

**ANNEXURE TO INTERNAL COMMUNICATION NO. ICOM/23/2024
DATED 17.01.2024 ON TRANSFER POLICY FOR OFFICERS IN SCALE I, II AND III**

The Regulation-47 of Canara Bank Officers Service Regulations-1979 deals with transferability of the officer employees. It states that every officer is liable to transfer to any office or branch of the Bank or to any place in India

Detailed guidelines on transfer have also been issued by Government of India for the sake of uniform approach in Public Sector Banks.

The policy shall be applicable to all officers in Scale I / II / III.

Transfers are required for various business reasons like exposure to banking at various locations, to reasonably rotate officers from one place to another, to prevent frauds, to enable the officer to gain required rural / semi urban branch experience and to meet various administrative exigencies.

Being a service industry, it is essential that the officer employees are provided with adequate opportunities to work in different environments enabling them to get exposure in all facets of Banking. Above all, working in different places / states facilities the officer employees to have mobility besides promoting national integration.

Keeping in view the need and requirement of the organization, in the context of competitive environment, it is also essential for the Bank to develop and equip its employees to acquire practical knowledge and experience in all segments of Banking there by converting them into a valuable human asset.

Besides, as per the recommendations of Ghosh Committee on prevention of Frauds in Banks, all employees are to be provided with periodic rotation once in every 3/5 years.

The rotation of officers between metropolitan / urban centres and rural / semi-urban centres have become very essential for creating requisite rural orientation to meet the social / plan objectives of the Government, among officers thereby creating experienced plot in rural / semi-urban centres.

Keeping the above in view, after discussion with Canara Bank Officers' Association in the Joint Conferences, the Bank has evolved a transfer policy for officer employee's way back in 1986. The policy guidelines are periodically reviewed so as to bring in modifications to suit administrative need and the requirement of the organization and also the aspirations of the officers in tune with the changing environments.

In the above context, it was found desirable to issue a consolidated policy guidelines and clarifications issued from time to time on the transfer policy for officer employees in the Bank for the sake of uniformity of implementations by the Circles.

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The guidelines on transfer policy as furnished hereunder are applicable only in
respect of officers in Scale I, II & III**

- Generally, transfer of officers from one place to another can be considered only after completion of 3 years' service at the branch / office except on promotion or on request by the concerned officer i.e., the officer can be transferred on promotion / on request / administrative exigencies, even though they have not completed the minimum tenure of 3 years at a place. However, the above transfers shall be considered subject to administrative exigencies & availability of vacancies only.
- Normally, officers who are aged more than 54 years and above shall not be posted outside the Home State except on promotion.
- An officer is liable to be transferred outside the region upon completion of a maximum period of 8 years at a stretch (Irrespective of the Scale they worked in that Region).
- Circle seniority to be considered for transferring officers in Inter Circle Transfers unless exempted as defined in this policy on First in First out (FIFO) basis. Circle Seniority shall be arrived (excluding the service period rendered in clerical cadre) for Scale-I Separately and Scale- II / III Combined.
- Region seniority to be considered for transferring officers in Inter Region Transfers within the Circle unless exempted as defined in this policy on First in First out (FIFO) Basis. Region Seniority (excluding the service period rendered in clerical cadre) shall be arrived for Scale-I separately and Scale-II / III combined.
- Officers who have worked in rural place for 3 years continuously may be considered for transfer generally to their place of choice, subject to their overall performance being found satisfactory. Such Officers shall be given option to opt for 3 places which may be generally considered subject to availability of vacancies & administrative exigencies.
- Sports persons transfer shall be as per the sports policy of the bank.
- Officers coming under non home state transfers to be preferably posted in Metro/urban locations in transferee Circle (Applicable only for who have completed mandatory Rural / Semi Urban branch service) subject to availability of vacancies & administrative exigencies.

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Transfer of lady officers:

Lady officers are not generally referred in Inter Circle transfer other than on request/Circle Seniority. However, on promotions or otherwise, they may be transferred to other Circles also depending upon the administrative requirements.

Transfer from Neighboring States:

Officers working in neighboring states are also eligible for transfer to home state on completion of a normal term subject to availability of vacancies. However, after completion of normal term at the home state, such officers could be considered for transfer to Northern/Southern Circle. While considering vacancies for accommodating officers coming under home state transfer, preference shall be given to officers coming from farthest Circle/place.

Inter Circle Transfers:

Officers who have not worked outside the State / Circle are to be intimated in advance before the commencement of process of annual inter-Circle transfers to the effect that they shall be considered for Inter Circle transfer so as to enable them to keep in readiness.

Officers who have put in more than 3 years of active service outside their Home State are considered for transfer back to Home State, if they communicate their desire for the same through HRMS transfer package. However, this shall not be considered as request transfer.

The officers are required to complete 3 years active service to be eligible for retransfer to Home State. For this purpose, out of the total service rendered in a place outside the Home State, i.e., from the date of reporting till the date of referring the bio-data, the period of leave availed in excess of leave entitlement on account of service rendered at the place of posting will have to be excluded.

Any leave availed beyond such entitlement for a period not exceeding 30 days could be included at the discretion of Chief General Manager / General Manager, HR Wing. Such additional leave availed should be due to compelling and bonafide reasons.

Transfer of officers hailing from other states and continue to work in Circles beyond normal tenure:

Generally, there may be cases where officers hailing from other states working in Circles other than Home State beyond one or two terms for personal / any other reasons. In such cases, after completion of two terms only, they can be considered at par with other officers in the concerned Circle for a transfer to other Circles on Circle seniority subject to administrative exigencies.

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Active Service:

The officer employees who have availed leave within their entitlement for 3 years, during the tenure of their service at the transferee place outside the home state, shall be considered as having completed the active service.

For the purpose of computing active service, leave availed in excess of leave entitlement shall be excluded i.e., the number of days the officer was physically absent, in excess of his / her entitlement should be excluded.

Normally, an officer is entitled for 90 days privilege leave (30 days per year) and 45 CSL or 90 days SLHP (15 days CSL or 30 days SLHP per year) during 3 years. Accordingly, the officer may avail 135 days leave including all category of leave other than casual leave and then it will be treated as within the entitlement. However, if any officer avails 135 days leave in all irrespective of the category of the leave availed, the same will be treated as within the entitlement. Further, 90 days privilege leave and 90 days sick leave on half pay, if availed shall also be treated as within the entitlement.

Loss of pay and Unavailed casual leave are to be excluded altogether for the purpose of reckoning active service.

Further, maternity/paternity leave if any availed shall also be counted for the purpose of determining active service.

For the purpose of computing active service, PL debited towards encashment of privilege leave need not be taken into account. Similarly, privilege leave encashed towards Prime Minister's Relief Fund should also be excluded.

Providing substitutes in the Inter Circle Transfers:

The following norms are to be followed while selecting officers for being posted under Inter Circle transfers either as substitutes or allotment advised by Head Office:

- The officers shall be transferred from one Circle to other Circle on First In First Out (FIFO) i.e., based on Circle seniority.
- The identification of the officers for Inter Circle Transfers shall as far as possible, be in the order of preference based on Circle seniority &:

Those who have not worked

- a) Outside the State / Circle
- b) In the North/South
- c) Worked in neighbouring state only
- d) Recent promotes

As far as possible, the officers promoted to MMG Scale - II and III but not completed the stipulated rural / semi-urban service shall be accommodated in rural / semi-

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urban branches in the same Circle subject to availability of vacancies & not falling under Inter Circle transfer based on Circle seniority.

Thereafter if the vacancies exist in rural / semi-urban branches in the Circle, Managers / Senior Managers promoted from other Circles with post promotion conditions of rural / semi-urban services could be accommodated.

Generally, officers who have already worked in Northern/Southern Circles shall not be referred to Northern/Southern Circles as the case may be for the second time in the same scale subject to administrative exigencies.

Transfer of Officers undergoing rural service before completion of three years:

In terms of guidelines to Regulation - 17 of CBOSR-1979, Officers on promotion to MMG - II are posted to rural branches by way of post promotion condition, in case they have not complied with the above stipulation before promotion. In the normal course, those Managers posted to rural branches under post promotion condition are required to work in such branches for a period of 3 years.

If there are no other rural branches vacant, Circle may consider providing change of placement to Managers who have completed 2 years of service in such rural branches for providing opportunity to other promote Managers to undergo the rural service. Such transfer should be made only on very selective basis. Further, in case the transfers to be effected under the above circumstances involves Inter Circle transfers, prior permission from the Chief General Manager / General Manager, HR Wing, HO is to be sought.

Differently abled Employees:

Officers who are differently abled and officers who are care givers having differently abled dependents (Declared as dependent in HRMS package) are normally exempted from routine periodical transfers. Such Officers should not normally be transferred even on promotion.

When the transfer of a differently abled officer and officers who are care givers having differently abled dependents becomes inevitable on promotion to a place other than his original place of appointment due to non- availability of vacancy, it should be ensured that such employees are kept nearest to their original place of posting and in any case not transferred to far off / remote places.

This concession shall not be available to such of the differently abled Officers and officers who are care givers having differently abled dependents who are transferred on the grounds of disciplinary action or involved in fraudulent transactions etc.

Request Transfers:

Request from Officers for a transfer to a place of their choice on the grounds of sickness and compassionate grounds may be considered sympathetically on case to case basis subject to availability of vacancies & administrative exigencies.

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Such request transfers may be considered for 2 occasions in the service as an officer employee.

Lapse of request for transfer:

Officials who have applied for transfer and the same is if not acceded to, then such request shall lapse after completion of transfer process of that year, unless the concerned Officer renews his request again, by submitting fresh request in the next year transfer process.

Rotation of Officers from Administration to Operations and vice versa:

Periodic rotations are to be provided to the Officers from Administration to Operation and vice versa so as to provide opportunities to more number of Officers to work in Administration as well as in Operation for developing versatility subject to availability of vacancies & administrative exigencies.

As far as possible, the Officers working in the administrative units at the time of promotion are to be posted to the branches and vacancies arising thereon are to be filled up by transfer of Officers from branches. However, in case the Officers have not completed more than one year of service in administration at the time of promotion, they may be retained.

Transfer of officers posted in NE Region / Islands / Leh-Ladakh:

- a) Officers posted to branches / offices in North - Eastern region , Andaman & Nicobar Islands , Leh-Ladakh & Lakshadweep Islands are eligible for retransfer to their Home state after completing the minimum period of two years of active service at the place of posting in the above areas subject to availability of vacancies.
- b) Further, the period spent by the officials in Andaman & Nicobar Islands , Leh-Ladakh & Lakshadweep Islands shall be excluded from the Circle service while calculating the respective Circle Seniority list for effecting the inter Circle transfers.
- c) Those officers who have completed their normal term in NE Region / Islands / Leh-Ladakh shall be considered for transfer to their place of choice, subject to their overall performance being found satisfactory. Such officers shall be given option to opt for 3 places which shall be generally considered subject to availability of vacancies & administrative exigencies. However, this provision is applicable only to those officers posted from other Circles / States.

Transfers of Office Bearers of recognized Officers Association:

The protection from transfer is extended to enable the office bearers of Unions / Associations to communicate their members about the corporate objectives of the bank and the messages from the Unions / Associations.

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Over the years, apart from the fact that there are lot of changes in the banking industry, with the advent of technology, lot of improvement in the mode of communication / travel, a need is felt that protection to be made available only to Principal Office Bearers, whose presence is highly required for better functioning and control of the affairs of the Unions / associations which in turn result in healthy industrial relations and also will contribute to the growth of the Bank.

Moreover, due to unforeseen circumstances happened in the banking industry in the recent past and advice of CVC to have rotation of staff at periodical interval it was felt necessary to revisit the transfer protection extended to office bearers of Officer's Associations / Unions.

In the above background, the Competent Authority has permitted to extend transfer protection to Office bearers of Officers' Associations/Union as under:

- a) Office bearers of the Majority Officer's Association shall be exempted from outstation transfers which was decided as per 211th Joint Conference between Bank and the Majority Officer's Association held on 30.01.2021.
- b) As regards to Minority Officers' Associations & SC / ST / OBC Welfare Association/s, Bank will extend protection to maximum 3 principal Office Bearers in total i.e., Chairman, President & General Secretary of the respective association.

The transfer protection so extended is subject to following conditions:

- a) The transfer protection is extended to the person and not to the Post i.e., irrespective of whether an employee continues to hold a post entitled for the above protection, he will not be extended the protection from transfer for more than 6 years at a time. Also if Office Bearer is removed from his post in the Association / Union his protection will automatically get cancelled.
- b) The total protection shall be for a maximum of two terms. One term for this purpose shall mean the period of one General body meeting to another but not exceeding 3 years i.e., the maximum protection given to one Office Bearer will not be more than 6 years.
- c) An Office bearer who has availed protection of two terms of occupying one post shall not be eligible for further protection on change of post. Further, an Office bearer whose post is changed during the currency of protection he will be eligible for protection for the remaining term only.
- d) The bank reserves it right to transfer / deploy the office bearers in case of exigencies or where the conduct of the said office bearer is under investigation or the integrity is under question and no employee can claim the posting to any place as a matter of right.
- e) The protection will start from the day of holding the office or from the date of end of 3 years of regular posting at a place, whichever is earlier.
- f) Every year, on 1st January, the Unions / Associations shall give names of the Office Bearers as mentioned above to whom they prefer to give transfer protection. Head Office shall examine and advise the concerned Circles

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accordingly. However, this shall not come in the way of transferring these office bearers for administrative exigencies or on their promotions.

- g) If in any subsequent year the Officers' Association / Union do not give any name of any office bearer for transfer protection whose name was there earlier in the list, the said office bearer will lose the right of protection and will be liable to be transferred.
- h) The protection from transfers will not be available in case of promotions.
- i) All the terms mentioned above shall be subject to administrative exigencies and requirement of the Bank and no employee can claim the posting to any centre as a matter of right and will be subject to Government / CVC / other guidelines issued from time to time.

Transfers to comply the various Government guidelines:

Periodic rotation to all officer employees are to be provided in compliance with Ghosh committee, Central Vigilance Commission & various other Government guidelines received DFS/RBI from time to time.

Request transfer on Spouse Grounds:

- a) In case where both husband and wife are employed as officers in our Bank, as far as possible they shall be posted at / around the nearby branches, within the same region.

In case, if either of them are transferred to a non-home state, then the spouse can also request for transfer to that non-Home State/Circle irrespective of tenure completed in the present Circle.

Further, if either of them are transferred from a non-Home State to home State, then the spouse requesting for transfer to that home state must have completed their term in the that non Home State/Circle.

While acceding to such request, it should be ensured that both the spouses are not accommodated in the same branch, same office, same section in Circle/Head office.

- b) Request of transfers received from spouse of serving Army / Defence / Central Armed Police Forces / Central Paramilitary Forces Personnel to be considered for joining spouse at the Circle where the spouse is posted (not for any other place), provided that employee has completed 2 years in the present Circle subject to availability of vacancies.
- c) Where the spouse of the Officer is employed in Public Sector Undertaking, Central/ State Government Services, as far as possible be posted at the same Region subject to administrative exigencies.

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Transfer of specialist officers:

The Specialist officers such as Hindi Officers, Security officers, Technical Field Officers etc. and those recruited as Agriculture Extension Officers are also eligible for a transfer to Home State on completion of 3 years' tenure in other Circles. However, the transfer in their cases can be considered subject to providing substitutes by the transferee Circles.

SC/ ST Officers:

All officer employees of the Bank are liable for transfer to any Branch / Office and have all India transferability. As such, no separate rules / guidelines are laid down in respect of SC / ST Officers. However, whenever any representation are received from SC / ST Officers, such requests may be considered sympathetically.

Delayed Reporting:

The Officers under orders of transfer are required to report on or before 31st May or in exceptional cases as permitted by the Competent Authority. In such cases, the Officers will be eligible for retransfer during the 3rd year of inter-Circle transfers, provided, they complete 3 years of active service in the transferee Circle.

In case, an Officer reports after the cutoff date, he will be eligible for retransfer after completing 3 years' active service so as to coincide with the next General Transfer.

Further, the cases involving delayed reporting i.e., beyond the cut-off date advised by the Bank every year while advising inter-Circle transfers, are to be referred to the CGM/GM HR Wing, HO, for clearance.

Payment of TA / HA to Officers:

Officers who have put in more than 3 years of active service outside the home state are eligible for TA and HA as eligible for a normal transfer.

Officers on completion of 2 years tenure in North-Eastern region/Island/Leh-Ladakh shall be eligible for TA.

The above occasions shall not be treated as request transfers.

In the entire service, request for transfer with TA / HA benefits shall be considered for a maximum of 3 times.

Wherever transfer is permitted by waiving active service, the payment of TA / HA shall be considered at the discretion of General Manager, HR Wing, HO.

The Circles are requested to abide by the above policy guidelines in the matter of transfer of officer employees without deviation.

