

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 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 to meet the needs of business and exigencies of administration.

2. Objectives

The transfer policy is aimed at –

- Need based transfer to facilitate and maximise business growth which can meet organisational /Operational needs /Administrative exigencies.
- 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.
- Factoring Social and Personal needs of Officers
- 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.

Broadly the 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 his best performance of his/her official duty assigned to him 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 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, 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 year in same table / 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. 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.
- 4.8.2** 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 & Noida Zone 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 zone / 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.

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 clause (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.

5.6 **Re-transfer to Home town / Previous working zone:**

An Officer shall be eligible to seek retransfer to:

- (i) The concerned Zone wherein his/her home town exists OR
- (ii) Home Zone / Previous working 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 transfers of the officers for re-transfer to previous working zone / home town shall be considered by the competent authority only after completion of 2 terms at 2 different Zones other than the home zone / previous working zone. However, exceptions to this can be made in case warranting extreme compassion and exigency. Such transfers shall be made solely at the discretion of the Management, based on the seriousness and necessity of the transfers, on case to case basis, subject to availability of vacancy, not to be quoted as precedence. The competent authority for the transfer of under above ground is Executive Director holding HR portfolio / Managing Director & CEO.

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 Transfers of Physically Challenged Officers and Officers, who are care givers of disabled child, the word disabled includes (i) Blindness or Low Vision (2) hearing impairment (iii) Locomotor Disability or Cerebral Palsy (iv) Leprosy Cured (v) Mental Retardation (vi) Mental Illness & (vii) Multiple disabilities 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 However this concession would not be available to such officers who have completed 57 years of age or more/ PWD officers / care givers of dependent children / Spouse serving in defence or Paramilitary forces and 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 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 (Difficult 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 centres will be called hardship or difficult centre if so declared by Govt. of India. Presently, the entire North Eastern states and Kashmir Valley are declared as hardship or difficult centres.

(a) 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.

(b) 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 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 hardship centre.

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 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 II**.

- 8.2** The list of 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.
- 8.3** Officers, who have completed eligible active tenure at 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 (3 years). Such postings shall be considered depending upon his/her satisfactory attendance and performance at hardship centre.
- 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 centres.

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 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	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
- The guidelines / directions received from Head Office from time to time.
 - Categorization norms except where permitted by Head Office.
 - For sensitive posts like Branch Managers suitable approval, must be obtained from General Manager, HRM.
 - No Specialized Officer/Officer trained in specialized functions shall be utilized for other functions without prior consent from HRM Department, Head Office.
 - Completion of ‘Rural’ and /or ‘Semi Urban’ service norm.
 - 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) 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 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 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.

12.6 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 -

a. 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, Thalassaemia, Parkinson"s disease etc.

b. Death of Spouse – Such transfer requests will be considered as early as possible from the date of death of spouse.

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 ULC 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 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 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 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 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:

- (a) The day of relieving of the officer shall be excluded from the period to be reckoned for calculating the joining time.
- (b) Public Holidays / Weekly Off days immediately following the date of relieving are not to be included in computing the joining time.

- (c) 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.
- (d) The period actually spent on journey shall be allowed in addition to the joining time calculated as above.
- (e) 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.
- (f) Joining time is to be availed on one occasion only and not in two or more installments.
- (g) Joining time is not to be combined with any kind of leave.
- (h) The officer would not also have 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.
- (i) 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.
- (j) 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.
- (k) Leave sanctioning authority shall be the Competent Authority to sanction joining time.

15. 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.

Selection of 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) RBIA rating of the branch

The committee will assess the individual performance of the officers on the above parameters. The committee is empowered to choose any other criteria in relation to business as deemed fit & proper. Detail guidelines in this regard shall be communicated separately.

16. 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".

17. 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 without prior permission of Head office.

- (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

Any transfers made after June month, shall be approved by competent authority at Head office. It is the duty of Zonal staff officer to report transfer details issued in every month to Head office in the annexed format (ANX-III).

18. 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.

19. Redressal of Grievances-

19.1 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. 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.

19.2 Similarly, General Manager, HRM is the reviewing authority for other transfer order issued by HRM, H.O.

20. 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.

---oOo---

LIST OF HARDSHIP CENTRES

S No.	Name of the Zone	No. Of Centres	Names Of The Branches
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.	Guwahati	22	All Branches in North Eastern Region & Portblair
09.	Ludhiana	1	All Branches in Kashmir Valley
	Total	48	

MONTHLY TRANSFER REPORTING FORMAT – ZONAL OFFICE TO HEAD OFFICE

SN	PF	NAME	SCALE	DESIGNATION	FROM BRANCH	TO BRANCH	DATE OF TRANSFER	REASON FOR TRANSFER