



HUMAN RESOURCES DIVISION, HEAD OFFICE
PLOT NO. 4, SECTOR 10, DWARKA, NEW DELHI - 110075

TO ALL OFFICES

19-03-2021

In supersession of "Transfer Policy for Officers" contained in HRMD Circular No. 496/2020 dated 27.03.2020

HRMD CIRCULAR NO. 557/2021

TRANSFER POLICY FOR OFFICERS

In terms of regulation 47 of PNB (Officers') Service Regulation, 1979, every Officer is liable for transfer to any office or branch of the Bank or to any place in India.

Scope:

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

Preview:

After the amalgamation of Oriental Bank of Commerce and United Bank of India into Punjab National Bank, the Bank has implemented a revised organizational structure and introduced a concept of verticalization of key functions like Credit Delivery, Recovery, Risk Assessment etc. In order to meet the aspirations of officers in the changed scenario, the Bank has felt a need to amend 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 different 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:

- To cater to the business requirement of the Bank and to provide for positions arising out of promotions, separations, reorganisation, formation of different verticals and consequent restructuring of business processes.

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- 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 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

There shall be no linkage of transfers with promotion. Transfers shall be based on Government guidelines, business considerations and aspirations & requirement of officers. Irrespective of whether an officer opts for promotion or not, he/she will be required to undergo transfers at periodical intervals. Transfers shall broadly be covered under the following categories:-

- A. Rotational Transfers
- B. Inter Circle Transfer Requests
- C. Transfer on Compassionate Grounds
- D. Placement on Promotion
- E. Transfer at the instance of the Bank

A. 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.
- c) An officer shall remain posted in one Administrative Office for a maximum period of 5 years. On completion of 5 years in one Administrative Office, an Officer should normally be posted in a branch, wherever feasible keeping in view the business & administrative considerations.
- d) An Officer shall be transferred to another station on completion of tenure of 6 years at present station.
- e) Station change in case of Delhi would mean transfer out of geographical limits of Delhi State and in Mumbai, it would mean transfer out of Municipal Corporation of Mumbai.

Executive Director heading HR will be the Competent Authority for any exception.

Note

- a) For reckoning the tenure, period worked as officer shall only be considered.

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- b) As far as possible, all rotational transfers will generally be carried out in the first quarter of a Financial Year.
- c) Officers working on sensitive positions shall be transferred before completion of 3 years, as far as possible.
- d) Transfer of officers working in Overseas branches / Subsidiaries will be effected in consultation with GBMD, HO.

A.2 Exemptions

To the extent possible, the following categories of Officers shall be exempted from **outstation** transfers:

- a) Differently abled officers & officers having Children with Special Needs, as per Government guidelines.
- b) Officers suffering from critical illness as defined in this policy.
- c) Officers retiring within next 2 years as on 31st March.
- d) On extreme Compassionate grounds, Executive Director heading 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 or any misconduct.

B. INTER CIRCLE TRANSFER REQUESTS

- a) After completion of 2 years in present Circle as on 31st March of every year, the Officers who have moved out on transfer / promotion / rotation / administrative transfer shall be eligible to seek for transfer to a Circle of choice, subject to availability of vacancies.
- 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) Officers who, on promotion, are retained in the same Circle can also seek Inter Circle transfer after completion of 2 years as on 31st March in the current scale.
- d) The criteria for Inter Circle transfers will be the length of stay in the present circle in the present grade/scale in officer cadre. In case two officers have the same stay, preference would be given to the one who is elder.
- e) Management Trainees (confirmed as Officer) can also seek Inter Circle transfers to a Circle of choice after completion of 2 years at the first permanent place of posting as on 31st March every year.

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- f) The period spent on temporary transfer/ deputation, sabbatical leave, suspension and leave without pay including extraordinary leave shall be excluded while calculating the period of stay.
- g) TA/DA shall be admissible to those officers on Inter Circle transfers to another Circle who have put in more than 3 years of service in one Circle in officer cadre as on 31st March of that year.
- h) Notwithstanding what is stated above, Inter Circle transfer is not a matter of right.

C. REQUEST TRANSFERS ON COMPASSIONATE GROUNDS

Transfers on compassionate grounds may be considered even before the completion of requisite period, for any of the following reasons, subject to availability of vacancy:

- 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, 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** i.e. up to 30th June of next year: If this movement was on promotion, minimum tenure of 2 years as on 31st March should have been completed in the present circle.
- 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 / vacancy. If the movement is on promotion/rotation after marriage, request would be considered after completion of 2 years in the present Circle.
- e. **Transfer of female staff (husband outside PNB):** One time option of transfer to the place where her husband is working/ residing. If the movement is on promotion/rotation after marriage, request would be considered after completion of 2 years in the present Circle.

Note

- The compassionate grounds transfer requests at point (a), (b) & (c) above will be carried out on "as and when" basis throughout the year.

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- The compassionate grounds transfer requests at point (d) & (e) above will be carried in March & September every year, subject to availability of vacancies.
- Officers transferred on compassionate grounds shall not be eligible for foreign postings/deputation/temporary transfer for two years from date of joining in the transferee circle.

D. PLACEMENT ON PROMOTION

Transfers on promotion shall be carried out in terms of the Placement Policy of the Bank.

E. TRANSFER AT THE INSTANCE OF BANK

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.

2. TRANSFER OF TECHNICAL OFFICERS

‘Job Family’ is a group of job postings involving work of similar nature which may require different level of skill and responsibility. However, the level of the competence, skills, knowledge, experience and the level of responsibility may differ.

Nature of jobs under a 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. Technical Officers shall be primarily moved in the same ‘Job Family’. Though their services shall be utilised as per the requirement of the Bank, however, no Technical officer should be allowed to continue on one sensitive seat for more than 3 years.

Illustrative list of options Technical Officers can be posted at:

S.N.	Streams	Options
1	Risk Management	HO Divisions, Zonal Office, Circle Office, LCBs, MCBs, ELCBs, Service Branches, SIBs, Other Verticals
2	Information Technology (incl. IT-Banking Domain, Data Analysts & Data Management)	HO Divisions, Zonal Office, Circle Office, Training Centres, Data Centres, Service Branches, Other Verticals

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S.N.	Streams	Options
3	Treasury (including Equity and Debt) and Forex	HO Divisions like Treasury, IRMD, IBD etc., Zonal Office, Circle Office, IBBs, AD Branches, Trade Finance Centres
4	Agriculture	Circle Office, LDM Office, RSETI/ FTC, Branches predominantly having agriculture portfolio/ potential, RAM, iRAM, Other Verticals
5	Credit, Chartered Accountant, Industry	HO Divisions, Zonal Office, Circle Office, Branches Including LCBs/ELCBs/MCCs/MCB/IBB, SIBs, Other Verticals
6	Marketing including Public Relation	Branches, Customer Acquisition Division HO, CAC, GBV
7	Financial Analyst	HO Divisions, Zonal Office, Circle Office, LCBs, ELCBs, MCCs, Other Verticals
8	Economic Officers	HO Divisions, Zonal Office, Circle Office
9	HR Officers	HRD, Zonal Office, Circle Office, LKMC
10	Security	Security Division, Zonal Office, Circle Office
11	Law	HO Divisions, Zonal Office, Circle Office, LCBs, ELCBs, SASTRA, Zonal SASTRA, Other Verticals
12	Rajbhasha	GSAD - Rajbhasha Vibhag HO, Zonal Office, Circle Office
13	Engineering, Architect	GSAD, HO and other sites in the Bank as decided by GSAD in consultation with HRD
14	Fire Safety	Security Division HO, Zonal Office, Circle Office
15	Taxation	Finance Division HO, Zonal Office
16	Library	Libraries of the Bank, SMEAD HO
17	Printing Technology	As decided by GSAD - Printing & Stationery Division HO and GSAD in consultation with HRD
18	Company Secretary	Board & Coordination Division HO

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. 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 will be with GM-HR (looking after matters upto Scale III). The decision on conversion to mainstream will be on the basis of administrative need & no right will be vested in the officer for joining the main stream.

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Further, Bank reserves the right to convert any Technical stream officer to mainstream, based on performance, after completion of 5 years in technical stream. Decision in this regard shall be taken on case to case basis, which shall be put up through HRD on the recommendations of owner Division. Competent Authority for allowing such conversion shall be Executive Director heading HR.

3. TRANSFER OF OFFICERS POSTED UNDER ZONAL AUDIT OFFICES

Officers posted in Zonal Audit Offices shall be transferred to mainstream banking on completion of 3 years in ZAO as on 31st March of the respective year.

4. TRANSFERS OF DIFFERENTLY ABLED OFFICERS & THOSE HAVING DIFFERENTLY ABLED CHILD

Transfers of these Officers shall be effected in terms of Government guidelines.

5. TRANSFER/ POSTING OF OFFICERS IN DIFFICULT, HILLY AND HARD AREAS

To the extent possible, officers posted in the interior of the 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, 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.

As far as possible, 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 01 year at these stations.

6. TRANSFER OF OFFICERS POSTED AT NORTH-EASTERN REGION

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 3 years at a place of choice out of 3 places to be indicated by them, on completion of their tenure in NER. It is clarified as under:

- a) The requisite tenure in respect of officers who are posted to NER in the same scale on administrative grounds to meet the exigencies of Bank

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business as also in respect of officers posted to NER on promotion shall be 2 years, as far as possible.

- b) The above guidelines shall not apply to Management Trainees posted to NER on their first assignment after completion of the training.

7. TRANSFER OF OFFICERS POSTED IN KASHMIR VALLEY

Officers transferred to branches in Kashmir Valley from other stations shall be considered for transfer to one of the 3 circles as per choices given by them, after a period of 18 months stay in the valley.

8. POSTING OF OFFICE BEARERS OF TRADE UNIONS / ASSOCIATIONS

Office Bearers of Central/State/Circle level units of any Trade Union/Association should not be posted in the Staff /Establishment/GAD Section at Circle Offices/ZOs and at Training Centres.

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.

9. 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.

10. TRANSFER/POSTING OF FACULTY MEMBERS

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

11. POSTING OF OFFICERS PRIOR TO RETIREMENT

As far as possible, Officers posted as Branch Heads and on sensitive positions should be shifted from these positions 6 months before their retirement, after posting suitable substitutes.

Officers during the period of 2 years preceding their retirement may be posted in offices nearer to their home town, as far as possible, to enable them to make

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arrangements for the retired life in time. Further, Board in its meeting dated 01.11.2018 has directed that the employees must not stay at a station as a matter of entitlement if they have been posted for preceding six years at the same station.

12. GENERAL GUIDELINES WITH REGARD TO TRANSFERS

- a) Notwithstanding anything contained hereinabove, those Officers, who are active sportspersons and are playing in PNB Teams shall be posted as per the requirement of the Bank.
- b) Officers should have at least one stint of 3 years in Rural and Semi-Urban location as required out of which minimum 2 years should be Rural service, as per Government Guidelines. To the extent possible, after the completion of Induction Training, Management Trainees shall be posted in Rural Areas.
- c) All confirmed 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 address at the station. Regulation 13.1 of the 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 Office i.e. same Branch/office and in case of HO same Division as of his/her spouse and any other person related to him. Relationship shall include son, daughter, son-in-law, daughter-in-law, brother-in-law, brother, sister, father, 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 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 shall obtain prior concurrence of his higher authority.
- f) In case of Branch Heads, the officer shall handover charge to next Officer in the Branch, before proceeding to take up the new assignment.
- g) Officers against whom Disciplinary Action proceedings are pending shall not be relieved for their next outstation assignment till the conclusion of proceedings.
- h) 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.

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- 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 relating to sanction of leave, payment of salary etc. shall be dealt by the transferee office.

13. 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 7 days. Holidays / Weekly Off days, other than those in (b) above, falling in between the period of 7 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 6 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 6 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 1 year, whichever is earlier.

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- j) Management Trainees are not entitled to any joining time for reporting to the allocated Circle after 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.

14. COMPETENT AUTHORITIES TO EFFECT TRANSFERS

ROTATIONAL TRANSFERS	
All Officers in Scale I/II/III (including Branch Heads) posted in Circles	Circle Head
HO Divisions	GM-HR (looking after matters upto Scale III)
All Technical officers	GM-HR (looking after matters upto Scale III) in consultation with respective user Divisions
Transfer of officers in Scale I/II/III to other Circle on completion of 06 years station stay in a Circle having branches in one station only	Zonal Manager
INTER CIRCLE TRANSFER REQUESTS	
All Officers in Scale I/II/III	GM-HR looking after matters upto Scale III with the concurrence of CGM HR
TRANSFERS ON COMPASSIONATE GROUNDS	
Request transfer on compassionate grounds	Within Zone – Zonal Manager (cases covered in para 1(C) sub-para (a), (b) & (c)) Within Zone – CGM HR (cases covered in para 1(C) sub-para (d) & (e)) Inter Zone – CGM HR HO Divisions – CGM HR
OTHER TRANSFERS	
Within Circle before completion of 1 year in an office	Zonal Manager
Routine transfers of Officers in Scale I/II/III within Circle	Circle Head
Transfer of Officers in Scale I/II/III to other Circle (within Zone) in case of administrative exigencies only	
Before completion of 02 years in present Circle & present Scale	GM-HR (looking after matters upto Scale III)
On completion of 02 years in present Circle & present Scale	Zonal Manager

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All transfer orders in any financial year shall be normally issued before the end of June every year. However, local transfers and transfer on promotion can be done after June as and when these become due.

15. Notwithstanding anything contained above, HRD, HO will have the power to issue any transfer order as per the requirement of the Bank.

16. The Competent Authority for any decision on operational issues of this Transfer Policy shall be MD &CEO.

CHIEF GENERAL MANAGER
(RAJESH VERMA)

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