

NORTH CENTRAL RAILWAY

NCRBE-42/2025
RBE No. 42/2025.

Headquarters Office
Subedarganj, Prayagraj

No. 797-E/NCR/Policy/2025/Advance (HBA)

Dated: .06.2025

All PHODs / CHODs, NCR HQ office, Prayagraj,
Divisional Railway Manager AGRA, JHANSI & PRAYAGRAJ,
All Chief Workshop Manager/NCR
Sr. Divisional Personnel Officers/AGRA, JHANSI & PRAYAGRAJ
Bridge Line, TMC Line, CSP/NCR
Staff Officer/RPF/NCR/HQ/Prayagraj. Dy.FA&CAO/G/NCR,
Principal- All Training Centres/NCR
All concern/NCR

Sub: Interest Rate on House Building Advance (HBA) to Railway employees
from 01.04.2025 to 31.03.2026.

Ref: Railway Board Letter No. 2021/F(E)SPL./Adv/3/1 dated: 08.05.2025.

Copy of Railway Board Letter No. 2021/F(E)SPL./Adv/3/1 dated: 08.05.2025 (along with its enclosures) regarding Interest Rate on House Building Advance (HBA) to Railway employees from 01.04.2025 to 31.03.2026, is annexed herewith for further necessary action.

Policy Letter Circulated under NCRPS/NCRBE is also be available on website www.ncr.indianrailways.gov.in (About us→Department→Personnel→NCR Policy Circulars).

DA: as above

Digitally Signed by Lavkush

Singh Rawat

Date: 01-07-2025 13:07:08

Reason: Approved

(Lavkush Singh Rawat)

APO/IR

for General Manager/P

Copy to:-

Secretary to GM for kind information to General Manager.

Secretary to AGM for kind information to AGM.

All Personnel Officer in HQ & Conc./NCR

General Secretary NCRES, NCRMU/NCR

Zonal Secretary AISCTREA, AIOBCREA/NCR

All Ch.OS/Incharge/Personnel/NCR/HQ

Government of India (भारत सरकार)
Ministry of Railways (रेल मंत्रालय)
Railway Board (रेलवे बोर्ड)

RBE No. 42/2025

No. 2021/F(E)SPL./Adv/3/1

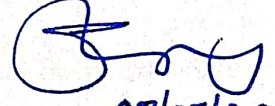
New Delhi, Dated: 08.05.2025

The General Managers and PFAs
All Zonal Railways, Production Units etc.,
DG, RDSO.

**Sub.: Interest Rate on House Building Advance (HBA) to Railway employees from
01.04.2025 to 31.03.2026.**

A copy of Ministry of Housing & Urban Affairs (MoH&UA's) OM No. I-17015/2(2)/2024/H.III(e-9126778)/69, dated 27.03.2025 regarding the subject mentioned above, is enclosed. These instructions shall be applicable *mutatis mutandis* on the Railways.

2. Please acknowledge receipt.


08/05/2025
(Sanjay Prashar)
Jt. Director Finance (E)
Railway Board


Encl: As above

No. 2021/F(E)SPL./Adv/3/1

New Delhi, Dated: 08.05.2025

Copy to:-

The Dy. Comptroller & Auditor General of India (Railways), Room No.224, Rail Bhawan.

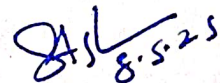

08/05/2025
for Member (Finance)/Railway Board

No. 2021/F(E)SPL./Adv/3/1

New Delhi, Dated: 08.05.2025

Copy to:-

1. The General Secretary, NFIR, Room No. 256-E, Rail Bhawan, New Delhi.
2. The General Secretary, AIRF, Room No. 253, Rail Bhawan, New Delhi.
3. The Members of the National Council, Departmental National Council, 13-C, Feroz Shah Road, New Delhi.
4. The Secretary General, FROA, Room No. 256-A, Rail Bhawan, New Delhi.
5. The Secretary General, IRPOF, Room No. 268, Rail Bhawan, New Delhi.
6. The Secretary, RBSS, Group 'A' Officers Association, Rail Bhawan.
7. The Secretary, RBSS, Group 'B' Officers Association.
8. The General Secretary, RBSSSA, Room No. 451-A, Rail Bhawan, New Delhi.
9. The Secretary, Railway Board Ministerial Staff Association.
10. The Secretary, Railway Board Non Ministerial Staff Association.
11. The General Secretary, All India SC/ST Railway Employees Association, Room No. 7, Ground Floor, Rail Bhawan, New Delhi.
12. The General Secretary, All India O.B.C. Railway Employees Federation, Room No.48, Rail Bhawan.

 8.5.25

For Principal Executive Director (IR)/Railway Board

No. 2021/F(E)SPL./Adv/3/1

New Delhi, Dated: 08.05.2025

Copy to:-

Adv. to MR, EDPG to MR, OSD to MR, OSD (Co-ord) to MR, PS to MoSR(S), EDPG to MoSR(S), PS to MoSR(R), EDPG to MoSR(R).

PSOs/Sr.PPSs/PPSs to CRB, MF, M/O&BD, M/Infra, M/TRS, Secretary/Railway Board.

DG(RHS), DG/Safety, DG(RPF), DG/HR.

All Addl. Members, PEDs, EDs, JSs,

Pay & Accounts Officer, M/o Railways (Railway Board).

सं. 2021/एफ(ई)स्पे./एडीवी/3/1

नई दिल्ली, दिनांक: 08.05.2025

प्रतिलिपि प्रेषित:

1. जनरल सेक्रेटरी, एनएफआईआर कमरा नं. 256-ई, रेल भवन, नई दिल्ली।
2. जनरल सेक्रेटरी, एआईआरएफ, कमरा नं. 253, रेल भवन, नई दिल्ली।
3. राष्ट्रीय परिषद, विभागीय परिषद के सभी सदस्य तथा सचिव, कर्मचारी पक्ष, राष्ट्रीय परिषद 13-सी, फिरोजशाह रोड, नई दिल्ली।
4. सेक्रेटरी जनरल, फ्रोआ, कमरा नं. 256-ए, रेल भवन, नई दिल्ली।
5. सेक्रेटरी जनरल, आईआरपीओएफ, कमरा नं. 268, रेल भवन, नई दिल्ली।
6. सचिव, आरबीएसएस, ग्रुप 'ए' ऑफिसर्स एसोसिएशन, रेल भवन, नई दिल्ली।
7. सचिव, आरबीएसएस, ग्रुप 'बी' ऑफिसर्स एसोसिएशन, रेल भवन, नई दिल्ली।
8. सचिव, आरबीएसएसएसए, रेल भवन, नई दिल्ली।
9. सचिव, रेलवे बोर्ड मिनिस्ट्रियल स्टॉफ एसोसिएशन, रेल भवन, नई दिल्ली।
10. सेक्रेटरी, रेलवे बोर्ड नॉन मिनिस्ट्रियल स्टाफ एसोसिएशन, रेल भवन, नई दिल्ली।
11. जनरल सेक्रेटरी, ऑल इंडिया एससी/एसटी रेलवे इम्प्लाइज़ एसोसिएशन, कमरा नं. 7, भूतल, रेल भवन, नई दिल्ली।
12. जनरल सेक्रेटरी, ऑल इंडिया ओबीसी रेलवे इम्प्लाइज़ फेडरेशन/(एआईओबीसीआरईएफ), कमरा नं. 48, रेल भवन, नई दिल्ली।

21/5/25
8.5.25

कृते प्रधान कार्यपालक निदेशक (औद्योगिक संबंध) रेलवे बोर्ड

प्रतिलिपि प्रेषित:-

रेल मंत्री के सलाहकार, रेल मंत्री के कार्यपालक निदेशक जन शिकायत, रेल मंत्री के विशेष कार्य अधिकारी, रेल मंत्री के विशेष कार्य अधिकारी (समन्वय), रेल मंत्री के अपर निजी सचिव, रेल राज्य मंत्री (एस) के निजी सचिव, रेल राज्य मंत्री (एस) के कार्यपालक निदेशक जन शिकायत, रेल राज्य मंत्री (आर) के निजी सचिव, रेल राज्य मंत्री (आर) के कार्यपालक निदेशक जन शिकायत।

अध्यक्ष रेलवे बोर्ड, वित्त सदस्य, सदस्य/ओ एंड बिडी, सदस्य/अवसंरचना, सदस्य/कर्षण के पीएसओ/ वरिष्ठ पीपीएस/पीपीएस।

महानिदेशक (आरएचएस), महानिदेशक/संरक्षा, महानिदेशक (आरपीएफ), महानिदेशक/एचआर।

सभी अपर सदस्य, प्रधान कार्यपालक निदेशक, कार्यपालक निदेशक, संयुक्त सचिव।

वेतन एवं लेखा अधिकारी, रेल मंत्रालय (रेलवे बोर्ड)।

I-17015/2(2)/2024/H.III (e-9126778) | 69
Government of India
Ministry of Housing & Urban Affairs
(Housing-III-Section)

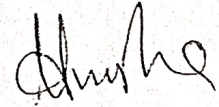
Nirman Bhawan, New Delhi
Dated: 27th March, 2025

OFFICE MEMORANDUM

Subject: - Rate of Interest on House Building Advance (HBA) for Central Government Employees for FY 2025-26-reg.

In pursuance of Department of Economic Affairs, Ministry of Finance OM No 5(2)-B(PD)/2025 dated 24.03.2025, the interest rate applicable on House Building Advance sanctioned to Central Government Employees for the financial year 2025-26 (**from 1st April 2025 to 31st March 2026**) will remain unchanged at **7.44%** until further orders.

2. This issues with the approval of Competent Authority.



(Manoj Kumar Jha)
Under Secretary to the Govt. of India
Tel: 23061476
Email ID: manojk.jha@nic.in

To

All the Central Government Ministries/Departments

Copy for information to:

1. PS to Hon'ble Minister, Ministry of Finance, North Block, New Delhi.
2. PS to Hon'ble Minister, Ministry of Housing & Urban Affairs, Nirman Bhawan, New Delhi.
3. PS to Hon'ble Minister of State, Ministry of Housing & Urban Affairs, Nirman Bhawan, New Delhi.
4. SO (IT Cell) with a request to upload it in e-office and on website of Ministry of Housing & Urban Affairs.