



# **Transfer & Rotation Policy for Officer Employees**

**Transfer Policy for Officer Employees  
Regulation 47 of Bank of India (Officers')  
Service Regulations, 1979**

**1. 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 (number wise and skill set wise) in various geographical areas and functional areas, deficiencies are duly met and people with special skills and talent are accordingly deployed. In other words, the Officers should be deployed in the best interest of the Bank. It is equally important for officers also, that they are given adequate exposure-geography wise and function wise, to make them future ready to take up leadership positions.
- 1.3. The Bank is conscious of the fact that transfers from one linguistic area to another requires moving out of comfort zones, more particularly for family but ultimately it may be beneficial for overall development of officers and their wards. 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 Centres 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. However, 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 / unethical behaviour, disciplinary action, etc.
- 1.5. **SCOPE OF POLICY**
- a) This transfer policy will be applicable to General Banking Officers & Agriculture Officers in Junior Management Grade/Scale I and in the Middle Management Grade/Scale II / III.
- b) This Policy provides guidelines on Re-transfers, Request transfers on compassionate grounds, Administrative transfers, Rotational transfers along with all other aspects of transfer related to Officers mentioned above.

**2. BASIC PRINCIPLES**

- 2.1 As a general rule, as far as possible, annual transfers process of all Officers including Administrative transfers should be planned in advance and transfer orders shall be released on or before 30<sup>th</sup> April and transferee Officers shall be

relieved before 31<sup>st</sup> 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 / her transfer from one station to another, so that he / she can make adequate preparation for winding up his / her establishment and shifting to the new station.
- 2.3 As per CVC / RBI / Rotation Policy guidelines, no Officer shall be retained in the same post/desk for a period in excess of 3 years and in the same branch / office / department / centre for a period in excess of 5 years, unless otherwise warranted.

### **3. TRANSFER POLICY OF OFFICERS WHO ARE DIFFERENTLY ABLED PERSONS (DIVYANGJAN)**

- 3.1 In terms of guidelines from the Government of India, as far as possible, the differently abled persons (Divyangjan) may be exempted from the routine /periodic /outstation transfers. Further, preference with respect to place of posting if any sought by officer with disability will be taken into consideration at the time of transfer/promotion save and except in cases where administrative and business imperatives of bank dictate otherwise. To the extent possible, Officers with disability may be retained preferably in their Home Zone, where their services could be optimally utilized.
- 3.2 Officers with disability also need to be rotated within the centre as per CVC / RBI / Rotation Policy guidelines. In case there is only one Branch / Office in the particular centre, their duties to be rotated within the Branch / Office as another exception to preference in postings.
- 3.3 However, in case these officers opt for promotion in Senior Management Grade Scale IV and above, endeavor to retain them in their place of posting will be made. However, they will be liable for transfer from out of their original place of posting.

### **4. POSTING OF OFFICERS WHO HAVE DIFFERENTLY ABLED DEPENDENTS**

- 4.1 The Para 3 above guidelines shall also apply for all purposes and intent to Officers who are a care-giver of differently abled 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 may be exempted from the routine exercise of transfer / rotational transfer subject to

the administrative constraints. Provided such disabled person is staying with the officer.

## **5. TRANSFER OF FEMALE OFFICERS**

- 5.1 **Placement / Transfer of female Officers will be done giving due importance to safety and availability of basic amenities. As far as possible, on her request, transfer placement** may be done at a place where her husband is stationed or as near as possible to that place or vice versa or at a place where her parents are stationed or as near as possible to that place. These transfers will be done only on best efforts basis and the Bank reserves the right to reject the request (if any) of any of female Officers if business and administrative imperatives justify rejection.
- 5.2 Business and administrative imperative would include the need for Bank to impart skill sets required to ensure that the Officer is capable of assuming higher responsibilities or need of the Bank to ensure completion of rural/ semi-urban exposure by officer.
- 5.3 **Safety of female officers would be given due importance and availability of basic amenities would be ensured.**
- 5.4 Subject to above, Female Officers may be exempted from inter-zonal administrative transfers in the following cases:

### **GENERAL CRITERIA**

- a) Female Officers who are in family way, will be exempted from inter-zonal administrative transfers. (Subject to production of medical certificate)
- b) Female Officers who join post maternity leave will be exempted from inter-zonal administrative transfers till the child turns 2 years old. Same will also be applicable in case of Female officers who are legally adopting a child who is below one year of age (only in case of first and only child).
- c) Female Officers upto Scale-III will be accommodated in the same FGMO subject to availability of vacancies and administrative requirements of the Bank.
- d) Male Officers who are Single Parent will also be exempted from inter-zonal administrative transfers till the child turns 2 years old.

Note:

- i) Option will be given in HRMS for Female employees to update their status regarding family way/ Adoption, along with the supporting medical certificate.
- ii) The maximum exemption period for female employees falling in clauses a and b will be 5 years only in the entire career.
- iii) Benefits to female officers who are in family way (including biological mothers subsequent to adoption) will be restricted to two children only.

## **SPECIAL CRITERIA**

- a) Female Officers with dependents having serious ailments (of terminal nature/ requiring medical treatment at a specific centre) will be accommodated in the same Zone subject to availability of vacancies and administrative requirements of the Bank.
- 5.5 In case where both husband and wife are employed as officers in the Bank, as far as possible, they shall be posted at / around the nearby station, within the Zone.
- 5.6 In case where both husband and wife are employed in the Bank and one of them is in clerical cadre, then as far as possible, they shall be posted at / around the nearby station, within the same Zone. However, movement of the employee in clerical cadre (out of the two) shall be governed as per transfer policy for Award Staff.

### **6. RE-TRANSFER TO HOME ZONE/HOME TOWN:**

- 6.1 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/her home town zone may apply for a transfer through HRMS to his/her home town zone/ home zone as and when applications are invited by Head Office, which will be subsequently recommended by their respective controlling authority for onward submission to Head Office, within the stipulated date for the same.
- 6.2 An officer whether Direct Recruit Officer or Promotee Officer as the case may be may apply for retransfer to:
  - a) The concerned zone wherein his/her Home Town situated (Home Town Zone)
  - OR
  - b) Home Zone i.e. the Zone from where an officer was promoted from clerical cadre in the case of promotee Officer and to the Zone of initial posting in the case of Direct Recruit Officer.

Provided:

- 6.2.1 He/ She should not be posted in the present Zone on his/her request.
- 6.2.2 Present Zone should not be his/ her Home Town Zone.
- 6.2.3 He has rendered 5 years of continuous service (In case of DROs) in the Zone other than his Home Town Zone.
- 6.2.4 He has rendered 4 years of continuous service (In case of Promotee Officers) from the date of his first posting as an Officer, in the Zone other than his Home Town Zone.
- 6.2.5 He has rendered 3 years of continuous service during second subsequent posting in the Zone other than his Home Town Zone.
- 6.2.6 In case of female officers, she has rendered 2 years of continuous service in Zone(s) other than her Home Town Zone.

- 6.2.7 In case of Officers who have reached the age of 58 years, he has rendered 2 years of continuous service in Zone(s) other than his Home Town Zone.
- 6.3 All such requests by the General Banking Officers and Agriculture officers in Scale I, II and III for re-transfer from one Zone to another Zone within the same FGMO or another FGMO will be centrally processed at Head Office for which the competent authority will be the Chief General Manager-HR / General Manager-HR. All such requests must be routed through the controlling authority of the respective officer i.e. Zone/FGMO.
- 6.4 If an officer is transferred, at his request, to his Home Zone/Home Town Zone before completion of requisite tenure as specified above and subsequently transferred out of his Home Zone/Home Town by the Bank, he shall be required to complete his requisite tenure as applicable afresh before his request for re-transfer thereafter to his home zone / Home Town zone is considered.
- 6.5 At present North Eastern Region and Kashmir valley are designated as 'Difficult areas'. However, the above definition of 'Difficult areas' may be modified from time to time.**
- 6.5.1 As per clause 8.4, At present, all officers completing 5 years continuous service in the Zone are liable to administrative transfer to another Zone. However, the Officers posted in the present Guwahati Zone are rotated within the Zone but their State changes, hence the above clause is relaxed for Officers posted in Guwahati Zone and they may be retained in the Guwahati Zone.**
- 6.5.2 As an exception to para 6.2 above, request for re-transfer Request for re-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 after completion of two years of continuous tenure (the Officer has to indicate three places of his / her choice including his / her Home Zone / Home Town Zone). In case of officers posted in Kashmir valley, they will be posted at one of the three centres of their choice after completion of 18 months tenure.
- 6.5.3 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. (For such officers it will be considered as their Home Zone or Home Town Zone).
- 6.6 For the purpose of reckoning the completed number of years of service in other Zone(s), the cut-off date would be 30<sup>th</sup> June in respect of Officers seeking transfer under these paragraphs.
- 6.7 "Continuous Service" for the purpose of these paragraphs shall mean Service without break caused by Sabbatical Leave, leave on loss of Pay, Sick Leave beyond Six months or posting under Temporary transfer/ request transfer & Home Zone or Home Town Zone.

- 6.8 However, where the number of officers requesting for transfer is more than **1/4<sup>th</sup>** of actual number of officers posted in that particular zone as on 1<sup>st</sup> April of every preceding year, then excess/remaining officers shall be retained in their respective zones till the vacancy arises. In such cases, request of officers on seniority basis will be considered i.e. on the basis of number of years' service outside of home town zone.
- 6.9 Requests forwarded by Zones during the intervening period will not be entertained at Head Office except under extraordinary / compassionate circumstances as mentioned in para 7 below.
- 6.10 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.
- 6.11 Normally transfers will be effected in the order determined by the length of stay of an Officer away from his Home Zone / Home Town Zone. However, exceptions to this can be made in cases warranting extreme compassion and exigency. Such cases would, however, be required to be recommended / approved by the concerned Zonal Manager / General Manager (FGMO) / Committee at Head Office, as the case may be, as mentioned in para 7 below.
- 6.12 In case officer upon issuing / accepting the terms & conditions of transfer order on the strength of his / her request transfer application thereafter refuses to accept the transfer, then he / she be debarred for a period of 2 years for applying for any request transfer from the date of such refusal.

## **7. REQUEST TRANSFER ON COMPASSIONATE BASIS**

- 7.1 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 (of terminal nature) / 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. The medical certificates submitted should be duly approved by Bank's Panel Doctor.
  - (ii) Request transfer of Female Officers on the grounds mentioned in para 5.1 above.

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

- 7.1.1 **In addition to the available grounds of transfer, the grounds of marriage / spouse / medical / maternity / child care / far-away postings would also be considered. In case of spouse working in Central / State Governments, an endeavour to post them in the same place / region or nearby place / region will be ensured.**

7.2 Request for transfer submitted under compassionate grounds will be considered by the authority/ committee consisting of following members based on merit of each case. However, if the request is for transfer to a Zone outside the FGMO, the application should necessarily be forwarded through the concerned Zonal Manager and General Manager (FGMO).

<b>Request details</b>	<b>Authority/ Committee</b>
Upto Scale III, Request for transfer within the Zone	<p><b>Quorum of minimum 3 members</b></p> <p>i. <b>1 General Manager.</b></p> <p>ii. <b>2 DGMs</b></p> <p>iii. <b>1 AGM</b></p> <p><b>(Committee members should include atleast 1 Zonal Manager, atleast 1 Female Officer and atleast 1 Officer from SC / ST / OBC category)</b></p> <p><b>Convenor – AGM (HR) of the FGMO</b></p>
All other cases	<p><b>Quorum of minimum 3 members</b></p> <p>i. <b>CGM &amp; CCO, CGM – Audit, CGM – IT, CGM – RAM, CGM – Corporate Credit.</b></p> <p>ii. <b>1 GM &amp; 1 DGM</b></p> <p><b>(Committee members should include atleast 2 CGMs, atleast 1 Female Officer and atleast 1 Officer from SC / ST / OBC category)</b></p>

7.3 If a request submitted under conditions as per para 7.1 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.

7.4 In such cases, where officers' (including Female 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.

7.5 Further, in case of officers (including Female 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.

7.6 If a request submitted by an Officer for transfer on compassionate basis is considered by the Bank, he/ she would be subject to transfer in future on administrative/ rotational grounds as per the terms cited in the Transfer Policy.



- 7.7 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.
- 7.8 In case officer upon issuing / accepting the terms & conditions of transfer order on the strength of his / her request transfer application thereafter refuses to accept the transfer, then he / she be debarred for a period of 2 years for applying for any request transfer from the date of such refusal.

## **8. ADMINISTRATIVE TRANSFER**

- 8.1 Administrative transfer exercise in respect of Officers in Scale I, II and III from one FGMO / Zone to another FGMO / Zone, will be undertaken by HR Department, Head Office. Administrative Transfer means, those transfer and postings that in the opinion of the Management warranted due to business requirements and appropriate allocation of Manpower resources across the offices/ branches to augment and improve business/ service excellence of the Bank and to manage the affairs of the Bank efficiently and to achieve harmony in human resource management.
- 8.2 HR Department, Head Office may transfer Officers from one Zone to another Zone within FGMO or from one FGMO to another FGMO as per administrative exigencies. However, while identifying the Officers to be transferred out of the Zone / FGMO, generally the First in First out principle to be adopted irrespective of the fact whether the officer has opted for higher scale promotion or not. These Officers (those transferred on administrative exigencies) are eligible to seek retransfer in terms of provisions / guidelines related to the same. Though First In First Out would be an overarching principle, however situations may warrant whereby Officers will be effected / transferred with an exception to FIFO principle, within the ambit of Regulation 47 of Bank of India (Officers') Service Regulations, 1979.
- 8.3 In case of Officers who have been transferred out of Zone on administrative grounds and further after reporting to the new Zone are re-transferred to their parent Zone based on their request before completing requisite tenure (required for being eligible for re-transfer), they are liable for administrative transfer after completion of 2 years at the present Zone placed under request.
- 8.4 With respect to all those officers who have completed 5 years continuous service in the Zone are liable to administrative transfer to another Zone either in same FGMO or outside FGMO. **However in case of exigencies and administrative requirement, CGM / GM-HR in consultation with ED-HR may decide to transfer Officers outside the Zone before completion of 5 years, to address the overstaffed / understaffed position.** For the purpose

of transfer and posting for the above category of Officers the rule of FIFO will be followed strictly.

8.5 Those Officers who have completed 10 years of continuous Service in a **FGMO** shall be liable to administrative transfer. For the purpose of transfer and posting for the above category of Officers the rule of FIFO will be followed strictly.

8.6 However, if residual service of an officer is less than 2 years, the said officer may be retained at the discretion of ZM/ GM-FGMO/ CGM/GM-HR Head Office.

## **9. TRANSFERS WITHIN FGMO**

The General Manager, FGMO may issue administrative transfer orders of Officers in Scale I, II and III within FGMO following basic principles of Transfer Policy.

## **10. TRANSFERS WITHIN THE ZONE**

10.1 The Zonal Manager may issue administrative transfer orders of Officers in Scale I, II and III within Zone following basic principles of Transfer Policy.

10.2 While conducting the transfer exercise within the Zone, postings should be decided in such a manner that all the officers are being given exposure of various nature (like Metro/Urban/Semi-Urban/Rural branches/offices) fairly and it should be ensured to minimize disparities.

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

In order to implement the Government / Promotion Policy guidelines for rural / semi-urban exposure, officers who do not have the requisite Rural / SU exposure should invariably be posted in Rural / SU areas.

## **12. OTHER PROVISIONS:**

12.1 Specialist Officers (except Agriculture Officers) and Officers in Senior Management Grade Scale IV and above are outside the purview of the Transfer Policy. However, in case of transfer request on compassionate basis received from Specialist Officers (except Agriculture Officers) the same will be considered at Head Office level only, by the Committee as mentioned in Para 7 of this Policy. Additionally, the Chief General Manager/General Manager of the respective functional Specialist Department will be a mandatory member of said the Committee. In case of transfer request on compassionate basis received from Officers in Senior Management Grade Scale IV, the same will

be considered by the Authority/ Committee as mentioned in Para 7 of this Policy.

- 12.2 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.
- 12.3 Bringing any outside or political influence by officers for issuing transfer orders or cancellation of transfer orders will amount to breach of Regulation 12 of Bank of India Officer Employees (Conduct) Regulations, 1976, as amended from time to time and may invite appropriate action as deemed fit. The said acts of outside or political influences (if any) will be recorded in the Personal Data Card (HRMS) of the concerned officer.
- 12.4 This Policy supersede any previous guidelines / understanding / agreements / practices formulated or implemented at Head Office / FGMO level/ Zonal level involving or relating to transfer of Officers in the Bank.
- 12.5 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 this policy.
- 12.6 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-HR, 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.

13. **TIMELINES OF TRANSFER:**

Taking into consideration the academic session and other relevant factors, endeavour will be made to complete the process of annual transfer of officers latest by 31<sup>st</sup> May every year so that Officer is not put to undue inconvenience.

14. **RELIEVING PROCEDURE**

Sr. No.	Stages involved	Orders issued by Head Office	Orders issued by FGMO/ ZO
1	Relieving and reporting at new place of Posting upon issuance of Transfer Orders. The Officer	Relieving and Reporting as specified in Transfer Order. Officer is required to report within 15 days from date of	Relieving and Reporting as specified in Transfer Order. Officer is required to report

	shall stand relieved as per instructions contained in the order and is required to report at the new place of posting within the date/ time stipulated in the Transfer Order	issuance of the order or within the date as mentioned in the transfer order. The Officer shall stand relieved as per instructions contained in the transfer order.	within 15 days from date of issuance of the order or within date as mentioned in the transfer order. The Officer shall stand relieved as per instructions contained in the transfer order.
2	Extension in respect exceptional cases** including medical exigencies/ other unavoidable circumstances, extension to be sought in writing from the concerned authority (i.e. Authority who has issued the transfer order).	Officer is required to report within the date as mentioned in the extension Order. The officer shall stand relieved as per instructions contained in the extension order/ communication denying the extension.	Officer is required to report within the date as mentioned in the extension Order. The officer shall stand relieved as per instructions contained in the extension order/ communication denying the extension.
3	Action to be taken in case of non-compliance of relieving instructions contained in point no. 1 / 2 as the case may be.	<p>In case of non-compliance of relieving instructions/ non-reporting by an officer to new place of posting within the timeline as advised in the transfer order/ extension order / in the absence of any communication from the officer through his/her reporting authority citing genuine reason for non-reporting (which is acceptable to the Bank), he/she shall be stand relieved by the transferor Zone and his/her HRMS/ Finacle ID shall be disabled till he reports to the new place of posting. The transferee Zone shall do the reporting in HRMS (In absentia) and mark the period since in-absentia reporting as unauthorized absence till the officer reports at the transferee Zone. The Officer will be under the administrative control of the transferee Zone from the date of in-absentia reporting in HRMS.</p> <p>The officer concerned shall be liable for disciplinary action on account of non-compliance of instructions related to his/her transfer. In case of non-compliance of</p>	

		relieving/reporting instructions of transfers, the transferee Zone shall take necessary action as mentioned above in coordination with Centralized Disciplinary Authority Division, Head Office.
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**15. SANCTION OF LEAVE AND OTHER EMOLUMENTS TO OFFICERS WHO HAVE NOT REPORTED AT THE TRANSFEREE OFFICE IN CASE OF TRANSFER ORDER ISSUED BY HEAD OFFICE**

An officer on transfer after being relieved from previous office will cease to be under the administrative control of that office. He will be under the administrative control of transferee Zone. Accordingly, the matters relating to sanction of leave, payment of salary etc. shall be dealt by transferee Zone. As regards the Competent Authority to sanction leave, payment of salary etc. to such officers who have not reported at the transferee office, it is clarified that the transferee zone may sanction the leave only after satisfying itself with the reasons for leave applied for and release the salary etc. for such period of leave.

**16. POSTING OF DROs AT THE TIME OF RECRUITMENT**

At the time of recruitment, new DROs will be given an option to select 3 Zones as per their preference for initial posting and Job family in which he/she would like to work. However, final posting of the candidate will be decided taking into consideration their relative merit, the business requirements and appropriate allocation of Manpower resources across the offices/ branches to augment and improve business/ service excellence of the Bank and to manage the affairs of the Bank efficiently and to achieve harmony in human resource management.

**17. GUIDELINES**

- 17.1 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 / she will be governed by the Transfer Policy as applicable to other Officers at Indian establishments.
- 17.2 In case Transfer Order has been issued in respect of an Officer(s) by both Head Office and FGMO/Zone, the order(s) issued by the Head Office shall have overriding effect over the order(s) issued by FGMO/Zone.
- 17.3 Bank shall endeavour to make transfer exercise more transparent with annual publication of seniority list and the existing / expected vacancies at different locations / scales.**

- 17.4 Rotational Transfers should be on seniority basis (scale and stay basis) and exceptions, if any, should be properly recorded / documented.
- 17.5 Automated Transfer process through HRMS tool with options of minimum 3 preferred Zones to employees will be explored and transfers would be effected as per job family of the employees, skill sets of the employee, availability of vacancies, preferences provided and administrative exigencies.
- 17.6 Officers upto Scale III, as far as possible would be accommodated in their respective linguistic region, subject to job family of the employees, skill sets of the employee, availability of vacancies, preferences provided and administrative exigencies.
- 17.7 Grievances received from employees citing violation of transfer policies will be dealt in considerate manner as per the Grievance Redressal Policy of the Bank amended from time to time.
- 17.8 With respect to written appeals received on transfers from the employees, committees consisting of following members would look into the issue and dispose the appeals within 15 working days from the receipt of appeal.

Committee	Committee Members
<p>For transfers within FGMO</p> <p>Nominated by - CGM / GM – HR</p> <p>Convenor – AGM (HR) of the FGMO</p>	<p>Quorum of minimum 3 members</p> <p>i. 1 General Manager.</p> <p>ii. 2 DGMs</p> <p>iii. 1 AGM</p> <p>(Committee members should include atleast 1 Zonal Manager, atleast 1 Female Officer and atleast 1 Officer from SC / ST / OBC category)</p> <p>Convenor – AGM (HR) of the FGMO</p> <p>Note: For transfer orders issued by FGM, HO committee will address the appeals.</p>
<p>For transfers outside FGMO.</p> <p>Nominated by - ED – HR</p> <p>Convenor – DGM - HR</p>	<p>Quorum of minimum 3 members</p> <p>iii. CGM &amp; CCO, CGM – Audit, CGM – IT, CGM – RAM, CGM – Corporate Credit.</p> <p>iv. 1 GM &amp; 1 DGM</p> <p>(Committee members should include atleast 2 CGMs, atleast 1 Female Officer and atleast 1 Officer from SC / ST / OBC category)</p>

- 17.9 An enabling understanding is made for office bearers in the ratio of 1:500 Officers. Zonal office bearers will be transferred within FGMO & Federation level office bearers will be transferred within the Zone. The

**above protection to Principal Office Bearers would be subject to administrative exigencies. General Secretary of the Federation is required to share the list of officers with GM – HR.**

17.10 Notwithstanding anything mentioned hereinabove, this policy does not restrict the right of the Bank to retain / transfer any Officer at its discretion.

17.11 The Policy will be reviewed after three years from the date of Board approval except in the light of any statutory requirement. Notwithstanding, the Bank reserves the right to review, modify and amend the policy whenever deemed necessary.

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## **ROTATION POLICY OF THE BANK**

1. Bank's Board in its Meeting dated 25.11.2020 has directed that a policy on Rotation of staff be put up to Board in compliance with Supervisory Letter received from Reserve Bank of India, Senior Supervisory Manager (SSM) letter Ref. No. DOS.CO.SSM (BOI)/877/13.37.001/2020-21 dated 13.11.2020. Board has also directed that review mechanism for rotation of staff be put in place and a detailed report to Audit Committee of Board be put up on half yearly basis. Accordingly the Rotation Policy was approved by the Board in its meeting dated 28.12.2020.
2. As per Transfer Policy of the Bank circulated vide Branch Circular No. 115/295 dated 04.03.2022, "As per CVC / RBI / Rotation Policy guidelines, no Officer shall be retained in the same post for a period in excess of 3 years and in the same branch / office / department / centre for a period in excess of 5 years, unless otherwise warranted." Further, in terms of Regulation 47 of Bank of India (Officers') Service Regulations, 1979, "every Officer is liable for transfer to any Office/Branch of the Bank or to any place in India". Accordingly, the services of Officers can be utilized anywhere in the country.
3. With the passage of time, many changes have taken place in the administrative set-up as well as business requirement of the Bank. Additionally various regulatory guidelines have been issued by Central Vigilance Commission and Reserve Bank of India from time to time.
4. **APPLICABILITY:**  
This policy shall be applicable to all officers posted in the Bank including Specialist Officers.
5. Based on guidelines issued by Central Vigilance Commission and Reserve Bank of India, all posts of the Bank are divided into two parts, Sensitive Post and Non Sensitive Post. For the purpose of rotation of staff posted on sensitive posts, the posts have been identified by the Bank based on Central Vigilance Commission (CVC) guidelines.
6. **ROTATION OF STAFF POSTED ON SENSITIVE POST**
  - 6.1 Presently Sensitive Posts have been identified by the Bank based on Central Vigilance Commission (CVC) guidelines. Due to business requirement as well as to have administrative control, number of posts are re-designed and new positions are created from time to time. Hence a need has been felt to revise / review the list of sensitive posts on annual basis so as to make it relevant in the present structure of the Organisation.



- 6.2 Committee consisting of CGM/GM (Compliance), CGM/GM (Risk Management), CGM/GM (General Operations), CGM/GM (Inspection & Audit) and Deputy General Manager (Vigilance) will revise / review the list of sensitive post once in three years. The Chief Vigilance Officer in consultation with Managing Director & CEO will be empowered to approve such sensitive posts. In future, the exercise to review and identify sensitive posts may be conducted after interval of every three years. Accordingly, the revised list of identified sensitive posts for the purpose of rotation in our Bank is as per Annexure – I.
- 6.3 As per CVC guidelines the rotational transfers of staff continuing beyond 3 years may be strictly carried out from the sensitive seats / posts. The Commission had advised for change from the sensitive seat / post and not necessarily from the station. Therefore, staff posted on sensitive seat / post has to be rotated before exceeding to completion of 3 years from the date he / she occupy the sensitive seat / post. Necessary succession plan has to be kept ready by the respective reporting authorities to comply the CVC guideline.
- 6.4 However, if any staff has a specialized knowledge / skill he/ she may be continued beyond 3 years subject to approval of Executive Director (HR) on annual basis after reviewing requirement of continuation of such staff for maximum 2 years i.e, upto 5 years.

## 7. **ROTATION OF STAFF POSTED ON NON-SENSITIVE POST**

The staff posted on non-sensitive post should be rotated before completion of 5 years from the said branch/ office / department to another branch/ office/ department. However rotation of Specialist officers has to be done taking into account the suitability and requirement of the bank.

## 8. **EXEMPTION TO ROTATION POLICY**

### 8.1 **Differently abled Persons (Divyangjan)**

- 8.1.1 In terms of guidelines from the Government of India, as far as possible, the differently abled Persons (Divyangjan) may be exempted from the routine / periodic/outstation transfers. Further, preference in place of posting at the time of transfer/promotion may be given to the differently able persons subject to administrative constraints. To the extent possible, they may be retained preferably in their Home Zone in the same job role / family, where their services could be optimally utilized.

- 8.1.2 These officers need to be rotated within the centre as per CVC / RBI / Rotation Policy guidelines. In case there is only one Branch / Office in the particular centre, their duties to be rotated within the Branch / Office.
- 8.1.3 This concession would not be available to those physically challenged employees who are transferred on grounds of disciplinary action or are involved in fraudulent transactions.
- 8.1.4 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 / station of posting, they will be liable for transfer from out of their original place of posting.

## **8.2 Staff who have differently abled dependents**

- 8.2.1 As far as possible, staff who are care-givers of differently abled 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 may be exempted from the routine exercise of transfer subject to the administrative constraints.
- 8.2.2 The term 'Specified Disability' as defined in the Schedule to the Rights of Persons with Disability Act, 2016 covers (i) Locomotor disability including leprosy cured person, cerebral palsy, dwarfism, muscular dystrophy and Acid attack victims (ii) Blindness (iii) Low-vision (iv) Deaf (v) Hard of hearing (vi) Speech and language disabilities (vii) Intellectual disability including specific learning disabilities and autism spectrum disorder (viii) Mental illness (ix) Disability caused due to: (a) Neurological conditions such as Multiple sclerosis and Parkinson's disease and (b) Blood disorder – Hemophilia, Thalassemia and Sickle cell disease and (x) Multiple disabilities (more than one of the above specified disabilities) including deaf blindness and any other category of disabilities as may be notified by the Central Government.
- 8.2.3 These officers need to be rotated within the centre as per CVC / RBI / Rotation Policy guidelines. In case there is only one Branch / Office in the particular centre, their duties to be rotated within the Branch / Office.
- 8.2.4 If the posting / transfer is necessitated on account of promotion / re-categorization of post, effort will be made to post such staff to a place closest to the centre where appropriate medical and educational facility would be available to the differently abled dependents.

## **8.3 Other exemptions**

The staff who possess/ develop specialized skills in their respective areas, staff having major sickness of self and spouse, may be continued beyond 5 years, subject to approval from the Competent Authority on case to case merit.

9. **DELEGATION FOR APPROVING EXEMPTIONS**

9.1 Delegation of power for approving the exemptions for staff posted on sensitive / non-sensitive post shall be as under:

<b>Staff</b>	<b>Place of posting</b>	<b>Authority for approving retention over &amp; above specified period</b>
Officers holding sensitive post	Anywhere	Executive Director – HR
Officers in Scale IV holding non-sensitive post	Anywhere	Chief General Manager / General Manager – HR
Officers upto Scale III holding non-sensitive post	Head Office, Officers posted as Audit Officers and Training faculty	Chief General Manager / General Manager – HR
Officers upto Scale III holding non-sensitive post	Other than posted at (i) Head Office (ii) Officers posted as Audit Officers & Training faculty	General Manager – FGMO

9.2 The request for retention of staff beyond specific period be routed through the respective controlling offices to the competent authority for their approval giving specific reasons / recommendations for the same. Proper record in this regard to be maintained at Zonal Office / FGMO level for further reference / record.

10. **REVIEW OF POLICY**

The Policy will be reviewed after three years from the date of Board approval except in the light of any statutory requirement. Notwithstanding, the Bank reserves the right to review, modify and amend the policy whenever deemed necessary.

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**List of identified sensitive posts as per Rotation Policy**

<b>Sr. No.</b>	<b>Posts in</b>	<b>Name of Department / FGMO / LCB / ZO / ZAOs / STCs / Branch</b>	<b>Sensitive Posts for Rotation</b>
1	HO	Treasury	All Posts
2	ZONE	Currency Chest	All Posts
3	HO / FGMO / ZONE	Risk Management Department	All Officers in Risk Management Vertical
4	ALL	All Offices	All Officers in Grade / Scale SMG-V & above irrespective of post
5	HO	Digital Banking Department (Transaction Banking Department, Alternate Delivery channel & Card Product)	Officers processing payment of Vendors Bills like ATMs Rent, CDKs Rent, CRM Rent, Card Printing, EDC POS / mPOS Bharat QR Rent, UPI QR Printing charges, Department of Post Bill, etc. Officers in Retail Internet Banking / Corporate Internet Banking Cell, Officers generating / processing Internet Banking Passwords
6	HO	Centralised Back Office Operations	Officers in Payment Gateway settlement, ATM Reconciliation (UPI, IMPS, RTGS, NEFT, Payment Gateway Reconciliation), Cheque Book/ SMS Alert
7	HO / ZONE	Estate Department / Premises Department	Officers involved in procurement and/or maintenance processes and/or having financial delegation, and/or dealing with Request For Proposal (RFP) / tendering
8	HO	Foreign Business Department (Including FEBO Gift City)	Officers dealing with Swift and Back Office
9	HO / FGMO / ZONE	Recovery Department	Officers processing and/or recommending and/or sanctioning One Time Settlement (OTS) / Compromise proposals All Officers including Branch Head of Asset Recovery Branches
10	HO / FGMO / ZONE	General Operations	Officers dealing with Vendors and exercising their delegation
11	HO / FGMO / ZONE	IT / IT Enabled Services /	Officers involved in procurement and maintenance processes and

Sr. No.	Posts in	Name of Department / FGMO / LCB / ZO / ZAOs / STCs / Branch	Sensitive Posts for Rotation
			dealing with Vendors / floating of RFP / Admin Password
			All Officers in Information Security (Including RM Info Security, RMD Info Security GRC and RMD Info Security SOC)
12	HO / FGMO / ZONE	Publicity and Public Relations / Marketing	Officers dealing with vendors
13	HO / ZONE	Security Department	All Officers dealing with vendors
14	HO / ZONE	Stationery Department	All Officers involved in procurement and maintenance processes.
15	HO	Travel and Hospitality Department	All Officers dealing with vendors
16	HO / FGMO / ZONE	Vigilance Department	All Officers
17	HO/ FGMO/ ZONE	Credit Verticals- Retail, SME, Corporate Credit and AFD.	All Officers
18	PROCESSING CENTERS	LCBs / SMECC / SMEUC / RBC / SKVK Branches (All Processing Centers)	Branch Head of all Processing Centers (LCB/SMECC/SMEUC/RBC/SKVK) Processing Officers of all Processing Centers(LCB/SMECC/SMEUC/RBC/SKVK)
19	ZONE	Zonal Office	Zonal Manager & Dy. Zonal Manager (Operations & Recovery) Officer In-charge of Credit / Risk / Compliance / IT
20	ZONE	Branches	Branch Managers including Service Branch, Clearing House Grids All designated 2 <sup>nd</sup> line Officers in Branch in charge of Credit All Nodal Officers of designated Branches dealing with Govt. Business.
21	HO / FGMO / ZONE	HO/FGMO/ZO	Officers working in HR/IR Department
22	HO/FGMO/ZONE	HO/FGMO/ZO	Officers in Credit Committees