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13 February 2025

The Chief General Manager / Officer – in – Charge
All Head Office Departments / Regional Offices
NABARD

The Principal / Director / Jt. Director
All Training Establishments, NABARD

Madam / Dear Sir

Staff – Group A – Officers: Annual Placement/ Transfer Policy - 2025**1. Introduction**

- 1.1. This placement/transfer Policy, effective for Annual Transfer/Placement 2025, is applicable to all officers of NABARD. The policy has been framed keeping in view the human resource requirement at various establishments and in tune with various GoI guidelines.

2. Transfer Policy Objectives

- 2.1 To fulfill human resource requirement and ensure balanced distribution of officers across establishments with desired experience and expertise.
2.1 To provide wider departmental and regional exposure to officers.

3. Tenure of Posting for Officers in Grade A, B, C and DDMs

- 3.1. Officers who have completed the Length of Stay (LoS) as indicated below will be within the zone of consideration for transfer from the present centre:

Sr. No.	Particulars	Minimum LoS	
		Non-Domiciled	Domiciled
i.	NER ROs (excluding Assam) /A&N RO	2 years	5 years
ii.	Srinagar Cell	2 years	4 years
iii.	Assam RO	3 years	5 years
iv.	Hardship centres (Jammu & Shimla) including DDMs (other than hilly districts)	4 years	5 years
v.	DDMs in NER (excluding Assam)	2 years	4 years
vi.	DDMs in Assam	3 years	4 years
vii.	DDMs in Hilly districts of J & K, Uttarakhand, Himachal Pradesh, West Bengal (Darjeeling) and notified LWE districts	Female officers - 3 years Male officers - 4 years	
viii.	DDMs - Female Officers (All districts other than those at Sr. No. v, vi & vii)	4 years	
ix.	Gr. A, B, C and DDMs (All other states/ centres/districts)	5 years	



राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

मानव संसाधन प्रबंध विभाग

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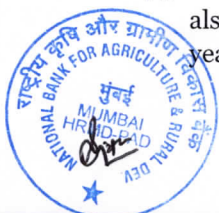
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- 3.2. Efforts will be made to effect the transfers/placement as per the minimum LoS mentioned in the table at para 3.1 above. However, Bank reserves the right to transfer/place officers prior to completion of tenure at a centre or retain at the present centre beyond the normal tenure of posting on account of organizational requirements. Such decisions should, therefore, not be construed as a cause for grievance.
- 3.3. Officers domiciled in NER will have normal tenure in all the centres of NER.
- 3.4. Non-Domiciled Officers posted in NER, Sikkim, A&N Islands and Srinagar Cell will be repatriated to their choice centre, to the extent possible, after completion of effective tenure.
- 3.5. To promote specialization in wider areas, officers posted to specialized departments in Head Office viz. Accounts Department, Finance Department, Risk Management Department, Department of Information Technology, Department of Supervision, etc. as also Department of Supervision at ROs, may be retained up to maximum 08 years (including officer's own request for extension), upon receipt of specific recommendation from CGM/OIC of ROs /HoD. This provision will be applicable to those officers who are currently posted in such departments and have spent major period of the current tenure in the specialized desk/work. Also, in consideration of the Bank's requirement of the officers' with specialization in particular areas, they may be transferred/placed prior to the completion of their tenure from a centre.

4. Posting as DDMs

- 4.1. The institution of District Development Manager (DDM) is crucial for NABARD as DDMs act as the face of NABARD at the grassroots level, facilitating realistic credit planning and ensuring effective execution of NABARD's initiatives to enhance the organization's outreach and impact in rural areas. In consideration of the vital role played by DDMs, DDM tenure of the officers will be given due weightage in promotion to higher grades.
- 4.2. All RDBS officers in Grade 'B' and Grade 'C', who have not worked as DDM, will have to mandatorily submit option (any 2 states other than domicile state) for DDM posting. Option of Domicile State will be treated as default option and posting of officers as a DDM to any district of domicile state or to any district of the states (indicated as options by the officer) will be considered to the extent possible. Knowledge of local language may also be used as a criterion while considering posting of officers as DDMs irrespective of the options submitted. Further, Bank reserves the right to post officers to any district outside the domicile State/outside the options submitted, keeping in view the organizational requirements of the Bank.
- 4.3. Female DDMs, whose normal tenure is 3 years or 4 years, as the case may be, can be allowed to continue for 1 more year in the district, on their request. However, Bank will reserve the right to take a suitable decision in organizational interests and subject to administrative exigencies.
- 4.4. Wherever minimum LoS indicated for DDMs is less than 05 years, such DDMs will be allowed to complete the normal tenure in the district on their request, subject to organisational requirements. It would not be reckoned as request for retention.
- 4.5. Officers who have already served as DDM and desire a 2nd term of DDM posting, may also submit their options. The 2nd term may be allowed for a minimum period of 03 years, subject to organisational requirements.



- 4.6. Similarly, DDMs of those districts where minimum LoS is ≥ 04 years, on completion of a tenure of 04 years in the district, can submit the option to switch to another district with the condition that they will serve for minimum 03 years in the new district. Request for change of district should be on justifiable reasons.
- 4.7. DDMs posted in cluster office are liable to be transferred / moved out to other districts / offices as per organizational requirements, irrespective of LoS in the cluster office.

5. Request for transfer

- 5.1. Requests for transfer before completion of normal tenure will be considered only in case of genuine difficulties being faced by the officer and to the extent that it does not counter the organizational priorities. The reason for the request for transfer has to be supported by documentary evidence. Each request will be dealt on a case-to-case basis, depending upon genuineness of the case, availability of vacancy in the requested centre, officer's past transfer profile, and other records. Requests for transfer from officers, on probation, will normally not be considered.
- 5.2. GOI guidelines for transfer of female officers and request of officers for joining employed spouse will be taken into consideration within the overall administrative convenience of the Bank.

6. Deferment of Transfers for education of wards

Deferment of transfer for a maximum period of two years shall be allowed in the entire career, for education of wards. Retention for a period of 01 year per ward subject to maximum 2 wards, may be given to the officers whose wards will be studying in class X or XII during ensuing academic year, subject to maximum total LoS at current centre up to 7 years. Accordingly, officers whose wards will be going to X/XII class in the ensuing academic year may seek retention at the present centre/ transfer to another centre, after completion of five years. This is being done to facilitate the officers to plan the timing of their transfer so as to avoid need for continued retention.

7. Repatriation before Retirement

In case of request from the officer, the Bank will attempt to post an officer at a centre of his/her choice, one or two years prior to retirement, subject to administrative convenience and availability of vacancy.

8. Transferability of officers with disabilities/officers having children with disabilities/dependents with critical illness

Requests for transfer/retention of officers with disabilities/officers having children with disabilities/ officers having dependents with critical illness will be considered based on GOI guidelines and within the overall administrative convenience of the Bank.



9. Choice of Centre

9.1. The Centres have been categorized in 6 zones as below:

Zone 1	Chandigarh (Punjab & Haryana), Dehradun, Jaipur, Lucknow (including BIRD & NBSC)
Zone 2	Bengaluru, BIRD Mangaluru, Chennai, Hyderabad, Thiruvananthapuram, Vijayawada
Zone 3	Bhubaneswar, Kolkata (including BIRD Kolkata), Raipur, Ranchi, Patna, Guwahati
Zone 4	Ahmedabad, Bhopal, Pune, Panaji, Head Office (Mumbai)
Zone 5	Shimla, Jammu, Srinagar Cell, Itanagar, Aizawl, Dimapur
Zone 6	Agartala, Gangtok, Imphal, Shillong and Sri Vijaya Puram (A&N Islands)

- 9.2. Officers are required to indicate six choice centres, in which, a maximum of two could be from any one zone. One option each from Zone 5 and Zone 6 is mandatory for all officers.
- 9.3. All officers in the zone of consideration have to compulsorily submit options. If not submitted, posting of such officers will be decided as per organizational requirements and Bank will be constrained to not consider any representation/grievance in this regard.
- 9.4. Posting to New Delhi RO is limited and purely selective, at the discretion of the Bank, based on organizational requirements and hence, no option is available.

10. Placement of Senior Officers (Grade D and above)

- 10.1. Placement of senior officers (Gr. D and above) will continue to be governed by organizational needs as also suitability of the officer for the post.
- 10.2. Officers in Grade 'D' will also be considered for being posted as DDMs.
- 10.3. DDMs recently promoted to Grade 'D' may be retained at current districts or transferred to other districts based on organizational requirements.

11. Outside Influence

Bringing any outside influence for/or against a transfer by an officer or any of his/her family member(s) will be treated as misconduct, as per the relevant provisions of NABARD (Staff) Rules, 1982 and subject to disciplinary action. It would also be recorded and treated as an adverse feature in the service records of the concerned officer, for taking personnel related decisions.

12. Competency based Posting

In order to provide exposure of major functional areas of NABARD, to the officers, efforts will be made to match each officers' placement/transfer and rotation with his/her competency.



13. Transfer benefits

Transfer benefits for Grade A, B and C will be governed as per the guidelines in vogue. The present eligible transfer benefits are summarised as under:

Sr. No.	Transfer category	Transfer benefits eligibility
1.	On completion of normal tenure at respective centres / transfer due to organizational requirements	Full transfer benefits
2.	In case both spouses are working in NABARD	As defined in Circular no. 49/PPD-08/2016 dated 18 March 2016
3.	Request transfer, if the LoS of the officer is less than 4 years	Without transfer benefits
4.	Request transfer, if the LoS is ≥ 4 years but < 5 years	Partial transfer benefits as indicated in HRMD Circular no. 110/PA-05/2020 dated 17 April 2020
5.	Change of district for DDMs (as indicated in para 3.2.2)	Partial transfer benefits as indicated in HRMD Circular no. 110/PA-05/2020 dated 17 April 2020

14. Placement benefits

Placement benefits (Grade D and above) will be as follows:

Sr. No.	Placement category	Placement benefits eligibility
1.	Placement of officers due to organizational requirement	Full placement benefits
2.	In case both the spouses are working in NABARD	As defined in Circular No.49/PPD-08/2016 dated 18 March 2016
3.	Placement on request by Officer	Without/ Partial benefits as indicated in HRMD Circular no. 110/PA-05/2020 dated 17 April 2020

15. Placement/Transfer of officers due to Administrative Reasons

Officers, including DDMs, if being transferred on account of administrative reasons such as pending vigilance /disciplinary action / complaints / non-satisfactory performance / insubordination, etc., would be transferred with partial placement / transfer benefits as indicated in HRMD Circular no. 110/PA-05/2020 dated 17 April 2020.

16. Incentives

16.1. Incentives available to officers posted to ROs in the Northeastern Region including Sikkim and A&N islands will be as per the instructions contained in the master circular no. 35/PPD-05 /2020 dated 12 February 2020.

16.2. Additional facilities available to officers posted to Srinagar Cell will be governed by instructions contained in the circular no. 261/PPD-27 /2018 dated 11 October 2018.



17. General Instructions

- 17.1. Cut-off date for computing LoS for transfer and admissibility of transfer expenses will be **30 June 2025**. Officers who had been transferred before 30 June of relevant year but allowed by the Bank to report to their existing centres after 30 June but up to 30 September, for any reason whatsoever, will also be deemed to have completed their LoS on 30 June of the relevant year.
- 17.2. Officers who have been earlier transferred/posted/retained on their own request with specific conditions will continue to be governed by the conditions stipulated in their respective transfer /posting/ retention orders, which will take precedence over these instructions.
- 17.3. All transfer/retention requests along with latest supporting documents have to be necessarily routed through HRMS (transfer module only). Transfer/retention requests received through any other mode will not be entertained.
- 17.4. CGM/OIC's recommendation in emPower is mandatory for all the transfer options / applications. Special recommendation to be given for officers on their suitability for being posted as DDMs.
- 17.5. Officers being posted as DDMs will report directly to the district, unless otherwise specified.
- 17.6. All officers under orders of transfer should be relieved by the respective units on the prescribed dates. The CGM/OIC of the respective RO/TE shall have the powers to advance or extend the relieving date of the officer(s) (up to Grade 'C') maximum up to 02 weeks, **except for incoming/outgoing DDMs**. Any request for early relieving / extension of incoming/outgoing DDM or extension beyond two weeks in case of other officers may be forwarded to HRMD-HO with recommendations of the CGM/OIC.
- 17.7. RO/TE/HODs are requested to adhere to the guidelines contained in Chapter X of HRMD Circular no. 250/HRMD-Leave-03/ 2013 dated 29 November 2013, while dealing with any request pertaining to leave and other matters of a transferee officer.
- 17.8. Transfer of officers in Other Services will be governed by organizational requirements.
- 17.9. The officers under orders of transfer, on being relieved from the existing centre, should immediately report to the new centre. The period for which the officers do not join the duty at new centres, after being relieved from his/her existing centre and after availing joining time/sanctioned leave, would be construed as unauthorized absence and same may attract the provision of Rule 104 of NABARD (Staff) Rules, 1982.
- 17.10. Officers are advised not to visit Head Office personally to present their cases. Once the request is uploaded in the system, HRMD will take into account all such requests and try to maximize the convenience of officers, to the extent possible.

A copy of the guidelines is available on the NABNET. Further instructions regarding opening of transfer module in emPower, timelines for submission, etc. will be issued separately.

Yours faithfully



(Dinesh P)
Chief General Manager



Annexure

List of Circulars

Sr. No.	Circular No. (with hyperlinks)	Date	Subject
1	Circular No. 49/PPD-08/2016	18 Mar 2016	Staff - Officers - Transfer benefits to the officer couples working in the Bank
2	Circular no. 110/PA-05/2020	17 April 2020	Placement/ Transfer - Partial Transfer Benefits
3	Circular no. 35/PPD-05 /2020	12 Feb 2020	Master Circular on Adhoc and Temporary Incentives to the officers/employees transferred/posted to Regional Offices in North Eastern Region (including Sikkim)
4	Circular no.261/PPD-27/2018	11 Oct 2018	Staff- Officers - Additional facilities to officers posted to Srinagar Cell
5	Circular no. 250/HRMD-Leave-03/2013	29 Nov 2013	Staff-Compendium of Instructions on Leave Matters