

## **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 a disabled person. Requests from such employees may, therefore, be considered for posting on case-to-case basis, as per the GOI guidelines.
- (xiii) On promotion, all Officers may invariably be transferred to other region as defined at 2(i), above.



- (xiv) Tenure of Officers of special professional qualification viz. Law, IT and Treasury Management etc. should normally be for 5 years.
- (xv) All employees may be posted at least once in-service period in rural / Semi- urban area for a full tenure of 3 years.
- (xvi) The female employees of RRBs, married or unmarried, when placed / transferred away from their husbands or parents, as the case may be, to distant locations, face genuine hardship and develop a feeling of insecurity. Keeping this in view, the women employees be transferred as far as possible to the nearby places / stations / regions in case of their transfer / promotion, to a place where their husbands / parents are stationed or as near as possible to that place, or vice-versa. In case of posting to far-away / remote locations, their safety should be given due importance and availabilities of basic amenities be ensured.
- (xvii) An employee with spouse working in Central / State Governments or public sector undertakings, may be given preference for posting in the same place / region or nearby place / region, where his / her spouse is stationed, or as near as possible to that place.
- (xviii) 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.