



**HUMAN RESOURCE MANAGEMENT DIVISION  
CORPORATE OFFICE, PLOT NO. 4, SECTOR 10  
DWARKA, NEW DELHI - 110075**

In supersession of  
"Promotion Policy for  
Officers" contained in  
HRMD Circular No.  
496/2020 dated 27.03.2020

January 01, 2021

**TO ALL OFFICES**

**HRMD CIRCULAR NO. 536/2021**

**PROMOTION POLICY FOR OFFICERS**

In terms of Regulation 17 of PNB (Officers') Service Regulations, 1979 and having regard to the guidelines of the Government, the Board of Directors lays down the following policy for promotion of officers in the Bank:

Board in its meeting dated 30.12.2020 has reviewed and approved the 'Promotion Policy for Officers' which will be effective from **FY 2021-22** & onwards.

This policy supersedes the earlier Promotion Policy for Officers circulated vide Human Resource Management Division Circular No. 496 dated 27.03.2020 and subsequent amendments thereto. All promotions from one scale to another shall be merit/seniority-cum-merit based and be made according to the vacancies in respective scale/ grade as per Manpower Plan approved by Board.

**OBJECTIVE:**

1. The Human Capital of every organization is required to perform different roles and responsibilities. The level of knowledge, experience and competence required differs from position to position. The success of any organisation, more so, organisation like ours in service sector substantially depends on the capabilities of its workforce. Therefore it is necessary that all positions are manned by competent and motivated employees. These positions are filled up through direct recruitment and through promotions.
2. Promotion is a prime motivating factor for the employees since it brings higher responsibilities, monetary benefits and status. It is also crucial to the organisation's growth since on promotion of an employee, a higher responsibility

is assigned to him/her, the achievement of which will directly impact the success of the organisation at large. These aspects underline the need for a robust selection process that will enable the Bank to place the right employee in the right position.

3. This Promotion policy provides a defined career path to the officers of the Bank and illustrates the process and parameters required for career progression. The policy will also act as a tool to help the Bank in achieving its goals by promoting talented officers to higher positions. Whereas performance and potential for shouldering higher responsibility is the main criteria for all promotions, as the officer moves to senior positions, the expectation on level of commitment and identification to the organisation & its goals increases manifold.
4. The policy provides equal opportunity to all officers in a fair and transparent manner.

#### **DEFINITIONS:**

In this policy, unless there is anything repugnant to the subject or context:

- i) **'Bank'** means Punjab National Bank.
- ii) **'Board'** means Board of Directors of the Bank.
- iii) **'Competent Authority'** means the authority designated for the purpose by the Board.
- iv) **'Government'** means the Central Government.
- v) **'Guidelines of the Government'** shall mean guidelines issued and/or may be issued by the Government and shall include the guidelines issued by the Government vide its letter No. F.No.4/11/1/2011-IR dated 14.03.2012 in supersession of the earlier guidelines issued by the Government in this regard and subsequent relaxations allowed from time to time. It takes care of the letter No. F.No.4/11/3/2013-IR dated 07.01.2016 issued by Government of India, Ministry of Finance vide which Banks have been permitted to decide promotion policy with the approval of the Board and be guided accordingly in the best interest of the Bank. It also takes care of Ministry of Finance, Department of Financial Services, Govt. of India letter No. F.No.4/3/1/2012-IR dated 16.04.2019 vide which the composition of selection committee for promotion process for promotion from Scale-VI to Scale-VII, has been advised. It also takes care of Ministry of Finance, Department of Financial Services, Govt. of India letter No. F.No.4/1/8/2015-IR dated 30.08.2019 vide which the Guidelines on PSB Governance Reforms – Empowerment of Bank Boards - Flexibility to introduce Chief General Manager level as per Bank's business needs were issued.

- vi) **'Managing Director and CEO'** means the Managing Director and Chief Executive Officer of the Bank.
- vii) **'Executive Director'** means the Executive Director(s) of the Bank.
- viii) **'Officer'** means a person fitted into or promoted to or appointed to in any of the grades specified in Regulation 4 of PNB (Officers') Service Regulations, 1979 and any other person, who immediately prior to the appointed date was an Officer of the Bank and shall also include any Specialist or Technical person as fitted or promoted or appointed and any other employee to whom any of the Regulations under PNB (Officers') Service Regulations, 1979 has been made or may be made applicable under Regulation-2 of the said Service regulations.

Within the above definition of 'Officer':-

'Technical Stream Officer' means an officer appointed or promoted in any of the stream, other than mainstream or General Banking stream, for utilization of his services in areas requiring certain technical skills or specialized experience. It will also include officer selected through an internal selection process of the Bank for posting in Risk Management and Treasury Divisions and who have executed a bond to serve the Bank for the period specified.

All existing Technical & Core Technical Officers will jointly be termed as 'Technical Officers'. Henceforth there will not be any 'Core Technical' stream.

MD & CEO may add or delete any other stream/area of specialization to be covered under Technical Stream, having regard to the Bank's requirement.

- ix) **'Financial Year'** means the period commencing from the 1st day of April of a year and ending with the 31<sup>st</sup> day of March of the next year.
- x) **'Regulations'** means PNB (Officers') Service Regulations, 1979, as amended from time to time.

**The policy consists of Part A relating to promotion of Mainstream officers and Part B covering provisions for promotion of Technical Stream officers and the same is being enclosed for information of all concerned.**

**(RAJESH VERMA)**  
**CHIEF GENERAL MANAGER**

**PART – A**

**POLICY FOR MAINSTREAM OFFICERS**

**1. SELECTION PROCESS FOR PROMOTION FROM JMG SCALE-I TO MMG SCALE-II**

The vacancies in MMG Scale-II shall be filled up by promotion from JMG Scale-I through Normal Seniority Channel and Merit Fast Track Channel. The Officers will have option to apply for promotion under only one Channel of their choice as per the following eligibility criteria:

Particulars	Normal Seniority Channel	Merit Fast Track Channel
<b>Distribution of vacancies</b>	40%	60%
<b>Length of service in JMG Scale I required for eligibility</b>	5 Years	3 Years
<b>Selection parameters:-</b>	<b>Marks</b>	<b>Marks</b>
- APAR	40	40
- Interview	50	30
- Written Test (online)	Qualifying	20
- Branch Experience Marks	05	05
- Qualification Marks	05	05
<b>TOTAL</b>	<b>100</b>	<b>100</b>

Written Test shall be common for both the channels having 20 marks but it will be only qualifying in Normal Seniority Channel. Minimum qualifying marks in Interview as well as in Written Test shall be 30% for SC/ST category candidates and 40% for other category candidates. The candidates who obtain minimum qualifying marks in written test shall be called for interview.

**2. SELECTION PROCESS FOR PROMOTION FROM MMG SCALE-II TO MMG SCALE-III**

The vacancies in MMG Scale-III shall be filled up by promotion from MMG Scale-II through Normal Seniority Channel and Merit Fast Track Channel. The Officers will have option to apply for promotion under only one Channel of their choice as per the following eligibility criteria:

Particulars	Normal Seniority Channel	Merit Fast Track Channel
<b>Distribution of vacancies</b>	40%	60%
<b>Length of service in MMG Scale II required for eligibility</b>	5 Years	3 Years
<b>Selection parameters:-</b>	<b>Marks</b>	<b>Marks</b>
- APAR	40	40
- Interview	50	30
- Written Test (online)	Qualifying	20
- Branch Experience Marks	05	05
- Qualification Marks	05	05
<b>TOTAL</b>	<b>100</b>	<b>100</b>

Written Test shall be common for both the channels having 20 marks but it will be only qualifying in Normal Seniority Channel. Minimum qualifying marks in Interview as well as in Written Test shall be 30% for SC/ST category candidates and 40% for other category candidates. The candidates who obtain minimum qualifying marks in written test shall be called for interview.

### 3. SELECTION PROCESS FOR PROMOTION FROM MMG SCALE-III TO SMG SCALE-IV

Vacancies in SMG Scale-IV shall be filled up by promotion from MMG Scale-III through Merit Channel only, as per the following criteria:

Particulars	Merit Channel
<b>Length of service in MMG Scale III required for eligibility</b>	3 Years
<b>Selection parameters:-</b>	<b>Marks</b>
- APAR	40
- Interview	30
- Written Test (online)	20
- Branch Experience Marks	05
- Qualification Marks	05
<b>TOTAL</b>	<b>100</b>

Minimum qualifying marks in interview as well as in written test shall be 50% each for all category candidates.

Number of candidates to be called for appearing in the written test shall be decided in the manner prescribed under Clause 9 of this Policy. The candidates who obtain minimum qualifying marks in written test shall be called for interview.

The candidates securing minimum 70% aggregate cut-off marks in the selection process shall only be considered for promotion.

### 4. SELECTION PROCESS FOR PROMOTION FROM SMG SCALE-IV TO SMG SCALE-V:

Vacancies in SMG Scale-V shall be filled up by promotion from SMG Scale-IV through Merit Channel only as per the following criteria:

Particulars	Merit Channel
<b>Eligibility Criteria – Length of service:</b>	
- Length of service in SMG Scale IV	3 Years
- Minimum total length of service	12 Years
<b>Eligibility Criteria – Branch/Branch Head Experience:</b>	
- For mainstream candidates	- 3 Years experience as Branch Head in any Scale
- For the candidates who were in technical streams	- 3 Years Branch experience including 2 years experience as Branch Head

<b>Particulars</b>	<b>Merit Channel</b>
at the time of promotion to SMG Scale IV.	However, in case of candidates who do not have requisite Branch/ Branch Head experience, they will be posted in a branch for completion of such requirement, upon selection/ promotion to SMG Scale V.
<b>Selection parameters:-</b>	<b>Marks</b>
- APAR	40
- Interview	30
- Written Test (Online)	20
- Group Discussion	10
<b>TOTAL</b>	<b>100</b>

Minimum qualifying marks in interview as well as in written test shall be 50% for all category candidates.

Number of candidates to be called for appearing in the written test shall be decided in the manner prescribed under Clause 9 of this Policy. The candidates who obtain minimum qualifying marks in written test shall be called for interview and Group Discussion.

The candidates securing minimum 70% aggregate cut-off marks in the selection process shall only be considered for promotion.

#### **5. SELECTION PROCESS FOR PROMOTION FROM SMG SCALE-V TO TEG SCALE-VI**

Vacancies in TEG Scale-VI shall be filled up by promotion from SMG Scale-V through Merit Channel only as per the following criteria:

<b>Particulars</b>	<b>Merit Channel</b>
<b>Eligibility Criteria:</b>	
- Length of service in SMG Scale V	3 Years
- Minimum total length of service	15 Years
<b>Selection parameters:-</b>	<b>Marks</b>
- APAR	50
- Interview	50
<b>TOTAL</b>	<b>100</b>

Minimum qualifying marks in interview shall be 50%.

The candidates securing minimum 70% aggregate cut-off marks in the selection process shall only be considered for promotion.

#### **6. SELECTION PROCESS FOR PROMOTION FROM TEG SCALE-VI TO TEG SCALE-VII**

Vacancies in TEG Scale-VII shall be filled up by promotion from TEG Scale-VI through Merit Channel only as per the following criteria:

Particulars	Merit Channel
<b>Eligibility Criteria:</b> <ul style="list-style-type: none"> <li>- Length of service in TEG Scale VI</li> <li>- Minimum total length of service</li> <li>- Minimum residual service</li> </ul>	<p style="text-align: center;">3 Years</p> <p style="text-align: center;">18 Years</p> <p style="text-align: center;">2 Years (as on 1<sup>st</sup> April of relevant vacancy year)</p>
<b>Selection parameters:-</b> <ul style="list-style-type: none"> <li>- APAR</li> <li>- Interview</li> </ul> <p style="text-align: right;"><b>TOTAL</b></p>	<p style="text-align: center;"><b><u>Marks</u></b></p> <p style="text-align: center;">50</p> <p style="text-align: center;">50</p> <p style="text-align: center;"><b>100</b></p>

Minimum qualifying marks in interview shall be 50%.

The candidates securing minimum 70% aggregate cut-off marks in the selection process shall only be considered for promotion.

## 7. SELECTION PROCESS FOR TEG SCALE-VII TO TEG SCALE-VIII

Vacancies in TEG Scale-VIII shall be filled up by promotion from TEG Scale-VII through Merit Channel only as per the following criteria:

Particulars	Merit Channel
<b>Eligibility Criteria:</b> <ul style="list-style-type: none"> <li>- Length of service in TEG Scale VII (*50% relaxation may be accorded with the approval of Bank's Board)</li> <li>- Minimum residual service</li> </ul>	<p style="text-align: center;">02 years*</p> <p style="text-align: center;">2 Years (as on 1<sup>st</sup> April of relevant vacancy year)</p>
<b>Selection parameters:-</b> <ul style="list-style-type: none"> <li>- APAR</li> <li>- Interview</li> </ul> <p style="text-align: right;"><b>TOTAL</b></p>	<p style="text-align: center;"><b><u>Marks</u></b></p> <p style="text-align: center;">50</p> <p style="text-align: center;">50</p> <p style="text-align: center;"><b>100</b></p>

Minimum qualifying marks in interview shall be 50%.

The candidates securing minimum 70% aggregate cut-off marks in the selection process shall only be considered for promotion.

## 8. COMMON INSTRUCTIONS

- A. CUT OFF DATE FOR ELIGIBILITY:** The minimum eligibility in terms of the number of years of service for promotion will be reckoned as on 1<sup>st</sup> of April of the Financial Year in which the vacancies arise for promotion. Further, the candidates should be on active service (not on sabbatical leave) on this cut-off date and also on the date of release of promotion.

- B. EXCLUSION FROM CONSIDERING ELIGIBILITY:** Period of suspension, period spent on loss of pay, sabbatical leave shall be excluded while considering the length of service for eligibility.
- C. RELAXATION IN MINIMUM TOTAL LENGTH OF SERVICE:** In case, the officer who joined as Technical / Specialist Officers including Core Technical stream Officer at a scale higher than JMG Scale-I and have opted for mainstream on promotion or otherwise, the minimum total length of service requirement as stipulated for promotion to SMG Scale V (12 Years), TEG Scale VI (15 Years) & TEG Scale VII (18 Years) would be reckoned from the level at which they enter the service. For example, if an Officer enters at Scale-II, the minimum length of service for promotion from Scale-IV to Scale-V will be 9 years instead of 12 years.
- D. RURAL INCENTIVE:** The mainstream officers in JMG Scale I who have put in more than two years of service in rural areas in JMG Scale-I will get an advantage of relaxation in minimum length of service required for eligibility for promotion under Normal Seniority Channel to the extent of 50% of each additional completed year of service. Similarly the mainstream officers in MMG Scale II who have put in more than three years of service in rural areas in MMG Scale II will get an advantage of relaxation in minimum length of service required for eligibility for promotion under Normal Seniority Channel to the extent of 50% of each additional completed year of service. This relaxation shall however not be available to the candidates in MMG Scale II at the time of promotion to MMG Scale III who have availed the relaxation under the same guidelines at the time of promotion from JMG Scale-I to MMG Scale-II.
- E. RURAL/ SEMI URBAN TENURE/ BRANCH TENURE:** Mainstream officers in JMG Scale-I must have completed two years of total service in rural areas to become eligible for promotion to MMG Scale II and the officers in MMG Scale II must have completed three years of total service in rural/semi urban areas (including the rural service rendered in JMG Scale-I) to become eligible for promotion to MMG Scale III. The stipulation shall however be relaxed with the condition that such candidates shall be posted in rural / semi urban areas, as the case may be, immediately on promotion, to complete the remaining tenure.

The main-stream officers in MMG Scale III should have two years branch experience in Scale-II/III to be eligible for promotion to Scale-IV. However, those officers who do not have the two years branch experience will also be eligible for consideration for promotion but on promotion to SMG Scale-IV, they will be posted straight away to branches for completing the required period of two years.

**F. WEIGHTAGE OF APAR:**

- The annual performance appraisal reports (APAR) marks for the preceding 5 years, excluding the immediately preceding year for which



the vacancies are being filled up, shall be considered for the purpose of awarding marks for promotion, as indicated above.

- The officers who become eligible for promotion with less than five years of service in officer cadre, the marks of performance shall be considered for the number of years for which the concerned officer remained in Officers cadre.
- APAR marks, if any awarded, for working in a particular year for less than 90 days shall not be considered. In such cases the APAR marks of earlier year(s)/ rest of the years shall be considered. In case 'No Report Certificate' is held on record for any relevant year, the marks of the earlier year(s)/ rest of the years shall be taken into consideration.
- "Below Average" rating in any of the APARs being considered for promotion shall render an Officer ineligible for promotion.
- Weightage of APAR parameter in selection process shall be calculated as under :

Aggregate of marks obtained in APARs for the years being considered	X	Maximum marks allowed to APAR parameter
Number of years for which APARs are being considered	X	100

**G. WRITTEN TEST:**

- The written test shall be objective type.
- There will be one paper, separately for each Scale of promotion, called "CBS Awareness and Banking Knowledge Test".
- The test will be of 120 minutes duration and shall carry 150 questions of one mark each.
- Weightage of marks under Written Test parameter, as prescribed for each Scale of promotion shall be allowed to the candidates who obtain minimum qualifying marks prescribed as above, out of the total marks obtained by them while preparing the merit panel.

The broad area of coverage of Written Test for each scale of promotion shall be CBS, Knowledge of Bank's products, Bank's Book of Instructions, Manuals, Corporate level Credit, Risk Management, Foreign Exchange policies, Practice and Law of Banking and general awareness about Government Schemes, RBI Guidelines and Acts affecting Bankers. The level of question to be asked in the written test for each Scale of promotion shall however be different.

**H. BRANCH EXPERIENCE MARKS:**

Branch Experience marks to mainstream officers for promotion up to Scale IV shall be allowed 01 mark for each completed year of service in branch during last ten years. (Maximum 5 marks)

The above marks shall be calculated as on 1<sup>st</sup> April of the financial year for which the vacancies are being filled up. The offices eligible for Branch Experience Marks are any branch of PNB or the amalgamated Banks or any of its subsidiary located within or outside India, undertaking the job of normal banking and having customer interface, Circle/ Zonal Verticals (RAMs/ iRAMs/ MCCs and Recovery verticals), RCCs/CDPCs, Back Offices including Depository Back Office, CBOTF (Trade Finance Center) and back offices of International branches, International Service Branch, MICR centers, HUBs (Account opening HUBs / RAPCs etc.), COSCA, Back Office TAB Banking, CKYC, Clearing Houses, ARCs/ ARMBs, Currency Chest Back Office, Link Cell Nagpur, Centralised Pension Processing Centers (CPPCs), CLPC and SAMV (Branch).

Period of suspension, period spent on loss of pay, sabbatical leave shall be excluded while considering the length of service for branch experience.

#### I. WEIGHTAGE FOR EDUCATIONAL/ PROFESSIONAL QUALIFICATION:

Marks for qualification shall be awarded to mainstream officers for promotion up to SMG Scale-IV for the following educational / professional qualifications:

S.N.	Qualification	Marks
1.	Post Graduation (including MBA & two years full time Post Graduate Diploma from UGC/AICTE approved institute, other than those covered at point no. 9 in Professional/Certification Courses as per table below)	01
2.	CAIIB (Part-II)	02
3.	Certification/Professional Courses as mentioned below	02

Certification/Professional Courses for point no. 3 (Maximum 2 marks)		
S.N.	Course	Marks
1.	Certified Treasury Dealer Course conducted by IIBF	01
2.	Certification Course in Risk Management conducted by NIBM Pune	01
3.	Certification Course in Accounts & Audit Management conducted by NIBM, Pune	01
4.	Certificate in Commercial Credit conducted by Moody's	01
5.	C.A/ I.C.W.A/ Company Secretaries/ Chartered Financial Analyst	02
6.	Certified Information Systems Auditor (CISA) Certification/ Chartered Institute for Securities & Investment (CISI) Certification	01
7.	Financial Risk Management (FRM) Certification	02
8.*	Certificate Courses related to Banking conducted by reputed institutes as decided by the Committee	01
9.*	PG Diploma courses conducted by reputed institutes as decided by the Committee	02

\*Courses/Professional Courses (Certificate/PG Diploma) conducted by reputed institutes in India, which is of relevance to the Bank, to be included for awarding marks will be decided by committee comprising of 3 General Managers: GM-IRMD, GM-Treasury & General Manager HR looking after the matters relating to officers upto Scale III.

**The maximum marks shall be restricted to 05.** The above marks for qualification entered in HRMS are to be calculated up to the last date of receipt of application.

J. MD & CEO may allow any deviation in the minimum qualifying marks for any selection parameter, if required.

## **9. NUMBER OF CANDIDATES TO BE CONSIDERED FOR PROMOTION**

For promotions up to SMG Scale-V, applications shall be invited from all the eligible officers for participating in selection process in all channels.

For promotion from JMG Scale I to MMG Scale II, MMG Scale II to MMG Scale III, MMG Scale III to SMG Scale IV and SMG Scale IV to SMG Scale V under Merit / Merit Fast Track Channel, all eligible applicants will be called for appearing in written test. The number of written test qualified candidates for group discussion / interview shall be restricted to 3 times of the number of vacancies. However, depending upon the number of vacancies and availability of written test qualified candidates, the MD&CEO may increase the number of candidates beyond 3 times the number of vacancies. The merit of such candidates for the purpose of calling for group discussion / interview shall be prepared on the basis of aggregate marks under the parameters of written test, APAR, branch experience and qualification, as the case may be.

For promotion to TEG Scale VI & above, the number of eligible candidates to be considered for promotion shall be restricted to 3 times the number of vacancies for which the promotions are being considered. However, in case fresh candidates equal to the number of anticipated vacancies are not available by keeping the Zone of Consideration at 3 times of the anticipated vacancies, the Zone of Consideration may be extended to 4 times of the number of anticipated vacancies. However, all the candidates promoted on one date, as the case may be, shall be included in the Zone of Consideration, even if it goes beyond 3 / 4 times.

Cut off date for calling the candidates for consideration of promotion in the above manner shall be decided by Managing Director & CEO.

The Zone of Consideration as above may be worked out excluding the number of Officers against whom Sealed Cover Procedure is applicable.

## **10. RELAXATION IN ELIGIBILITY CRITERIA**

The eligibility criteria in respect of minimum number of years of service required for promotion from one scale to another may be relaxed by the Board for a maximum period of one year and three months. But the Officers who are on probation shall not be eligible to apply or to be considered for promotion.

## 11. SC/ST OFFICERS

The SC/ST candidates will be entitled to the benefit of reservations and relaxations, if any, in accordance with the guidelines received, on the subject, from time to time, from Government of India, Ministry of Finance, Department of Financial Services, New Delhi.

## 12. INTERVIEW AND GROUP DISCUSSION

In all the promotions covered under this policy, the Interview Committee would make an overall assessment of the candidates on the basis of job knowledge, communication skill, conceptual ability, leadership qualities, decision making, potential for shouldering higher responsibility and overall personality. However, there shall be no distinct allocation of marks of these components.

Officers in the process for promotion from SMG Scale IV to V, SMG Scale V to TEG Scale VI and TEG Scale VI to VII may be subjected to psychometric test/ assessment centre review/ behaviour event interview/ 360° Feed Back.

For promotion to SMG Scale-V, the Committee of Group Discussion shall specifically assess the communication skill, conceptual and leadership capabilities of the candidates.

Deaf and Dumb category candidates can be allowed exemption by the Bank, on their request, to appear in the Group Discussion in the promotion process, having parameter of GD. Competent Authority to allow such exemption shall be Executive Director heading HR. Marks under the parameters of GD in such cases will be added in Interview parameter.

## 13. COMPETENT AUTHORITY TO APPROVE PROMOTIONS AND INTERVIEW & GROUP DISCUSSION COMMITTEES

a) The following is the constitution of Interview Committees for conducting the interviews:-

LEVEL	CONSTITUTION OF INTERVIEW COMMITTEE
JMG Scale-I to MMG Scale-II	a) Circle Head - DGM / Deputy General Manager b) Asstt. General Manager/ Chief Manager c) Head Office representative – CM / AGM / DGM d) SC/ST representative  The Committee to be constituted by General Manager HR looking after the matter of officers upto Scale III.
MMG Scale-II to MMG Scale-III	a) General Manager b) Deputy General Manager c) Head Office representative – CM / AGM / DGM d) SC/ST representative  The Committee to be constituted by CGM HR.

LEVEL	CONSTITUTION OF INTERVIEW COMMITTEE
MMG Scale-III to SMG Scale-IV	a) Chief General Manager/ General Manager b) Deputy General Manager - I c) Deputy General Manager - II  The Committee to be constituted by the ED HR.
SMG scale IV to SMG scale V	a) Executive Director b) CGM/GM – I c) CGM/GM - II d) Outside Expert-I* e) Outside Expert-II*  The Committee to be constituted by the Managing Director & CEO.
SMG scale V to TEG scale VI	a) Managing Director & CEO b) Executive Director-I c) Executive Director-II d) Outside Expert-I* e) Outside Expert-II*  Chief General Manager to be nominated in case the post of Executive Director is vacant/ Executive Director is unavailable  The Executive Directors/Chief General Manager and Outside Experts in the Committee to be nominated by the Managing Director & CEO.
TEG scale VI to TEG scale VII	a) Managing Director and CEO (senior most Executive Director in case of vacancy in the office of MD and CEO) b) Government nominee director c) RBI nominee Director d) Two experts, of which at least one should be from category d(i), to be nominated with the approval of the bank's Board, having the following qualification/ experience:  i. A former CMD/MD of a Public Sector Bank other than the bank concerned;  <b>Or</b> ii. A former member of an All India Services or a Central Service Group 'A', with experience at the level of Higher Administrative Grade or above;  <b>Or</b> iii. An academicians from a premier institute, with at least 5 years of experience at the level of professor or equivalent in the field of finance, economics or business management.
TEG scale VII to TEG scale VIII	a) Managing Director and CEO (senior most Executive Director in case of vacancy in the office of MD and CEO) b) Government nominee director c) RBI nominee Director d) Two Outside experts (on the same lines prescribed for promotion to TEG Scale VII),

b) The competent authorities for the purpose of approving promotions to various scales shall be as under :-

<b>SCALE</b>	<b>COMPETENT AUTHORITY</b>
JMG Scale-I to MMG Scale-II	Committee comprising one Deputy General Manager and two Assistant General Managers to be nominated by General Manager HR looking after the matters relating to officers upto Scale III.
MMG Scale-II to MMG Scale-III	Committee comprising one General Manager and two Deputy General Managers to be nominated by the Chief General Manager HR.
MMG Scale-III to SMG Scale-IV	Committee comprising of Two Executive Directors out of which one ED should be the one heading HR and one Chief General Manager. CGM to be nominated in case the post of Executive Director is vacant/ Executive Director is unavailable. Managing Director & CEO to nominate Executive Directors/CGM on the Committee
SMG Scale IV to SMG scale V	Managing Director & CEO, and two Executive Directors out of which one Executive Director should be the one heading HR. Chief General Manager to be nominated in case the post of Executive Director(s) is /are vacant/ Executive Director is unavailable. Managing Director & CEO to nominate Executive Directors/ Chief General Manager on the Committee
SMG Scale V to TEG Scale VI	Managing Director & CEO, and two Executive Directors out of which one Executive Director should be the one heading HR. Chief General Manager to be nominated in case the post of Executive Director is vacant/ Executive Director is unavailable. Managing Director & CEO to nominate Executive Directors/ Chief General Managers on the Committee
TEG Scale VI to TEG Scale VII	Directors Promotion Committee consisting of Managing Director & CEO, Govt. Director & RBI Nominee Director.
TEG Scale VII to TEG Scale VIII	Directors Promotion Committee consisting of Managing Director & CEO, Govt. Director & RBI Nominee Director.

The following is the constitution of Committee for conducting the Group Discussion which shall be constituted by Managing Director & CEO:-

<b>LEVEL</b>	<b>CONSTITUTION OF COMMITTEE</b>
SMG Scale-IV to SMG Scale-V	a) General Manager b) Outside Expert(s)*

\*Outside Expert may be prominent citizen, Retired/ Ex- Senior Executive of Bank, Reputed Business School Faculty etc. with domain knowledge.

#### **Other Guidelines:**

- a. The Managing Director & CEO is also authorized to change the competent authority to approve promotions and constitution of Interview Committee up to TEG Scale-VI having regard to administrative exigencies.
- b. Having regard to the number of candidates to participate in a selection process, the exigencies of Bank's work and for other practical reasons, the Bank may constitute more than one Committees for Group Discussion / interview at same / different locations.
- c. The competent authority shall approve the promotions strictly in the order of merit and on the basis of procedure laid down in this policy.

#### **14. PREPARATION OF MERIT PANEL**

- a) In all cases of promotion, for the purpose of preparing the merit list in the order of aggregate marks, only those candidates who secure the minimum qualifying marks in the parameter of written test and/or interview/overall, as stipulated hereinabove, will be considered.
- b) In case two or more candidates secure same number of aggregate marks, their ranking in the merit list shall be decided on the basis of their inter-se seniority in the existing grade/scale.
- c) In case number of eligible candidates available for approval for promotion in either Channel is not sufficient as per the vacancies identified, the remaining vacancies shall be filled up by approving equal number of candidates from other Channel to the extent of available panel.
- d) From the merit list, the Bank may prepare a panel of selected candidates upto 125% of the identified vacancies.
- e) The promotions will be offered to the extent of the number of vacancies, in the order of merit. The inter-seniority of the candidates promoted shall remain unchanged in the next higher scale irrespective of their ranking in the merit list.
- f) Promotion from JMG Scale-I to MMG Scale-II, MMG Scale-II to MMG Scale-III and MMG Scale III to SMG Scale IV shall be released in one lot. However, promotion from SMG Scale IV to SMG Scale V & above shall be released month wise against the vacancies available. The candidates from the panel who are offered promotion subsequently against superannuation, other exits etc. shall rank junior to the candidates who have been promoted in the first instance and the inter-se seniority amongst these candidates will be maintained in the same manner as in the former case.

- g) The panel shall be valid till the end of Financial Year i.e. 31<sup>st</sup> March for which the promotion process has been held. The Managing Director and CEO, in its discretion may extend the validity of the panel keeping in view the exigencies.
- h) The candidature of promotion in respect of all such candidates who are reported to have resorted to unfair means in the written test and whose cases have been identified in the technical analysis of IBPS Mumbai as “Established beyond all reasonable doubts” shall be cancelled. Further, Bank will reserve the right to take appropriate disciplinary / administrative action against such officers as deemed fit.

#### **15. COMMUNICATION OF MARKS**

Break up of aggregate marks scored by every candidate under various parameters i.e. APAR, Written Test, Interview and Group Discussion, shall be uploaded in HRMS which will be accessible only to the concerned officer through ‘Employees’ Self Service’ in HRMS.

However, marks will not be uploaded in respect of those candidates whose cases are covered under Sealed Cover Procedure and whose cases have been identified as resorted to unfair means in the written test.

#### **16. REVIEW OF PERFORMANCE OF PROMOTEE OFFICERS**

It is expected from the promotee officers to perform as per the requirement of the higher cadre. The reporting authority will closely oversee the performance of the promotee officer, at least for a period of 6 months from the date of promotion and communicate to the concerned officer the weak areas, if any, so that the officer may improve to shoulder higher responsibility.

#### **17. OPTION OF ACCEPTANCE/REFUSAL**

The qualified candidates from JMG Scale I to MMG Scale II & MMG Scale II to MMG Scale III who are allocated to a Circle, other than the Circles opted by them as well as allocated out of State, will have the option to refuse the offer of promotion. The consequences of refusal of promotion, including debar for promotion in the next selection process, shall be applicable on these candidates.

#### **18. REVERSION**

An officer on promotion to next higher scale/grade can seek reversion in terms of PAD Consolidated Circular No. 21 dated 04.04.2014 only in extreme cases of exigencies.



## **19. CONSEQUENCES OF REFUSAL/ SEEKING REVERSION**

- a) An Officer who refuses promotion / seeks reversion after promotion in the higher scale shall not be eligible for promotion in the next selection process.
- b) Debar in case of refusal / reversion under any channel will be applicable under both the channels of selection for promotion.
- c) In addition to the above, the restrictions in release of increments at automatic switchover stage, PQP and stagnation increments, as circulated in HRD Division Circular No. 344 dated 20.09.2006 read with PAD Circular No. 175 dated 17.09.2013 shall apply, wherever applicable.

## **20. CONSEQUENCES ARISING OUT OF IMPOSITION OF PENALTY**

- a) There will not be any rigor or debar on account of imposition of minor penalty(ies). As such an officer who has been imposed minor penalty(ies) will be eligible to participate in the promotion process.
- b) An officer who has been imposed major penalty, except the major penalty of reduction to a lower grade, will not be eligible for promotion for a period of one year from the date the major penalty was imposed.
- c) An officer who has been imposed major penalty of reduction to a lower grade shall be considered for promotion only after completion of prescribed length of service, as prescribed for other candidates, from the date of order for reduction to lower grade or post.
- d) The eligibility or otherwise, on account of imposition of major penalties referred to above, shall be reckoned as on 1st of April every year in which the vacancies arise for promotion.
- e) In case an officer who has been imposed minor penalty of 'withholding of promotion' is approved for promotion by the Competent Authority, the promotion will be released only after the expiry of the stipulated period for which the promotion has been withheld by the Disciplinary Authority.

## **21. SEALED COVER PROCEDURE**

- (1) Officers who are otherwise eligible for promotion but are either:
  - under suspension; or
  - in respect of whom a charge sheet has been issued and the disciplinary proceedings are pending; or
  - in respect of whom prosecution for criminal charge is pending. The judicial proceedings in case of criminal proceedings shall be deemed to be instituted on the date on which the complaint or report of a Police Officer, of which the Magistrate takes cognizance, is made;

will be eligible for participating in the selection process but their result shall be kept in Sealed Cover.

(2) Sealed cover procedure shall be followed as under:

2.1) An officer in whose case 'Sealed Cover Procedure' is attracted, the findings of the Interview Committee shall be recorded in respect of such officer in a separate Interview Evaluation Sheet, which shall be signed by all the members of the Interview Committee and the Interview Evaluation Sheet shall be kept in a Sealed Cover which shall be superscribed as.....

SEALED COVER FOR PROMOTION FROM SCALE ___ TO SCALE ___ - CHANNEL-_____	
SELECTION NO. & YEAR	
WRITTEN TEST HELD ON	
INTERVIEW HELD ON	
NAME OF OFFICER	
PF A/C NO.	
DESIGNATION	
PLACE OF POSTING	
CIRCLE	
REASONS FOR SEALED COVER: (Details of pending DA Case/pending Criminal Case i.e. Date of Charge Sheet, Major/ Minor, Vigilance Reference No., Date of Suspension, Criminal Case No. with Date and Court where pending etc. be given)	

2.2) Under Merit / Fast Track Channel for promotion to MMG Scale II / III, officers whose results attract sealed cover procedure as per the policy, the Score sheet after recording the written test marks and marks obtained under other selection parameters except interview parameter will be kept under sealed cover along with the sealed cover containing interview evaluation sheet. Score sheet will be duly authenticated by the AGM/Chief of HRD Head Office, New Delhi.

2.3) In the main Interview Evaluation Sheet, the entry against the name of the officer falling under any of the above categories, shall be recorded as '**Interview Evaluation Sheet attached in sealed envelope.**' The Sealed Cover shall be kept under the custody of the Chief /AGM of HRD, Head Office, New Delhi.

2.4) The procedure outlined above, will be followed for the subsequent Selections also till the disciplinary / criminal proceeding against the officer concerned, is concluded.

## 2.5) Opening of Sealed Cover:

- a) As and when disciplinary or other proceedings instituted against such an officer are completed, resulting in his exoneration or minor penalty of 'Censure', the Sealed Cover(s) shall be opened one by one, in seriatim and after adding the marks obtained by him in various parameters, if his merit position falls above the cut-off point in the panel pertaining to any of the concerned Selections, his case shall be considered by the Competent Authority at Head Office to approve promotion and if finally approved for promotion, he shall be given notional promotion at par with officers of his seniority in the concerned Selection. However, he will not be entitled to receive any arrears on account of his notional promotion.
- b) If the proceedings culminate in imposition of any penalty (i.e. minor or major) other than 'Censure', the sealed cover shall not be opened and shall be cancelled. The debar period of one year in case of imposition of major penalty in sealed cover cases also shall be counted from the date of penalty.

## 2.6) Deemed Sealed Cover Case:

- a) An officer in whose case any of the circumstances mentioned in Clause 21(1) supra above arises after being interviewed by the Interview Committee / participating in the written test (as the case may be), but before being offered promotion / posted on promotion in accordance with the approval accorded by the Competent Authority for approving promotions, the case shall be treated as deemed sealed cover case. Release of promotion in such case shall be subject to outcome of the proceedings as on the date. The case shall be dealt with in terms of para 21(2.5) above on final decision of the disciplinary action case.
- b) In case an Officer participates in a promotion process and is approved for promotion but any penalty (i.e. minor or major) other than 'Censure' is imposed before actual release of promotion, the case will be treated as deemed sealed cover case and promotion will be cancelled. The case shall be dealt with in terms of para 21(2.5) above on final decision of the disciplinary action case.

2.7) If suspension of an Officer whose result has been kept under sealed cover is revoked, the sealed cover shall be continued till the final decision of the staff side case, if any, on account of which he was placed under suspension. The case shall be dealt with in terms of para 21(2.5) above on final decision of the staff side case.

2.8) If an Officer whose result has been kept under sealed cover is acquitted on merit or by allowing benefit of doubt in the criminal

proceedings but any disciplinary action case is pending in the matter, the sealed cover shall not be opened. The case shall be dealt with in terms of para 21(2.5) above on final decision of the disciplinary action case.

## **22. PERIODICAL REVIEW OF SEALED COVER CASES**

- (1) Human Resources Division at Head Office shall ensure that the disciplinary or criminal proceedings instituted against any officer are not unduly prolonged and all efforts to finalize expeditiously the proceedings should be made so that the need for keeping the case of an officer in a Sealed Cover is limited to the barest minimum. HRD should review comprehensively the cases of officers whose cases for promotion to a higher grade have been kept in a Sealed Cover on the expiry of six months from the date of conclusion of Selection process. Such review shall be placed before the Competent Authority who shall take decision as to continuance or otherwise of the Sealed Cover. The review shall continue until the case is finally decided. The review should, inter-alia, cover the progress made in the disciplinary / criminal proceedings and further measures to be taken to expedite their completion.
- (2) In spite of half yearly review referred to above, there may be some cases where the disciplinary / criminal proceedings against the officer are not concluded even after the expiry of 2 years from the date of completion of Selection process in which the result was kept in Sealed Cover. In such a situation, the Competent Authority to approve promotion to higher grade may review the cases of an officer, provided he is not under suspension, to consider desirability of giving him provisional promotion keeping in view the following aspects:
  - a. Whether the promotion of the officer will be against public interest;
  - b. Whether the charges are grave enough to warrant continued denial of promotion;
  - c. Whether there is any likelihood of the case coming to a conclusion in the near future;
  - d. Whether the delay in the finalization of the proceedings, departmental or in a court of law, is not directly or indirectly attributable to the officer concerned; and
  - e. Whether there is any likelihood of misuse of official position which the officer may occupy after provisional promotion which may adversely affect the conduct of the departmental case or criminal prosecution.
- (3) The authority concerned shall consult the Central Bureau of Investigation or the other prosecuting agency and take their views into account where the disciplinary proceedings or criminal proceedings arose out of the investigations conducted by the Bureau/ other prosecuting Agency.
- (4) In case the Competent Authority comes to the conclusion that it would not be against the public interest to allow provisional promotion to the officer concerned, his case may be considered in the normal course in the next Selection after the expiry of 2 years period to decide whether

the officer is suitable for promotion on provisional basis. If the officer is considered for provisional promotion, the Competent Authority should make its assessment on the basis of the totality of the individual's record of service without taking into account the pending disciplinary / criminal proceedings against him.

- (5) After a decision is taken to promote the officer on provisional basis, the order of promotion may be issued making it clear in the order itself that:
  - a. the promotion is being made on purely provisional basis and the provisional promotion will not confer any right for regular promotion; and
  - b. the promotion shall be "until further orders". It should also be indicated in the order that the bank reserves the right to cancel the provisional promotion and revert the officer at any time to the post from which he was promoted.
  - c. However, after provisional promotion, if the officer is exonerated in the departmental proceedings or acquitted in the criminal proceedings, he shall be treated in the same manner as if he was exonerated earlier and the procedure as indicated at para 20.2.5 shall be followed in his case.
- (6) In case if the officer concerned is not acquitted on merits in the criminal proceedings but purely on technical grounds and if the bank either proposes to take up the matter to higher court or to proceed against him departmentally or if the officer is not exonerated in the departmental proceedings, the provisional promotion granted to him will be cancelled and he shall be reverted to the post from which he was promoted on provisional basis.

### **23. VIGILANCE/DAC CLEARANCE:**

Vigilance/DAC clearance shall be obtained at the time of release of promotion.

### **24. APPEAL AGAINST NON SELECTION:**

- a) In respect of promotions upto SMG Scale IV, an officer who has not been approved for promotion under a channel having parameter of Interview, may submit appeal only through online mode in HRMS to the Executive Director, heading HR, within 45 days from the date of declaration of the result. No offline appeal against non selection shall be entertained.
- b) On receipt of online appeal, the Appellate Authority shall constitute a 3 member Committee, which shall be one level above the rank of the Interview Committee, to process the appeal. The processing committee, so constituted, if necessary, may call the appellant for a personal hearing. The processing committee will submit its recommendations to the Appellate Authority.
- c) The appeals shall be decided preferably within a period of three months from the last date of receipt. The decision of the Appellate Authority in

respect of the appeal will be final and there shall be no review of the decision.

- d) An Officer approved for promotion to the grade / scale on appeal may be fitted in that grade / scale with effect from the notional date of placement of that batch in which he was approved. However, such officer will not be entitled to receive any arrears on account of his notional promotion.
- e) In respect of promotion to SMG Scale V and above, there shall be no appeal against non selection. However, an officer who has not been approved for promotion may make a representation to the following Committee within a period of 3 months from the date on which the promotion was announced:-

Selection	Committee
Promotion from SMG IV to SMG V	Managing Director & CEO and 2 EDs out of which one ED should be the one heading HR. Chief General Manager to be nominated in case the post of Executive Director is vacant/ Executive Director is unavailable. (Managing Director & CEO to nominate Executive Directors/Chief General Manager on the Committee)
Promotion from SMG V to TEG VI	Directors Promotion Committee consisting of Managing Director & CEO, Govt. nominee Director & RBI nominee Director.
Promotion from TEG VI to TEG VII	Board
Promotion from TEG VII to TEG VIII	

The Committee shall consider such representations as soon as they are received preferably within six months from the receipt of the representation. The decision of the Committee shall be final. In case of acceptance of representation, promotion will be considered from the prospective date and not from back date.

## PART - B

### PROMOTION POLICY FOR TECHNICAL OFFICERS

#### 1. OBJECTIVE

The Promotion Policy for Technical Officer has been designed with objective to bring out an excellent performance culture across the Bank which recognizes merit and rewards good performance. The Policy is aimed to meet the career aspirations of performing and talented officers for faster career progressions as well as for best utilization of potential of the Technical Officers in tune with the requirement of Bank.

## 2. SCOPE AND APPLICABILITY

Technical Officers in the Bank can be broadly categorized into the following categories:

- a) Those who have been recruited or promoted by the Bank as Technical Officers- Agriculture, Credit, Chartered Accountant, Data Management, Financial Analyst, Industry, Library, Marketing, Taxation streams, Information Technology including Information Technology-Banking Domain and Data Analyst, Human Resource(HR), Security, Law, Rajbhasha, Economic, Printing Technology, Engineering (Civil/ Mechanical/ Electrical), Architect, Fire safety, Risk Management, Treasury (including Equity and Debt), Forex, Company Secretary, Public Relation etc.
- b) Those who joined the Bank in mainstream or other technical stream but have been selected by the Bank in some other Technical stream – Risk Management & Treasury and other streams as may be decided by the Bank in future. Such officers shall remain in technical stream up to the completion of 5 years in that stream, after which they shall be converted to mainstream/parent stream as the case may be and their services shall be utilized as per the Bank's requirement.

MD & CEO may add or delete any other stream/area of specialization to be covered under Technical Stream, having regard to the Bank's requirement.

This Promotion Policy shall be applicable to all **Technical Officers**.

## 3. CAREER PATH

- a) Technical Officers will be allowed career progression in the respective streams as under:

S.No.	Stream	Career progression upto
I.	Risk Management	TEG Scale VI
	Information Technology (incl. IT-Banking Domain, CSE, Data Analysts)	
	Credit (incl. Financial Analyst/ cost analysts/ Industry officer)	
II.	Treasury (including Equity and Debt) and Forex	SMG Scale V
	Economics	
	Security	
	Law	
	Human Resource	
	Civil Engineering / Architecture	
	Marketing (including Public Relation)	
	Rajbhasha	

S.No.	Stream	Career progression upto
III.	Agriculture	MMG Scale III
	Data Management	
	Library	
	Taxation	
	Printing Technology	
	Fire Safety	
	Other Engineering streams	
	Any other stream not specified above	

- b) All existing Technical Officers and the candidates selected through internal selection process for posting in Treasury, Risk Management or any other stream identified by Bank as Technical, will have an option to convert to mainstream Banking after completion of 5 years in technical stream from the date of their appointment as technical officers/ posting in Technical Stream after internal selection.

Such officers, after conversion to mainstream can apply in the promotion process as a mainstream candidate. Requests for conversion will be recommended by the respective owner Divisions, keeping in view the availability of substitutes and other factors. The final decision for conversion to mainstream will be with General Manager HR looking after the matters relating to officers upto Scale III.

All such officers who were recruited in Technical stream and opt for mainstream shall be provided necessary on-the job training as per Bank's guidelines. Such officers will cease to be technical officers immediately on acceptance of their request to join mainstream. They shall be posted for at least 2 years in field operations after joining mainstream of banking. Such officers should preferably be posted as 2<sup>nd</sup> man of the branch, initially for one year. This provision will not be applicable to Agriculture Officers whose job requirement is already closely related to main stream field operations. The decision on conversion to mainstream will be on the basis of administrative need & no right will be vested in the officer for joining the main stream.

The owner Divisions for the Technical Streams will be:

Technical Stream	Owner Division
Agriculture	Agriculture Division
Credit/ Chartered Accountant	Corporate Credit Division
Financial Analyst	Corporate Credit Division
Industry	MSME & Mid Corporate Division
Taxation	Finance Division
Library	SMEAD
Marketing including Public Relation	Customer Acquisition Division



<b>Technical Stream</b>	<b>Owner Division</b>
Data Management	IT Division
Economic	SMEAD
Human Resource (HR)	HRD
Data Analyst	SMEAD
Information Technology (incl. IT-Banking Domain, CSE)	IT Division
Security	GSAD - Security Division
Law	Law Division
Rajbhasha	GSAD – Rajbhasha Vibhag
Printing Technology	GSAD
Engineering (Civil/Mechanical/Electrical)	GSAD
Architect	GSAD
Fire safety	GSAD - Security Division
Risk Management	IRMD
Treasury (including Equity and Debt) and Forex	Treasury Division
Company Secretary	Board & Coordination Division

The services of Technical Officers converted to mainstream on promotion or otherwise may be utilised as per Bank's requirement.

#### **4. SENIORITY**

Inter-se seniority of the Technical stream Officers shall remain the same as in the common seniority list of Officers in their respective scale being prepared and displayed by the Bank.

#### **5. VACANCIES**

- a) Bank shall identify number of positions in SMG Scale IV, V and TEG Scale VI under specified technical streams in which career progression is allowed upto TEG scale VI and officers will be considered for promotion in vacancies against such identified positions. MD & CEO may increase or decrease the positions depending upon the requirement of Bank.
- b) Vacancies in all the technical streams in MMG Scale II and MMG Scale III shall be identified by GM HR (looking after affairs of officers up to Scale III). Further vacancies in SMG Scale IV, SMG Scale V and TEG Scale VI shall be identified every year by MD & CEO. These vacancies will be within the overall vacancies identified under Manpower Plan.
- c) Vacancies for promotion of Technical Officers to TEG Scale VII shall be included in the vacancies identified for mainstream officers and they will appear in the common promotion process along with mainstream officers.

#### **6. SELECTION PROCESS**

Promotion from one scale to another against the identified vacancies shall be filled up through Merit Channel on all India merit basis.

## 7. ELIGIBILITY AND CHANNEL OF PROMOTION

SCALE/ GRADE	CHANNEL	ELIGIBILITY
JMG Scale-I to MMG Scale-II	Merit	3 years of service in JMG Scale-I
MMG Scale-II to MMG Scale-III	Merit	3 years of service in MMG Scale-II
MMG Scale-III to SMG Scale-IV	Merit	3 years of service in MMG Scale-III
SMG Scale-IV to SMG Scale-V	Merit	3 years of service in SMG Scale-IV and total length of service of 12 years
SMG Scale-V to TEG Scale-VI	Merit	3 years of service in SMG Scale-V and total length of service of 15 years

## 8. SELECTION PARAMETERS

SCALE/ GRADE	APAR	WRITTEN TEST	INTERVIEW	TOTAL
JMG Scale-I to MMG Scale-II	40	40	20	100
MMG Scale-II to MMG Scale-III	40	40	20	100
MMG Scale-III to SMG Scale-IV	40	40	20	100

SCALE/ GRADE	APAR	WRITTEN TEST	INTERVIEW	GD	TOTAL
SMG Scale-IV to SMG Scale-V	40	30	20	10	100
SMG Scale-V to TEG Scale-VI	50	NA	50	NA	100

- a) Written test will comprise of one paper containing 75 questions of specialized domain and 75 questions on General Banking. Duration of the Test shall be 120 minutes.
- b) Minimum qualifying marks in written test as well as in interview shall be 30% for SC/ST candidates and 40% for other category candidates in case of promotion from JMG Scale-I to MMG Scale-II and MMG Scale-II to MMG Scale-III.
- c) The minimum qualifying marks in written test as well as in interview for promotion from MMG Scale-III to SMG Scale-IV, from SMG Scale-IV to SMG Scale-V and from SMG Scale V to TEG Scale VI shall be 50% for all candidates.
- d) The candidates who appear in the promotion process of MMG Scale-III to SMG Scale-IV and onwards shall be considered for promotion only if they secure minimum 70% aggregate cut-off marks in the selection process.
- e) Final merit list of the candidates obtaining minimum qualifying marks in written test and interview as well as in aggregate, as stated above, shall be prepared on the basis of aggregate marks and the candidates to the extent of number of vacancies shall be considered for promotion.

- f) For technical streams with career path up to TEG Scale VI, the criteria for promotion to TEG Scale VII will be same as that for mainstream officers.
- g) MD & CEO may allow any deviation in the minimum qualifying marks for any selection parameter, if required.

## 9. RELAXATION IN MINIMUM TOTAL LENGTH OF SERVICE

In case, the Technical Officers joining at a scale higher than in JMG Scale-I, the minimum total length of service requirement as stipulated for promotion to SMG Scale V (12 Years) and TEG Scale VI (15 Years) would be reckoned from the level at which they enter the service. For example, if an Officer enters at Scale-II, the minimum length of service for promotion from Scale-IV to Scale-V will be 9 years instead of 12years.

## 10. COMPETENT AUTHORITY TO APPROVE PROMOTIONS AND INTERVIEW & GROUP DISCUSSION COMMITTEES

- a) The following is the constitution of Interview Committees for conducting the interviews. The committee shall have members having background of the respective stream:

LEVEL	CONSTITUTION OF INTERVIEW COMMITTEE
JMG Scale-I to MMG Scale-II	<ul style="list-style-type: none"> <li>a) Deputy General Manager</li> <li>b) Assistant General Manager</li> <li>c) HO Representative in the rank of Chief Manager</li> <li>d) SC/ST representative</li> </ul> <p>The Committee to be constituted by General Manager (HR) looking after the matters of officers up to Scale III</p>
MMG Scale-II to MMG Scale-III	<ul style="list-style-type: none"> <li>a) General Manager</li> <li>b) Deputy General Manager</li> <li>c) HO Representative not below the rank of Chief Manager</li> <li>d) SC/ST representative</li> </ul> <p>The Committee to be constituted by the CGM HR</p>
MMG Scale-III to SMG Scale-IV	<ul style="list-style-type: none"> <li>a) Chief General Manager/ General Manager</li> <li>b) Deputy General Manager -I</li> <li>c) Deputy General Manager -II</li> </ul> <p>The Committee to be constituted by the ED HR.</p>
SMG Scale IV to SMG Scale V	<ul style="list-style-type: none"> <li>a) Executive Director</li> <li>b) CGM/GM – I</li> <li>c) CGM/GM - II</li> <li>d) Outside Expert-I*</li> <li>e) Outside Expert-II*</li> </ul> <p>The Committee to be constituted by the Managing Director &amp; CEO.</p>

LEVEL	CONSTITUTION OF INTERVIEW COMMITTEE
SMG Scale V to TEG Scale VI	a) Managing Director & CEO b) Executive Director-I c) Executive Director-II d) Outside Expert-I* e) Outside Expert-II* Chief General Manager to be nominated in case the post of Executive Director is vacant/ Executive Director is unavailable The Executive Directors/ Chief General Manager and Outside Experts in the Committee to be nominated by the Managing Director & CEO.

b) The competent authority for the purpose of approving promotions to various scales shall be as under:-

SCALE	COMPETENT AUTHORITY
JMG Scale-I to MMG Scale-II	Committee comprising one Deputy General Manager and two Assistant General Managers to be nominated by General Manager (HR) looking after the matters of officers up to Scale III
MMG Scale-II to MMG Scale-III	Committee comprising one General Manager and two Deputy General Managers to be nominated by the CGM HR.
MMG Scale-III to SMG Scale-IV	Committee comprising of Two Executive Directors out of which one ED should be the one heading HR and one Chief General Manager. CGM to be nominated in case the post of Executive Director is vacant/ Executive Director is unavailable. Managing Director & CEO to nominate Executive Directors/CGM on the Committee
SMG Scale IV to SMG scale V	Managing Director & CEO, and two Executive Directors out of which one Executive Director should be the one heading HR. Chief General Manager to be nominated in case the post of Executive Director(s) is /are vacant/ Executive Director is unavailable. Managing Director & CEO to nominate Executive Directors/ Chief General Manager on the Committee
SMG Scale V to TEG scale VI	Managing Director & CEO, and two Executive Directors out of which one Executive Director should be the one heading HR. Chief General Manager to be nominated in case the post of Executive Director is vacant/ Executive Director is unavailable. Managing Director & CEO to nominate Executive Directors/ Chief General Managers on the Committee

c) The following is the constitution of Committee for conducting the Group Discussion which shall be constituted by Managing Director & CEO:-

LEVEL	CONSTITUTION OF COMMITTEE
SMG Scale-IV to SMG Scale-V	a) General Manager b) Outside Expert(s)*

\*Outside Expert may be prominent citizen, Retired/ Ex- Senior Executive of Bank, Reputed Business School Faculty etc. with domain knowledge.

**Other Guidelines:**

- a. The Managing Director & CEO is authorized to change the competent authority to approve promotions and constitution of Interview Committee up to TEG Scale-VI having regard to administrative exigencies.
- b. Having regard to the number of candidates to participate in a selection process, the exigencies of Bank's work and for other practical reasons, the Bank may constitute more than one Committee for interview at same / different locations.
- c. The competent authority shall approve the promotions strictly in the order of merit and on the basis of procedure laid down in this policy.

**11. OTHER PROVISIONS**

- a) Technical Officers on reaching in the last Scale up to which their career path is restricted may participate in the promotion to higher Scale/Grade, if they otherwise eligible. On promotion, they will cease to be Technical officers and will be treated as mainstream officers.
- b) All Technical stream officers shall be exempted from mandatory rural/ semi urban posting.
- c) Transfer of officers in Technical streams (administrative or on request) shall be effected against the positions identified in their respective verticals and against sanctioned vacancies only.
- d) All other provisions of the Promotion Policy with regard to weightage of APARs, relaxation in eligibility criteria, reservations/relaxations to SC/ST category candidates, preparation of merit panel, sealed cover procedure, consequences arising out of imposition of penalty, consequences of seeking reversion, appeal procedure etc., as applicable to mainstream candidates, shall be applicable on Technical stream candidates also.
- e) Any decision on operational issues of this Promotion Policy shall be taken by MD & CEO.

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