

कार्मिक संबंध प्रभाग, मानव संसाधन वर्टिकल,

केंद्रीय कार्यालय, मुंबई

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स्टाफ परिपत्र क्र. 8019

दिनांक: 30 जून, 2023

प्रति: सभी शाखाएं/कार्यालय

एमएमजीएस-III तक के अधिकारियों के लिए स्थानांतरण नीति

- बैंकिंग उद्योग में त्वरित गति वाले डिजिटलीकरण, नवोन्मेषी और अनुकूलित उत्पादों, सेवाओं और कड़ी प्रतिस्पर्धा के साथ आश्चर्यजनक परिवर्तन हुए हैं। उपलब्ध जनसांख्यिकीय मिश्रण को ध्यान में रखते हुए, हमें व्यावसायिक विकास को बढ़ाने और अपने अधिकारियों को अधिक अवसर प्रदान करने के लिए अधिक रचनात्मक तरीके से विशेषज्ञता और उपलब्ध संसाधनों का लाभ उठाना चाहिए। इसके अलावा, संगठनात्मक अपेक्षाओं के साथ-साथ अधिकारियों की अपेक्षाओं के अनुरूप अधिकारियों के लिए स्थानांतरण नीति को पुनः परिभाषित करने की आवश्यकता है जिससे स्थानांतरण की पूरी प्रक्रिया का सुचारु रूप से होना सुनिश्चित हो सके और यह अधिकारियों के मनोबल को बढ़ाने के अलावा उनके कार्यनिष्पादन में सुधार लाने में उत्प्रेरक का कार्य करे।
- इससे एमएमजीएस-III तक के अधिकारियों के लिए स्थानांतरण नीति पर पुनः विचार करने की आवश्यकता महसूस हुई। तदनुसार इस संबंध में अखिल भारतीय यूनियन बैंक ऑफ इंडिया अधिकारी संघ के प्रतिनिधियों के साथ चर्चा हुई तथा तत्पश्चात अधिकारियों के लिए संशोधित स्थानांतरण नीति को बोर्ड के समक्ष प्रस्तुत किया गया।
- बोर्ड ने 20.06.2023 को आयोजित अपनी बैठक में एमएमजीएस-III तक के अधिकारियों के लिए स्थानांतरण नीति को अनुमोदित किया है।
- अधिकारियों के लिए स्थानांतरण नीति का उद्देश्य, बैंक में स्थानांतरण के लिए दिशानिर्देशों की रूपरेखा तैयार करना है ताकि कारोबारी आवश्यकताओं की पूर्ति सुनिश्चित हो सके।
- इस नीति की विस्तृत जानकारी, इस परिपत्र के साथ परिशिष्ट के रूप में संलग्न है।
- यह नीति 31.03.2025 तक वैध रहेगी तथा इस नीति की अवधि को प्रबंध निदेशक एवं सीईओ के विशिष्ट अनुमोदन से अधिकतम 3 महीने तक और बढ़ाया जा सकता है। यदि आवश्यक हो, तो बोर्ड के अनुमोदन से, वैधता अवधि के दौरान नीति की समीक्षा/आशोधित किया जा सकता है।
- इस परिपत्र की विषयवस्तु को सभी संबंधितों के ध्यानार्थ लाया जाना चाहिए।


(लाल सिंह)

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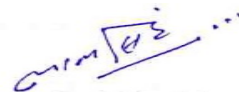

Staff Circular No. 8019

Date: 30th June 2023

To: All Branches / Offices

Transfer Policy for Officers up to MMGS-III

1. The banking industry has undergone tremendous dynamic changes with fast paced digitization, innovative & customised products & services and stiffer competition. Considering the available demographic mix, we must leverage upon the expertise and available resources in a more constructive way for augmenting business growth and providing more opportunities to our officers. Further, there is a need to realign the Transfer Policy for Officers as per organizational requirements as well as Officers' expectations so as to ensure that the entire exercise of transfer is smooth and it acts as a catalyst in improving the performance of the Officers, besides boosting their morale.
2. This has necessitated a need to revisit the Transfer Policy for Officers up to MMGS-III. Accordingly, discussions were held with the representatives of All India Union Bank of India Officers' Federation in this regard and thereafter amended Transfer Policy for Officers was placed before the Board.
3. The Board in its meeting held on 20.06.2023 has approved Transfer Policy for Officers up to MMGS-III.
4. The objective of the Transfer Policy for Officers is to outline the guidelines for transfers in the Bank in order to meet the business needs.
5. The detailed policy is enclosed as Annexure to this circular.
6. The Policy will be valid up to 31.03.2025 and its validity may be extended further for a period of 3 months with the specific approval of the MD & CEO. If required, the policy may be reviewed/modified during the validity period, with the approval of the Board.
7. The contents of this Circular should be brought to the notice of all concerned.


(Lal Singh)
Chief General Manager (HR)




Transfer Policy for Officers up to MMS-III

Transfer Policy for Officers up to MMGS-III Staff Circular 8019 dated 30th June, 2023

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TRANSFER POLICY FOR OFFICERS UP TO MMGS-III

Union Bank of India shoulders the responsibility of catering to the career aspirations as well as personal fulfilment of a large number of officers who have been delivering their best for the achievement of corporate objectives. The Bank envisages to be the employer of first choice among Public Sector Banks and on the same lines Bank believes in fostering a culture of comprehensiveness, congeniality, and favourable climate for business growth. Bank endeavours to provide an environment to its officers which aids them in pursuit of their career growth/mobility, achieve organizational goals, enhance productivity, motivation and minimize discomfort.

1. Objectives Of Transfer Policy:

1.1 The Transfer Policy is framed to achieve the following objectives:

- 1.1.1 This Transfer Policy aims at bridging the gap between officers' social / personal needs and career growth as well as the business growth of the organization, besides ensuring uniformity and transparency.
- 1.1.2 Transfers are required for various business reasons, like exposure to banking at various locations, to reasonably rotate officers from one station to another, to prevent frauds, to fulfil the needs of various locations, to enable the officer to gain required rural/semi urban branch experience or on compassionate grounds, to align with the Bank's Policy/philosophy of encouraging broad based skills in its officers and to meet various administrative exigencies.
- 1.1.3 The objective of the Transfer Policy is to outline the guidelines for transfers in the Bank in order to meet the business needs. It will be the Bank's endeavour to align to the officers' needs and make the Transfer Policy helpful to their career progression in the Organization.
- 1.1.4 To fall in line with the guidelines issued by Central Vigilance Commission and Government of India from time to time

2. Key Terms

2.1 State

- 2.1.1 The term 'State' will mean geographical area as defined or determined by the Government of India from time to time. A Centrally Administered area or Union Territory will also be treated as a separate State for the purpose of this Policy. However, looking to Bank's branch network and other operational constraints hampering the mobility of the officers, following exceptions shall be made, in order to give a good exposure to the officers, only for the purpose of this Policy:
- 2.1.2 All states in North-Eastern Region will be treated as one unit looking to the limited network of branches and less possibility/ chances of job rotation in the said Region.

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Transfer Policy for Officers upto MMGS-III

- 2.1.3 Pondicherry City, its suburbs and Karaikal will be deemed to be a unit of Tamil Nadu and Mahe will be deemed to be unit of Kerala State.
- 2.1.4 Entire area of NCR (National Capital Region) under the jurisdiction of Zonal Office, New Delhi will be treated as same unit.
- 2.1.5 Chandigarh, for the time being will be treated as a unit within the State of Haryana.
- 2.1.6 Diu, Daman, Dadra & Nagar Haveli will be deemed to be unit of Gujarat State.
- 2.1.7 Greater Mumbai which includes branches/offices in Greater Mumbai, Thane and Palghar and rest of Maharashtra will be treated as separate Units.
- 2.1.8 Yanam will be treated as part of Visakhapatnam Zone.
- 2.1.9 Andaman and Nicobar Islands will be treated as part of Kolkata Zone.

2.2 State of Domicile:

- 2.2.1 For the purpose of this Policy, State of Domicile of an officer shall be as per the records available in HRMS package, Union Parivar.

2.3 Zone

- 2.3.1 The term 'Zone' will mean geographical area as defined in Circular letter No.00220 dated 12.06.2020 and Circular letter no. 0254 dated 02.07.2020 issued by Amalgamation Management Office, Business Process Transformation, Central Office, Instruction Circular No. 4028-023 dated 13.04.2023 issued by Operations Vertical or determined by the Bank from time to time

2.3.2 Jurisdiction of Zone for Central Office

For the purpose of posting /placement / transfer of officers, Branches/ Offices coming under Mumbai Zone, Central Office and its annexes/ back offices located in Mumbai shall be considered as single unit. Rest of Maharashtra coming under Pune Zone shall be treated as separate unit.

Similarly, for the purpose as stated above, the annexe / Back offices of Central Office located in any other Zone such as Hyderabad/Mangalore/ Delhi (Incl. GB Vertical)/ Bengaluru, Lucknow etc. shall be administratively considered as part of the Zone where these are located.

However, posting/transfer of any officer to and from Central Office or its annexes / back offices located anywhere shall be done by Central Office.

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2.4 Parent Zone:

- 2.4.1 Parent Zone is the Zone from where an Officer has been transferred either on promotion, for meeting Bank's exigencies, to have required rural/semi-urban experience to gain eligibility for promotion, synchronization of grades/posts, on compassionate grounds, on account of longer tenure criterion or rationalization of manpower.
- 2.4.2 In case of directly recruited Officers, the parent Zone shall be as per the place of Domicile of an officer as per records in the HRMS package.

3. Key Policy Clauses

Below are the key policy clauses applicable to the officers governed under this Policy:

- 3.1 To fall in line with the guidelines issued by Central Vigilance Commission and Government of India

It may be noted that these clauses are subject to amendments as advised by RBI/Government guidelines which may be received by the Bank from time to time.

- 3.2 All the officers shall be governed by Regulation 47 and 48 of Union Bank of India (Officers') Service Regulations, 1979 as amended from time to time. Accordingly, every Officer is liable for transfer to any Office or Branch of the Bank or any place in India and every Officer shall be available for Bank's duties at any time of the day.

Nothing mentioned in this Policy shall restrict the scope of any of the provisions of Union Bank of India (Officers') Service Regulations, 1979, Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976, Union Bank of India Officer Employees' (Conduct) Regulations, 1976, all amended from time to time and/or guidelines/rules formulated from time to time by the Bank in connection with posting/deployment/ rotation of officer employees up to MMGS-III. The Bank will be free to transfer any officer anywhere in the Country to meet its exigencies. Notwithstanding anything contained in this Policy, the Bank reserves its right to retain/transfer any officer, entirely at its discretion.

4. Eligibility

Transfers of all officers from JMGS-I to MMGS-III will be governed by this Policy. Accordingly, "Officer" for this purpose shall only mean any officer presently working in JMGS-I to MMGS-III.

5. Grounds for Transfer

Transfers in the Bank will be effected normally on account of the following:

- i. Request Transfer to consider the request transfer of officers on various grounds like request for transfer to parent Zone, request on Spouse & Compassionate Grounds.
- ii. Transfers on account of Longer Tenure in a Zone
- iii. Placement on Promotion
- iv. Job Rotation
- v. To provide Rural / Semi Urban Branch Service experience to officers
- vi. Administrative requirement / exigencies Due to synchronisation of grades/posts, rationalization of manpower, to ensure compliance to CVC/RBI/Govt of India guidelines, as a preventive vigilance measure or on account of occurrence of fraud and initiation of Disciplinary action, any POSH related matter, to meet other exigencies etc.

Annual Request Transfer Exercise

All inter-zone / intra-zone/ inter-region / intra-region request transfers of officers in JMGS-I to MMGS-III on various grounds i.e. Request for transfer to Parent Zone, other Zone shall be considered on annual basis.

However, for Spouse grounds/Compassionate grounds, requests shall be considered as per sub clauses explained further in the policy.

5.1 Request Transfers

- 5.1.1 Officers who have been transferred from one Zone to another Zone on account of promotion/longer tenure in a Zone criterion (or lateral transfer) or due to administrative exigencies like rationalization of manpower/ completion of Rural / Semi Urban Branch Service etc. will be eligible to request for transfer after completion of 3 years (or more or as per the cut-off date decided by the Competent Authority) in the Zone in a particular scale, subject to the availability of vacancies.

Unless under compassionate or spouse grounds, officers will be required to serve for a minimum period of 3 years in a particular Zone upon placement/transfer, in normal circumstances.

- 5.1.2 The officers who wish to return to their parent Zone or those wish to request for transfer to another Zone after completion of required tenure of 3 years in a particular Zone or those seeking transfer on Compassionate /Spouse grounds shall be required to submit their transfer request application in Union Parivar.

The officers requesting for transfer to parent Zone/other Zone, other than on Compassionate/ Spouse Grounds, shall have the option to apply for 2 Zones with 3 Regions per each Zone as per their order of preference, including their parent Zone, for request transfer. As far as

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possible, for officers requesting transfer to parent Zone, their first preference will be considered, subject to availability of vacancies. Further, for officers requesting transfer to other than parent Zone (excluding medical/compassionate/ spouse grounds), it is the sole discretion of the Management to accede or reject such requests based on availability of vacancies, rationalization of manpower and business requirements of the Bank.

When submitting a transfer request on compassionate or spouse grounds, the officer will have the option to select their preferred zone and preferred region of choice.

Nevertheless, the decision to approve such requests will be at the sole discretion of the Management, based on the availability of vacancies, rationalization of manpower and the business requirements of the bank.

- 5.1.3 For the purpose of reckoning the completed number of years of service in the Zone, the cut-off date would be 30th June (or as decided by the Competent Authority) in respect of Officers to be transferred under this clause.
- 5.1.4 Request transfers, under all categories mentioned above, shall be considered only if the officer concerned has submitted all the Quarterly/Annual Performance Appraisals (APARs) and also Statements of Assets and Liabilities in Union Parivar up to 31st March of the year when the officer's request is being considered.
- 5.1.5 There shall be check system in the Union Parivar request transfer module which will prevent from submission of request transfer in case of non-submission of APAR and Statement of Assets and Liabilities. No manual requests through hard copy/ posts/e-mails shall be entertained in respect of such cases.
- 5.1.6 Once request Transfer of an officer for a Zone is acceded to and subsequently, the officer requests for cancellation of his/her transfer orders; any further transfer request made by such officer for same Zone shall not be considered upto one year from the date of cancellation of the officer's request.

5.2 Transfer on Compassionate Grounds

- 5.2.1 The Bank, at its sole discretion, may consider transfer application cases, on compassionate grounds independent of the transfer process applicable in the above clauses. This will include:
 - a) Cases where the parent/s, spouse, children of the officer, any dependent family member or the officer himself/herself need medical assistance on account of Terminal/critical illness like

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Cancer, Paralytic Stroke, Renal/Liver Failure, Thalassemia, Parkinson's disease, Epilepsy, CABG or any other medical condition as deemed fit by a Senior Medical Practitioner i.e. Chief Medical Officer/District Medical officer or its equivalent) thereby requiring transfer to a particular location having medical facilities. Officers shall be required to submit self-attested copy of Certificate of critical illness issued by Chief Medical Officer /District Medical officer or its equivalent along with their request. Officers shall necessarily be required to record the case in the health declaration page as envisaged in clause 5.2.3 of this policy if they are to avail the exemption.

- b) Death of Spouse - request to be considered within a period of one year from the date of death of spouse
- c) Retirement of self within one year up to 30th June next year

5.2.2 Management may consider other requests on Compassionate grounds depending on the gravity of circumstances on case-to-case basis.

5.2.3 The officers in such cases have to route their application through Union Parivar and the concerned Regional Office / Zonal Office / respective Vertical, after satisfaction of the contents therein, shall recommend or otherwise refer the case to the Competent Authority. Based on the merits of the case, the decision to transfer an officer will be taken and it will be at the sole discretion of the Management. Officers shall be required to submit Health Declaration format along with the necessary medical records and supporting documents at the time of submission of request in HRMS Union Parivar. The respective Regional Office/Zonal Office will meticulously scrutinize and approve these documents.

5.2.4 Request for Transfers received from spouses of serving Army / Defence / Central Armed Police Forces / Central Paramilitary Forces Personnel to be considered on priority for joining spouse at the centre where he/she is residing. 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.

5.2.5 Request for Transfers received 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 place where parents are residing may also be considered without being counted as a request to which the officer is entitled during his/her career.

5.3 Transfer Request for Joining Spouse

- 5.3.1 A female officer can seek transfer to join her husband after marriage or due to transfer of her husband from the present location. Such request may be considered at the sole discretion of the Management, subject to availability of vacancy in the respective location. However, the lady officer will not be exempted from transfer as contained in clause 5.4 & 5.5 on the ground that it will amount to separation from her husband, and she has to carry out the transfer.
- 5.3.2 The transfer request for joining spouse is allowed only twice in her entire career and there should be minimum gap of 3 years between two such transfers. The exercise of accepting transfer on spouse ground will be conducted once in a year, preferably in the month of April / May, along with Annual General Transfer exercise.
- 5.3.3 In case where both husband and wife are employed as officers in the Bank, as far as possible, they shall be posted at / around the nearby station, within the same Region.
- 5.3.4 In case where both husband and wife are employed in the Bank and one of them is in clerical cadre, then as far as possible, they shall be posted at / around the nearby station, within the same Region. However, movement of the employee in clerical cadre (out of the two) shall be governed as per transfer policy for Award Staff.

5.4 Transfers on account of longer tenure in a Zone

- 5.4.1 After consideration of request transfers under the “Annual Request Transfer Exercise”, tentative identified Surplus & Deficit Zones, scale wise in JMGS-I, MMGS-II and MMGS-III, as approved by the Competent Authority, will be notified, considering the sanctioned manpower and unfilled vacancies.
- 5.4.2 Vacancies identified in the higher Grade/Scale in the Zone will be first filled in by transferring back the officers who have completed 3 years (or number of years as decided by the Competent Authority) of service/posting out of parent Zone, in a particular scale, on promotion/ longer tenure/ lateral transfer or rural/semi-urban postings or synchronization of grade/scale or otherwise. Such officers will be transferred back to their parent Zones in the order of their date of reporting in the existing Zone where they were transferred on promotion/longer tenure/lateral transfer, rural/semi urban posting etc.
- 5.4.3 Officers, who have completed service tenure of 9 years or more, (or as decided by the Competent Authority) in Officer Cadre, in a particular Zone will be transferred out of that Zone and will be placed in another Zone for serving minimum period of 3 years. As

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far as possible, tenure of 9 years or more in descending order in the same Zone in Officer cadre, be taken into consideration while effecting such transfers. The male / female/ other officers who have reached the age of 54 / 52 / 54 years respectively as on 30th June as of that financial year will not be moved out of Zone under this clause. The Officers who are so transferred outside the Zone would be eligible to be transferred back to their parent Zone after completion of 3 years of service outside their parent Zone, in the order of their date of reporting in the Zone where they are so transferred. Such Officers will be required to apply for transfer requests in HRMS-Union Parivar.

Officers who get promoted but are coming under the criterion of longer tenure of 9 years or more (or as decided by the Competent Authority), shall also be transferred out of Zone.

Transfers so effected will be treated as normal transfers and shall qualify for reimbursement of TE & DA as per entitlement.

- 5.4.4 Transfer of Specialist officers shall be need based and as per the recommendations received from the concerned vertical.
- 5.4.5 General Banking Officers who become due for transfer under this criterion may be given an option to apply for 5 preferred Zones with 3 Regions per Zone, for placement upon transfer. As far as possible, Zone may be allotted in the order of preference given by the officer, subject to availability of vacancy. Criterion such as age of the officer/ tenure spent in a particular Zone/ displacement may be considered while allocating new Zone. However, it shall not be binding on the Management to accede to such requests and Management may post the officer as per Bank's requirements.

In case no option is exercised by the officer or non-availability of vacancy in the Zones opted, the allocation shall be done as per requirement of the Bank.

Similarly, officers who wish to seek exemptions under the criteria listed at clause No. 5.11 (except subpoints i & iv), in case their exemption request is not acceded, and they do not opt for any Zone or their opted Zone has no vacancy, they may be allocated to Zones as per Bank's requirement.

As far as possible, care be taken by Zonal Offices to post the employees having medical issues at centres where medical facilities are easily available.

5.5 Placement on Promotion

- 5.5.1 Upon Promotion, under normal circumstances, the officers will be retained within the Zone, subject to availability of vacancies.
- 5.5.2 Zonal Offices may decide about retention of promoted officers within the Region subject to availability of vacancies or movement within the Zone besides ensuring rotation of officers (once in 6 years) within Zone.
- 5.5.3 However, If the promoted officers (under either Normal or Fast Track channel) are coming under the longer tenure in a Zone criterion, then they shall be moved out of Zone.

Note

Transfer of Differently abled Officers and Officers having differently abled dependent family member(s) shall be governed by clause 10.2 of this Policy.

However, if any of such officers, wishes to opt for transfer, he/she shall be allotted his/her first preferred Zone/Region, irrespective of the fact whether there is any vacancy in that Zone/ Region or not

The posting of officers in the allotted zone shall be decided by the respective Zonal Office based on administrative requirements and job families identified in the Zone. The general guiding principles as stated in this policy be followed while doing Zonal level postings.

5.6 Rotation Transfer

- 5.6.1 Job Rotation transfers will be effected in terms of guidelines issued by Central Vigilance Commission / Reserve Bank of India / Govt. of India and as per Bank's requirements from time to time.
- 5.6.2 The Bank will be free to transfer any officer, anywhere (to any office/ branch) in the country to meet its exigencies.
- 5.6.3 Every officer will be liable to be transferred from one branch / office to another branch / office, upon completion of 3 years' service, within the Region. In the case of administrative offices, duration of retention may be up to 5 years. It is further clarified that the officers may be transferred from branch/office before the period of 3 years also, depending upon the business needs of the Bank. No officer shall remain posted on a sensitive seat for more than 3 years in the same branch/office.
- 5.6.4 On completion of 5 years in one administrative office, an officer should normally be posted in a branch, keeping in view the business

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and administrative considerations. Placement in Back Office / Audit Office/ Training College/ULA/ZLC etc. shall be treated as Administrative Office for the purpose of posting and transfer of officers. However, officer already serving in branch operations may be posted again in branch operations on his /her transfer/ placement. As regards Specialist Officers their deployment / placement may be carried out as decided by the Bank in view of the administrative requirements.

- 5.6.5 With the implementation of Job Family Framework, once an officer becomes eligible for job family allocation (after completion of 5 years of service in the Bank), he/she will be allotted a job family in which he/she will continue for the next 4 years.

Officers due for transfer be transferred within the same job family during the period of its validity, i.e. 4 years. Further, due to administrative exigencies, if an officer is to be transferred outside his/her allotted job family, it is proposed that the same be effected after obtaining approval from the Competent Authority which shall be one level higher than the Competent Authority to issue Transfer Orders as stated in clause 8.2 of the policy. However, for Central Office, the Competent Authority shall remain CGM (HR).

- 5.6.6 The officers who have completed 6 years or more in the officer cadre in a particular Region are liable to be transferred inter-Region, within the Zone, for accommodating the incoming officers on request transfers (except in case of any administrative/disciplinary action/ compassionate grounds etc. transfers). Zonal Offices shall undertake such transfers based on guiding principles in clause No. 5.8

- 5.6.7 In respect of Officers who are transferred out of their present/parent Region/Zone on Promotion, then take reversion from Promotion and are posted back at their previous/parent Region/Zone after acceptance of reversion, their service in the Officer cadre prior to promotion and after reversion in the same Region/Zone shall be considered in continuity and shall qualify for movement under Job Rotation / movement on account of longer tenure.

5.7 Rural and Semi Urban Service

- 5.7.1 To provide critical experience to Officers up to Scale III, they should have at least one stint of 2-3 years in rural and semi urban locations as required, as per Government guidelines, as enumerated in the Promotion Policy.
- 5.7.2 In order to implement the Government guidelines on rural/ semi urban postings, officers who do not have the requisite rural experience, probationary officers after completion of their training and promotee officers shall, as far as possible, be posted in rural areas.

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- 5.7.3 On Promotion from JMGS-I to MMGS-II - Officers who have not completed minimum 2 years of rural / semi urban service will be invariably posted in rural / semi-urban Branches. Similarly, on Promotion from MMGS-II to MMGS-III - Officers who have not completed minimum 3 years of rural / semi urban posting including 2 years of rural /semi-urban in JMGS-I/MMGS-II, will be invariably posted in rural / semi-urban branches

In case of any deviation, approval from next higher authority will have to be obtained by the Regional Office before posting of such officers in urban / metro locations.

- 5.7.4 Such officers shall not be posted to urban/ metro areas on deputation and such period of deputation, if any, shall not be counted for reckoning minimum tenure of rural/ semi urban posting respectively.
- 5.7.5 Those having acquired the required rural service experience may not be repeatedly posted in rural areas.
- 5.7.6 In case an officer makes a request for posting in rural branch within the Region, if otherwise eligible, he shall be immediately posted there. In case of non-availability of vacancy in rural branch, the officer may be asked to give his/her choice of another Region within the Zone where his/her services can be utilized for rural branches. Such requests shall be considered by the respective Competent Authority. However, such request should be in compliance to Point No. 5.7.5 above.

5.8 Inter Region - Lateral Transfers/Posting

- 5.8.1 Zonal Offices may allocate the Regions to incoming officers on compassionate grounds, repatriation, other request, longer tenure criterion, rural semi-urban service, administrative grounds etc. based on job families/ business requirements/ rationalization of manpower etc. As far as possible, care be taken to post the officers coming on compassionate grounds/ request transfer to parent Zone, to their preferred Region/nearby Region. While allocating regions to incoming officers/promoted officers, intra-region/ inter-region rotation of officers may be carried out, causing least possible inconvenience to such officers.

5.9 Administrative requirement / exigencies/ Statutory Compliances

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 as a matter of Preventive Vigilance or to meet Bank's requirement/exigencies or on account of occurrence of frauds etc. Officers against whom disciplinary action is underway / officers who are suspended are also liable to be transferred out of their present Region /Zone.

5.10 Transfer of Directly Recruited Officers

Directly recruited officers in Scale I to Scale III need to complete 3 years of service in the Zone where they have initially joined, before becoming eligible to move outside the Zone. Applications for such transfers will be considered solely at the discretion of the Bank, as per exigencies and availability of vacancies/ substitutes. However, transfers on compassionate grounds for directly recruited officers who have not completed 3 years, will be considered only on the ground of major ailments etc. or any other compassionate grounds on case-to-case basis solely at the discretion of the Bank. Transfer of female officers on spouse grounds shall be considered as per clause No. 5.3.1 of this policy

5.11 General Exemptions

While carrying out rotational/lateral or other transfers, the below mentioned may be exempted depending on the gravity/genuineness of circumstances:

- i. Transfer of differently abled officers and officers having differently abled dependent family members shall be governed as per Clause 10.2 of this policy and Government guidelines received from time to time
- ii. Cases where the parent/s, spouse, children of the officer, any dependent family member or the officer himself/herself need medical assistance on account of Terminal/critical illness like Cancer, Paralytic Stroke, Renal/Liver Failure, Thalassemia, Parkinson's disease, Epilepsy, CABG or any other medical condition as deemed fit by a Senior Medical Practitioner i.e. Chief Medical Officer/District Medical officer or its equivalent. Officers shall be required to submit self-attested copy of Certificate of critical illness issued by Chief Medical Officer /District Medical Officer or its equivalent along with their request. Officers shall necessarily be required to record the case in the health declaration page as envisaged in clause 5.2.3 of this policy if they are to avail the exemption. This declaration has to be submitted as and when the ailment is diagnosed or even for pre-existing ailments.
- iii. Death of Spouse- the exemption shall be for a period of two years from the date of death of spouse
- iv. Lady officers may also be exempted from inter-zonal transfer in the following cases:
 - a) If they are in a family way, the exemption will be for a period of three years (including 9 months of family way).
 - b) Having a child below two years of age, the exemption will be till the period the child turns 2 years of age.

The exemptions to lady officers as mentioned above shall also be applicable in case of transfer on account of longer tenure in a Zone/ lateral movement/ Promotion and at any given time, for one promotion placement/job rotation out of Region/lateral transfer, only one of the above mentioned two exemptions shall be applicable. Once exemption under any of a) or b) is availed by the lady officer from the transfer

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exercise, repeated exemption under the same clause or consecutive invocation of both the clauses shall not be permissible for the Transfer Orders issued. After the exemption period is over, the officer concerned has to undergo the transfer exercise.

However, the aforesaid exemptions/ concessions (at point No. i. to iv.) would not be available to such officers who are transferred on grounds of disciplinary action / any POSH related matter or are involved in fraudulent transactions.

6. Transfer Of Specialist Officers (Scale I to III)

The concerned vertical Heads will undertake annual exercise of recommending transfer/posting on account of longer tenure in a Zone / promotion / job rotation / administrative exigency etc. of Specialist Officers, keeping in view the broad guidelines of Transfer Policy as applicable to General Banking officers. Transfer of Specialist Officers shall be need based depending on Business requirements and respective Verticals' recommendations. The Transfer & Posting Tool, timelines and procedures shall remain the same as mentioned for General Banking Officers.

7. Temporary Transfer

All inter-region, inter-zone temporary transfers shall be done by HR Vertical, Central Office. The Competent Authority in such cases shall be CGM (HR). Cases requiring special consideration shall be referred by respective ZOs to CO along with recommendations for approval.

Temporary transfer shall be initially done for a period of 3 months, which is extendable by another 3 months, beyond which no further extension shall be granted. Once the period of temporary transfer is completed, the officer is required to immediately report back to the previous place of posting as mentioned in the order.

8. Execution of Transfer Orders

8.1 Transfer Tool & Posting Tool

8.1.1 Bank has undertaken Project Union Prerna under which Transfer & Posting Tool has been developed, through which posting & placement of officers up to MMGS-III shall take place, in a transparent and efficient manner. It is a tool for the end-to-end Transfer & Posting process for inter-zonal, inter-regional & intra-regional transfer and movement based on employee job family & performance, subject to availability of vacancies. Guidelines contained in the Transfer Policy for Officers shall form part of the trigger & functioning of the Posting Tool. The transfer & posting process for Specialist Officers up to MMGS-III shall also be done through the Transfer & Posting Tool. Further, all orders

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(promotion / lateral/longer tenure movement / requests / management exigencies / other compassionate grounds etc.) are to be issued through the Transfer module in Union Parivar only.

8.2 Competent Authorities to Issue Transfer Orders:

Officers/ Executives	Competent Authority	In case of Deviations, next higher Authority
Officers in a Region up to MMGS-III	Regional Head of Respective Region	Zonal Head of respective Zonal Office
All Inter-Region Transfers up to MMGS-III within a Zone including transfer on account of longer tenure, Promotion, Compassionate grounds like medical/spouse ground etc. within the Zone	Zonal Head of respective Zonal Office	Chief General Manager (HR)
All Inter-Zone Transfers including Transfer on account of longer tenure, Promotion, Compassionate grounds like medical/spouse ground etc.	Chief General Manager (HR)	Executive Director handling HR Portfolio

8.3 Time Period for Executing Transfers

8.3.1 As far as possible all transfers shall take place in the first quarter of financial year i.e. from 1st April to 30th June through the online Transfer & Posting Tool / Module in Union Parivar. Normally there shall be no transfer exercise after 30th June of every year. However, in case, some transfers have to be effected between 1st July of the year to 31st March of next year, the same shall be approved by HR Vertical, Central Office.

8.3.2 Transfer of officers after June, other than transfer on following grounds / situations, even on administrative exigencies, except on Promotion, would require prior approval of Competent Authority at Central Office, HR Vertical. After obtaining approval, transfer orders within the Zone shall be issued by respective Zonal Office and inter-Zonal orders will be issued by Central Office, HR Vertical

- a) Transfer for manning new Branches.
- b) Transfer for filling up vacancies arising out of death / superannuation/ VRS / Resignation / Capital Punishment or any other vacancy arising due to disciplinary action proceedings / transfer action under POSH/ any other kind of cessation of service.

8.3.3 Since the online transfer module shall be operational only till 30th June of the year, in case of consequential vacancies concerned RO/ZO may

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seek permission from Central Office for opening the module for effecting such transfers.

8.4 Procedure for Effecting Transfer Orders:

As far as possible, officers shall not be asked to initially report to RO to collect their posting orders. Zonal Heads/Regional 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.

8.5 Relieving Procedure

- 8.5.1 Relieving and reporting has to be implemented and carried out as per the date mentioned in the Transfer Order. In case the relieving is done centrally, all officers under transfer shall stand relieved as per the date given by Central Office. In case of non-reporting at new place of posting, action as deemed fit be initiated by the reporting office.

Extension / permission for temporary retention can be given by CGM(HR) in exceptional cases such as the Branch / Office is under audit/ medical emergency of the employee or his/her close relatives (parents / dependent family members) etc. Maximum extension that can be permitted shall be 3 months.

- 8.5.2 Sanction of leave and other emoluments to officers who have not reported at the transferee office

An officer on transfer after being relieved from previous office will 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.

As regards the Competent Authority to sanction leave, payment of salary etc. to such employees who have not reported at the transferee office, it is clarified that the transferee office may sanction the leave only after satisfying itself with the reasons for leave applied for and release the salary etc. for such period of leave.

8.6 Joining Time:

- 8.6.1 As per Regulation 49 of Union Bank of India (Officers') Service Regulations, 1979:

- i) An Officer shall be eligible for joining time on one occasion and not exceeding seven days, exclusive of the number of the days spent on travel, to enable him/her

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- a. to join a new post to which he/she is appointed while on duty in old post,
OR
 - b. to join a new post on return from leave.
- ii) During the joining time an Officer shall be eligible to draw the emoluments as applicable to the place of transfer.
 - iii) In calculating the joining time admissible to an Officer, the day on which he/she is relieved from his/her old post shall be excluded but public holidays following the day of his/her relief shall not be included in computing the joining time.
 - iv) No joining time shall be admissible to an Officer when the transfer does not involve a posting to a different place.
 - v) No joining time will be admissible to an Officer when his/her posting is of a temporary nature, irrespective of the fact that the posting is to a place or station other than the one at which he/she is permanently posted.
- 8.6.2 Provisions in respect of request transfer shall be governed by clause 11.1 below
- 8.6.3 An officer can avail joining time up to 3 months from the date of his/her relieving. In case the same is denied by the Competent Authority, it is extendable by another 3 months. The joining time shall lapse after completion of 6 months from the date of relieving of the officer.

9. Effective Transfer Management

Bank will take steps to make transfer process smoother and more structured. Transfer process will be completed by 30th June to cause minimum disruption to the officers' children's academic year.

It will be ensured that transfer orders are not kept pending without any cogent reason, in order to make the transfer process more effective.

10. Other Important Provisions

10.1 Re-transfer of Officers posted in North-Eastern States under Incentive Scheme of the Government:

Such Officers will be transferred back to their parent state within a period of 2-3 years.

10.2 Persons with Disability:

10.2.1 Notwithstanding anything mentioned herein above, physically challenged Officers, who are in receipt of conveyance allowance as per Government guidelines, would normally be exempted from routine periodical transfers outside the Station, subject to administrative exigencies. Such Officers would not be normally transferred, even on promotion, if a vacancy exists in any of the Offices/Branches /Towns/Cities. When the transfer of physically challenged Officers becomes inevitable on promotion or otherwise, to a place other than their original place of appointment, due to non-availability of vacancy, it would be ensured that such Officers are kept nearest to their original place of posting and in any case, not transferred to far off or remote places.

10.2.2 This concession would not be available to such of the handicapped employees who are transferred on grounds of disciplinary action or are involved in fraudulent transactions/ POSH related action.

10.2.3 Transfer of differently abled officers and those having differently abled dependent family members shall be governed by Government of India guidelines as received from time to time.

10.3 Sports Persons

Notwithstanding anything contained hereinabove, only those sports persons who regularly take active part in sports events at State / National / International level will not be moved out of the present Zone on account of longer tenure or on promotion subject to certification by the ZO/RO. However, Management reserves the right to post such officers as per requirement of the Bank.

10.4 All Government guidelines in respect of transfers of SC/ST Officers will be observed.

10.5 Transfers of physically challenged/differently abled employees and those having differently abled dependent family members, on compassionate grounds and transfer requests on spouse grounds, as far as possible, will have precedence over other transfers without affecting Bank's right to transfer /retain the officer arising out of Bank's exigencies and the same will be considered during the annual transfer exercise.

11 General Guidelines

- 11.1 In case request transfer of Officers other than on completion of minimum required tenure of 3 years in a particular Region/Zone, is considered by the Competent Authority, the concerned officer will not be entitled to TE/TA/DA and transfer expenses/ joining time etc. and he/she will have to carry out the transfer at his / her own expenses. Similar rules shall be applicable in case of inter-region transfers within the Zone. The order issuing authority shall specifically mention on the transfer order whether or not the transferred officer is entitled to TE/DA as per rules.
- 11.2 For arriving at the requisite period of service for transfers, the period of temporary transfer, sabbatical leave, leave on loss of pay and allowances, if any, shall be treated as passive period of service and shall not be counted. However, if in any case, an officer is not relieved upon completion of temporary transfer period, due to Bank's exigencies, such extended period shall be counted as period of active service.
- 11.3 Bringing any outside influence by an Officer to further his/her transfer / cancellation of transfer issued to him/her will amount to breach of Regulation 12 of Union Bank of India Officer Employees' (Conduct) Regulations, 1976 as amended from time to time and may invite appropriate action therefor.
- 11.4 All Officers of the Bank shall have to stay at the place of their posting until and unless permitted otherwise. In case of Branch Managers, such permission will be granted by the Zonal Head and for other Officers, the same will be given by Regional Head.
- Further, all officers are required to obtain prior permission from the Competent Authority i.e. Leave Sanctioning Authority before leaving Station Head Quarters through HRMS - Union Parivar, while availing leave to visit outside station and for leaving stations during weekends/ holidays.
- 11.5 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 MLP, RLP, ALP (Agri. Loan Point), UMFB, ARB, SAMB, Currency Chest, Mid Corporate Branch, LCB, CAPS/CMS, Service Branch 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.
- 11.6 No officer shall be posted in the same Office/Branch and in case of Central Office, same Vertical / Department of his/her Spouse and any other person related to him /her. Relationship shall include son, daughter, son-in-law, daughter-in-law, brother-in-law, brother, sister, father, mother, uncle, aunt, mother-in-law, father-in-law, first cousin, nephew or niece of the employee or

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his/her spouse. It shall be the responsibility of the concerned Officers to inform about the relationship.

- 11.7 It has to be ensured that the officers holding sensitive posts should be removed from the posts at least 6 months prior to their retirement and arrangement for suitable replacement must be made in time.
- 11.8 An officer transferred to other office / branch on account of promotion/longer tenure criterion or in the same capacity under job rotation/other administrative exigencies, shall not be transferred back to the same office /branch within a period of 3 years.
- 11.9 The Regional Offices / Zonal Offices shall avoid transfer of Branch Heads before completion of one year tenure at a particular branch, except in case of genuine requirement(s)/circumstances like longer tenure transfer/ consideration of lateral requests/ compassionate grounds etc. where it is necessary to change the Branch Head. In case Branch Head is transferred before completion of one year tenure, reasons for the same shall be recorded in the approval note and informed to next Higher Authority.
- 11.10 Top performers, (as derived from the revamped Performance Management System under EASE Agenda), to the extent of 10% of the vacancies available in the respective Region/Zone, will be incentivized by giving preference in placement/postings, subject to completion of minimum two years' service in the existing Region / Zone.
- 11.11 Normally, no representations against Transfer Orders shall be entertained. However, in case of any exigencies/genuine medical or other compassionate reasons, if any officer has to make any request/ representation in respect of Transfer Order and the delegation for the same rests with Central Office, the same shall have to be forwarded with recommendations through respective RO & Zonal Office /Vertical In charge in case of Central Office Officers.

In case delegation rests with the Zonal Office, the same shall have to be forwarded with the recommendations through respective RO.

- 12 The Bank reserves its right to amend, vary or rescind all or any of the clauses of this Policy at any point of time without assigning any reason.
- 13 For further interpretation of any clause of this policy, CGM (HR) shall be the Competent Authority to issue such clarifications.
- 14 The Policy shall be valid up to 31.03.2025 and the validity of the policy may be extended further for a period of 3 months with the specific approval of the MD & CEO. If required, the policy may be reviewed/modified during the validity period, with the approval of the Board.



HR Vertical, Central Office
Mumbai

Signature Sheet

REPRESENTATIVES OF MANAGEMENT	Signature	REPRESENTATIVES OF AIUBOF	Signature
SHRI LAL SINGH CHIEF GENERAL MANAGER (HR)		SHRI UPENDRA KUMAR PRESIDENT	
SHRI ARUN KUMAR GENERAL MANAGER (HR)		SHRI SREENATH INDUCHOODAN WORKING PRESIDENT	
SHRI G N DAS GENERAL MANAGER (HR)		SHRI P. M. BALACHANDRA GENERAL SECRETARY	
SHRI C P SRIVASTAVA DY. GENERAL MANAGER (ER)		SHRI DHONDIRAM S GAIKWAD NATIONAL CONVENOR YOUTH WING	
SHRI K N V CHINNA RAO ASST. GENERAL MANAGER (HR)		SMT. SOBHA L NAIR NATIONAL CONVENOR WOMEN'S WING	
MS. HIMANSHI PUNJ CHIEF MANAGER (HR)		SHRI PRIYA RANJAN KUMAR GENERAL SECRETARY, BIHAR AFFILIATE,	
SHRI PRAVIN PAGARE SC/ST REPRESENTATIVE		SHRI ANKUSH REDHU VICE PRESIDENT	
		SHRI RAJKUMAR TIRTHALA GENERAL SECRETARY, TELANGANA	