



यूकोबैंक UCO BANK

मानव संसाधन प्रबंधन विभाग: प्रधान कार्यालय
Head Office, Human Resource Management Department
चतुर्थ तल ,10 वि त्रैम सरणी, कोलकाता
4th Floor, 10 B.T.M. Sarani, Kolkata - 700001

Circular No.CHO/POS/05/2020-21

Date: 09.06.2020

Circular to all Branches/offices in India and Abroad

Sub: Transfer Policy for Officers

The extant Transfer Policy for Officers was last approved by the Board of Directors in its meeting held on 30.10.2018 and communicated to branches/offices vide Head Office Circular No.CHO/POS/11/2018-19 dated 03.11.2018.

Now it has been felt necessary to review/amend Transfer policy of officers with a view to:

- Meet the developmental needs of the organization and to achieve corporate objectives.
- Facilitating the management to ensure compliance regarding rotating sensitive post and improve skill development by rotation of roles.
- To Comply with EASE Index Reforms Agenda of PSB.

This year the department vides its letter no: HRM/TPC/2020-21/22 dated 05.05.2020 had invited feedback/suggestions from all officers across the bank on the "Draft transfer Policy" prepared by HRM department based on past experience and future needs of the bank. All workable suggestions were incorporated in the proposed policy and the same is approved by the Board of Directors through circulation on 08.06.2020.

We enclose herewith the revised Transfer Policy as approved by the Board of Directors. A copy of this circular should be displayed on the notice board of all branches/offices for information of all concerned.

(Naresh Kumar)
General Manager
HRM,PSD,Training & OL



TRANSFER POLICY FOR OFFICERS

The Transfer Policy referred to herein under is subject to the administrative exigencies of the Bank and Government guidelines issued from time to time in this regard. The norms for transfer of an officer employee are governed by Regulation 47 of UCO Bank Officers' (Service) Regulations 1979. Having regard to this Regulation, the following broad operational guidelines are laid down:

1. **Definition of Transfer:** A "Transfer" should necessarily involve a change of posting involving a change in place/centre/station.
2. Movement from one branch/office to another branch/office within the same centre shall be considered as a placement and not a Transfer.
- 3.1 This policy covers every officer in Scale I to III, whether in Generalist or in Specialist cadre.
- 3.2 Officers selected for specific assignments through special selection procedures like Faculty, Inspecting Officer, Field Vigilance Officers, Job Family etc., either on their own application or at Bank's instance, shall be posted anywhere in India as per requirement of the Bank.
- 3.3 Transfer of Officers in Scale IV and above shall be purely according to the exigencies of Bank and the suitability of the persons. The Bank will place the executives in Scale-IV & Scale-V promoted during the process as Branch Heads for minimum period of two years. In case, the Bank is not in a position to provide the required Branch Head posting as required for promotion to Scale-IV/Scale-V due to administrative/other operational requirement, the same may be waived by the MD & CEO as per requirement of Bank. (As mentioned in Promotion Policy clause no.5.2)
4. Intra-Zone and Inter-Zone transfers of officers in Scale-I, II and III requiring transfer from the jurisdiction of one Zone to another shall be made as noted below:

Category of Officer	Authority for Transfer
Intra-Zone up to Scale-III	Zonal Head
Inter-Zone up to Scale-III	HRM Dept., Head Office
Transfer of officer from Head Office/to Head Office	HRM Dept., Head Office
Officers under Job Family	HRM Dept., Head Office

5. Repatriation of officers to Domicile Zone/ Choice Zone:

- 5.1 Officers who have completed 3 years effective service in the transferee zone may apply for repatriation to domicile zone / choice zone.
- 5.2 In case, applications of the officers for transfer to any of the choice zones are considered by the Bank, depending upon surplus / deficit position of the zones, it shall be treated that repatriation has been done for these officers.



5.3 While calculating Zone wise surplus-deficit position, number of officers who have applied for transfer to Domicile Zone / other choice zone and based on the competency requirement, shall be taken into consideration.

5.4 Newly promoted officers in order of their rank in the Merit list of promotion will be allowed first for repatriation to their domicile zone/choice zone based on the vacancy available.

The order of Preference will be

- i) Officer promoted through Merit Channel.
- ii) then officer promoted through Seniority channel.

5.5 Intra-state repatriation i.e. repatriation from one zone to another zone within the state will be allowed after completing 5 years of effective service in the transferee zone.

5.6 All Officers who have completed continuous stay of nine years in the same Zone will necessarily move out of the Zone. All Officers upto Scale-III are subject to transfers under this Clause. However MD & CEO can waive this stipulation as per specific requirements of the Bank.

6. Annual Inter-Zone transfer exercise

6.1 Each year, Inter-Zone transfer exercise shall be initiated in the month of March. Eligibility for transfer shall be determined on the basis of cut-off date as decided by the Bank each year.

6.2 Officers up to Scale-III, transferred from one zone to another, shall be eligible for transfer back to their zone of domicile/choice zone after serving for three years (effective service) on their making application in this regard (Subject to the availability of vacancies).

6.3 For this purpose, if sufficient vacancies are not available in any zone in order to accommodate the incoming officers on repatriation, some officers may be transferred out to other deficit zones in the following order:

- i) Officers identified on Longest Continuous Stay basis who have completed minimum retention period of Five years in the Zone.
- ii) Newly promoted officers upto Scale-III. (Firstly officers promoted through Seniority channel will be moved then officers promoted under Merit Channel)

Note: Officers who are going to retire within three years (as on cut-off date) shall be exempted from this exercise.

6.4 In the aforesaid exercise, if sufficient replacements are not available for accommodating incoming officers, the remaining officers who have applied for repatriation may be accommodated in other zones based on their second/ third preference subject to availability of vacancy.



7. **Effective Service:** In reckoning effective service, as aforesaid, leave availed up to 72 days per year (total 216 days during the ATE to ATE 3 years tenure) would be allowed. In case Leave is availed beyond stipulated 216 days in three years period, it would require additional one year of service in order to become eligible for transfer back under the subject stipulation. The word "leave" should include all types of leave. Unavailed Casual Leave which might otherwise lapse as per rules, Maternity Leave and Paternity Leave, if availed, would not be reckoned within the stipulated leave as stated above. This definition shall be followed wherever the words "effective service" has been used under this policy.

Note: While calculating 'Effective Service' of an officer for the purpose of transfer, the period beyond 30 days in a year spent on deputation in the zone where from he/ she has been transferred, if any, shall not be included in the effective service.

8. While effecting annual inter-zone transfers, Officers who may have completed three years effective service after changing their place of domicile may apply for transfer to the Zone in which their new place of domicile falls or to any other choice zone. Such applications may be considered by the Bank at the time of annual inter-zone transfers. In such cases, the officer shall not be given the benefit of serving outside Zone of Domicile. Request Transfer to any choice zone will be deemed as transfer to Domicile zone and officers will be debarred for repatriation to desired Domicile Zone for three years.

9. Sanction of leave and other emoluments to officers who have not reported at the transferee Zone/Office:

9.1 An officer on transfer after being relieved from the previous office would cease to be under administrative control of that office. He/she shall be under administrative control of the transferee Zone/office and sanction of leave, payment of salary etc. shall be dealt by the transferee office.

9.2 As regards the Competent Authority to sanction leave, payment of salary etc. and other administrative matters related to such employees who have not reported at the transferee Zone/office even after availing joining time, the transferee Zone/office may sanction the leave only after satisfying the reasons for leave applied for and release the salary etc. for such period of leave. Where the Competent Authority to sanction the leave is not satisfied with the reasons for which the leave is applied for, the salary for such period may not be released. Period of such absence from duty may be treated as unauthorized and necessary action may be taken against the officer for such unauthorized absence in terms of applicable rules.

10. All intra-zone transfers are to be affected after issuance of transfer orders for inter-zone transfers. All the transfers should preferably be completed by 30th June every year. Premature transfers should be avoided; however, Zonal Heads can do premature transfers with intimation to HO-HRM. Transfers during January to March should be avoided.

11.1 All officers who are posted in sensitive posts, as defined by the Bank in accordance with CVC/Govt. guidelines, shall be rotated every three years.



- 11.2 Tenure of officers posted in posts other than sensitive posts, as stated above, may be extended up to 5 years in case of Bank's exigencies.
- 11.3 Tenure of Specialist Officers, Officers having specialised skill/ domain knowledge as decided by the Bank who are posted in posts other than sensitive posts, as stated above, may be posted up to 5 years in an office, so that no officer can be indispensable.
- 11.4 Period of stay at hardship centres as defined by Central Govt. shall be as per Govt. guidelines.
- 11.5 Transfer/ Posting from one administrative office to another administrative office should be avoided except in case of Specialist/ Job Family officers.
- 12.1. **For Inter-zone transfers:** Normal retention period in a zone shall be three years (without considering the retention period in a place). However, period spent on deputation in the Zone from where he/she was transferred for a period of more than 30 days in each year shall be excluded in calculating the 3 year period.
- 12.2. **For Intra-zone transfers:** Normal retention period in a place shall be three years. However, period spent on deputation outside the place of posting for a period of more than 30 days in each year shall be excluded in calculating the 3 year period.
- 12.3. Any transfer before the required retention period as aforesaid may be considered by the Competent Authority in the interest of the Bank on compassionate grounds or on grounds of mandatory exposure.
- 12.4. The time limit of the tenure (Normal Tenure of three year) would not apply in the case of:
- Transfer/posting on promotion;
 - Transfer to undergo mandatory Rural/Semi-urban posting and mandatory branch exposure;
 - Transfer on extreme compassionate grounds (e.g. Illness such as cancer, coronary artery by pass surgery, severe heart attack - myocardial infraction, stroke, kidney failure - end stage renal disease, aorta - surgery of aorta, heart valve replacement, major burns, etc.) or in exigencies of the Bank.
 - Transfer/posting with respect to Job Family

13. Request Transfer:

13.1. Here Request transfer refers to:

- General Request Transfer.
- Request Transfer on Compassionate Ground.



- 13.2.** An officer may submit request for transfer from the zone in which he/she is working to any other zone of his/her choice. General Manager, HRM is the Competent Authority for disposal of such requests.
- 13.3.** All request transfers are to be applied only through online mode available in HRMS. No manual request transfer applications received through email etc. shall be taken into consideration.
- 13.4.** Request transfers shall be considered at the sole discretion of the Bank. Also, in case, any request transfer application is rejected, the same application shall not be entertained for a period of one year from date of rejection unless there is a change in circumstances.
- 13.5.** Request transfers, except those under extreme compassionate ground, shall be considered once in a year during Annual Transfer Exercise, subject to availability of vacancy and requirements of the Bank.
- 13.6.** Request of an officer serving outside the Zone of Domicile for posting in Zone of Domicile before completion of 3 years may be considered by Head Office, HRM Department, purely at its discretion, for a particular period and on expiry of such period, the officer shall again be placed in any other Zone for the residual period of 3 years. The transferring authority in this regard shall be Head Office, HRM Deptt.
- 13.7.** Officers, who shall be identified for inter-zone transfer under Annual Transfer Exercise will be allowed to submit Request Transfer after completion of one year of effective service in the Zone to which they are transferred.
- 13.8.** If Request transfer of an employee is accepted by the Bank, the concerned officer will be debarred from the promotion process for one year. One undertaking will be obtained from the officer regarding that.
- 13.9.** Request transfer can be accepted by the Bank only three times in entire service of the officer (including two times lady option).

14. Lady Officer:

Lady Officers in Scale-I to III shall be transferred as under:

Lady officers in Scale-I	Shall normally be transferred within the presently posted Zone. In case of exigencies of the Bank, they may be transferred to other zones preferably nearby zone.
Lady officers in Scale-II/Scale-III	Shall normally be transferred within the Presently posted State/any other state preferably adjoining state.

- 14.1. Two time option for Lady Officers:** Two time options during their service career for all lady officers shall be given for change of their posting to their choice



Zone for joining their spouse/ in-laws/ parents so as to accommodate their transfer/placement as far as possible at the zone requested for.

- 14.2. After availing of first option, 2nd and final option shall be available 5 years after the date of acceptance of the 1st option.
- 14.3. Such requests may be considered once in a year during Annual Transfer Exercise, at the sole discretion of the Bank and subject to availability of vacancies in the respective zones.
- 14.4. Lady officers, who shall be identified for inter-zone transfer under Annual Transfer Exercise may avail this option after completion of two years of effective service in the Zone to which they are transferred.
- 14.5. Lady officers in Scale-II/III, who are undergoing Rural/Semi Urban exposure under post promotional obligation shall complete the same within the state under which their zone of choice, as exercised under option clause falls.
- 14.6. Lady Officers who are covered under Spouse Clause of Transfer Policy for Officers shall not be covered under the two-time options under Clause 14.1 of the Policy.
- 14.7. In the Zones where there is negligible number of Rural/Semi Urban branches, the request of lady officers under option clause/requests will be considered for posting in nearby zones where Rural/Semi Urban branches exist.
- 14.8. In case, large numbers of applications are received for transfer to some particular zones where they can't be accommodated, General Manager, HRM shall take final decision in this regard keeping in mind best interest of the Bank.
15. **Spouse Transfer: Transfer of officers if both husband and wife are employed in our Bank.**
 - 15.1. As far as possible and within the constraints of Administrative feasibility, husband and wife, both of whom are employed in our Bank, shall be posted at the same station but not at the same branch or office.
 - 15.2. In the eventuality of an officer being transferred in the normal course, the transfer of his/her spouse who is also employed in our Bank as an officer shall normally be considered to the same zone depending on availability of vacancy.
 - 15.3. Such request for transfer when acceded to would not be treated as on request.
 - 15.4. Decision on transfer under this clause shall be taken by the HRM Department, Head Office subject to availability of vacancy and other administrative constraints.
16. **Pre-retirement Transfers:** Three years before retirement as on cut-off date decided by the Bank, an officer would not be subjected to any Inter-Zone



movement except on promotion or in exigencies of the Bank. However, if an officer was posted out of zone of domicile before this period or transferred on promotion/otherwise, his/ her request for returning back to the Zone of domicile or choice Zone may be considered after completion of one year in the transferee Zone. All such pre-retirement transfers shall be considered at the time of Annual Inter-Zone Transfer exercise only.

17. Transfer of Physically Handicapped Officers, Sports Personnel and Officers having mentally challenged children:

Transfer/ placement of officers who are Physically Handicapped or Sports Personnel or having mentally challenged children shall be as per the Government guidelines issued from time to time in the matter.

18. Rural/Semi-urban Postings: All officers in Scale-I and Scale-II shall be given rural/semi-urban exposure as per Government guidelines. Notwithstanding the norms for transfers laid down in this Transfer Policy, the Bank shall have the right to transfer any officer to any rural/semi-urban branch to complete the requisite period of such service in terms of Government guidelines.

19. Overseas Postings: Selection and posting of officers at overseas centres shall be as per Policy framed by the Bank taking into consideration Govt. guidelines.

20. Special Provisions:

20.1. The Transfer orders once issued should be implemented within 15 days, unless specifically permitted by HO, HRM Deptt.

20.2. In Head Office/Zonal Offices, the minimum scale of officers should be Scale-II with required Rural/ Semi-urban branch experience and BH experience with the exception of Specialist Officers/ Officers under Job Family. However, Scale-I officers who have completed 5 years in the Bank and completed required Rural/ Semi urban tenure may be posted in Zonal Offices in case of exigency.

20.3. Posting of Branch Managers: Officers, who shall be posted as Manager/Senior Manager, shall be guided by the criteria laid down under the Transfer Policy and Branch Heads will be selected based on the suitability of the officer.

20.4. In the North-Eastern states, Andaman & Nicobar islands and J & K or any other similar state(s), Govt. guidelines, if any, in the matter of transfer will be followed.

20.5. Normally, newly promoted officers in JMGS-I should not be posted as Branch Managers on their first posting as an officer.

20.6. While effecting transfers, either on promotion, or in accordance with the guidelines, the spirit should be respected that the transferred employee is not posted to a branch from where he/she has earlier moved out within last 3 years or where he /she has already worked for a total period of 5 years or more during his /her earlier career. If for administrative reasons, some deviations are called for, then the transferring authority should obtain prior concurrence of the Competent Authority, i.e., GM, HRM, Head Office.



20.7. Normally, an officer shall be allowed to complete the tenure of three years. However, decision on premature shifting of officers upto Scale-III within a Zone shall be made by Zonal Head.

20.8. After issuing any transfer order, the same authority shall not be competent to change such transfer order which can be done only after obtaining concurrence of the General Manager, HRM, Head Office.

21. Policy for Deployment of Officers on Promotion:

21.1. General: An Officer on promotion need not necessarily be transferred if he/she is not otherwise due for transfer, provided vacancies are available.

21.2. Although the transfers will be to any nearby deficit zone, the Bank may transfer officers to any deficit zone other than the nearby deficit zone with a view to removing overall imbalances i.e surplus/deficit positions and other administrative reasons.

21.3. All inter-zone movements shall be on the basis of surplus/deficit position of different Zones. At the same time, transfer may be effected from the deficit Zones also in order to meet the inspection requirements, to provide mandatory rural/ semi urban exposure and to provide officers to various Zones. However, such transfers from deficit Zones shall be kept to the minimum required level.

21.4. Stay at Headquarters: Stay at Headquarters: All officers of the Bank shall have to stay at the place of their posting (Head Quarter) until and unless permitted to stay otherwise. Such permission may be given by the Zonal Head.

22. Performance Linked Transfer:

22.1. Poor performance: In case, an officer gets an average or below score in performance rating during the annual performance appraisal exercise for three consecutive years, and even after proper training and counselling if consciously officer is still not performing well then GM, HRM shall be empowered to transfer the officer anywhere in the country. This clause shall supersede all other clauses mentioned in this policy.

22.2. Transfer of top performers –Earn your posting:

Three top performers from each zone shall be allowed to exercise choice for posting in their desired locations. They have to give names three centers and the Bank may post them in any one of the three centers subject to availability of vacancy. Selection of top performers shall be done by a Committee of Top Executives based on recommendation of the Zonal Heads. Parameters for assessment of performance will be:

- **Growth in CASA**
- **Growth in Retail, Agriculture & MSME Adv.**
- **Reduction in NPA**



- **Cash Recovery in written off account**
- **Growth in Alternate Delivery channel**
- **Growth in Nil**
- **Growth in Total Advance**

Or,

If selected officer wants an alternate of Choice posting, he can opt for specialized training from recognized institutions, as per provision of Training Policy.

23. Notwithstanding what has been stated hereinabove in the policy, in exigencies of Bank's requirement, any officer may be transferred and posted at any place/ centre within the zone by Zonal Head and to any place/ centre by Head Office, HRM Department.
24. Managing Director & CEO (Executive Director in the absence of MD & CEO) shall have the power to make exceptions to any provisions of this policy for facilitating smooth administration/implementation of the policy or on account of any special circumstances.
25. MD & CEO and in his absence, Executive Directors would have the power to transfer any officer across the country keeping in mind the exigencies of the bank.
26. This Transfer Policy supersedes earlier Transfer Policy for Officers.
27. **Appeal:** An officer aggrieved by an order of transfer in violation of policy, may represent to the General Manager, HRM within 7 days from the date of receipt of the order and such representations will be disposed of within 7 days of receipt of such representations.
28. In case of any difficulty in interpretation of any of the provisions of this Transfer Policy, the Managing Director & CEO will be the Competent Authority to resolve the same keeping in view the spirit of the Policy.

