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CIRCULAR TO ALL BRANCHES / OFFICES

TRANSFER POLICY

**Regulation 47 of Bank of India (Officers')
Service Regulations, 1979**

In terms of Regulation 47 of Bank of India (Officers') Service Regulations, 1979, "every Officer is liable for transfer to any Office or Branch of the Bank or to any place in India". Accordingly, the services of Officers can be utilized anywhere in the country. The object of the Transfer Policy is to deploy the Officer employees in transparent and effective manner with an ultimate objective of accomplishing corporate goals.

2. The transfer of Officer employees is governed By the existing Transfer Policy approved by the Board on 15.12.2011 and circulated vide Branch Circular No. 105/153 of 22.12.2011.

3. With the passage of time, many changes have taken place in the administrative set-up as well as the business requirements of the Bank. As such, there is a need for revisiting the existing transfer policy and make necessary modifications to suit the present banking scenario.

4. In view of foregoing and on the background of various Government directives, the Board has reviewed the Transfer Policy during its meeting held on 24.01.2017, which is effective from 01.02.2017. The modified Transfer Policy is annexed herewith.

5. Please note that the modified Transfer Policy supersedes the earlier / existing guidelines / instructions in this regard. Please also note that Specialist Officers and the Officers in Senior Management Grade / Scale IV and above are outside the purview of this Policy.



Ref: As above.

(M.K.Gupta)
General Manager – HR

(Annexure to Branch Circular No. 111/9 dated 25.04.17)

TRANSFER POLICY FOR OFFICER EMPLOYEES

GENERAL

- 1.1. In terms of Regulation 47 of Bank of India (Officers') Service Regulations, 1979, "Every officer is liable for transfer to any office or branch of the Bank or to any place in India". Accordingly, the services of Officer Employees of the Bank can be utilized anywhere in the country and it will be incumbent upon the Officer to carry out the transfer orders wherever he is posted. Hence, Officer Employees shall not refuse to comply with transfer orders issued by the Bank.
- 1.2. The Bank has to ensure that there are no HR gaps at the various geographical areas where it operates and deficiencies are duly met and people with special skills and talent are duly deployed at the Centre requiring their services. In other words, the staff members should be deployed in the best interest of the Bank.
- 1.3. The Bank is conscious of the fact that transfers from one linguistic area to another can create hardships, more particularly in the education of the children. The Bank is also conscious of the fact that in case of some Officers, certain special circumstances may warrant their retention or posting to specified Centers to meet their personal requirements. Wherever possible, therefore, the Bank would like to match the organisational requirements with the individual needs of the Officers.
- 1.4. The Transfer Policy spelt out in this document has been prepared keeping the above objectives in mind.

BASIC PRINCIPLES

- 2.1 As a general rule, as far as possible, annual transfers of all Officers including Administrative transfers should be planned in advance and transfer orders shall be released on or before 30th April and transferee Officers shall be relieved by 31st May from the branch/office with instructions to report at the transferee branch/office so as to coincide with the academic year of children widely prevalent in the country.
- 2.2 Except in emergent circumstances, an Officer should be given a minimum of 15 days notice in respect of his transfer from one station to another, so that he can make adequate preparation for winding up his establishment and shifting to the new station.
- 2.3 As a general rule, no Officer shall be retained in the same post for a period in excess of 3 years and in the same station (municipal limits) for a period in excess of 5 years, unless otherwise warranted.
- 2.4 Every Zone, in consultation with Head Office, shall identify Centres which shall be termed as 'Hardship Centres'. Generally, no Officer shall be retained at such Centres for a period in excess of 2 years.

2.5 (A) **Transfer Policy of Physically Challenged employees**

In terms of guidelines from the Government of India, as far as possible, the person with disabilities may be exempted from the rotational /routine /periodic /outstation transfers. Further, preference in place of posting at the time of transfer/promotion may be given to the persons with disability subject to administrative constraints. To the extent possible, they may be retained in preferably in their Home Zone in the same job, where their services could be optimally utilized.

This concession would not be available to such of the physically challenged employees who are transferred on grounds of disciplinary action or are involved in fraudulent transactions.

However, in case these officers opt for promotions in Senior Management Grade Scale IV and above, while efforts will be made to retain them in their place of posting, they will be liable for transfer from out of their original place of posting.

(B) **POSTING OF OFFICERS WHO HAVE DIFFERENTLY ABLED DEPENDENTS**

As far as possible posting of officers who are care giver of differently abled dependent child, may be exempted from the routine exercise of transfer / rotational transfer subject to the administrative constraints. The word 'disabled' include (i) blindness or low vision (ii) hearing impairment (iii) locomotor disability or cerebral palsy (iv) leprosy cured (v) mental retardation (vi) mental illness (vii) multiple disabilities (viii) autism (ix) *thalassemia* and (xi) *haemophilia*

If the posting / transfer is necessitated on account of promotion / re-categorization of post, effort may be made to post such officer to a place closest to the centre where appropriate medical and educational facility would be available to the differently abled dependents.

(C) **TRANSFER OF FEMALE EMPLOYEE**

As far as possible, placement / transfer of married female employee, on her request, may be done at a place where her husband is stationed or as near as possible to that place or vice versa and unmarried female employee, on her request, at a place where her parents are stationed or as near as possible to that place.

As a matter of prudent policy, it is always desirable that an officer, upon promotion, required to assume higher responsibilities should normally be moved out from her previous office to another one, either in the same station or outside as per needs of the Bank.

- 2.6 Officers may be posted to different verticals after identifying them, taking into account their expertise in the field, aptitude, knowledge, age, inclination, etc. and their postings to be decided keeping in mind the interest of the Bank. It is to be ensured that the experience / expertise / knowledge of such identified Officers is utilised optimally.

As far as possible, an Officer posted in a vertical shall be transferred within the same geographical area i.e. the Zone. Needless to mention, he/she may be posted to another vertical in the same Zone.

If the posting within the Zone is not possible, he/she can be transferred to another adjoining Zone within the same NBG. If posting is not possible in the same NBG then posting in the adjoining NBG and if it is also not possible the officer can be transferred to any other NBG till the Officer is promoted to SM scale IV. Needless to mention, an Officer posted in vertical may be transferred to Branch/Office other than vertical, if required. Such transferee Officer, if eligible, can seek re-transfer in terms of para 3.4 of this Policy.

2.7 In respect of the Officers promoted under Fast Track / Super Fast Channel, if any, as the case may be, they may be transferred anywhere in India taking into account the requirement at such place in the interest of the Bank, irrespective of their tenure at the place of posting prior to his / her promotion.

2.8 In respect of officers promoted under Merit channel from Scale I to II and from Scale II to III, they may be posted anywhere in India. However, endeavour will be made to accommodate them in their respective Zones, if not possible within the same NBG and if that too is not possible, then in the Zone in the adjoining NBG as per requirement of the Bank.

In case the number of Officers to be transferred out of the Zone is less than the number of Officers promoted to Scale II & III in that Zone, then identification of such officers shall be made on the principle of First-in-First-out.

2.9 In respect of officers promoted under Seniority channel from Scale I to II and Scale II to III, endeavour will be made to accommodate them in their respective Zones taking into account the requirement of the Zone.

If the number of officers promoted under Seniority channel in the Zone is more than the number of officers required in the Zone, then surplus Officers may be transferred out of the Zone to deficit Zones, preferably within the same NBG. Identification of such officers shall be made on the principle of First in First out.

2.10 After effecting the transfers, if required, as mentioned in para 2.7, 2.8 and 2.9 above, the requirement of the Zone is not being fulfilled, then while effecting administrative transfers, generally the principle of First in First out would be adopted.

For the purpose of paras 2.8 and 2.9, the strength of the Officers shall be determined after clubbing number of Scale II and Scale III Officers requirements vis-à-vis the actual strength.

- 2.11 The officers posted at Administrative offices, as a matter of principle, shall be transferred unless otherwise warranted, for branch exposure after completion of a period of 5 years. Such officers shall be required to work at branches for a minimum period of 3 years.

INTER-ZONAL TRANSFERS

- 3.1 Administrative transfer exercise in respect of Officers in Scale I, II and III from one NBG to another NBG, will be undertaken by HR Department, Head Office. While issuing such transfer orders from surplus NBGs to deficit NBGs, HR Department, Head Office will specify scale-wise number of officers (including those officers who are working in specialized positions such as Credit, Foreign Exchange etc.) to be posted at deficit NBG and the respective GM, NBG in turn will allocate the Officers amongst deficit Zones within the NBG.

The General Manager, NBG may issue administrative transfer orders of Officers in Scale I, II and III from excess Zone to shortage Zone within NBG following basic principles of Transfer Policy. While arriving at the excess / deficit position of the Zones within the NBG, in respect of Officers in Scale II and III, the total number of Officers in these Scales to be clubbed together. These Officers (those transferred on administrative grounds/exigencies) are eligible to seek retransfer in terms of provisions / guidelines related to the same.

- 3.2 HR Department, Head Office may transfer Officers from one Zone to another Zone within NBG or from one NBG to another NBG as per administrative exigencies. However, while identifying the Officers to be transferred out of the Zone / NBG, generally the First in First out principle to be adopted. These Officers (those transferred on administrative exigencies) are eligible to seek retransfer in terms of provisions / guidelines related to the same.
- 3.3 In respect of an Officer who is not found suitable at the place of his / her present posting, the Zonal Manager / General Manager - NBG / HR Department, Head Office may transfer such identified Officer in Scale I, II and III to other establishment within the same Zone under different Reporting Authority and his / her performance may be reviewed after six months. In case such Officer is Manager of a Branch, then, he may be posted under different Reporting Authority or as Manager at a different Branch in the Zone. If it is found that his / her performance is not upto the mark, then he may be transferred to other Zone within the same NBG, following the procedure mentioned hereinafter :-

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- i) In the case of such identified Officer, the reasons as regards his non-suitability at the said place of posting to be advised to him in writing.
- ii) A counseling session to be conducted by an authority not below the rank of Dy. Zonal Manager for such identified Officer for improving his output / work / conduct, etc.
- iii) No remarkable improvement has been noticed in him / her by such changed authority under whom he / she has been placed in a period of six months.

3.4 **Re-Transfer to Home Zone/Home Town:**

An Officer in the Junior Management Grade/Scale I or in the Middle Management Grade/Scale II or III, posted/working in a Zone other than his home zone may apply for a transfer to his home zone

An officer shall be eligible to seek retransfer to:

- a) The concerned zone wherein his/her place of domicile exists

OR

- b) Home Zone i.e. the Zone from where an officer was promoted from clerical cadre in the case of promote Officer and to the Zone of initial posting in the case of Direct Recruit Officer.

All such request by the officers in Scale I, II and III for re-transfer from one Zone to another Zone within the same NBG or another NBG will be centrally processed at Head Office for which the competent authority will be the General Manager-HR. All such requests must be routed through the controlling authority of the respective officer i.e. Zone/NBG.

However, such requests for re-transfer to home zone or the concerned Zone wherein his/her place of domicile exists, the request of Officer employees in Scale I, II and III be considered on completion of 4 years of service in other Zone/s for the first time and after completion of 3 years of service in other Zone/s on second and subsequent occasions;

In respect of FEMALE officer employee in Scale I, Scale II and Scale III, her request for re-transfer to her Home Zone or the concerned Zone wherein her place of domicile exists, be considered after completion of 2 years of service in other Zone/s .

In case of DROs, the request for his/her transfer to the concerned Zone wherein his/her place of domicile exists be considered after completion of five years of service from the date of his/her reporting to the place of initial posting, including service on probation.

For the purpose of reckoning the completed number of years of service in other Zone(s), the cut-off date would be 30th June in respect of Officers seeking transfer under this clause.

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The period of Sabbatical leave/leave on loss of pay/Temporary transfer/ Request Transfer, if any shall be treated as passive period of service and shall not be counted for arriving at requisite period.

Head Office, HR Department will be inviting applications for re-transfer to a Zone within NBG/ in another NBG once in a year stipulating last date for submission and other modalities for the same. The willing officers will apply through HRMS which will be subsequently recommended by their respective controlling authority for onward submission to Head Office. The Controlling Authority will be recommending only those applications (received in response to HO communication) fulfilling the eligibility criteria to Head Office within the stipulated timeframe.

However, where the required number of vacancies are not available in the Zone, after effecting administrative transfers and/or upon transfer on promotion, the remaining officers shall be retained in the same zone till the vacancy arises.

Requests forwarded by Zones during the intervening period will not be entertained at Head Office except under extraordinary / compassionate circumstances as mentioned in para 3.7 below.

- 3.5 After receipt of applications for re-transfer, in response to Head Office notice, a Zone-wise request transfer list (of Zones to which transfer is sought) will be prepared at Head Office.
- 3.6 Normally transfers will be effected in the order determined by the length of stay of an Officer away from his Zone. However, exceptions to this can be made in cases warranting extreme compassion and exigency. Such cases would, however, be required to be approved by the concerned Zonal Manager /General Manager (NBG) /General Manager (HR), as the case may be, as mentioned in para 3.7 below.

3.7 Request Transfer

Officer may request for transfer from the Zone in which he / she is working to any Zone of his/her choice where circumstances so warrant (extreme compassion/exigency) such as :-

- (i) On account of self-sickness, major ailment of spouse / child of an Officer who needs medical treatment which is available at a specific Centre where the request for transfer has been made.
- (ii) Any other exigency / compassionate ground

Such requests will be considered at the sole discretion of the Bank on merits of the case.

In case of request under para 3.7 (i) above is for transfer within the Zone, the Zonal Manager will be the approving authority. If the request is from one Zone to another Zone within the NBG, the approving authority will be the concerned GM, NBG. However, if the request is for transfer to a Zone outside the NBG, the application should necessarily be forwarded through the concerned Zonal Manager and General Manager (NBG) to the General Manager (HR), who will be the approving authority for such transfer.

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In case of request under para 3.7 (ii) above, the application should necessarily be forwarded through the concerned Zonal Manager and General Manager (NBG) to the General Manager (HR), who will be the approving authority.

If request submitted under para 3.7 above is considered by the Competent Authority, the concerned Officer will not be entitled for claiming reimbursement of travelling / transportation expenses, joining time, halting and/or any other allowances incidental to transfer. However, in case of request transfer of Officers in Scale I, II and III, the reimbursement of travelling and transportation expenses including joining time, halting and/or any other allowances be considered in such cases where the request transfer is from Surplus Zone to deficit Zone.

In such cases, where Officers' (including lady officers') request for transfer has been considered favorably will :-

- a) Not be allowed to participate in overseas posting for TWO subsequent successive years of selection process;
- b) Not be considered for short terms overseas assignment for TWO subsequent successive years
- c) Not be considered for sabbatical leave for TWO subsequent years.

Further, in case of officers (including lady officers) there should be gap of at least TWO years between TWO successive request transfers on any ground. *The date relevant for this purpose will be the date of reporting at the desired place by the transferee officer.*

3.8 Request submitted by an Officer for transfer shall not ordinarily be considered in the event of any disciplinary action / conduct related issues against the said Officer are pending. In such cases, on completion of enquiry, request of the said Officer may be considered at the sole discretion of the Bank.

3.9 If request submitted by an Officer for transfer on account of self-sickness / major ailment of spouse / child is considered by the Bank and subsequently the concerned Officer opts for promotion / promoted, he would be subject to transfer in terms of the then applicable Transfer Policy.

TRANSFERS WITHIN THE ZONE

4.1 Transfers within the Zone of Officers belonging to Junior Management Grade Scale I and Middle Management Grade Scale II/III will be considered by the Zonal Manager taking into account the administrative requirement, subject to the provisions of the placement policy.

4.2 An Officer in Junior Management and Middle Management Grade may also seek a transfer to a specific station within the Zone. Such request with specific reasons should be made to the Zonal Manager through proper channel. Proper record / register of such requests will be maintained at each Zonal Office and may be considered on merits.

- 4.3 Before filling the vacancies arising at any station, due regard will be given by the Authority to the request, if any, for being posted at that station, subject, however to the suitability of the Officer to hold the post at that station.
- 4.4 Where the Officer's transfer request is considered and an Officer is posted to a station of his choice, his continued retention at that station will be subject to provisions of this policy. However, in case of administrative exigencies, he will be transferred to the branch / office as per the Bank's requirement.

OTHER PROVISIONS:

5. Specialist Officers and Officers in Senior Management Grade Scale IV and above are outside the purview of the Transfer Policy.
6. Notwithstanding anything contained above, Bank reserves the right to transfer any Officer to any of its Branches / Offices at any point of time under Regulation 47 of Bank of India (Officers') Service Regulations, 1979 for meeting any exigencies, administrative requirements, compassionate grounds, undesirable behaviour, performance reasons, disciplinary action, etc.
7. Officers who are currently undergoing inter-zonal transfers shall be re-transferred to their home zones in a phased manner upon completion of their tenure of inter-zonal transfer, as stipulated in this policy and their transferability in future shall be governed by this policy.
8. These guidelines supersede any previous guidelines / understanding / agreements / practices formulated or implemented at Head Office / Zonal level involving or relating to transfer of Officers in the Bank.
9. Bringing any outside or political influence by officers for issuing transfer orders or cancellation of transfer orders will amount to breach of Regulation 12 Bank of India Officer Employees (Conduct) Regulations, 1976, as amended from time to time and may invite appropriate action as deemed fit.
10. Generally, Officers over 55 years of age will be exempted from administrative transfers out of the Zone. However, this exemption shall not apply to those officers who opt for promotion after attaining the age of 55 years and also in case of need based requirement of the Bank, such officers may be transferred out of the Zone.

Further, Officers who are out of their home zone and reached the age of 58 years, may opt for home zone transfer, provided the officer has completed minimum 2 years out of his home zone at the time of seeking transfer to home zone under this provision.

11. Directives /guidelines of the Government/RBI/IBA presently in force or that may be received from time to time in respect of transfers shall be deemed to be an integral part of these guidelines.
12. Officers who seek transfer in terms of para 3.4 above, should submit their requests in prescribed proforma to their Controlling Authority as and when applications are invited by Head Office within the stipulated date for the same. Requests received after the stipulated date, will not be considered / entertained. The Zones and other Controlling Authorities also should not forward such applications during the intervening period.
13. The Bank reserves the right to modify / amend / rescind any or all of the provisions of this policy as felt necessary at any point of time, with due approval of the Board of Directors. However, Managing Director & CEO (Executive Director, in the absence of MD & CEO) shall have the power to make exceptions to any provisions of this policy for facilitating smooth administration / implementation of the policy or on account of any special circumstances.
14. In the context of guidelines laid down by the Government of India in the matter of transfer of spouses and keeping in view the administrative requirements of the Bank, each case of request for transfer on the ground of serving spouse will be considered on merit once in the entire career of the officer. If, however, both husband and wife are working in our Bank, as far as possible, they would be posted at the same centre provided such posting is not detrimental to the interest of the Bank.
15. If an officer is transferred, at his request, to his home Zone before completion of requisite tenure and in case he is transferred out of his home zone by the Bank subsequently, he shall be required to complete his requisite tenure as applicable afresh before considering his request thereafter to his home zone.
16. Request for transfer submitted by Officer posted at North Eastern Region on transfer from other parts of the country may be considered as per the choice given by him / her (the Officer has to indicate three places of his / her choice including his / her Home Zone), after completion of two years tenure of such Officer. In case of officers posted in Kashmir valley, they will be posted at one of the three centers of their choice after completion of 18 months tenure. However, these provisions are not applicable to those officers who belong to these regions and posted there and those who have been selected and appointed by the Bank on their submitting applications for employment in response to recruitment for those specific areas.

17. **POSTING OF OFFICERS IN RURAL / SEMI-URBAN BRANCHES:**

- I. In order to implement the Government guidelines/Promotion Policy for rural / semi-urban postings, officers who do not have the requisite Rural/Semi-urban branch experience should invariably be posted in Rural/Semi-urban areas and, as far as possible, those having rural experience may not repeatedly be posted in rural areas.
- II. Officers in JMG and MMG who do not possess the requisite period of rural / semi-urban branch experience as required in terms of Government guidelines/ Promotion Policy shall be posted in rural or semi-urban branch, on their promotion, for completion of the requisite period of experience.
- III. Officers posted in rural / semi-urban areas for acquiring experience in terms of Government guidelines / promotion policy should not be posted to urban / Metro areas on deputation and in case, if any officer is deputed, such period of deputation, shall not be counted for reckoning the minimum stay of rural / semi-urban posting respectively.

18. **Timelines of transfer:**

Taking into consideration the academic session and other relevant factors, the process of regular transfer of officers is to be completed at the beginning of the year so that the staff is not put to undue inconvenience. Therefore, all transfer orders should be effected by June every year. Transfer of officers after June, except in the following circumstances, should not be issued without prior approval of Head Office:-

- a) Transfers for manning new branches;
 - b) Transfers for filling up vacancies arising out on account of death/retirement/ voluntary retirement/ resignation/ abandonment of employment;
 - c) Transfers necessitated as a consequence of initiation of disciplinary proceedings;
 - d) Transfers on grounds of marriage of employees in the course of the year with the intent of keeping spouses together.
 - e) Request transfer on extreme compassionate grounds depending on the merit of the case, as well as vacancies arising out of such transfers.
19. An Officer returning to Indian establishment / repatriated after completion of his overseas posting tenure can be posted anywhere in India as per the requirement of the Bank. Thereafter, he will be governed by the Transfer Policy as applicable to other Officers at Indian establishments.
20. In case Transfer Order has been issued in respect of an Officer(s) by both Head Office and NBG/Zone, the order(s) issued by the Head Office shall have overriding effect over the order(s) issued by NBG/Zone.
21. Notwithstanding anything mentioned hereinabove, this policy does not restrict the right of the Bank to retain / transfer any Officer at its discretion.