

***JOB ROTATION
&
TRANSFER POLICY***

2025

Gujarat Gramin Bank

(Head Office : Vadodara)



Gujarat Gramin Bank Job Rotation & Transfer Policy 2025
BASIC GUIDELINES FOR JOB ROTATION AND TRANSFER POLICY

Statement of Intent

- ❖ Gujarat Gramin Bank believes in fostering a culture of inclusiveness to which effect, it will create ample growth opportunities for its Staff. It supports an environment that values the pursuit of career mobility as means to synchronize the best possible match of individual skills with various positions in the organization. It seeks to develop and expand the horizons of individual skills, experience and exposure, which will help to achieve organizational goals, enhanced staff motivation and productivity.

CONTEXT

- ❖ The present banking environment is characterized by intense competition, necessitating development of newer competencies and skills in the officers / employees. This in turn calls for mobility and exposure of officers and employees in a wide variety of operations. Development of competencies and multi-skilling have linkages with opportunities for cross-functional and cross-cultural (work culture related) exposure. Practical, "on the job, on the spot" knowledge and experience of various facets of operations and of different environments will help the Bank progress towards placing the right people in the right job.
- ❖ Transfer of officers and employees will be governed by Regulation 74 of the Gujarat Gramin Bank (Officers & Employees) Service Regulations, 2010 under which: -
 - (1) Every officer or employee is liable for transfer to any office or branch of the Bank.
 - (2) Notwithstanding anything contained in these regulations, an officer appointed under Scale-IV or Scale-V shall be liable to be transferred to any Regional Rural Bank sponsored by the same Bank
- ❖ Within the broad guidelines issued by DFS, MoF, GOI vide its letter no. F.No.8/1/2025-RRB dated 20th February 2025, NABARD vide its letter No. NB.IDD.RRB(HR)/900/316(JCC-SC)/2015-16 DATED 09 October 2015 and advised by the Sponsor Bank, this transfer policy for the officers and employees of the Bank is formulated, which is transparent and meets the developmental needs of offices and employees coupled with the growth objectives of the Bank.
- ❖ Generally, plans for transfer of officers / employees shall be drawn up and affected, as far as possible, before June, every year. This will include transfer exercises conducted at regular Intervals. However, this will not preclude the Bank from transferring any officer/ employee at any time as per administrative requirements/exigencies.
- ❖ Transfer exercises shall be conducted in a transparent manner, ensuring annual publication of seniority lists and details of existing and expected vacancies at different locations and scales. The process of rotational transfers shall primarily be based on seniority, and any exceptions shall be duly recorded and documented.
- ❖ Bank will automate the transfer process and will develop an online platform for the same with the facilities of giving location preference options to the employees in case of transfer. The on line portal will also include Bank's transfer policy, guidelines and related circulars , scale wise seniority list , details of vacancies scale/wise /location wise and other relevant details in order to bring efficiency and transparency in transfer process.



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Administrative Layer:

Administrative Layers	Maximum Tenure	
	Officers	Office Assistants / Office Attendants
Head Office	-03- Years	-05- Years
Regional Office	-03-Years	-05-Years
Staff Training Centre	-03-Years	-05-Years
Branches	-03-Years	-05-Years

Note: The management retains the discretion to transfer employees at any time based on administrative requirements, operational exigencies, and organizational needs. While tenure norms provide a structured framework, employees cannot claim the maximum tenure at a particular location as a matter of right, and transfers shall be effected in the best interest of the Bank.

JOB ROTATION

Objective of Job Rotation:

Job rotation scheme provides for rotational transfer of Office Assistants and Office Attendants from one desk/function to another within the branch/office or from one branch to another with the objective of:

- Providing the staff members with opportunity to develop their knowledge and skill in various functions and work environment.
- To meet the need of the Bank; and
- As a measure of preventive vigilance.

Coverage:

No employee is exempted from Job Rotation or Transfer. The office bearers of Unions/ Associations are also covered under Job Rotation and Transfer policy. However, the Transfer of Person with Disability¹ (PwD) (Officers / Employees) and Officers / Employees who are care-giver of dependent with specified disability² will be Governed by GOI guidelines³ but same will not be applicable in case of any disciplinary action against him/her.

¹ "person with disability" means a person with long term physical, mental, intellectual or sensory impairment which, in interaction with barriers, hinders his full and effective participation in society equally with others. (reference: section 2(s) of Chapter 1 of The Rights of Persons with Disabilities Act, 2016)

² The term "Specified Disability" as defined in the Schedule to the Rights of Persons with Disabilities Act, 2016, covers (i) Locomotor disability including leprosy cured person, cerebral palsy, dwarfism, muscular dystrophy and Acid attack victims (ii) Blindness (iii) Low-vision (iv) Deaf (v) Hard of hearing (vi) Speech and language disabilities (vii) Intellectual disability including specific learning disabilities and autism spectrum disorder (viii) Mental illness (ix) Disability caused due to: (a) Neurological conditions such as Multiple sclerosis and Parkinson's disease (b) Blood disorder- Haemophilia, Thalassemia and Sickle cell-disease and (x) Multiple disabilities (more than one of the above specified disabilities) including deaf blindness and any other category of disabilities as may be notified by the Central Government.

³ DOPT OM dated 08.10.2018 regarding exemption from routine exercise of transfer/rotational transfer to Government employee who is a care giver of dependent with specified disability.

Job Rotation within the Branch:

It is the responsibility of the Branch Head to carry out job rotation of Office Assistants and Office Attendants.

Job rotation of a Branch should be prepared by the Branch Head in consultation with the other officers and the same should synchronize with training nomination for various



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training programmed for the next one year in accordance with the proposed placement. The training aspect is of importance particularly for manning department with specialized functions, such as Credit, Foreign Exchange etc.

Office Assistant and the Office Attendant in general may be rotated from one department/ function to another within the branch after completion of -6- months. However, Office Assistant staff posted at certain departments like credit, foreign exchange, etc., in large branches where getting all round experience takes longer time, the Office Assistant posted at such department may be rotated after 12/18 months.



Transfer Policy:

TRANSFER POLICY FOR TRANSFER OF STAFF- GROUP 'A' (OFFICERS), GROUP 'B' OFFICE ASSISTANT (MULTIPURPOSE) & GROUP 'C' OFFICE ATTENDANT (MULTIPURPOSE)

1.0 SCOPE:

1.1 'Transfer' is defined as movement of an officer / employee from one position/one location to another position/location, without a break in service.

1.2 These guidelines will cover all Officers / Office Assistants / Office Attendants in the Bank.

2.0 TYPES OF TRANSFER:

2.1 Transfer of officers / employees will fall under the following two broad categories:

- Transfers, at the instance of the Bank.
- Transfers, at the officer's/ employee's instance (Request transfers).

2.2 Transfers shall involve movement as under:

- Inter-region transfer, within the Bank.
- Intra-Region transfers, including transfers from one place/center to another (Within Region)
- Deployment at another branch/office within the place/center.
- Inter RRB transfer (same Sponsor Bank) for Officer Scale-IV & V.

2.3 Transfers at the instance of the Bank can be effected irrespective of period of stay at a particular center/ place for any one or more of the following purposes:

- To rationalize Grade/Scale-wise surplus/deficit position in case of officers, in accordance with the categorized positions.
- On account of administrative exigencies such as amalgamation/ mergers, transfers of officers / employees in all categories/cadres necessitated.
- On account of non-performance or sub-optimal performance.
- To ensure compliance of RBI/Govt. guidelines, as a preventive vigilance measure or on account of occurrence of frauds, disciplinary action, etc.
- On account of Bank's specific requirements, linked to individual, branch or area of operation, etc.
- On account of developmental goals/providing cross-functional and cross-cultural exposure, multi-skilling requirements, etc.

Norms for transfer of Group 'A' Staff (Officers)

1. The Chairman will be deciding authority for transfer of Officers. However, if delegated, the officer designated by the Chairman can be the deciding authority.
2. Officers in all categories are subject to transfer anywhere within the area of operation of the Bank. However, an officer in Scale-IV or Scale-V shall be liable to be transferred to any Regional Rural Bank sponsored by the same Bank.



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3. All new recruits (other than officers with specialization) should initially be posted in branches as an officer for at least two years, to gain sufficient exposure before being given independent charge of a branch as Branch Manager.
4. On Promotion, all Officers may invariably be transferred to other region.
5. The tenure of transfer of officers should normally be -3- years subject to business exigencies / Administrative requirements.
6. An Officer may be considered for a one request transfer during entire career. However, for a lady Officer two request transfers on marriage ground/joining spouse may be considered subject to administrative convenience.
7. After posting of two tenures in one Region i.e. for -6- years, Officer will be transferred to another Region subject to administrative convenience.
8. Officers who fall within bottom performer of the Region during the immediate preceding year will also be subjected to Inter Region transfer, irrespective of their tenure in the Region.
9. The identification of Officers for Inter-Regional transfer shall be primarily on the basis of longest stay in the Region. However, the Bank may use any other criteria that may be found feasible and suitable at the relevant point of time
10. For catering the requirement of specialized positions, critical functions, special projects and special professional qualification viz Law, IT and Treasury management etc. may be at least-5-years.
11. The Transfer of PwD-Officers / Officers who are care-giver of dependent with specified disability will be Governed by GOI guidelines but same will not be applicable in case of any disciplinary action against him/her.
12. Officer whose spouse is employed in Central/Sate Government or PSUs shall be given preference for posting in the same place/ region or nearby place/ region, where his/her spouse is stationed, or as near as possible to that place, ensuring alignment with operational requirements.
13. Every officer has to be posted at least once in service period in Rural/Semi-Urban area for full tenure of -3- years.
14. Officers posted at the Difficult Centre (As decided by the Bank) shall be given preference for transfer after completion of -2- years of posting at such center, subject to business exigencies / Administrative requirements.
15. Notwithstanding anything stated above and irrespective of any criteria Bank can transfer any officer to any place for a temporary period on account of Bank's requirements or exigencies.
16. An officer will be considered for a posting to their Parent Region, 3 years prior to superannuation subject to administrative convenience.
17. Officer above 55 years of age may be exempted for posting to remote and difficult centers, as far as possible.
18. No officer will be transferred to a Branch/Office where his near relative is posted.



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Norms for transfer of Group 'B' Staff- Office Assistant (Multipurpose)

1. The Chairman or if delegated, the officer designated by the Chairman will be the deciding authority for transfer of Office Assistant (Multipurpose) staff.
2. The Office Assistant staff undergoing movement as per inter Regional (District) transfer will be considered for preferential posting to Parent region after working for -10- years outside his Parent region.
3. The Office Assistant may be considered for posting to their Home Region -3- year prior to superannuation, subject to administrative convenience.
4. All new recruits preferably be posted in branches for a tenure of at least 2 years.
5. The normal tenure of posting of Office Assistant will be 5 years and they shall be liable to transfer every -5- years.
6. After 10 years of service in one region, Office Assistant should be shifted to other Region, subject to administrative feasibility and requirements.
7. On promotion to Scale 1 Officer, Office Assistant should invariably be transferred out of the Region. Depending upon administrative requirement / need. However, the Chairman will be the decisive authority for any deviation with respect to women officer and officers promoted from deficit areas.
8. The criteria for transfer of Office Assistant (Multipurpose) staff will primarily be the longest stay and / or performance at the center / place or in the Region as the case may be.
9. No Office Assistant will be transferred to a Branch/Office where his near relative is posted.
10. Request transfer will be entertained only once during the service period and subject to vacancies available and other administrative convenience. For lady Office Assistant same may be for -2- terms/tenures.
11. The Transfer of PwD-Office Assistants/Office Assistants who are care-giver of dependent with specified disability will be governed by GOI guidelines but same will not be applicable in case of any disciplinary action against him/her.
12. Office Assistant whose spouse is employed in Central/State Government or PSUs shall be given preference for posting in the same place/ region or nearby place/ region, where his/her spouse is stationed, or as near as possible to that place, ensuring alignment with operational requirements.
13. Office Assistant (Multipurpose) posted at the Difficult Centre (As decided by the Bank) shall be given preference for transfer after completion of -2- years of posting at such center, subject to business exigencies / Administrative requirements.
14. Office Assistant (Multipurpose) above 55 years of age may be exempted for posting to remote and Difficult centers, as far as possible.



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15. Every Office Assistant has to be posted at least once in service period in Rural/Semi-Urban area for full tenure of -3- years

Norms for transfer of Group 'C' Staff - Office Attendant (Multipurpose)

1. Office Attendant shall be liable for transfer in 5 years to any branch/Office of the bank. The Regional Manager will be the deciding authority for transfer within Region. Inter Region transfer of Office Attendant will be done by the Chairman or the Officer designated by the Chairman.
2. Office Attendant will be subject to transfer to any branch within the jurisdiction of the allotted Region
3. The tenure for transfer of Office Attendant should be 5 years, subject to administrative requirements.
4. Request transfer will be entertained only once during the service period and based on the vacancies available. For lady Office Attendant same may be for -2- terms/tenures.
5. An Office Attendant may request for posting to their place of choice, 3 years prior to superannuation.
6. Office Attendant whose spouse is employed in Central/State Government or PSUs shall be given preference for posting in the same place/ region or nearby place/ region, where his/her spouse is stationed, or as near as possible to that place, ensuring alignment with operational requirements.
7. The Transfer of PwD-Office Attendants/Office Attendants who are care-giver of dependent with specified disability will be governed by GOI guidelines but same will not be applicable in case of any disciplinary action against him/her.
8. Office Attendant (Multipurpose) posted at the Difficult Centre (As decided by the Bank) shall be given preference for transfer after completion of -2- years of posting at such center, subject to business exigencies / Administrative requirements.
9. Office Attendant (Multipurpose) above 55 years of age may be exempted for posting to remote and Difficult centers, as far as possible.
10. Every Office Attendant has to be posted at least once in service period in Rural/Semi-Urban area for full tenure of -3- years



REQUEST TRANSFER

Request transfer will be entertained only once during the service period and subject to vacancies available and other administrative convenience. For Lady Office Assistant / Lady Office Attendant same may be for -2- terms/tenures. Posting within the Region will however, depend on the Regional requirement and availability of categorized vacancies.

It should also be noted that request transfer would be considered only if the work, conduct and performance of the applicant is satisfactory.

Request Transfer Inter Region: Inter Region Request Transfer of staff shall be considered only if the staff has completed at least three years in a region, under normal circumstances. However, looking to any extraordinary or compelling circumstances of extreme compassion, Bank may consider such request for Inter-Region Transfer, on merits. No requests will, however, be considered for posting at any particular place/center.

Consideration of any request received from any officer / employee will, however, depend upon the vacancies in the categorized scale in the Region / Place requested for and subject to administrative exigencies and requirements.

Competent Authority for considering Inter-Region transfer requests of any officer/ employee is Chairman or the Officer designated by the Chairman.

If there is more than one application for request transfer for a particular branch/place, all other things being equal, the performance and APR rating will be criteria for such sanction.

However, in case of request for transfer on compassionate ground / request for transfer on marriage ground etc. the Chairman may consider such cases independently.

- Subsequent requests received from any officer / employee whose request transfer in terms of this policy has already been considered at least once in the past, may not be considered.
- Notwithstanding anything stated above, no request transfer shall ordinarily be considered in the event of any disciplinary action / conduct related issues continuing against the officer / employee or where performance problems has been observed.

CLARIFICATIONS:

- Office bearers holding key positions in recognized and registered trade unions, such as President, General Secretary and Treasurer may be granted exemption from routine transfers during their elected tenure, subject to a maximum of two consecutive terms. This exemption is provided to ensure continuity in union representation and effective functioning.

However, transfer protection shall not be absolute and may be withdrawn in cases of administrative exigencies, operational requirements, disciplinary actions, or performance-related concerns. Additionally, transfer protection shall cease upon promotion to a higher cadre/scale.

- Office bearers holding key positions in SC/ST Welfare Association, such as President, General Secretary and Treasurer may be granted exemption from routine transfers during their elected tenure, subject to a maximum of two consecutive terms. This



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exemption is provided to ensure continuity in union representation and effective functioning.

However, transfer protection shall not be absolute and may be withdrawn in cases of administrative exigencies, operational requirements, disciplinary actions, or performance-related concerns. Additionally, transfer protection shall cease upon promotion to a higher cadre/scale.

GUIDELINES REGARDING REQUEST TRANSFER

Any request by an officer / employee for transfer on ground of critical illness such as cancer, kidney failure and other serious ailments having imminent life threat / compassionate ground will be considered sympathetically subject to exigencies and requirements of the Bank, but such request will not be rejected only on the ground that the officer / employee will have to be paid emoluments of a higher area.

Without prejudice to the right of the Management to transfer any officer / employee at its instance or administrative needs or requirement of the Bank. Including those officers / employees who have been transferred at their request, the following general guidelines are laid down for considering the requests for transfer made by officers / employees, including Scheduled Castes/Scheduled Tribes.

GENERAL GUIDELINES

It is the Management's discretion to consider requests for transfers and it may reject any request without assigning reasons.

Any transfer would be against clear vacancy and provided the Regional Authority under whose jurisdiction the officer / employee is working, is in a position to relieve him and provided the Regional Authority in whose region the officer / employees request transfer is in a position to absorb him against a clear vacancy.

Request for transfer of female officers / employees on the ground of marriage or for Joining their spouse and officers / employees seeking transfer on compassionate and/or compelling ground may be considered out of turn, but subject to vacancy and other administrative exigencies.

Officers / employees desiring request transfer may address their applications in prescribed Performa through proper channel to the authorities as given below :

	Transfer from / to	Competent Authority
a	Transfer from one Region to another Region all category of staff	Chairman / Officer designated by the Chairman
b	Transfer from one branch/office to branch/office within the Region (Officers & Office Assistants)	Chairman / Officer designated by the Chairman
c	Transfer from one branch/office to branch/office within the Region (Office Attendants)	Regional Manager

It is abundantly made clear that even in cases where requests for transfer of officers / employees are considered favorably, it does not in any way debar the Management from exercising its right to transfer such officers / employees at its instance as per the provisions.

TA/DA ON REQUEST TRANSFER

Officers / employees are not eligible for TA/DA and joining period in respect of request transfer only. Further, no TA/DA is admissible for transfer between places falling under the urban agglomeration of a city / town.



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Transfer Posting of Women (Officers/Employees):

The Bank acknowledges the specific challenges faced by women (employees / officers) in transfer postings and has incorporated the following provisions:

1. Posting Near Spouse/Parents

Women employees, married or unmarried, shall be considered for posting at a location closer to their spouse or parents, particularly at the time of transfer, subject to vacancy availability and administrative feasibility.

In case of posting to distant or remote locations, due consideration shall be given to safety, security, and availability of basic amenities.

2. Maternity, Childcare, and Special Needs Consideration

Transfer requests based on maternity, child care, or medical grounds shall be considered, subject to merit-based review.

TRANSFER / POSTING OF PERSON WITH DISABILITY (PwD) (OFFICERS / EMPLOYEES) AND OFFICERS/EMPLOYEES WHO ARE CARE-GIVER OF DEPENDENT WITH SPECIFIED DISABILITY:

The Government guidelines issued from time to time in the matter of posting / transfer of Person with Disability (PwD) (Officers / Employees) and Officers / Employees who are care-giver of dependent with specified disability need to be followed while affecting redeployment / transfer of such officers / employees. However, the same will not be applicable in case of any disciplinary action against him/her.

TRANSFER / POSTING OF OFFICERS / EMPLOYEES WHO HAVE MENTALLY RETARDED CHILDREN:

The guidelines regarding transfer / posting of officer/employee having mentally retarded children, are as under:

- As far as possible, the Bank may consider on merit of each case, posting of the parent at a place, which will facilitate special medical care, education and rehabilitation of his/her child.
- Such posting may not be claimed as a matter of right. The Bank may decide each case after being satisfied from an examination of medical records / reports from competent medical authority that the child would need special medical and educational support beyond the scope of normal / ordinary medical and education systems. No special consideration would be necessary if the mental handicap / disability is mild and the normal educational system will settle with extra coaching.
- Posting of the officers / employees to a place having facilities for treatment and training of mentally handicapped / spastic's children would be subject to availability of vacancy /post at the place of choice, corresponding to his / her cadre, designation, etc.

Grievances Redressal Mechanism:

The Bank has established a two-tier grievance redressal system for addressing transfer-related grievances in a timely and transparent manner.

1. Regional Office Level Grievance Redressal Committee

Employees may first escalate their transfer-related grievances to the respective Regional Office Level Committee, which shall be comprised of:

- Regional Manager
- Chief Manager - Regional Office
- HOD HR Department - Regional Office (convenor)



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- HOD Inspection Department - Regional Office

Quorum of the committee will be of minimum three members out of which Regional Manager and HOD HR of the Regional Office is must and any one from the remaining two members. This committee shall review grievances and provide a resolution within 15 days from the date of receipt.

2. Head Office Level Grievance Redressal Committee

Employees of the Head Office may escalate their transfer-related grievances to the Head Office Level Grievance Redressal Committee.

For all other employees who are not posted at Head Office, if the grievance remains unresolved/complainant remained unsatisfied with the response of the Regional Office level committee, employees may appeal to the Head Office Level Committee, which shall comprise of:

- General Manager (other than GM-HRM)
- Any -1- AGM/GM (other than above & GM-HRM)
- HOD HR Department - Head Office (convenor)
- HOD Inspection Department-Head Office

Quorum of the committee will be of minimum three members out of which General Manager (other than GM-HRM) and HOD HR of the Head Office is must and any one from the remaining two members.

The Head Office Grievance Committee's decision shall be final and binding and no further appeal will be entertained.

BRINGING OUTSIDE INFLUENCE:

Bringing any outside / political influence by officers / employees to further their interests in respect of matters pertaining to him / her service in the Bank such as transfers or cancellation thereof will amount to breach of Regulation 35 of Gujarat Gramin Bank (Officers and Employees) Service Regulation, 2010, as amended from time to time and may invite appropriate action thereof.

Breach of the aforesaid provision of the Regulations will be viewed very seriously and will invite stern action, disciplinary and administrative, against the erring officers / employees.

Administrative action in terms of reckoning this factor of having brought outside influence will also be taken for considering requests for transfers/postings.

ENABLING PROVISIONS:

Notwithstanding anything contained above, Bank reserves the right to transfer any officer/ employee to any of its branch offices at any point of time under relevant Regulation of Gujarat Gramin Bank (Officers & Employees) Service Regulations, 2010.

Directions Guidelines of the Govt./RBI/NABARD/Sponsor Bank presently in force or as may be received from time to time in respect of transfer of SC/ST employees, Person with Disability (PwD) (Officers/Employees), Officers/Employees who are care giver of dependent with specified disability, Officers / Employees having mentally challenged children etc. shall be deemed to be an integral part of these guidelines.



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Policy Review Period

This policy shall be effective for a period of one year from the date of its approval by the Board and will be in force till next review whichever is earlier. Any regulatory/statutory changes, post-approval till the date of next review of this policy shall automatically form part of this policy

