



ANNEXURE – A

(Annexure to Circular No.HRMD-140/2022-23 dated 21.03.2023)

PROMOTION POLICY

FOR

OFFICERS

(SCALE I TO II,

SCALE II TO III

&

SCALE III TO IV)

PROMOTION POLICY FOR OFFICERS

(Scale I to II, Scale II to III & Scale III to IV)

1. **APPLICABILITY**

This Promotion Policy covers Officers both in Generalist and Specialist Cadres for promotions up to Scale IV governed by the Indian Bank (Officers') Service Regulations, 1979 and to India based Officers working abroad.

2. **VACANCY**

All promotions from one scale to another scale shall be made according to the availability of vacancies identified in the respective scales as per the Government directives, wherever stipulated.

3. **CUT- OFF DATE**

The cut-off date for determining the eligibility criteria as well as completed years of service will be as on the 1st April of the financial year (April – March) in which the vacancies arise.

4. **CHANNELS FOR PROMOTION**

There shall be two channels for promotions from Scale I to Scale II and from Scale II to Scale III viz NORMAL / SENIORITY CHANNEL and MERIT / FAST TRACK CHANNEL and for Scale-III to Scale-IV, there shall be only One channel i.e. MERIT / FAST TRACK CHANNEL.

5. **ALLOCATION OF VACANCIES**

5.1. Allocation of vacancies among the two channels namely Normal / Seniority and Merit / Fast Track channels for promotion from Scale I to II and Scale II to III in respect of both Generalist and Specialist Officers:

Channel	Allocation of Vacancy
Normal / Seniority	40%
Merit / Fast Track	60%
Total	100%

5.2. Allocation of vacancies for Specialist Officers in different Scales will be based on Bank's requirement in the Vertical.

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6. ELIGIBILITY

6.1. Scale I to Scale II and Scale II to Scale III (Both Generalist & Specialist Officers)

Normal / Seniority Channel : (a) Minimum 5 years of active service in the respective scale
(b) Average of 60% marks in APAR / PMS for the preceding three years

Merit / Fast Track Channel : (a) Minimum 3 years of active service in the respective scale
(b) Average of 60% marks in APAR / PMS for the preceding three years

A. RURAL / SEMI-URBAN SERVICE

(For Generalist – Promotion from Scale I to II and Scale II to III)

- There shall be a requirement of having completed 2 years rural service for promotion from Scale I to II and 2 years of Rural and 1 year of Semi-urban Branch service for promotion to Scale III. For this purpose, minimum 6 months continuous tenure of Rural / Semi-Urban posting will be reckoned as 1 year for the purpose of calculation of Rural / Semi-Urban service.
- If an Officer has completed 3 years of Rural service, it will be treated as completion of Semi Urban service also.
- In case, any candidate has not completed requisite 2 years (or 3 Years) Rural service / Semi-urban service, in Officer Cadre, he / she shall be posted to Rural / Semi-Urban area immediately on his / her promotion.

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B. EXEMPTIONS / RELAXATIONS FROM RURAL / SEMI-URBAN SERVICE

- Officers (including Promotee Officers) recruited under Person with Benchmark Disability shall be exempted from Rural / Semi-Urban Branch posting on case to case basis based on merits of individual case.
- An Officer who is an active National / International Player / Coach, may be exempted from the stipulation of Rural / Semi-Urban Branch posting.

6.2. Scale III to Scale IV (Both Generalist & Specialist Officers)

Merit / Fast Track Channel : (a) Minimum 3 years of active service in the present Scale

(b) Average of 60% marks in APAR / PMS for the preceding three years

6.3. Condition applicable for promotion from Scale I to Scale II, Scale II to Scale III and Scale III to Scale IV under both the channels:

Wherever APAR is not submitted within the stipulated time by the Officer, the same shall be taken up for appraisal by the Reporting Authority Suo motto without self-appraisal and take it forward to the Reviewing Authority and Accepting Authority. The marks awarded by Accepting Authority will be reckoned for the promotion purpose.

- 6.4. Active service for this purpose shall mean actual service in Bank, which shall include all kinds of leave but shall exclude the following.**
- a. Any period of Extraordinary Leave (EOL) / Absence on Loss of Pay (LLOP) / Sabbatical Leave.
 - b. The period of suspension, if any, this has not been treated as period spent on duty by the Disciplinary Authority.

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7. BASIS FOR PROMOTION – SCALE I TO II AND SCALE II TO III

7.1. Scale I to II and Scale II to III: Normal / Seniority Channel (Generalist Officers)

Parameters	Maximum Marks
APAR / PMS	55
Test	-
Interview	30
Educational Qualification The Qualifications shall be considered with the following weightage of marks 1. JAIB – 1 mark 2. CAIB – 2 marks 3. Approved Certifications as per latest capacity Building Policy* – 1 mark each for one Certification (Max 2 Marks)	5
Service (for each completed year)	10
Experience as / in	
Branch Manager	
Rural Service other than BM	
For every Completed Year of Service	1.0
Total	100

* The approved certifications acquired in the present scale alone will be considered

7.2. Scale I to II and Scale II to III : Merit / Fast Track Channel (Generalist Officers)

Parameters	Maximum Marks
APAR / PMS	25
Test	30
Interview	30
Educational Qualification The Qualifications shall be considered with the following weightage of marks 1. JAIB – 1 mark 2. CAIB – 2 marks 3. Approved Certifications as per latest capacity Building Policy* – 1 mark each for one Certification (Max 2 Marks)	5
Service (for each completed year)	10
Experience as / in	
Branch Manager	
Rural Service other than BM	
For every Completed Year of Service	1.0
Total	100

* The approved certifications acquired in the present scale alone will be considered

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7.3. Scale I to II and Scale II to III : Normal / Seniority Channel (Specialist Officers)

Parameters	Maximum Marks
APAR / PMS	35
Test	-
Interview	50
Educational Qualification The Qualifications shall be considered with the following weightage of marks 1. JAIIB – 1 mark 2. CAIIB – 2 marks 3. Approved Certifications as per latest capacity Building Policy* – 1 mark each for one Certification (Max 2 Marks)	5
1 Mark for every Completed Year of Service	10
Total	100

* The approved certifications acquired in the present scale alone will be considered

7.4. Scale I to II and Scale II to III: Merit / Fast Track Channel (Specialist Officers)

Parameters	Maximum Marks
APAR / PMS	25
Test	30
Interview	30
Educational Qualification The Qualifications shall be considered with the following weightage of marks. 1. JAIIB – 1 mark 2. CAIIB – 2 marks 3. Approved Certifications as per latest capacity Building Policy* – 1 mark each for one Certification (Max 2 Marks)	5
1 Mark for every Completed Year of Service	10
Total	100

* The approved certifications acquired in the present scale alone will be considered

8. **BASIS FOR PROMOTION –SCALE III TO IV (Both Generalist & Specialist Officers)**

8.1. Specialist Officers in Scale III at the time of applying for promotion to Scale IV can give an option to become Generalist Officer. Option once exercised will be irrevocable and such Officers cannot opt to become Specialist Officer thereafter. Specialist Officers covered under 8.2.2 shall be deemed

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Generalists on promotion to Scale IV and will be required to take up online test as applicable for Generalist Officers.

8.2. In order to further the career progression and meet the aspirations of the Specialist Officers and also to ensure optimal utilization of the potential of these officers in tune with Bank's requirements, following Specialist positions have been identified.

S.No.	Specialisation	Career progression in Specialist cadre upto
1	Computer / IT Officer	Scale V
	Marketing Officer / Corporate Communications	
	Legal Officer	
	Engineers / Architect	
	Official Language	
	Security Officer	
2.	Agricultural Officers	Scale III
	Chartered Accountant	
	Corporate Secretary	
	Cost Accountant	
	Credit Officer	
	Economist	
	Financial Analyst	
	First Safety Manager	
	HR / Personnel Officer	
	Industrial Development Officers	
	Risk Management Officer	
	Statistician	
	Treasury Officer	
	Wealth Management Officer	
	Public Relations Officers	
	Any other stream not specified above	

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8.3. Basis for promotion from Scale III to IV shall be as under:

Parameters	Maximum Marks								
APAR / PMS	25								
Test	30								
Interview	30								
Educational Qualification The Qualifications shall be considered with the following weightage of marks 1. Approved Certifications as per latest capacity Building Policy* – 2 marks each for one Certification	5								
Service(for each completed year) For Generalists: <table border="1"> <tr> <th>Experience as / in</th><th>Marks</th></tr> <tr> <td>Branch Manager</td><td>2.0</td></tr> <tr> <td>Rural Service other than BM</td><td>1.5</td></tr> <tr> <td>For every Completed Year of Service</td><td>1.0</td></tr> </table> For Specialists: One mark for each completed year of service	Experience as / in	Marks	Branch Manager	2.0	Rural Service other than BM	1.5	For every Completed Year of Service	1.0	10
Experience as / in	Marks								
Branch Manager	2.0								
Rural Service other than BM	1.5								
For every Completed Year of Service	1.0								
Total	100								

* The approved certifications acquired in the present scale alone will be considered

8.4. The Specialist Officers in Scale III, who have been promoted to Scale IV under General cadre, may be deployed by the Bank in the Specialized Verticals / General cadre based on the requirements.

8.5. The Specialist Officers recruited in Scale III (lateral recruitment) have to complete minimum of five years of active service for appearing in the promotion process to Scale IV under General cadre.

8.6. However, for the vacancies identified in the Specialized Verticals in Scale IV, the Specialist Officers in the respective Vertical may appear in the promotion process, if he / she has completed required number of years of experience in Scale III as detailed in clause 6.2.

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9. WRITTEN TEST / ONLINE TEST

- **Generalist Officers**: The Written / Online Test shall assess the domain knowledge base of the Officers. The contents of the Test will vary as per the needs / priorities of the Bank from time to time.
- **Specialist Officers**: The Written / Online Test for promotions up to Scale IV shall be based on Current Affairs, guidelines issued by Regulatory Authorities, Banking & Financial Awareness and Latest Developments of last one year in banking pertaining to their respective field.
- Other than those officers who opted to remain in Specialist cadre from scale IV onwards including all officers of category 8.2.2 above, have to appear in online exam for promotion from Scale III to IV onwards as applicable to General cadre candidates.

10. RIGOUR OF PENALTY FOR PROMOTIONS:

- 10.1. Officers who have been imposed with Major Penalty would be permitted to participate in the promotion process in case the rigour of One year from the date of Punishment is completed before the cut-off date stipulated in the policy.
- 10.2. Those officers who are imposed with the punishment of Dismissal / CRS / Removal from Service and have been reinstated in the Service on Appeal/ Review will be eligible to participate in the immediate next promotion process subject to their satisfying all eligibility norms. Officers who have been imposed punishment of reduction in Scale, can participate in the promotion process only after they fulfill the minimum service requirement from the date of reinstatement / scale reduction.
- 10.3. There will not be any rigour or debar on account of imposition of minor penalty(ies).
- 10.4. Additional direction if any issued by Government of India / other Statutory Authorities from time to time will form part of the Promotion Policy.

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11. OUT-OF-TURN PROMOTION OF OUTSTANDING SPORTS PERSONS

An Officer employee of the Bank, whether he/she is recruited as a sports person or otherwise, be considered for one out of turn promotion in his/her entire career, after he/she wins a medal for the country or is awarded a National Award by the Government of India or a prize in an individual event or in a team event as a playing member of the team in Olympics, Asiad or any other international event in which either all the Nations are eligible to participate or a few countries, selected on the basis of their performance and past record, have been invited to participate. The eligible Officers will be those nominated by Indian Bank Central Sports Committee and finally approved by MD & CEO.

12. PRE-PROMOTION TRAINING TO SC / ST / OBC / EWS / PERSON WITH BENCHMARK DISABILITY

In terms of Government Guidelines, wherever applicable, pre-promotion training for employees belonging to SC / ST / OBC / EWS / Person with Benchmark Disability categories will be conducted for the eligible employees in e-mode or classroom depending on the exigencies.

13. GENERAL TERMS AND CONDITIONS

13.1. Minimum qualifying marks for promotion in respect of Scale I to II, Scale II to III and Scale III to IV under both the channels for both Generalist and Specialist Officers shall be as under;

- **Test (Wherever applicable) – 40%**
- **Interview – 40%**

Managing Director & CEO will however, have the discretion to change the qualifying marks for the Test / Interview in the event minimum required number of candidates are not available.

13.2. For the promotion process FY 2023-24, APAR / PMS marks / score shall be reckoned as the 3 years average of APAR marks of FY 2020-21, and

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FY2021-22 and Month / Quarter wise average of PMS (Performance Management System) score of FY 2022-23.

- 13.3. Accordingly, for the promotion processes from FY 2024-25 onwards, APAR / PMS marks will be reckoned for the preceding three years (i.e. for the promotion process FY 2024-25, three years APAR marks / PMS score will be the average of APAR Marks for FY 2021-22, Month / Quarter wise average of PMS score for FY 2022-23 and PMS score for FY 2023-24).
- 13.4. MD & CEO may relax the cut-off date for the purpose of reckoning of PMS score for the Financial Year immediately preceding the year in which vacancies arise. (i.e. in case the promotion process is initiated for a particular financial year by January of that year, MD & CEO has the discretion to decide that PMS score upto December may be considered as the performance for the year immediately preceding the year in which vacancies arise)
- 13.5. Marks for certification courses will be 1 or 2 marks as applicable for successful completion of each approved course as mentioned in latest capacity building policy.
- 13.6. There will not be any overlapping of marks for the three parameters viz marks for Branch Manager, Rural Service other than BM and marks for completed year of service. Highest mark for one of the parameters will be awarded. To illustrate, if an Officer has worked as BM of a rural branch, he will be awarded marks for BM only and not for rural service.
- 13.7. For the purpose of computing completed years for BM, Rural and number of years of service, service for more than 6 months will be treated as One year and service of 6months and less will not be reckoned.
- 13.8. For awarding marks for JAIIB, CAIIB and certification courses, only those Officers who successfully completed the course as on the date of circular (calling for application for participating in the promotion process) and submitted proof of the same will be considered.

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- 13.9. In respect of FEMALE Officer Employee in Scale I & Scale II, at the time of promotion, her request for posting to the Zone of her choice (other than her present zone/Centre) may be considered subject to availability of vacancy in the said Zone. The Female Officer can make a request for posting to any one of three Zones of her choice (one request shall be to other FGM span / Centre). Upon promotion, the placement in accordance with her request shall be considered upto MMG Scale III. In case of unavailability of vacancies, such Female Officers may be posted to other Zone as per Bank's requirement.
- 13.10. In respect of Officers who remained on Sabbatical Leave / Extraordinary Leave / LLOP / UAA etc., the period on Sabbatical Leave / Extraordinary Leave / LLOP / UAA shall not be treated as active service for the purpose of arriving at eligible minimum years of service for promotion. Any Officer who is on any of the above leave during the promotion period i.e. from the date of issue of Circular inviting applications to the date of declaration of results or any part thereof shall not be eligible to participate in the promotion process and for promotion.
- 13.11. For promotion under both the Channels, after reckoning the minimum qualifying marks in APAR / PMS, Written Test/On-Line Test wherever applicable and Interview, the merit list of the candidates will be drawn strictly on the basis of the total marks obtained in the descending order, based on which the vacancies shall be filled up.
- 13.12. If adequate number of promotions could not be effected due to non-availability of eligible candidates either in Normal / Seniority Channel or Merit / Fast Channel for promotion from Scale I to Scale II and Scale II to Scale III, then such vacancies in either of the Channel shall be interchanged for filling up the vacancies, with the approval of Executive Director in charge of HR.

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13.13. In case, the period of suspension is for six months or less, the performance for the remaining period shall be treated as performance for the entire year. The same procedure shall be followed in respect of Officers under termination during a portion of the year and subsequent reinstatement as per the orders of Appellate / Reviewing Authority.

14. ZONE OF CONSIDERATION

14.1. The zone of consideration for promotion shall be maintained at 1:3 for both the channels.

14.2. The entire batch of Officers promoted on the cut off date / joined on the same date (in the case of recruitment) and fulfilling the eligibility criteria shall be included in the promotion process.

15. OFFICERS UNDER DISCIPLINARY PROCEEDINGS

15.1. The following Officers shall be permitted to participate in the promotion process subject to their fulfilling all eligibility conditions specified hereinabove;

1. Officers who are under suspension
2. Officers against whom disciplinary proceedings are pending
3. Officers against whom prosecution has been launched in a Court of Law or sanction for prosecution has been issued.

However, the results of such candidates will be kept in SEALED COVER and acted upon in terms of the Government / CVC guidelines.

16. REFUSAL TO ACCEPT PROMOTION

16.1. On participating in the promotion process and on being promoted to the next higher scale, the Officer cannot refuse to accept the promotion. This condition may however be relaxed at the sole discretion of the Management in extenuating circumstances after taking into cognizance the circumstances / reasons cited by the Officer for not accepting the promotion. The reasons should be given in writing within 60 days from the date of publication of result. Such Officers who have refused to accept promotion

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will not be considered for promotion for a period of one year from the date of their application for refusing promotion.

16.2. Executive Director in Charge of HR is the Competent Authority for considering the request for non-acceptance of promotion upto Scale IV.

17. GOVERNMENT OF INDIA GUIDELINES – SC/ ST, etc.

17.1. The SC / ST candidates will be entitled to the benefit of reservations and relaxations if any, in accordance with the Government of India guidelines issued from time to time.

17.2. SC/ST Officers, whose names fall within the number of vacancies in the Seniority List, shall be included in the Merit List of successful candidates for promotion upto Scale III provided they participate in the promotion process and are not found unfit for promotion in accordance with the norms and standards laid down in the Promotion Policy. Their position in the Merit List would, however, be the same as assignable to them on the basis of their ranking. The remaining number of candidates will be included in the Merit List in accordance with the normal procedure for selection as laid down in this Promotion Policy.

18. INTERVIEW PANEL

18.1. The Interview Committee / Panels for promotions to Scale II, Scale III and Scale IV shall be as mentioned in the table below;

PROMOTION FROM	INTERVIEW PANEL MEMBERS
SCALE I TO II *	Based on the requirements, interview panels with each panel comprising of one Deputy General Manager (as Chairman) and two Assistant General Managers (as Members) will be nominated by the ED in charge of HR. One of the members shall be SC / ST representative.
SCALE II TO III *	Based on the requirements, interview panels with each panel comprising of one General Manager (as Chairman) and two Deputy General Managers (as Members) will be nominated by the ED in charge of HR. One of the members shall be SC / ST representative.

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PROMOTION FROM	INTERVIEW PANEL MEMBERS
SCALE III TO IV *	Based on the requirements, Interview Panels with each panel comprising of two General Managers and one Deputy General Manager nominated by MD & CEO. The Senior most General Manager in the Panel will act as Chairman of the Panel.

*As far as possible, each interview panel will have representation of women.

18.2. MD & CEO is authorized to finalize the number of interview panels and the composition of interview panel members (including the modification to the one stated above) for promotion upto Scale IV.

19. OTHER CLAUSES

19.1. All promotions shall be effective only if the promoted Officers join duty at the given place of posting on or before the stipulated date in the promotion order for that purpose, failing which the promotion offer will be forfeited.

19.2. **Empaneled List / Waiting List for promotion:** Bank shall prepare a panel of selected candidates to the extent of number of vacancies, in the order of merit. In addition, at the discretion of the Bank, there shall be a wait list of candidates to the extent of 10% of the vacancies, to fill up vacancies arising on any account. The panel as well as wait list shall be valid till 31st December of the year in which vacancies arise or till next promotion process is initiated whichever is earlier. The waiting list / empanelled list so maintained shall be published.

20. DEPARTMENTAL PROMOTION COMMITTEE (DPC) & COMPETENT AUTHORITY

All promotions to different scales shall be recommended by the DPC to the Competent Authority for effecting the promotion as detailed below:

PROMOTION FROM	DPC	COMPETENT AUTHORITY
SCALE I TO II	A Committee comprising of one Deputy General Manager and two Assistant General Managers will be nominated by the Executive Director in charge of HR. The Deputy General Manager will be the Chairman of the Committee.	CGM / GM (HRM)

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PROMOTION FROM	DPC	COMPETENT AUTHORITY
SCALE II TO III	A Committee comprising of one General Manager and two Deputy General Managers will be nominated by the Executive Director in charge of HR. The General Manager will be the Chairman of the Committee.	CGM / GM (HRM)
SCALE III TO IV	A Committee comprising of Executive Director in charge of HR and two General Managers will be nominated by the Managing Director & CEO. The Executive Director will be the Chairman of the Committee.	Executive Director in charge of HR

21. REPEAL AND SAVING / GOVERNMENT GUIDELINES

The Board shall have the right to change, alter, amend or vary from time to time any rule or rules / clauses incorporated in the promotion policy. The Guidelines issued by the Government of India from time to time for promotion of Officers from one Scale to another shall form part of this policy and shall be communicated.

22. INTERPRETATION OF PROMOTION RULES

The decision of the MD & CEO shall be final and binding in respect of any differences or disputes arises in regard to the interpretation of any of the rules / clauses of this policy.

23. IMPLEMENTATION

The Promotion Policy is implemented with effect from the date of approval by the Board.

24. SUPERSESSION

This promotion policy will supersede all the previous promotion policies.

25. PERIOD

The promotion policy will come into force from the date of approval by the Board till such time it is reviewed / modified / repealed by the Board.
