



Indian Banks' Association

HR & INDUSTRIAL RELATIONS

No.CIR/HR&IR/D/G2/2025-26/2388

August 01, 2025

**Designated Officers of all Member Banks
which are parties to the Bipartite Settlement on Pension**

Dear Sir/ Madam,

Dearness Relief payable to Pensioners for the period August 2025 to January 2026

Please refer to our Circular No.CIR/HR&IR/D/G2/2025-26/2387 dated August 01, 2025, wherein we had provided the rates at which Dearness Relief payable to Pensioners / family pensioners, for the period of **August 2025 to January 2026**, after implementation of DR neutralization for pre-November 2002 retirees / family pensioners.

2. To facilitate those who are yet to implement our letter HR&IR/MBR/G2/0533 dated 16.10.2023, in addition to the contents of our above mentioned circular dated 01.08.2025, they may pay on ad hoc basis (Pending amendments to Pension Regulations), the Dearness Relief payable to pensioners for the period **August 2025 to January 2026** as per Annexure.

Yours faithfully,

Brajeshwar Sharma
Senior Advisor (HR&IR)

Annexure I

PART I		
Dearness Relief to pensioners who retired on or after 1st day of January, 1986, but before the 1st day of November, 1992/1st July, 1993		
<i>BASIC PENSION</i>	Dearness relief for the months August 2025 to January 2026 Average Index	Slabs 2220 9480.00
(i) Upto Rs.1250	1487.40 per cent	
(ii) Rs.1251 to Rs.2000	Rs. 18592.50 plus 1221.00 per cent of Basic Pension in excess of Rs.1250/-	
(iii) Rs.2001 to Rs.2130	Rs. 27750.00 plus 732.60 per cent of Basic Pension in excess of Rs.2000/-	
(iv) Above Rs.2130	Rs. 28702.38 plus 377.40 per cent of Basic Pension in excess of Rs.2130/-	

PART- II		
Dearness Relief to pensioners who retired on or after 1st day of November, 1992/1st July, 1993		
<i>BASIC PENSION</i>	Dearness relief for the months August 2025 to January 2026 Average Index	Slabs 2083 9480.00
(i) Upto Rs.2400	729.05 per cent	
(ii) Rs.2401 to Rs.3850	Rs. 17497.20 plus 604.07 per cent of Basic Pension in excess of Rs.2400/-	
(iii) Rs.3851 to Rs.4100	Rs. 26256.22 plus 354.11 per cent of Basic Pension in excess of Rs.3850/-	
(iv) Above Rs.4100	Rs. 27141.49 plus 187.47 per cent of Basic Pension in excess of Rs.4100/-	



PART III			
Dearness Relief to pensioners who retired on or after 1st day of April,1998.			
BASIC PENSION		Dearness relief for the months August 2025 to January 2026	Slabs 1949
		Average Index	9480.00
(i)	Upto Rs.3550	467.76	per cent
(ii)	Rs.3551 to Rs.5650	Rs. 16605.48 plus 389.80	per cent of Basic Pension in excess of Rs.3550/-
(iii)	Rs.5651 to Rs.6010	Rs. 24791.28 plus 233.88	per cent of Basic Pension in excess of Rs.5650/-
(iv)	Above Rs.6010	Rs. 25633.25 plus 116.94	per cent of Basic Pension in excess of Rs.6010/-
PART-IV			
Dearness Relief to pensioners who retired on or after 1st day of November, 2002.			
Average Index (CPI) for quarter ended June 2025			9480.00
No. of Slabs			1798
Rate of dearness relief on pension for the months August 2025 to January 2026		323.64	% of basic pension
(ignore decimals from 3rd place onwards)			

PART-V			
Dearness Relief to pensioners who retired on or after 1st day of November, 2007.			
Average Index (CPI) for quarter ended June 2025			9480.00
No. of Slabs			1661
Rate of dearness relief on pension for the months August 2025 to January 2026		249.15	% of basic pension
(ignore decimals from 3rd place onwards)			



PART-VI			
Dearness Relief to pensioners who retired on or after 1st day of November, 2012.			
Average Index (CPI) for quarter ended June 2025			9480.00
No. of Slabs			1260
Rate of dearness relief on pension for the months August 2025 to January 2026		126.00	% of basic pension
(ignore decimals from 3rd place onwards)			

PART-VII			
Dearness Relief to pensioners who retired on or after 1st day of November, 2017			
Average Index (CPI) for quarter ended June 2025			9480.00
No. of Slabs			782
Rate of dearness relief on pension for the months August 2025 to January 2026		54.74	% of basic pension
(ignore decimals from 3rd place onwards)			

PART-VIII			
Dearness Relief to pensioners who retired on or after 1st day of November, 2022			
Average Index (CPI) for quarter ended June 2025			144.16
No. of Slabs			21.13
Rate of dearness relief on pension for the months August 2025 to January 2026		21.13	% of basic pension
(ignore decimals from 3rd place onwards)			

