,719.15	46,965.89	3,997.70	1,219.29	29.75	**5,246.74**	62,960.88
6	1,17,580	35,861.90	1,54,291.90	42,939.44	48,339.65	4,115.30	1,255.16	29.75	**5,400.21**	64,802.52
7	1,20,940	36,886.70	1,58,676.70	44,159.73	49,713.41	4,232.90	1,291.03	29.75	**5,553.68**	66,644.16
8*	1,24,300	37,911.50	1,63,061.50	45,380.02	51,087.17	4,350.50	1,326.90	29.75	**5,707.15**	68,485.80
9*	1,27,980	39,033.90	1,67,863.90	46,716.52	52,591.76	4,479.30	1,366.19	29.75	**5,875.24**	70,502.88
10*	1,31,980	40,253.90	1,73,083.90	48,169.25	54,227.19	4,619.30	1,408.89	29.75	**6,057.94**	72,695.28
11*	1,35,980	41,473.90	1,78,303.90	49,621.98	55,862.61	4,759.30	1,451.58	29.75	**6,240.63**	74,887.56
12*	1,39,980	42,693.90	1,83,523.90	51,074.70	57,498.04	4,899.30	1,494.29	29.75	**6,423.34**	77,080.08

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SMGS-V

Senior Management Grade Scale V · Officers · 9 stages · Special Allowance 30.50% · Learning Allowance ₹850

Stage	Basic Pay	Special Allow. 30.50%	DA-eligible pay	DA @ 27.83%	DA @ 31.33%	Rise on Basic	Rise on Spl. Allow.	Rise on LA	Net monthly rise	Net annual rise
1	1,20,940	36,886.70	1,58,676.70	44,159.73	49,713.41	4,232.90	1,291.03	29.75	**5,553.68**	66,644.16
2	1,24,300	37,911.50	1,63,061.50	45,380.02	51,087.17	4,350.50	1,326.90	29.75	**5,707.15**	68,485.80
3	1,27,660	38,936.30	1,67,446.30	46,600.31	52,460.93	4,468.10	1,362.77	29.75	**5,860.62**	70,327.44
4	1,31,340	40,058.70	1,72,248.70	47,936.81	53,965.52	4,596.90	1,402.06	29.75	**6,028.71**	72,344.52
5	1,35,020	41,181.10	1,77,051.10	49,273.32	55,470.11	4,725.70	1,441.34	29.75	**6,196.79**	74,361.48
6*	1,39,020	42,401.10	1,82,271.10	50,726.05	57,105.54	4,865.70	1,484.04	29.75	**6,379.49**	76,553.88
7*	1,43,020	43,621.10	1,87,491.10	52,178.77	58,740.96	5,005.70	1,526.74	29.75	**6,562.19**	78,746.28
8*	1,47,360	44,944.80	1,93,154.80	53,754.98	60,515.40	5,157.60	1,573.07	29.75	**6,760.42**	81,125.04
9*	1,51,700	46,268.50	1,98,818.50	55,331.19	62,289.84	5,309.50	1,619.40	29.75	**6,958.65**	83,503.80

All amounts in ₹ per month except the annual column. Stages marked * (6–9) are beyond the scale maximum — stagnation increment stages as listed in the AIBEA DA circular.

TEGS-VI

Top Executive Grade Scale VI · Officers · 5 stages · Special Allowance 31.50% · Learning Allowance ₹850

Stage	Basic Pay	Special Allow. 31.50%	DA-eligible pay	DA @ 27.83%	DA @ 31.33%	Rise on Basic	Rise on Spl. Allow.	Rise on LA	Net monthly rise	Net annual rise
1	1,40,500	44,257.50	1,85,607.50	51,654.57	58,150.83	4,917.50	1,549.01	29.75	**6,496.26**	77,955.12
2	1,44,500	45,517.50	1,90,867.50	53,118.43	59,798.79	5,057.50	1,593.11	29.75	**6,680.36**	80,164.32
3	1,48,500	46,777.50	1,96,127.50	54,582.28	61,446.75	5,197.50	1,637.22	29.75	**6,864.47**	82,373.64
4	1,52,500	48,037.50	2,01,387.50	56,046.14	63,094.70	5,337.50	1,681.31	29.75	**7,048.56**	84,582.72
5	1,56,500	49,297.50	2,06,647.50	57,510.00	64,742.66	5,477.50	1,725.41	29.75	**7,232.66**	86,791.92

All amounts in ₹ per month except the annual column.

TEGS-VII

Top Executive Grade Scale VII · Officers · 8 stages · Special Allowance 31.50% · Learning Allowance ₹850

Stage	Basic Pay	Special Allow. 31.50%	DA-eligible pay	DA @ 27.83%	DA @ 31.33%	Rise on Basic	Rise on Spl. Allow.	Rise on LA	Net monthly rise	Net annual rise
1	1,56,500	49,297.50	2,06,647.50	57,510.00	64,742.66	5,477.50	1,725.41	29.75	**7,232.66**	86,791.92
2	1,60,840	50,664.60	2,12,354.60	59,098.29	66,530.70	5,629.40	1,773.26	29.75	**7,432.41**	89,188.92
3	1,65,180	52,031.70	2,18,061.70	60,686.57	68,318.73	5,781.30	1,821.11	29.75	**7,632.16**	91,585.92
4	1,69,520	53,398.80	2,23,768.80	62,274.86	70,106.77	5,933.20	1,868.96	29.75	**7,831.91**	93,982.92
5	1,73,860	54,765.90	2,29,475.90	63,863.14	71,894.80	6,085.10	1,916.81	29.75	**8,031.66**	96,379.92
6*	1,78,560	56,246.40	2,35,656.40	65,583.18	73,831.15	6,249.60	1,968.62	29.75	**8,247.97**	98,975.64
7*	1,83,260	57,726.90	2,41,836.90	67,303.21	75,767.50	6,414.10	2,020.44	29.75	**8,464.29**	1,01,571.48
8*	1,87,960	59,207.40	2,48,017.40	69,023.24	77,703.85	6,578.60	2,072.26	29.75	**8,680.61**	1,04,167.32

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Notes

If November salary is paid at the old rate

A DA revision takes effect from the first day of its quarter. If the IBA circular reaches your bank after the November payroll closes, the month may be paid at 27.83% and the difference later as arrears. One month's arrears equal the net monthly rise for your stage — for example ₹1,094.56 for a clerk at stage 1 and ₹2,176.21 for a JMGS-I officer at stage 1 (₹6,528.63 for a full quarter).

Effect on NPS, PF and gratuity

Your bank's NPS and PF rules decide which DA component counts; under most bank rules Special Allowance itself is excluded from superannuation benefits. If you are in NPS, your own contribution rises a little with DA, so take-home rises slightly less than the gross figures here.

Tax

DA, including DA on Special Allowance, is fully taxable as salary. Arrears are taxed in the year received; arrears relief under the income-tax law may apply if a delay pushes income into a higher slab.

The next revision: February 2027

The quarter from 1 February 2027 uses the October, November and December 2026 CPI-IW. The calendar is fixed: February uses Oct–Dec, May uses Jan–Mar, August uses Apr–Jun, November uses Jul–Sep.

Checking these figures yourself

Take the three CPI-IW figures from the Labour Bureau, average them, read the result to two decimals without rounding up, and subtract 123.03. Multiply the rate by Basic + Special Allowance + ₹850. The same method reproduces every stage of the AIBEA circular for the February 2026 quarter (25.00%) to the paisa.

What changed in this edition

Earlier tables showed DA on Basic Pay only. This edition adds DA on Special Allowance and Learning/Transport Allowance, splits the rise by component, adds Special Pay and PQP, and uses the full stage lists (including stagnation stages) from the AIBEA circular.

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Sources. CPI-IW (2016 = 100), Labour Bureau, Ministry of Labour & Employment: Jul 2026 153.2, Aug 154.4, Sep 155.5. Pay stages, Special Allowance rates, Learning/Transport Allowance, Special Pay and PQP: 12th Bipartite Settlement and 9th Joint Note (8 March 2024), as applied in AIBEA circular 93.4 (DA from February 2026). Reviewed by the Arthzo team, 31 October 2026 · arthzo.com/bank-da-november-2026

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