



## Indian Banks' Association

### HR & INDUSTRIAL RELATIONS

No.CIR/HR&IR/D/G2/2025-26/2389  
August 01, 2025

Designated Officers of all Nationalised Banks and State Bank of India

Dear Sir/Madam,


**Dearness Relief payable for the period August 2025 to January 2026 (a) to surviving pre 1.1.1986 retirees of banks (b) surviving spouses of pre 1.1.86 Retirees who are in receipt of Ex-gratia**

As per the directive contained in the Government of India, Ministry of Finance Department of Economic Affairs (Banking Division) letter F.No.11/2/2012-IR dated 17.12.2013, the Dearness Relief payable to surviving pre 1.1.1986 retirees of banks for the period August 2025 to January 2026 on Ex-gratia will be as under:

Applicable CPI Average		Amount of Ex-gratia per month	Rate of Dearness Relief	Amount of Dearness Relief per month	Total Ex-gratia amount including Dearness Relief per month
		₹	%	₹	₹
9480.00	Pre 1.1.86 Retirees	350	1487.40	5205.90	5555.90
	Surviving spouses of pre 1.1.86 retirees	175	1487.40	2602.95	2777.95

2. However, you may be guided by IBA circular HR&IR/MBR/743/2022-23/11722 dated February 7, 2023, wherein we have sent an advisory to Banks, to consider additional ex-gratia payment over and above the amount being paid as per DFS guidelines so as to ensure that the surviving pre 1986 retired employee / surviving spouse of pre 1986 retired employee get a minimum of Rs.10000/- per month as Ex-gratia.

Yours faithfully,

  
**Brajeshwar Sharma**  
Senior Advisor (HR&IR)