

केन्द्रीय कार्यालय

Central Office

CENTRAL OFFICE: HUMAN CAPITAL MANAGEMENT - INDUSTRIAL RELATION & POLICY DEPARTMENT

केन्द्रीय कार्यालय : मानव सम्पदा प्रबंधन - औद्योगिक संबंध एवं नीति विभाग

Staff Circular No.: 1872

Date : 11.02.2026

File No. : 41

Dept. Running No. : 651

ALL BRANCHES/OFFICES

TRANSFER POLICY FY 2026-27
(For Mainstream/Specialist Officers up to MMG Scale III)

Attention is invited to Staff Circular No. 1715 dated 05.04.2025 vide which "Transfer Policy" for Mainstream/Specialist Officers in JMG Scale I, MMG Scale II & III for FY 2025-26 was conveyed upon approval by the board.

As part of annual review cum modification exercise, Board of Directors of the Bank in its meeting held on 10.02.2026 has accorded its approval for proposed review-cum-modification in Transfer Policy for Mainstream and Specialist Officers for FY 2026-27 vide Board Agenda No. BM/778/2025-26/12/VOL-2B/2.01

Accordingly, copy of reviewed cum modified "Transfer Policy" for Mainstream and Specialist Officers in JMG Scale I, MMG Scale II and III for FY 2026-27 is enclosed.

All Branches/Offices are advised to take note of the above and bring the contents of this circular to the notice of all staff members working at their end, besides displaying a copy of the same on staff notice board for information.



(KUSHAL PAL)
GENERAL MANAGER-HCM

Enclosure: Transfer Policy FY 2026-27

चंदर मुखी, नरीमन पॉइंट, मुंबई - 400 021 • Chander Mukhi, Nariman Point, Mumbai - 400 021

Follow us on     YouTube Central Bank of India

<https://centralbank.bank.in>

DOCUMENT TITLE : TRANSFER POLICY FY 2026-27
DOCUMENT VERSION : FY 2026-27_V.01
DOCUMENT NO. : BM/778/2025-26/12/VOL-2B/2.01 dated 10.02.2026
APPROVING AUTHORITY : BOARD OF DIRECTORS.
OWNER DEPARTMENT : HCM-IRP.

TABLE OF CONTENT		
CLAUSE NO.	CONTENT	PAGE NO.
--	PREFACE	02
1	GENERAL PROVISIONS APPLICABLE FOR ALL TYPE OF TRANSFERS	03
2	NORMS FOR TRANSFER	05
2.1	PROMOTION TRANSFER/PLACEMENT	06
2.2	REQUEST TRANSFER	07
2.2.1	NORMAL REQUEST TRANSFER	07
2.2.2	SPECIAL REQUEST TRANSFER	09
2.2.3	COMBINED PREFERENCE MATRIX	12
2.3	ROTATION TRANSFER	13
2.3.1	BRANCH/ADMIN TENURE	13
2.3.2	REGION TENURE	14
2.3.3	ZONE TENURE	15
2.3.4	REQUEST FOR EXEMPTION FROM RO/ZO ROTATION (BRANCH EXCLUDED)	16
2.4	TRANSFER ON ADMINISTRATIVE GROUND	18
3	POSTING GUIDELINES UPON TRANSFER & RECRUITMENT	19
4	COMPETENT AUTHORITY FOR TRANSFER	22
5	GRIEVANCE AND APPEAL ON TRANSFER MATTERS	23
6	STEP WISE PROCEDURE FOR EXECUTING TRANSFERS	23
Annexure I	INDICATIVE POSTING PLACE	25

"All related statutory guidelines/circulars issued by RBI/GOI are incorporated in the policy. Further, if any amendments/updates to the existing guidelines made by Reserve Bank of India or other Regulators, the same shall be deemed to be part of the policy and it shall be updated in the policy during next review."



**TRANSFER POLICY FOR FY 2026-27
(FOR MAINSTREAM AND SPECIALIST OFFICERS UP TO SCALE III)**

PREFACE

The Central Bank of India is committed to fostering a transparent, equitable, and efficient work environment for its employees. A cornerstone of this commitment is the establishment of a comprehensive transfer policy that addresses the diverse needs of our workforce while aligning with organizational objectives.

This policy emphasizes well aligned resource distribution among all levels in order to address administrative challenges and ensuring attainment of organization goal while maintaining an equilibrium amid regional/zone level imbalances. As an organization, it is our prime responsibility to keep stakeholder's interest in the core of our every action, strategy and vision.

In formulating this policy, A meticulous integration of all applicable Government guidelines has been strictly ensured. This includes provisions for employees with disabilities, caregivers, and female officers seeking postings to join their spouses or family.

Recognizing the critical importance of an unambiguous and non-discretionary transfer policy, an extensive effort has been taken to eliminate any room for discretion. A clear preference ranking has been established for each type of transfer request, ensuring a systematic assessment of priority and weightage.

This policy document assures all employees that any grievances related to transfer postings is addressed in accordance with this policy. Each employee's interests have been carefully considered, and mechanisms are in place to ensure that concerns are handled promptly and transparently.

In line with the latest guideline received from the Government of India vide DFS' letter eF. No. 4/1/2/2024-IR dated 26.11.2024, we have further refined our transfer policy to enhance transparency and uniformity. This includes automating the transfer process, facilitating postings for female employees to nearby areas, minimizing mid-year transfers, and ensuring a dedicated grievance redressal mechanism.

This policy reaffirms the dedication for creating a supportive and transparent work environment, ensuring that the transfer process is conducted with the utmost fairness and clarity.



1. GENERAL PROVISIONS APPLICABLE FOR ALL TYPE OF TRANSFERS:

- i. As contained in Regulation 47 of Central Bank of India Officers' Service Regulations 1979, every officer is liable for transfer to any office or branch of the Bank or to any place in India.
- ii. Every year, Bank shall declare list of RO/ZO wise and **scale wise** tentative vacancies including those arising out of Rotation Transfer. Against these vacancies, transfer/placement on promotion shall be executed at first. Thereafter, against the residual vacancies including those arising out of request transfer, shall be used for effecting Request and Rotation transfer.

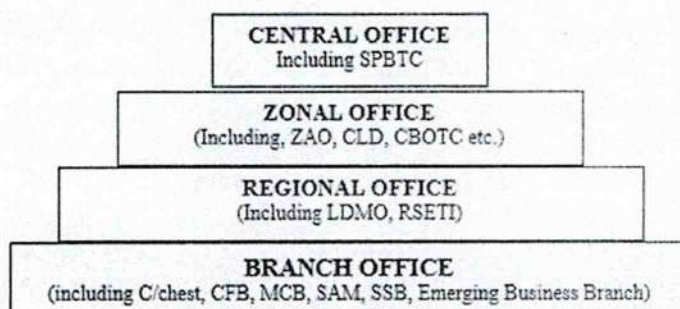
Since the officer on promotion shall get preference over Request and Rotation Transfer, hence vacancies likely to arise on account of Request Transfer shall only be filled by way of Request and Rotation Transfer only.

- iii. **Notwithstanding anything contained in this Policy or in any other circulars, guidelines or instructions issued earlier, the Bank shall, in the interest of administration, organizational exigencies or public interest, have the absolute right to transfer or post any officer to any Branch, Office, Region or Zone at any time, irrespective of the period of stay, subject to compliance with the applicable statutory regulations.**
- iv. No officer shall be posted in the same Office/ Branch and in case of Central Office, in same Department where his/her spouse or any other person related to him/her, viz. son/daughter, brother/brother-in-law, sister/sister-in-law, parent/parent-in-law, Uncle/Aunty (maternal and paternal) etc. are posted. It shall be the responsibility of the concerned officer to disclose his/her family relationship with another employee in the bank.
- v. **Officers bringing outside influence in the matter relating to transfer/posting/Retention etc. shall be tantamount to misconduct on the part of staff members and they shall be liable for disciplinary action in terms of Regulation 12 of Central Bank of India Officer Employees' (conduct) Regulation 1976 for bringing outside influence.**
- vi. While effecting transfers, No Officer, except for specialist Officers, shall be posted to a Branch/Office from where he/she has earlier moved out within the last 3 years or where he/she has already served for a total period of 5 years or more during his/her career.
- vii. Those Officer who do not report even after getting relieved from their previous Branch/Office or refuse to accept/acknowledge the Transfer Order, He/she shall deem to be relieved from the existing office/Department.



A Disciplinary action, if warranted, shall be initiated against such officers for Non-compliance/dis-obedience of lawful instruction and unauthorized absence, if any. Needless to mention, HRMS code should necessarily be transferred to the transferee Branch/office on the date of reporting itself and the salary for the corresponding period shall not be paid in case officer remain unauthorizedly absent.

- viii. An officer on transfer after being relieved from the previous office would cease to be under the administrative control of that office. He/ She will be under the administrative control of the transferee office. Accordingly, the matters relating to sanction of leave, payment of salary etc. shall be dealt by the transferee office.
- ix. All the Transfer Process shall be completed on or before 30th of June every year. This date shall also be treated as cut-off date for the purpose of calculating tenure for Request and Rotation Transfer. For the purpose of calculating eligibility criteria in promotion process, 1st of April of vacancy year shall be the cut-off date.
- x. Bank, at the time of effecting transfer of Officers on Promotion, Rotation or on Request, may post them in accordance with the indicative guideline as enumerated in clause 3 of this policy.
- xi. **Officers, irrespective of their scale and stream, may be transferred to any of the following organizational level in terms of respective Transfer grounds mentioned in Clause 2 of this policy document.**



Department/Offices which are not involved directly in customer dealing shall be treated as administrative posting.

- xii. **INDICATIVE PLACE OF POSTING: Officers in Mainstream and Specialist cadre shall be posted in such Branches/Offices where their role suitably fulfils the organizational requirement. Though every officer of the Bank is subject to be posted at any Branch/Office, however their posting may normally be as per Annexure-I.**



- xiii. **DIFFICULT CENTRES:** In terms of DFS instruction dated 26.11.2024, for the purpose of filling required vacancies to certain deficient geographical pockets/districts, Bank shall, time to time, identify and publish list of difficult centres across the country for providing preference in transfer/posting to officials **who have completed minimum stint of three (3) years in the Branch located at such centres.**

The list shall be subject to review and any locations may be added/deleted/modified as per the administrative requirement.

- xiv. In terms of DFS instruction letter No. 4/1/2/2024/IR dated 26.11.2024, Officers up to MMG scale III may be accommodated in the same linguistic area subject to availability of vacancies and administrative constraints. However, Zone Based Officer recruited specifically for select Zone/ Linguistic area shall mandatorily be posted to selected zone only.
- xv. Bank reserves the right to modify/amend any or all the provisions of transfer policy as felt necessary at any point of time with due approval of Board of Directors. **MD & CEO of the Bank shall be competent authority to grant exemption, relaxation or exception from any provision of this Policy, in the interest of the Bank.**
- xvi. **Transfer on account of selection/identification of officers for special role e.g. Audit, Faculty, forex dealers, vigilance officers etc. for which specific application is invited from the eligible officers, shall be governed specifically as per the circular through which their identification/selection process is conducted, however Norms for Rotation shall continue to apply upon posting of such officials through special identification process.**
- xvii. All provisions stipulated in this policy shall be equally applicable for specialist cadre officer, except those which are specifically exempted considering their distinct job role and administrative setup. **e.g. mandatory RU/SU criteria etc.**
- xviii. **This policy shall be interpreted harmoniously with statutory regulations and judicial precedents, and no clause shall be read in isolation.**

2. NORMS FOR TRANSFER:

Services of each Officer of the Bank are subject to Transfer to any Branches/Office of the Bank located across the country. Such transfers are not a service conditions, rather it is an Incident of Employment.

Accordingly, as enumerated in the following sub-clause of this policy, an officer shall be liable to be transferred in terms of any of the applicable clause mentioned hereunder.

- 2.1 Promotion Transfer
- 2.2 Request Transfer
 - 2.2.1 Normal Request Transfer
 - 2.2.2 Compassionate Request Transfer
- 2.3 Rotation Transfer
 - 2.3.1 on completion of Branch/Department Tenure
 - 2.3.2 on completion of Region Tenure
 - 2.3.3 on completion of Zone Tenure
- 2.4 Transfer on Administrative Ground

2.1 PROMOTION TRANSFER/PLACEMENT

- i. Transfer/placement on promotion shall be executed before Request Transfer and Rotation Transfer. For this purpose, tentative vacancies worked out as per workforce assessment including those which are likely to arise on account of Promotion and Rotation shall be filled in by the Promotee officers.
- ii. The placement on promotions will be considered by combining the promotions in written channel and normal channel. Promotees can give preferences for posting minimum up to 5 Regions* in the order of preference. To the possible extent, posting will be considered in the first three preferred Regions only. (*Regions name should not be repeated).

Officers who are yet to complete their Rural/Semi-urban stint, cannot select those Regions where such vacancies are not available.
- iii. Officers promoted from JMG Scale I to MMG Scale II /MMG Scale II to MMG Scale III under Written Test Channel or Normal Channel and retained in the Region, shall be posted to any of the stations and to any Branch/Office within the Region subject to clause 1 (iv) and 1 (vi).
- iv. Officers up to MMG scale III, who have not completed the requisite period of Rural/Semi Urban stint but were allowed to participate in the promotion process after complying with the laid down procedure, shall on their eventual selection in the promotion process, be posted to rural and/or rural/semi-urban branches, as the case may be. If Rural/Semi-urban vacancies are not available in the preferred Region/Zone, the officer may be transferred to any other Region/Zone having unfilled Rural/Semi-urban vacancies. This clause is not applicable for officers in specialist cadre and Divyang Officers.



- v. Any deviation to Rural/SU criteria shall duly be incorporated in service records of the concerned officer. The promotion of Officers in mainstream cadre, who have been promoted on undertaking in respect of Rural/Semi Urban Stint, shall be provisional in nature and in case an officer opts for VRS/Resignation from service without completing the required RU/SU stint, then promotion shall stand annulled.
- vi. The selected lists of Promotee of both the channels shall be arranged in the manner as specified below for allotment of vacancies as per preference opted.

ORDER OF PREFERENCE ON PROMOTION TRANSFER:

- a. Divyang Officer
- b. Employee promoted from NE, **Kashmir Valley**, Tribal Area and Difficult centre.
- c. Lady Officer to join Spouse/Family
- d. Officers having three years or less remaining service period.
- e. All other Officers

2.2 REQUEST TRANSFER:

An Officer having completed specified tenure in a Region/Zone or on special request, as prescribed in clause 2.2.2, shall be eligible to seek request transfer subject to compliance of all applicable terms & conditions under this policy.

Transfer on request shall be considered for vacancies remaining unfilled after executing Transfer/Placement of promotee officers.

2.2.1 NORMAL REQUEST TRANSFER:

- i. **An officer having completed minimum three years of service in a Region shall be eligible to seek Inter-Region/ Inter-Zone normal request transfer and Officer having completed minimum 3 years of service in a Zone shall be eligible to seek inter Zone Request Transfer. For this purpose, tenure completed at Central Office shall be treated as completion of zonal tenure within MMZO.**

For officers posted in North-east, **Kashmir Valley** and Tribal Area, minimum terms required for submitting normal request transfer **application** shall be 2 years.

- ii. **An officer must have secured Grade "B" or above in performance appraisal during each of the previous three years to be eligible for seeking request transfer. This shall not be applicable for employee under PH, Caregiver & North-east/J&K/Tribal Area/Difficult centre.**



- iii. **Entitlement for seeking normal request transfer either for Inter Region or Inter-Zone shall be Four (4) times in entire service period.**

For married lady officer, there shall be one additional number of request transfer to join their spouse/family, over & above the existing Four (4) normal request transfer in entire service.

- iv. Applications of officers having found eligible for Normal Request Transfer shall be considered subject to the following–
- Officers transferred on request shall not be eligible for TA/DA, Packing/ Moving Charges or any other allowance related to transfer postings, except in case of Request Transfer from North-East, J&K/ Tribal Area & Difficult centre.
 - Joining time leave without any monetary emoluments for a period of Seven days within six months from the date of reporting at his/her new station of posting may be permitted.
 - Those who have completed 5 years in officer cadre in particular region shall be eligible for TA/DA, Joining Leave & Packing/Moving Expenses upon their transfer on request.
 - In case of officers against whom Disciplinary Action proceedings are pending, they shall not be relieved till the conclusion of proceedings. Officers under suspension shall not be eligible to apply for request transfer despite being otherwise eligible for the same.
 - Period spent on LOP/sabbatical Leave/study Leave shall not be included for arriving at qualifying length of service for request transfer.
- v. Following shall be the Operating guidelines for the purpose of considering Request Transfer applications on normal grounds–
- The applications for request transfer on a yearly basis shall be called normally in the month of December/January and the same will be valid till the application is disposed-off. Cut-off date for deciding length of stay shall be 30th of the June month of the vacancy year. Application not considered in current process, shall be assigned a waitlist number **which shall be valid till next transfer process.**
 - An Officers shall be asked to provide minimum one or maximum five (5) region in the order of their preference .**
 - Applications received shall be arranged in the order as prescribed in clause 2.2.3 (combined preference matrix) for considering the request transfer for a particular region/zone.**

- d. In case of inter-Region request transfers within the Zone, the officer cannot seek transfer to a particular station.
- e. For the purpose of request transfer, Mumbai would mean Mumbai Urban Agglomeration (including Central Office), for Delhi it would mean the Delhi Urban agglomeration and for Kolkata it would mean Kolkata City.
- f. The period under Sabbatical leave/LOP shall not be considered for arriving at qualifying length of service for normal request transfer.
- g. Officers in Scale II, III who have not completed their mandatory 2/3 years of Rural/Semi- Urban branch stint will be mandatorily posted to Rural/Semi-urban branch on materialization of their Request Transfer application. Any deviation on this score shall duly be incorporated in service records of the employee. This clause shall not be applicable in case of officers in specialist cadre.
- h. Request Transfer applications of Officers whose Rural/Semi-Urban stint is not completed, may not be materialized for those regions not having Rural/Semi-Urban vacancies. This clause shall not be applicable in case of specialist cadre officers or those who are exempted on account of Divyang category.
- i. If the number of requests for transfer to a particular Region exceeds the no. of vacancies available thereat, Officers having completed Region Tenure shall be shifted to adjoining Region to the extent of vacancies required to be created for materializing normal request transfer based on the Performance Ranking in Central Rise in order of merit.
- j. **If an officer request for cancellation of approved Request Transfer order, his/her future request transfer shall not be considered for next one year from the date of cancellation.**

2.2.2 SPECIAL TRANSFER REQUEST:

An Officer having encountered any emergent issues/problems which necessitate his/her posting to a specific region enabling him/her to deal with such issues effectively, may submit Special Request Transfer application irrespective of Posting tenure and marks in Performance appraisal.

There shall be no restriction on number of occasions for submitting application on special ground. However, reason for seeking special request transfer should be the same as defined in the policy. Further, transfer request on special ground shall be subject to availability of vacancy and Bank's discretion.

- (i) **Following is the ground which shall be considered for inviting applications under special request transfer.**

a. Divyang Officers in terms of RPwD Act-

Besides facility provided under RPwD act for exemption in Rotation and preference in place of posting, an officer employees having benchmark specified disability duly certified by the certifying authority as defined under section 2(r) of the Rights of persons with Disability Act 2016 shall be eligible to seek request Transfer on special ground irrespective of number of times in entire service period.

b. Care Giver Officer in terms of RPwD Act-

An Officer who is a caregiver of dependent daughter/son/ parents/ spouse/ brother/sister with Specified Disability, as certified under Section 2(r) of the Rights of Persons with Disabilities Act, 2016 may be eligible to seek Request Transfer on special ground.

c. Critical Illness/Spouse Death:

An officer employee either himself or his/her spouse/children/parent suffering from or diagnosed with life threatening critical illness* as listed below, or an Officer employee whose spouse/child has demised, shall be eligible to seek Request Transfer on compassionate ground.

***List of life-threatening Critical illness**

1	Cancer of specified severity	9	Permanent Paralysis of limbs
2	Open chest CABG	10	Motor neuron diseases with Permanent symptoms
3	Myocardial Infarction	11	Multiple sclerosis with persistent symptoms
4	Heart Valve surgery	12	Benign Brain tumour
5	Coma of specified Severity	13	End stage lung Failure
6	Kidney failure requiring Regular dialysis	14	End Stage Liver Failure
7	Stroke Resulting in permanent symptoms.	15	Kidney Failure
8	Major Organ/Bone Marrow Transplant	16	Third Degree burns

d. Lady officer newly married and new mother:

A lady officer shall be eligible to seek special Request Transfer on following grounds, subject to having completed minimum two (2) year service in the present region-

- First time after marriage to join her Spouse/in-laws.
- Lady officer on maternity leave or expecting mothers.
- Lady Officer having child below one year of age.



- ii. Following shall be the Operating guidelines for the purpose of considering Special Request Transfer applications–
- The application window for Special request transfer will normally be opened in the month of April every year and shall remain available for accepting request from officers till December month or till such date as notified by the Bank time to time. Application not considered in current process shall be assigned a waitlist number **which shall be valid till next transfer process.**
 - An Officers shall be asked to provide minimum one or maximum five (5) region in the order of their preference.**
 - In case of inter-Region request transfers within the Zone, the officer cannot seek transfer to a particular station except in case of Divyang Officer.
 - For the purpose of request transfer, Mumbai would mean Mumbai Urban Agglomeration (including Central Office), for Delhi it would mean the geographical limits of Delhi Urban agglomeration and for Kolkata it would mean Kolkata City.
 - Officers in Scale II, III who have not completed their mandatory 2/3 years of Rural/Semi- Urban branch stint shall be mandatorily posted to Rural/Semi-urban branch on materialization of their Request Transfer application. Any deviation on this score shall duly be incorporated in service records of the employee. This clause is not applicable for specialist cadre and PH category staff.
 - Needless to specify, mere submission of application does not confer any right of seeking transfers and can only be considered to the extent of vacancy available. However, waitlist register prepared to this may be used for mid-term transfers on account of administrative ground.
 - Further to clarify, that Bank may institute verification procedure or may ask supporting documents/proof in support of the grounds reported to be the reason for seeking Request Transfer on special ground.
 - Applications received shall be arranged in the order as prescribed in clause 2.2.3 (combined preference matrix) for considering the request transfer for a particular region.**
 - Officers transferred on special ground shall not be eligible for TA/DA, Packing/ Moving Charges, or any other expenses related to transfer postings. However, Officer shall be eligible to avail Joining leave without TA/DA for shifting of house/family within six months from the date of transfer.**

- j. If an officer request for cancellation of approved Request Transfer order, his/her future request transfer shall not be considered for next one year from the date of cancellation.

2.2.3. COMBINED PREFERENCE MATRIX:

Applications received seeking request transfer on Normal and on Special ground shall be assigned a weightage in accordance to the following order of preference.

ORDER OF PREFERENCE FOR REQUEST TRANSFER (NORMAL & SPECIAL)		
Sl	Channel	Catgeory
1	Special	Divyang Officers with benchmark disability
2	Normal	Officers posted in NE/Kashmir Valley & Tribal Area
3	Special	Critical illness Self/Spouse/Children or Death of spouse/children
4	Special	Care giver to Spouse/Children
5	Special	Lady Officer first time marriage
6	Normal	Lady Officer-spouse working in Central/State Govt./Defence
7	Normal	Officers Retiring within 3 years
8	Special	Lady Officer on maternity or child below 1 years of age
9	Normal	Lady Officer Joining Spouse (other than sl. 6)/Family
10	Normal	Officers Posted in Difficult Centers
11	Special	Care giver to Parent/Brother/Sister
12	Normal	Other Lady Officer
13	Normal	All other Officers

The assigned weightage for each type of applications under Normal as well as under Compassionate ground shall be multiplied by a factor to arrive at a combined ranking of applications for considering their request transfer.

The length of stay factor shall be comprising, (i) length of service spent outside the requested Region (ii) length of service in present Region and (iii) length of service already spent in the requested region.

Request Transfer applications received from Divyang Officers shall be considered first, thereafter for filling of remaining vacancies through request transfers following matrix shall be followed.

COMBINED PREFERENCE MATRIX			Length of Service (in years)					
Channel	Type of Application	Weightage	Spent outside Requested Region	Factor 1	Spent in present Region	Factor 2	Already spent in Requested Region	Factor 3 (final weightage)
		(W)	(N)	$F1=W \times (1.10)^N$	(N)	$F2=F1 \times (1.10)^N$	(N)	$F3=F2 \times (0.90)^N$
Normal	Officers posted in NE/Kashmir Valley & Tribal Area	10						
	Critical illness Self/Spouse/Children or Death of spouse/children	10						
Special	Care giver to Spouse/Children	8						
Special	Lady Officer first time marriage	8						
	Lady Officer-spouse working in Central/State Govt./Defence	8						
Normal	Officers Retiring within 3 years	8						
	Lady Officer on maternity or child below 1 year of age	7						
Special	Lady Officer Joining Spouse (other than above)/Family	7						
Normal	Officers Posted in Difficult Centers	7						
Special	Care giver to Parent/Brother/Sister	6						
Normal	Other Lady Officer	6						
Normal	All other Officers	5						

2.3 ROTATION TRANSFER:

Officers having completed certain tenure of his/her posting shall be rotated on defined periodic interval to any Branch or offices strictly in terms of the provisions as enumerated herein below.

Rotation transfer shall be executed to the extent of vacancies required to be created for considering request transfer in terms of combined preference matrix, however it will be subject to number of estimated vacancies arising due to completion of RO/ZO tenure.

For this purpose, Bank shall publish **Seniority list of Officers, basis the number of years completed at RO/ZO level**, whose services are likely to be transferred out of Region and Zone on account of completion of tenure at respective level.

As contained in clause 1 (ii) of this policy, Officers seeking Request Transfer and those who are due for Rotation shall be provided with list of vacancies against which, they may record their choice of location. To this effect, an application window shall be opened in HRMS tentatively in the month of December/January.

2.3.1 BRANCH/ADMIN TENURE:

- i. **Officers having completed prescribed posting tenure in Branches and Administrative Offices as per the table below, shall be liable for rotation to other Branch/Office.**

SL	A	B
	Posting Place	Branch/Admin Tenure
1	Branch Level	3 years
2	Administrative level (RO/ZO/CO etc.)	5 years

- ii. An Officer having completed the Branch/Department tenure, as enumerated in table above, shall be liable for Transfer on Rotation Ground to Other Branch/Department within same Regional Office Jurisdiction **subject to his/her overall stay in Region/Zone.**
- iii. **Officers holding sensitive post as per Vigilance guideline, shall mandatorily be rotated either to Other Branch /Office or to other Department of Same Branch/Office after three (3) years of posting at sensitive post subject to his/her overall stay in Region/Zone.**
- iv. Further, where Officer has completed 5 years of continuous administrative tenure at same RO/ZO/CO, shall straight away be transfer out to another Regional Office for Branch/field level posting.

- v. An officer who have completed 5 years of stay in administrative posting combining immediate previous admin tenure but have not completed continuous 5 years admin tenure in the present Admin office shall be posted in a Branch office within the same Region.
- vi. Saves as Officers in JMG Scale I who have been posted to rural branches may be transferred after completion of 2 years of rural stay so as to provide opportunities for other officers to complete the rural stint, No Officer shall be transferred out of Branch/Administrative office prior to completion of 3 years/5 years tenure respectively without prior approval of Vertical Head-HCM Central Office. However, Officers posted as BM in Rural/SU branch should continue for minimum 2 years or up to completion of the stint whichever is later.
- vii. **Officers working at a place declared as Tribal Area by the respective State/Central Govt. either may submit their request transfer anywhere in India or may seek rotation to any place of their choice out of 3 stations in the same Region after their stay of 2 years in such Tribal Area.**
- viii. It is not open to any officer to refuse any placement including that of Branch Manager in any centre, either on rotation and/or otherwise.
- ix. At branch level, the officer staff will be rotated from one department to another at regular interval of 12 to 18 months.

2.3.2 REGION TENURE:

- i. **Officers having completed prescribed posting tenure in a region as per the table below, shall be liable for rotation to another Region within same zone.**

Current Posting	Minimum	Maximum
Within RO jurisdiction, All Branches including CFB/MCB/SAM & Admin Offices e.g. ZO ¹ /ZAO ² /CLD ² / Training Colleges ² etc.	4 years	6 Years
1- ZO posting to be included in linked RO for the purpose of region tenure calculation. 2- ZAO & Other Admin Offices shall be included in linked RO for the purpose of RO tenure calculation.		

- ii. An Officer having completed the minimum tenure in a Region as per the above table shall be liable for Transfer on Rotation Ground to another Region within same Zone Jurisdiction.



- iii. Where, Officer has completed 5 years of continuous administrative posting at same RO/ZO/CO, shall straight away be transfer out for Branch posting to other Region within same Zone, provided he/she has not completed Zone tenure.
- iv. Where, an Officer has completed 5 years of continuous administrative posting comprising two or more RO/ZO/CO tenure, shall be retained in same Region till completion of region tenure provided he/she has not completed Zone tenure.
- v. Where, an Officer who has been retained on Promotion in the Present Region shall be retained in the same Region till the completion of 3 years term irrespective of completion of region tenure subject to clause 1(iv) & 1(vi).
- vi. It is not open to any officer to refuse any placement including that of Branch Manager in any centre, either on rotation and/or otherwise.
- vii. The cut-off date for determining the requisite period of stay in present Region/Zone will be as of 30th of June.
- viii. In Respect of Specialist officers who are explicitly recruited or have acquired experience for such domain specific roles which confines his/her Role to a particular office/administrative set-up, shall be dealt on case-to-case basis in accordance to their Role or Administrative Requirement. **Transfer to a different project or a different department may be considered as deemed transfer for Rotation purpose.**
- ix. Officers who are eligible for seeking exemption from Rotational Transfer as per government guidelines or having such critical ground which requires temporary exemption from Rotation, shall be subject to provision as contained in clause 2.3.4 of this Policy.
- x. **upon completion of the maximum tenure, an officer shall invariably be transferred to another Region. However, MD&CEO shall be the competent authority to further extend the tenure if required.**

2.3.3 ZONE TENURE:

- i. Officers having completed prescribed posting tenure in a zone as per the table below, shall be liable for rotation to another Zone.

Current Posting	Minimum	Maximum
Within ZO jurisdiction, All Branches including CFB/MCB/SAM etc. and all Admin Offices e.g. ROs, ZAO/ CLD /Training Colleges /CO Cells etc. (including Central Office in case of MMZO)	7 years	10 Years
1- Branches, RO, ZAOs & Other linked Offices posting to be included in ZO for the purpose of Zone tenure calculation. 2- CO posting to be included in MMZO tenure for the purpose of ZO tenure calculation.		

- ii. An Officer having completed the **minimum tenure** as per the table above shall be liable for Transfer on Rotation Ground to Other Zone.
- iii. Where, an Officer who has been **retained on Promotion** in the Zone shall be retained in the same Zone till the completion of 3 years term irrespective of completion of Zone tenure subject to clause 1 (iv) & 1(vi).
- iv. It is not open to any officer to refuse any placement including that of Branch Manager in any centre, either on rotation and/or otherwise.
- v. The **cut-off date** for determining the requisite period of stay in present Region/Zone will be as of 30th of June.
- vi. In Respect of Specialist officers who are explicitly recruited or have acquired experience for such domain specific roles which confines his/her Role to a particular office/administrative setup, shall be dealt on case-to-case basis in accordance with their Role or Administrative Requirement. **Transfer to a different project or a different department may be considered as deemed transfer for Rotation purpose.**
- vii. Officers who are eligible for seeking exemption as per government guideline or having such critical ground which requires temporary exemption from Rotation, shall be subject to provision as contained in clause 2.3.4 of this Policy.
- (viii) **Upon completion of the maximum tenure, an officer shall invariably be transferred to another Zone. However, MD&CEO shall be the competent authority to further extend the tenure if required.**

2.3.4 REQUEST FOR EXEMPTION FROM RO/ZO ROTATION (BRANCH EXCLUDED):

- i. No Officer in the Bank shall have right to seek exemption from Region and Zone Rotation process except those who are eligible to seek such concession as per government guideline or those who are specifically exempted substantiating genuine ground. **Exemptions or relaxations provided herein shall not operate as an absolute bar on transfer, where such transfer is necessitated by compelling administrative exigencies.**

For this purpose, a special window shall be opened wherein eligible employees may exercise following option for seeking Rotation exemption.

- a. Care Giver Request as per RPwD Act.
- b. Critical Illness for Self, Spouse or children.
- c. Spouse /children Death cases.
- d. Lady Officer on maternity, child below two (2) years of age, expecting mothers and first-time marriage.

However, considering the request for exemption from RO/ZO tenure, shall be subject to the administrative constraints. Further to clarify, officers whose name

is included in LODI (list of officers with Doubtful integrity) and Agreed List, shall not be eligible to seek exemption from Region or Zone Rotation.

Following will be the category of Officers who shall be eligible to exercise exemption request from Region or Zone Rotation exercise-

a. Divyang Officer:

Officers who are already marked as Divyang Officer in HRMS, need not submit separate request for exemption. As far as possible Divyang Officers may be exempted **subject to available vacancy basis their proof of disability certificate issued by the competent authority as per RPwD act as recorded in HRMS profile.**

b. Care Giver (As defined in RPwD Act 2016):

An Officer who is a caregiver of dependent daughter/son/ parents/ spouse/ brother/sister with Specified Disability, as certified by the Certifying authority as a Person with Benchmark Disability as defined under Section 2(r) of the RPwD, 2016 may be exempted from Region or Zonal Rotation Transfer subject to administrative constraints.

The application seeking exemption from Rotation shall be dealt in accordance with exemption matrix as defined clause 2.3.4 (ii) of this policy.

c. Representatives of Officer Union/Welfare Association:

Maximum twenty number of Representatives from all representative union /associations shall be eligible to request exemption from RO/ZO rotation process. This exemption shall be defrayed in the ratio of their membership position on pan India level as on last date of December quarter.

Every year, the apex level union shall submit their list of representatives in the order of their preference. Bank may exempt such representatives from RO/ZO tenure from current Rotation process only. repetitive exemption to a single officer/representative shall not be allowed for more than 3 occasions.

Needless to specify that these officers shall be liable for Rotation from one station/Branch to another station/Branch upon completion of Branch/office tenure.

With respect to protection from Rotation on completion of region and zone tenure to Representatives of welfare association, a maximum number of six representatives may be allowed from all the associations at apex level to seek exemption. Procedure will be the same as defined above for Officer Trade Union.

d. Critical illness:

Officers who himself or his/her spouse/children are suffering terminal illness as enlisted in 2.2.2 (i) (c) may seek exemption from Rotation Transfer by submitting specific

request in HRMS. this exemption shall be available only once in career and shall be dealt in accordance with exemption matrix as defined in clause 2.3.4 (ii) of this policy.

- e. **Lady Officer on maternity Leave:**
Lady Officer who are on maternity leave, pregnant lady Officer and those who have children aged 2 years or below may seek exemption from RO/ZO rotation process.
- f. **Officer superannuating within Three years:**
All Officers who are superannuating within three years from the cut-off date may be exempted from Rotational Transfer.
- g. **Officers who are domicile of North-East States and Kashmir Valley and posted in the region/zone falling within the same territorial jurisdiction of NE and Kashmir Valley may be exempted from Zone Rotation subject to administrative constraints. Needless to mention, their service shall continue to be rotated to other Branches/Offices in the same region/zone upon completion of Branch/Administrative tenure.**
- (ii) For the purpose of considering request for exemption from Region or Zone Rotation, following will be the exemption matrix–

Sl.	Ground	Parameter	Rank	Applicability
1	Divyang Category (PH)	Officers belonging to Divyang Category in HRMS	1st	By default
2	Care Giver	Officer as Care giver to Spouse/Children with disability (other than Locomotor) 50% or above	2nd	optional
3	Care Giver	Officer as Care giver to Spouse/Children with locomotor disability 75% or above	3rd	optional
4	Maternity	Lady Officer on maternity or having child aged 2 years or below.	4th	optional
5	Critical Illness	Officers himself or his/her spouse/children facing terminal illness as per clause 4.2.2 (i) (c)	5th	optional
6	Officer Union	Officer Union (20 max) /Welfare Associations Representatives	6th	By default
7	Superannuation	Officer superannuating within 3 years from the cut off date	7th	optional
8	Domicile of NR//&k/Tribal/Difficult Area	Domicile officers posted in North East/ J&K/Tribal Area and Difficult Area Branch	8th	By default

2.4 TRANSFER ON ADMINISTRATIVE GROUND:

The Management reserves the right, for bona fide administrative exigencies, organizational requirements or public interest, to transfer any officer at any time to any Branch, Office, Region or Zone, irrespective of the tenure, preference, exemption or eligibility criteria stipulated herein. Grounds, illustrative but not exhaustive, for exercising such transfers owing to administrative decision shall be as under–

i. REWARDING TOP PERFORMERS:

Branch Managers in Scale I, II & III who have been identified as member of MD and ED club under Performance Based Staff Incentive scheme may be considered for request transfer to choice place of posting irrespective of their period of stay in zone/region, subject to the following, besides compliance to the terms & conditions of Performance Based Staff Incentive Scheme. Such transfer on performance ground shall be supernumerary to vacancies identified to be filled in through promotion, Rotation and Request.

- a. There is no disciplinary action is initiated/ongoing/contemplated during the previous Five (5) Financial years.
- b. He/she has not been included in Doubtful Integrity List during last five (5) financial years.
- c. There is no major complaints/adverse comment is received against such officer during the current financial year.

i. TRANSFER UPON NON-PERFORMANCE:

The officers in Scale I, II and III, who are identified as non-performers in terms of Central Office circular 712 dated 22.09.2020, may be transferred from one Zone to another Zone. Further, such Officers in Scale I, II and III, who are identified as non-performers, may not be considered for request transfer, despite them being otherwise eligible for the same.

ii. TRANSFER UPON MISBEHAVIOUR/UN-ETHICAL CONDUCT/FRAUD:

An officer, including Divyang officer, doing in any misbehaviour, found indulged in any un-ethical practice/suspected fraud, shall be liable to be transferred to any Branch/Office/Region or Zone.

iii. MID-YEAR TRANSFER DUE TO BANK EXIGENCIES:

Notwithstanding, the relevant provisions relating to rotational transfer and request transfers as contained in this policy, the officers in scale I, II and III may also be transferred from one region/zone to another Region/Zone irrespective of tenure due to following reason. The basic purpose of exercising this option is to better manage the immediate manpower requirement at any Branch or Admin Office.

- a. Opening of New Branch/Office/Department/vertical.
- b. VRS/Resignation/Termination/suspension of an officer.
- c. Sabbatical/Maternity leave/Extra ordinary Leave/Demise of an officer.

Such mid-year transfer shall be undertaken from the waiting list of Request Transfer maintained in HRMS.

3 POSTING GUIDELINES UPON TRANSFER & RECRUITMENT:

- i. Officers upon Reporting to their respective Region/Zone, and also those who are directly recruited e.g. Probationary Officers, Zone Based Officers etc. shall be placed to their respective roles taking following points into considerations. **However, these posting Posting guidelines are indicative and shall not create any vested rights.**

a. JOB-FAMILY GROUP

In terms of EASE guideline Each officer of the Bank has been allocated to a specific/set of Job family. To the extent possible, it is strictly to be ensured that each officer should be posted to his/her allocated job family group only subject to review upon completion of 5 years in a particular job family.

b. PRIOR EXPERIENCE:

Existing officers who have prior experience to a particular/set of domains then he/she should be considered to be posted to such roles which requires such expertise. However, if officers have sufficient expertise i.e. 5 years of more in a particular domain, they can also be posted to other posts which requires different expertise ensuring cross functional exposure to officer in order to equip them for future roles.

c. EDUCATIONAL QUALIFICATION:

Specialist officers who have acquired domain specific knowledge and secured educational background specifically aligned to a particular post, should always be posted to identified post only. His/her services should not be used as a mainstream officer unless conversion is granted, or specific permission is obtained from Vertical Head-HCM.

d. SENSITIVE POSTS:

Officers whose name is included in Agreed list/List of officers with doubtful integrity and those officers who is superannuating within current financial year should not be posted/continued to a sensitive position as defined in Mandatory Leave policy of the Bank and **Vigilance Guidelines**, time to time. Further, Officers against whom major penalty has been imposed should not be posted to sensitive positions before cooling period of one year.

e. RURAL AND SEMI URBAN POSTING:

In terms of government guidelines all mainstream officers including AFOs, and Zone Based Officer must be posted to Rural Branch for minimum 2 years and to Semi-urban Branch for minimum 1 years. Officers who have not completed their Rural/SU stint must be Rotated with officers who have already completed their stint. However, for the purpose of Rotation provisions mentioned in this policy should strictly be followed.

f. COOLING PERIOD FOR ADMIN POSTING:

Officers who have completed five years of continuous administrative posting, should necessarily be posted to the field/Branch for minimum period of three years. Needless to specify, upon completion of the cooling period, the Officer may be posted to any administrative role subject to compliance of all other conditions under this policy.



ii. **POSTING OF VARIOUS CATEGORY OF OFFICERS**

Besides various guidelines stipulated in clause 3 (i) of this policy, Posting of Officers on various critical roles should be undertaken with due assessment and administrative requirement. Following are the key indicative roles which may requires due assessment and requirement while posting any officers on such roles.

a. **POSTING OF OFFICER AS BRANCH HEAD:**

Regional Head in case of Medium and Large Category Branch and Zonal head in case of Very Large Category Branch, shall identify from the pool of officers who have reported at their respective level and shall do primary screening of officers based on their Job family, service record, prior experience, educational qualification, level of capacity to assume responsibility, professional and administrative skill and of course leadership traits to become a Branch Head. Matching of Branch Potential with individuals' skills and expertise should necessary be assessed while posting any officers as Branch head.

Following may be taken as key assessment points while identifying any officer as Branch Head.

- He/she has worked in Credit Department in any Branch/RO/ZO or as has worked as Deputy Branch Head/AFO preferably for minimum period of 2 years.
- Neither any major penalty is imposed, or his/her name is included in Agreed list/LODI.
- He/she is not superannuating within current financial year.

b. **POSTING OF OFFICERS TO VARIOUS ROLES IN BRANCHES/RO/ZO:**

Officers for posting as Operation/Credit in charge in Branch or posting of officers in RO/ZO to a particular department should be assessed based on their Job family group, expertise, skill area, cooling period etc. however efforts should be given that any officers who already have sufficient experience i.e. 5 years in a particular domain, he/she should be posted to different roles so that cross functional exposure could be given.

c. **POSTING OF PROBATIONARY OFFICERS:**

Probationary Officers, after completing the 52 weeks of initial OJT, shall be permanently posted to a Branch preferably to Rural/Semi urban Branch. The assignment of permanent Branch shall be undertaken in following order.

- Divyang Probationary Officers to their Home/Preferred Region.
- Lady Officer to Home/Nearest Region to the extent of identified Vacancy in the order of their age (descending order)
- Other Officer as per Marks obtained in 52 weeks induction training

d. POSTING OF ZONE BASED OFFICERS:

Zone Based Officer (Local Bank Officer) are recruited for a select zone only accordingly, their posting shall be rotated every three from one Branch/Office to another Branch/office and to other region upon completion of six years. The order of preference for posting shall be assigned in following order-

- Divyang Zone Based Officer to their Home/preferred Location.
- Lady Officer to Home/Nearest Region to the extent of identified Vacancy in the order of their age (descending order)
- Other Officer in the order of their age (descending order)

4. COMPETENT AUTHORITY FOR TRANSFERS

4.1 Following will be the competent authority for effecting Transfer on various grounds

SL	Ground	Criteria	Competent Authority
1	Promotion	Upon Promotion up to Scale III	Vertical Head-HCM
2	Rotation	i. Completion of Branch/Admin Tenure ii. Completion of Region Tenure iii. Completion of Zone Tenure	Vertical Head- HCM
3	Request Transfer	i. Normal Request Transfer ii. Compassionate Request Transfer	Vertical Head-HCM
4	Administrative Ground, except mid-year transfer	i. Choice posting to MD/ED club members ii. Transfer on Non-performance ground, Misbehaviour/Fraud etc.	Vertical Head-HCM.
5	Mid-year Transfer in HRMS	i. Within Region ii. Inter Region/Zone	Vertical Head-HCM

4.2 Besides what is stipulated in this Transfer policy, there shall be no exemption available to any authority except to MD & CEO of the Bank. Any ground/reason/norms other than what is defined within this policy should only be considered with prior approval from MD & CEO with specific reason.

4.3 Following shall be competent authority for approval of Care giver request and Critical illness request in HRMS.

All officers up to scale III working in	Recommending Authority	Approving Authority
Branches & Region	Regional Head	Zonal Head
Zone.	AGM HCM-ZO	Zonal Head
Central Office	CM/AGM CSD	DGM HCM

5. GRIEVANCE & APPEAL ON TRANSFER MATTERS:

In terms of DFS revised guideline dated 26.11.2024, a grievance committee at each admin level shall be constituted. Any complaint/Representation received should properly be acknowledged and be presented before the committee for their **redressal** within 15 days.

Recruitment & Promotion Department-HCM at Central Office level shall be the Handling department for the purpose of disposing off all grievances received. The grievances should be submitted through HRMS only. **Grievances shall be resolved with appropriate reason and be communicated properly under due acknowledgment.**

(i) Following will be the structure of Grievance committee on Transfer Matters-

Competent Authority for effecting Transfer at their respective Level	Grievance Committee
Vertical Head-HCM	Chairman-ED HR Member- GM/CGM from any two Vertical including HCM dept. Convener- R&P, HCM-CO.

(ii) Appellate Authority:

Officer who is not satisfied with the resolution given by the Grievance committee, may appeal within 15 days of receipt of the resolution by Grievance committee, to the appellate authority. Decision taken by the appellate authority shall be final. For this purpose, MD&CEO shall be the appellate Authority of the Bank.

6. STEP WISE PROCEDURE FOR EXECUTING TRANSFERS:

For the purpose of effecting Transfers on various grounds, e.g. Promotion, Rotation and Request, Recruitment and Promotion Department-HCM Central Office shall workout annual workforce requirement at each level. Following steps shall be adopted for assessment of workforce requirement.

Step1- Factors for assessing work force requirement at each office level must include Business figure, number of vouchers, Non-financial Transactions, customer foot fall, number of average accounts (Deposit and Advance) opened, other miscellaneous work as per Bank approved TAT, Category of Branch etc.

Step2- After defining work force requirement for each category and size of the office, the Gap should be ascertained at each level, i.e. Branches, Other Offices, Regions, Zones and Bank from the existing strength. Further adjustment on account of Retirement, estimated VRS/resignation/Deaths/ Outside Deputations, Sabbatical Leaves, unauthorized absence beyond 720 days.

Step3- After step2, vacancies at each level including those which are likely to be created due to Promotion and Rotation Transfer to be filled in by way of promotion Transfer and then resultant vacancies including those which are likely to be created due to request transfer should be filled in by way of Request Transfers & Rotation to the extent of available vacancies specifically in the order as defined in combined preference matrix.

ABBREVIATIONS AND DEFINITION:

Bank means Central Bank of India
CO means Central Office of the Bank.
MD & CEO means Managing director and Chief Executive Officer of the Bank.
ED HCM means Executive Director of the Bank representing HCM department.
Vertical Head HCM means, General Manager of HCM Department.
DGM means Deputy General Manager in Central Office of the Bank
ZO means Zonal office of the Bank.
ZH means Zonal Head of the Bank.
ZAO means Zonal Audit Office of the Bank.
RO means Regional Office of the Bank.
RH means Regional Head of the Bank.
RSETI means Rural Self Employment Training Institute.
BO means Branch Office of the Bank.
CBOTC means Central Bank Officers' Training College at Kolkata and Bhopal.
SPBTC means Sir Sorabji Pochkhanawala Banker's Training College at Mumbai.
CLD means Centre for Learning and Development.
CFB means Corporate Finance Branch of the Bank
MCB means Mid corporate Branch of the Bank
SAM means stressed assets Monitoring Branch/Department of the Bank.
ARB means Assets Recovery Branch
CPAC means Credit Processing and Approval Centre
Officer means officers in the Bank up to MMG scale III.
PO means Probationary Officer in the Bank.
ZBO means Zone Based Officer/Local Bank Officer



Annexure-I
INDICATIVE POSTING PLACE

INDICATIVE POSTING DETAILS		BRANCH					REGION			ZONE			CENTRAL OFFICE			
Stream	CFB/ICB	SAM/ARB	SSB	AD2 Branch	Other Branch	RO	RSETTI	LDMO	ZO	ZAO	CLD +CBOTC	DIT	TREASURY	NEO	Other Vertical	
A. Mainstream Officer																
1. Zone Based Officer (Scale I)	**	**	**	**	Yes	**	**	**	**	**	**	**	**	**	**	
2. Credit Officer (PGDBF), Scale I	Yes	**	**	yes	Yes	Yes	**	**	Yes	**	**	**	**	**	**	
3. Other Mainstream Officers	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
B. Specialist Officers																
(i) IT Domain																
1. IT Officer	**	**	Yes	**	**	Yes	**	**	Yes	**	Yes	Yes	Yes	Yes	Yes	
2. Other IT related specific domain	**	**	**	**	**	**	**	**	**	**	**	Yes	**	Yes	Yes	
(ii) Other Specialist Officers																
1. Agriculture Finance Officer	**	**	**	yes	Yes	**	**	**	**	**	**	**	**	**	**	
2. Architects	**	**	**	**	**	**	**	**	Yes	**	**	**	**	**	Yes	
3. Engineer (Civil, Mechanical etc.)	**	**	**	**	**	**	**	**	Yes	**	**	**	**	**	Yes	
4. Economists	**	**	**	**	**	**	**	**	**	**	**	**	**	**	Yes	
5. Law Officers	Yes	Yes	**	**	**	Yes	**	**	Yes	**	**	**	**	**	Yes	
6. Rajbhasha Adhikari	**	**	**	**	**	Yes	**	**	Yes	**	**	**	**	**	Yes	
7. Security Officers	**	**	**	**	**	Yes	**	**	Yes	**	**	**	**	**	Yes	
8. Forex Officers	**	**	**	Yes	**	**	**	**	**	**	**	**	Yes	**	**	
9. HR Specialists	**	**	**	**	**	Yes	**	**	Yes	**	**	**	**	**	Yes	
10. Marketing Officer	**	**	**	**	**	Yes	**	**	Yes	**	**	**	**	**	Yes	
11. Chartered Accountant	Yes	**	**	**	**	Yes	**	**	Yes	**	**	**	**	**	Yes	
12. Credit Officer	Yes	**	**	yes	Yes	Yes	**	**	Yes	**	**	**	**	**	Yes	
13. Risk Management	**	**	**	**	**	Yes	**	**	Yes	**	**	**	**	**	Yes	
14. Company secretary	**	**	**	**	**	**	**	**	**	**	**	**	**	**	Yes	
15. Librarian	**	**	**	**	**	**	**	**	**	**	Yes	**	**	**	Yes	
16. Steno	**	**	**	**	**	Yes	**	**	Yes	**	**	Yes	Yes	Yes	yes	

