



BANK OF MAHARASHTRA OFFICERS' TRANSFER POLICY

1. PREAMBLE:

Officers' Service Regulations provides 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 Policy seeks to develop and expand the individual skills, experience, and exposure, which will help achieve organisational goals, enhance productivity and staff motivation and minimise individual discomfort.

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 in line with the guidelines of DFS, to meet the needs of business and exigencies of administration.

2. OBJECTIVES:

The transfer policy is aimed at -

- 1.1 Need based transfer to facilitate and maximise business growth which can meet Organisational / Operational needs /Administrative exigencies.
- 1.2 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.
- 1.3 Meeting administrative exigencies and business requirements.
- 1.4 Factoring Social and Personal needs of Officers
- 1.5 Optimizing effective use of human resources.
- 1.6 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.
- 1.7 To ensure that CVC guidelines in respect of rotational transfers of Officers at sensitive posts as declared by Bank from time to time is followed.

Broadly while implementing transfers, wherever possible, the Bank would match organizational requirements with individual needs of the officers. All efforts will be made to maintain a harmonious climate in the Bank to ensure that the motivation level of the officers is high and every officer gives the best performance of his/her official duty assigned from time to time. However, transfer is the prerogative of the Management, and it cannot be sought as a matter of right and Management reserves its right to transfer any Officer to any other place at their discretion as per business exigencies and administrative requirement.



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 centres.
- 3.7 Transfer of employees recruited directly as sportspersons shall be as per the Bank of Maharashtra policy for Meritorious Sportspersons.

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 centres, to work in urban and metropolitan centres 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, IRM, Treasury, 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 for a period of 3 years are liable to be transferred to another Branch / Place as per CVC guidelines. Similarly, officers working in admin offices (H.O./Z.O.) shall not be placed more than 3 years in same job profile / function & they are liable to be transferred after completion of 6 years in same admin offices. (Exception: Certain specialized posts i.e. specialist officer recruited as specialist officers & working as a specialist officer). 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.
- 4.8.2 The period of stay at Mumbai City Zone, Mumbai Suburb Zone, Thane Zone & TIBD (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 in any one of these Zones, the officers are liable to be transferred outside the state or within the state as per administrative requirement.
- 4.8.3 All the Branches / offices falling in Delhi Zone, Gurugram Zone & Noida Zone (Branches/offices falling in urban agglomeration of Delhi only) shall be reckoned as a single zone for the purpose of transfer.
- 4.8.4 In case of Zone bifurcation, the maximum period of stay in the newly formed zone (Branches / Offices falling in erstwhile previous zone & now in new zone) shall be 6 years. Those officers who have completed maximum tenure in the newly formed zone are liable to be transferred outside the state or within the state as per administrative requirement.
- 4.8.5 For other zones: The officers who have completed 6 years in these zones / offices are liable to be transferred either to outside the state or within the state as per administrative requirement.
- 4.8.6 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.
- 4.9 All the transfer orders are to be issued through online HRMS portal only. Portal will consist of seniority list of officers and existing / expected vacancies at different zones / scales. The online portal will also include scale wise seniority list, details of vacancies scale wise /zone wise.

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 Officers in JMGS-I, MMGS-II & III, who have completed 6 years' continuous service in a Zone, shall be transferred to another Zone within their linguistic region to the extent possible, considering various factors including availability of vacancies, administrative exigencies etc. subject to condition under clause (4.8). An officer may also submit upto three preferred zones in order of priority for administrative transfers. The



preference may be submitted through the HRMS portal. The final decision will be based on vacancies / business requirements and administrative exigencies.

- 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 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:

All Officers will be treated at par in the matter of transfers. In terms of Govt. of India guidelines, no exemptions/privileges/ concession shall lie for any officers in the matter of transfers. However, for certain categories of Officers in view of special / compassionate ground, some limited exemptions (which are not permanent in nature) are being extended through this policy. The categories are as under,

- 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 Transfer of an officer who is a care-giver of dependent daughter / son / parents / spouse / brother / sister with specified disability, as certified by the certifying authority as a Person with Benchmark Disability as defined under Section 2(r) of the Rights of Persons with Disabilities Act, 2016, physically challenged officers as defined in the Schedule to the Rights of Persons with Disabilities Act, 2016 are exempted from routine transfers and subject to the administrative limitations. [Govt. of India guidelines DoPT circular no. F. No. 42011/3/2014-Estt.(Res), dated. 8.10.2018]
- 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.
- 6.5 Officers whose spouse is serving in defence forces i.e. Army / Air force / Navy / Central Armed forces / Central Para military forces and are posted in War zone / Forward bases / disturbed area, may be given choice of posting only upon completion of one term i.e. 3 years in present Zone. However, this concession is not available in normal / peace time posting. Such requests will be considered under request transfer available for an officers.
- 6.6 Where the spouse of the officer is employed in public sector undertakings, Central / State Government Services, an endeavor to post them in the same / adjacent zone of the linguistic region shall be made subject to administrative limitation, vacancy and requirement.
- 6.7 Female employees share an unequal workload being primary caregivers at home. Hence to bring about substantive equality by considering the situation faced by female employees in the personal & professional life, a special clause is introduced

wherein Female officers may be exempted from inter-zonal transfer & will be retained in the existing zone / place of posting in the following cases:

6.7.1 If they are in a family way, the exemption will be for a period of two years (excluding 9 months of family way) **OR**

6.7.2 The exemption will be till the period the child turns 2 years of age.

The exemptions to lady officers as mentioned above shall also be applicable in case of transfer on Promotion. This concession will be available to female officers twice in their service and can't be availed in parts. Once exemption under any of a) or b) is availed by the lady officer from the transfer exercise, repeated exemption under the same clause or consecutive invocation of both the clauses shall not be permissible for the Transfer Orders issued. After the exemption period is over, the officer concerned has to undergo the transfer exercise. However, the aforesaid exemptions / concessions would not be available to such officers who are transferred on grounds of disciplinary action or are involved in fraudulent transactions or transferred on non-performance ground.

6.8 Protection to union Office Bearers: Transfers is management's prerogative as they are the normal incidents of working of a Bank, and they should be left to the discretion of those managing the affairs of the Bank. However, Bank provides protection to the union office bearers to enable the union/Association office bearers to communicate their members about corporate objective of the bank and the message from union/Association.

Subject to the adherence of CVC guidelines and provisions regarding postings at sensitive positions as per the protection / exemption from normal transfers will be available to the office bearers of Unions/Welfare Body as under -

6.8.1 Protection for Office Bearers of Officers' Unions -

Union status	No. of Office bearers exempted	Particulars
Majority Officers' Union	4	President, General Secretary, Vice President & Treasurer of Central Committee (one each)
Officers' Unions other than majority having membership of 100 or more Officers	3	President, General Secretary (one each) of Central Committee & Vice President OR Treasurer of Central Committee (anyone to be nominated by the Central Committee)
Officers' Unions having membership of less than 100 Officers	NIL	-----

6.8.2 Welfare Association for SC/ST & OBCs - The registered, recognized welfare association of SC/ST & OBC Employees shall have protection for its office bearers from normal transfers as under;



Level	No. of Office bearers exempted	Particulars
Central Committee of Majority Welfare Body	2	President & General Secretary (one each) of Central Committee

However, this protection will be available only against transfers involving displacement from one centre to another centre. For transfer of an Officer within same city or town, such protection will not be available. Further, the protection will be available only to the Federation / Central Committee office bearers and not to the office bearers of branch/zonal level unions / welfare bodies. The transfer protection is extended subject to following conditions,

- The transfer protection is extended to the post i.e. irrespective of an employee continues to hold a post in union is entitled for the protection.
- In case, the office bearer is removed from his/her post in the union, his / her protection will automatically get cancelled.
- The protection from transfer will not be available in case of promotion.

6.9 However, the above mentioned concessions (Point 6.1 to 6.7) would not be available to such officers who are transferred on grounds of disciplinary action or involved in fraudulent transactions. Also, this exemption may be granted keeping in view the nature of disability and facts, on whether it is possible or not for them to serve in other Zone, on case to case basis.

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, however maximum tenure shall be 6 years in a Zone / admin. Offices.
- 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 mainstream of banking by opting for conversion to General Officer Cadre would be transferred and posted at suitable place for field experience. Specialized Officers including I.T. officers, shall be given exposure of Branch Banking after their elevation beyond Scale III, as far as possible.

8. DIFFICULT AREAS (ERSTWHILE 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 difficult areas (erstwhile hardship centres). The areas will be called hardship or difficult if so declared by Govt. of India. Presently, the entire North-Eastern states and Kashmir Valley are declared as difficult areas.

8.1.1 TRANSFER OF OFFICERS POSTED AT NORTH-EASTERN REGION: In terms of the guidelines, officers transferred from other parts of the country for posting in NER, are eligible for posting for a period of 3 years at a place of choice out of 3 places to be indicated by them, on completion of their tenure in NER. It is clarified that - The requisite tenure in respect of officers who are posted to NER on administrative grounds to meet the exigencies of Bank business as also in respect of officers posted to NER on promotion shall be 2 years, as far as possible.

8.1.2 TRANSFER OF OFFICERS POSTED IN KASHMIR VALLEY: Officers transferred to branches in Kashmir Valley from other stations shall be considered for transfer to one of the 3 centres as per choices given by them, after a period of 18 months stay in the valley. Officers, who have completed eligible active tenure at difficult areas (erstwhile hardship centres), to the extent possible, would be posted at any one of the 3 centres of his / her choice, for one tenure of normal posting. (Kashmir valley comprising of ten districts namely Anantnag, Baramulla, Budgam, Kupwara, Pulwama, Srinagar, Kulgam, Shopian, Ganderbal and Bandipora)

Such postings shall be considered depending upon his/her satisfactory attendance and performance at difficult areas (erstwhile hardship centres). 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.

The status of branches as difficult areas (erstwhile hardship centres) would be decided on the basis of directives from Central / State Government and as mentioned in HRM policy. The list of difficult areas (erstwhile hardship centres) identified by the Bank is enclosed with the note as **Annexure I**.

8.2 The list of Difficult Areas (erstwhile Hardship centres) 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 and placed before the Board for approval along with the policy.

8.3 Officers, who have completed eligible active tenure at difficult areas (erstwhile hardship centres) (i.e. 2 years / 18 months as applicable), to the extent possible, would be posted at any one of the 3 centres of his / her choice, for one tenure of normal posting (3 years). Such postings shall be considered depending upon his/her satisfactory attendance and performance at difficult areas (erstwhile hardship centres).

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 difficult areas (erstwhile hardship centres).

9. TRANSFERS ON PROMOTION:

- 9.1** Notwithstanding anything stated above, to provide 'Role Change', from Clerical cadre to Officer Cadre (JMGS-I), Officer will be posted as per requirement anywhere in India.
- 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 urban 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.
- 9.5** 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 his/her previous office to another one, either in same station or outside as per Banks requirement.

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;

Particular Cadre	Competent Authority
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 & VIII	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. An officer shall be considered for transfer as far as possible only after completing a minimum tenure of one year in the respective branch / office. However, transfers due to superannuation, branch expansion in coming years, resignation or death can be effected as per administrative exigencies.

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

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

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 request transfers will be considered on seniority basis irrespective of the zone tenure.
- 12.4** The second request transfer can be considered after a period of three years from the date of first request transfer effected.
- 12.5** Officers applying for transfer as a repatriation to their previous zone will be eligible for applying request transfer, only after completion of a term of minimum 3 years of active service in the present Zone. No minimum time period is stipulated for applying request transfers apart from the above criteria.
- 12.6** Transfers on compassionate grounds may be considered even before the completion of requisite period, for any of the following reasons, subject to availability of vacancies -
 - 12.6.1** Diagnosis of Terminal/Critical illness for self, spouse or dependent children: Type of diseases to be covered - Cancer, Paralytic Stroke, Renal Failure, Coronary Artery Disease, Thalassemia, Parkinsons' disease etc.
 - 12.6.2** Death of Spouse & children - Such transfer requests will be considered as early as possible from the date of death of spouse or children.



- 12.7 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 HRMS Portal giving therein three different Zones of choice (not within the same city).
- 12.8 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 have 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 of the Zone.
- 12.9 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. The decision of such transfers shall be taken by DGM, HRM.
- 12.10 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.
- 13.4 An Officer on transfer after being relieved from the previous place of posting would cease to be under administrative control of that Zone. He/She shall be under administrative control of the transferee Zone / Office and sanction of leave, salary, staff benefits etc. shall be dealt by the transferee Office /Zone.
- 13.5 As regards to sanction of leave, salary payment, staff benefits etc. and other administrative matters related to such employees who have not reported at the transferee Zone/Office even after availing joining time, the transferee Zone/Office may sanction the leave only after satisfying the reasons for leave applied for and release the salary etc. for such period of leave. Period of absence from duty may be treated as unauthorized and necessary action may be taken against the officer for such unauthorized absence in terms of applicable rules.
- 13.6 No officer shall be posted in the same Office i.e. same Branch/office and in case of HO same Division as of his/her spouse and any other person related to him. Relationship shall include son, daughter, brother, sister, father, mother of the employee or his/her spouse. It shall be the responsibility of the concerned Officer to inform about the relationship.
- 13.7 While effecting transfers, either on promotion or in accordance with the guidelines, the spirit shall be respected that the transferred Officer is not posted to a branch from where he/she has earlier moved out within last 3 years or where he/she has already worked for a total period of 5 years or more during his/her earlier career. If for administrative reasons, some deviations are called for, then the transferring authority shall obtain prior concurrence of his higher authority.
- 13.8 **TRAVELLING EXPENSES (TE) / TA / DA ON REQUEST TRANSFER:** In case request transfer of Officers other than on completion of minimum required tenure of 3 years



in the current Zone / present zone of posting, is considered by the Competent Authority, the concerned officer will not be entitled to Travelling Expenses (TE) / TA / DA and transfer expenses / joining time etc. and he/she will have to carry out the transfer at his / her own expenses.

Similar rules shall be applicable in case of intra zone transfers of officers within the Zone. However, this clause shall not be applicable for the officers who are transferred before completing 3 years in the current Zone / present place of posting and having request transfer older than 3 years. For arriving at the requisite period of service for transfers, the period of sabbatical leave, leave on loss of pay and allowances, unauthorized absence if any, shall be treated as passive period of service and shall not be counted.

13.9 TRANSFER AT THE INSTANCE OF BANK: Bank reserves the right to utilise the services of any officer at any point of need in the Bank based upon seniority/ experience/ grooming/ possessing specialization in various areas or any other criteria as decided by the Bank.

14 JOINING TIME:

Apart from provisions under Regulation 49 of Bank of Maharashtra (Officer's) Service Regulations, 1979, guidelines in respect of joining time admissible to officers on transfer from one place to another are as under:

14.1 The day of relieving of the officer shall be excluded from the period to be reckoned for calculating the joining time.

14.2 Public Holidays / Weekly Off days immediately following the date of relieving are not to be included in computing the joining time.

14.3 The total joining time shall not exceed 7 days. Holidays / Weekly Off days, other than those in (b) above, falling in between the period of 7 days shall be taken into account for computing the total period of joining time admissible.

14.4 The period actually spent on journey shall be allowed in addition to the joining time calculated as above.

14.5 Joining time shall not be admissible to an officer on local transfer or on postings within the same station. Further, joining time shall also not be admissible when an officer is transferred to a place within the urban agglomeration.

14.6 Joining time is to be availed on one occasion only and not in two or more instalments.

14.7 Joining time is not to be combined with any kind of leave.

14.8 The officer would also not be entitled for halting allowance for such period of travel and the period of 7 days is maximum, depending on the distance and the mode of travel.

14.9 Officers transferred on administrative grounds who do not avail joining time before reporting at the transferee place, may avail joining time at their option at any time within the stipulated period of 6 months' subject to the approval of leave sanctioning authority. Such officers who avail joining time at a later date, shall be entitled to traveling expenses for self for going to their last place of posting to shift their family etc. However, no Halting Allowance shall be payable in such cases.

14.10 Joining time on request transfer may be allowed to be availed within a period of 6 months or if the officer has been allowed to keep the family at the previous place of

posting, then he may be allowed to avail joining time upto the end of the academic session or a period of 1 year, whichever is earlier.

14.11 Leave sanctioning authority shall be the Competent Authority to sanction joining time.

15 IMPLEMENTATION JOB ROTATION GUIDELINES:

It is important to make job rotations of employees at regular intervals as the same gives them the opportunity to learn different types of functions. The exposure to the varied kind of jobs boosts their confidence and it enriches their capabilities. In order to comply the CVC guidelines and to ensure all round job exposure, eliminate monotony in any specific post /seat, prevent frauds and malpractices, the following process shall be followed;

15.1 The Job Rotation guidelines is applicable to all the employees of the Bank, working in branches as well as in administrative offices, including specialized officers carrying out generic work. The employees who have completed 3 years in one table / function shall be eligible for job rotation.

15.2 Job Rotation will be carried out after 5 years for specialized officers who have been assigned specific tasks requiring special skills e.g. Fire Engineer, Law Officer, Security Officer, Economist, Company Secretary, Personnel Officer (HR), Rajbhasha Adhikari, Electrical Officer, Architect, Engineer, Risk Management, Technical Officer, IT Officer, FEX Dealer & Forex Officer and such other specialized officers as decided by management from time to time. Branches / Offices having single officer or one specialised officer are not eligible for Job Rotation.

15.3 For Offices & Branches having more than one specialised Officer with similar stream, the competent authority at Zonal level & HO level shall ensure that job rotation shall be carried out after 3 years in current assignment. In case the reporting authority wish to continue him/her on same assignment for another year, permission must be obtained from next higher authority in relation to the continuation of the specialist officer in same assignment.

15.4 It will be the responsibility of respective Branch Head to ensure that Job Rotation is done in the branch as per this policy. The Zonal Head will ensure strict compliance at branch level by checking the same quarterly, during cash verification by the officials deputed by Zonal Office.

16 TRANSFER OF TOP PERFORMERS:

In order to motivate officers to perform better, every year upto 3 top performing officers/Branch Heads of each Zone shall be identified by HRM Department. The officers shall be allowed to exercise choice for posting in their desired locations. They have to give three zones and Bank may post them in any one of three zones subject to availability of vacancy and completion of one term i.e. 3 years in present Zone. This request transfer is over and above the regular request transfers available for an officer i.e. 3 attempts.

Top Performers will be identified through a committee of General Managers i.e. General Manager-HRM as Chairman, General Manager-Resource Planning, General Manager-Credit & General Manager- MSME & Retail and recommendations of Zonal Heads. The Committee meetings would have a quorum of minimum of 3 members where the presence of General Manager, HRM is mandatory.

Parameters for assessment of performance will be as under -

- i. Growth in CASA
- ii. Growth in RAM (Retail, Agriculture & MSME)
- iii. Reduction in NPA
- iv. Growth in Total Advance
- v. Growth in NII & ABC
- vi. RBI rating of the branch

The committee will assess the individual performance of the officer on the above parameters. The committee is also empowered to choose any other criteria in relation to business, as deemed fit & proper.

- 17 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. Further this shall be noted in personal records as well as in bio-data which will be viewed as a "mobility constraint".

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 financial 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.

- i. Transfers for manning new branches
- ii. Transfers for filling up vacancies arising out on account of death / retirement / voluntary retirement / resignation / abandonment of employment.
- iii. Transfers necessitated as a consequence of initiation of disciplinary proceedings.
- iv. Any other administrative exigencies.

19 REDRESSAL OF GRIEVANCES:

19.1 Representations, if any, in respect of the transfer orders issued by Zonal Manager, may be submitted in HRMS portal. Such representations will be reviewed by a committee of 3 members, constitution of which is as under

- i. General Manager, HRM - Chairperson
- ii. 2 Executives in Scale IV or V - Members

(Committee should include 1 Female member and 1 Member from SC / ST Category as per availability)

General Manager, HRM shall be the Competent Authority to nominate the members of the committee.

19.2 Representations, if any, in respect of the transfer orders issued by Head Office may be submitted through HRMS portal. Such representations will be reviewed by a committee of 3 General Managers. (Committee should include 1 Female member and 1 Member from SC / ST Category).



Executive Director looking after HRM portfolio shall be the competent authority for the constitution of the committee.

The decision of the committee will be communicated to the concerned employee within 15 days of submission of representation in HRMS and no further correspondence on the matter will be entertained.

20 REVIEW:

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. This policy shall be in force for a period of three years from the date of approval of policy by the Board subject to any change in guidelines issued by Govt. of India and other regulatory bodies from time to time.

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LIST OF DIFFICULT AREAS (ERSTWHILE HARDSHIP CENTRES)

S. No.	Name of the Zone	No. of Centres	Names of the Branches
1	Amravati	3	Harisal, Dharni, Biju Davadi
2	Chandrapur	11	Bhamragad, Perimili, Deolmari, Wasera, Patharil, Allpalli, Chamroshi, Ghot, Aheri, Mulchera, Jhari Jamni.
3	Jalgaon	2	Korai, Molgi.
4	Kolhapur	1	Sankh
5	Nagpur	2	Bijepar, Kosam Tondi
6	Nasik	1	Thanepada
7	Hyderabad	5	Jimma Khurd, Jainad, Gudihatnoor, Ponkal, Talamadugu.
8	Guwahati	41	All Branches in North Eastern Region
9	Ludhiana	1	All Branches in Kashmir Valley
10	Kolkata	1	All Branches in Port Blair
	Total	68	