

**ANNEXURE TO INTERNAL GUIDELINES IC/72/2026 DATED 02.02.2026 ON  
TRANSFER POLICY FOR OFFICERS IN SCALE I, II AND III**

The Regulation-47 of Canara Bank Officers Service Regulations-1979 deals with transferability of the officer employees. It states that every officer is liable for transfer to any Office or Branch of the Bank or to any place in India.

Detailed guidelines on transfer have also been issued by Government of India for the sake of uniform approach in Public Sector Banks.

The Policy shall be applicable to all officers in Scale I / II / III.

Transfers are required for various business reasons like exposure to Banking at various locations, to reasonably rotate officers from one place to another, to prevent frauds, to enable the officer to gain required rural / semi- urban Branch experience and to meet various administrative exigencies.

Being a service industry, it is essential that the officer employees are provided with adequate opportunities to work in different environments enabling them to get exposure in all facets of Banking. Above all, working in different places / States facilitates the officer employees to have mobility besides promoting national integration.

Keeping in view the need and requirement of the organization, in the context of competitive environment, it is also essential for the Bank to develop and equip its employees to acquire practical knowledge and experience in all segments of Banking there by converting them into a valuable human asset.

Besides, as per the recommendations of Ghosh Committee on prevention of Frauds in Banks, all employees are to be provided with periodic rotation once in every 3/5 years.

The rotation of officers between metropolitan / urban centres and rural / semi-urban centres have become very essential for creating requisite rural orientation to meet the social / plan objectives of the Government, among officers thereby creating experienced plot in rural / semi-urban centres.

Keeping the above in view, after discussion with Canara Bank Officers' Association in the Joint Conferences, the Bank has evolved a transfer Policy for officer employee's way back in 1986. The Policy guidelines are periodically reviewed so as to bring in modifications to suit administrative needs and requirements of the organization and also the aspirations of the officers in tune with the changing environment.

Further, DFS has also issued certain guidelines to bring transparency in the transfer of officials in Public Sector Banks.

In the above context, it was found desirable to issue consolidated Policy guidelines and clarifications on the transfer Policy for officer employees in the Bank for the sake of uniformity of implementation by the Circles.

(I) **GENERAL GUIDELINES:**

- The transfer process may be completed before June of every year. Mid-year transfers may be avoided as far as possible except transfers effected in case of promotions, opening/closure of Branches and administrative exigencies.
- The transfer process shall be through online platform with the facility of giving location / Circle preference options to the officers. The Bank's transfer Policy, guidelines and related Circulars, scale wise seniority list, details of vacancies scale/ Circle wise shall be made available online. However, posting shall be subject to administrative exigencies.
- For the purpose of transfer, the following are treated as Administrative Units:
  - Regional Office
  - Circle Office
  - Head Office

Further, Bank has 4 administrative layers i.e., Head Office, Circle, Region and Branch and the tenure at various administrative layers is defined as below:

Tenure (In Years)	Branch	Region	Circle	Head Office	Any other criteria
Minimum	1	2	3	3	Minimum tenure is subject to administrative exigencies.
Maximum	3	7	9	5	Maximum tenure in a Region / Circle may vary on account of administrative exigencies and to accommodate officials displaced from one State to another State.  MD & CEO shall be the Competent Authority to extend the maximum tenure in a Circle.

The above minimum and maximum tenure in the respective layers shall not be applicable in the case of transfer effected on account of promotion / disciplinary grounds.

The above clause is not applicable to officers recruited and continuing as specialist officers.

Managing Director & CEO shall be the Competent Authority to further extend the tenure on case-to-case basis on recommendation of Human Resources & Public Relations Wing, H.O. duly complying the CVC/ Ghosh Committee guidelines issued in this regard.

- Generally, transfer of officers from one place to another can be considered only after completion of 3 years' service at the Branch / Office except on promotion or on request by the concerned officer i.e., the officer can be transferred on promotion / on request / administrative exigencies, even though they have not completed the minimum tenure of 3 years at a place. However, the above transfers shall be considered subject to administrative exigencies & availability of vacancies only.
- Normally, officers who are aged more than 54 years and above shall not be posted outside the Home State except on promotion and administrative exigencies.
- Circle seniority to be considered for transferring officers in Inter Circle Transfers. Circle Seniority shall be arrived (excluding the service period rendered in clerical cadre) for Scale-I separately and Scale- II / III combined. Transfer exercise may be made transparent with annual publication of seniority list of that Circle. The existing / expected vacancies of different Scales at different Circles shall be filled basing on seniority basis and exceptions if any, shall be recorded.
- Officers may be preferably accommodated in their respective linguistic Circle in order to ensure seamless customer service to the extent possible, considering various factors including availability of vacancies, administrative exigencies etc.
- Officers who have worked in rural place for 3 years continuously may be considered for transfer generally to their place of choice, subject to their overall performance being found satisfactory. Such Officers shall be given option to opt for 3 places which may be generally considered subject to availability of vacancies & administrative exigencies.
- Sports persons transfer shall be as per the sports Policy of the Bank.
- Officers coming under non-home State transfers to be preferably posted in Metro/urban locations in transferee Circle (Applicable only for those officers who have completed mandatory Rural / Semi - Urban Branch service) subject to availability of vacancies & administrative exigencies.

**(II) TRANSFER OF LADY OFFICERS:**

Lady officers shall be transferred as far as possible to nearby places/ stations/ Circle/ State. In case of posting to far away/ remote locations, the safety and availability of basic amenities shall be ensured.

**(III) INTER CIRCLE TRANSFERS:**

Officers who have completed a period of 3 years in the Circle as per the cutoff date advised by Human Resources Management Vertical, Human Resources & Public Relations Wing, H.O. are to be intimated in advance before the commencement of process of annual inter-Circle transfers so as to enable them to keep in readiness in the event of transfer.

Officers who have put in more than 3 years of active service outside their Home State are considered for transfer back to Home State, if they communicate their desire for the same through HRMS transfer package. However, this shall not be considered as request transfer.

The officers are required to complete 3 years' active service to be eligible for retransfer to Home State. For this purpose, out of the total service rendered in a place outside the Home State, i.e., from the date of reporting till the date of referring the bio-data, the period of leave availed in excess of leave entitlement on account of service rendered at the place of posting will have to be excluded.

Any leave availed beyond such entitlement for a period not exceeding 30 days could be included at the discretion of Chief General Manager, Human Resources & Public Relations Wing or in his absence General Manager, Human Resources Management Vertical, Human Resources and Public Relations Wing. Such additional leave availed should be due to compelling and bonafide reasons.

**(IV) ACTIVE SERVICE:**

The officer employees who have availed leave within their entitlement for 3 years, during the tenure of their service at the transferee place outside the home State, shall be considered as having completed the active service.

For the purpose of computing active service, leave availed in excess of leave entitlement shall be excluded i.e., the number of days the officer was physically absent, in excess of his / her entitlement should be excluded.

Normally, an officer is entitled for 90 days Privilege Leave (30 days per year) and 45 days CSL or 90 days SLHP (15 days CSL or 30 days SLHP per year) during 3 years. Accordingly, the officer may avail 135 days leave including all category of leave other than casual leave and then it will be treated as within the entitlement. However, if any officer avails 135 days leave in all irrespective of the category of the leave availed, the same will be treated as within the entitlement. Further, 90 days Privilege Leave and 90 days Sick Leave on Half Pay, if availed shall also be treated as within the entitlement.

Loss of Pay and Unavailed Casual Leave are to be excluded altogether for the purpose of reckoning active service.

Further, maternity/ paternity/ bereavement leave availed if any, shall also be counted for the purpose of determining active service.

For the purpose of computing active service, PL debited towards encashment of privilege leave need not be taken into account. Similarly, privilege leave encashed towards Prime Minister's Relief Fund should also be excluded.

(V) **TRANSFER OF OFFICERS UNDERGOING RURAL SERVICE BEFORE COMPLETION OF THREE YEARS:**

In terms of guidelines to Regulation - 17 of CBOSR-1979, officers on promotion to MMG - II are posted to rural Branches by way of post promotion condition, in case they have not complied with the above stipulation before promotion. In the normal course, those Managers posted to rural Branches under post promotion condition are required to work in such Branches for a period of 3 years.

If there are no other rural Branches vacant, Circle may consider providing change of placement to Managers who have completed 2 years of service in such rural Branches for providing opportunity to other promotee Managers to undergo the rural service. Such transfers should be made only on very selective basis. Further, in case the transfers to be effected under the above circumstances involves Inter Circle transfers, prior permission from the Chief General Manager, Human Resources & Public Relations Wing, H.O. or in his absence General Manager, Human Resources Management Vertical, Human Resources and Public Relations Wing H.O. is to be sought.

(VI) **DIFFERENTLY ABLED EMPLOYEES:**

Officers who are differently abled and officers who are care givers having differently abled dependents (declared as dependent in HRMS package) are normally exempted from routine periodical transfers. Such officers should not normally be transferred even on promotion.

When the transfer of a differently abled officer and officers who are care givers having differently abled dependents becomes inevitable on promotion to a place other than his original place of appointment due to non- availability of vacancy, it should be ensured that such employees are kept nearest to their original place of posting and in any case not transferred to far off / remote places.

This concession shall not be available to such of the differently abled officers and officers who are care givers having differently abled dependents who are transferred on the grounds of disciplinary action or involved in fraudulent transactions etc.

(VII) **REQUEST / EXEMPTION FROM TRANSFERS:**

Request from Officers for transfer to place of their choice exemption from transfer on the grounds of sickness and other compassionate grounds may be considered sympathetically on case-to-case basis.

In addition to the above, the request of the officers for transfer/ exemption from transfer on the grounds of marriage, medical, maternity, child care shall also be considered sympathetically on case-to-case basis and administrative exigencies.

Such request transfers/ exemptions may be considered for only 2 occasions in their entire service as an officer employee.

Exemptions if any considered shall be valid for current year transfer process.

Compassionate grounds for transfer and exemption from transfer shall be recommended by the respective Circle/ HOSA/ SA Section on case-to-case basis to Human Resources & Public Relations Wing for consideration by Chief General Manager, Human Resources & Public Relations Wing or in his absence General Manager, Human Resources Management Vertical, Human Resources and Public Relations Wing, H.O.

**(VIII) LAPSE OF REQUEST FOR TRANSFER:**

Officers who have applied for transfer and the same is if not acceded to due to administrative exigencies or otherwise, then such request shall lapse after completion of transfer process of that year, unless the concerned officer renews his request again, by submitting fresh request during the next year transfer process.

**(IX) ROTATION OF OFFICERS FROM ADMINISTRATION TO OPERATIONS AND VICE VERSA:**

Periodic rotations are to be provided to the Officers from Administration to Operations and vice versa so as to provide opportunities to more number of Officers to work in Administration as well as in Operations for developing versatility subject to availability of vacancies & administrative exigencies.

As far as possible, the Officers working in the Administrative Units at the time of promotion are to be posted to the Branches and vacancies arising thereon are to be filled up by transfer of Officers from Branches. However, in case the Officers have not completed more than one year of service in administration at the time of promotion, they may be retained.

**(X) TRANSFER OF OFFICERS POSTED IN DIFFICULT AREAS:**

- a) Branches / Offices in North - Eastern Region, Andaman & Nicobar Islands, Leh-Ladakh & Lakshadweep Islands are designated as difficult areas. Officers posted to these Branches / Offices are eligible for retransfer after completing the minimum period of two years of active service at the place of posting in the above areas subject to availability of vacancies.
- b) Further, the period spent by the officers in Andaman & Nicobar Islands, Leh-Ladakh & Lakshadweep Islands shall be excluded from the Circle service while calculating the respective Circle seniority list for effecting the Inter Circle transfers.
- c) Those officers who have completed their normal term in NE Region / Islands / Leh-Ladakh are also eligible for transfer to their place of choice, subject to their overall performance being found satisfactory. Such officers shall be given option to opt for 3 places which shall be generally considered subject to availability of vacancies & administrative exigencies. However, this provision is applicable only to those officers posted from other Circles / States.

**(XI) TRANSFERS OF OFFICE BEARERS OF RECOGNIZED OFFICERS ASSOCIATION:**

The protection from transfer is extended to enable the office bearers of Unions / Associations to communicate their members about the corporate objectives of the Bank and the messages from the Unions / Associations.

Over the years, apart from the fact that there are lot of changes in the Banking industry, with the advent of technology, lot of improvement in the mode of communication / travel, a need is felt that protection to be made available only to Principal Office Bearers, whose presence is highly required for better functioning and control of the affairs of the Unions / Associations which in turn result in healthy industrial relations and also will contribute to the growth of the Bank.

Moreover, in the light of advice of CVC to have rotation of staff at periodical interval and recent broad guidelines issued by DFS, it was felt necessary to revisit the transfer protection extended to office bearers of Officer's Associations / Unions.

In the above background, the Competent Authority has permitted to extend transfer protection to Office bearers of Officers' Associations/Unions as under:

- a) Office bearers of the Majority Officer's Association shall be exempted from outstation transfers which was decided as per 211<sup>th</sup> Joint Conference between Bank and the majority Officer's Association held on 30.01.2021.
- b) As regards to Minority Officers' Associations & SC / ST / OBC Welfare Association/s, Bank will extend protection to maximum 3 principal Office Bearers in total i.e., Chairman, President & General Secretary of the respective Association.

The transfer protection so extended is subject to following conditions:

- a) The transfer protection is extended to the Post. If an Office Bearer is removed from his post in the Association / Union, his protection will automatically get cancelled and his / her Circle / Region seniority shall be from the date of working as Officer in that Circle.
- b) The total protection extended to the post shall be as under:

Post	Maximum term
Chairman, President and General Secretary	5
Senior Vice President and Vice President	4
Other Office Bearers	2

One term for this purpose shall mean the period of one General Body Meeting to another but not exceeding 3 years.

- c) An Office bearer who has availed protection of maximum number of terms (as per point (b) mentioned above) shall not be eligible for further protection in the same post.

- d) The Bank reserves its right to transfer / deploy the Office bearers in case of exigencies or where the conduct of the said office bearer is under investigation or the integrity is under question and no employee can claim the posting to any place as a matter of right.
- e) The protection will start from the day of holding the Office or from the date of end of 3 years of regular posting at a place, whichever is earlier.
- f) Every year, on 1<sup>st</sup> January, the Unions / Associations shall give names of the Office bearers as mentioned above to whom they prefer to give transfer protection. Head Office shall examine and advise the concerned Circles accordingly. However, this shall not come in the way of transferring these Office bearers for administrative exigencies or on their promotions.
- g) If in any subsequent year the Officers' Association / Union do not give any name of any Office bearer for transfer protection whose name was there earlier in the list, the said Office bearer will lose the right of protection and will be liable to be transferred.
- h) In case of promotion, the protection of Office Bearers will not be available and shall be subject to transfer as per the existing Policy of the Bank.
- i) All the terms mentioned above shall be subject to administrative exigencies and requirement of the Bank and no employee can claim the posting to any center as a matter of right and will be subject to Government / CVC / other guidelines issued from time to time.

**(XII) TRANSFERS TO COMPLY THE VARIOUS GOVERNMENT GUIDELINES:**

Periodic rotation to all officer employees is to be provided in compliance with Ghosh Committee, Central Vigilance Commission & various other Government guidelines received from DFS/RBI from time to time.

**(XIII) REQUEST TRANSFER ON SPOUSE GROUNDS:**

- a) In case where both husband and wife are employed as officers in our Bank, as far as possible they shall be posted at / around the nearby Branches, within the same Region.

In case, if either of them is transferred to a non-home State, then the spouse can also request for transfer to that non-Home State/Circle irrespective of tenure completed in the present Circle.

Further, if either of them is transferred from a non-Home State to home State, then the spouse requesting for transfer to that home State must have completed his/her term in that non-Home State/Circle.

While acceding to such request, it should be ensured that both the spouses are not accommodated in the same Branch, same Office, same section in Circle/Head office.

- b) Request of transfers received from spouse of serving Army / Defence / Central Armed Police Forces / Central Paramilitary Forces Personnel to be considered for joining spouse at the Circle where the spouse is posted (not for any other place), provided that employee has completed 2 years in the present Circle subject to availability of vacancies.
- c) Where the spouse of the Officer is employed in Public Sector Undertaking, Central/ State Government Services, an endeavor to post them in same Region/place/Circle or nearby Region/place/Circle shall be made subject to administrative exigencies.

**(XIV) TRANSFER OF SPECIALIST OFFICERS:**

The Specialist officers such as Hindi Officers, Security officers, Technical Field Officers etc. and those recruited as Agriculture Extension Officers are also eligible for a transfer to Home State on completion of 3 years' tenure in other Circles. However, the transfer in their cases can be considered subject to providing substitutes by the transferee Circles and administrative exigencies.

**(XV) SC/ ST OFFICERS:**

All officer employees of the Bank are liable for transfer to any Branch / Office and have all India transferability. As such, no separate rules / guidelines are laid down in respect of SC / ST officers. However, whenever any representations are received from SC / ST officers, such requests may be considered sympathetically.

**(XVI) DELAYED REPORTING:**

The Officers under orders of transfer are required to report on or before 31<sup>st</sup> May or in exceptional cases as permitted by the Competent Authority. In such cases, the officers will be eligible for retransfer during the 3<sup>rd</sup> year of inter-Circle transfers, provided, they complete 3 years of active service in the transferee Circle.

In case, an Officer reports after the cutoff date, he will be eligible for retransfer after completing 3 years' active service so as to coincide with the next General Transfer.

Further, the cases involving delayed reporting i.e., beyond the cut-off date advised by the Bank every year while advising inter-Circle transfers, are to be referred to the Chief General Manager, Human Resources & Public Relations Wing or in his absence General Manager, Human Resources Management Vertical, Human Resources and Public Relations Wing, H.O., for clearance.

**(XVII) PAYMENT OF TA / HA TO OFFICERS:**

Officers who have put in more than 3 years of active service outside the home State are eligible for TA and HA as eligible for a normal transfer.

Officers on completion of 2 years' tenure in North-Eastern region/Island/Leh-Ladakh shall be eligible for TA and HA.

The above occasions shall not be treated as request transfers.

Wherever transfer is permitted by waiving active service, the payment of TA / HA shall be considered at the discretion of Chief General Manager, Human Resources & Public Relations Wing or in his absence General Manager, Human Resources Management Vertical, Human Resources and Public Relations Wing, H.O.

The Circles are requested to abide by the above Policy guidelines in the matter of transfer of officer employees without deviation.

**(XVIII) COMPETENT AUTHORITY:**

The Competent Authority to issue transfer orders is as under:

Type of transfer	Allotment	Authority to issue transfer orders
Intra Region	NA	Region Head
Intra Circle	Circle Office concerned	Region Head / Circle Head
Inter Circle	Human Resources & Public Relations Wing, H.O.	Region Head / Circle Head
Deputation to other organization	NA	Chief General Manager, Human Resources & Public Relations Wing or in his absence General Manager, Human Resources Management Vertical, Human Resources and Public Relations Wing, H.O.

For all specialist officers: Chief General Manager, Human Resources & Public Relations Wing or in his absence General Manager, Human Resources Management Vertical, Human Resources and Public Relations Wing, H.O.

**(XIX) TRANSFER GRIEVANCE REDRESSAL:**

Chief General Manager, Human Resources & Public Relations Wing or in his absence General Manager, Human Resources Management Vertical, Human Resources and Public Relations Wing, H.O. shall redress grievances received from officers citing violation of Transfer Policy in respect of Inter Circle Transfers. Such grievances shall be dealt in a considerate manner and suitably responded after detailed deliberations and by duly recording the reasons thereof.

In a similar way, respective Circle Head shall redress grievances related to Intra Circle Transfers.

**(XX) TRANSFER APPEAL:**

To deal with appeals received from officers in respect of transfers, the following Committee shall be constituted:

**Committee for Inter Circle Transfers:**

- Chief General Manager, Human Resources & Public Relations Wing or in his absence General Manager, Human Resources Management Vertical, Human Resources and Public Relations Wing, H.O.
- 2 Executives in Scale VI & above nominated by Executive Director overseeing Human Resources & Public Relations Wing, H.O.



ACRONYM	EXPANSION
CVC	Central Vigilance Commission
CSL	Commutd Sick Leave
DFS	Department of Financial Services
HA	Halting Allowance
HRMS	Human Resources Management System
ICT	Inter Circle Transfer
N-E Region	North - Eastern Region
PL	Privilege Leave
RBI	Reserve Bank of India
SLHP	Sick Leave on Half Pay
TA	Travel Allowance