



NCC Bank

नेपाल क्रेडिट एण्ड कर्मा बँक लि.
Nepal Credit & Commerce Bank Ltd.

Your Business Bank

Staff Transfer and Rotation Guidelines, 2018



**Nepal Credit And Commerce Bank Ltd.
Bagbazar, Kathmandu**



NCC Bank

**नेपाल क्रेडिट एण्ड कर्मास बैंक लि.
Nepal Credit & Commerce Bank Ltd.**

Your Business Bank

The Board Meeting No. 687th
held on 2075.02.14 (28th May, 2018)
has decided to approve, the
"Staff Transfer and Rotation Guideline, 2018"



Kapil Gnawali
Company secretary
2075-02-14



Table of Contents

1.	<i>Background.....</i>	<i>1</i>
2.	<i>Scope and Objective</i>	<i>2</i>
3.	<i>Authority to initiate and approve Staff Transfer and Rotation.....</i>	<i>2</i>
4.	<i>Kinds and Basis of Staff Transfer and Rotation.....</i>	<i>3</i>
5.	<i>Schedule of Job Transfer and Rotation</i>	<i>7</i>
6.	<i>Notice period for Staff Transfer and Rotation.....</i>	<i>9</i>
7.	<i>Handover and takeover on Staff Transfer and Rotation.....</i>	<i>10</i>
8.	<i>Observation Period, Orientation, Training and Development</i>	<i>10</i>
9.	<i>Budgeting for Transfer.....</i>	<i>11</i>
10.	<i>Commencement, Review and Update</i>	<i>11</i>

**NCC Bank**नेपाल क्रेडिट एण्ड कमर्स बैंक लि.
Nepal Credit & Commerce Bank Ltd.*Your Business Bank***BOD : 687 : 1 (NA) : 2075:01:14**

Staff Transfer and Rotation Guideline, 2018

1. Background

The efficiency of the Bank depends largely on the level of utilization, improvement and retention of human resource. In order to make effective utilization of the human resource in all disciplines and for its retention; job rotation and transfer of employee is inevitable. Keeping in view the changes in banking business scenario, complexities of risk and to meet growing requirements of the Bank it is of paramount importance to have employees with varied experience and enriched job knowledge.

As an effective Risk Management Tool, staff transfer and rotation is essential for mitigation of risk arising from over reliance/dependency on single person and risk arising from placement of same person in same job responsibility for long time. It is also essential for the purpose of minimizing risks, to ensure cordial relationship between employees and to increase transparency in work. Staff transfer and rotation gives the employee the opportunity to develop skills in a variety of changing jobs.

Bank encourages all employees to take the opportunity to develop their knowledge and skills, using various learning opportunities. Staff transfer and rotation of employee are necessitated in the interest of Banks as well as interest of career growth of the individual staffs. Job rotation and transfer also helps to increase productivity and satisfaction & motivation of the staff. It is also used as a tool for implementing effective Succession Planning.

Nepal Rastra Bank (NRB) has made mandatory provisions to develop the staff transfer and rotation guidelines and its effective implementation to minimize the operation risk through its circular. In compliance with the NRB's regulatory provision, the Guidelines has been formulated and put into implementation with the approval of Chief Executive Officer (CEO). This guideline also outlines the conditions and procedures under which job rotation and transfer may be granted.



NCC Bank

नेपाल क्रेडिट एण्ड कमर्स बैंक लि.
Nepal Credit & Commerce Bank Ltd.

Your Business Bank

BOD : 687 : 1 (NA) : 2075:01:14

Further, this document is a part of Employee Service Rule (ESR) of the Bank. All issues incorporated in this document shall be dealt accordingly and other issues not covered in this document shall be dealt in line with ESR, other HR Policy & Guidelines, Directives of NRB and Statutes of the country.

2. Scope and Objective

This guideline is applicable and binding to all staff of the Bank. All employees who have completed their probation period and have regular employment status in their current position are eligible to participate in job rotation.

The objectives of the Staff Transfer and Rotation Guidelines are as follows:

- a. To achieve the business goals of the Bank through well-developed personnel with all-round personality
- b. To increase the versatility and competency of key positions
- c. To deal with fluctuations in work requirements
- d. To provide opportunities to work in different disciplines and to obviate monotony/drudgery
- e. To provide replacement for specific post/cadre with specialized or desired qualification or suitable experience
- f. For placement of right man at right place and rotational redeployment of the personnel from sensitive posts
- g. To avoid any irregular and undesired practices that may breed in the Bank away from sight of the Management.

3. Authority to initiate and approve Staff Transfer and Rotation

- 3.1 The Human Resource Department (HRD) at least on annual basis shall determine the strength in each cell in terms of norms adopted so as to ensure need based and equitable distribution of available manpower. HRD shall prepare the list of possible staff members who are eligible for rotation and transfer. Such list shall be reviewed by the CEO.



**NCC Bank**नेपाल क्रेडिट एण्ड कमर्स बैंक लि.
Nepal Credit & Commerce Bank Ltd.*Your Business Bank***BOD : 687 : 1 (NA) : 2075:01:14**

- 3.2 Normally staff transfer and job rotation shall be initiated by HRD however Department/Branch/Unit Head or any Supervisor may initiate a request for job rotation and transfer assignment after careful evaluation of other available workforce strategies. Further, employees themselves may initiate the job rotation and transfer with consultation with their Supervisor and shall request with HRD through their reporting Supervisor.
- 3.3 The ultimate authority to approve the job rotation and transfer lies with Chief Executive Officer (CEO) however he/she shall consult with Board level committee while approving transfer and rotation of the employee who directly report to the Board level committee. The staff transfer and rotation request shall be approved only after due consideration of their skill set, interest capabilities and need of the business. Branch manager is authorized to approve the shift transfer in notification to Human Resource Department to the staffs within branch. CEO may delegate the transfer authorities on his/her designate.

4. Transfer Need

- 4.1 **Staff Surplus:** Any surplus employees from any Department/Branch/Unit are transferred to those Departments/Branches/Units where there is shortage of employees. For such transfer, Department/Branch/Unit Head shall initiate the transfer and rotation request. HRD shall review the request, access the availability of employee in other Department/Branch/Unit and forward to CEO or other designated for approval.
- 4.2 **Remedial:** Remedial transfer is made to correct any wrong selection and placement of employee in wrong Department/Branch/Unit. A wrongly placed employee shall be transferred to more suitable job. Immediate Reporting Supervisor, Department/Branch/Unit Head shall review the performance of the employee in regular basis and provide the report within three months of deputation in his/her Department/Branch/Unit to HRD. The report shall clearly mention the weakness of employee and probable functional area where such employee can enhance his/her capabilities and show his/her competencies in case any employee is found to be placed in wrong Department/Branch/Unit. The HRD shall review the





NCC Bank

नेपाल क्रेडिट एण्ड कमर्स बैंक लि.
Nepal Credit & Commerce Bank Ltd.

Your Business Bank

BOD : 687 : 1 (NA) : 2075:01:14

report and shall recommend to CEO or designated for placement in appropriate job position.

- 4.3 **Replacement:** Replacement transfer is made when employee efficiency is declining and Bank requires to replace such employees who has been in the Bank for a sufficiently long period by a new employee. The purpose of this transfer is both to retain long service employees in the organization and also give them some relief from heavy pressure of work. Human Resource Department shall analyze the prospective area where such type of transfer is required, and forward it for CEO's approval.
- 4.4 **Versatility:** This type of transfer is made to enrich the employee from which employee can gain varied and broader experience of work. It reduces boredom and monotony from working in same nature of job since long time and increase the interest and motivation. In this transfer, employees are transferred to new functional areas from where he/she can broaden his/her experience. HRD, at least in annual basis, shall prepare the list of employee who are working in same nature of job for a long time and probable functional area where they can be transferred. Such list shall be reviewed and approved by CEO.
- 4.5 **Shift:** This type of transfer is executed to those employees who are working in shift basis. Employees are transferred from one shift to another on the basis of mutual understanding and convenience. Respective Department/Branch/Unit Head are responsible for implementing such type of transfer.
- 4.6 **Disciplinary:** This type of transfer is executed to penalize employees involved in undesirable activities in the Bank. Human Resource Department shall initiate such type of transfer after finding such situation and shall immediately place to CEO for prompt action. However, such transfer should be protective and productive to the Bank.



NCC Bank

नेपाल क्रेडिट एण्ड कमर्स बैंक लि.
Nepal Credit & Commerce Bank Ltd.

Your Business Bank

BOD : 687 : 1 (NA) : 2075:01:14

5. Conditions and Types of Transfer

Bank reserves the right to transfer any staff member as and when required. However, HRD may initiate transfers on following basis in order to meet the organization requirements and also the needs of the employees:

- Transfer in Bank's Need
- Transfer on Employee Request
- Job Rotational Transfer
- Time bound transfer
- Transfer due to Promotion
- Transfer on compassionate grounds
- Transfer on initiation of Disciplinary action

5.1 Transfer in Bank's Need

The Bank may transfer any staff at any time whether it is cross functional or cross geographical location as and when required basis. It shall be the duty of the staff to abide the decision of the transfer taken by the Bank.

5.2 Transfer on Employee Request

- Employees who are willing to change their current job role and are eligible for the transfer can request for transfer to respective Department/Branch/Unit to HRD through his/her Supervisor. The tenure of the employee in current job shall be at least 1 year to be an eligible candidate.
- The supervisor of the employee shall review the request and shall prepare the statement outlining the impact of the employee's departure on the Department/Branch/Unit along with the strength and weakness of the employee. Such document shall be forwarded to the HRD.
- HRD shall review the request and shall decide on such request on merit basis considering the overall business need, availability of vacant positions, nature of urgency and suitability for the staff in view of expertise and skill match the job. However, this shall not be treated as right of the employee and bank shall not be obliged to address such request.

Signature





NCC Bank

नेपाल क्रेडिट एण्ड कमर्स बैंक लि.
Nepal Credit & Commerce Bank Ltd.

Your Business Bank

BOD : 687 : 1 (NA) : 2075:01:14

- Incase request has been accepted, Human Resource Department shall inform both current and prospective Supervisor. In case there is no availability of job position where employee request for transfer, the HRD shall record his/her name in roster for future purpose.

5.3 Job Rotational Transfer

For the development and making the employee versatile, Bank shall provide equal opportunity to all employees to learn and understand the new roles and responsibilities, and they shall be rotated in the same Department/Branch/Unit periodically, preferably once in every one year. This shall be done on the discretion of the Department/Branch/Unit Head.

5.4 Time Bound Transfer

Time bound transfer is the mandatory transfer after completing the certain specified time period in same roles and functions.

5.5 Transfer due to Promotion

The Bank can transfer the employee after the receipt of promotion to provide the employee a change, to bestow higher responsibility as demanded by the new position and to synchronize the grade/position.

5.6 Transfer on Compassionate Grounds

Transfer on compassionate grounds shall only be considered in cases where the parents, spouse and children of the employees need medical care due to major ailments and to only that region where medical care is available. Further request for temporary transfer outside the station of posting on the ground of extreme case of compassion may be considered for a period not exceeding 3 (three) months. However, the Management at its sole discretion may consider extending the period further depending upon the merit of each case. This transfer will be at the discretion of the Bank and Bank will be free to consider or not to consider such transfers.

**NCC Bank**नेपाल क्रेडिट एण्ड कमर्स बैंक लि.
Nepal Credit & Commerce Bank Ltd.*Your Business Bank***BOD : 687 : 1 (NA) : 2075:01:14****5.7 Transfer on initiation of Departmental disciplinary action**

Employee may be transferred to a new Department/Branch which may deem fit to the competent authority due to initiation of Departmental Action which requires immediate transfer for investigation and other purposes.

6. Schedule of Job Transfer and Rotation

6.1 Development of the employee can only be ensured from rotating him/her in various diversified job function and providing opportunity to gain knowledge and experience of various dimension of job. Employee working in a same function for more than specified time shall be transferred and rotated as a tool for career development practice. Bank shall regularly and strategically plan transfer of employees within the Bank with a strategic goal to diversify human resource capabilities in addressing the overall business and human resource objectives of the Bank.

6.2 Bank shall have the practice of scheduling staff transfer and rotation on quarterly basis. However, list of the employee eligible for time bound transfer in next fiscal year shall be prepared before one month of end of fiscal year by HRD. The staff transfer and rotation of the employee shall be depended on criticality of job, risk of transfer, job grade of the employee and other applicable variables.

6.3 Bank shall adopt the practice of transfer of employee based upon the level and assigned task and availability of appropriate manpower as below:

Job grade of The Employee	Tenure of Job Rotation
Executive Level	5 Years
Manager and Senior Manager (Back Officer, Head of Departments)	4 years
Assistant Manager and Deputy Manager (Back Officer, Head of Departments)	3 years
Branch Manager and Operations Manager (Irrespective of Job Level/Grade)	3 Years

**NCC Bank**नेपाल क्रेडिट एण्ड कमर्स बैंक लि.
Nepal Credit & Commerce Bank Ltd.*Your Business Bank***BOD : 687 : 1 (NA) : 2075:01:14**

Officer Level (Back Officer, Head of Departments, Head Office departments)	3 years
Officer Level (Sales and Front Line except Branch Manager and Operations In-Charge)	3 Years
Assistant Level	3 years

6.4 Above transfer of employee shall be done with due consideration to their skill, interest, capabilities and the need of the business.

6.5 **Special Provision**

- a. Normally, requests for transfers from staff during Contract/Probation period shall not be entertained. Exception of such cases shall be approved by CEO on recommendation of HRD.
- b. In case, any staff is appointed / deputed to the Branches outside Valley for specific function/purpose for certain period of time, same shall not be considered as transfer.
- c. Any staff who is transferred to another branch on his/her own request, he/she shall not be eligible to transfer for other Branches and transfer back to the same branch for a period of 1 year, unless on Bank's need.
- d. Normally, spouses and close family member shall not be appointed / transferred to the same Department/Branch/Unit. However, female employee can request the transfer to join her husband after marriage or due to transfer of her husband subject to vacancy being available and Bank feels that there will be no risk of professionalism and discriminatory behavior. Transfer of staff shall ensure that there is no functional conflict between the staffs in reporting or other relationship and no conflict of interest arises while performing the duties assigned to the individual by the Bank.
- e. Staff who is penalized for disciplinary action and suspended from their job for certain period of time shall not be posted on same Department/Branch/Unit/Area after resuming the office.

**NCC Bank**नेपाल क्रेडिट एण्ड कमर्स बैंक लि.
Nepal Credit & Commerce Bank Ltd.*Your Business Bank***BOD : 687 : 1 (NA) : 2075:01:14**

- f. Special consideration shall be provided to those employees who are differently able.

6.6 Exception

- a. The above schedule of transfer and rotation may not be applicable for employee working in technical department such as Information Technology Department, Legal Department and having specialized functions and skills.
- b. Any deviation from the above schedule rotation shall require approval from CEO on the recommendation of HRD. CEO may approve the deviation considering the implication of such rotation/transfer on Risk Management, Business, Customer Service and Financial arena.

7. **Notice period for Staff Transfer and Rotation**

- 7.1 Bank shall provide the reasonable time to employee being transferred to make necessary transit arrangement considering urgency in the new job. At least following time period shall be provided to join the new job:

S.N.	Particulars	Time
1	Transferred from Inside Valley to Outside Valley	2-5days (depending on the distance)
2	Transferred from one region to another region (outside valley)	2-3 days (depending on the distance)
3	Transferred from one department to another department within same region	2 days
4	Transferred from one function to another function in same department/branch	1 days

- 7.2 It is the responsibility of transferred employee to join the transferred Department/Branch/Unit within the prescribed date.

- 7.3 The respective supervisor shall release the transferred employee within the prescribed date so as to facilitate him/her to attend the transferred Department/Branch/Unit within the prescribed date. However, current Supervisor



can request with reasons to extend the reporting time for maximum 2 days in case it is not possible to complete the current job in hand and not possible to handover to other staff within prescribed date. HRD shall provide the information to both current and prospective supervisor regarding the acceptance/rejection of request with reason on same day of approval/rejection.

- 7.4 Bank shall provide the transfer preparation leave to the transferred employee according to Employee Service Rule.

8. Handover and takeover on Staff Transfer and Rotation

The supervisor shall release the transferred employee from his current duties only after completion of his/her in hand job and completing handover takeover as follows:

- a. The transferred employee shall handover any cash/kinds/documents under his/her custody to the assigned staff in the Department/Branch within the transfer effective date.
- b. The handover takeover process should be carried out in the presence of both the giver and taker and witnessed by the respective head of Department/Branch.
- c. The employee shall not be released from the Department/Branch until he/she surrenders the cash/kind/documents under his/her custody.
- d. The Takeover officer is liable to duly takeover the cash/kind/documents handed over to him/her in the prescribed format and shall not linger unnecessarily.
- e. The Department/Unit/Branch head shall forward the handover/takeover sheet as per the prescribed format along with the copy of the release letter to the concerned Department/Branch where the employee is transferred. The release letter and handover/takeover sheet shall also be provided to HRD within 2 days of completion and shall be kept in personal file of the employee.

9. Observation Period, Orientation, Training and Development

- 9.1 The transferred employee shall be kept in observation period of 3 months. The immediate supervisor shall prepare the observation report as prescribed after 2



NCC Bank

नेपाल क्रेडिट एण्ड कमर्स बैंक लि.
Nepal Credit & Commerce Bank Ltd.

Your Business Bank

BOD : 687 : 1 (NA) : 2075:01:14

months of transfer with clear recommendation whether the transferred employee is suitable in the transferred position or require additional knowledge or training. The observation report shall be approved by Department/Branch/Unit head and shall be provided to Human Resource Department.

- 9.2 The observation period for Department/Branch/Unit head shall be of 6 months. The immediate supervisor shall prepare the observation report as prescribed after 6 months of transfer with clear recommendation whether the transferred employee is suitable in the transferred position or require additional knowledge or training. The observation report shall be approved by head of reporting line and shall be provided to HRD.
- 9.3 Prospective supervisor shall conduct the orientation program to welcome the transferred employee in new job role. The orientation program shall include introduction with all staffs in new function, nature of job, current practice, roles and responsibility of transferred employee and others as required.
- 9.4 Supervisor shall provide on the job training to easily adjust with the new roles and responsibility. Supervisor shall recommend to additional training and development program if it is needed to perform the new roles and responsibility with much more effectively. HRD shall nominate in training and development program according to the training guidelines.

10. Budgeting for Transfer

Bank shall reimburse the expense incurred while taking their belongings to transferred place from current place as per the internal rule of the Bank. There will be separate annual budget for transfer cost according to the number of prospective employee prepared by HRD.

11. Commencement, Review and Update

This guideline shall come into effect immediately after approval from the Chief Executive Officer (CEO). This guideline shall be reviewed at least once a year and update accordingly.

**NCC Bank**नेपाल क्रेडिट एण्ड कमर्स बैंक लि.
Nepal Credit & Commerce Bank Ltd.*Your Business Bank***BOD : 687 : 1 (NA) : 2075:01:14****Board of Directors:**

S.N.	Name	Position	Signature
1.	Mr. Upendra Keshari Neupane	Chairman	
2.	Mr. Iman Singh Lama	Director	
3.	Mr. Chandra Prasad Bastola	Director	
4.	Mr. Madhav Prasad Bhatta	Director	
5.	Mr. Krishna Shrestha	Director	
6.	Dr. Kailash Patendra Amatya	Director	

