

ANDHRA PRADESH GRAMEENA BANK

TRANSFER POLICY 2025-26

HRM Department

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I. GENERAL GUIDELINES

1	Maximum tenure (in years) for different layers are defined as:																											
	<table border="1"> <thead> <tr> <th>Layer</th> <th>Officers</th> <th>Employees</th> </tr> </thead> <tbody> <tr> <td>HO</td> <td>5</td> <td>5</td> </tr> <tr> <td>RO</td> <td>3</td> <td>5</td> </tr> <tr> <td>Specialist Positions (IT/DC/DR/Digital Banking/Legal/Treasury/ Training Cell etc)</td> <td>5</td> <td>5</td> </tr> <tr> <td>Inspector of branches</td> <td>3</td> <td>-</td> </tr> <tr> <td>Vigilance</td> <td>3</td> <td>-</td> </tr> <tr> <td>Credit hubs</td> <td>3</td> <td>5</td> </tr> <tr> <td>Currency chest</td> <td>3</td> <td>5</td> </tr> <tr> <td>Branch</td> <td>3</td> <td>5</td> </tr> </tbody> </table>	Layer	Officers	Employees	HO	5	5	RO	3	5	Specialist Positions (IT/DC/DR/Digital Banking/Legal/Treasury/ Training Cell etc)	5	5	Inspector of branches	3	-	Vigilance	3	-	Credit hubs	3	5	Currency chest	3	5	Branch	3	5
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Banks will designate certain centres / locations, if any, as 'Difficult centres'. The Staff posted in Difficult Centers will be given preference for transfer after completion of the tenure of 2 years.																												
2	<p>General Transfers exercise will be completed before June every year. Cut-off date for reckoning the service rendered by the officer/employee, in years, at the existing branch/office, would be decided from time to time as per CVC guidelines.</p> <p>Mid-year transfers shall be avoided except on account of administrative exigencies & acceptance of specific requests made by the staff.</p>																											
3	<p>Automation of Transfer Process & Online Portal:</p> <p>a. Location Preferences: Officers/Employees can submit five location preferences in the online portal.</p> <p>b. Transfer Policy & Guidelines: Access to the Bank's transfer policy, guidelines and related circulars shall be made available in the portal.</p> <p>c. Seniority Lists: Scale-wise seniority lists shall be made available in the portal.</p> <p>d. Vacancy Details: Scale wise & location wise vacancy lists shall be made available in the portal.</p>																											
4	<p>Sensitive posts/areas of operations of the Bank are covered under the Mandatory Leave Policy.</p> <p>Maximum tenure for the sensitive posts/areas of operation of the Bank is 3 years, subject to CVC guidelines and administrative exigencies. Staff working in these posts will be strictly rotated on completion of tenure.</p> <p>The following is a list of sensitive posts:</p> <ol style="list-style-type: none"> Branch Manager Regional Manager HODs at controlling offices Officers at Credit hubs Officers at Currency chest Inspector of Branches Officers in Vigilance department Any other roles perceived to be sensitive by the Bank 																											

5 An option will be enabled in the Bank's online portal for recording grievances citing violation of transfer policy and will be dealt in considerate manner & suitably responded to, duly recording reasons thereof.

6 The following committee is constituted to dispose of appeals lodged in the portal within 15 days of receipt.

GM-HR	Chairman
Liaison Officer OBC/SC/ST employees (working at Head Office)	Member
HOD-HR	Member
Women representative, preferably CM/SM/ Manager working at HO as decided by the Chairman of the Committee	Member

7 For severe issues like major medical conditions of spouse / children (with Major/Severe/Specific medical conditions), maternity, postings will be given as per request of staff for a specific period as prescribed by the treating doctor. This is subject to confirmation of the medical condition by the Bank appointed Medical Board. Staff may also request for transfer to their preferable location citing the same reasons.

Major medical conditions include:

- Cancer
- Heart Attack
- Kidney Failure
- Paralysis
- Organ Transplant
- End stage liver disease
- Patients who have undergone/undergoing Heart Surgery
- Any other major Medical issues

No posting to difficult center branches for such cases, subject to administrative exigencies.

8 Preferences in general transfers/request transfers for officers/employees will be examined for consideration in the following descending order in case of multiple requests for the same vacancy:

- Cases of major medical conditions (As defined in point-7 above)
- Persons with benchmark disabilities
- Staff completing stipulated two-year term in difficult center branches
- Staff members aged more than 55 years
- Spouse Case (An employee with spouse working in Central / State Governments or Public Sector Undertakings, may be given preference for posting in the same place or Region or nearby place or Region, where his/her spouse is stationed, or as near as possible to that place)
- Women staff

In case request transfers are considered, they will not be eligible for TTA/Joining Time.

Transfers/postings made based on staff requests will be for one full term as with regular transfers/postings.

	<p>Requests made for Transfer/Posting to specialist posts will be considered based on possession of necessary qualifications.</p> <p>A transfer would be reckoned as a request transfer in case the staff requests to be transferred prior to completion of his/her stipulated term at the branch/office where he/she is posted.</p> <p>Specifying preferences, on completion of regular term, in the portal during the general transfer exercise will not be considered as a request transfer.</p> <p>Performance of the staff, along with other aspects such as incidence of unauthorized absence, extra ordinary leaves, loss of pay, will be taken into account while considering postings / transfers of the staff.</p>
9	Bringing outside influence / external pressure in the matter of transfer will be viewed seriously and treated as misconduct. The officers/employees indulging in such practice will be liable for disciplinary action.
10	In case of officers/employees, where both husband and wife are working in the Bank, in the event of one of them being transferred, the spouse may be considered for transfer to nearby branch/office, subject to availability of vacancies and administrative feasibility, if otherwise eligible as per terms and conditions of this transfer policy duly ensuring there is no conflict of interest in such postings.
11	Officers and employees who are charge sheeted and enquiry is in progress, such staff may not be transferred to key functional areas/potential/sensitive branches.
12	Guidelines issued by Gol/DFS/DoPT, from time to time, in case of transfers/postings for SC/ST/OBC/PwBD employees shall be adhered to, subject to availability of vacancies and other administrative feasibility/exigency.
13	<p>The policy may be changed/ modified, to comply with instructions received from DFS/ CVC/RBI/NABARD, from time to time.</p> <p>Notwithstanding anything contained in the policy, the management, keeping in view the larger interest of the Bank, reserves its right to transfer, any officer/employee, at any time to any place, in case instances pertaining to misconduct, disciplinary proceedings surface against the said staff and/or if continuation of the said staff at that branch/office is viewed to be detrimental to the interests of the Bank.</p> <p>Probationary Officers / Office Assistants transferred on account of job rotation to Rural / Semi-Urban / Urban branches / Administrative Offices shall not be eligible for JT / TTA.</p> <p>Further, the management, reserves the right to retain any officer/employee, at any location/role, owing to administrative exigencies.</p> <p>The Senior Management Grade Scale IV & Scale V executives may be exempted from transfer policy and they are subjected to transfer as per the administrative needs of the Bank at any point of time.</p>
14	These guidelines should not be construed as right to any party to question the authority of the Bank in the matter of transfers.

The Chairman of the Bank shall be the final authority for interpretation of any clause contained in the policy during the course of implementation.

II. OFFICERS

1	All Officers shall be normally transferred every 3 years.
2	The officer posted in difficult center branches shall be given preference for transfer after completion of the tenure of 2 years.
3	An officer may be allowed one request transfer during entire career. However, for women officers, two request transfers on marriage grounds/spouse criteria, may be considered, subject to administrative exigencies.
4	An officer will be considered for a posting to his/her Home Region or to a place of his/her preference/choice, 3 years prior to superannuation, subject to administrative exigencies. Home Region definition is as provided hereunder: Place of Domicile (or) Place of Residence
5	Officers above 55 years of age may be exempted from posting to remote and difficult centers as far as possible, subject to administrative exigencies.
6	No Officer shall be transferred/posted to a branch/same department at controlling offices where his/her close relative viz., spouse, parents, children, siblings, in-laws etc., is posted.
7	Requests from PwD employees shall be considered for transfers/postings on case-to-case basis, as per the extant GOI guidelines. In addition to above, availability of basic amenities such as washrooms, accessibility to branch and avoiding posting to difficult center branches will be ensured as per PwD (2016) Act and other DoPT guidelines, subject to administrative exigencies. The same will not be applicable in case of any disciplinary action against him/her.
8	An employee whose spouse is working in Central / State Government or public sector undertakings, 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.
9	After posting for a maximum 2 tenures in one region i.e. for 6 years, an officer may be transferred to another region, subject to availability of vacancies and administrative exigencies.
10	On promotion, every officer shall invariably be transferred to another region. On promotion from Office Assistant cadre to Officer Scale-I, posting shall be in adjoining region, subject to availability of vacancies.
11	The female employees of the Bank, married or unmarried, when placed / transferred away from their husbands or parents, as the case may be, to distant locations, face genuine hardships and develop a feeling of insecurity. Keeping this in view, women employees will be transferred to nearby places / stations /

	<p>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, subject to availability of vacancies and administrative exigencies.</p> <p>In case of transfers/postings to locations other than those detailed above, their safety shall be given due importance and availability of basic amenities will be ensured.</p>
12	<p>Tenure of Officers of special professional qualifications i.e., Law, IT & Treasury Management etc. shall be for 5 years, subject to administrative exigencies.</p> <p>On promotion, they shall be posted to other regions and their services may be utilized for General Banking also.</p>
13	<p>Every Officer has to be posted at least once in service period in branches located in rural/semi-urban areas for a full tenure of 3 years.</p> <p>He/She shall serve for full term of three years at the said branch. The cumulative service in different rural/semi-urban branches for less than three years at each branch will not be considered under this clause unless the said transfer/posting is on account of an administrative exigency.</p>
14	<p>The Officers who are working at the centres/location where more than one Branch/ Office of the Bank is existing, their service during the term at all the Branches/Offices put together in that given centre/location shall be considered as at one centre/location only for reckoning the term.</p>
15	<p>An Officer completing two continuous terms outside the home region shall be given an opportunity to come back to home region.</p>
16	<p>Transfer protection is extended to the following Principal Office bearers of recognized Associations/ Unions:</p> <ol style="list-style-type: none"> 1. President 2. General Secretary <p>Exemption will be provided to these office bearers during the period of holding their respective position. Exemption from transfer policy to the above association office bearers is subject to CVC advisory.</p> <p>They may be posted at the location / centre where the Head Office is located.</p> <p>However, transfer protection may not be made available to an office bearer on promotion.</p>
17	<p>An Officer, other than the person recruited on the basis of special professional qualification, who has worked in controlling office (HO/RO) for a term of 5/3 years shall invariably be posted to branches. Service rendered at various controlling offices/various departments at controlling offices, if any, during the term will be reckoned for calculating the tenure.</p>
18	<p>An Officer who has worked in rural/semi-urban branches continuously for 2 - 3 terms (i.e. 6 - 9 years) shall be given preference to work at urban category branches depending upon the vacancies.</p>

19	Officers promoted in the middle of the financial year and continued in the same branch/office for administrative reasons shall be transferred during immediate next General Transfers Process.
20	The posting of Branch Managers shall be done strictly based on the business volume of the branches and looking at their performance and potentiality.
21	The officer will not be posted again to the same branch, where he/she and his/her spouse, if working at the bank, had already worked, except under specific administrative feasibility.
22	On transfer to different region after completion of two terms (i.e. 6 years in case of officers), he/she shall serve full term of three years in the incumbent region wherein he/she has then been posted to.

III. OFFICE ASSISTANTS (MULTI PURPOSE)

1	The normal tenure of posting for Office Assistant will be 5 years and they shall be liable for transfer every 5 years.
2	After posting for 2 terms in one Region i.e. for 10 years, Office Assistants may be transferred to another region, subject to available vacancies and administrative exigencies.
3	On promotion from Office Attendant cadre to Office Assistant cadre he/she should invariably be transferred out of the region. He/She shall complete the full term of five years in the incumbent Branch/ Region. On promotion from Office Attendant cadre to Office Assistant cadre, posting shall be in adjoining region, subject to availability of vacancies.
4	The Office Assistant posted in difficult center branches will be given preference for transfer after completion of the tenure of 2 years.
5	An Office Assistant may be allowed one request transfer during entire career. However, for women Office Assistant, two request transfers on marriage grounds/spouse criteria, may be considered, subject to administrative exigencies.
6	The female Office Assistant of the Bank, married or unmarried, when placed / transferred away from their husbands or parents, as the case may be, to distant locations, face genuine hardships and develop a feeling of insecurity. Keeping this in view, women employees will be transferred to 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, subject to availability of vacancies and administrative exigencies. In case of transfers/postings to locations other than those detailed above, their safety shall be given due importance and availability of basic amenities will be ensured.
7	The Office Assistants undergoing movement as per inter-region transfers may be considered for postings to home region or a place of their choice/preference after working for 05 years outside his/her home region.

8	<p>An Office Assistant will be considered for a posting to his/her Home Region or to a place of his/her preference, 3 years prior to superannuation, subject to administrative exigencies.</p> <p>Home Region definition as under:</p> <p>Place of Domicile (or) Place of Residence</p>
9	<p>Office Assistants above 55 years of age may be exempted for posting to difficult center branches, as far as possible, subject to administrative exigencies.</p>
10	<p>Every Office Assistant has to be posted at least once in service period in branches located in rural/semi-urban areas for a full tenure of 5 years.</p> <p>He/She shall serve for full term of five years at the said branch. The cumulative service in different rural/semi-urban branches for less than five years at each branch will not be considered under this clause unless the said transfer/posting is on account of an administrative exigency.</p>
11	<p>No Office Assistant shall be transferred/posted to a branch/same department in controlling offices where his/her close relative viz., spouse, parents, children, siblings, in-laws etc., is posted.</p>
12	<p>Requests from PwD Office Assistant shall be considered for transfers/postings on case-to-case basis, as per the extant GOI guidelines.</p> <p>In addition to above, availability of basic amenities such as washrooms, accessibility to branch and avoiding posting to difficult center branches will be ensured as per PwD (2016) Act and other DoPT guidelines, subject to administrative exigencies. The same will not be applicable in case of any disciplinary action against him/her.</p>
13	<p>The Office Assistant who are working at the centres where more than one branch/office of the Bank exists, their services at all the branches/Offices put together in a given centre shall be considered as one centre only for reckoning the term.</p>
14	<p>Transfer protection is extended to the following Principal Office bearers of recognized Associations/ Unions:</p> <ol style="list-style-type: none"> 1. President 2. General Secretary <p>Exemption will be provided to these office bearers during the period of holding their respective position. Exemption from transfer policy to the above association office bearers is subject to CVC advisory.</p> <p>They may be posted at the location / centre where the Head Office is located.</p> <p>However, transfer protection may not be made available to an office bearer on promotion</p>
15	<p>An Office Assistant who has worked in controlling office for a term of 5 years shall invariably be posted to branches. Service rendered at various controlling offices/various departments at controlling offices, if any, during the term will be reckoned for calculating the tenure</p>

16	An office assistant who has worked in rural/semi-urban branches continuously for 2 - 3 terms (i.e. 10 - 15 years) shall be given preference to work at urban category branches depending upon the vacancies.
17	Office assistant promoted in the middle of the financial year and continued in the same branch/office for administrative reasons shall be transferred during immediate next General Transfers Process.
18	An office assistant shall not be posted again to the same branch, where he/she had already worked, within 2 terms (i.e., 10 years from the date of transfer) except under specific administrative feasibility and in case of internal promotion to Officer cadre.
19	On transfer to different region after completion of two terms (i.e. 10 years), he/she shall serve full term of five years in the incumbent region wherein he/she has then been posted to.
20	An office assistant 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.

IV. OFFICE ATTENDANTS (MULTI PURPOSE)

1	Office Attendant shall be liable for transfer once in 5 years to any Branch/Office of the Bank within the same region subject to availability of vacancies and administrative exigencies
2	An Office Attendant may be allowed one request transfer during entire career. However, for women employees, two request transfers on marriage grounds/spouse criteria, may be considered, subject to administrative exigencies.
3	An Office Attendant will be considered for a posting to a place of his/her preference, 5 years prior to superannuation, subject to administrative exigencies. Home Region definition as under: Place of Domicile (or) Place of Residence
4	Office Attendant above 55 years of age may be exempted for posting to difficult center branches, as far as possible.
5	An Office Attendant 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.
6	Requests from PwD employees may be considered for posting on case-to-case basis, as per the GOI guideline. In addition to above, availability of basic amenities such as washrooms, accessibility to branch and avoiding posting to difficult center branches will be ensured as per PwD (2016) Act, subject to administrative exigencies but the same will not be applicable in case of any disciplinary action against him/her.

7	<p>The female Office Attendant of the Bank, married or unmarried, when placed / transferred away from their husbands or parents, as the case may be, to distant locations, face genuine difficult center and develop a feeling of insecurity. Keeping this in view, women employees will be transferred to 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, subject to availability of vacancies and administrative exigencies.</p> <p>In case of transfers/postings to locations other than those detailed above, their safety shall be given due importance and availability of basic amenities will be ensured.</p>
8	<p>Every Office Attendant has to be posted at least once in service period in rural/semi-urban branches for full tenure of 5 years.</p>
9	<p>No Office Attendant will be transferred to a branch where his/her close relative viz., spouse, parents, children, siblings, in-laws etc., is posted.</p>