

मानव संसाधन प्रबंधन विभाग, मानव संसाधन प्रभाग, प्रधान कार्यालय  
प्लॉट सं. 4, सेक्टर 10, द्वारका, नई दिल्ली- 110075  
HRMD, HUMAN RESOURCES DIVISION, HEAD OFFICE  
PLOT NO: 4, SECTOR-10, DWARKA, NEW DELHI-110075

Dated:28.02.2025

TO ALL OFFICES

In Supersession of  
HRMD Circular  
No.557 dated  
19.03.2021

HRMD CIRCULAR NO. 816/2025

**TRANSFER POLICY FOR OFFICERS**

The Transfer Policy for Officers was last circulated vide HRMD Circular No. 557 dated 19.03.2021.

Subsequently, Department of Financial Services, Ministry of Finance, Govt. of India has issued certain guidelines vide letter dated 26.11.2024 regarding transfer of officers and have advised to the Bank to frame a suitable transfer policy incorporating these guidelines.

Accordingly, Board in its meeting held on 28.02.2025 has approved the revised transfer policy, which will be applicable with effect from 01.04.2025.

This Policy shall be applicable to all Officers in Scale I/ II/ III.

The detailed policy as approved by the Board is attached.

All concerned are advised to note the contents of this Circular.

**CHIEF GENERAL MANAGER  
(SURESH KUMAR RANA)**

# TRANSFER POLICY FOR OFFICERS

**Division** : Human Resources Division  
**Version** : 2024-25\_HRD\_1.0



## Policy Custodian

<b>Division</b>	Human Resources Division
<b>Officer in-charge</b>	Divisional Head
<b>Policy Contact</b>	mrpadho@pnb.co.in
<b>Last Reviewed On</b>	Board Meeting dated 28.12.2023
<b>Approved by</b>	Board
<b>Supersedes</b>	HRMD Circular No. 557/2021 dated 19.03.2021

## Policy Version Control

SN	Version Number	Version Date	Summary of Changes															
1	2024-25_HRD_1.0		<p>In line with the directions of DFS, MoF, various administrative layers in the Bank and minimum &amp; maximum stay in the respective layer (subject to administrative requirements) are defined as follows:</p> <table><tr><th colspan="3">Period completed as on 31<sup>st</sup> March</th></tr><tr><th>Admin layer</th><th>Minimum</th><th>Maximum</th></tr><tr><td>Branch/ Admin Office</td><td>01 year</td><td>03 years/ 05 years respectively</td></tr><tr><td>Circle</td><td>02 years</td><td>06 years</td></tr><tr><td>Zone</td><td>02 years</td><td>09 years *</td></tr></table> <p>*This exercise will be carried out every year depending on administrative requirement of the Bank. MD &amp; CEO will be the competent authority to further extend the tenure, if required.</p>	Period completed as on 31 <sup>st</sup> March			Admin layer	Minimum	Maximum	Branch/ Admin Office	01 year	03 years/ 05 years respectively	Circle	02 years	06 years	Zone	02 years	09 years *
Period completed as on 31 <sup>st</sup> March																		
Admin layer	Minimum	Maximum																
Branch/ Admin Office	01 year	03 years/ 05 years respectively																
Circle	02 years	06 years																
Zone	02 years	09 years *																
2			Rotational transfer on completion of maximum stay in Circle/Zone will be done on the basis of seniority (longer stay), keeping in view the linguistic area, as far as possible, subject to availability of vacancies.															
3			Exemptions from transfer shall include cases where spouse, dependent children, or the officer himself/ herself need medical assistance on account of terminal / critical illness; death of spouse; female officers in family way (for a period of 02 years 09 months including 09 months of pregnancy) & female officers having a child below 02 years of age (till child turns 02 years of age); and sportspersons actively participating at National/ International level (in games covered as per Policy for Sportspersons of the Bank).															
4			Transfer on compassionate grounds of retirement within one year - If the movement is on promotion,															

SN	Version Number	Version Date	Summary of Changes
			minimum tenure of 02 years should have been completed in the present Scale.
5			Option of transfer to female officers (spouse outside PNB) to the place where her spouse is working/ residing will be allowed 03 times in the entire career with a minimum gap of 02 years between two such transfers.
6			Option of transfer to the place where spouse is working in Central/State Governments will be allowed 03 times in the entire career with a minimum gap of 02 years between two such transfers. However, no exemption will be allowed on promotion/rotational transfer and if the movement is on promotion/ rotational transfer after marriage, request would be considered after completion of 02 years in the present Circle & Scale, subject to availability of vacancies.
7			Option of transfer to the place where husband/parents/parents in law are residing will be allowed to female officers during pregnancy or to take care of child who is less than 02 years of age. However, if the movement was on promotion after detection of pregnancy, request would be considered after completion of 02 years in the present Circle & Scale. The maximum number of requests under spouse grounds (outside PNB), spouse in Central Govt/State Govt & for Child care combined will be allowed only 03 times in the entire career.
8			As far as possible, women officers will be transferred to nearby places/ Circles (as the case may be), subject to availability of vacancies. In case of posting to a faraway /remote location, their safety be given due importance and availability of basic amenities be ensured.
9			Three members' committee will look into the grievances related to violation of transfer policy and decision will be taken within 15 days of receipt of complaint.
10			Initial postings to newly joined officers will be given in the same linguistic area, as far as possible, subject to availability of vacancies.
11			Provision of providing on-the job training to technical officers on conversion to mainstream on request will not be applicable to Credit specialists (including CA

SN	Version Number	Version Date	Summary of Changes
			& FA) in addition to Agriculture Officers, as their job profile is also closely related to mainstream banking.
12			If an officer requests for cancellation of approved request transfer order, his/ her transfer request shall not be considered up to one year from the date of cancellation of the officer's request.
13			As per Govt. guidelines, differently abled officers and care givers having differently abled dependents (declared as dependent in HRMS) are normally exempted from routine periodic outstation (Circle & Zone) transfers
14			Officers posted in North Eastern Region and Kashmir Valley will be given preference in Inter Circle Transfer, subject to availability of vacancies in the Circle opted.
15			Sportspersons who regularly take active part in sports at National /International level (in games covered as per Policy for Sportspersons of the Bank) will not be moved out of present Circle/ Zone on account of longer tenure subject to certification of ZO/ CO. However, Bank reserves the right to post such officers as per requirement of the Bank.
16			General guidelines related to posting of relatives, charge taking on transfer, effect of disciplinary action proceedings on transfer, relieving of officers upon approval of transfer, submission of APAR/ Statement of Assets & Liabilities, cancellation of transfer request, posting orders etc. have been elaborated in the policy.
17			Period of availing joining time has been reduced from 06 months to 03 months. Leave Sanctioning Authority may however, extend the stipulated period of availing joining time to 06 months, in case of unavoidable personal exigencies of the officer concerned.
18			Competent Authorities to effect transfers on account of changes in Transfer Policy have been amended accordingly.
19			Request for transfer received (along with relevant documents) from spouse of serving Army / Defence / Central Armed Police Forces / Central Paramilitary Forces Personnel will be considered on priority for transferring officer at the Centre where his/ her spouse is posted or where parents/ parents-in-law are residing (in case spouse is posted in a War Zone/

SN	Version Number	Version Date	Summary of Changes
			disturbed area) but such transfer shall be subject to availability of vacancies.
20			Top Performers (officers up to Scale III) i.e. MD / ED Club winners of the preceding year will be incentivized by giving preference in Inter Circle transfers, subject to fulfilment of prescribed criteria for ICT and availability of vacancies in the Circle opted.
21			After completion of 02 years in present Scale as on 31 <sup>st</sup> March of every year, the Officers who have moved out on promotion / rotation / administrative transfer shall be eligible to seek transfer to a Circle of choice, subject to availability of vacancies and condition that no Inter Circle transfer request should have been effected during the preceding two years.

## **Policy Governance**

### **A. Policy Change and frequency of review**

Policy is to be reviewed as and when required to incorporate changes, if any, as per feedback received from the field offices/ Association, Bank's requirement, instructions from DFS/ IBA/ RBI etc.

### **B. Approval path**

To be placed before the Board through the Steering Committee of the Board on HR

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  - 23.2 Frequently asked questions

**SCOPE:**

In terms of Regulation 47 of PNB (Officers') Service Regulations, 1979, every Officer is liable for transfer to any office or branch of the Bank or to any place in India. **This Policy shall be applicable to all Officers in Scale I/ II/ III.**

**PREVIEW:**

With the advent of HR Transformation, the Bank has undertaken major initiatives for revamping the HR function of the Bank keeping in view the dynamic banking scenario, digitization and customer expectations. In order to better utilise the available talent pool and meet the aspirations of officers, the Bank has amended the existing provisions of Transfer Policy to ensure a judicious mix of officers in the vast expanse of branches / offices across the country. Further, the Bank has reviewed the Transfer Policy to ensure effective movement of officers across geographies to meet the business needs and well-rounded exposure of officers for career advancement.

**OBJECTIVES:**

The Transfer Policy aims to achieve the following objectives:

- a) To cater to the business requirements of the Bank and to provide necessary manpower for positions arising out of promotions, separations, re-organisation, formation of different verticals and consequent restructuring of business processes
- b) To groom Officers for higher responsibilities by providing adequate exposure in various functions, verticals and different geographical locations for their growth and development
- c) To comply with the Government guidelines
- d) To aid in succession planning and keeping the Bank future ready
- e) To address social and personal needs of Officers
- f) To ensure uniformity and transparency in transfers through a well-documented policy

**1. TYPES OF TRANSFERS**

Transfers shall be based on Government guidelines, business considerations, aspirations and requirement of officers. Irrespective of whether an officer opts for promotion or not, he/she will be required to undergo transfer at periodical intervals. Transfers shall broadly be covered under the following categories: -

- 1.1 Rotational Transfers including Exemptions from Transfer
- 1.2 Inter Circle Transfer Requests
- 1.3 Transfer on Compassionate Grounds
- 1.4 Placement on Promotion
- 1.5 Transfer at the Instance of the Bank/Administrative Requirements



## 1.1 ROTATIONAL TRANSFERS

- a) No officer shall remain posted on a sensitive seat for more than 03 years.
- b) No officer shall remain posted in a branch for more than 03 years as on 31<sup>st</sup> March.
- c) An officer shall remain posted in one administrative office for a maximum period of 05 years as on 31<sup>st</sup> March. On completion of 05 years in one administrative office, an Officer should normally be posted in a branch, wherever feasible, keeping in view the business and administrative considerations.
- d) No officer shall remain on the same station for more than 06 years as on 31<sup>st</sup> March.
- e) No officer shall remain posted in a Circle for more than 06 years as on 31<sup>st</sup> March. On completion of 06 years in a Circle as on 31<sup>st</sup> March, an Officer shall be transferred to another Circle but within the same Zone.
- f) Circle change on completion of 06 years in case of officers posted in Delhi Zone (including HO) would mean transfer out of Delhi Zone; in case of Mumbai City/ Mumbai Western/ Thane Circles (including HO) would mean transfer out of Mumbai City, Mumbai Western and Thane Circles; and in case of Kolkata North/ Kolkata South/ Kolkata West Circles (including HO) would mean transfer out of Kolkata North, Kolkata South and Kolkata West Circles. Further, continuous stay in different HO Divisions of Delhi/NCR will be treated as stay in one Circle. Also, continuous stay in different HO Divisions of Mumbai will be treated as stay in one Circle.
- g) Officers transferred on completion of Circle/ Station stay shall be eligible for transfer only after they have spent a period of at least 02 years as on 31<sup>st</sup> March at the transferee Circle/ Station.
- h) An officer is liable to be transferred outside the Zone on completion of 09 years in the Zone as on 31<sup>st</sup> March. This exercise will be carried out every year depending on administrative requirement of the Bank. MD & CEO will be the competent authority to further extend the tenure, if required.
- i) Rotational transfer on completion of maximum stay in Circle/Zone will be done on the basis of seniority (longer stay), keeping in view the linguistic area, as far as possible, subject to availability of vacancies.

MD&CEO will be the Competent Authority for any exception.

### **Note**

- a) As per Job Family framework, all officers in Scale I/ II/ III who have completed 04 years of service in the Bank will be eligible for allocation to job families.
- b) In case of promotee officers, those who have completed 02 years in Officer Cadre will be eligible.
- c) An eligible officer will be allocated a job family for a tenure of 04 years.
- d) For reckoning the tenure, period worked as officer shall only be considered.

- e) As far as possible, all rotational transfers will generally be carried out in the first quarter of a financial year.
- f) Officers working on sensitive positions shall be transferred before completion of 03 years, as far as possible.
- g) Transfer of officers working in Overseas Branches / Subsidiaries will be effected in consultation with GBMD, HO.
- h) Rotational Transfers to be carried out on seniority basis (longer stay), as far as possible & exceptions, if any, should be properly recorded/ documented.

### 1.1.1 EXEMPTIONS FROM TRANSFER

To the extent possible, the following categories of Officers shall be exempted from outstation (including Circle & Zone) transfers depending upon the gravity/ genuineness of circumstances:

- a) Differently abled officers & care givers having differently abled dependents (declared as dependent in HRMS), as per Government guidelines.
- b) Cases where spouse, dependent children, or the officer himself/ herself need medical assistance on account of terminal / critical illness; in such cases, endeavour would be to post the officer at a place/ centre where specialized medical treatment is available.
- c) Officers retiring within next 02 years as on 31<sup>st</sup> March.
- d) In case of death of spouse, exemption for a period of 02 years from the date of death.
- e) Female officers in family way (for a period of 02 years 09 months including 09 months of pregnancy) and female officers having a child below 02 years of age (till child turns 02 years of age) – at any given time, only one of the above two exemptions shall be applicable and repeated exemption under the same clause or invocation of both the clauses shall not be permissible for a particular transfer order.
- f) Sportspersons actively participating at National/ International level in the games covered as per Policy for Sportspersons of the Bank.
- g) Any other genuine hardship/ cases requiring extreme compassion, in which case, Executive Director (HR) will be the Competent Authority.

#### **Note**

The above concessions would not be available to such Officers who are transferred on grounds of disciplinary action, POSH related matter or involvement in fraudulent transactions.

### 1.2 INTER CIRCLE TRANSFER REQUESTS

- a) After completion of 02 years in present Scale as on 31<sup>st</sup> March of every year, the Officers who have moved out on promotion / rotation / administrative transfer shall be eligible to seek transfer to a Circle of choice, subject to

- availability of vacancies and condition that no Inter Circle transfer request should have been effected during the preceding two years.
- b) In the event of non-availability of vacancies in a Circle, Officers of the same scale in the transferee Circle may be moved out based on longer stay in Officer Cadre.
  - c) The criteria for Inter Circle transfers will be the length of service in the present Scale. In case two officers have the same length of service, preference would be given to the one who is elder.
  - d) Management Trainees (confirmed as Officer) can also seek Inter Circle transfer to a Circle of choice after completion of 02 years at the first permanent place of posting as on 31<sup>st</sup> March every year. However, at the time of initial appointment, female officers on request be placed in a Circle of choice or nearby, subject to availability of vacancies.
  - e) The period spent on temporary transfer, deputation, sabbatical leave, suspension and leave without pay including extraordinary leave shall be excluded while calculating the length of service.
  - f) TA/DA shall be admissible to those officers on Inter Circle request transfers to another Circle who have put in more than 03 years of service in one Circle in Officer Cadre as on 31<sup>st</sup> March of that year.
  - g) Officers may give up to 03 Circle options for Inter Circle Transfer/ transfer on compassionate grounds at the time of submission of application for transfer.
  - h) Before inviting applications for request transfers in February/March, the Zone wise/Circle wise tentative vacancy position in each scale will be displayed to provide an indicative picture to the field. These vacancies would be just indicative and will depend upon number of transfer applications received and candidates approved for promotion to higher scale.
  - i) Notwithstanding what is stated above, Inter Circle transfer is not a matter of right.

### 1.3 TRANSFER ON COMPASSIONATE GROUNDS

Transfers on compassionate grounds may be considered even before the completion of requisite period for any of the following reasons:

- a) **Diagnosis of Terminal/Critical illness for self, spouse or dependent children:** Type of diseases to be covered – Cancer, Paralytic Stroke, Renal Failure, Coronary Artery Disease, Thalassaemia and Parkinson's disease. Such transfer requests will be considered only within one year from the date of first diagnosis of illness covered as above.
- b) **Death of Spouse-** Such transfer requests will be considered only within one year from the date of death of spouse.
- c) **Retirement of self within one year-** If the movement is on promotion, minimum tenure of 02 years should have been completed in the present Scale.

- d) **Married Couples (Both in PNB)**- Endeavour would be to post them at the same station (may not necessarily be a station of choice) depending on Bank's requirement/availability of vacancy. If the movement is on promotion/ rotational transfer after marriage, request would be considered after completion of 02 years in the present Circle & Scale.
- e) **Transfer of Female Officers (spouse outside PNB)**- Option of transfer to the place where her spouse is working/ residing will be allowed 03 times in the entire career with a minimum gap of 02 years between two such transfers. If the movement is on promotion/ rotational transfer after marriage, request would be considered after completion of 02 years in the present Circle & Scale. Female officers will not be exempted from transfer on account of placement on promotion. Further, request for transfer of female officers in Technical stream shall be considered subject to availability of positions/ vacancies in the respective specialization in Grade/ Scale at the requested Circle.
- f) **Transfer of Officers whose spouse is working in Central/State Governments**- Option of transfer to the place where spouse is working in Central/State Governments will be allowed 03 times in the entire career with a minimum gap of 02 years between two such transfers. However, no exemption will be allowed on promotion/rotational transfer and if the movement is on promotion/ rotational transfer after marriage, request would be considered after completion of 02 years in the present Circle & Scale.
- g) **Transfer of female Officers for child care** - Option of transfer to the place where husband/parents/parents in law are residing will be allowed to female officers during pregnancy or to take care of child who is less than 02 years of age. However, if the movement was on promotion after detection of pregnancy, request would be considered after completion of 02 years in the present Circle & Scale. The maximum number of requests under (e), (f) and (g) combined will be allowed only 03 times in the entire career.

#### **Note**

- a) The compassionate grounds transfer requests at point (a), (b) & (c) above will be carried out on "as and when" basis throughout the year.
- b) The compassionate grounds transfer requests at point (d), (e), (f) & (g) above will be carried in March & September every year, subject to availability of vacancies.
- c) Officers transferred on compassionate grounds shall not be eligible for foreign postings/ deputation/ temporary transfer for 02 years from date of joining in the transferee Circle.

#### 1.4 PLACEMENT ON PROMOTION

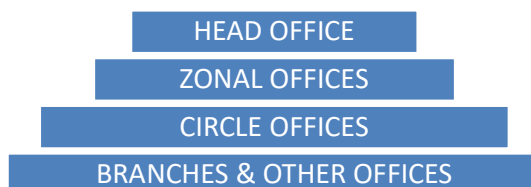
- a) In case of promotion of officers from Scale I to II and Scale II to III, transfer on promotion shall be carried out in terms of Placement Guidelines and in case of allocation on promotion from Clerical Cadre to Officer Cadre in JMG Scale I, relevant provisions of settlement with the majority Workmen Union in this regard shall be complied.
- b) All promotee officers shall be allocated to Circles in terms of their merit position and options exercised, subject to availability of vacancies in the Circle opted.

#### 1.5 TRANSFER AT THE INSTANCE OF THE BANK/ ADMINISTRATIVE REQUIREMENTS

- a) Bank reserves the right to utilise the services of any officer at any point of need in the Bank based upon seniority/ experience/ grooming/ possessing specialisation in various areas or any other criteria as decided by the Bank.
- b) Mutual transfers may be considered by the Bank at its discretion, if otherwise eligible in terms of policy.
- c) Bank reserves the right to carry out transfer of officers under compliance to or as per instructions / guidelines received from CVC/RBI/ Government of India or to meet Bank's requirement/ exigencies or on account of mala fide intention or occurrence of frauds, disciplinary action, POSH related matter etc.

#### 2. MINIMUM & MAXIMUM STAY IN VARIOUS ADMINISTRATIVE LAYERS OF THE BANK

- a) Department of Financial Services, Ministry of Finance, Govt. of India, vide letter no. eF.No.4/1/2/2024-IR dated 26.11.2024 has advised that various administrative layers in the Bank be clearly & uniformly defined and minimum & maximum tenure at each layer be also clearly defined.
- b) The present organization structure in the Bank is as follows :



- c) In accordance with the above directions of DFS, MoF and in line with provisions of point no. 1.1 above, the minimum & maximum stay at different administrative layers in the Bank will be as follows :

Period completed as on 31 <sup>st</sup> March		
Admin layer	Minimum	Maximum
Branch/ Admin Office	01 year*	03 years/ 05 years respectively
Circle**	02 years *	06 years *
Zone	02 years *	09 years ***

\* subject to administrative exigencies.

\*\* continuous stay in different HO Divisions of Delhi/NCR will be treated as stay in one Circle. continuous stay in different HO Divisions of Mumbai will be treated as stay in one Circle

\*\*\* as per point 1.1 (h).

In addition to the above, no officer shall remain on the same station for more than 06 years as on 31<sup>st</sup> March.

### 3. TRANSFER OF TECHNICAL OFFICERS

- 'Job Family' is a group of job postings involving work of similar nature which may require different level of skills and responsibility. However, the level of competence, skills, knowledge, experience and the level of responsibility may differ.
- Nature of jobs under a job family would be inter-related to each other with an option of interoperability within different jobs of same job family. As the nature of jobs under a job family will be related, moving from one job to another will enhance the capability of the officer.
- No technical officer should be allowed to continue on one sensitive seat for more than 3 years and their services shall be utilised as per the requirement of the Bank.
- Technical Officers will remain in the Job Family which has been mapped to the technical stream till such time they remain in technical stream. Officers converted from technical stream to mainstream will be given first posting in field in line with the extant Bank's Policy. These officers will be included in Job Family allocation exercise after 03 years of conversion to mainstream.
- Illustrative list of offices where Technical Officers can be posted is as under:

S.N.	Stream	Options
1	Law	Head Office, Zonal Office, Circle Office, LCBs/ ELCBs, SASTRA Verticals, Credit Verticals
2	Risk Management	Head Office, Zonal Office, ZRMC, Circle Office, LCBs/ ELCBs, Credit Verticals
3	Information Technology (incl. IT-Banking Domain, Data Analyst, Data Scientist, Cyber Security)/ Data Management	Head Office, Zonal Office, Circle Office, Training Center, Data Centre, Service Branch, Other Verticals, SDC

4	Treasury (including Equity & Debt) and Forex	HO Divisions like Treasury, IRMD, IBD etc., Zonal Office, Circle Office, IBBs, AD Branches, Trade Finance Centre
5	Economics	Head Office, Zonal Office, Circle Office
6	Company Secretary	Head Office
7	Credit (incl. Chartered Accountant/ Financial Analyst/ Cost Analyst/ Industry Officer)	Head Office, Zonal Office, Circle Office, Branches, LCBs/ELCBs, CBBs, Credit Verticals, IBBs, Other Verticals
8	Security	Head Office, Zonal Office, Circle Office, DR Centre
9	Fire Safety	Head Office, Zonal Office, Circle Office, DR Centre
10	HR	Head Office, Zonal Office, Circle Office, Training Center
11	Civil Engineering / Architecture/ Other Engineering	GSAD HO and other sites in the Bank as decided by GSAD in consultation with HRD
12	Marketing including Public Relation	Head Office, Zonal Office, Circle Office, CAC, GBV, Branches
13	Rajbhasha	Rajbhasha Vibhag, Zonal Office, Circle Office, Training Center, HO Divisions
14	Agriculture	Circle Office, LDM Office, RSETI/ FTC, Branches predominantly having agriculture portfolio/ potential, Credit Verticals, Other Verticals
15	Library	Head Office and any other office in the Bank as decided by SMEAD in consultation with HRD
16	Taxation	Finance Division, Zonal Office
17	Printing Technology	GSAD - Printing & Stationery and any other office in the Bank as decided by GSAD in consultation with HRD

**Note: Above list of offices is only illustrative and not exhaustive in nature. Bank may post the technical officers in any branch/ office at its discretion, as per requirement and suitability.**

- f) All existing Technical Officers will have an option to convert to mainstream banking after completion of 5 years in technical stream from the date of their appointment as technical officers.
- g) Requests for conversion will be recommended by the respective owner Divisions, keeping in view the availability of substitutes and other factors. The final decision for conversion to mainstream for Officers up to MMG Scale III will be with General Manager (HR) looking after the matters relating to officers up to Scale III.
- h) All such officers who were recruited in technical stream and opt for mainstream shall be provided necessary on-the job training as per Bank's guidelines. Such officers will cease to be technical officers immediately on acceptance of their request to join mainstream. They shall be posted for at



least 02 years in field operations after joining mainstream of banking. Such officers should preferably be posted as second man of the branch, initially for one year. This provision will not be applicable to Agriculture & Credit specialists (incl. Chartered Accountant/ Financial Analysts) whose job requirement is already closely related to mainstream field operations. The decision on conversion to mainstream will be on the basis of administrative need and no right will be vested in the officer for joining the mainstream.

- i) Further, Bank reserves the right to convert any technical stream officer to mainstream, based on performance, after completion of 05 years in technical stream. Decision in this regard shall be taken on case to case basis and the same shall be put up through HRD on the recommendations of owner Division. Competent Authority for allowing such conversion shall be Executive Director heading HR.

#### **4. TRANSFER OF OFFICERS POSTED UNDER ZONAL AUDIT OFFICES**

Officers posted in Zonal Audit Offices shall be transferred to mainstream banking on completion of 03 years in ZAO as on 31<sup>st</sup> March of the respective year.

#### **5. TRANSFER OF DIFFERENTLY ABLED OFFICERS & CARE GIVERS HAVING DIFFERENTLY ABLED DEPENDENTS**

- a) As per Govt. guidelines, differently abled officers and care givers having differently abled dependents (declared as dependent in HRMS) are normally exempted from routine periodic outstation (Circle & Zone) transfers.
- b) Such officers would not normally be transferred, even on promotion, if a vacancy exists in the same Circle.
- c) When the transfer of such officers becomes inevitable, they are kept near to their original place of posting and not transferred to far off or remote places.
- d) Such concession would not be available to those who are transferred on grounds of disciplinary action, POSH related matter or involvement in fraudulent transactions.

#### **6. TRANSFER/ POSTING OF OFFICERS IN DIFFICULT, HILLY & HARD AREAS**

- a) To the extent possible, officers posted in the interior of rural / difficult / high altitude areas, shall be eligible for transfer after completion of 02 years stay at such stations. They may be transferred to any one of the 03 places of their choice (within the Circle), if suitable vacancy is available, otherwise they shall be asked to give more choices of stations within the Circle and, as far as possible, they will be posted at one of these stations.
- b) Officers posted in hard areas (only such places which have been identified by the State/Centre as hard area) shall be eligible to seek transfer to other



areas in the same Circle (non-hard areas), as far as possible, after a stay of one year at these stations.

**7. TRANSFER OF OFFICERS POSTED AT NORTH EASTERN REGION (NER)**

- a) In terms of the guidelines, officers transferred from other parts of the country for posting in NER, are eligible for posting for a period of 03 years at a place of choice out of 03 places to be indicated by them, on completion of their tenure in NER.
- b) The requisite tenure in respect of officers who are posted to NER in the same scale on administrative grounds to meet the business exigencies and in respect of officers posted to NER on promotion shall be 02 years, as far as possible.
- c) The above guidelines shall not apply to Management Trainees posted to NER on their first assignment after completion of the training.
- d) All such officers posted in North Eastern Region will be given preference in Inter Circle Transfer, subject to availability of vacancies in the Circle opted.

**8. TRANSFER OF OFFICERS POSTED IN KASHMIR VALLEY**

- a) Officers transferred to branches in Kashmir Valley from other stations shall be considered for transfer to one of the 03 Circles, as per choices given by them, after a period of 18 months' stay in Kashmir Valley.
- b) All such officers posted in Kashmir Valley will be given preference in Inter Circle Transfer, subject to availability of vacancies in the Circle opted.

**9. POSTING OF OFFICE BEARERS OF TRADE UNIONS / ASSOCIATIONS**

- a) Office Bearers of Central/State/Circle level units of any Trade Union/Association should not be posted in the HR /Establishment/GAD Section at Circle Offices/ZOs/ Training Centres.
- b) In case of outstation transfer of Circle President/ Circle Secretary of Circle Level Unit and Central Office Bearers of majority Officers' Association (AIPNBOA), except on promotion, the matter be referred to HRD, HO.

**10. TEMPORARY TRANSFER/DEPUTATION**

No temporary transfer/deputation shall be made by Circle Heads/ Zonal Managers. Cases requiring special consideration shall be referred to HRD, HO with full facts along with recommendations for approval. During temporary transfer, if any, from one station to another, the officer shall be entitled to salary and allowances of the permanent place of posting/ place of deputation, which is lower.

**11. TRANSFER/POSTING OF FACULTY MEMBERS**

Transfer of Faculty Members / Training Managers from various Training Centres to the field and vice-versa, shall be effected in consultation with CLI, HO.

**12. POSTING OF OFFICERS PRIOR TO RETIREMENT**

- a) As far as possible, Officers posted as Branch Heads and on sensitive positions shall be shifted from these positions, 06 months before their retirement, after posting suitable substitutes.
- b) Officers during the period of 02 years as on 31<sup>st</sup> March preceding their retirement may be posted in offices nearer to their hometown, subject to availability of vacancies, to enable them to make arrangements for the retired life in time.
- c) Further, Board has directed that the employees must not stay at a station as a matter of entitlement if they have been posted for preceding 06 years at the same station.

**13. GENERAL GUIDELINES WITH REGARD TO TRANSFERS**

- a) Notwithstanding anything contained hereinabove, sportspersons who regularly take active part in sports at National/ International level in the games covered as per Policy for Sportspersons of the Bank will not be moved out of present Circle/ Zone on account of longer tenure subject to certification of ZO/ CO. However, Bank reserves the right to post such officers as per requirement of the Bank. This concession would not be available to such Officers who are transferred on grounds of disciplinary action, POSH related matter or involved in fraudulent transactions.
- b) Officers should have at least one stint of 03 years in rural and semi-urban areas as required, out of which minimum 02 years should be in rural areas, as per Government guidelines. To the extent possible, after the completion of Induction Training, Management Trainees shall be posted in rural areas.
- c) All officers on their transfer, may be permitted to keep their families at a place of their choice, anywhere in India but the Officer has to reside at the place of posting and inform his/her address at the station. Regulation 13(i) of PNB Officer Employees' (Conduct) Regulations, 1977 provides that no officer shall leave the station without having first obtained the permission of the Competent Authority and breach of the same will constitute misconduct.
- d) No officer shall be posted in the same branch/office or same HO Division as of his/her spouse and any other person related to him/her. Relationship in this case shall include son, daughter, son-in-law, daughter-in-law, brother-in-law, brother, sister-in-law, sister, father-in-law, father, mother-in-law, mother, uncle, aunt, first cousin, nephew or niece of the employee or his/her spouse. It shall be the responsibility of the concerned officer to inform about the relationship.

- e) While effecting transfers, either on promotion or in accordance with the guidelines, the spirit shall be respected that the transferred Officer is not posted to a branch from where he/she has earlier moved out within last 03 years or where he/she has already worked for a total period of 05 years or more during his/her earlier career. If for administrative reasons, some deviations are called for, then the transferring authority shall obtain prior concurrence of the next higher authority.
- f) The process of handing over of charge by the outgoing Branch Head to the incoming Branch Head in case of transfer should be followed as per guidelines/format issued by the Bank on the subject. In case an officer under transfer is working as Branch Head / In-Charge of Verticals etc. and gets relieved before reporting of his/her successor at the branch/office, he/she should hand over the charge to the second line officer of the Branch as per the format. Thereafter, the succeeding Branch Head / In-charge shall take over the charge from the second officer. There shall be no delay in relieving of officers whose transfer order has been approved on account of charge handling and be complied as per instructions issued.
- g) Officers against whom disciplinary action proceedings are pending shall not be relieved for their next outstation assignment till the conclusion of proceedings. No request transfer shall ordinarily be considered in the event of any disciplinary action/conduct related issues continuing against the officer.
- h) All officers who have been approved for transfer shall be relieved by respective Controlling Offices on the specified date of relieving, failing which their relieving shall be marked in HRMS by HRD, HO on the next working day after due date of relieving. Those officers who do not report at the transferee place even after getting relieved in HRMS (except those on approved leave), shall be marked absent and the salary for the corresponding period shall not be paid.
- i) An officer on transfer after being relieved from the previous office would cease to be under the administrative control of that office. He will be under the administrative control of the transferee office. Accordingly, the matters related to sanction of leave, payment of salary etc. shall be dealt by the transferee office.
- j) Request transfers, under all categories, shall be considered only if the officer concerned has submitted the Annual Performance Appraisal (APAR) and Statement of Assets and Liabilities in HRMS up to 31<sup>st</sup> March of the year when the officer's request is being considered.
- k) If an officer requests for cancellation of approved request transfer order, his/her transfer request shall not be considered up to one year from the date of cancellation of the officer's request.
- l) As far as possible, officers shall not be asked to initially report to Controlling Office to collect their posting orders. Controlling Heads shall decide the posting of officers beforehand and issue orders accordingly. This applies to all transfers effected as request transfers/ administrative transfers. This would obviate the delay in posting, inconvenience and expenditure on travel.

- m) Initial postings to newly joined officers will be given in the same linguistic area, as far as possible, subject to availability of vacancies.

#### 14. JOINING TIME

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

- a) The day of relieving of the officer shall be excluded from the period to be reckoned for calculating the joining time.
- b) Public Holidays / Weekly Off days immediately following the date of relieving are not to be included in computing the joining time.
- c) The total joining time shall not exceed 07 days. Holidays / Weekly Off days, other than those in (b) above, falling in between the period of 07 days shall be taken into account for computing the total period of joining time admissible.
- d) The period actually spent on journey shall be allowed in addition to the joining time calculated as above.
- e) Joining time shall not be admissible to an officer on local transfer or on postings within the same station. Further, joining time shall also not be admissible when an officer is transferred to a place within the urban agglomeration.
- f) Joining time is to be availed on one occasion only and not in two or more installments.
- g) Joining time is not to be combined with any kind of leave.
- h) Officers transferred on administrative grounds who do not avail joining time before reporting at the transferee place, may avail joining time at their option at any time within the stipulated period of 03 months subject to the approval of leave sanctioning authority. Such officers who avail joining time at a later date shall be entitled to traveling expenses for self for going to their last place of posting to shift their family etc. However, no Halting Allowance shall be payable in such cases.
- i) Joining time on request transfer may be allowed to be availed within a period of 03 months or if the officer has been allowed to keep the family at the previous place of posting, then he may be allowed to avail joining time upto the end of the academic session or a period of one year, whichever is earlier.
- j) Management Trainees are not entitled to any joining time for reporting to the allocated Circle after the last phase of training and also for reporting to their permanent place of posting from Circle Office. They shall only be entitled to actual journey time.
- k) Leave sanctioning authority shall be the Competent Authority to sanction joining time and may extend the stipulated period of availing joining time to 06 months, in case of unavoidable personal exigencies of the officer concerned.

**15. COMPETENT AUTHORITIES TO EFFECT TRANSFERS**

<b>ROTATIONAL TRANSFERS</b>	
All Officers in Scale I/ II/ III posted in Circles (including officers posted in ZO & other offices reporting to ZO)	<b>Circle Head</b>
HO Divisions	<b>GM-HR (looking after matters up to Scale III)</b>
All Technical Officers	<b>GM-HR (looking after matters up to Scale III) in consultation with respective owner Divisions</b>
Inter Circle Transfer of Officers in Scale I/ II/ III on completion of 06 years in a Circle	<b>GM-HR (looking after matters up to Scale III)</b>
Inter Zonal Transfer of Officers in Scale I/ II/ III on account of longer tenure in a Zone	<b>GM-HR (looking after matters up to Scale III)</b>

<b>INTER CIRCLE TRANSFER REQUESTS (including transfer request of Spouse of serving Army/ Defence/ CAPF/ CPF personnel)</b>	
All Officers in Scale I/II/III	<b>GM-HR looking after matters up to Scale III with the concurrence of CGM HR</b>

<b>TRANSFER ON COMPASSIONATE GROUNDS</b>	
Transfer in case of clauses 1.3 (a), (b) & (c)	<b>Zonal Manager (Within Zone)</b> <b>CGM HR (Inter Zone/ HO Divisions)</b>
Transfer in case of clauses 1.3 (d), (e) (f) & (g)	<b>CGM HR</b>

<b>OTHER TRANSFERS</b>	
Within Circle before completion of one year in an office	<b>Zonal Manager</b>
Routine transfer of officers in Scale I/II/III within Circle	<b>Circle Head</b>
<b>Transfer of Officers in Scale I/ II/ III to other Circle (within Zone) in case of administrative exigencies only</b>	
Before completion of 02 years in present Scale and no Inter Circle transfer request is effected during the preceding year	<b>GM-HR (looking after matters up to Scale III)</b>
On completion of 02 years in present Scale and no Inter Circle transfer request is effected during the preceding year	<b>Zonal Manager</b>

- a) All transfers shall take place in the first quarter of financial year i.e. 01<sup>st</sup> April to 30<sup>th</sup> June
- b) However, transfers on compassionate grounds, transfers within Circle, transfers on promotion and transfers in case of administrative exigencies can be effected after June as and when these become due or wherever required.
- c) Henceforth, transfer of officers after 30<sup>th</sup> June during the financial year would require prior approval of HRD, HO.

**16. TRANSFER REQUEST OF SPOUSE OF SERVING ARMY / DEFENCE / CENTRAL ARMED POLICE FORCES / CENTRAL PARAMILITARY FORCES PERSONNEL**

- a) Request for transfer received (along with relevant documents) from spouse of serving Army / Defence / Central Armed Police Forces / Central Paramilitary Forces Personnel will be considered on priority for transferring officer at the Centre where his/ her spouse is posted, subject to availability of vacancies. Any such request from spouse of Army / Defence / Central Armed Police Forces / Central Paramilitary Forces Personnel shall not be counted as one of the requests to which the officer is entitled during his/ her career.
- b) Request for transfer received (along with relevant documents) from spouse of serving Army / Defence / Central Armed Police Forces / Central Paramilitary Forces Personnel whose spouse is posted in War Zone/ disturbed area for posting at a place where parents/ parents-in-law are residing may also be considered, subject to availability of vacancies, without being counted as a request to which the officer is entitled during his/her career.
- c) However, rotational transfer guidelines including completion of tenure at a Station/ Circle, Inter Zonal movement on account of longer tenure and placement on promotion, as per Placement Guidelines, will be followed in letter and spirit in such cases as well.
- d) Further, if the movement is on promotion/ rotational transfer, such request would be considered after completion of 02 years in the present Circle.

**17. OUTSIDE INFLUENCE**

Bringing any outside influence by an Officer for self transfer/ cancellation of transfer will amount to breach of Regulation 12 of Punjab National Bank Officer Employees' (Conduct) Regulations, 1977 as amended from time to time and may invite appropriate action thereof.

**18. RECOGNITION OF TOP PERFORMERS**

Top Performers (officers up to Scale III) i.e. MD / ED Club winners of the preceding year will be incentivized by giving preference in Inter Circle transfers, subject to fulfilment of prescribed criteria for ICT and availability of vacancies in the Circle opted.

**19. TRANSFER OF WOMEN OFFICERS**

As far as possible, women officers will be transferred to nearby places/ Circles (as the case may be), subject to availability of vacancies. In case of posting to a faraway /remote location, their safety be given due importance and availability of basic amenities be ensured.

**20. GRIEVANCES RELATED TO VIOLATION OF TRANSFER POLICY**

Grievances received from officers related to violation of transfer policy affecting his/her inter-circle transfer will be looked into by the following 03 members' committee:

1. **GM (HRD)** - other than the one looking after transfer of Officers in Scale I/II/III
2. **DGM/AGM (HRD)** - other than the one looking after transfer of Officers in Scale I/II/III
3. **DGM/AGM** (other Division)

Convener – CM/AGM looking after transfer of Officers in Scale I/II/III

The committee will be nominated by CGM-HR every year in the month of April.

Grievances received from officers related to violation of transfer policy affecting his/her within-circle transfer will be looked into by the following 03 members' committee:

1. **Zonal Manager**
2. **DGM/AGM - other than the one looking after HR**
3. **AGM/CM - other than the one looking after HR**

Convener – CM/AGM looking after HR in the Zone

The appeals will be decided within 15 days of submission. Decision of the committee will be informed to the respective officer.

21. Notwithstanding anything contained above, HRD, HO will have the power to issue any transfer order as per the requirement of the Bank.
22. Competent Authority for any decision on operational issues of this Transfer Policy shall be MD&CEO.



## 23. Annexure

### 23.1 List of Definitions

- i) **‘Bank’** means Punjab National Bank.
- ii) **‘Board’** means Board of Directors of the Bank.
- iii) **‘Competent Authority’** means the authority designated for the purpose by the Board.
- iv) **‘Government’** means the Central Government.
- v) **‘Guidelines of the Government’** shall mean guidelines issued and/or may be issued by the Government from time to time.
- vi) **‘Managing Director and CEO’** means the Managing Director and Chief Executive Officer of the Bank.
- vii) **‘Executive Director’** means the Executive Director(s) of the Bank.
- viii) **‘Officer’** means a person fitted into or promoted to or appointed to, in any of the grades specified in Regulation 4 of PNB (Officers’) Service Regulations, 1979 and any other person, who immediately prior to the appointed date was an Officer of the Bank and shall also include any Specialist or Technical person as fitted or promoted or appointed and any other employee to whom any of the Regulations under PNB (Officers’) Service Regulations, 1979 has been made or may be made applicable under Regulation 2 of the said Service regulations.

Within the above definition of ‘Officer’,

Technical Officers in the Bank shall be those who have been recruited as Technical Officers in the following streams - Agriculture, Credit, Chartered Accountant, Data Management, Financial Analyst, Cost Analyst, Industry, Library, Marketing, Taxation, Information Technology including Information Technology-Banking Domain and Data Analyst, Human Resource (HR), Security, Law, Rajbhasha, Economic, Printing Technology, Engineering (Civil/ Mechanical/ Electrical), Architect, Fire Safety, Risk Management, Treasury (including Equity and Debt), Forex, Company Secretary, Public Relation, Data Scientist, Cyber Security etc.

MD&CEO may add or delete any other stream/area of specialization to be covered under Technical Stream, having regard to the Bank’s requirement.

- ix) **‘Financial Year’** means the period commencing from the 1<sup>st</sup> day of April of a year and ending with the 31<sup>st</sup> day of March of the next year.
- x) **‘Regulations’** means Punjab National Bank (Officers’) Service Regulations, 1979 and Punjab National Bank Officer Employees’ (Conduct) Regulations 1977, as amended from time to time.



## 23.2 Frequently asked questions

**Q)** What is the applicability of this policy?

**A)** This policy is applicable to officers in Scale I/ II/ III only.

**Q)** What is the duration of service after which an officer can apply for request transfer?

**A)** After completion of 02 years in present Scale as on 31<sup>st</sup> March of every year, the Officers who have moved out on promotion / rotation / administrative transfer shall be eligible to seek for transfer to a Circle of choice, subject to availability of vacancies and condition that no Inter Circle transfer request should have been effected during the preceding two years.

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