

IBPS RRB Clerk Salary 2026: In-Hand Salary, Pay Scale & Allowances

Updated: 12 September 2026

IBPS RRB Clerk Salary 2026 is based on the revised clerical pay structure applicable to Office Assistant (Multipurpose) employees in Regional Rural Banks. The post commonly called RRB Clerk is officially designated as Office Assistant (Multipurpose). The prescribed clerical pay scale starts at ₹24,050 and progresses up to ₹64,480, excluding further admissible stagnation increments.

Along with basic pay, the IBPS RRB Office Assistant Salary includes Dearness Allowance, House Rent Allowance, Special Allowance, Transport Allowance and other benefits wherever applicable. As of 12 September 2026, the Dearness Allowance rate applicable under the current 12th Bipartite Settlement-linked structure for August to October 2026 is 27.83%. Therefore, candidates should avoid relying on older salary estimates calculated using previous DA rates.

IBPS RRB Clerk Salary 2026 Overview

Particular	Current Details
Post Name	Office Assistant (Multipurpose)
Commonly Known As	IBPS RRB Clerk
Cadre	Group B - Office Assistant
Pay Scale Starting Stage	₹24,050
Maximum Basic Pay in Regular Scale	₹64,480
Current DA Rate	27.83% for August-October 2026
Special Allowance	26.50% of Basic Pay + applicable DA
HRA	10.25% of applicable Pay
Transport Allowance	₹850 per month + applicable DA
Approx. Starting Gross Salary	Around ₹42,400 onwards, depending on pay fixation and admissible benefits
Approx. In-Hand Salary	Generally around ₹39,000-₹43,500, depending on pay fixation, deductions and bank rules

IBPS RRB Clerk Pay Scale

The latest RRB Clerk Pay Scale applicable to clerical staff is:

₹24,050 - 1,340/3 - ₹28,070 - 1,650/3 - ₹33,020 - 2,000/4 - ₹41,020 - 2,340/7 - ₹57,400 - 4,400/1 - ₹61,800 - 2,680/1 - ₹64,480

This pay scale shows how the IBPS RRB Clerk Basic Pay increases through annual increments. An employee progresses through different stages of the pay scale until reaching ₹64,480, subject to the applicable service rules.

Pay Stage	Increment	Basic Pay Reached
Starting Stage	₹1,340 annually for 3 increments	₹28,070

Pay Stage	Increment	Basic Pay Reached
Next Stage	₹1,650 annually for 3 increments	₹33,020
Next Stage	₹2,000 annually for 4 increments	₹41,020
Next Stage	₹2,340 annually for 7 increments	₹57,400
Next Increment	₹4,400	₹61,800
Final Regular Increment	₹2,680	₹64,480

IBPS RRB Clerk Salary Structure

The RRB Clerk Salary Structure is more than the basic pay. Employees receive multiple salary components under the applicable wage structure. Using ₹24,050 as the first stage of the pay scale and the current DA rate of 27.83%, an illustrative salary calculation is given below.

Salary Component	Illustrative Amount
Basic Pay	₹24,050.00
Special Allowance @ 26.50%	₹6,373.25
Transport Allowance	₹850.00
DA @ 27.83% on DA-eligible Pay	Approx. ₹8,703.35
HRA @ 10.25%	Approx. ₹2,465.13
Illustrative Gross Salary	Approx. ₹42,441.73

Important: This is an illustrative calculation based on the first stage of the prescribed pay scale. Actual RRB Clerk Gross Salary may be higher because pay fixation, qualification-related increments, special pay, posting-related benefits and other admissible components can differ according to the allotted Regional Rural Bank and employee eligibility.

IBPS RRB Clerk In Hand Salary

The IBPS RRB Clerk In Hand Salary is the amount credited after deductions are made from gross salary. There is no single official all-India take-home figure because deductions and pay fixation can differ among employees and Regional Rural Banks.

At the current salary structure, a newly appointed Office Assistant may generally receive an RRB Office Assistant In Hand Salary of approximately ₹39,000 to ₹43,500 per month. The amount can vary depending on the basic pay fixed at joining, NPS contribution, professional tax where applicable, income tax liability, staff welfare deductions, union subscription and other authorised recoveries.

Candidates should therefore treat any website claiming one exact in-hand amount for every RRB Clerk as an estimate rather than a universal salary figure. The employee's actual appointment letter and monthly salary slip are the final references for exact take-home salary.

IBPS RRB Clerk Allowances

Dearness Allowance

Dearness Allowance protects employees against changes in the cost of living. Under the applicable wage structure, DA is revised periodically on the basis of the Consumer Price Index. For August, September and October 2026, the DA rate is 27.83% of eligible pay.

House Rent Allowance

House Rent Allowance is an important part of the IBPS RRB Clerk Monthly Salary. Under the revised Office Assistant pay structure, HRA is payable at 10.25% of applicable pay at all centres, subject to the governing conditions.

Special Allowance

Office Assistant (Multipurpose) employees are eligible for Special Allowance at 26.50% of Basic Pay, along with applicable DA on this component. This allowance significantly increases the monthly gross salary compared with basic pay alone.

Transport Allowance

Clerical employees are eligible for a Transport Allowance of ₹850 per month along with applicable Dearness Allowance. This component is added to regular monthly earnings according to the applicable wage rules.

Other Admissible Benefits

Depending on eligibility and the rules of the allotted Regional Rural Bank, employees may also receive qualification-related pay, special pay for designated duties, medical-related benefits, leave benefits, reimbursement facilities and other staff benefits. These should not be treated as identical for every employee because eligibility conditions apply.

IBPS RRB Clerk Salary Deductions

The difference between gross and IBPS RRB Clerk In Hand Salary arises from mandatory and applicable deductions. Newly recruited employees are generally covered by the applicable defined-contribution retirement framework, including the National Pension System as provided under RRB service and pension regulations.

Other deductions may include professional tax in states where it applies, income tax according to taxable income and the chosen tax regime, staff welfare contributions, union subscription and other authorised recoveries. Consequently, two employees with the same basic pay can receive slightly different net salaries.

Does RRB Clerk Salary Increase Every Year?

Yes. The RRB Clerk Salary increases through prescribed annual increments in the clerical pay scale. Since Special Allowance and several other components are linked to pay, an increase in basic pay also raises the employee's overall monthly earnings. DA revisions can further change gross salary even before the next annual increment.

After reaching the maximum regular basic pay of ₹64,480, eligible Office Assistants can also receive stagnation increments according to the applicable rules. Therefore, the maximum basic pay shown in the regular scale should not be interpreted as the absolute end of salary progression.

Why IBPS RRB Clerk Salary Can Differ Between Employees

The final IBPS RRB Office Assistant Salary can differ because IBPS conducts the Common Recruitment Process, but the selected candidate ultimately joins an allotted Regional Rural Bank. Pay fixation, qualification benefits, deductions, special duties and individual recoveries can affect the salary slip.

For this reason, the most accurate way to understand the salary is to separate the officially prescribed pay scale from estimated take-home pay. The pay scale of ₹24,050 to ₹64,480 is structured, while gross and in-hand salary can change with DA revisions, increments and employee-specific conditions.

IBPS RRB Clerk Salary 2026: Key Takeaway

The IBPS RRB Clerk Salary offers a structured clerical pay scale along with substantial allowances and regular increments. The current pay scale begins at ₹24,050 and reaches ₹64,480 before applicable stagnation increments. With the current 27.83% DA rate, 26.50% Special Allowance, 10.25% HRA and Transport Allowance, the salary package is considerably higher than the basic pay alone.

Based on the current structure, an employee at the first pay-scale stage can have an illustrative gross salary of around ₹42,400 per month, while actual in-hand salary depends on deductions and final pay fixation. Candidates should always rely on the allotted RRB's appointment letter, pay-fixation order and salary slip for the final amount.

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