



महाराष्ट्र ग्रामीण बँक  
MAHARASHTRA GRAMIN BANK  
शासकीय मालकीची शेड्युल्ड बँक Scheduled Bank Owned by Government

IIRD DEPARTMENT

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HUMAN RESOURCES DEVELOPMENT POLICY 2026-27

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HOD, HRD Department.



  
General Manager

**POLICY 2026-27**

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## **01. INTRODUCTION**

Organizational Managers have been repeatedly emphasizing that Human Resources is the most important asset of an enterprise. Assuming a significant role in the present environment, HRD has emerged as a critical area of Management. It assumes more significance since the Banking industry is undergoing radical changes and technological up gradation.

It is felt that HRD has to be complementary to the functioning of the Organization. Changes in the environment directly affect people (system) which invariably calls for continuous, timely and conscious up gradation and re-orientation of people management practices. If these efforts are in place, the organization will be able to get the best out of the mass of employees. The objective of HRD efforts is to facilitate each employee to develop own capabilities for improved performance, gain job satisfaction and facilitate the Organization, in turn, to have optimum utilization of Human Resources.

It is important that people have to be psychologically prepared to accept the revolutionary changes that are taking place in the financial sector and need to face the challenges in an orderly manner.

Development of H.R. has been and continues to be our functional philosophy. Bank has evolved many HRD systems with a focus on versatility, support and also encouragement. There is a set goal for the leaders too in order to ensure team performance.

While modernization and technology integration can be effectively undertaken, the 'people within'; who are motivated, willing to accept changes and have the requisite skills, capabilities and competitiveness; only can adopt to such changes.

Banking being a service industry, focus on customer satisfaction is the need of the hour in an environment of competition. Human Resources in the Bank need to play a crucial role in creating such an ambience and meet the expectations & aspirations of the clientele.

In the context of all above, various systems have been evolved by the bank out of experience, research and experimentation.

Each system is unique with specific objectives. The objectives of HRD systems can be integrated through practice so that the results will contribute for overall HRD objectives.

It has been felt necessary to place before our people the system and methodologies which the Bank has so far introduced for developing its people. The success of any system lies in the effective implementation with clear perception of the objectives and methodologies of the system. Everyone should effectively utilize the opportunities provided by the organization and supplement it with own efforts to develop oneself.

Accordingly, the Bank takes pleasure in documenting these systems and steps into the following HRD policy so that it reaches every member of MGB family.

## **02. OBJECTIVES OF HRD POLICY**

The policy document aims at framing various programs for the development of 'people' in the Organization through various systems and practices based on the following points -

- (a) Importance of Human Resources as the most valuable asset of any enterprise.
- (b) Inherent desire of individuals to gain knowledge, and meet the challenges of the changing needs of the profession & environment.
- (c) Need for re-orientation and continuous up gradation of skills of individuals.
- (d) Need to increase our market responsiveness through active participation of 'people within'. Simultaneous efforts for enhancing vision and knowledge base.
- (e) Inter-linkage of the development of the individuals with the growth and progress of the organization, thus presupposing conscious efforts for individual development.

To achieve these objectives, the conviction of the Organization is –

01. Looking at HRD as a strategic function.
02. Identification of the focus areas and the desired results of HRD process.
03. Announcement of action plan of the Organization to achieve desired result.
04. Development of capabilities within to creatively dispense with the old ones and remake better policies, systems and practices.
05. Proactive measures with a view to getting long-term benefits from Human Resources in the Organization.

In the coming years, the Bank endeavors to translate into deeds the action plans documented hereinafter.

### 03. HUMAN RESOURCES DEVELOPMENT PROCESS

Each individual possesses innate strength and capability to produce results, which are worth appreciation. Organization needs to provide a congenial climate and adequate opportunities to enable every person to develop and utilize his / her strengths and potentials. HRD is a process by which everyone in the institution is helped in a planned way to convert one's potential into kinetics.

The process involves following steps.

- Enabling one to acquire skills, knowledge, attitudes and values to enable one to perform various tasks associated with one's present / future roles.
- To create an atmosphere of harmony and satisfaction for better functioning of individuals.
- To develop people's capabilities so that they discover their potentials for the benefit of the institution while achieving own goals simultaneously.
- To accord vertical elevations in employee's career.

The Bank vows to create such an atmosphere believing in respecting human dignity and faith in every employee as resource and potential.

#### 04. MANPOWER PROFILE OF THE BANK

As on 31.03.2026 Maharashtra Gramin Bank has a network of 752 branches of Maharashtra Gramin Bank spread over 34 Districts of Maharashtra. The following table provides district wise branches present across Maharashtra:

Sr No	Regional Offices	Districts
1	CHH. SAMBHAJINAGAR	Chh. Sambhajinagar, Jalna
2	BEED	Beed
3	NANDED	Nanded
4	NASIK	Nashik, Dhule, Jalgaon, Nandurbar, Palghar
5	LATUR	Latur, Dharashiv
6	PARBHANI	Parbhani, Hingoli
7	PUNE	Pune, Ahilyanagar, Thane, Raigad
8	AKOLA	Akola, Buldhana, Amravati
9	BHANDARA	Bhandara, Gondia, Nagpur
10	CHANDRAPUR	Chandrapur, Gadchiroli
11	YAVATMAL	Yavatmal, Washim, Wardha
12	SOLAPUR	Solapur, Satara, Sangli
13	RATNAGIRI	Ratnagiri, Sindhudurg, Kolhapur

The cadre wise manpower strength as on 31.03.2026 is –

OFFICER	:	1991
CLERK	:	923
SUBSTAFF	:	90
<b>TOTAL</b>	:	<b>3004</b>

The component of male – female staff, cadre wise as on **31.03.2026** is:

CATEGORY	MALE	%	FEMALE	%	TOTAL
OFFICERS	1543	77.50	448	22.50	<b>1991</b>
CLERKS	658	71.32	265	28.68	<b>923</b>
SUBSTAFF	76	84.45	14	15.55	<b>90</b>
<b>TOTAL</b>	<b>2277</b>	<b>75.80</b>	<b>727</b>	<b>24.20</b>	<b>3004</b>

Whereas female component of the officer's strength is 22.50%, it is at 28.68% amongst the total Clerks and 15.55% in the Sub-staff cadre.

The disparity in the strengths of male and female amongst officers exists may be because of the unwillingness of female employees to accept higher responsibility due to house hold obligations and problems arising due to extra pressure of work and additional hours needed to be spent in office etc. However, Bank has always endeavored to provide soft options to female employees in placement with reasonable leadership opportunities.

The age profile of the manpower as on **31.03.2026** is as under-

CATEGORY	20-30	31-40	41-50	51 & ABOVE	TOTAL
OFFICERS	546	1130	201	114	<b>1991</b>
CLERKS	276	452	104	91	<b>923</b>
SUBSTAFF	3	8	9	70	<b>90</b>
<b>TOTAL</b>	<b>825</b>	<b>1590</b>	<b>314</b>	<b>275</b>	<b>3004</b>

The composition suggests that the work force below 40 years is at 80.39% and the same above 40 years is to the extent of 19.61% of the total manpower in the Bank.

There was a huge gap in recruitment in RRBs from 1990 to 2010 in Bank. Age profile group of 41-50 shows huge gap in 41 to 50 age group. The above table gives indication that the bank has to take steps towards improving its age profile of manpower by fresh recruitment and mixing of experienced seniors and young blood.

#### **REGIONWISE STAFF COMPOSITION AS ON 31.03.2026:**

No	REGION	OFFICERS	CLERKS	SUBSTAFF	TOTAL
1	HEAD OFFICE	82	4	0	<b>86</b>
2	CHH. SAMBHAJINAGAR	215	77	7	<b>299</b>
3	BEED	145	61	4	<b>210</b>
4	NANDED	182	77	9	<b>268</b>
5	NASIK	145	67	3	<b>215</b>
6	LATUR	197	94	6	<b>297</b>
7	PARBHANI	159	70	3	<b>232</b>
8	PUNE	113	66	7	<b>186</b>
9	AKOLA	162	88	8	<b>258</b>
10	BHANDARA	136	84	3	<b>223</b>
11	CHANDRAPUR	116	68	8	<b>192</b>
12	YAVATMAL	123	67	6	<b>196</b>
13	SOLAPUR	114	54	13	<b>181</b>
14	RATNAGIRI	102	46	13	<b>161</b>
	<b>TOTAL</b>	<b>1991</b>	<b>923</b>	<b>90</b>	<b>3004</b>

Hence, the distribution of manpower seems that clerical staff is very short in every region and it has to be rationalized by more recruitment in Clerical grade despite the constraints that Bank faces.

#### **STRATEGIES OF THE BANK:**

01. To focus on utilizing the strength of manpower for imparting additional skills & knowledge. The educational profile of people in the Bank will be fully explored to counter the challenges ahead.
02. To place the right people in the right jobs based on their suitability and the organizational requirements.

03. To provide challenging opportunities & motivational inputs to the female employees to prepare them to accept higher responsibilities. The support needed by them will be extended by looking to their problems sympathetically.

**EXECUTIVE PROFILE:**

The executive profile of the Bank is as under –

**AGE PROFILE OF EXECUTIVES AS ON 31.03.2026**

SCALE	31 TO 40 YEARS	41 TO 50 YEARS	ABOVE 50 YEARS	TOTAL
SCALE IV	02	03	10	15
SCALE V	00	01	05	6

Executives above 50 years are to the tune of 71.42% and those between 31-40 years are 9.52% of the total number of executives. As the position of executive is negative as most of the executive are above 50 years' age. There being lot many qualified personnel behind to take over these key positions. However, Bank will put in all efforts to ensure smooth succession to these slots.

- (a) By conducting regular promotion process to higher grades.
- (b) By providing the best training opportunities to qualified personnel through world-renowned institutions and agencies.
- (c) By giving challenging placements to the identified personnel who are willing to take additional responsibilities thus providing them the best of exposures to meet the future needs of the Organization.

**MANPOWER PLANNING:**

The Manpower planning shall have relevance to the following special features.

01. Need to meet minimum staff at Rural branches.
02. Determining an ongoing Per Employee Business / Profit.
03. Model of a Profit Centre approach.
04. Implications of CBS on Manpower Planning.
05. Mobility aspect of all cadres of staff.
06. Facets of a Branch working, such as volume of work / vouchers etc.
07. Diversification from core activities such as Bancassurance, Marketing, Investment, Banking, IT enabled services.

## 05. JOB ROTATION

### OBJECTIVES:

- (a) To provide opportunity to all employees to perform various functions & enabling them to learn different jobs.
- (b) To infuse confidence amongst employees and develop versatility as well as competence.

### SYSTEM IN PLACE:

The Bank has in place job rotation system in all the branches wherever possible, for all employees providing chance to work in different areas of branch thereby acquiring proficiency.

It is also being ensured that the smooth functioning of branches / Offices is not affected due to job rotation. Generally, such rotations are carried out on half yearly basis. The system has to be implemented with a rotation plan which facilitates smooth changes and also to identify the training needs at Branch levels.

Job rotation should be implemented for all employees, including Officers depending upon the staff strength in the branches. The system also helps performance appraisal for the Officers.

The Bank has time and again issued circulars emphasizing the need for job rotation and has given directions to implement the same effectively & report to the concerned Regional heads.

## 06. ASSESSMENT OF EFFECTIVENESS IN THE ORGANISATION

The Bank, wherever possible, has been formulating and taking review of Personnel policies and practices to fall in line with the acceptable philosophy. Trade Unions are also involved in developing the philosophy.

A policy or a system introduced cannot be permanent in the Organization. They will have to be repositioned in the changed context of operations. In ensuring all above, there has to be feedback system to see the operational effectiveness of the policies and the ability to suit to the needs.

In the above context the Bank has come out with 'Suggestions scheme' from employees. Any accepted suggestion from the employees would be rewarded suitably.

During training sessions in the Staff Training College, Executives' interaction with the trainees is also arranged time and again. The feedback received is examined for implementation. Training evaluation system also provides feedback on various aspects of HRD systems in the Bank.

In the coming days, the Bank intends to introduce a periodical report from Staff Training College and regions regarding the feedback on all the personnel policies of the Bank.

Such Feedback from these sources will be analyzed for future amendments in the policies depending upon the outcome of the analysis.

## **07. REWARDS–RECOGNITIONS–INCENTIVES–WELFARE ACTIVITIES**

Reward – recognition system in an Organization is the most important factor playing significant role in motivating individuals and group for excellence in performance. The system develops Self-confidence, inculcating a sense of importance & creates an urge to perform better for overall excellence. The system needs to be performance oriented, creating healthy competition amongst employees contributing to the growth of the Organization.

All such exercises planned by the Bank would in turn create work environment conducive to high business growth of the Bank.

Presently, a work environment with high business growth at the focus is created among the employees by rewarding meritorious performance suitably.

### **(A) WELFARE ACTIVITIES FOR THE EMPLOYEES:**

01. Reimbursement of fees & cost of notes on completion of CISA.
02. Reimbursement of certified credit professional IIBF course fees passing in first attempt
03. Reimbursement of treasury management course fees of IIBF.
04. Reimbursement of certificate exam in Rural Banking Operation course fees of IIBF.
05. Choice postings may be considered for Officers who have served in hardship centers or challenging branches.
06. Medical check-up facilities for employee as well as Officers including spouse (once in two year)
07. A Clean Cash Credit facility to all categories of employees with specified limits.
08. Group Mediclaim Facility to all staff as per IBA guidelines.
09. Reimbursement of newspaper expenses to all Officers.
10. Reimbursement of telephone expenses to the Officers
11. Reimbursement of conveyance expenses to the Officers.
12. Provision of LFC / LTC / Home Town facilities to all employees.
13. LTC incentive for days spent on journey to all employees.
14. Group Personal Accidental Insurance cover for all staff (by way of contribution from each staff)
15. Vehicle loans at concessional rates to all employees.
16. Housing Loans at concessional rates to all employees.
17. Enhanced rates of interest on staff deposits.

18. Provision of special leave to the employees participating in Sports, Cultural activities, blood donation camp etc. (including coach / manager / referee / player).
19. Festival Advance to Officers, Clerks & Sub-staff.
20. Reimbursement of farewell gift expenses to the all employees.
21. Lease accommodation facility to Officers.
22. Financial assistance of Rs.15.00 lakh (by way of contribution from each staff) to family members of employees on account of death.
23. Preventive health check-up facility for staff and his/her spouse (once in two year)

**(B) WELFARE ACTIVITIES FOR THE CHILDREN OF THE EMPLOYEES:**

01. Reward for academic excellence to the children of all the employees.

**(C) REWARDS & INCENTIVES:**

01. Chairman's club membership based on multiple performance in all major areas of Branch functioning.
02. Trophy for NPA recovery.
03. Certificates / mementos to all staff members of Better Managed branches.
04. Appreciation for any outstanding work done by the employees.
05. Recognition awards for staff at all levels for active participation in recovery.
06. Reward for Innovative suggestions in mobilization of deposits or credit products.
07. Bank is arranging Annual Sports Festival for all staff every year.

The Bank has demonstrated its strong commitment to Human Resource Development (HRD) activities. It is also considering additional welfare measures for outstanding performers in sports and the arts who win medals at the state, national, or international levels.

Periodical review of these reward recognition systems will be taken and additions / modifications will be effected based on priorities, concerns and thrust areas.

## **08. WORK ENVIRONMENT – CULTURE**

The work culture in the organization has to support the Organization's mission. Organization has its responsibility in ensuring a supportive role of work culture in meeting its strategies / goals on an ongoing basis. When it identifies any negative effect, it has to act to remake / review its policies to build a positive environment.

The work environment has undergone a significant transformation, particularly following the mechanization and technological adoption across Bank, aligning with the evolving

standards of the banking industry. In order to suit to this change Bank has taken steps to change the ambience and aesthetics at the Branches to compete with the best in the Industry.

The deficiency in performance, strain on working at branches / offices having shortage of staff is being overcome by the computerization on one hand & through direct recruitment of staff on the other hand. All such exercises of the Bank have contributed to create work environment conducive to high business growth.

The ingredients of changing the work culture of any Organization are will to change, support for the new culture & nullifying the hindrances.

Bank vows to keep all above under observation on an ongoing basis at all levels.

## **09. EFFECTIVE INDUCTION OF NEW ENTRANTS**

Care has to be taken to ensure that the new entrants to the Institution adapt to its culture, ethics and tradition. This applies to fresh recruits as well as the employees transferred from one place to another. A psychological assurance is essentially needed to be provided to the new entrants that they are cared in the new place and are accepted by others in the Bank.

Bank has already in place an induction training program at MGB Staff Training College for all new recruits in Officer as well clerical cadre to ensure effective induction in the Bank at all levels.

Bank proposes to constitute a task force at the Regional Levels who provide the required support to such employees under their control. This task force shall monitor smooth induction of new entrants to the work place. The Executives visiting the branches will also ensure this.

This enables to explain the Bank's history, its rich heritage, culture, mission and the goals to make one aware of one's own responsibilities.

## **10. SUCCESSION PLANNING**

Any institution needs executives with vast experience & decision making skills to hold key positions. These key positions influence the course of the Organization in the coming years. It becomes essential part of function for any Organization to identify such individuals, groom them for the key jobs and provide the required inputs, knowledge and skills to prepare them for the key posts. Hence succession planning is a significant process in the said context.

In Bank the following number of positions will become vacant on account of superannuation alone in the Executive cadre.

<b>YEAR</b>	<b>SCALE IV &amp; V</b>
2026	06
2027	06
Beyond 2027	09

Though considerable number in Top Executives in Scale IV and Scale V are retiring within the next two years, the position is not alarming as there are adequate (umpteen) number of Executives behind to take over. The position in other cadres too is a secure one. Bank endeavors to undertake a conscious process of building all round capabilities of the eligible Officers down below through trainings in different areas which the positions to be assumed warrant.

Apart from the above, various other positions also demand succession-planning process in a systematic way. These are Treasury Operations, Investments, Dealing room operations, Risk Management, ALM, Credit Management, Information Technology with particular reference to CBS, Marketing, Retail Banking, Relationship Banking, Administration Functions, etc.

The Bank is currently making every effort to prepare its personnel for these roles through intensive training, both internally and through renowned external institutions of international repute such as CAB, IDRBT, BIRD, NIBM, BOM STC, and others. The personnel is also benefited from the knowledge of consultants who are associated with the Bank in various specialized fields.

It will be the Endeavour of the Bank to plan for the future in all the above specialized functions keeping in view the present day competitive environment.

Bank has also been holding internal promotion processes every year to enable better and smooth succession in the Organization. The tempo will remain in the years to come.

01. Each Region shall undertake an exercise of developing / grooming special cadre of Branch Managers in different scales having regard to their potentials and shall name Officers at least to the extent of 10% of the Officers in the Region.
02. Such exercise of identification of Specialized Branch Managers at Corporate level is to further develop the cadre created by the Regions. Such cadre shall enable challenging postings / profit center postings.

#### **FUTURE PLANS:**

01. The Bank shall put in place an ongoing process to build a pool of Human Resources, specialized in above areas at different levels, starting from Clerical cadre to the Executive level.
02. The training / Development activities of these personnel shall have regard to the specialized category to which they belong.
03. To have an additional linkage to the specialized fields / areas which shall be considered for lateral and vertical mobility.
04. To have an ongoing review of sufficiency of personnel to replace the Manpower subject to attrition.
05. To have a Data Bank of Clerical & Officer cadre personnel having training / experience / exposure in each of the specialized area based on their past record / performance. Such Data Base shall be built both at Regional level and at Bank level. This data shall be used for selecting placing personnel for the relevant specialized area.

## 11. TRAINING POLICY

### OBJECTIVES:

01. To provide need based trainings to all employees.
02. Development of personality and exploring potentials of the individuals.
03. Skill up gradation & knowledge enrichment required to perform various jobs with efficiency.
04. Right kind of attitude of employees towards colleagues and customers.
05. To enable a succession planning process that is achievable.

### Training need Assessment:

The Bank uses following sources for identifying training needs of the employees.

01. Inspection reports.
02. Annual Performance Appraisal formats devised for Officers, wherein individual employees feel necessity of trainings in specified areas.
03. Recommendations from Regional Offices.
04. Business needs of the Bank.
05. Branch visits by executives.
06. Pre-promotion training shall be conducted as per regulatory directives.
07. Induction training to all new recruits before joining the branches/offices.

### INTERNAL TRAINING:

Training needs of employees of Bank are met with by tie up arrangement with Sponsor Bank, internal staff training college at our own premises.

With a view to addressing the corporate needs and to equip the staff with required skill, knowledge and attitude, several newly designed training programs are being arranged in addition to the conventional training programs. These are as under –

01. Risk based internal audit.
02. Control aspects of Branch Management.
03. Preventive vigilance.
04. Intensive course in credit appraisal.
05. Workshop on CIBIL.
06. Retail lending.
07. Asset quality Management.
08. NPA Management & profitability.
09. Managing people.

10. Stress Management.
11. Self-Management.
12. Women empowerment.
13. Effective Branch Management.
14. Banking related subjects for IT Officers.
15. Government business.

Several training programs will be arranged in the in-house establishment to build Managerial skills and capabilities as above. The College utilizes the services of both internal faculty and external experts.

Apart from all above, Bank is also taking care of future challenges and imparting need based training in various areas as under.

01. Information Technology
02. ALM
03. Treasury Management & Investments.
04. Retail Banking
05. Project financing
06. Marketing
07. Risk Management
08. Financing SHG's
09. FPOs, investment credit

The Bank deutes its employees to premier training institutes like IIBF, BIRD, NIBM, CAB, and IDRBT. Officers are selected for suitable training programs based on their roles and potential.

### **NOMINATION & SELECTION OF PARTICIPANTS:**

Nominations for the internal trainings are sought from the Regional Heads under whom the Officer is placed by HRD Dept. Nominations are based on the training needs of the Officers working in the Region.

To consider Training / Development and ancillary actions such as participation in workshops / study Tours etc. mainly to Personnel presently handling the portfolio and to consider entry level training to the new entrants to the Scheme.

### **EVALUATION OF TRAINING:**

Evaluation of training is an integral part of the training system which facilitates to take corrective steps in the direction of improvement in the areas of; course contents / inputs, methodology of training, infrastructure, performance of various faculties etc.

It will be Bank's Endeavour to provide training to all our employees, once in 2 years in functions related areas.

Bank has the training establishments in its own premises with staying arrangements for officers as well as workmen staff. As well as Bank will conduct virtual Trainings with the help of NABARD and Bank of Maharashtra

The Bank shall put in place a Training evaluation system at all levels to ensure that after the training is imparted, the participants translate the lesson into actions and if not what changes are needed in the training methodology system / contents.

## **12. ORGANISATION'S SUPPORT TO SELF DEVELOPMENT OF PERSONNEL:**

Although the Bank is making best of its efforts to provide need based trainings to all individuals, these might prove inadequate to meet the required expertise in some areas. Perhaps this may arise due to constraints like paucity of time, resources etc. Needless to mention that the individual employee also exerts towards own personality development to acquire proficiency in the relevant areas. It follows that the Bank also extends full support to the employees in acquiring higher degree of proficiency to derive long term benefits. Bank has been supporting its employees either monetarily or by way of other measures.

All the above referred measures adopted by the Bank shall be in vogue as a support system towards self-development of staff. Bank, would endeavor to introduce several such measures to suit the changing as well as challenging environment.

The Bank is also planning to have schemes for reimbursement of expenses incurred by employees at different level for Training in specialized courses related to Banking, Finance, Computer applications etc. at appropriate level, which shall be mutually beneficial.

## **13. TRANSFER POLICY**

1. 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 vide DFS letter F.No.8/1/2025-RRB dated 20th February 2025.

The revised guidelines are prescribed as follows:

- (i) There are various administrative layers in the Bank such as Head Office/Regional Office/ Branch/ Central Processing Cell (CPC) with maximum tenure of as defined in clause (ii). However; Officers posted at Administrative Office layer may be extended till completion of Maximum 5 years in case of exigencies.
- (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/documentated. As per the CVC instructions, sensitive posts should be identified and staff working in this 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 in to the issues and dispose the appeals within a time period of 15 days.
- (viii) 'Transfer Protection' may be granted to Office bearers (President/ General Secretary) of recognized associations/ unions within the bank of Associations/unions for maximum 2 years after completion of normal tenure. 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 o 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 clue 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) Due to the amalgamation of the erstwhile Vidarbha Konkan Gramin Bank and the erstwhile Maharashtra Gramin Bank into the unified entity "Maharashtra Gramin Bank," it is imperative to ensure natural justice and equitable treatment to all employees of the amalgamated organization. In view of this, and to maintain administrative balance across the expanded service area of the new entity, it is imperative that only those transfer requests submitted on or after 01.05.2025 will be considered. This measure is intended to address genuine hardships while ensuring uniformity and fairness in the handling of transfer requests within the newly constituted bank. In addition to the above-mentioned grounds of Transfer, the conditions of medical / maternity / child care / Remote posting will be considered sensitively for transfer on priority subject to availability and suitability and as per exigencies.

## **14. ORGANISATION DEVELOPMENT**

It is a planned approach towards improving the effectiveness of the Organization. It is devised to find remedies to the problem areas that are affecting operational efficiency.

Bank has selected the following areas at the branch levels to achieve operational efficiency.

- (a) 'Below average' rated branches under internal inspection systems for up gradation in the ratings.
- (b) Study of chronically loss making units for improving profitability.

The Bank would like to add few more areas at micro level for organization development.

### **15. MANAGERIAL AUTONOMY (HR ISSUES)**

Under the present context, when Regional Rural Banks are now more market driven and the banking sector is increasingly becoming seamless to compete with the Private / Foreign, Public Sector Banks, with a view to allow RRBs to function with total autonomy and operational flexibility at par with their counterparts, This implies that the Board of Directors is entrusted with the authority and responsibility to make managerial decisions within the broad framework of Government and NABARD policies.

Bank enjoys greater autonomy satisfying all norms laid by the Government/NABARD applicable to RRBs. As regards HR issues, following are the areas of autonomy available to the Bank.

01. To decide all HR issues relating to the bank including staffing pattern, recruitment, placements, transfers, trainings, promotions, pensions etc.
02. Prescribe standards for categorization of branches based on volume of business and other relevant factors.
03. Prescribe essential academic qualifications, minimum qualification standards and modalities of promotion / recruitment to various categories.
04. Lay down policy of accountability and responsibility of Bank Officials and take action against erring officials in conformity with such policy. At the same time, the policy should also recognize that bonafide errors do occur while making decisions.
05. Framing HR policies and procedures for recruitment including eligibility criteria, mode of selection, levels of entry etc.
06. The existing guideline prescribing a uniform contribution to be made to the staff welfare fund of 2% of the Bank's net profit subject to maximum of Rs. 10 Lacs pa.

In recent past, Bank published circular giving details of all welfare schemes of the Bank. This policy is a further step in the process.

We believe that this policy document will carry Bank's concern for employees to each employee and will motivate them.

Under present circumstances, '**Change is the only certainty**'. Needless to state, Bank will effect changes in its policies & systems including the HRD policy. However, it will be endeavor to dovetail these changes with welfare of employees and thus to ensure that the reforms have human face.

## **16. EMPLOYEE MOTIVATION SCHEME**

- 01.** Each Region shall have data of Branch Managers and staff who demonstrate excellent performance based on MOU. Each Region shall publish the names of Branch Heads / Branch Manager of top 1 performance for each month within Region through in-house bulletin as Star Performer. The Photographs of BMs are displayed at RO and HO for one month.
- 02.** The Regions shall identify at least 1 employee/Officer as "best performers" on quarterly basis on the basis of Customer service, Relationship Management, individual achievement in deposit mobilization, customer satisfaction, credit growth, recovery, marketing of Bank products etc. and shall circulate the said list within the Region through the in-house bulletin and shall also be rewarded suitably. Such a list of identified performers shall be developed at Corporate level.

## **17. PROMOTION AND RECRUITMENT POLICY**

The Bank is adhering to the Regional Rural Bank (Appointment and Promotion of Officers and Employees) Rules, 2017, the Mitra Committee guidelines, and subsequent amendments by NABARD/DFS from time to time, subject to the approval of the Board of Directors. Currently bank is availing the recruitment services from IBPS as per Govt Guidelines.

**Regional Rural Bank (appointment and promotion of officers and employees) Rules 2017 are as under:**

**Short title and commencement. -**

- (1) These Rules may be called the Regional Rural Banks (Appointment of Officers and Employees) Rules, 2017.
- (2) They shall come into force on the date of their publication in the Official Gazette.

**2. Definitions. -** (1) In these rules, unless the context otherwise requires, -

- (a) "Act" means the Regional Rural Banks Act, 1976 (21 of 1976);
  - (b) "approved agency" means the Institute of Banking Personnel Selection or any other agency approved by the Central Government for –
    - (i) conducting examination (written or on-line) and interview for selection of the candidates by direct recruitment to the Group 'A' posts specified in column (3), against serial numbers 1, 2 and 3, of the First Schedule; and
    - (ii) for conducting examination (written or on-line) to Group 'B' posts specified in column (3), against serial number 6, of the First Schedule;
  - (c) "Committee" means the Committee constituted by the Board under rule 8;
  - (d) "Schedule" means any one of the Schedules to these rules;
  - (e) "Sponsor Bank" means "Bank of Maharashtra"
- (2) All other words and expressions used in these rules and not defined but defined in the Act shall have the meanings respectively assigned to them in the Act.

**3. Category of posts.** - The category of posts to which officers and employees of the Regional Rural Banks may be appointed shall be as specified in column (3) of the First Schedule 18 THE GAZETTE OF INDIA: EXTRAORDINARY [PART II—SEC. 3(ii)]

**Explanation.** – For the purpose of these rules, the officers may be functionally designated by the Chairman as Branch Manager, Regional Manager or General Manager, depending on the work or functions assigned and the Scale of the Officer.

**4. Creation of posts.** - The Board may create such number of posts as are necessary and may determine the number of vacancies to be filled by direct recruitment or promotion, keeping in view the provisions of these rules and the guidelines issued by the Central Government from time to time.

**5. Method of appointment.** - (1) The appointment to the posts specified in the First Schedule may be made in accordance with the provisions contained in these rules and as laid down in the Third Schedule, and subject to such guidelines as may be issued by the Central Government, from time to time.

(2) The National Bank shall frame, from time to time, in consultation with the Central Government, broad policies which will cover manner of conducting examinations and interviews by the approved agency including the stages of examination, composition of the interview panel for direct recruitment and determining the percentage of reserve list of candidates under the proviso to sub-rule (1) of rule 9.

(3) Where an examination for any post specified in column (3), against serial numbers 1, 2, 3 and 6 of the First Schedule is conducted by the approved agency in two stages, the marks obtained at the second stage examination shall be taken into consideration for calculating weightage for the examination (written or online) and the candidates shall be called for interview, wherever applicable, on the basis of the marks obtained in that examination.

(4) The approved agency shall, after conduct of examination and interview, forward the final list of candidates for appointment to the concerned Regional Rural Bank.

(5) The minimum years of service for promotion to the Group ‘A’ posts specified in column (3), against serial numbers 1, 2, 3, 4, and 5 of the First Schedule and Group ‘B’ posts specified in column (3), against serial number 6, of the First Schedule shall be reckoned as on the 1st day of April of the year in which the vacancy is expected to arise or has actually arisen.

**6. Appointing authority.** - The Chairman shall be the appointing authority in respect of Group ‘A’ posts and the General Manager shall be the appointing authority in respect of Group ‘B’ and Group ‘C’ posts, if so authorized by the Board, provided that if there is no incumbent to the post of the General Manager, the Chairman shall be the appointing authority in respect of Group ‘B’ and Group ‘C’ posts also.

**Explanation.** —For the purposes of these rules, the expression “General Manager” means an officer of the Regional Rural Bank not below the rank of Officer Senior Management (Scale IV) specified in column (3), against serial number 4 of the First Schedule and designated as such by the Regional Rural Bank or an officer of the Sponsor Bank deputed as such under the first proviso to sub-section (1) of section 17 of the Act.

**7. Recruitment to Group ‘C’ posts.**- The Regional Rural Bank shall, in making recruitment to Group ‘C’ posts, make a reference to the Employment Exchange, the Sainik Board or such other agencies catering to the welfare of the Scheduled Castes, the Scheduled Tribes, Physically Challenged Persons or other special category of persons as are recognized by the Central Government or the State Government having jurisdiction over the Regional Rural Bank: Provided that preference shall be given to candidates belonging to the Scheduled Castes, the Scheduled Tribes or any other special category of persons, in accordance with the instructions or guidelines issued by the Central Government in this regard, from time to time: Provided further that the instructions on ‘recruitment of staff through Employment Exchange’ of the Department of Personnel and Training, Government of India, issued from time to time, to the extent relevant in the context of Regional Rural Banks, shall apply to these rules.

**8. Constitution of Committee.** -

(1) The Board may, from time to time, constitute Committees, consisting of the members specified in column (9) or column (6) of the Third Schedule, against the posts in the corresponding column (2) of the said Schedule, for the purpose of recommending to the appointing authority, candidates for appointment by direct recruitment to Group ‘C’ posts and for promotion to Group ‘A’ and Group ‘B’ posts, in

accordance with the provisions contained in the said Schedule (2) The Board shall determine the tenure of each such Committee constituted under sub-rule (1).

**9. Validity of panel for direct recruitment and for promotion.-** (1) A panel of selected candidates in respect of direct recruitment to the Group 'A' posts specified in column (3), against serial numbers 1, 2 and 3, of the First Schedule and Group 'B' posts specified in column (3), against serial number 6, of the First Schedule shall be prepared by the approved agency and a panel of selected candidates in the case of direct recruitment to the Group 'C' posts specified in column (3), against serial number 7, of the First Schedule and promotion for Group 'A' and Group 'B' posts shall be prepared by the Committee:

Provided that in the case of direct recruitment, a reserve list of candidates, not exceeding fifty per cent of the notified vacancies, subject to a minimum of two candidates in each category (General, Scheduled Castes, Scheduled Tribes and other special category), shall be drawn up to meet exigencies.

(2) The panel of selected candidates referred to in sub-rule (1) including the reserve list shall be valid for a period of one year from the date of issue of the merit list or until a fresh panel is drawn, whichever is earlier.

**10. Zone of consideration for promotion. -** Where promotion to a post is made both under the normal channel as well as the fast track channel, the zone of consideration shall be three times the number of vacancies available in the normal channel; and in case of fast track channel, all eligible candidates including repeaters shall be considered: Provided that the candidates who are eligible under the normal channel shall also be considered under the fast track channel.

**11. Filling up of vacancies to promotional posts. -**

(1) The vacancies earmarked for the normal channel shall be filled up after the vacancies under the fast track channel are filled up.

(2) The vacancies earmarked for the fast track channel which remain unfilled for want of selection of adequate number of candidates from that channel shall lapse and the said vacancies shall be filled up by way of normal channel.

**12. Inter se seniority in promotion. -** The *inter se* seniority in the case of promotion to the posts specified in column (2) of the Third Schedule, in respect of all the empaneled candidates selected through the normal channel or the fast track channel in their feeder posts, shall remain unchanged.

**13. Reservation and relaxation. -** (1) The provisions of reservation policy for the Scheduled Castes, the Scheduled Tribes and other Special category of persons as per the guidelines of the Department of Personnel and Training, Government of India issued from time to time, to the extent relevant in the context of the Regional Rural Banks, shall apply to these rules.

(2) The provisions of relaxation of various conditions for the Scheduled Castes, the Scheduled Tribes and other special category of persons as per the guidelines of the Department of Personnel and Training, Government of India issued from time to time, to the extent relevant in the context of the Regional Rural Banks, shall apply to these rules.

(3) A one-time relaxation of one year service during the entire service period will be given to such candidates who have passed Junior Associate of the Indian Institute of Bankers (JAIIB) of Indian Institute of Banking and Finance for promotion both under the normal channel and fast track channel to the Group 'A' posts specified in column (3), against serial numbers 1, 2 and 3, of the First Schedule and one more year in case of such candidates who have passed Certified Associate of the Indian Institute of Bankers (CAIIB) of Indian Institute of Banking and Finance.

**14. Power to interpret. -** The power to interpret these rules shall vest in the Central Government and the Central Government may issue such administrative instructions or guidelines in consultation with the National Bank as may be necessary to give effect to and to carry out the provisions of these rules or to remove any difficulty in their implementation.

## FIRST SCHEDULE

### Category of posts in each Regional Rural Bank

Sr	Classification	Category of posts	Designation
(1)	(2)	(3)	(4)
1	Group 'A'	Officer Junior Management (Scale I)	Assistant Manager
2	Group 'A'	Officer Middle Management (Scale II)	Manager

3	Group 'A'	Officer Middle Management (Scale III)	Senior Manager
4	Group 'A'	Officer Senior Management (Scale IV)	Chief Manager
5	Group 'A'	Officer Senior Management (Scale V)	Assistant General Manager
6	Group 'B'	Office Assistant (Multipurpose)	Office Assistant (Multipurpose)
7	Group 'C'	Office Attendant (Multipurpose)	Office Attendant (Multipurpose)

**SECOND SCHEDULE**

Sr	Name of the Regional Rural Bank	Sponsor Bank	State
(1)	(2)	(3)	(4)
01	Maharashtra Gramin Bank	Bank of Maharashtra	Maharashtra

**THIRD SCHEDULE**
**Appointment by direct recruitment and by promotion**

SR	Name of the post and classification	Mode of appointment	Qualifications for direct recruitment	Age limit for direct recruitment
(1)	(2)	(3)	(4)	(5)
1.	Officer Junior Management (Scale I) Group 'A'	(i) 50% by direct recruitment and 50% by promotion; (ii) 50% of the vacancies for promotion shall be filled under normal channel and 50% under fast track channel.	(I) Bachelor's degree of a recognised University in any discipline or its equivalent. <b>Note:</b> Preference will be given to candidates possessing degree in Agriculture, Horticulture, Forestry, Animal Husbandry, Veterinary Science, Agricultural Engineering, Pisciculture, Agricultural Marketing and Cooperation, Information Technology, Management, Law, Economics or Accountancy; (II) Proficiency in local language. <b>Note1:</b> Candidates who have studied the language of the State in standard VIII or above in Boards of Education or School recognised by the Government or candidates possessing any certificate to the effect for standard VIII or above will be considered proficient in that local language. Note 2: (i) Candidate not having proficiency in local language at the time of selection, will be given a time of six months from the date of joining, to acquire the proficiency. (ii) The period of six months may be extended by the Board for a further period of six months which may be extended by a further period of six months, at a time, by recording the reasons in writing.	Above 18 years but below 30 years (relaxation of age in case of the Scheduled Castes, the Scheduled Tribes or candidates belonging to other special categories, in accordance with the instructions or orders issued by the Central Government from time to time in this regard)

		Provided that no such extension shall be granted beyond the probation period. <b>Desirable:</b> Working knowledge of Computer	
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Selection process for direct recruitment	Eligibility for Promotion	Selection process for promotion	Composition of Committee for promotion																														
(6)	(7)	(8)	(9)																														
<p>(i) The selection process includes examination (written or online) and Interview;</p> <p>(ii) The division of marks for the examination (written or online) and interview shall be as given in the table below:</p> <table border="1" data-bbox="193 813 531 1055"> <tr> <td>1</td> <td>Examination (written or online)</td> <td>80 marks*</td> </tr> <tr> <td>2</td> <td>Interview</td> <td>20 marks*</td> </tr> <tr> <td>3</td> <td>Total</td> <td>100 marks</td> </tr> </table> <p>* Implies weightage</p> <p>(iii) Candidates in order of their merit in the examination (written or online) upto the ratio of 3:1 in proportion to total number of vacancies will be called for interview;</p> <p>(iv) Candidates securing a minimum of 40% marks in the interview shall be eligible for consideration in order of their merit (in case of candidates belonging to the Scheduled Castes, the Scheduled Tribes or other special categories as per the instructions or orders issued by the Central Government from time to time, minimum of 35% marks in the interview shall be considered); (v) List of successful candidates on the basis of ranking accorded to them in the combined performance of the examination and</p>	1	Examination (written or online)	80 marks*	2	Interview	20 marks*	3	Total	100 marks	<p>Promotion shall be made from amongst the employees holding the post of Office Assistant (Multipurpose) possessing the following experience and/qualification:</p> <p><b>(I) Normal channel:</b>                      (i) must have ten years' experience as Office Assistant (Multipurpose) on full time and regular basis;                      (ii) must have been confirmed in the feeder grade.</p> <p><b>(II) Fast Track Channel:</b>                      (i) must have six years' service as Office Assistant (Multipurpose) on full time and regular basis';                      (ii) must possess bachelor's degree from a recognised University;                      (iii) must have been confirmed in the feeder grade.</p>	<p>(i) The selection shall be on the basis of performance in the written test, interview and last five years' performance appraisal reports as per the division of marks given below:</p> <table border="1" data-bbox="855 779 1177 1088"> <tr> <td>1</td> <td>Written Test</td> <td>50 marks</td> </tr> <tr> <td>2</td> <td>Interview</td> <td>20 marks</td> </tr> <tr> <td>3</td> <td>Performance Appraisal Reports</td> <td>30 marks</td> </tr> <tr> <td>4</td> <td>Total</td> <td>100 marks</td> </tr> </table> <p>(ii) The written test shall comprise test in General English or Hindi and General Banking knowledge and 50 marks allotted to written test shall be further divided as under:</p> <table border="1" data-bbox="855 1391 1177 1664"> <tr> <td>1</td> <td>General English or Hindi</td> <td>20 marks</td> </tr> <tr> <td>2</td> <td>General Banking Knowledge</td> <td>30 marks</td> </tr> <tr> <td>3</td> <td>Total</td> <td>50 marks</td> </tr> </table> <p><b>(iii) In the case of normal channel, -</b>                      (a) the minimum qualifying marks shall be 50% in aggregate of written test, interview and performance appraisal reports;                      (b) selection of candidates for promotion shall be made from amongst the</p>	1	Written Test	50 marks	2	Interview	20 marks	3	Performance Appraisal Reports	30 marks	4	Total	100 marks	1	General English or Hindi	20 marks	2	General Banking Knowledge	30 marks	3	Total	50 marks	<p>The Committee for considering promotion shall consist of the following, namely: -</p> <ol style="list-style-type: none"> <li>1. The Chairman of the Regional Rural Bank concerned - Chairman</li> <li>2. An officer nominated by the Sponsor Bank not below the rank of Assistant General Manager - Member</li> <li>3. An officer nominated by the National Bank Not Below the rank of Assistant General Manager - Member</li> </ol> <p>Note: If none of the members of the Committee belongs to The Scheduled Castes or the Scheduled Tribes, the Board may nominate an officer of suitable position belonging to the Scheduled Castes or the Scheduled Tribes as an additional member of the Committee.</p>
1	Examination (written or online)	80 marks*																															
2	Interview	20 marks*																															
3	Total	100 marks																															
1	Written Test	50 marks																															
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4	Total	100 marks																															
1	General English or Hindi	20 marks																															
2	General Banking Knowledge	30 marks																															
3	Total	50 marks																															

<p>interview shall be prepared separately for the General, the Scheduled Castes, the Scheduled Tribes and other special categories as per the instructions or orders issued by the Central Government from time to time, (separate State and Union territory wise merit list shall be prepared based on merit and the available preference given by the candidates in the application form) for provisional allotment of the candidates.</p>		<p>successful candidates in the feeder grade, in order of their seniority in the feeder grade.</p> <p><b>(iv) In the case of fast track channel, -</b></p> <p>(a) the minimum qualifying marks shall be 60% in aggregate of written test, interview and performance appraisal reports;</p> <p>(b) selection of candidates for promotion shall be made from amongst the successful candidate's in the feeder grade in order of their merit, based on the aggregate of their marks in written test, interview and performance appraisal reports.</p> <p>(v) There shall be common written Examination and interview for both the channels.</p>
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Sr	Name of the post and classification	Mode of Appointment	Qualifications for direct recruitment	Age limit for direct recruitment
(1)	(2)	(3)	(4)	(5)
2	Officer Middle Management (Scale II) Group 'A'	(i) 25 % by direct recruitment and 75% by promotion ; (ii) Out of the 25% by direct recruitment, 10% from Specialist cadre, namely, Information Technology, Agriculture,	(I) <i>Information Technology:</i> (i) Bachelor's degree from a recognised University in Electronics/Communication/Computer Science/Information Technology or its equivalent with a minimum of 50% marks in aggregate; and (ii) One year experience in the relevant field. <b>Desirable:</b> Certificate in ASP, PHP, C++, Java, VB, VC, OCP, etc. (II) Chartered Accountants: One year experience as a Chartered Accountant. (III) Law Officer:	Above 21 years but below 32 years (relaxation of age in case of the Scheduled Castes, the Scheduled Tribes or candidates belonging to other special categories, in

		<p>Treasury, Law, Marketing, Chartered Accountants etc. and 15% from experienced officers (iii) 50% of the vacancies for promotion shall be filled under normal channel and 50% under fast track channel.</p>	<p>(i) Bachelor's degree from a recognised University in Law or its equivalent with a minimum of 50% marks in aggregate; and (ii) Two years' experience as an advocate or has worked as Law Officer in Banks or Financial Institutions for a period of not less than two years. (IV) Treasury Manager: Chartered Accountant or MBA in Finance from a reputed Institute with one year experience in the relevant field. (V) Marketing Officer: MBA in Marketing from any Institute of repute with one year experience in the relevant field. (VI) Agricultural Officer: (i) Bachelor's degree from a recognised University in any discipline in Agriculture, Horticulture, Dairy, Animal Husbandry, Forestry, Veterinary Science, Agricultural Engineering, Pisciculture or its equivalent, with a minimum of 50% marks in aggregate; and (ii) Two years' experience in the relevant field. (VII) General Banking Officer: (i) Bachelor's degree from a recognised University in any discipline or its equivalent with a minimum of 50% marks in aggregate; and (ii) Two years' experience as an officer in a Bank or a Financial Institution. <b>Note:</b> Preference will be given to the candidates having degree/diploma in Banking, Finance, Marketing, Agriculture, Horticulture, Forestry, Animal Husbandry, Veterinary Science, Agricultural Engineering, Pisciculture, Agricultural Marketing and Cooperation, Information Technology, Management, Law, Economics and Accountancy.</p>	<p>accordance with the instructions or orders issued by the Central Government from time to time in this regard)</p>
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Selection process for direct recruitment	Eligibility for Promotion	Selection process for promotion	Composition of Committee for promotion
(6)	(7)	(8)	(9)
(i) The Selection shall be made on the basis of examination (written or online) and interview as per	Promotion shall be made from amongst the officers holding the post of Officer	(i) The selection shall be on the basis of performance in the written test, interview and	The Committee shall consist of the following, namely :- 1. The Chairman of

the division of marks given below:

1	Examination (written or online)	80 marks*
2	Interview	20 marks*
3	Total	100 marks

\* Implies weightage

(ii) Candidates in order of their merit in the examination (written or online) upto the ratio of 3:1 in proportion to total number of vacancies will be called for interview;

(iii) Candidates securing a minimum of 40% marks in the interview shall be eligible for consideration in order of their merit (in case of candidates belonging to the Scheduled Castes, the Scheduled Tribes or other special categories as per the instructions or orders issued by the Central Government from time to time, minimum of 35% marks in the interview shall be considered); (iv) List of successful candidates on the basis of ranking accorded to them in the combined performance of the examination and interview shall be prepared separately for the General, the Scheduled Castes, the Scheduled Tribes and other special categories as per the

Junior Management (Scale I) possessing the following experience and/qualification:

**(I) Normal channel:**

(i) must have eight years' experience as Officer Junior Management (Scale I) on full time and regular basis;

(ii) must have been confirmed in the feeder grade.

**(II) Fast Track Channel:**

(i) must have six years' service as Officer Junior Management (Scale I) on full time and regular basis;

(ii) must have been confirmed in the feeder grade.

performance appraisal reports for preceding five years as per the division of marks given below:-

1	Written Test	50 marks
2	Interview	20 marks
3	Performance Appraisal Reports	30 marks
4	Total	100 marks

(ii) 50 marks allotted to written test shall be further divided as under :-

Part (A)	25 marks
Part (B)	25 marks

(iii) The candidates shall be required to appear for a written test comprising of two parts namely Part (A) covering Banking Law and Practice of Banking and Part (B) covering Credit Policy, Credit Management including Priority Sector, Economics and Management.

**(iv) In the case of normal channel,-**

(a) the minimum qualifying marks shall be 50% in aggregate of written test, interview and performance appraisal reports;

(b) selection of candidates for promotion shall be made from amongst the successful candidates in the feeder grade, in order of their seniority in the feeder grade.

**(v) In the case of fast track channel,-**

(a) the minimum qualifying marks shall be

the Regional Rural Bank

concerned - Chairman

2. An officer nominated by the Sponsor Bank not below the rank of Assistant General Manager - Member

3. An officer nominated by the National Bank not below the rank of Assistant General Manager - Member

Note: If none of the members of the Committee belongs to the Scheduled Castes or the Scheduled Tribes, the Board may nominate an officer of suitable position belonging to the Scheduled Castes or the Scheduled Tribes as an additional member of the Committee.

<p>instructions or orders issued by the Central Government from time to time, for provisional allotment of the candidates.</p>		<p>60% in aggregate of written test, interview and performance appraisal reports; (b) selection of candidates for promotion shall be made from amongst the successful candidates in the feeder grade in order of their merit, based on the aggregate of their marks in written test, interview and performance appraisal reports. (vi) There shall be common written examination and interview for both the channels.</p>	
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Sr	Name of the post and classification	Mode of Appointment	Qualifications for direct recruitment	Age limit for direct recruitment
(1)	(2)	(3)	(4)	(5)
3	Officer Middle Management (Scale III) Group 'A'	(i)10% by direct recruitment and 90% by promotion; (ii) 50% of the vacancies for promotion shall be filled under normal channel and 50% under fast track channel.	(i) Bachelor's degree from a recognised University in any discipline or its equivalent with a minimum of 50% marks in aggregate; and (ii) Minimum five years' experience as an Officer in any Bank or Financial Institution. <b>Note:</b> Preference will be given to the candidates having Degree/Diploma in Banking, Finance, Marketing, Agriculture, Horticulture, Forestry, Animal Husbandry, Veterinary Science, Agricultural Engineering, Pisciculture, Agricultural Marketing and Cooperation, Information Technology, Management, Law, Economics and Accountancy.	Below the age of 40 years (relaxation of age in case of the Scheduled Castes, the Scheduled Tribes or candidates belonging to other special categories, in accordance with the instructions or orders issued by the Central Government from time to time in this regard)
<b>Selection process for direct recruitment</b>	<b>Eligibility for Promotion</b>	<b>Selection process for promotion</b>	<b>Composition of Committee for promotion</b>	
(6)	(7)	(8)	(9)	
(i) The Selection shall be	Promotion shall be	<b>Normal Channel:</b>	The Committee shall	

made on the basis of examination (written or online) and interview as per the division of marks given below:-

Examination (written or online)	80 marks*
Interview	20 marks*
Total	100 marks

\* Implies weightage

(ii) Candidates in order of their merit in the examination (written or online) upto the ratio of 3:1 in proportion to total number of vacancies will be called for interview;

(iii) Candidates securing a minimum of 40% marks in the interview shall be eligible for consideration in order of their merit (in case of candidates belonging to the Scheduled Castes, the Scheduled Tribes or other special categories as per the instructions or orders issued by the Central Government from time to time, minimum of 35% marks in the interview shall be considered);

(iv) List of successful candidates on the basis of ranking accorded to them in the combined performance of the examination and interview shall be prepared separately for the General, the Scheduled Castes, the Scheduled Tribes and other special categories as per the instructions or orders issued by the Central Government from time to time, for provisional allotment of the candidates.

Made from amongst the officers holding the post of Officer Middle Management (Scale II) possessing the following experience and/qualification:

**(I) Normal channel:**

(i) must have seven years' experience as Officer Middle Management (Scale II) on full time and regular basis;

(ii) must have been confirmed in the feeder grade.

**(II) Fast Track Channel:**

(i) must have five years' service as Officer Middle Management (Scale II) on full time and regular basis;

(ii) must have been confirmed in the feeder grade.

(i) The selection shall be on the basis of performance in the interview and performance appraisal reports for preceding six years as per the division of marks given below:

Interview	40 marks
Performance Appraisal Reports	60 marks
Total	100 marks

(ii) Performance Appraisal Reports for the preceding six years shall be considered for the purpose of awarding marks for promotion.

**Fast Track Channel:**

(i) The selection shall be on the basis of performance in the written test, interview and performance appraisal reports for preceding six years as per the division of marks given below:

Written Test	50 marks
Interview	20 marks
Performance Appraisal Reports	30 marks
Total	100 marks

(ii) 50 marks allotted to written test shall be further divided as under:-

Part (A)	25 marks
Part (B)	25 marks

(iii) The candidates shall be required to appear for a written test comprising two parts namely:-

**Part (A) covering Banking Law and Practice of Banking;**

consist the following persons, namely :-

1. The Chairman of the Regional Rural Bank concerned – Chairman
2. An officer nominated by the Sponsor Bank not below the rank of Assistant General Manager – Member
3. An Officer nominated by the National Bank not below the rank of Assistant General Manager – Member

Note:- If none of the members of the Committee belongs to the Scheduled Castes or the Scheduled Tribes, the Board may nominate an officer of suitable position belonging to the Scheduled Castes or the Scheduled Tribes as an additional member of the Committee.

		<p>and Part (B) covering Credit Policy, Credit Management including Priority Sector, Economics and Management.</p> <p><b>(iv) In the case of normal channel,-</b></p> <p>(a) the minimum qualifying marks in the interview shall be 50%;</p> <p>(b) the minimum qualifying marks in the performance appraisal reports shall be 50%;</p> <p>(c) the minimum qualifying marks shall be 50% in aggregate of interview and performance appraisal reports; and</p> <p>(d) selection of candidates for promotion shall be made from amongst the successful candidates in the feeder grade, in order of their seniority in the feeder grade.</p> <p><b>(v) In the case of fast track channel,-</b></p> <p>(a) the minimum qualifying marks shall be 60% in aggregate of written test, interview and performance appraisal reports;</p> <p>(b) selection of candidates for promotion shall be made from amongst the successful candidates in the feeder grade in order of their merit, based on the aggregate of their marks in written test, interview and performance appraisal reports.</p>	
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Sr	Name of the post and classification	Mode of Appointment	Qualifications for direct recruitment	Age limit for direct recruitment
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(1)	(2)	(3)	(4)	(5)
3.	Officer Middle Management (Scale III) Group 'A'	(i) 10% by direct recruitment and 90% by promotion; (ii) 50% of the vacancies for promotion shall be filled under normal channel and 50% under fast track channel.	(i) Bachelor's degree from a recognised University in any discipline or its equivalent with a minimum of 50% marks in aggregate; and (ii) Minimum five years' experience as an Officer in any Bank or Financial Institution. <b>Note:</b> Preference will be given to the candidates having Degree/Diploma in Banking, Finance, Marketing, Agriculture, Horticulture, Forestry, Animal Husbandry, Veterinary Science, Agricultural Engineering, Pisciculture, Agricultural Marketing and Cooperation, Information Technology, Management, Law, Economics and Accountancy.	Below the age of 40 years (relaxation of age in case of the Scheduled Castes, the Scheduled Tribes or candidates belonging to other special categories, in accordance with the instructions or orders issued by the Central Government from time to time in this regard)

Selection process for direct recruitment	Eligibility for Promotion	Selection process for promotion	Composition of Committee for Promotion												
(6)	(7)	(8)	(9)												
<p>(i) The Selection shall be made on the basis of examination (written or online) and interview as per the division of marks given below:-</p> <table border="1"> <tr> <td>Examination (written or online)</td> <td>80 marks*</td> </tr> <tr> <td>Interview</td> <td>20 marks*</td> </tr> <tr> <td>Total</td> <td>100 marks</td> </tr> </table> <p>* Implies weightage</p> <p>(ii) Candidates in order of their merit in the examination (written or online) upto the ratio of 3:1 in proportion to total number of vacancies will be called for interview; (iii) Candidates securing a minimum of 40% marks in the interview shall be Eligible for consideration in order of their merit (in</p>	Examination (written or online)	80 marks*	Interview	20 marks*	Total	100 marks	<p>Promotion shall be Made from amongst the officers holding the post of Officer Middle Management (Scale II) possessing the following experience and/qualification:</p> <p><b>(I) Normal channel:</b> (i) must have seven years' experience as Officer Middle Management (Scale II) on full time and regular basis; (ii) must have been confirmed in the feeder grade.</p> <p><b>(II) Fast Track Channel:</b> (i) must have five years' service as Officer Middle Management (Scale II) on full time and regular basis; (ii) must have been confirmed in the</p>	<p><b>Normal Channel:</b> (i) The selection shall be on the basis of performance in the interview and performance appraisal reports for preceding six years as per the division of marks given below:</p> <table border="1"> <tr> <td>Interview</td> <td>40 marks</td> </tr> <tr> <td>Performance Appraisal Reports</td> <td>60 marks</td> </tr> <tr> <td>Total</td> <td>100 marks</td> </tr> </table> <p>(ii) Performance Appraisal Reports for the preceding six years shall be considered for the purpose of awarding marks for promotion.</p> <p><b>Fast Track Channel:</b> (i) The selection shall be on the basis of performance in the written test, interview and</p>	Interview	40 marks	Performance Appraisal Reports	60 marks	Total	100 marks	<p>The Committee shall consist the following persons, namely :-</p> <ol style="list-style-type: none"> <li>1. The Chairman of the Regional Rural Bank concerned – Chairman</li> <li>2. An officer nominated by the Sponsor Bank not below the rank of Assistant General Manager – Member</li> <li>3. An Officer nominated by the National Bank not below the rank of Assistant General Manager - Member</li> </ol> <p>Note:- If none of the members of the Committee belongs to the Scheduled Castes or the Scheduled Tribes, the Board may nominate an officer of suitable position belonging to the Scheduled Castes or the Scheduled Tribes as an</p>
Examination (written or online)	80 marks*														
Interview	20 marks*														
Total	100 marks														
Interview	40 marks														
Performance Appraisal Reports	60 marks														
Total	100 marks														

case of candidates belonging to the Scheduled Castes, the Scheduled Tribes or other special categories as per the instructions or orders issued by the Central Government from time to time, minimum of 35% marks in the interview shall be considered);  
 (iv) List of successful candidates on the basis of ranking accorded to them in the combined performance of the examination and interview shall be prepared separately for the General, the Scheduled Castes, the Scheduled Tribes and other special categories as per the instructions or orders issued by the Central Government from time to time, for provisional allotment of the candidates.

feeder grade.

performance appraisal reports for preceding six years as per the division of marks given below:

Written Test	50 marks
Interview	20 marks
Performance Appraisal Reports	30 marks
Total	100 marks

(ii) 50 marks allotted to written test shall be further divided as under:-

Part (A)	25 marks
Part (B)	25 marks

(iii) The candidates shall be required to appear for a written test comprising two parts namely:-

**Part (A) covering Banking Law and Practice of Banking;** and Part (B) covering Credit Policy, Credit Management including Priority Sector, Economics and Management.

**(iv) In the case of normal channel,-**

- (a) the minimum qualifying marks in the interview shall be 50%;
- (b) the minimum qualifying marks in the performance appraisal reports shall be 50%;
- (c) the minimum qualifying marks shall be 50% in aggregate of Interview and performance appraisal reports; and
- (d) selection of candidates for promotion shall be

additional member of the Committee.

		<p>made from amongst the successful candidates in the feeder grade, in order of their seniority in the feeder grade.</p> <p><b>(v) In the case of fast track channel,-</b></p> <p>(a) the minimum qualifying marks shall be 60% in aggregate of written test, interview and performance appraisal reports;</p> <p>(b) selection of candidates for promotion shall be made from amongst the successful candidates in the feeder grade in order of their merit, based on the aggregate of their marks in written test, interview and performance appraisal reports.</p>	
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Sr	Name of the post and classification	Mode of Appointment	Qualifications for direct recruitment	Age limit for direct recruitment
(1)	(2)	(3)	(4)	(5)
4.	Officer Senior Management (Scale IV) Group 'A'	100% by promotion	N.A.	N.A.

Selection process for direct recruitment	Eligibility for Promotion	Selection process for promotion	Composition of Committee for promotion						
(6)	(7)	(8)	(9)						
N.A.	<p>Promotion shall be made from amongst the officers holding the post of Officer Middle Management (Scale III) on full time and regular basis and having Four years' experience in the said post.</p>	<p>(i) The selection shall be on the basis of combined performance in the Interview and performance appraisal reports for preceding four years as per the division of marks given below:</p> <table border="1" data-bbox="837 1758 1125 2004"> <tr> <td>Interview</td> <td>40 marks</td> </tr> <tr> <td>Performance Appraisal Reports</td> <td>60 marks</td> </tr> <tr> <td>Total</td> <td>100 marks</td> </tr> </table>	Interview	40 marks	Performance Appraisal Reports	60 marks	Total	100 marks	<p>The Committee shall consist of the following, namely:-</p> <ol style="list-style-type: none"> <li>1. The Chairman of the Regional Rural Bank concerned – Chairman</li> <li>2. An officer nominated by the Sponsor Bank not below the rank of Assistant General Manager – Member</li> <li>3. An officer nominated by the National Bank not below the rank of Assistant General Manager – Member</li> </ol>
Interview	40 marks								
Performance Appraisal Reports	60 marks								
Total	100 marks								

			(ii) Selection of candidates for promotion shall be made from amongst the successful candidates in the feeder grade in order of their merit, based on the aggregate of their marks in interview and performance appraisal reports.	Note: If none of the members of the Committee belongs to the Scheduled Castes or the Scheduled Tribes, the Board may nominate an officer of suitable position belonging to the Scheduled Castes or the Scheduled Tribes from the Regional Rural Bank or Sponsor Bank or National Bank as an additional member of the Committee.
Sr	Name of the post and classification	Mode of Appointment	Qualifications for direct recruitment	Age limit for direct recruitment
(1)	(2)	(3)	(4)	(5)
5.	Officer Senior Management (Scale V) Group 'A'	100% by promotion	N.A.	N.A.

Selection process for direct recruitment	Eligibility for Promotion	Selection process for promotion	Composition of Committee for promotion						
(6)	(7)	(8)	(9)						
N.A.	Promotion shall be made from amongst the officers holding the post of Officer Senior Management (Scale IV) on full time and regular basis and having three years' experience in the said post.	((i) The selection shall be on the basis of combined performance in the Interview and performance appraisal reports for preceding six years as per the division of marks given below: <table border="1" data-bbox="837 1388 1125 1624"> <tr> <td>Interview</td> <td>40 marks</td> </tr> <tr> <td>Performance Appraisal Reports</td> <td>60 marks</td> </tr> <tr> <td>Total</td> <td>100 marks</td> </tr> </table> (ii) Selection of candidates for promotion shall be made from amongst the successful candidates in the feeder grade in order of their merit, based on the aggregate of their marks in interview and performance appraisal reports.	Interview	40 marks	Performance Appraisal Reports	60 marks	Total	100 marks	The Committee shall consist of the following, namely:- <ol style="list-style-type: none"> <li>1. The General Manager of the Regional Rural Bank Division of the Sponsor Bank - Chairman</li> <li>2. One of the Regional Rural Bank Chairmen of the same Sponsor Bank, to be nominated by the Sponsor Bank - Member</li> <li>3. An Officer nominated by National Bank not below the rank of General Manager - Member</li> </ol> Note: If none of the members of the Committee belongs to the Scheduled Castes or the Scheduled Tribes, the Board may nominate an officer of suitable
Interview	40 marks								
Performance Appraisal Reports	60 marks								
Total	100 marks								

			position belonging to the Scheduled Castes or the Scheduled Tribes from the Regional Rural Bank or Sponsor Bank or National Bank as an additional member of the Committee.
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Sr	Name of the post and classification	Mode of Appointment	Qualifications for direct recruitment	Age limit for direct recruitment
(1)	(2)	(3)	(4)	(5)
6.	Office Assistant (Multipurpose) Group 'B'	(i) 75% by direct recruitment and 25% by promotion; (ii) 70% of the vacancies for promotion shall be filled under normal channel and 30% under fast track channel.	<p><b>Essential qualification:</b></p> <p>(I) Bachelor's degree or its equivalent of a recognised University in any discipline;</p> <p>(II) Proficiency in local language.</p> <p><b>Note1:</b> Candidates who have studied the language of the State in standard VIII or above in Boards of Education or School recognised by the Government or candidates possessing any certificate to the effect for standard VIII or above will be considered proficient in that local language.</p> <p><b>Note 2:</b> (i) Candidate not having proficiency in local language at the time of selection, will be given a time of six months from the date of joining, to acquire the proficiency.</p> <p>(ii) The period of six months may be extended by the Board for a further period of six months which may be extended for a further period of six months, at a time, by recording the reasons in writing, provided that no such extension shall be granted beyond the probation period.</p> <p><b>Desirable:</b> Working knowledge of Computer.</p>	Between 18 years and 28 years (relaxation of age in case of the Scheduled Castes, the Scheduled Tribes or candidates belonging to other special categories, in accordance with the instructions or orders issued by the Central Government from time to time in this regard)

Selection process for direct recruitment	Eligibility for Promotion	Selection process for promotion	Composition of Committee for promotion												
(6)	(7)	(8)	(9)												
<p>(i) The Selection shall be made on the basis of examination (written or online);</p> <p>(ii) List of successful candidates on the basis of ranking accorded to them in the performance of the examination (written or online) shall be prepared separately for the General, the Scheduled Castes, the Scheduled Tribes and other special categories as per the instructions or orders issued by the Central Government from time to time, (separate State and Union territory wise merit list shall be prepared based on merit and the available preference given by the candidates in the application form) for provisional allotment of the candidates.</p>	<p>Promotion shall be made from amongst the employees holding the post of Office Attendant (Multipurpose) possessing the following experience and/qualification:</p> <p><b>(I) Normal channel:</b>                      (i) must have ten years' experience as Office Attendant (Multipurpose) on full time and regular basis;                      (ii) must have passed 10<sup>th</sup> standard;                      (iii) must have been confirmed in the feeder grade.</p> <p><b>(II) Fast Track channel:</b>                      (i) must have five years' experience as Office Attendant (Multipurpose) on full time and regular basis;                      (ii) graduation from a recognised university;                      (iii) must have been confirmed in the feeder grade.</p>	<p>(i) The selection shall be on the basis of combined performance in the written test and interview as per the division of marks, given below:</p> <table border="1" data-bbox="839 539 1107 748"> <tr> <td>Written Test</td> <td>40 marks</td> </tr> <tr> <td>Interview</td> <td>60 marks</td> </tr> <tr> <td>Total</td> <td>100 marks</td> </tr> </table> <p>(ii) The candidates shall be required to appear for a written test comprising test in English or Hindi and Arithmetic. 70 marks allotted to written test shall be further divided as under:</p> <table border="1" data-bbox="839 1122 1126 1330"> <tr> <td>English or Hindi</td> <td>35 marks</td> </tr> <tr> <td>Arithmetic</td> <td>35 marks</td> </tr> <tr> <td>Total</td> <td>70 marks</td> </tr> </table> <p><b>(iii) The minimum qualifying marks shall be 40% in aggregate of written test and interview;</b></p> <p>(iv) Selection of candidates for promotion shall be made from amongst the successful candidates in the feeder grade in order of their merit, based on the aggregate of their marks in written test and interview, prepared separately for the General, the Scheduled Castes, the Scheduled Tribes and other special categories</p>	Written Test	40 marks	Interview	60 marks	Total	100 marks	English or Hindi	35 marks	Arithmetic	35 marks	Total	70 marks	<p>The Committee shall consist of the following, namely:-</p> <ol style="list-style-type: none"> <li>1. The General Manager and where there is no General Manager, an officer nominated by the Board of the Regional Rural Bank - Chairman</li> <li>2. An officer of the Regional Rural Bank concerned not below the rank of officer scale II as nominated by the Board - Member</li> <li>3. An Officer nominated by the Sponsor Bank - Member</li> <li>4. An Officer nominated by National Bank - Member</li> </ol> <p>Note: If none of the members of the Committee belongs to the Scheduled Castes or the Scheduled Tribes, the Board may nominate an officer of suitable position belonging to the Scheduled Castes or the Scheduled Tribes from the Regional Rural Bank or Sponsor Bank or National Bank as an additional member of the Committee..</p>
Written Test	40 marks														
Interview	60 marks														
Total	100 marks														
English or Hindi	35 marks														
Arithmetic	35 marks														
Total	70 marks														

		for provisional allotment of the candidates; (v) There shall be common written examination and interview for both the channels.	
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Sr	Name of the post and classification	Mode of Appointment	Qualifications for direct recruitment	Age limit for direct recruitment
(1)	(2)	(3)	(4)	(5)
7.	Office Attendant (Multipurpose) Group 'C'	100% by direct recruitment	A Minimum of Tenth Standard Pass or equivalent from an Education Board recognised by the State Government and other skills required for specific jobs, as may be decided by the Board.	Above 18 years but below 28 years (relaxation of age in case of the Scheduled Castes, the Scheduled Tribes or candidates belonging to other special categories, in accordance with the instructions or orders issued by the Central Government from time to time in this regard).

Selection process for direct recruitment	Eligibility for Promotion	Selection process for promotion	Composition of Committee for promotion
(6)	(7)	(8)	(9)
(i) Selection shall be made on the basis of written test; ii) The modalities of the written test shall be decided by the respective Board of Regional Rural Bank in consultation with Sponsor banks; iii) Lists of successful candidates for appointment to Office Attendant (Multipurpose) shall be prepared on the basis of ranking accorded to them in the written Test for General, the Scheduled Castes, the Scheduled Tribes and other special categories as per the instructions or orders issued by the Central Government from time to	N.A.	N.A.	N.A.

time, separately;  
(iv) The Committee for selection shall consists of the following, namely:-  
1. The General Manager and where there is no General Manager, an officer nominated by the Board of the Regional Rural Bank - Chairman  
2. An officer of the Regional Rural Bank concerned not below the rank of officer scale II as nominated by the Board - Member  
3. An Officer nominated by the Sponsor Bank - Member  
**Note:** If none of the members of the Committee belongs to the Scheduled Castes or the Scheduled Tribes, the Board may nominate an officer of suitable position belonging to the Scheduled Castes or the Scheduled Tribes from the Regional Rural Bank or Sponsor Bank as an additional member of the Committee.

**Probation for newly recruited staff:**

Selected candidates will be given an offer of employment. The officer will be on probation of 2 years. Office Assistant will be on probation of 1 year. On successful completion of probation, the officer/office assistant may be confirmed in the service after satisfactory performance.

Each newly recruited staff will have to produce Service Bond before joining the duty, undertaking to serve the Bank for a period not less than 3 years from the date of joining.

Details are as under:

Cadre	Service Bond Amount	For period
Office Assistant	Rs.1,50,000/-	03 years
Officer Scale-I	Rs.2,50,000/-	03 years
Officer Scale-II	Rs.3,00,000/-	03 years
Officer Scale-III	Rs.3,00,000/-	03 years

**IDENTIFICATION OF POSTS FOR INTERNAL PROMOTION:**

Identification of posts would be in terms of the Government guidelines/ Mitra Committee and as per Regional Rural Bank (appointment and promotion of officers and employees) Rules 2017 and

change therein from time to time and would be based on approval of Board. The categorization of branches and manpower assessment will be approved by the Board of Directors on basis of guidelines of Mitra Committee.

The Chairman shall decide upon the number of vacancies for which the process is to be held having regard to the provisions mentioned above.

Promotions to different grades / Scales will be held every year based on categorization of branches, manpower assessment, other business requirements and approval of Board.

SC/ST candidates will be provided pre-promotional training.

Period spent on leave on loss of pay (unauthorized absence) would be excluded from active and continuous service. However, in case of pre sanctioned extra ordinary leave, such period would not be excluded from the active and continuous service.

**DISQUALIFICATION CLAUSE / SEALED COVER PROCEDURE:**

In respect of an Officer who is imposed major penalty will not be eligible to participate in the promotion process for a period of two years from the date of imposition of penalty.

In respect of an Officer who is imposed minor penalty other than 'Censure', will not be eligible to participate in the promotion process for a period of one year from the date of imposition of penalty.

The cases attracting 'Sealed Cover Procedure' will be examined by, Competent Authority for the relevant grade / scale promotions. The guidelines issued by sponsor bank and NABARD is to be observed.

**MISCELLANEOUS:**

The promotion policy is based on the Government guidelines received from time to time and is subject to change accordingly.

The results of successful candidates would be declared through the circular.

No correspondence / representation on the results would be entertained after 45 days from the declaration of results.

Bank, in its sole discretion, may promote fewer number of Officers than the declared number of vacancies.

There will be no waiting list in any cadre.

## **18. APPOINTMENT ON COMPASSIONATE GROUNDS**

- The Scheme for Appointment on Compassionate Grounds in Regional Rural Banks (RRBs) is based on the guidelines issued by the Department of Financial Services, Ministry of Finance, Government of India, vide its letter No. DO.F.No.7/38/2014-RRB dated 31.12.2018, and as per NABARD's communication No. NB.IDD.RRB/1216/316 (Compassionate Appoint.)/2018-19 dated 09.01.2019.
- The Scheme for Appointment on Compassionate grounds was effective from **27.02.2019 in erstwhile Maharashtra Gramin Bank**. While The Scheme for Appointment on Compassionate grounds was effective **from 18.03.2019 in erstwhile Vidarbha Kokan Gramin Bank**.

The Bank has considered the earlier date, i.e. 27.02.2019, as the date of adoption for the newly amalgamated Maharashtra Gramin Bank in order to avoid depriving eligible candidates of employment under the scheme

- As per instructions received vide letter F.No.11/19/2023-RRB dated 14.09.2023 from Department of Financial Services, Ministry of Finance, Government of India; it has been clarified for paragraph 8.2 that

**Paragraph 8.2 of the scheme has retrospective effect and appointment on compassionate ground can be considered if the death of the employee occurred within the span of 5 years preceding the adoption of the scheme (27.02.2019 in case of MGB)**

- **Clarification Note in Sr. No.1.2 Under Coverage of the existing scheme**

Q.No	Query mentioned in IBA FAQ	Answer
4	Whether the age limit of 55 years is applicable only in cases of retirement on medical grounds or is it also applicable for cases of deaths? In other words, can the benefit of this scheme be also availed by a dependent family member of a fulltime confirmed employee who dies while in service but after crossing the age limit of 55 years?	The age limit of 55 years is applicable only in cases of retirement on medical grounds.

**For avoiding any ambiguity related to above point; below mentioned Note is added in Sr.No.1.2 of our existing scheme.**

**Note: As per instructions received vide letter F.No.7/1/2025-RRB dated 24.03.2025 from Department of Financial Services, Ministry of Finance, Government of India and IBA circular HR & Industrial Relations No. CIR/HR&IR/2014-15/532/718 dated 07.10.2014 regarding FAQ on**

scheme of compassionate appointment on compassionate ground, in Public Sector Banks, clarified that the age limit of 55 years is applicable only in cases of retirement on medical grounds.

**Other details and salient features of the scheme are as under:**

**SCHEME FOR COMPASSIONATE APPOINTMENT IN MAHARASHTRA GRAMIN BANK**

**1. COVERAGE: -**

1.1. To a dependent family member of permanent employee of a Maharashtra Gramin Bank Who

a) Dies while in service (including death by suicide) **on or after 27.02.2014**

b) Is retired on medical grounds **on or after 27.02.2014** due to incapacitation before reaching the age of 55 years. (Incapacitation is to be certified by a duly appointed Medical Board in a Government Medical College/Government District Head Quarters Hospitals/Panel of Doctors nominated by the Bank for the purpose).

1.2. For the purpose of the Scheme, "employee- would mean and include only a confirmed regular employee who was serving full time or part-time on scale wages, at the time of death /retirement on medical grounds, before reaching age of 55 years and does not include any one engaged on contract/temporary/casual or any person who is paid on commission basis.

**Note:** As per instructions received vide letter F.No.7/1/2025-RRB dated 24.03.2025 from Department of Financial Services, Ministry of Finance, Government of India and IBA circular HR & Industrial Relations No. CIR/HR&IR/2014-15/532/718 dated 07.10.2014 regarding FAQ on scheme of compassionate appointment on compassionate ground, in Public Sector Banks, clarified that the age limit of 55 years is applicable only in cases of retirement on medical grounds.

**DEPENDENT FAMILY MEMBER: -**

2.1. Spouse; or

2.2 Wholly dependent son (including, legally adopted son): or

2.3. Wholly dependent daughter (including legally adopted daughter): or

2.4. Wholly dependent brother or sister in the case of unmarried employee

**3. AUTHORITY COMPETENT TO MAKE COMPASSIONATE APPOINTMENT:**

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3.1 Chairman of the bank will be the Competent authority to make compassionate appointment.

3.2. Board of Directors in special types of cases

3.3. While dealing with proposals for appointment on compassionate grounds in otherwise eligible cases, where disciplinary action was pending against the deceased employee/employee retired on medical grounds or if the deceased employee was involved in serious financial irregularities, embezzlement of funds. Committing frauds, etc.,

banks will continue to abide by the guidelines issued by the Government of India requiring consideration and decision in each case by the Board of the Bank/Authority appointed by the Board.

#### **4. POSTS TO WHICH APPOINTMENTS CAN BE MADE: -**

4.1. The appointment shall be made in the **Clerical** and **Sub-staff** cadre only.

#### **5. ELIGIBILITY: -**

5.1. The benefit of the scheme shall be available to the indigent family of deceased employee deserving immediate assistance for relief from financial destitution: and

5.2. Applicant for compassionate appointment should be eligible and suitable for the post in all respects under the provisions of the relevant Recruitment Rules.

#### **6. EXEMPTIONS: -**

6.1. Compassionate Appointments under the Scheme are exempted from observance of the following requirements:

6.1.1. Normal Recruitment Procedure i.e. without the agency of selection like IBPS/Employment Exchange, Recruitment Board of Bank. etc,

6.1. 2. The ban orders on filling up of posts issued by Government of India or any controlling authority.

#### **7. RELAXATIONS: -**

7.1. For appointment on compassionate ground in this scheme, upper age limit could be relaxed wherever found to be necessary. The lower age limit should, however, in no case be relaxed below 18 years of age.

(Note-1: Age eligibility shall be determined with reference to the date of application and not the date of appointment:

(Note-2): Authority competent to take a final decision for making compassionate appointment in a case shall be competent to grant relaxation of age limit also for making such appointment).

#### **8. TIME LIMIT FOR CONSIDERING APPLICATIONS: -**

8.1 Application for employment under the Scheme from eligible dependent should normally be considered upto five years from the date of death or retirement on medical grounds and decision to be taken on merit in each case.

8.2. However, Bank can consider request for compassionate appointment even when the death or retirement on medical grounds of the employee took place long back even more than five years ago. While considering such belated requests, it should however be kept in view that the concept of compassionate appointment is largely related to the need for immediate assistance to the family of the employee in order to relieve it from economic distress. The very fact that the family has been able to manage somehow all these years should normally be taken as adequate proof that the family had some dependable means of subsistence. Therefore, examination of such cases would call for a great deal of circumspection. The decision to make appointment on compassionate grounds in such cases may, therefore, be taken only at the Board level.

### **9. DETERMINATION/AVAILABILITY OF VACANCIES: -**

9.1. Appointment on compassionate grounds should be made only on regular basis and that too, only if regular vacancies meant for that purpose are available.

9.2. Compassionate appointment can be made upto a maximum of 5% of vacancies falling under direct recruitment quota in clerical cadre or vacancies identified in the sub-staff category. The Bank may hold back 5% of vacancies in the aforesaid categories to be filled by appointment on compassionate grounds. A person selected for appointment on compassionate grounds should be adjusted in the recruitment roster against appropriate category, viz. SC/ST/OBC/General Category depending upon the category to which he/she belongs.

9.3. Widow appointed on compassionate ground upon re-marriage will be allowed to continue in service, even after re-marriage.

### **10. WHERE THERE IS AN EARNING MEMBER: -**

10.1. In deserving cases even when there is already an earning member in the family, a dependent family member may be considered for compassionate appointment with the prior approval of the competent authority of the bank who before approving such appointment, will satisfy himself that grant of compassionate appointment is justified, having regard to the number of dependents, assets and liabilities left by the employee, income of the earning member as also his liabilities including the fact that the earning member is residing with the family of the employee and whether he should not be a source of support to other members of the family.

10.2. In cases where any member of the family of the deceased or medically retired employee is already in employment and is not supporting the other members of the family of the deceased employee. extreme caution has to be observed in ascertaining the economic distress of the members of the family of the deceased employee so that, the facility of appointment on compassionate ground is not circumvented and misused by putting forward the ground that the member of the family already employed is not supporting the family.

### **11. MISSING EMPLOYEE: -**

Cases of missing employees are also covered under the scheme for compassionate appointment subject to the following conditions: -

11.1. A request to grant the benefit of compassionate appointment can be considered Only after a lapse of at least 2 years from the date from which the Employee has been missing, provided that:

- i) AN FIR to this effect has been lodged with the Police.
- (ii) the missing person is not traceable and
- (iii) The competent authority feels that the case is genuine;

11:2 This benefit will not be applicable to the case of an Employee: -

- i. Who had less than two years to retire on the date from which he has been missing: or
- ii. Who is suspected to have committed fraud, or suspected to have joined any terrorist organization or suspected to have gone abroad.

11.3. Compassionate appointment in the case of a missing employee also would not be a Matter of right as in the ease of others and it will be subject to fulfillment of all the conditions, including the availability of vacancy, laid down for such appointment under the scheme:

11.4. While considering such a request the results of the Police investigation should also be taken into account; and

11.5. A decision on any such request for compassionate appointment should be taken only at the level of the Chairman of the Bank.

## **12. PROCEDURE: -**

a) The applicants would be required to apply to the bank in the prescribed proforma (**Annexure-A**) for ascertaining necessary Information and processing the cases of compassionate appointment.

b) The application (addressed to Chief Manager, HRD, Head Office Chh. Sambhajinagar) shall be submitted in triplicate to the Branch/Office where the deceased/retired employee last served.

c) The Branch Head/Office would verify the contents and ensure that the application is complete and forward the same to the concerned Regional Office.

d) The Regional Office in turn would scrutinize the application and forward the same to Chief Manager, HRD, Head Office Chh. Sambhajinagar with specific recommendations as to whether appointment be made on compassionate grounds.

e) The Officer from the Regional Office (HR Department Head office in case of employee in Head Office) of the Bank shall meet the members of the family of the employee in question immediately after his death to advise and assist to them in getting appointment on compassionate ground. The applicant should be called in person at the very first stage and advised in person about the requirements and formalities to be completed by him/her,

f) An application for appointment on compassionate ground shall be considered by the Committee of officers consisting of four officers viz.

- i) General Manager (HRD)
- ii) General Manager (IT)

- iii) Head of Department, HRD
- iv) Head of Department, Vigilance Department

The Committee shall meet during the second week of every month to consider cases received during the previous month. The applicant may also be granted personal hearing by the committee if necessary for better appreciation of facts of the case. The recommendation of the committee should be placed before the Competent Authority for a decision. If the Competent Authority disagrees with the committee's recommendation, the case may be referred to the higher authority for a decision.

### **13. UNDERTAKING FOR MAINTENANCE OF THE FAMILY OF THE DECEASED EMPLOYEE: -**

The person appointed on compassionate grounds under the Scheme, should give an undertaking in writing (as in Annexure-A) that he/she will maintain properly the other family members who were dependent on the deceased employee in question, and in case it is proved subsequently (at any time) that the family members are being neglected or are not maintained properly by him/her, his or her appointment may be terminated forthwith. This clause should be incorporated as one of the conditions in the offer of appointment applicable only in the case of appointment on compassionate ground.

### **14. REQUEST FOR CHANGE IN POST/PERSON: -**

When a person has been appointed on compassionate ground to a particular post, the set of circumstances, which led to such appointment, should be deemed to have ceased to exist therefore —

- a. He/she should strive in his/her career like his/her colleagues for future advancement and any request for appointment to any higher post on considerations of compassion should invariably be rejected.
- b. An appointment on compassionate ground cannot be transferred to any other person and any request for the same on consideration of compassion should invariably be rejected.

### **15. SENIORITY: -**

A person appointed on compassionate ground in a particular year may be placed at the bottom of all the candidates recruited/appointed through direct recruitment, promotion, etc, in that year, irrespective of the date of joining of the candidate on compassionate ground.

### **16. TERMINATION OF SERVICE: -**

The compassionate appointment can be terminated on the ground of non-compliance of any condition stated in the offer of appointment after providing an opportunity to the compassionate appointee by way of issue of show cause notice asking him/her to explain why his/her services should not be terminated for non-compliance of the condition(s) in the offer of appointment and it is not necessary to follow the procedure prescribed in the Disciplinary Action and Procedure there-for.

In order to check its misuse, the power of termination of service for non-compliance of the conditions in the offer of compassionate appointment should vest only with the Chairman of the Bank.

**17. GENERAL: -**

i) Appointment made on grounds of compassion shall be done in such a way that persons appointed to the post do have the essential educational and technical qualifications and experience required for the post consistent with the requirement of maintenance of efficiency of administration.

ii) It is not the intention to restrict employment of a family member of the deceased or medically retired sub-staff employee to an erstwhile sub-staff post only. As such, a family member of such erstwhile sub-staff employee can be appointed to a clerical post for which he/she is educationally qualified, provided a vacancy in clerical post exists for this purpose.

iii) An application for compassionate appointment should, however, shall not be rejected merely on the ground that the family of the employee has received the benefits under the various welfare schemes. While considering a request for appointment on compassionate ground a balanced and objective assessment of the financial condition of the family shall be made taking into account its assets and liabilities (including the benefits received under the various welfare schemes mentioned above) and all other relevant factors such as the presence of an earning member, size of the family etc.

iv) Compassionate appointment should be made available to the person concerned if there is a vacancy meant for compassionate appointment and he or she is found eligible and suitable under the scheme.

v) Requests for compassionate appointment consequent on death or retirement on medical grounds of erstwhile sub-staff may be considered with greater sympathy by applying relaxed standards depending on the facts and circumstances of the case.

vi) Compassionate appointment will have precedence over absorption of surplus employees and regularization of temporary employees.

**ANNEXURE-A**  
**PART A**

**PROFORMA REGARDING EMPLOYMENT OF DEPENDENTS OF BANK EMPLOYEE DYING WHILE IN SERVICE/RETIRED ON MEDICAL GROUNDS**

**(To be submitted in Triplicate through the Branch Manager of last served Branch/Office)**

**Chief Manager**  
**HRD**  
**Maharashtra Gramin Bank**  
**Head Office-Chh. Sambhajinagar**

**Affix & Attest  
Photograph  
of the  
Applicant**

**Dear Sir,**  
**Reg:-Request for Appointment on Compassionate Grounds on the Post of Office Assistant/Office Attendant**

I -----(Spouse/Son/Daughter) of my Late Spouse/Father/Mother, Shri/Smt.----- do hereby submit my application & also on behalf of other legal heirs, for appointment on compassionate grounds in terms of Bank's scheme along with Annexure, for the post of **Office Assistant/Office Attendant** **Compassionate** Vacancy. For the above, I furnish herewith following information: -

**A. INFORMATION OF DECEASED/RETIRING EMPLOYEE**

<b>1</b>	Name of Deceased Employee	
<b>2</b>	PF NO	
<b>3</b>	Date of Birth	
<b>4</b>	Date of joining the Bank	
<b>5</b>	Designation	
<b>6</b>	Marital Status	<u>Single/Married</u>
<b>7</b>	Last serving Branch/Office	
<b>8</b>	Date of Death/Retirement on Medical Grounds/Missing ( <b>Attach copy of necessary certificate</b> )	
	Total length of Service Rendered	
	i) Whether Permanent or Temporary ii) Whether belonging to SC/ST/OBC/PH	
<b>9</b>	Cause of Death/Incapacitation	
<b>10</b>	Opted for pension: Yes / No	
<b>11</b>	No of Dependents	

**B) DETAILS OF THE APPLICANT (CANDIDATE FOR APPOINTMENT)**

<b>1</b>	Name of the Applicant	
<b>2</b>	Date of Birth and Age on the date of Death	

	of employee	
<b>3</b>	His/Her relationship with the deceased/retired employee	
<b>4</b>	Gender (Male/Female)	
<b>5</b>	Marital Status	<u>Single/Married</u>
<b>6</b>	Caste( <b>attach copy of necessary certificate</b> )	
<b>7</b>	Educational Qualification( <b>attach copy of necessary certificate</b> )	
<b>8</b>	<u>Whether any other dependant family member has been appointed on compassionate ground</u>	
<b>9</b>	<u>Address/Tel. Mob No for correspondence</u>	
<b>10</b>	<u>Post applied for</u>	

**C) PARTICULARS OF TERMINAL BENEFITS RECEIVED**

<b>1</b>	Provident Fund	Rs.
<b>2</b>	Gratuity	Rs
<b>3</b>	Leave Encashment	Rs.
<b>4</b>	Employees' Pension or Family Pension	Rs.
<b>5</b>	Any other amount paid under Bank's Scheme, such as a) Welfare Scheme b) MGB Co-op society c) Any Other	Rs.
	<b>Total</b>	Rs.
<b>6</b>	<b>Insurance, if any</b>	Rs.

**D) DETAILS OF INVESTMENT & PROPERTIES OWNED BY DECEASED/RETIRING EMPLOYEE**

**1) Particulars of Investments: -**

Deposits (All types)	Rs.
NSCs	Rs.
PPF	Rs.
LIC Policies	Rs.
Pension/Family Pension, if any	Rs.
Any Other	Rs.
<b>Total</b>	<b>Rs.</b>

**2) Movable Properties: -**

Gold/Silver etc.	Rs.
Shares/Debentures etc.	Rs.
Others	Rs.
<b>Total</b>	<b>Rs.</b>

**3) Immovable Properties:- (Attach copy of necessary documents wherever required)**

Land/Plot	Rs.
Flat/Building	Rs.
Others	Rs.
<b>Total</b>	<b>Rs.</b>

**4) PARTICULARS OF BORROWINGS/LOANS O/S IN THE NAME OF DECEASED/RETIRING EMPLOYEE:**  
(Attach copy of necessary documents wherever required)

Particulars	Branch/Office	Amount
Housing Loan		Rs.
Provident Fund Loan		Rs.
Festival advances		Rs.
Vehicle Loan		Rs.
Employee Cash Credit		Rs.
		Rs.
		Rs.
<b>Total</b>		Rs.

**5) OTHER LIABILITIES, IF ANY:**

Particulars	Branch/Office	Amount
		Rs.
		Rs.
		Rs.

**E) DETAILS OF DEPENDANT FAMILY MEMBERS INCLUDING APPLICANT:**

Sr. No	Name	Age( in years)	Relation with deceased	Qualification	Marital Status(Single/Married)	Particulars of Service/Business	Monthly gross Income (in Rs.)
1							
2							
3							
4							
5							

**DECLARATION/UNDERTAKING**

I hereby declare that the facts given by me above are, to the best my knowledge, correct. If any of the facts herein mentioned are found to be incorrect or false at a future date, my services may be terminated.

I hereby also declare that I shall maintain properly the other family members who were Dependant on the deceased employee mentioned against part a of this form and in case it is proved at any time that the said family members are being neglected or not being maintained by me, my appointment may be terminated.

**Date:** -----

**Address:** ----- **(Signature of the Applicant)**

-----

-----

Shri/Smt----- is known to me and the facts mentioned by him/her are correct and verified by me.

**Signature of the witness: (\*)** -----

**Name:** -----

**Address:** -----

-----

-----

**Employee PF No.** -----

**Branch /Office:** -----

**(\*) Either any employee in the senior level of Bank or Gazetted rank official from State / Central Government**

**CERTIFICATE BY BRANCH / OFFICE HEAD**

We confirm that the signatures are verified and the application form is filled in all respects.  
All the photocopies are verified from originals.

Forwarded to Regional Manager, Regional Office: -----

**Date: -**

**(Signature)**

**Branch Manager/Head of the office**

-----

**Branch/Office**

**PF No:-**

**Round Seal**

**RECOMMENDATIONS OF REGIONAL OFFICE**

We have verified the contents of the application and appointment of Shri/Smt-----  
----- on compassionate ground is **Recommended/ Not Recommended** on  
following grounds: -

- 1) -----
- 2) -----
- 3) -----

**Date:**

**(Name and Signature)**

**Regional Manager**

**Regional Office -----**

**PF No-----**

**Seal of Regional Office**

**PART –B**  
**(TO BE FILLED IN BY OFFICE IN WHICH EMPLOYMENT IS PROPOSED)**

<b>1</b>	<p>a) <b>Name of the candidate for Appointment</b></p> <p>b) <b>His/Her relationship with the deceased/retired employee</b></p> <p>c) <b>Date of Birth &amp; Age of Candidate</b></p> <p>d) <b>Educational Qualification</b></p> <p>e) <b>Experience, if any</b></p> <p>f) <b>Post for which employment is proposed</b></p> <p>g) <b>Whether there is vacancy in that post within the ceiling of 5% prescribed under the scheme of compassionate appointment</b></p> <p>h) <b>Whether the candidate fulfils the requirements of the Recruitment Rules for the post</b></p> <p>i) <b>Apart from waiver of recruitment procedure what other relaxations are to be given</b></p>	
<b>2</b>	<b>Whether the facts mentioned in Annexure-A have been verified by the office and if so, indicate the records</b>	
<b>3</b>	<b>Recommendations of HR Department, Head Office-Chh. Sambhajinagar</b>	
	<b>Recommended/Not Recommended</b>	
	<b>Chief Manager HRD</b>	

<b>4</b>	<b>Recommendations of the Committee</b>  <b>Chief Manager HRD</b>  <b>Chief Manager Vigilance</b>  <b>General Manager</b>  <b>Chief General Manager</b>
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<b>5</b>	<b>Decision by Competent Authority</b>          <b>Chairman or Board of Directors In special types of cases</b>
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**ANNEXURE-B**

**NO OBJECTION CERTIFICATE TO BE GIVEN BY THE MAJOR FAMILY MEMBERS OF THE DECEASED/RETIRING EMPLOYEE**

**(To be submitted in Triplicate along with application)**

Shri /Smt. -----has applied on our behalf for appointment on compassionate grounds as per Bank's scheme consequent upon the deceased/retiring employee Shri/Smt. - -----.

I/We shall abide by the rules of the Bank and also agree that bank reserves its right to substitute, amend or vary from time to time any provisions of the scheme.

In this connection, I/We have no objection to the Bank appointing to the applicant Shri/Smt ----- on compassionate grounds as per Bank's scheme consequent upon the deceased/retiring employee Shri/Smt-----.

Sr No	Name of the Dependants	Age	Relationship with deceased/Retiring employee	Address	Signature
1					
2					
3					
4					
5					

Place: -----

Date: -----

**ANNEXURE-C**  
**(On Rs. 100/- Stamp paper & Notarized)**

**AFFIDAVIT**

I -----age---years, occupation-----residing at -----

Do hereby take oath and state on solemn affirmation as under-  
(In case of non-availability of marriage certificate or gazette copy)

1. I state that I was married to Late-----on-----
2. I state that our marriage took place at-----
3. I state that my husband Mr.-----expired on-----at-----
4. I state that till the date he was alive, I was his wife and after his death I am his widow.
5. I state that my maiden name was-----, which was changed to Mrs. -----after marriage.
6. I state that I have not remarried till date.

(For non-employment or any other source of income of dependant family members including applicant)

I state that as the nominee to the provident fund contribution & gratuity of my deceased husband\*(specify if other), I have applied for appointment on compassionate ground under the bank's scheme state on solemn affirmation as under-

I state that all family members (including myself) of my deceased husband\*(specify if other) have following source of income-

No	Name	Relation	Age	Qualification	Occupation	Income P.A.	Name of Employer/Business

Whatever stated herein above is true and correct to the best of my knowledge and belief and I have signed this affidavit on this -----day of ----- (month & year) at -----  
(Place)

(Advocate)  
(Deponent)

**Papers/Documents to Be Sent and Precautions to Be Taken**

**(While Forwarding the Claim)**

1. Following documents attested by Branch manager with branch stamp to be sent along with claim:
  - 
  - a) Copy of death certificate of the deceased employee.
  - b) Age proof of applicant (viz. School leaving certificate/Birth Certificate)
  - c) Latest salary slip/details of full salary as per BPS for the month preceding the month of death/incapacitation of employee
  - d) Form no-16 A for the assessment year (during which the employee is deceased/incapacitated.)
  - e) Marriage Certificate of applicant(spouse)
  - f) NOC of legal heirs of the deceased employee, in **Annexure-B**.
  - g) Medical certificates (for incapacitated employee.)
  - h) Employment Exchange registration certificate, if any.
2. Notarized original affidavit in enclosed format Annexure-C
3. Please send all claim forms duly filled in properly & attested/authenticated by Branch Manager with signature Branch stamp.
4. Please inform the outstanding loan balances (if any) of the employee, along with balance certificates (as on date of death/incapacitation of the employee) from other financial institutions, from whom the deceased employee had taken loans.

