

# **Bank of Maharashtra Officers' Transfer Policy**

## **1. Preamble**

Officers' Service Regulations provide for categorization of posts and branches and placement of Officers in various grades in positions corresponding to their grade / scale in order to facilitate career growth, succession planning and developing competencies and ensuring efficient service to all constituents of the Bank.

In view of the above, periodic transfers of Officers amongst branches and branch to administrative Offices and vice-versa, are necessary.

In the matter of placements and transfers, all Officers are governed by Regulation 47 of The Bank of Maharashtra (Officers') Service Regulations, 1979 (OSR) which states –“Every Officer is liable for transfer to any Office or Branch of the Bank or to any place in India”.

The Transfer policy attempts to provide guidelines for transfer of officers in JMGS-I, MMGS-II and MMGS-III within the broad framework of the above mentioned Regulation and in order to provide a transparent system for deploying of Officers to meet the needs of business and exigencies of administration.

## **2. Objectives**

The transfer policy is aimed at –

- Providing exposure to different types of work environment both geographically across the country and also for different types of business. Such exposure would build up confidence & capabilities in each officer for taking up any type of responsibility.
- Meeting administrative and business requirements.
- Optimizing effective use of human resources.
- Ensuring observance of Regulation 17 of O.S.R. which inter alia states the eligibility criteria of minimum 2 years' service at Rural Branch for promotion to MMGS-II and 3 years' service at Rural / Semi Urban branch for promotion to MMGS-III in accordance with the national priorities set by Government of India.
- To ensure that CVC guidelines in respect of rotational transfers of Officers at sensitive posts as declared by Bank from time to time.

### **3. *Transferability***

- 3.1** Each and every officer in the Bank is liable for transfer to any office or branch of the Bank as per Regulation 47 of Bank of Maharashtra (Officers) Service Regulations 1979.
- 3.2** The normal 'term'/tenure, of an officer at a given place of posting would be a period of 3 years of active service as on 30th June of a calendar year, unless advised otherwise.
- 3.3** No Officer shall be transferred from his place of posting before completion of normal tenure at any one post, except in case of exigencies of administration or business requirement.
- 3.4** Officers in all scales would be transferred to suitable places / posts to ensure that various eligibility criterion for promotion to higher grade like Rural Service, experience as Branch Manager etc are fulfilled. To ensure that the officer satisfies these conditions as soon as he/she becomes eligible for promotion; the Bank may transfer such officers even though his/her normal tenure at particular place is not completed. If such posts / vacancies are not available within the Zone, such transfers would be out of Zone / state as per the availability of vacancies.
- 3.5** Active service, for the purpose of these norms means, actual period of service rendered at the Branch / Office/ Place including absence on account of Casual leave and Privilege leave/ Sick leave not exceeding 30 days in a year.
- 3.6** Period of absence which is unauthorized, extraordinary leave on loss of pay and allowances, sabbatical leave, period of suspension and PL/SL exceeding 30 days in a year, shall not be reckoned as active service for completing minimum tenure at rural / semi-urban centers.

### **4. *Norms for Transfer***

- 4.1** During the Annual General transfer, there will be rotation of officers in order to provide opportunities, to those who are working in rural and semi urban centers, to work in urban and metropolitan centers and vice versa.
- 4.2** To ensure compliance of norms of eligibility for promotion, officers of JMGS-I and MMGS-II due for promotion, who have not completed rural / semi urban service eligibility norm for promotion will be posted at rural / semi urban branches, without any exception whatsoever.
- 4.3** There will be regular rotation of officers from administrative offices to branches and vice versa, once in 3 to 5 years except where they are directly recruited / trained for specialized functions in certain areas of administration like IT, Security, Rajbhasha etc.
- 4.4** Drawing of officers (except in case of promotion) for posting outside the State/Zone will be on the basis of length of service in the State / Zone and with reference to vacancies / positions to be filled in various Grades/Scales in other States/ Zones.

- 4.5** Posting of officer to Branch /Office in the North-East and Kashmir Valley will be as per Govt. of India guidelines applicable from time to time.
- 4.6** For working in Head Office/ Administrative Offices, an officer (Other than Specialized Officer) shall preferably have minimum 2 years of experience in Branch and he/she should be in Scale II or above.
- 4.7** Officers working in a Branch / Office for a period of 3 years are liable to be transferred to another Branch / Place. (Exception: Specialized jobs). However, for administrative exigencies, the officers shall be liable to be transferred even before completion of maximum tenure/stay of 3 years in a Branch/Office.
- 4.8** The period of maximum stay in a zone will be determined based on the following categories
- 4.8.1** The period of stay in Head Office, Pune City Zone, Pune East Zone, Pune West Zone (Branches/offices falling in Pune City Agglomeration only) shall be reckoned as a single zone for the purpose of transfer. After completion of maximum period of stay for 6 years, the officers of this zone are liable to be transferred outside the state or within the state as per administrative requirement.
- 4.8.2** The period of stay at Mumbai Zone, Navi Mumbai Zone, TIBD and Thane Zone (Branches/offices falling in Mumbai City Agglomeration only) shall be reckoned as a single zone for the purpose of transfer. After completion of maximum period of stay for 6 years, the officers of this zone are liable to be transferred to outside state or within the state as per administrative requirement.
- 4.8.3** For other zones: The officers who have completed 6 years in these zone / offices are liable to be transferred either to outside the state or within the state as per administrative requirement.
- 4.8.4** For administrative exigencies, however, the officers shall be liable to be transferred even before completion of maximum tenure/stay of 6 years in a Zone.

## **5. *Inter Zone Transfers***

- 5.1** Ordinarily and excepting those recruited / trained / promoted for specialized functions, officer in Junior Management Grade Scale-I will be transferred to Branches / Offices within a Zone, subject to a total tenure of 6 years within the Zone. Thereafter, they will be posted to adjacent Zones/State, as the case may be.
- 5.2** Officer in JMGS-I, who has completed 6 years continuous service in a Zone, shall be transferred to another Zone. Such transfers will be, as far as possible, to the adjacent Zone for JMGS-I, subject to condition under 4.8.
- 5.3** In respect of administrative Zones having jurisdiction over more than one State, tenures out of one state would be treated as posting outside the administrative Zone for a JMGS-I officer.
- 5.4** Officer in MMGS-II & III, who has completed 6 years continuous service in a Zone (including that under JMGS-I and/ or MMGS-II) shall be transferred to another Zone. Such transfers would be on all India basis.

**5.5** In case an officer, Specialized officer as well as General Officer, completes normal tenure of 3 years at one post and suitable post / vacancy is not available in the Zone, he/she would be transferred to any other zone.

## **6. *Special Consideration***

**6.1** Officers who have completed 57 years of age or more as of 30th June and who are due for transfer, may be posted at places of minimum inconvenience subject to organizational needs and suitability of the Officer for the post in question.

**6.2** Transfers of Physically Challenged Officers and Officers, who have children with mental disability, spastic children and children with other serious medical disability requiring special medical care / education and / or rehabilitation, would be effected as per government guidelines issued vide Office Memorandum No.42011/3/2014-Estt.(Res) dated 6<sup>th</sup> June, 2014 or such directives issued by government at pertinent time and subject to the administrative limitations.

**6.3** In respect of Officers whose spouse is also an employee with us, as far as possible and subject to the administrative limitations, the posting of the spouse, would also be considered to the place or to a place nearest to the place, where the Officer is being transferred to.

**6.4** In case of Lady Officers, they may be transferred as far as possible to a place where her spouse or in case of unmarried lady officers at a place where her parents are stationed or near to such place subject to completing mandatory rural / semi-urban posting / Branch Manager-ship, administrative limitation, vacancy and requirement.

## **7. *Specialized Officers***

**7.1** Notwithstanding anything specified elsewhere in the guidelines regarding the transfer, posting, normal tenure at a place/ Zone etc., an Officer in the specialized category is transferable to any office/branch as per the operational requirement and the suitability of the concerned Officer.

**7.2** It should be noted that the provisions of regulation 17 of O.S.R., regarding rural / semi urban branch service for eligibility for promotion to MMGS-II and MMGS-III, would become operative on Officers converted from specialized category to general category.

**7.3** Notwithstanding anything said above, an Officer in a specialized category may be required to carry out the duties of a general Officer and in such case prior approval of HRM dept., Head Office should be obtained.

**7.4** In case of Intra Zone transfer of Specialized Officer, such transfer will be effected in consultation with the vertical Head of the said specialized area

**7.5** In case specialized officers posted in departments like Credit, TIBD, Risk Management, IT etc., the vertical Head will propose posting/ job rotation of the said specialized officer as per administrative requirement. The said vertical should also ensure proper succession planning /placement for exigencies such as promotion, retirement etc., in consultation with HRM Dept., Head Office.

7.6 The Specialized category Officers joining the main stream of banking by opting for conversion to General Officer Cadre would be transferred and posted at suitable place for field experience.

7.7 Specialized Officers including I.T. officers, shall be given exposure of Branch Banking after their elevation beyond Scale III, as far as possible.

## 8. **Hardship Centres**

8.1 Branches where there is threat to life and limb due to continuous disturbed law & order situation and branches within Special Project Areas are included in the list of hardship centers. The status of branches as Hardship Center would be decided on the basis of directives from Central / State Government and as mentioned in HRM policy. The list of hardship centres is enclosed in the **Annexure III**.

8.2 The list of Hardship centers would be reviewed by HRM Department Head Office as and when required on the basis of Government Guidelines as well as views of concerned Zonal Managers.

8.3 Officers, who have completed active tenure of 2 years at hard ship Centre, to the extent possible, would be posted at any one of the 3 Centers of his / her choice, for one tenure of normal posting. Such postings shall be considered depending upon his/her satisfactory attendance and performance at hardship center.

8.4 Period of absence which is unauthorized, extraordinary leave on loss of pay and allowances, sabbatical leave, period of suspension and PL/SL exceeding 30 days in a year, shall not be reckoned as active service for completing minimum tenure at hardship centers.

## 9. **Transfers on Promotion-**

9.1 Notwithstanding anything stated above, to provide 'Role Change', from Clerical cadre to Officer Cadre (JMGS-I), Officer shall be posted outside the Zone.

9.2 As far as possible the Officers promoted to Scale I (from clerical cadre), II & III, should be posted / transferred to rural/semi urban branch, if not undergone earlier / as applicable. The rural/semi urban posting in award staff cadre will not be reckoned as undergone rural/semi urban posting. If the Zone does not have rural/semi urban branches the promoted officers as far as possible will be posted to Zone having rural and semi urban branches in Annual Transfer Plan irrespective of normal tenure in the said Zone.

9.3 Though Specialized officers (other than AFOs) are exempted from rural /semi posting, if any Specialized officer voluntarily converts to general stream, he/she shall, as far as possible, undergo rural/semi urban tenure as applicable to officers in general stream.

9.4 Specialized officer on promotion to Scale IV shall be treated as General Officer & unless joined directly in same cadre, such officers & Executives after being promoted to Scale V or above shall as far as possible undergo / be given field postings to be eligible for further promotions

## 10. **Officers on Sensitive Position/Posts**

- 10.1 Sensitive positions are identified by the Bank based on CVC guidelines.
- 10.2 The officials posted in sensitive positions/posts are to be rotated every three years to avoid developing vested interest and mitigate the risk faced by the bank.
- 10.3 The officers appearing in the “Agreed List” and the list of “Doubtful Integrity” are not to be placed in sensitive positions/posts of the Bank.
- 10.4 The sensitive positions of the Bank are updated from time to time and instructions relating to it are issued by HRM Department in consultation with the Vigilance Department at Head Office.

**11. Authority for issuing Transfer Orders**

- 11.1** Inter Zone transfers & transfers within HO Departments will be decided by the authorities as under :

For Officers in Scale I, II & III	DGM, HRM
For Officers in Scale IV	GM, HR
For Officers in Scale V	ED (HR) portfolio
For Officers in Scale VI & VII	MD & CEO

- 11.2** Transfers within the Zone and the final posting of the Officers transferred into the Zone upto Scale-III, will be decided by the Zonal Head subject to the vacancies, Management requirements and Rural / Semi Urban Tenure of officer. However transfers of Specialized officers upto Scale III other than AFOs shall be effected by HRM department, Head office in consultation with relevant vertical like Credit, IT, TIBD, Risk Management Departments etc. The Zone should as far as possible transfer officers only after a normal tenure of 3 years.

- 11.3** While deciding such transfers, the Zonal Heads shall keep in view and adhere to the following –

- a. The guidelines / directions received from Head Office from time to time.
- b. Categorization norms except where permitted by Head Office.
- c. For sensitive posts like Branch Managers suitable approval, must be obtained from General Manager, HRM.
- d. No Specialized Officer/Officer trained in specialized functions shall be utilized for other functions without prior consent from HRM Department, Head Office.
- e. Completion of ‘Rural’ and /or ‘Semi Urban’ service norm.
- f. To ensure that CVC guidelines regarding rotational transfers at sensitive posts are complied with as per Head Office guidelines.

In other special cases Executive Director (HR) may/ is empowered to constitute a committee with members as he/she deems fit for better decision making in the matter.

- 11.4** The respective Zonal Heads shall prepare Annual Transfer Plan for transfer of Scale III Officers after completion of Annual Transfer Plan of Head Office and will send the list of proposed transfers of Scale III Officers to DGM, HRM for

approval. On getting approval from DGM, HRM for transfer of Scale III officers, the respective Zonal Managers shall issue the transfer orders.

## **12. Request Transfers**

**12.1** The maximum number of request transfers shall be three in the entire service span and is applicable only for officers in scale I, II & III.

**12.2** If, after issuance of the transfer order, the officer applies for cancellation of transfer order and the cancellation order is issued by the Management, one chance of request transfer will be forfeited.

**12.3** The second request transfer can be considered after a period of three years from the date of first request transfer effected.

**12.4** The officers who have completed a term of minimum 2 years of active service in the present Zone can only apply for request transfer. Probationary Officers can apply for Request Transfer only after completion of minimum 3 years of active service.

**12.5** The Officer, who desires transfer on request may submit his/her request transfer application to DGM, HRM, Head Office as per the eligibility criteria, online under ULC Portal under the link "Mahabank Members Request Transfer" giving therein three different Zones of choice (not within the same city).

**12.6** Transfers are solely at the discretion of the Bank. The posting of Officer in requested Zone will be subject to vacancy in the said Zone. The Zonal/Administrative Authority will be in discretion to post the officer at any place in the Zone (preferably in the same state in case of Zones having multiple states) as per administrative exigencies in the Zone.

**12.7** The HRM Department will make endeavour to effect request transfers based on bank's policy / Officers Scale-wise requirement / suitability / the role & responsibilities of Officers/ satisfactory performance /administrative and business exigencies.

**12.8** The decision of such transfers shall be taken by DGM, HRM.

**12.9** Notwithstanding anything appearing herein above, an officer cannot claim a request transfer to any place, as a matter of right.

## **13. Miscellaneous**

**13.1** As far as possible, at Vigilance and Disciplinary Matters Cell, officers having sufficient exposure in field and in credit shall be posted.

**13.2** The Transfer Policy provides only broad guidelines and any Officer is transferable anywhere in India or at any posts as per business needs, administrative exigencies and non-performance (Officer getting APAR marks below average i.e. less than 50 will be treated as Non-performer) of the concerned officer.

**13.3** The guidelines contained in the Transfer Policy shall not be applicable to officers under probation on direct recruitment.

**14. Bringing outside undue pressure / influence for transfer / posting etc.**

Bringing any outside or political influence by officers to further their interests in respect of matters pertaining to his/her service in the Bank such as transfers or cancellation thereof will amount to breach of Regulation 12 of Bank of Maharashtra Officers Employees' (Conduct) Regulations, 1976., as amended from time to time and may invite appropriate action thereof.

**15. Enforceability-**

This policy shall be in force for a period of three years from the date of approval of policy by the Board or till such time it is reviewed and modified.

**16. Redressal of Grievances-**

16.1 Representations, if any, in respect of the transfer orders issued by Zonal Manager, may be submitted to the Deputy General Manager, HRM, H.O. Pune under copy to the concerned Zonal Managers.

16.2 Such representations will be reviewed by General Manager, HRM. The decision of General Manager, HRM will be final and no further correspondence on the matter will be entertained.

**17. General Condition-**

Bank shall have the right to change, modify, alter, amend, repeal or vary from time to time any rule/rules/clause(s) incorporated in the Transfer Policy. The guidelines issued by the Government of India from time to time shall also form part of this Policy.

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**LIST OF HARDSHIP CENTRES**

<b>S No.</b>	<b>Name of the Zone</b>	<b>No. Of Centres</b>	<b>Names Of The Branches</b>
01.	Amaravati	3	Harisal, Dharni, Biju Davadi
02.	Chandrapur	11	Bhangragad, Perimili, Deolmari, Wasera, Patharil, Allpalli, Chamroshi, Ghot, Aheri, Mulchera, Jhari Jamni.
03.	Jalgaon	2	Korai, Molgi.
04.	Kolhapur	1	Sankh
05.	Nagpur	2	Bijepar, Kosam Tondi
06.	Nasik	1	Thanepada
07.	Hyderabad	5	Jimma Khurd, Jainad, Gudihatnoor, Ponkal, Talamadugu.
08.	Kolkata	17	All Branches in North Eastern Region
09.	Chandigarh	2	All Branches in Kashmir Valley
	<b>Total</b>	<b>44</b>	

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