

F.No.8/1/2025-RRB
Government of India
Ministry of Finance
Department of Financial Services

Jeevan Deep Building, 3rd Floor,
Sansad Marg, New Delhi
Dated 20th February, 2025

To

Chairpersons,
Regional Rural Banks.

Subject: Review of Transfer Policy in Regional Rural Banks - reg

Madam/Sir,

The Regional Rural Banks have managerial autonomy under the Regional Rural Bank Act, 1976 in matters related to Human Resources (HR) for the efficient performance of their functions. NABARD, in consultation with the Government, had communicated broad guidelines vide their circular No. 213/IDD-12/2015 dated 09.10.2015, to the RRBs for framing a 'Transfer Policy' with approval by their Board of Directors.

2. With a view to promoting greater transparency and ensuring formulation of a **uniform and non-discretionary 'Transfer Policy'** in RRBs, without compromising on the administrative freedom of the RRB management, the Government, in consultation with NABARD, has revisited the above said guidelines. The revised guidelines are prescribed as follows:

- (i) Various administrative layers in the Bank such as Head Office / Regional Office / Branch Office / Training Cell / Central Processing Centres (CPC) be clearly and uniformly defined. Similarly, maximum and minimum tenures at each layer be also clearly defined with the approval of the Board, and should conform to the extant GOI / CVC instructions as applicable to the RRBs.
- (ii) 'Transfer timelines' be clearly defined and strictly adhered to. Transfer exercises may be completed before June, every year. Mid-year transfers may be avoided as far as possible. The following norms be kept in view for tenures, subject to administrative exigencies: -
 - All Officers be transferred every 3 years.
 - All Office Assistants / Attendants be transferred every 5 years.

- (iii) Transfer exercise be made transparent with annual publication of seniority list and for existing / expected vacancies at different locations/scales. Rotational transfers should be on seniority basis and exceptions, if any, should be properly recorded / documented. As per the CVC instructions, sensitive posts should be identified and staff working in these posts must be strictly rotated after every three years or the tenure approved by the Board to avoid developing vested interests.
- (iv) Banks to automate the transfer process and to develop an online platform for the same with the facilities of giving location preference options to its employees in case of transfers. The online portal may 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.
- (v) Banks will designate certain centres/ locations, if any, as 'Difficult Centres'. The employee posted there be given preference for transfer after completion of the tenure of 2 years.
- (vi) Grievances received from employees citing violation of transfer policies be dealt in a considerate manner and suitably responded to, by duly recording the reasons thereof.
- (vii) With respect to the appeals received on transfers from the employees, a committee be set up to look into the issues and dispose the appeals within a time period of 15 days.
- (viii) With regard to 'Transfer Protection' to office bearers of Associations/unions, clear definition of position/tenure and applicability be incorporated and strictly adhered. However, transfer protection may not be made available to an office bearer on promotion.
- (ix) After posting for a maximum 2 tenures in one region i.e. for 6 years, for an Officer and 10 years for Office Assistant, both may be transferred to the other region as defined in 2(i), relating to maximum and minimum tenures in each administrative layer.
- (x) All employees may be considered for a posting to their Home region, three years prior to superannuation, subject to administrative convenience.

- (xi) Employees above 55 years of age may be exempted from posting to remote and difficult centres, as far as possible.
- (xii) Persons with disabilities suffer from a range of problems on account of mobility. There may be many peculiar issues, viz., the location of bus stop / metro station near their office, the area where they reside and the conveyance they are using to reach office etc., which may have a bearing on the performance of their official duties. Although these are minor issues for persons without disability, these can have a very huge effect on the day to day activities of a disabled person. Requests from such employees may, therefore, be considered for posting on case-to-case basis, as per the GOI guidelines.
- (xiii) On promotion, all Officers may invariably be transferred to other region as defined at 2(i), above.
- (xiv) Tenure of Officers of special professional qualification viz. Law, IT and Treasury Management etc. should normally be for 5 years.
- (xv) All employees may be posted at least once in-service period in rural / Semi-urban area for a full tenure of 3 years.
- (xvi) The female employees of RRBs, married or unmarried, when placed / transferred away from their husbands or parents, as the case may be, to distant locations, face genuine hardship and develop a feeling of insecurity. Keeping this in view, the women employees be transferred as far as possible to the nearby places / stations / regions in case of their transfer / promotion, to a place where their husbands / parents are stationed or as near as possible to that place, or vice-versa. In case of posting to far-away / remote locations, their safety should be given due importance and availabilities of basic amenities be ensured.
- (xvii) An employee with spouse working in Central / State Governments or public sector undertakings, may 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.
- (xviii) In addition to the above-mentioned grounds of transfer, the conditions of medical / maternity / child care / remote postings should also be suitably incorporated in the 'Transfer Policy'.

(xix) State specific issues: e.g. Bifurcation of State:

The operational aspects related to Human resources and request for transfer of staff on spouse grounds, in the event of bifurcation of RRB as a consequence of bifurcation of a state, should be considered keeping in view the special circumstances arising out of such bifurcation.

In the case of recent bifurcation of assets and liabilities of APGVB, and its post-merger with TGB operating in the state of Telangana, the employee of both APGVB and TGB whose spouse is working in State/Central Govt. on non-transferrable job beyond the state boundary, may be given one time opportunity to request transfers to their preferred state in terms of DFS letter no. F.No.15/15/2015(E)-RRB dated 13.11.2024 to NABARD on the subject of Bifurcation of assets and liabilities of Andhra Pradesh Grameena Vikas Bank(APGVB) between Andhra Pradesh and Telangana.

3. All RRBs are advised to put in place a 'Transfer Policy' duly approved by their Board of Directors, incorporating the above principles / guidelines, in a non-discriminatory manner and ensure scrupulous compliance, thereof. RRBs are also advised to send a copy of the policy, so modified, to this department, at the earliest.



(Kr. Shyamal Parthasarathi)

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Copy for information and appropriate action to:

1. Chairman, NABARD, Head Office, Mumbai.
2. Chairman/MD & CEOs, Sponsor Banks of RRBs



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