



BANKING · MAP #34

IBPS RRB Officer Scale I — the same pay as an SBI PO, and a completely different life



Scan to open this guide online

An RRB officer starts on ₹48,480 basic. So does an SBI PO, and so does an IBPS PO, on the same bipartite settlement, rung for rung up the first three grades. Nothing about this choice is a trade of money. It is a choice about staying in one state, in a rural branch, in a much smaller bank, and one line in the eligibility conditions makes that choice for you.

Last reviewed 6 September 2026

THE 30-YEAR JOURNEY

Start by throwing out the thing most people believe about this exam, in either direction. An Officer Scale I in a regional rural bank starts on ₹48,480. A probationary officer in SBI or a nationalised bank starts on ₹48,480 as well, and the next two rungs match too, at ₹64,820 and ₹85,920. They are the same bipartite settlement. This is not the cheap option and it is not the well-paid one. The money is identical, which means every real difference here is about the life rather than the pay: a smaller bank, rural branches, and one eligibility condition that quietly decides where you will spend the next thirty years. You must be proficient in the language of the state you apply to.

SALARY PROJECTION

If you joined today

Figures as of September 2026

Bank pay scales as reported, with DA taken as a range rather than a rate, because current coverage of this post gives two different DA percentages. HRA varies by posting and is not itemised.. The left column is the sourced ladder inside the bank and it is the realistic path for most entrants. The right column is the alternative a reader can still take in the first years, and it is our reading rather than a documented route. Neither column shows the grades above Scale III, because the odds of reaching them inside an RRB are not established. We update this every year.

YEAR	MILESTONE	THE LADDER INSIDE THE BANK Scale I to Scale II to Scale III	MOVING TO A COMMERCIAL BANK Our reading, not a sourced route
0	On joining	Scale I · ₹73k Both paths identical so far · Officer Scale I	

YEAR	MILESTONE	THE LADDER INSIDE THE BANK Scale I to Scale II to Scale III	MOVING TO A COMMERCIAL BANK Our reading, not a sourced route
4	Four years in	Scale II · ₹97k Officer Scale II (Manager) Three to four years is the reported wait, on seniority plus an internal promotional exam.	JMGS-I · ₹74k Officer in a nationalised bank Roughly the same money, in a larger bank with national postings. This column buys ceiling, not pay, and it is our inference rather than a sourced route.
10	Ten years in	Scale III · ₹1.3L Officer Scale III (Senior Manager) Five or six years in Scale II is the reported wait. Above this the chart continues and the odds inside an RRB are unconfirmed.	MMGS-II+ · ₹1L Middle management, commercial bank Indicative only. This depends entirely on which bank and which entry, and no timings are sourced for it.

In-hand figures are ranges because bank DA is currently reported two ways, about ₹5,000 a month apart on this basic. Promotion timings are as reported and depend on internal exams and vacancies. The commercial-bank column is an inference, not a bank-offered route. Snapshot dated September 2026.

Sarkari Job Guide does not claim this salary structure. The figures come from the verified sources listed on the career page.

More career maps to compare

Full guides on sarkarijobguide.com, free to read. Tap a link on your phone, or type the address in your browser.

IBPS PO

sarkarijobguide.com/banking/ibps-po/

SBI PO

sarkarijobguide.com/banking/sbi-po/

NABARD Grade A

sarkarijobguide.com/banking/nabard-grade-a/

ABOUT

About Sarkari Job Guide

Visual career maps for government jobs in India. Each map shows the full 30-year path: pay at every stage, promotion timelines, and the costs nobody mentions.

Salaries and rules change. Read the latest version:

sarkarijobguide.com/banking/ibps-rrb-officer-scale-1/

This PDF is a study aid from sarkarijobguide.com, not an official government document. Verify every date and rule against the official notification before you act on it.