

**KERALA GRAMIN BANK
HEAD OFFICE :: MALAPPURAM**

HUMAN RESOURCES WING

TRANSFER POLICY 2024-25

TRANSFER POLICY FOR OFFICERS (upto Scale III)

1. Objectives of Transfer Policy :

1.1 Though transfers of officers in the Bank is purely an administrative function, normally transfers are being done within certain policy frame work set out by the Bank also in consultation with recognized officer's union.

1.2 Transfers of officers in the bank's service are being done in the best interest of the organization's development as also in the interest of career growth of the individual officers.

1.3 Bank has to ensure that there are no HR gaps at the various geographical area where it operates and deficiencies are duly met and people with special skills, and talent are duly deployed at the center requiring their services.

1.4 It is therefore, necessary to spell out, as clearly as possible, what organizational and individual interests are served by transfers to provide for a system that would take care of organizational requirements while minimizing the hardship to an officer consequent to transfer.

1.5 Transfers of Officers will preferably be timed to coincide with academic year, release of promotion results, opening of new branches, retirement of officers and/ or revision in categorization of positions. However, administrative exigencies necessitating transfers shall prevail.

1.6 Transfer will be taken to mean movement of Officers from one branch/office to another branch/office.

1.7 Changes effected within the same clusters/ municipality/panchayat would not be considered as

„transfer“.

1.8 The transfer policy of officers of our bank will be within the broad guidelines approved by Govt. Of India from time to time.

2. Scope of the policy

2.1 This policy shall be applicable to the transfers of all officers in JMG Scale I, MMG Scale II & MMG Scale III.

2.2 The Chairman will be the deciding authority for transfer of officers. However, if delegated, the General Manager-in-charge of HR Dept. can be the deciding authority.

2.3 Officers in all categories are subject to transfer anywhere within the area of operation of the Bank including PMO. However the Bank will make its best endeavour to do the general transfer of Officers upto MMG Scale III within the broad policy guidelines described hereinafter.

2.4 The Board of Directors reserves the right to make periodical changes in these norms as and when found necessary after having consultation with recognized officer's union.

3 Tenure of posting

3.1 The normal tenure of an officer, subject to administrative exigencies shall be as under:

Officers in	
Normal centers	: 3 Years
Hardship centers	: 2 Years

3.2 The classification of centers as hardship centers shall be done preferably during January every year in consultation with recognized trade unions..

4 Period of stay

4.1 The period of stay at a centre where an officer is posted will be the main criteria for considering an officer's (Scale I/II/III) eligibility in General Transfer.

4.2 The period of stay at a centre will mean "active" service at the centre and shall be reckoned from the date of joining at the centre. Further, if an officer, after joining at a centre remains on leave for unduly long periods i.e, beyond 60 days in a year, in single or broken stretches, his period of stay at the centre will be extended by the period of leave taken beyond 60 days in a year/prorate excluding maternity leave.

4.3 The other criteria for the transfer of officers will be the following:

- a) Total service in the branches/ offices, in which the place of domicile/ place of settlement of the officer comes under.
- b) Total period of outstation service

5 Place of Domicile/Place of Settlement

- 5.1 Place of domicile/ settlement in respect of all Officers will be the one declared by them at the time of joining in the bank or as per the declaration submitted/change communicated by them to HO, HR Wing in writing.
- 5.2 An opportunity will be given to all Officers of Kerala Gramin Bank, to inform any change in their place of domicile/ place of settlement as a onetime measure. The outstation service in respect of those employees who submit fresh declaration of place of settlement/domicile hereafter will be counted prospectively from the date of such declaration and in such cases their outstation service for the earlier period will be considered as per their earlier declaration only.
- 5.3 In cases of extreme exigencies on account of genuine reasons such as shifting of residence due to construction/ acquiring/new house, marriage etc, an additional opportunity for changing the place of settlement will be given. But it will be restricted to only once in their service in Kerala Gramin bank. In such cases, the outstation services up to the date of change of the place of settlement will be counted on the basis of the earlier declaration and thereafter on the basis of the fresh declaration. This opportunity can be extended once more, if found genuine subject to above provisions and also approval from Competent authority.

6 Term of Service

- 6.1 For Officers in Scale I,II & III , their required term of active service in a branch/office is 3 years.
- 6.2 The term of active service of officers of special professional qualification/ undertaking special duties viz., Law, IT and Treasury Management etc may be at least for 5 years.

7 Service in the Region in which place of domicile/ place of settlement of the officer comes under.

Branches/Offices within panchayat/municipality/cluster limits or if beyond the limits then those within a radius of 35 Kms from the place of domicile/ place of settlement will be treated as branches/offices within the place of domicile/place of settlement of staff member concerned. For this purpose, the distance will be reckoned as distance by road/rail/ferry with bus/train/boat services in the shortest route.

8 Outstation service

- 8.1 The total period of service other than place of domicile/place of settlement, within 35 kms from domicile/settlement and the posting based on request of an officer will be considered as his/her period of outstation service. Outstation service is reckoned from 08.07.2013.
- 8.2 After one term of outstation service, officers will be eligible for transfer to branches/ offices in their place of domicile/ place of settlement subject to vacancy/request and administrative exigency.
- 8.3 Normally, no requests for transfer will be entertained from any person till he/she completes the term of active service in that particular branch/office, if the concerned has gone to the existing place of posting on request.
- 8.4 Seniority will be the criteria to determine the preference for transfers to a particular unit, where more than one request is submitted by officers having same length of outstation active service.
- 8.5 Similarly distance from the place of current posting to the place of domicile / settlement (or nearest branch to domicile/settlement) also will be a yardstick for giving preference to a request transfer.
- 8.6 The transfer request of officers from outstation centers completing one term will have preference over others.

9 Posting on recruitment/ promotion

- 9.1 All Officers are required to work wherever (branches/ offices) they are posted on recruitment / promotion.
- 9.2 The norms for transfer will not be applicable to the new recruits during the probation period, since they will have to be exposed to different types of situations for the purpose of training them.
- 9.3 The same norms will be applied for promotees and the promotion will be followed by transfer. After the probation period they will be treated on par with other employees for the purpose of considering their case for general transfers.

10 Posting of Officers as branch managers/ head of departments/ offices

10.1 Officers in Scale I, II & III are liable to be posted as Branch managers/ head of the departments/offices.

10.2 In the case of promoted officers, they will be preferred to be posted as Branch managers than the direct recruits irrespective of their service in Officer cadre.

11 Extension/Continuation of service beyond the term

An Officer will be allowed to continue in a particular place of posting for a second term only if the continuance of the said employee is found to be essential.

12 Transfer guidelines regarding hardship centers

12.1 Officers posted in hardship centers shall be eligible for transfer after completion of 2 year's active service at such stations.

12.2 The Chairman will be the competent authority to identify such centers periodically (preferably during January every year) in consultation with recognized officers union.

12.3 Officers can opt for working in hardship branches so listed by the Bank and their transfer to that particular branch will be treated as not on request.

13 Officers retiring within 3 years.

13.1 An officer will be considered for a posting at branches/offices within their place of domicile/ settlement, 3 years prior to superannuation subject to administrative exigencies.

13.2 However this will not be applicable to those officers who are promoted and those who are exposed to disciplinary actions.

14 Outside influence in transfer matters

14.1 While transfers of officers are being done in the better interest of the development of the bank as well as in the better interest of the career development of officers, any efforts on the part of officers to bring outside influence in transfer matters will disqualify the transfer request of the concerned employee.

14.2 Further such officers are liable for appropriate disciplinary actions.

15 General transfers

15.1 General transfers will be effected normally during the month of April every year.

15.2 Requests for transfers from Officers (Scale I/II/III) will be called for during February/March every year.

15.3 Such requests shall be submitted through online.

15.4 Every year all Regional Managers shall submit to HR Wing, a report about their region with the following details.

- a) Names of Officers (Scale I/II/III) who have completed the prescribed term of service in branches/ offices
- b) Name of their branches/ offices,
- c) Preferential status / performance.

15.5 Transfers will be effected or request for transfer will be considered only against requirement/vacancy identified by the Bank in accordance with the policy/norms for assessment of staff strength.

15.6 Requests for transfer shall indicate upto 6 branches/offices/clusters in the order of preference.

15.7 For the purpose of transfers, the branches/Offices situated within the same cluster limits will be treated as one unit.

16 Preferential status

16.1 Preference will be given as far as possible to the following categories of employees, provided their past records are good and subject to the availability of vacancies.

- a) Physically Handicapped

- b) Wives/Widows of Deceased/Disabled/Defense Personnel.
- c) Ex-servicemen-among them, aged and having more years of service in the defense will be given preference.
- d) Inter caste/ Inter religion married staff if one among them is SC/ST
- e) Officers belonging to SC-ST category
- f) Ladies
- g) Transgenders

16.2 Transfers of Officers having preferential status will be done in accordance with the availability of vacancies.

17 Officers against whom disciplinary action is pending

Transfers in respect of Officers against whom disciplinary actions are pending will be at the sole discretion of the management.

18 Other preferences

18.1 An Officer (Scale I/II/III) who served in a more distant place from his place of domicile/settlement for one term or more will be given preference over all others in the matter of posting to a place of his/her preference.

18.2 If at any point of time, the number of Officers in a particular branch exceeds the number of actual requirement/vacancies declared, senior most staff who worked more period in that particular branch will be transferred according to the transfer norms but they can exercise an option which will be considered subject to availability of the vacancy. Further if the number of eligible officers requested for transfer is more than the vacancy in that particular region, senior most officer who worked more period in that region will be transferred.

18.3 No officer will be transferred to a branch where his/her close/near relative is posted.

18.4 In case of an officer whose spouse is in permanent service of Central Government, State Government, PSU etc, he/she may be transferred for one term of 3 years period to join spouse and his /her request for future claim can be considered subject to availability of vacancy.

18.5 Cases wherein both husband & wife employed in the bank

If husband and wife are both in the service of our bank, they will be posted, as far as possible, in the nearby branches/offices on request normally during the general transfers subject to availability of vacancy.

- a) In such cases, request should be made jointly under the signature of both the employees.
- b) However, such request, for more than once during the entire period of service will be strictly subject to the availability of vacancies and at the sole discretion of the Administration.
- c) The Officers in such cases should complete one term in that place before making further requests. Both of them will not be posted in the same branch/office under any circumstances.

19 New branches/ Offices opened

- 19.1 While opening new branches/offices, and while providing staff members against new vacancies arising on account of resignations /terminations/ promotions etc, preferences will be given to those persons with more number of years of service at the outstation based on relevant years transfer request.
- 19.2 Transfers against such vacancies will be effected as and when such vacancies arise irrespective of the period meant for general transfers.

20 Transfer on public interest

If the continuity of service of a particular Officer in a particular place is found to be against the interest of the institution/against public interest, such person will be shifted immediately irrespective of the period of service put in by the concerned at that particular place and irrespective of the period prescribed for general transfer.

21 Posting at outstation on request

The period during which an employee worked in a branch/office posted on request will not be treated as outstation service, irrespective of the distance from place of domicile/ place of settlement (other than option to hardship centers).

22 Cases of same distance and same out station service

If the length of service at the outstation and the distance from the place of domicile/settlement are same in case of more than one Officers who make request, preference will be given to seniority in the same cadre for posting in the place of request.

23 Performance appraisal & leave records

In respect of those officers who were charge sheeted/ cautioned for indiscriminate leave taking during the immediate previous year, they will lose the preferential status, if any, available in transfer policy.

24 Grievances

In case any employee has grievances in transfers, he/she can represent his/ her case in writing to the Chairman within a period of 15 days from date of issuance of transfer order, who will take appropriate redressal in individual case as deemed fit and the decision of the Chairman/the authority authorized will be final.

25 Management Prerogative

Transfers and postings of staff being management prerogatives, no staff can raise a claim for a particular posting as a matter of right. Postings and placements shall be decided based on the administrative requirements and the suitability of a particular person at a particular place or post.

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TRANSFER POLICY FOR WORKMEN EMPLOYEES

Office Assistants (Multi-Purpose) and Office Attendants (Multi-Purpose)

1. Introduction

- 1.1. Though transfers of workmen employees in the Bank is purely an administrative function, normally transfers are being done within certain policy frame work set out by the Bank also in consultation with recognized workmen union.

- 1.2. Transfers of workmen employees in the bank's service are being done in the best interest of the organization's development as also in the interest of career growth of the individual employees.
- 1.3. Bank has to ensure that there are no HR gaps at the various geographical area where it operates and deficiencies are duly met and people with special skills, and talent are duly deployed at the center requiring their services.
- 1.4. It is therefore, necessary to spell out, as clearly as possible, what organizational and individual interests are served by transfers to provide for a system that would take care of organizational requirements while minimizing the hardship to an employee consequent to transfer.
- 1.5. Normally transfers of workmen employees will be timed to coincide with academic year, However, administrative exigencies necessitating transfers shall prevail in the case of release of promotion results, opening of new branches, retirement of employees and/or revision in categorization of branches etc.

2. Definition of Transfer

- 2.1. Transfer will be taken to mean movement of employees from one branch/office to another branch/office.
- 2.2. Changes effected within the same clusters/ municipality/panchayath would not be considered as „transfer“.

3. Transfer Policy For Workmen Employees of The Bank

This transfer policy for workmen employees of our bank will be within the broad guidelines approved by Govt.of India from time to time.

4. Scope of The Policy

- 4.1. This policy shall be applicable to the transfers of all workmen employees in the bank viz., Office Assistants (Multi-Purpose) and Office Attendants (Multi-Purpose).
- 4.2. The General Manager will be the deciding authority for transfer of workmen employees.
- 4.3. The Board of Directors reserves the right to make periodical changes in these norms as and when found necessary after due consultation with the recognised trade union.

5. Place Of Domicile/Place of Settlement

- 5.1. Place of domicile/ settlement in respect of all workmen employees will be the one declared by them at the time of joining the bank or as per the declaration submitted/change communicated by them to HR Wing, HO in writing.
- 5.2. An opportunity will be given to all the employees of Kerala Gramin Bank, to inform any change in their place of domicile/ place of settlement as a onetime measure.
- 5.3. The outstation service in respect of those employees who submit fresh declaration of place of settlement/domicile hereafter will be counted prospectively from the date of such declaration and in such cases their outstation service for the earlier period will be considered as per their earlier declaration only.
- 5.4. In cases of extreme exigencies on account of genuine reasons such as shifting of residence due to construction/ acquiring/new house, marriage etc, an additional opportunity for changing the place of settlement will be given. But it will be restricted to only once in their service in Kerala Gramin bank. In such cases, the outstation services up to the date of change of the place of settlement will be counted on the basis of the earlier declaration and thereafter on the basis of the fresh declaration. This opportunity can be extended once more, if found genuine subject to above provisions and also approval from Competent authority.

6. Posting in the place of domicile/ place of settlement

- 6.1. Branches/Offices within same panchayat/municipality/clusters or if beyond the limits then those within a radius of 25 kms from the place of domicile/ place of settlement will be treated as branches/offices within the place of domicile/place of settlement of the staff member concerned.
- 6.2. For this purpose the distance will be reckoned as distance by road/rail/ferry with bus/train/boat services in the shortest route.

7. Posting on recruitment/ promotion

- 7.1. All workmen employees are required to work wherever (branches/ offices) they are posted on recruitment / promotion.
- 7.2. The norms for transfer will not be applicable to the new recruits during the probation period, since they will have to be exposed to different types of situations for the purpose of training them.
- 7.3. The same norms will be applicable for promotees and their promotion will be followed by transfer. After the probation period they will be treated on par with other employees for the purpose of considering their case for general transfers.

8. Tenure of Posting

The normal tenure of posting for Office assistants in a branch/ office shall be 5 years. For Office attendants, normal tenure of posting in a branch/office shall be 5 years extendable upto 7 years.

9. Transfer guidelines regarding hardship centres

In centers identified as hardship centers, the normal tenure for workmen employees shall be 2 years. The classification of centers as hardship centers shall be done preferably during January every year. The Chairman will be the competent authority to identify such centers periodically (preferably during January every year) in consultation with recognized employees union.

OASTs can opt for working in hardship branches so listed by the Bank and their transfer to that particular branch will be treated as not on request.

- 9.1. On completion of the above tenure, a workmen employee will be subject to transfer norms.
- 9.2. Normally no requests for transfer will be entertained from any person till he/she completes the term in that particular branch/office, if the concerned is posted to the present place of posting on request.
- 9.3. The period of stay at a centre will mean "active" service at the centre and shall be reckoned from the date of joining at the centre. Further, if a workmen employee, after joining at a centre remains on leave for unduly long periods i.e, beyond 60 days in a year, in single or broken stretches, his/her stay at the centre will be extended by the period of leave taken beyond 60 days in a year/prorate excluding maternity leave.

10. Extension/Continuation of service beyond the term

An employee will be allowed to continue in a particular place of posting for a second term only if the continuance of the said employee is found essential by the management in the interest of the institution.

11. Outstation Postings

- 11.1. For workmen employees, the postings in those Branches/Offices situated more than 25 kms from the place of domicile/ place of settlement shall be treated as outstation postings. Further the centres in the places other than the place of domicile/ place of settlement as per above 6.1 shall be treated as outstation centers. Outstation service is reckoned from 08.07.2013.
- 11.2. However in exceptional cases of severe health problems, employees' transfers shall be confined to their place of domicile/ settlement, provided vacancies are available to accommodate such requests.

12. General Transfers

- 12.1. General transfers will be effected normally during the months of April every year.
- 12.2. Requests for transfers from employees will be called for during February/March every year.
- 12.3. Request for transfer shall indicate only 6 branches/offices/ Panchayats/ Municipality/ clusters in the order of preference.
- 12.4. Such requests shall be submitted through on-line.
- 12.5. By the end of February every year all Regional managers will have to submit to HR Wing of HO, a report about their region with the following details.
 - a) Names of employees in their region who have completed the prescribed term of service in branches/ offices
 - b) Name of their branches/ offices,
 - c) Preferential status.
- 12.6. Transfers will be effected or requests for transfer will be considered only against requirement/vacancies identified by the Bank in accordance with the policy/norms for assessment of staff strength.
- 12.7. For the purpose of transfers, the branches/Offices situated within the Panchayath/Municipality/Cluster limits will be treated as one unit.
- 12.8. Employees can be transferred at any time in any of the branches/offices within a particular unit on request.

13. Preferential status

- 13.1. Preference will be given, as far as possible, to the following categories of employees, provided their past records are good and subject to their suitability and availability of vacancies.
 - i. Physically Handicapped
 - ii. Wives/Widows of Deceased/Disabled/Defense Personnel.
 - iii. Ex-servicemen-Among them, the aged and having more years of service in the defense will be given preference.
 - iv. Inter caste /Inter Religion married staff if atleast one of them belongs to SC/ST
 - v. Employees belonging to SC/ST category
 - vi. Transgenders.
 - vii. Ladies

14. Employees against whom disciplinary action is pending

Transfers in respect of employees against whom disciplinary actions are pending will be at the sole discretion of the management.

15. Other preferences

- 15.1. An employee who has served in a more distant place from his place of domicile/settlement for more than one term will be given preference over all others in the matter of posting to a place of his/her preference.
- 15.2. If at any point of time, the number of OASTs in a particular branch exceeds the number of actual requirement/vacancies declared, senior most staff who worked more period in that particular branch will be transferred according to the transfer norms but they can exercise an option which will be considered subject to availability of the vacancy. Further if the number of eligible OASTs requested for transfer is more than the vacancy in that particular region, senior most staff who worked more period in that region will be transferred.
- 15.3. If the number of requests to a particular branch/ place/unit exceeds the number of vacancies, transfer requests of employees working at outer stations for longer periods will be considered.
- 15.4. Employees who were charge sheeted/cautioned for indiscriminate leave taking during the immediate previous year shall lose the preferential status, if any, available in the transfer policy.
- 15.5. Transfers in respect of employees against whom disciplinary actions are pending will be at the sole discretion of the management.
- 15.6. In case of a workmen employee whose spouse is in permanent service of Central Government, State Government, PSU etc, he/she may be transferred for one term to join spouse and his /her request for future claim can be considered subject to availability of vacancy.
- 15.7. Cases wherein both husband & wife employed in the bank

If husband and wife are both in the service of our bank, they will be posted, as far as possible, in the nearby branches/offices on request normally during the general transfers subject to availability of vacancy.

- a) In such cases, request should be made jointly under the signature of both the employees.
- b) However, such request, for more than once during the entire period of service will be strictly subject to the availability of vacancies and at the sole discretion of the vacancy.

- c) The employees in such cases should complete one term in that place before making further requests.
- d) Both of them will not be posted in the same branch/office under any circumstances.

16. Transfer on public interest

If the continuity of service of a particular person in a particular place is found to be against the interest of the institution/against public interest, such person will be shifted immediately irrespective of the period of service put in by the concerned at that particular place and irrespective of the period prescribed for general transfer.

17. New branches/ Offices opened

- 17.1. While opening new branches/offices, and while providing staff members against new vacancies arising on account of resignations/terminations/ promotions etc. preferences will be given to persons with more number of years of service at the outstation centers based on relevant years transfer request.
- 17.2. Transfers against such vacancies will be effected as and when such vacancies arise irrespective of the period meant for general transfers.

18. Posting at outstation on request

The period during which an employee worked in a branch/office posted on request will not be treated as outstation service, irrespective of the distance from place of domicile/ place of settlement(other than option to hardship centers).

19. Cases of same distance and same out station service

If the length of service at the outstation and the distance from the place of domicile/settlement are same in case of more than one employee who make request, preference will be given to seniority in the same cadre for posting in the place of request.

20. Performance appraisal & leave records.

In respect of those employees who were charge sheeted/ cautioned for indiscriminate leave taking during the immediate previous year, they will lose the preferential status, if any, available in transfer policy.

21. Grievances

In case any employee has grievances in transfers, he/she can represent his/ her case in writing to the Chairman within a period of 15 days from date of issuance of transfer order, who will take appropriate redressal in individual case as deemed fit and the decision of the Chairman/the authority authorized will be final.

22. Management Prerogative.

Transfers and postings of staff being management prerogatives, no staff can raise a claim for a particular posting as a matter of right. Postings and placements shall be decided based on the administrative requirements and the suitability of a particular person at a particular place or post.

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