

**CIRCLE: CHANDIGARH**  
**TRANSFER POLICY FOR SCALE-I, II OFFICERS**

The existing Model transfer Policy' for General Cadre Officers in the Grades of JMGS-I & MMGS-II has been in place since 1991 and last Circle Transfer Policy was formulated on 19.08.2011 in consultation with the Circle Officers' Association. The Model Transfer Policy is being reviewed to set in place a revised set of instructions aligned to changed socio-economic environment as well as the reorganization of Circles from module setup to Zone/network setup. We have now received the revised Model Transfer Policy in March 2016 from Corporate Centre, Mumbai. The revised policy for the Circle is proposed to be within the framework of the Model Transfer Policy received from Cadre Management, Corporate Centre Mumbai vide reference No. HR/CM/6/SPL/1688 dated 30<sup>th</sup> March, 2016. The Circle Transfer Policy (CTP) has been formulated in consultation with Circle Officers' Association as under:

1. **Rationale Behind Having A Model Policy**

The Model Policy received from Cadre Management serves as a set of guidelines. The objective of having a model policy is to ensure uniformity across the Bank and imparting administrative convenience to circles for effective utilization of manpower. This form a basis on which the Circle Transfer Policy is finalized in consultation with the Officers' Association in the respective Circles.

Transfers of officials in the Bank's service are required to be done to suit the needs of the organisation and also to expose the officers to the varied assignments and facilitate their career growth. Transfers also become necessary for facilitating job rotation to conform to the CVC guidelines. It is our endeavour to evolve a system, that besides taking care of the organisational requirement; is also able to minimise the hardships an officer might face consequent upon his/her transfer. The policy should be able to serve the interest of both the organisation as well as the individual officer.

2. **Factors necessitating change in the Model Transfer Policy**

There have been changes witnessed in the Bank's organizational structure over the years, some provisions of the policy have become incompatible with the present day reality and therefore necessitates a review.

3. **Gist of Major changes**

- a) Replacement of the word 'module' with Zone/Network.
- b) Inclusion of Banking Specialist Cadre officers under the purview of Model Transfer Policy.
- c) Obtaining online/offline options from officers for posting at '**difficult/most difficult centres**'.
- d) Upon completion of tenure at difficult/most difficult centres such voluntarily opting officers to be posted as far as possible at a place of their choice out of three preferences.
- e) Provision of repatriation of officers to their parent Region after completion of a fixed tenure upon promotion from Clerical to JMGS-1.

f) Upon promotion from JMGS-I to MMGS-II, the officer to be posted at the same centre, if centre stay is not complete.

g) **Efforts will be made to provide chummary accommodation to female officers at RUSU Centres, provided 3-4 officers are eligible/ willing to utilize the same.**

h) Requests for transfer as far as possible to a particular 'Centre' out of three preferred centres be obtained from officers completing 57 years of age and accommodated accordingly.

i) After attaining age of 57, the officers may not be transferred out of their present place of posting, provided the total continuous stay at the centre does not exceed 5 years as on retirement. **If an officer attains the age of 59 years and has been out of place of domicile/choice for a minimum 2 years, his request for transfer to place of choice/domicile may be considered provided the stay at the present place of posting is minimum 2 years.**

j) An officer posted at Administrative Office will be eligible for posting at another Administrative Office only when he/she completes, intermittent, two years assignment in a Branch/CPC. Administrative Office for this purpose will include any establishment other than Branch/CPC viz LHO/AO/RBO/SBLC/LHO establishment/Lead Bank Office/ZIO/MCRO.

#### 4. **Circle Transfer Policy (CTP)**

The Circle Transfer Policy described hereinafter has been formulated in consultation with the Circle Officers' Association within the scope of Model Transfer Policy framed by the Corporate Centre. The transfer policy will cover officers in JMGS-I and MMGS-II including the officers in banking specialist cadres such as RMRO, CRO-(PB), CRO (ME), FSTO, MFMO in the above grades. The policy shall apply within the purview of terms of their respective appointment. To maintain the relevance of CTP at all times, in view of changing socio-economic environment, a modalities meeting will be conducted in January every year, with Circle Officers' Association. **Circle Transfer Policy will be reviewed after 3 years or earlier in case of any changes in Model Transfer Policy by Corporate Centre.**

##### (A) **Objectives of a transfer policy**

Transfers of officials in the Bank's service are necessitated in the organizations' interest and in the interest of career growth of the individual officer. Transfers involve a wide range of administrative considerations and adjustments by individual officers. It is, therefore, necessary to spell out as clearly as possible what organizational and individual interests are served by transfers. The policy is to provide for a system that would besides minimizing the hardship to an officer consequent upon transfer, also take care of organizational requirements such as effective manning of branches/offices. This would also be a guideline to all officer across the Circle so as to ensure uniformity in placement.

##### (B) **Definition of Transfer**

Transfer will be taken to mean movement of officers from one station/centre to another. Changes in position within the same station/centre/agglomeration would be taken to mean 'posting' and not 'transfer'.

(C) **Transfer Policy**

a) **The routine transfer exercise will begin before the commencement of academic session. For this purpose, the necessary exercise will be commenced by the HR Department well in time so that the culmination of the same at the region/Administrative office level coincides with the academic session.**

b) The centre stay at Most Difficult/ Difficult centre as per Model Transfer Policy is minimum 02 years. **However, the normal tenure of all officers at a Centre shall be as under subject to administrative exigencies:**

- i. Normal Centres : 36 months
- ii. Difficult Centres : 24 months
- iii. Most difficult Centres : 18 months

c) The period of stay at the difficult/most difficult centre will mean “active” service at the centre. Further, if an officer stays away and/or delays joining at the difficult centre, his normal stay will be extended by the duration of “inactive” period. The duration of absence from the centre because of staying away from place of posting on long leave for a period of more than 45 days continuously or a total of more than 60 days in a year will be termed as “inactive” period. A year for this calculation shall begin from the date of reporting at the difficult/most difficult centre.

d) The maximum stay of officers at the following centres shall be for 5 years, subject to a condition that stay in one assignment will not exceed 3 years

- |                         |              |              |
|-------------------------|--------------|--------------|
| a) Chandigarh (Tricity) | b) Ludhiana  | c) Jalandhar |
| d) Amritsar             | e) Shimla    | (f) Srinagar |
| g) Jammu                | h) Patiala   | j) Pathankot |
| k) Bhatinda             | l) Ferozepur | m) Sirsa     |
| n) Rohtak               | o) Ambala    | p) Panipat   |
| q) Hissar               | r) Rewari    |              |

(D) **Difficult/Most Difficult Centers**

a) Categorization of difficult/most difficult centres will be in terms of living /locational conditions/topography/educational and medical facilities etc. available at the centre throughout the year. The criteria for defining the difficult centres have already been finalized in consultation with AISBOF and the guidelines issued by the Corporate Centre in this regard to the LHOs. **The list of difficult/most difficult centres/branches is appended.**

b) The period of stay at the difficult/most difficult centre will be taken to mean ‘active’ service, as detailed in para 4,(C),(c), at the difficult centre.

c) Online/Offline choices will be obtained from officers for Transfer/Posting to difficult/most difficult centres. The official upon completion of tenure at difficult/most difficult centre would be eligible for posting at his place of choice. Posting to a place closest to place of choice will be subject to active and efficient service at the difficult /most difficult centre.

d) In case option for posting in difficult/most difficult centres is received from lesser number of officers, then the postings will be on age-criteria basis and junior most upwards.

e) **The officer voluntarily opting for difficult/most difficult centre will be exempted from inter-region transfer and once he reports back from difficult centre his stay in the parent region will be reckoned afresh.**

f) **The postings in branches located in terrorist affected area or disturbed as declared by Central/State Govt. may be treated equivalent to difficult/most difficult centre.**

**(E) Actual Postings**

- a) On promotion from clerical to Scale-I (Other than TO), officers shall be posted outside the Zone/Network from where they have been promoted, except J&K and HP AO's. However, officers from J&K and HP AO'S will be subjected to inter-region transfers and inter-AO in case of surplus position.
- b) However, in case of Clerical to Scale-I promotion, transfer policy of female officers may be decided by the Circle from time to time as per actual number of promoted officers in the **Circle. The competent authority for approval in such matters will be Circle Placement Committee consisting of GMs (NW) & DGM & CDO.**
- c) The cutoff date for determining the stay of all officers (Scale I &II) in an assignment/centre, for the purpose of transfer, would be 31<sup>st</sup> March of each year or actual date of joining, whichever is later.
- d) Stay in the region/AO will be maximum 7/10 years respectively.
- e) Officers who have been subjected to inter region/zone transfer on promotion from Clerical to JMGS-I (Other than TO) will be considered for repatriation to the parent region/zone only after completion period of stay at the place of posting (detailed in para 4, C(b,c&d). The period of stay will be calculated from the date of reporting at the region/module.
- f) For the purpose of calculating the period of stay at a centre, postings in Administrative Offices, LHO and other establishments at centre would be counted.
- g) Further, stay of officers in any of the Bank's establishments in the Tricity of Chandigarh, Panchkula and Mohali would also be reckoned as a stay at Chandigarh Centre. Posting in Suburbs as Zirakpur, Kurali, Kharar, Landran, Derabassi, would also be considered as posting in Tricity. However, the population group wise classification of these centres will be taken into account for the purpose of mandatory assignment. Further, centre specific allowances including HRA, CCA, will be paid according to population group wise classification of the Centre concerned.
- h) For determining stay at a centre other than tricity, the municipal limits/urban agglomeration/other revenue limits shall be considered.
- i) On promotion from JMGS-I to MMGs-II, if the centre stay of an officer is not complete, he/she may be posted at the same centre subject to availability of vacancy. If there is a need for transfer, then the officer may be accommodated in the nearest centre as far as possible. However, if centre stay is complete

then the officer be posted at another centre within the Region/AO as per normal tenure of the centre.

- j) Any suspended official, on revocation of suspension but before the conclusion of the disciplinary proceedings, may be permitted to join a branch/office under the same Administrative Office where he was posted at the time of his suspension. He shall, however, not be posted in the same branch.
- k) **A suspended official on reinstatement at the conclusion of disciplinary procedure shall not be posted within the same Region where he was alleged to have committed irregularities. However, if the officer is exonerated, he may be considered for posting in the same Region if otherwise eligible for stay in the Region, subject to administrative requirements.**

F. **Lady Officers:**

In addition to specific mention of transfer policy for female officers mentioned elsewhere in this note, the following will apply to women officer:

- a) The Circle Transfer Policy (CTP) shall be applicable to lady officers in toto. In the matter of transfer on spouse grounds, the request for intra-circle transfer shall be considered from time to time subject to administrative exigencies.
- b) If however, both husband and wife are working in our bank, they may be posted at the same centre as far as possible, provided such postings do not come in to conflict with the placement policy followed by the Circle.
- c) Request on working spouse grounds may be considered on merit & case to case basis.

G. **Request Transfers:**

- a) Request for a transfer to a particular centre of choice could be considered, as far as possible, in respect of officers who have attained 57 years of age provided the total stay at the centre doesn't exceed 5 years as on retirement. **If an officer attains the age of 59 years and is out of place of domicile/choice minimum 2 years, his request for transfer to choice of place/domicile may be considered.**
- b) Applications for such last leg postings may be submitted by the officers one year in advance with three preferences. To the extent possible, Bank may consider posting in first preference, subject to administrative exigencies. Officer may also request for continuation in the same place, however it should be ensured that total stay should not exceed 5 years on retirement.
- c) Requests for transfer outside the provision of policy should normally not be made/entertained, except in cases of extreme compassion/necessity. Such requests must pertain to a cause of hardship/occurring necessity subsequent to the date of promotion/transfer and the decision will be approved by the undernoted authority:

Sr.No.	Officers posted in	Approving Authority
i)	Module	GM (Network)
ii)	LHO/LHO establishments - Deptt. under GMs(Network) - Other departments	GM (Network) concerned GM (NW-I)
iii)	CC establishments/SAMG/MCG establishments	GM (NW-I)

- d) **All officers (Including PO & TO after confirmation), who have completed three years of active stay at a Module, will be eligible to apply for Inter Module Transfer to another Module.**

H. **Administrative transfer:**

Notwithstanding the provision contained in the Model Transfer Policy, the Bank may transfer any officer at any time on administrative grounds, keeping in view of exigencies of services. When the transferring authority transfer an officer by making a departure/deviation from the provision of the policy, the decision will be approved by the undernoted authority:

Sr.No.	Officers posted in	Approving Authority
i)	Module	GM (Network)
ii)	LHO/LHO establishments - Deptt. under GMs(Network) - Other departments	GM (Network) concerned GM (NW-I)
iii)	CC establishments/SAMG/MCG establishments	GM (NW-I)

I. **Officers with different abilities/Care givers:**

- a) Officers having conditions as detailed in circular letter no. CDO/PM/SPL/67 dated 25.07.2000 contents of which had been reproduced in circular no. CDO/P&HRD-IR/512014-15 dated 21.10.2014, should normally be placed at centres where the specific treatment is available.
- b) Transfers of officers, who are care giver of differently abled dependents, shall be governed vide provisions contained in Circular No. CDO/P&HRD-IR/51/2014-15 dated 21.10.2014 and CDO/P&HRD-IR/34/2015-16 dated 15.07.2015

J. **Miscellaneous provisions:**

- a) Request for Inter Circle transfer from the officers during their period of probation will not be entertained.

- b) Whenever an officer posted at administrative office is due for transfer, the next transfer/posting shall not be made to any other administrative office. The officer will be posted for an assignment at a Branch/CPC.

**K. Outside Influence**

- a) No officer shall bring or attempt to bring any political or other outside influence including that of individual Directors or Members of the Local Board to bear upon any superior authority to further his own interest in respect of matters pertaining to his service in the Bank, including transfer. Government has framed guidelines for dealing with cases of this nature in respect of their employees and has directed the Bank to keep those guidelines in view, while dealing with similar cases in the Bank. Officers should desist from approaching any Minister/Member of Parliament/Member of Legislative Assembly/Council or any other VIP for redressal of their grievances, as this will render them liable for disciplinary action as per provisions contained in Rule 57 of the Conduct/Service Rules. It is clarified that adequate avenues are available for officers within the Bank to submit representations/appeals against their transfers/postings and other grievances and seek redressal, subject to administrative requirement/convenience.
- b) **It has been observed that officers are writing directly to senior functionaries of the Bank about Transfer/Relieving matters and normal escalation matrix is not followed. It is reiterated that official will write directly to his/her reporting authority only about the transfer/relieving matters.**

-Sd/-

Deputy General Manager & CDO

-Sd/-

President, SBIOA

-Sd/-

Asstt. General Manager (HR)

-Sd/-

General Secretary, SBIOA

Dated: 28.12.2016

Place: LHO, Chandigarh

**LIST OF MOST DIFFICULT/DIFFICULT BRANCHES**  
**SHIMLA MODULE AS ON 19.11.2016**

SR NO	REGION	NAME OF THE BRANCH	BR. CODE	REMARKS
1	2	CHANGO	9605	MOST DIFFICULT
2	2	GIABONG	9606	MOST DIFFICULT
3	2	LIPA	9604	MOST DIFFICULT
4	2	MOORANG	8871	MOST DIFFICULT
5	2	POOH	5612	MOST DIFFICULT
6	2	SANGLA	11881	MOST DIFFICULT
7	2	RECKONGPEO	4335	DIFFICULT
8	2	SHOLTA	11525	DIFFICULT
9	2	SUNGRA	6402	DIFFICULT
10	2	DHARECH	9365	DIFFICULT
11	2	KUTARA	8840	DIFFICULT
12	2	MELTHI	7304	DIFFICULT
13	2	KHOLIGHAT	7301	DIFFICULT
14	2	MANDHOL	6780	DIFFICULT
15	2	KHARA PATHAR	5578	DIFFICULT
16	2	BAHLI	7793	DIFFICULT
17	2	BAGHI	11956	DIFFICULT
18	2	GANVI	9366	DIFFICULT
19	2	JHIKNI PUL	8453	DIFFICULT
20	3	BHARARI	9364	DIFFICULT
21	3	CHARNA	9908	DIFFICULT
22	3	DIDAG	9087	DIFFICULT
23	3	KAFOTA	7459	DIFFICULT
24	3	KHERI	8870	DIFFICULT
25	3	NAURA	6782	DIFFICULT
26	3	RAJANA	9363	DIFFICULT
27	3	RAJPUR	8117	DIFFICULT
28	4	KEYLONG	3059	MOST DIFFICULT
29	4	KAZA	3337	MOST DIFFICULT
30	4	UDAIPUR	5615	MOST DIFFICULT
31	4	GONDHLA	8527	MOST DIFFICULT
32	4	GEMUR	8853	MOST DIFFICULT
33	4	LOT	17045	MOST DIFFICULT
34	4	HANSA	8877	MOST DIFFICULT
35	4	TABO	6987	MOST DIFFICULT
36	4	LUHRI	8872	DIFFICULT
37	4	KUNGASH	9300	DIFFICULT
38	4	SAINJ	6989	DIFFICULT
39	5	KILLAR	6990	MOST DIFFICULT
40	5	MEHLA	1517	DIFFICULT
41	5	BHARMOUR	13710	DIFFICULT
42	5	KHAIRI	8844	DIFFICULT
43	5	SURANGANI	2492	DIFFICULT
44	5	SALOONI	2471	DIFFICULT

**SUMMARY**

RBO	DIFFICULT	MOST DIFFICULT	TOTAL
R-1	0	0	0
R-2	13	6	19
R-3	8	0	8
R-4	3	8	11
R-5	5	1	6
<b>TOTAL</b>	<b>29</b>	<b>15</b>	<b>44</b>



**LIST OF DIFFICULT AND MOST DIFFICULT CENTRES IN JAMMU MODULE**

<b>SR NO</b>	<b>MODULE</b>	<b>BNAME OF THE BRANCH</b>	<b>DISTRICT</b>	<b>CATEGORISED AS DIFFICULT / MOST DIFFICULT CENTRE</b>
1	JAMMU	SERI	DODA	DIFFICULT CENTRE
2	JAMMU	P N DODA	DODA	DIFFICULT CENTRE
3	JAMMU	THATRI	DODA	DIFFICULT CENTRE
4	JAMMU	RAMSU	DODA	DIFFICULT CENTRE
5	JAMMU	ASSAR	DODA	DIFFICULT CENTRE
6	JAMMU	KHELANI	DODA	DIFFICULT CENTRE
7	JAMMU	PANCHERI	UDHAMPUR	DIFFICULT CENTRE
8	JAMMU	RANSOO	UDHAMPUR	DIFFICULT CENTRE
9	JAMMU	URI	BARAMULLA	DIFFICULT CENTRE
10	JAMMU	BONIYAR	BARAMULLA	DIFFICULT CENTRE
11	JAMMU	KARNAH	LEH	MOST DIFFICULT CENTRE
12	JAMMU	LEH	LEH	MOST DIFFICULT CENTRE
13	JAMMU	CHOGLAMSAR	LEH	MOST DIFFICULT CENTRE
14	JAMMU	TCA LEH	LEH	MOST DIFFICULT CENTRE
15	JAMMU	SASPOL	LEH	MOST DIFFICULT CENTRE
16	JAMMU	KARGIL	KARGIL	MOST DIFFICULT CENTRE
17	JAMMU	DRASS	KARGIL	MOST DIFFICULT CENTRE
18	JAMMU	SHARGOLE	KARGIL	MOST DIFFICULT CENTRE
19	JAMMU	SHAKKAR	KARGIL	MOST DIFFICULT CENTRE
20	JAMMU	KHUMBATHANG	KARGIL	MOST DIFFICULT CENTRE
21	JAMMU	BUDHAL	RAJOURI	DIFFICULT CENTRE
22	JAMMU	PAHALGAM	ANANTNAG	DIFFICULT CENTRE
23	JAMMU	REHAMA	BARAMULLA	DIFFICULT CENTRE
24	JAMMU	BHALRA	DODA	DIFFICULT CENTRE
25	JAMMU	SURANKOTE	POONCH	DIFFICULT CENTRE
26	JAMMU	BANI	KATHUA	DIFFICULT CENTRE
27	JAMMU	NIMU	LEH	MOST DIFFICULT CENTRE
28	JAMMU	MATSLANG	LEH	MOST DIFFICULT CENTRE
29	JAMMU	FIRE AND FURY	LEH	MOST DIFFICULT CENTRE
30	JAMMU	TANGSAY (TAGSTE)	LEH	MOST DIFFICULT CENTRE
31	JAMMU	HELIPAD KISHTWAR	KISHTWAR	DIFFICULT CENTRE