



**Telephones**  
Office : 0612-2209117  
Fax : 0612-2209118  
President : 0612-2209115 (O)  
0612-2267513 (R)  
Genl. Secy.: 0612-2209116 (O)  
0612-2665508 (R)

स्टेट बैंक ऑफ इण्डिया ऑफिसर्स एसोसियेशन  
**State Bank of India Officers' Association (Patna Circle)**

All Letters to be  
Addressed to the  
General Secretary

Regd. No. 1872 of 1975  
(REGISTERED UNDER TRADE UNION ACT - 1926)

State Bank Building  
West Gandhi Maidan  
Patna - 800 001

CIRCULAR NO. 14 /2019

DATE : 29.08.2019

TO,  
ALL MEMBERS

**COMPLIANCE OF GUIDE LINES AND PRACTICES FOR  
HANDING OVER AND TAKING OVER OF CHARGES AND  
REASONABLE NOTICE FOR TRANSFER**

We reproduce hereunder the text of the **AISBOF Circular No. 73** dated 27.08.2019, the contents of which are self-explicit.

*With warm greetings,*

(Ajit Kumar Mishra)  
**GENERAL SECRETARY**

OUR UNITY : ZINDABAD-ZINDABAD  
S.B.I.O.A. : ZINDABAD-ZINDABAD

TEXT  
**COMPLIANCE OF GUIDE LINES AND PRACTICES FOR  
HANDING OVER AND TAKING OVER OF CHARGES AND  
REASONABLE NOTICE FOR TRANSFER**

We have sent the following communication to the DMD (HR) & CDO, State Bank of India, on the captioned subject.

A copy is enclosed for information.

Yours comradely,

(Soumya Datta)  
General Secretary

---

**At the Service of Members for more than 5 Decades**

General Secretary: 9830044737, Kolkata-033-22130154, Fax: 033-22101684  
Bengaluru: (Dir) 080 2221 1006 General: 22270619, 25943132 Fax: 2221 4959/2221 4956  
Email: [aisbofbangalore@gmail.com](mailto:aisbofbangalore@gmail.com) Web: [www.aisbof.org](http://www.aisbof.org)



# **ALL INDIA STATE BANK OFFICERS' FEDERATION**

(Registered under the Trade Unions Act 1926, Registration No: 727/MDS)

Central Office: State Bank Buildings, St. Mark's Road, Bangalore-560 001

Registered Office: 22, Rajaji Salai, Chennai- 600 001

No.6543/62/19

Date: 26.08.2019

The Deputy Managing Director (HR) &  
Corporate Development Officer  
State Bank of India, Madame Cama Road  
Mumbai - 400 021

Dear Sir,

## **COMPLIANCE OF GUIDE LINES AND PRACTICES FOR HANDING OVER AND TAKING OVER OF CHARGES AND REASONABLE NOTICE FOR TRANSFER**

We observe with concern that there has been complete dilution in regard to compliances of laid down practices and norms pertaining to transfer/postings of officers and the procedure for handing over and taking over of charge. In fact, it was an established practice that whenever the incumbency is changed, branch documents/records/loan portfolio used to be handed over/taken over by the outgoing and incoming officers respectively. As such, instances of "documents not made available" during subsequent Audit/Inspection were exceptions. This was also an opportunity to the new incumbent to take over, get acquainted with important constituents of the branch along with the advance portfolio, and would have helped him taking appropriate actions in case any deficiency was observed. Unfortunately, it has now become a routine matter that officers are being relieved in haste, leaving the documents unattended. As successor assumes charge subsequently, he gets bogged down with the day-today routine confronting daunting tasks and targets, diluting the process of charge handing over and taking over. This gives room for a situation like documents not available or persistence of deficiencies/lacuna, if any, are noticed only in the next audit, and consequently affecting audit rating. Further, the officers are also being subjected to staff accountability, though it may not be attributable to them. Thus abrupt transfer of officials holding key positions on 'as is where basis' is model leaves branches vulnerable and affects the transition process. As such, we feel there is a necessity to reinstate the process of handing/taking over the important roles like Branch Manager/custodians of documents etc, without any exception.

2. We have come across umpteen numbers of instances wherein transfer and postings of officers have been made with instructions to release both outgoing and incoming officials from the respective branches/administrative offices on the same day. It has now become a general practice that transfer orders are issued with cutoff date of release not more than 48 hours. Further, Transfer Tracking tool has been introduced to ensure the release of officers. While this initiative has effectively addressed the physical movement of officers, it has also resulted in many avoidable operational inconveniences. HR Sections at the controlling offices make vigorous follow up with the branches for release of officials as per cutoff date completely overlooking operational inconvenience at the branches and the inherent risks thereon. Further, the controlling offices are turning a blind eye to the process of handing over and taking over of charges and are not insisting on obtention of Cos-30. We have not come across any such major changes in extant guidelines which have done away with this basic requisite. Hence, for the overall interest of the institution, particularly when there is added emphasis on compliance norms, we feel that the time tested practice of handing over-taking over charge should again be reinforced.

**3. Accommodation till final posting:** It has become a common practice that during the transfer exercise, a large number of officers are being instructed to report initially at LHOs/AOs/RBOs and eventually they are posted to branches/establishments identified after many days. In the interregnum, in the absence of any accommodation, officers will be constrained to stay in lodges/hotels incurring considerable expenditure. While such transfer/posting is not an acceptable process at all, wherever it is resorted to for administrative reasons, Bank should ensure that they are provided with accommodation (transit house) or lodging arrangements, till they are finally posted, to avoid financial loss to the officers.

**4. Date of relief:** Officers should be intimated at least 10 workings days in advance about the date of relief. Officers, who are posted under jurisdiction of other Administrative Offices, should be informed at least 2 weeks in advance to enable them relocate themselves, take care of issues like education of their wards etc.

We, therefore, request you to issue necessary instructions to the circles so that the aforesaid issues are properly addressed and laid down guidelines and process of handing over and taking over of charge is duly complied with for the interest of the bank and the officers as well.

With regards,

Yours sincerely

Sd/-

Soumya Datta  
General Secretary