

TRANSFER & MOBILITY POLICY FOR CLASS- I OFFICERS

A. PREAMBLE

In the context of the need to adopt ourselves to emerging scenario of competition, restructuring of organization, introduction of total computerization of our operations and the likely exit of experienced manpower, the placement and transfer policy is evolved.

This policy aims:

- I. To provide for an opportunity in improving competency, self development and career path of Officers;
- II. To ensure grooming up of an Officer for taking position in higher rank by following job rotation;
- III. To achieve organizational goals;
- IV. To maintain sectoral balance in all regions with a view to providing adequate service to insuring public.

B. APPLICABILITY

- (i) These guidelines will come into effect from the date of its notification.
- (ii) These guidelines are applicable to all Officers up to and including the rank of Manager. Transfers/postings of Officers in the rank of Chief Manager and above shall be at the discretion of the Management keeping in view office exigencies and distinct nature of duties of Officers of these cadres and in the interest of the organization.
- (iii) These guidelines are not applicable to Officers (a) posted/deputed to foreign operation (b) deputed to other organizations in India and abroad during their tenure of such posting/deputation. These guidelines are also not applicable in the case of local transfers.

C. DEFINITIONS

- (1) Transfer shall mean relocation of an Officer from one town/city/urban agglomeration to another town/city/urban agglomeration, anywhere in India.
- (2) Metro centers shall mean and include;

Mumbai (including New Mumbai, Sub-Urban areas upto Virar on Western Railway and upto Kalyan on Central Railways)
Kolkata (entire Urban agglomeration)

Chennai (including Tambaram, Avadi, Red hills & Manali)
Delhi (including Gurgaon, Bahadurgarh, Noida & Faridabad)

Regional Centers shall mean – centers other than Metro centers where our Regional Offices are located,

(3) Geographical Zones shall mean as under:

Northern Zone – national capital territory of Delhi, States of Haryana, Punjab, Rajasthan, U.P., Uttaranchal, Jammu and Kashmir, H.P. and Union territory of Chandigarh.

Western Zone – States of Maharashtra, Gujarat, M.P. Chhattisgarh, Goa, Union territory of Daman & Diu, Dadra & Nagar Haveli.

Eastern Zone – States of West Bengal, Bihar, Jharkhand, Orissa, Sikkim. Assam, Meghalaya, Nagaland, Tripura, Mizoram, Manipur, Arunachal Pradesh and Andaman & Nicobar.

Southern zone – States of Tamil Nadu, Karnataka, Kerala, Andhra Pradesh, Union territories of Pondicherry and Lakshadweep & Minicoy.

- (4) Normal period of posting (NPP) shall mean continuous posting in all cadres of Class-I taken together for a period of **5 years in respect of all centers.**
- (5) Local transfer shall mean a transfer of an Officer from one Department to another in the same Office or from one Office to another within the same town/city/urban agglomeration.
- (6) Sensitive assignments will mean and include claims including Service & TP Hubs, Estate and in-charges of DO/BO, excluding Micro Offices/ Business Extension Counters I/Cs.
- (7) 'Difficult area' would mean the area declared as such by the Chainman-cum- Managing Director.

(7) 'Year' would mean 'financial year'

D. GENERAL REGULATIONS

- (i) The Company shall on annual basis, determine the cadre strength in each cadre in terms of norms adopted, Distribution of such cadre strength among the individual Regions and HO in each cadre shall be determined by a Committee of General Managers (Personnel & Marketing) so as to ensure need based and equitable distribution of available manpower.
- (ii) On completion of NPP, an Officer may be considered for transfer from existing place of posting irrespective of assignment. This exercise shall be

done during the first quarter of every year,

Nothing contained herein shall be construed to limit the powers of the Management to transfer any Officer before completion of the normal period of posting, due to exigencies of work or in the interest of the organization.

- (iii) While considering transfers on accounts of NPP under Para C(4) above, if the number of Officers for consideration of such transfer in any cadre is found to be large at a particular station, and transfers of all at one time is likely to dislocate the operation of the Company, CMD may allow consideration of such transfers in a phased manner.

While restricting transfers in such a phased manner the order of transfer shall be in accordance with the length of continuous posting i.e. the longer the posting, the first to be considered for transfer.

- (iv) After earmarking the exits, due to proposed transfers on account of NPP as provided herein above, the position of vacancies at these stations from where the exits would take place shall be examined having regard to the regional cadre strength determined.

Vacancies thus identified would be filled up by considering transfers on account of office exigencies, voluntary transfer requests, transfers under revolving plan, transfers based on NPP, postings on promotion and transfers on account of job rotation.

- (v) Officers in the rank of AO & AM shall ordinarily be considered for transfer within the Geographical Zone indicated in C (3) and/or adjoining States. In respect of other cadres the transfers will be on All India basis.
- (vi) Succession Planning:- It shall be ensured that replacement officer is posted to a specialized/ sensitive post sufficiently in advance prior to the incumbent's expected transfer under TMP/ Job Rotation/ Retirement.

E) JOB ROTATION

No Officer shall ordinarily continue in a sensitive assignment for a period exceeding 5 years at a stretch. BMs/ DMs may be shifted from one office to another in the same location on completion of 5 years.

F. REQUEST TRANSFERS

- (1) No transfer request shall ordinarily be considered until an Officer

has completed a minimum of 3 years at his present place of posting. However, in case of extreme hardship involving serious health problem of the individual concerned or spouse or dependent children, the Board of the company/Sub-Committee may relax this provision recording the reasons therefore.

A lady officer in Scale I, II or III transferred under TMP only shall be eligible to seek request transfer after completion of 02 years, excluding period of LOP, if any, subject to availability of vacancy in that cadre in the desired place of posting as also keeping in view the exigencies of office. It is clarified that a lady officer on her first posting on recruitment or transferred on promotion shall not be eligible for the above relaxation.

- (2) Not more than 3 request transfers shall be considered from an Officer in the entire service career, the first such request transfer being counted since 1st March, 1990.
- (3) Where the number of transfer requests for a particular station is more than the number of vacancies available at that station, the selection out of the available transfer requests for the vacancies shall be made on the basis of the length of stay of Officers at their present places of posting. The longer the stay, the first to be considered.
- (4) If and under any circumstances, a transfer request is considered after 5 years of posting, at the present place, the transfer shall not be considered as a request transfer.

(5) **Spouse cases:**

Cases of transfer/postings where the Officer wishes to join his/her spouse in different locations may be given preferential treatment as far as possible, but shall not be considered as enforceable right.

(6) **PERSONS WITH DISABILITIES:**

a) CMD may examine the individual cases of officers who fall in the definition of 'Person with benchmark disability' under clause 2(r) of the Rights of Persons with Disabilities Act 2016 and decide to exempt an officer from transfer to another station on merits. Such officer, however, shall be liable to be shifted/ rotated within the station as and when he enters TMP list.

b) CMD may examine the individual cases of officer with a differently-abled dependent spouse/ son/ daughter who falls in the definition of 'Person with benchmark disability' under clause 2(r) of the Rights of Persons with Disabilities Act 2016 and decide to exempt an officer from transfer to another station on merits. Such officer, however, shall be liable to be shifted/ rotated within the station as and when he enters TMP list.

(7) **DIFFICULT AREAS:**

Officers who have been transferred and posted to difficult areas from other parts of the Country shall be considered, after the expiry of two years excluding period of LOP, if any, for posting to one of the three places of their choice, subject to availability of vacancies at the places of their choice. Such choice posting if made, shall be considered as a Company transfer. This provision will not apply to Officers whose, home town falls within the difficult area.

(8) CASE OF HARDSHIP DUE TO MAJOR DISEASES:

An officer, who himself or whose spouse/any of the dependent children is suffering from any of the thirteen specified major diseases i.e. diseases of Malignant Cancer, Leprosy, Tuberculosis., Paralysis, Brain Tumor, CABG/Heart Valve Replacement/ Angioplasty (Max.1 year), Chronic Kidney disease, AIDS, Mental disease, Total replacement of Joints (exemption- Max 1 year), Spinal Surgery, Diseases of liver leading to Hepatic failure or transplantation, Thalassemia Major), subject to the satisfaction of the Internal Committee(s) on the basis of documentary evidence to that effect, may not be transferred from one station to another, for the period specified by the said Committee, but he/she will continue to be liable to job rotation in terms of Para-5.

Further, exemption from transfer shall be subject to Company nominated doctor certifying that the officer, his/ her spouse or dependent child is suffering from one of the above diseases which requires continuous treatment/ follow up treatment necessitating posting of the concerned officer at the existing station. The exemption so granted shall be subject to review every year.

(9) DEFICIT OFFICES:

- a) The Company may, if so required, declare and publish a list of Maximum 25 Divisional Offices as Deficit Offices in a year (RO-wise) with acute requirement of scale-wise officers (Scale I, II and III) on or before 30th April of the year.
- b) Offices located in Metro Cities as per CCA Rules and at RO Centres shall not be declared as Deficit Offices.
- c) If so found necessary, applications from willing officers with desired profile for transfer to a Deficit Office may be invited.
- d) The officer transferred to a Deficit Office shall be eligible to apply for request transfer after completion of 2 years stay in a Deficit Office, excluding the period of LOP, if any, to a place of his/ her choice.
- e) The above provisions shall not apply to an officer on his/her first posting after recruitment or transferred to the said office on promotion.

For any year CMD may declare a specified area/ RO/ City which is facing an acute deficit of officers as exempt from TMP for that year.

10 EXEMPTION FROM TMP DUE TO OFFICE EXIGENCIES:

In cases of constraints due to office exigencies (relating to specialized/ niche

functions/ posts) to transfer an officer under TMP, a maximum exemption of 1 year may be given, with the approval of CMD, during which period a suitable replacement officer shall be identified and deployed.

G. OFFICERS DUE FOR RETIREMENT WITHIN 2 YEARS:

Officers up to Scale III who are due for retirement on Superannuation within 2 years reckoned from 1st April of the year in which transfer/posting is effected may not be transferred unless necessitated by exigencies of administration, provided he will not be holding a sensitive post.

“Request for transfer from an Officer upto scale-III to his declared hometown or place of choice during the last 1 years of his service would be considered subject to vacancy provided no further transfer benefit shall be allowed at the time of retirement.”

H. TRANSFER BENEFITS:

- (i) An Officer transferred from one station to another is entitled to transfer benefits as may be allowed from time to time as per guidelines issued by the Company, For local transfers within the City, no transfer benefit is allowed. In the case of request transfers, if considered before completion of 3 years, no transfer benefits shall be allowed.
- (ii) In cases of Officers under orders of transfer, who have represented to the transferring authority on grounds of extreme hardships, if any, for extension of time to join at the new place, the authority concerned may, at his discretion, grant a maximum of additional 30 days beyond the date specified in the Transfer Order or the 30 days ordinary available when no such date is specified.

I. CONVERGENCE OF POSTING:

The Company shall endeavour to ensure that posting of officers on promotion and transfer of officers under TMP/ Job Rotation and on request are all converged into a single exercise for the year.

J. POWER TO MODIFY/RELAX THE PROVISIONS OF THIS POLICY:

The authority to relax the provisions under the Policy in respect of an individual officer on grounds of genuine hardship or to meet office exigencies of an office shall be vested in CMD.

K. COMPETENT AUTHORITY FOR TRANSFERS:

Sl.No	Cases of transfer	Competent Authority
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1.	AO ,AM & Dy. Managers within the region (excluding the Officers-in-Charge and those with dev. Functions)	Regional Chiefs concerned, with the approval of Overseeing Executives at HO. In his absence GM(Pers.)
2.	AOs/AMs/Dy. Managers/Managers within HO and inter region (without development functions)	GM (P) & the concerned GM/AGM of HO Deptt. Or the Overseeing Executive of the concerned RO, as the case may be.
3.	All transfers of Officers up to the level of Manager with development functions including Officers-in-Charge.	Committee of GM(P) & GM(Mktg.) along with the concerned Overseeing Executive of the RO concerned.
4.	Chief Managers and above	CMD

Note: For this purpose, Head Office will be considered as a separate region.

L. Nothing contained herein above shall affect any transfer necessitated due to adverse factors such as CDA/Vigilance cases.

M. Removal of doubts & Clarifications:

In case of any doubt on any of the provision of these guidelines, the Chairman-cum- Managing Director may issue necessary clarifications.

Transfer and Mobility Policy for Supervisory, Clerical and Subordinate staff

In order to meet the organizational needs of the company including judicious distribution of manpower in the present competitive environment, ensuring career growth, multi-skilling and overall development of employment through, adequate exposure to various functions areas of the Company and in exercise of the powers vested in it by para 18 of the General Insurance (Rationalization and Revision of Pay Scales and Other Conditions of Service of Supervisory, Clerical and Subordinate Staff)Scheme, 1974, the Board of the Company hereby frames the following policy namely:-

1. Short title, commencement and applicability

- 1.1 This Policy may be called the Job Rotation, Transfer and Mobility Policy for Supervisory, Clerical and Subordinate Staff(hereinafter called "the Policy").
- 1.2 This Policy shall be deemed to have come into force with immediate effect.
- 1.3 This Policy shall be applicable to all employees to whom the General Insurance(Rationalization and Revision of Pay Scales and Revision of Pay Scales and Other Conditions of Service of Supervisory, Clerical and Subordinate Staff)Scheme, 1974(hereinafter called "the Scheme")applies.

2. Definitions

- 2.1 "Company" means, the National Insurance Company Limited.
- 2.2 "Employees" means, a person to whom this policy applies.
- 2.3 "Job Rotation" means, transfer of an employees from one department to another in the same office or from one office to another in the same station on completion of period of stay specified in the Policy.
- 2.4 "Major disease" means one of the nine diseases listed in the proviso to sub-paragraph 5 of para 5of the Scheme for the purpose of consideration of grant of Special Sick Leave.
- 2.5 "Physically handicapped" means, one who suffers from physical disability of 40% or more

- 2.6 "Radius" in relation to distance between two stations, means, the distance by road as per Survey of India records or by rail as per Indian Railway records, whichever is less.
- 2.7 "Relocation", in relation to an office, means, merger or closure of an office.
- 2.8 "Station" means, a city/town including its urban agglomerations.
- 2.9 "Zone of Promotion" means, Zone of Promotion as provided for in the Promotion Policy for Supervisory, Clerical and Subordinate Staff, as amended from time to time.
- 2.10 Other terms and phrases shall have the same meaning as assigned to them in the Scheme.

3. General Regulations

- 3.1 The Policy shall be implemented on a regular basis as an exercise.
- 3.2 The cutoff date for the purpose of eligibility under the Policy shall be taken as 31st December of immediately preceding year in which the exercise is conducted and the exercise shall as far as possible be completed by the 30th April of the year under consideration.
- 3.3 The employees who are due to retire within a period of less than three years may not be transferred from one station to another but they will continue to be liable to job rotation.
- 3.4 An employee who is physically handicapped subject to the satisfaction of the Competent Authority on basis of documentary evidence to that effect may not be transferred from one station to another but he will continue to be liable to job rotation.
- 3.5 An employee who himself or whose spouse/any of the dependent children is suffering from a major disease subject to the satisfaction of the Competent Authority on basis of documentary evidence to that effect may not be transferred from one station to another for the period specified by such Authority but he will continue to be liable to job rotation.
- 3.6 All employees on promotion either from Class-IV to Class-III, within Class-III and/or from Class-III to Class-I irrespective of their length of stay at the existing station will be subject to transfer from one station to another within the Zone of Promotion and in case the Zone of Promotion happens to be a single station/agglomeration such transfer will necessarily be done from one office to another office within the Zone of Promotion.

- 3.7 Nothing contained herein shall be construed to limit, curtail or abridge the authority of the Chairmen-cum-Managing Director, or any other officer authorized in this behalf by him, to transfer an employee in terms of sub-paragraph(2) of 18 of the Scheme.

4. Job Rotation (within the same station)

- 4.1 Every employee in the cadres of Supervisory, Clerical and Subordinate Staff shall be subject to job rotation in terms of the policy.
- 4.2 Every employee who has completed 3 years continuous working in a particular department shall be liable for transfer to another department within the same office.
- 4.3 Every employee who has completed 5 years continuous working in a particular office shall be liable for transfer to another office within the same station. (Provided that the total numbers of such transfers from an office is limited to a maximum of 25% of the total class-wise (Class-III & IV separately) strength of employee in that office, fraction of 0.5 and above being taken as 1.) (Provided further that minimum 1 such transfer shall be mandatory)
- 4.4 In situations where limitations of 25% as indicated in para 4.3 is to be applied, a class-wise list of employees for such office, who have completed 5 years of continuous stay in that office may be prepared in descending order of length of stay and from the top of such list a number equivalent to such 25% may be taken out.

5. Transfer from one station of another

- 5.1 The Chairman-cum-Managing Director of the Company is empowered to determine the requirement and need of the Company in its various offices at various stations from time to time.
- 5.2 Transfer from one station to another shall, to begin with, be resorted to for the purpose of fulfilling the need of the Company in workforce at various station as determined vide para 5.1 and achieving a judicious deployment of the same.
- 5.3 Every employee in the cadre of Senior Assistant, Stenographer, Assistant and Record Clerk, who has completed 10 years of continuous stay at a particular station, shall be liable to transfer to another station in

terms of the Policy. (Provided that, in respect of employees in the cadre of Record Clerk, the Competent Authority shall have the discretion to relax or dispense with the provision of the Policy to an extent considered necessary to meet the office exigencies. (Provided further that, in situations involving relocation of an office, employees in the cadre of Sub-staff, besides employees in the cadres in that office, irrespective of their length of stay, shall also be subject to transfer from one station to another in terms of the Policy.

- 5.4 "Continuous stay" for the purpose of the para 5.3 above shall mean the stay of an employee at a particular station in his existing cadre and that in the previous cadre(s) in Supervisory, Clerical and Subordinate Staff taken together.
- 5.5 The Competent Authority, if it considers so to do to meet the office exigencies, shall have the discretion of restricting the number of transfer from a particular station to maximum of 25% of the total class-wise (Class- III & IV separately) strength of employees at that station.
- 5.6 In situations where limitations of 25% as indicated in para 5.5 is to be applied, a class-wise list of employees, for each station, who have completed 10 years of continuous stay at that station may be prepared in descending order of length of stay and from the top of such list a number equivalent to such 25% may be taken out.
- 5.7 Transfer of an employee from one station to another shall ordinarily be restricted to a radius of 150 kms from his present station of posting. However, in exceptional circumstances, where the requirement or need of the Company are not found to be met by restricting a particular transfer to a radius of 150kms. The General Manager (Personnel) may approve transfer of an employee beyond the radius of 150 kms. but not beyond 200 kms.:

Provided that where, for the purpose of fulfilling organizational requirements, the Competent Authority considers it absolutely necessary to transfer employees between two stations, say A and B, located beyond a distance of 150 kms., (or 200 kms., as the case may be), such transfer shall be effected by involving an intermediary station(s), say C, i.e. transferring one employee from A to C and then another employee transferred from C to B, so as to ensure that the distance between A and C and also between C and B is not more than 150 kms (or 200 kms., as the case may be)."

- 5.8 An employee transferred under the Policy from one station to another may be considered for transfer back to his previous station of posting (except in the case of transfer resulting from relocation of office) or any other place of his choice (the number of such choices being limited to

three) subject to availability of vacancy after completion of a minimum period of 3 years at the station of his transfer: Provided that The Chairman-cum-Managing Director, on being satisfied on the basis of documentary evidence, may relax the minimum period of 3 years, if so requested by the employee on grounds of the sickness of the employee himself or spouse or any of the dependent children from any of the major diseases.

- 5.9 An employee transferred under the Policy (excluding request transfer and/or posting on promotion) shall be entitled to the benefits as provided for under sub-paragraph (1) of paragraph 18 of the scheme, in addition the transfer benefits as per TE Rules. (Provided that, no other benefit other than these benefits shall be available to him.

6. Request Transfers

- 6.1 Request for transfer can be considered only to a place where there is a vacancy and subject to the relieving office being in a position to relieve the employee having regard to the workforce available there.
- 6.2 No transfer request shall be considered until an employee completed a minimum of 3 years at his present place of posting: (Provided that, The Chairman-cum-Managing Director, on being satisfied on the basis of documentary evidence, may relax the minimum period of 3 years. if so requested by the employee on grounds of the sickness of the employee himself or spouse or any of the dependent children from any of the major diseases.
- 6.3 Not more than 3 such transfers shall be allowed during the service period of the employee in the Supervisory, Clerical and Subordinate Staff cadres.
- 6.4 Where the number of transfer request for a particular station is more than the number of vacancies available at the station, the station out of such transfer request, for a number equal to such vacancies, shall be made on the basis of the length of continuous stay at the existing station counted from the date of his first reporting at the station, the longer the stay, the first to be preferred: (Provided that, where the length of the stay happens to be identical in 2 or more cases, the seniority in age, on the basis of date of birth, shall decide the order of preference. The senior being the first to be considered.

7. Competent Authority and Administrative Instructions

The General Manager (Personnel) of the Company is authorized to prescribe the Competent Authorities for issuance of various types of transfer orders under this Policy, besides framing the Administrative Instructions for implementations of various provisions of this Policy.

8. Interpretation

Where any doubt or difficulty arises as to the interpretation of any of the provisions of this Policy, it shall be referred to the Board of the Company for decision and the decision of the Board shall be final.

9. Overriding effect

The Provisions of this Policy shall have effect notwithstanding anything to the contrary contained in any rules or policy framed by the Company for the time being in force.