

**PROMOTION POLICY FOR OFFICERS– REGULATION 17 OF THE
PUNJAB & SIND BANK (OFFICER’S) SERVICE REGULATIONS – 1982.**

In terms of provisions of Regulation 17 of the Punjab & Sind Bank Officers' Service Regulations, 1982 and having regard to the guidelines issued by the Government of India from time to time, the Board of Directors of the Bank approved the following policy for promotion of all officers of the bank. This policy came into with immediate effect and supersedes the existing promotion policy for officers.

ELIGIBILITY FOR PROMOTION

1.1 The number of years of satisfactory service in the scale, as specified in paragraph 2.1 and 2.2 mentioned herein below, will determine the eligibility for promotion to the next higher Scale/Grade.

1.2 Notwithstanding what is stated above:

i) An officer employee who has been assessed below average in any of the Appraisal Reports of the preceding 3 years shall not be considered eligible for promotion.

ii) Minimum 75% marks in APAR for each of the years of service required for eligibility for promotions would be required under Merit Channel.

However, as a one time measure, the above minimum marks are relaxed to the extent of 60% for promotions upto Scale –III, to be executed during the year 2012-13, where passing of an examination by IBPS is mandatory for promotion.

iii) For promotion up to Scale III an officer employee will give an option as to whether he/she wants to participate in the promotion process.

Provided that if an officer employee opts to participate in promotion process but does not participate in any stage of promotion process, without assigning any valid reason(s) to the satisfaction of the competent authority or refuses to accept promotion or fails to join duty at the place of posting on promotion or seek reversion, officer will be debarred to participate in the next promotion process subject to maximum period of one year from the effective date of such promotion in case of refusal to accept promotion or failure to join duty at the time of posting as per the direction of the bank. In case, the officer seeks reversion, the period of one year debar will start from the acceptance of reversion.

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iv) For promotion to Scale-IV and above, no option for participating in promotion process shall be called.

PROVIDED THAT if a candidate does not participate in any stage of promotion process, without assigning any valid reason(s) to the satisfaction of the competent authority or refuses to accept promotion or fails to join duty at the place of posting on promotion or seeks reversion, he/she will be debarred to participate in the next promotion process subject to maximum period of one year from the effective date of such promotion in case of refusal to accept promotion or failure to join duty at the time of posting as per the direction of the bank. In case, the officer seeks reversion, the period of one year debar will start from the acceptance of reversion.

APPLICABLE TO CLAUSE 1.2 (iii) & 1.2(iv)

An Officer who refuses to accept promotion when offered shall stand to forfeit movement to next higher scale as also stagnation increment provided for at the top of the scale and consequently, they will not be entitled to PQP also in terms of Regulation 5 of PSB - OSR.

However, applicability of forfeiting of movement to next higher scale, stagnation increment and non-entitlement of PQP shall have prospective effect only and therefore, any stagnation increment/ PQP which the Officer was drawing prior to refusal of promotion will continue to be paid and his/ her increments/ PQP that are falling due after refusal can only be withheld.

It is, however, clarified that the forfeiture of movement to next higher scale, stagnation increment and PQP by an officer who has refused promotion when offered, shall be eligible for the same benefits again in the next scale, if he accepts promotion to the next scale in the subsequent process.

v) An officer employee who refused to go to rural/semi-urban branch posting when such posting was offered shall not be considered eligible for promotion in Scale II or Scale III respectively for a period of two years from the date of such refusal.

vi) An officer employee in respect of whom any major penalty is awarded shall not be considered eligible for promotion for a period of 3 years from the date of punishment.

vii) An officer employee in respect of whom any minor penalty is awarded on two occasions within a period of 3 years shall not be considered eligible for promotion for a period of 2 years from the date of imposition of penalty on second occasion.

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PROVIDED HOWEVER that this ineligibility would not operate if an employee is awarded `CENSURE' on both such occasions. **PROVIDED ALWAYS**, that an officer employee who is awarded the minor penalty of withholding of promotion in terms of Regulation (c) of the Punjab & Sind Bank Officer Employees' (Discipline & Appeal) Regulations, 1981 shall not be considered for promotion during the operation of the penalty.

1.3 Mere eligibility to the promotion would not confer any right to an officer employee to participate in promotion process. Number of persons to be considered for promotion from one scale to another shall be strictly maintained **at 3 times the number of vacancies** on the basis of their seniority determined in terms of Regulation 18 of officers Service Regulations, 1982, if otherwise eligible. However, in case, fresh candidates equal to the number of anticipated vacancies are not available by keeping zone of consideration at 3 times the anticipated vacancies, the zone of consideration may be extended to 4 times the number of anticipated vacancies, with the prior approval of the Board.

1.4 **PERFORMANCE & POTENTIAL** for shouldering higher responsibilities shall be judged as under:-

i) PERFORMANCE

Performance of an eligible officer will be assessed through the Annual Performance Appraisal Reports. For promotion, the average of the actual marks obtained in the Annual Appraisal Reports of the preceding 3 years will be taken on the basis of rating secured therein by an officer employee.

However, where an officer employee remains **under suspension/ on Sabbatical Leave** for more than 6 months in any of the preceding three reporting years, his performance for the year(s) shall be treated as **AVERAGE (i.e. 40 marks shall be taken for calculating average of three years marks)**. In case, the period of suspension/ Sabbatical Leave is for 6 months or less, the performance for the remaining period shall be treated as performance for the entire year.

PROVIDED, that where the annual Appraisal Reports of the preceding 3 years are not available for any reason whatsoever, the Annual Appraisal reports of the previous 3 years shall be considered for the purpose.

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For promotions upto Scale –V, final Performance marks secured by an officer employee (except Scale –IV Zonal Managers) in the Annual Performance Appraisal Report shall be average of actual marks obtained by the Officer in his reports during the last 3 years.

Example to illustrate the computation of weightage for performance as indicated above are given below: -

Illustration –I	Illustration -II																				
Marks earned by an officer on the basis of overall ratings in reports for a period of 3 years immediately prior to the promotion exercise.	Marks earned by an officer on the basis of overall ratings in reports for a period of 3 years immediately prior to the promotion exercise.																				
<table border="1"> <thead> <tr> <th>YEAR</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>1st</td> <td>087</td> </tr> <tr> <td>2nd</td> <td>095</td> </tr> <tr> <td>3rd</td> <td>090</td> </tr> <tr> <td>Total</td> <td>272</td> </tr> </tbody> </table>	YEAR	Marks	1st	087	2nd	095	3rd	090	Total	272	<table border="1"> <thead> <tr> <th>YEAR</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>1st</td> <td>075</td> </tr> <tr> <td>2nd</td> <td>080</td> </tr> <tr> <td>3rd</td> <td>076</td> </tr> <tr> <td>Total</td> <td>231</td> </tr> </tbody> </table>	YEAR	Marks	1st	075	2nd	080	3rd	076	Total	231
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Final weightage average marks:- $272/3$ =90.67	Final weightage average marks:- $231/3$ =77.00																				

The Officers in Scale –V & VI & Scale –IV Zonal Managers, working in Controlling Offices, are awarded ratings in grades like A, B, C, D or E in the Annual Performance Appraisal Report, which is not convertible in marks as per Performance Appraisal System which existed upto the year 2010-11. From 2011-12, rating in marks have been introduced for such officers also. Therefore, while considering Annual Performance Reports, rating secured by such officers in the Annual Performance Report for the years 2009-10, 2010-11, where officers have been rated in grades, shall be converted into the following percentage of marks for promotion to Scale –V, VI & VII respectively: -

PERFORMANCE RATING	MARKS PER-CENTAGE FOR PROMOTIONS TO SMGS –V, VI & VII
EXCELLENT/ OUTSTANDING	100
VERY GOOD	80
GOOD	60
AVERAGE	30
BELOW AVERAGE/ POOR	00

For the year ended 2011-12, where the officers are to be rated in marks, actual marks in Annual Performance Appraisal Report(s) shall be taken for calculating average of marks obtained by the Officer. However, after the financial year 2014, for Officers in Scale –V, VI & Scale –IV Zonal Managers also, final Performance marks secured by them in the Annual Performance Appraisal Reports, shall be average of actual marks obtained by the Officer in his reports during the last 3 years.

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Example to illustrate the computation of weightage for performance as indicated above are given below: -

YEAR	Rating/ Marks obtained by the Officer	Computation of weightage for promotion
2009-10	A	100
2010-11	B	80
2011-12	83	83
		263

Final weightage average marks: - $263/3 = 87.76$

(In case of any dispute arises in respect of rating of ACR, a Committee at Head Office Level to review the matter and their decision on the matter will be final)

ii) **POTENTIAL:** -Potential for shouldering higher responsibilities will be assessed through the process of interview, written test or **Group Discussion &** interview as provided in this policy.

In the interviews referred to herein above, the competent Authority would award marks to the officer employee for promotion up-to Scale-III on all the following aspects having equal value:

- a) Personality.
- b) Decision Making Ability.
- c) Communication.
- d) Initiative to solve problems / shoulder higher responsibilities.
- e) Banking Knowledge.

The Competent Authority shall test the officers' potential for assuming higher responsibilities and award marks out of the total weightage of '**POTENTIAL**' for promotion in various grades as provided herein after.

During the interview for promotions to Scale –V, VI & VII, weightage should be given to the following: -

- i) Whether the officer has worked in different specialised areas of the bank.
- ii) Whether officer has been posted to different parts of India or has been only one/ few Zones
- iii) Whether the officer has experience of working in the field as well as working in Zonal and Head Office.
- iv) Whether the officer has professional qualifications and has the officer acquired additional qualifications after joining the service.

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1.5 The weightage of written test, interview, group discussion, job profile, as the case may be, in different scales is given below in subsequent paras.

2.1 -ELIGIBILITY FOR PROMOTION IN TERMS OF LENGTH OF SERVICE

PROMOTION FROM	MINIMUM NO. OF YEARS SERVICE TO BE ELIGIBLE FOR PROMOTION
Scale-I to Scale-II Normal Channel	5 years of satisfactory service as officer including a minimum mandatory service of 2 years in a rural Branch.
Merit Channel	3 years of satisfactory service as officer including a minimum mandatory service of 2 years in a rural Branch
Scale-II to Scale-III Normal Channel	5 years of satisfactory service in scale-II provided that the officer has put in a minimum mandatory service of 3 years in rural/ Semi-urban areas including the rural service in Scale –I.
Merit	3 years of satisfactory service in Scale –II provided that the officer has put in a minimum mandatory service of 3 years in rural/ Semi-urban areas including the rural service in Scale –I.
Scale-III to Scale-IV -Merit Channel	3 years satisfactory service in Scale-III provided that the officer passes an examination of Computer Literacy & Computer Knowledge as prescribed by the Bank.
Scale-IV to Scale-V (Merit Channel)	3 years satisfactory service in Scale-IV provided that :- i) the officer passes an examination of Computer Literacy & Computer Knowledge as prescribed by the Bank. ii) the officer has put in total service of 12 years (out of which 3 years as Branch Head for officers in general cadre) However, in case the Specialist Officer joins at a scale higher than Scale –I, the minimum service requirement 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 V will be 9 years instead of 12 years.
Scale-V to Scale-VI (Merit Channel)	3 years satisfactory service in Scale-V provided that the officer has put in total services of 15 years.
Scale-VI to Scale-VII (Merit Channel)	3 Years satisfactory service in Scale-VI provided that the officer has put in total services of 18 years. Provided further that for being promoted to Scale –VII, the officer should have worked as Zonal Head or must have worked in Scale – III to V in the Zonal Office for two years. The experience as Chairman of RRB would be treated as equivalent to experience as Zonal Head.

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NOTE: - For promotion from Scale –I to II & Scale –II to III in Normal Channel, Officers having put in more than requisite 2 years rural service for promotion to Scale –II and 3 years rural service, including the rural service in Scale –I, for promotion to Scale – III, will get an advantage of further relaxation of 50% weightage in minimum experience for each additional completed year of service while assessing their eligibility as per para 2.1 above.

For example, if an Officer has put in additional 1 or 2 years rural service in Scale –I beyond the requisite 2 years service in rural area, he will be eligible for promotion to Scale –II in Normal Channel after 4 ½ years or 4 years of service in Scale –I. Similarly, if an Officer in Scale –II has put in additional 1 or 2 years rural service beyond the requisite 3 years rural service, including the rural service in Scale –I, he will be eligible for promotion to Scale –III in Normal channel after 4 ½ years or 4 years of service.

However, the above concession (extra rural service benefit) will be provided only once in the career of an officer.

This benefit of above rural service would be available only for promotions from JMG Scale –I to MMG Scale –II and MMG Scale –II to MMG Scale –III only, where condition of rural/ semi-urban service is included in the eligibility criteria.

Further, only the service rendered by an officer in a rural branch shall be considered as rural service and service rendered by him while on deputation to Regional Rural Bank/DIC, Gramodyog Kendra or any other office located in a rural area shall not be considered as rural posting.

EXEMPTION FROM RURAL/SEMI-URBAN POSTING:

i) Officers in Scale –I & II, who have not already undergone mandatory rural/ semi-urban service, as mentioned in para 2.1 above but are eligible for promotion to Scale –II & III in terms of length of service, would need to be posted to rural/ semi-urban areas immediately on promotion, for the promotion year upto 2012-13.

CMD may, however, allow in exceptional circumstances an officer who has never been offered rural/ semi-urban posting to participate in the promotion process, if otherwise eligible and falling within the zone of consideration on his giving an undertaking that he will be willing to accept requisite rural/ semi-urban posting on the same being offered by the bank & in the event of his refusing the said posting on any grounds, whatsoever, he would be reverted back to the previous grade/ scale.

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ii) PHYSICALLY HANDICAPPED OFFICERS:

The Chairman & Managing Director, if deemed necessary, in consultation with the Medical Officer attached to the Bank, may grant exemption from Rural/Semi-Urban posting to a Physically handicapped officers depending upon the merit of each case, keeping in view whether the handicap is of such a nature that it is not possible for the officer concerned to serve in a Rural/Semi-Urban Branch.

iii) SPORTS PERSONS:

Any officer of the bank who is active National/International player, may be exempted from the Rural/Semi-Urban posting so long as he remain active in Sports field/coaching at national / international level. However, he will be required to acquire Rural/Semi-Urban experience as and when he ceases to play/comes at the level indicated, if he is working in relevant field. For this purpose active national player would be a sports man who plays in recognized national competition. The international sportsmen would be those who represent their country in international competition.

2.2 COMPUTATION OF SERVICE FOR THE PURPOSE OF ELIGIBILITY SHALL BE UNDERTAKEN AS UNDER:

i) For the purpose of eligibility in terms of length of service, only the completed years of satisfactory service as an officer in the scale computed from the date of entry into that scale shall be taken into account.

ii) The cut-off date for determining eligibility 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.

iii) All vacancies likely to arise in the financial year can be taken into account for the purpose of promotion exercise. Vacancies due to deputation of officers for a period of one year and more should be treated as a vacancy during the year.

3. DETERMINING THE VACANCIES IN VARIOUS SCALES:

The CMD or in his absence the Executive Director i.e. when the post of the CMD is not filled in by the Govt. shall determine the number of vacancies to be filled in on each occasion by promotion from one scale to the next higher scale of officers.

4. SELECTION PROCESS FOR PROMOTION

The selection for promotion for all Scales/Grades will be on All India basis.

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5.1 PROMOTION PROCESS FROM JMGS-I TO MMGS-II

The Promotion from JMGS-I to MMGS-II shall be in the following two-tier system.

i) NORMAL: 30% of declared vacancies

ii) MERIT CHANNEL: 70% of declared vacancies

Note: If sufficient numbers of options are not received, CMD can shift maximum 10% of vacancies from Normal Channel to Merit Channel or vice-versa as per requirement of the Bank.

For promotion from Scale –I to Scale –II, every officer will be eligible to participate in only one channel e.g. those eligible to participate in Normal Channel, shall not be eligible to participate in the Merit Channel. However, if the identified vacancies in Merit Channel are not filled in any of the promotion process due to the reason, what-so-ever, the unfilled vacancies of Merit Channel shall be added to Normal Channel.

5.2 NORMAL CHANNEL

In this channel, all officers eligible for promotion & falling within the zone of consideration shall be interviewed by Competent Authority. A merit list of officers, securing minimum 40% marks in interview shall be drawn by clubbing marks of interview and performance. Thereafter, officers will be offered promotion in order of merit so drawn to fill the declared vacancies. The weightage for potential (interview) and performance shall be as under: -

Interview	50 Marks
Performance	50 Marks

5.3 MERIT CHANNEL

In the Merit Channel, all officers having satisfactory service of 3 years and above and are eligible for promotion, would be required to undergo a written test to be conducted by the bank or by any other agency at the instance of the bank. The written test will be of 100 marks. A merit list of officers, securing minimum 40% marks (35% marks for SC/ ST Officers) in the written test, shall be drawn by clubbing marks of written test and performance.

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Thereafter, officers will be offered promotion in order of merit so drawn to fill the declared vacancies. The weightage for written test, performance and job responsibility shall be as under: -

- WRITTEN TEST 40 Marks
- PERFORMANCE 40 Marks
- JOB RESPONSIBILITY 20 Marks

For promotion from Scale-II to Scale-III, every officer will be eligible to participate in only one channel e.g. those eligible to participate in Normal channel shall not be eligible to participate in Merit channel. However, if the identified vacancies in Merit Channel are not filled in any of the promotion process due to the reason, what-so-ever, the unfilled vacancies of Merit Channel shall be added to Normal Channel.

7. PROMOTION TO SMGS-IV AND ABOVE

**7.1. FOR PROMOTION FROM MMG SCALE-III TO –SMG SCALE -IV
(SR. MANAGER TO CHIEF MANAGER)**

For promotion to Scale –IV, it will be mandatory to pass an examination to test for computer literacy and computer knowledge, conducted by the Bank or any other agency at the instance of the Bank. This Computer test would be qualifying and Officers have to secure minimum 40% marks (35% for SC/ ST) in the test to qualify for considering for promotion to Scale –IV.

Further, to assess the communication, conceptual & leadership capabilities for promotion to Scale –IV, it shall be mandatory to have a Group Discussion, undertaken by a Board, approved by the Board of Directors of the Bank, consisting outside experts and officers of the Bank.

In this regard, CMD is authorised by the Board to approve the names of out side experts and officers of the Bank for Group Discussion to be held for promotion.

The weightage for Performance, Group Discussion, Potential (interview) & Job Responsibility for promotion to SMGS-IV shall be as under:

- Performance : 40 Marks
- Group Discussion : 10 Marks
- Potential (Interview) : 30 Marks
- Job Responsibility : 20 Marks

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7.2. FOR PROMOTION FROM SMGS-IV TO V (CHIEF MANAGER TO AGM)

a) For promotion to Scale –V, it will be mandatory to pass an examination to test for computer literacy and computer knowledge, conducted by the Bank or any other agency at the instance of the Bank. This Computer test would be qualifying and Officers have to secure minimum 40% marks (35% for SC/ ST) in the test to qualify for considering for promotion to Scale –V.

Further, to assess the communication, conceptual & leadership capabilities for promotion to Scale –V, it shall be mandatory to have a Group Discussion, undertaken by a Board, approved by the Board of Directors of the Bank, consisting outside experts and officers of the Bank.

In this regard, CMD is authorised by the Board to approve the names of out side experts and officers of the Bank for Group Discussion to be held for promotion.

The weightage for Performance, Group Discussion & Potential (interview) for promotion to SMGS-V shall be as under:

Performance	:	50 Marks
Group Discussion	:	10 Marks
Potential	:	40 Marks

b) For being eligible for promotion to Scale –V, the candidates should have been a Branch Head for at least three years.

7.3. FOR PROMOTION FROM SMG SCALE –V TO TEG SCALE –VI (AGM TO DGM)

The weightage for Performance & Potential for promotion from SMGS-V to TEG Scale –VI shall be as under:

Performance	:	50 Marks
Potential	:	50 Marks

7.4. FOR PROMOTION FROM TEG SCALE –VI TO –VII (DGMS TO GMS)

a) For being promoted to Scale –VII, the officer should have worked as Zonal Head or must have worked in Scale –III to V in the Zonal Office for two years. The experience as Chairman of RRB would be treated as equivalent to experience as Zonal Head.

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b) The weightage for Performance & Potential for promotion to SMGS-VII shall be as under:

Performance	:	50 Marks
Potential	:	50 Marks

The Competent Authority shall assess the Performance of all eligible officers falling within the zone of consideration for promotion to Scale - IV, V, VI, & VII on the basis of Performance Appraisal Reports as provided in the policy, or any lesser number of years as available. The Competent Authority shall also peruse the service record of all such officers to know all the relevant details about their functioning, decision-making, Team Building abilities etc. The potential of the officers concerned would be judged on the basis of the known facts about leadership abilities & proven record about administration & by holding interview also. The Competent Authority shall thereupon take appropriate decision in regard to overall merit of each of the candidates and offer them promotion in order of merit so drawn subject to availability of vacancies.

7.5. Two or more officers securing identical marks would be placed in order of seniority while drawing the merit list for selection/promotion to any scale/grade.

7.6. MARKS FOR JOB RESPONSIBILITY

There will be 20 marks for Job Responsibility for promotion to Scale –III & IV. The criteria for allocation of marks are as under: -

MAXIMUM MARKS FOR JOB RESPONSIBILITY = 20

Branch Incharge in Scale –II & III including Incharge of ARBs & RDM	= 2 Marks per year
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Incharge of Currency chest/ RCC & Managers/ Sr. Mgrs working in Branches other than Branch Incharge	= 1.5 Marks per year
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Managers/ Sr. Managers working in Controlling Offices/ Head Offices, District Co-ordinators & Lead Bank Incharge	= 1 Mark per year with a Maximum of 10 marks
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Provided that if any major penalty is awarded for any misconduct as Branch Manager, then no mark will be awarded for full tenure in that Branch as Branch Manager or 3 years whichever is less. Thus, the marks obtained by the Officer for job responsibility will be reduced by marks for such period.

Examples to illustrate the computation of Job responsibility marks are as under: -

ILLUSTRATION -1

If an Officer has remained Branch Incharge in a particular Scale for 13 years and during these 13 years, he has been awarded any major penalty, the computation of Job Profile marks would be as under: -

Job Profile marks for 13 years	20 (i.e. Maximum marks)
Less: Marks for major penalty (More than 3 years tenure in Branch)	06
Job Profile marks	14

ILLUSTRATION -2

If an Officer has total service of 9 years in a particular Scale i.e. in II or III, during which he has remained Branch Incharge for 7 years and remained in controlling office for 2 years. During his tenure as Branch Incharge, he has been awarded any major penalty, the computation of Job Profile marks would be as under: -

Job Profile marks as Branch Incharge	14
Job Profile marks for working in COs	02
Total marks	16
Less: Marks for major penalty (2 years tenure in Branch)	04
Job Profile Marks	12

Provided further, no mark for suspension period will be given unless treated on duty by Disciplinary Authority and/or for unauthorized leave.

2, 1.5 or 1 mark, as the case may be, will be given where service exceeds 6 months but less than one year.

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For promotion from MMGS-II to MMGS-III the services rendered in MMGS-II and for promotion from MMGS-III to SMGS-IV, the services rendered in MMGS-III only will be counted for computation of Job Profile Marks for promotion to MMGS-III and SMGS-IV respectively.

In case, any Officer is posted temporarily to any Branch/ Office by the Zonal Manager, he will be eligible for job profile marks applicable for Branch/ Office, if has posted temporarily in the Branch/ Office for more than 6 months, provided that his temporary posting period is authorised by the Zonal Manager & is duly recorded in service profile at HO HRD Department. In case, the period is less than 6 months, he will be eligible for job profile marks applicable to his permanent place of posting.

7.7. COMPETENT AUTHORITY FOR GROUP DISCUSSIONS

The following is the Competent Authority for Group Discussions for promotions from MMG Scale –III to SMG Scale –IV (Sr. Managers to Chief Managers) & from SMG Scale –IV to SMG Scale –V (Chief Managers to AGMs): -

PROMOTION TO	COMPETENT AUTHORITY
SCALE –IV	2 GMs & 2 Outside experts
SCALE –V	2 GMs & 2 Outside experts

The General Manager(s), nominated in the Committee for Group discussions will not be a member of Competent Authority for promotions.

8. COMPETENT AUTHORITY FOR PROMOTIONS: -The following would be Competent Authority for promotions from one grade to another.

PROMOTION TO	COMPETENT AUTHORITY
Scale –II	One Deputy General Manager & two Asstt. General Managers.
Scale –III	One General Manager & two Dy. General Managers.
Scale – IV	Executive Director and Two General Managers.
Scale – V	Chairman & Managing Director, Executive Director and one General Manager & 2 outside experts with domain knowledge.

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Scale – VI	Chairman & Managing Director, Executive Director and one General Manager & 2 outside experts with domain knowledge.
Scale - VII	Chairman & Managing Director, Govt. of India Director, Reserve Bank of India Director & 2 outside experts with domain knowledge. Note: In case the post of Chairman & Managing Director is vacant, the Competent Authority to Scale-VII will be Executive Director, Government of India Director and RBI Director & two outside experts with domain knowledge.

NOTE: - In case post of ED is vacant, then the Competent Authority for promotion to Scale IV will be CMD & 2 General Managers & for promotion to Scale –V & VI will be CMD, 2 General Managers & 2 outside experts. Further, in case the post of CMD is vacant, the Competent Authority for promotions to Scale –V & VI would be ED, 2 General Managers & 2 outside experts with domain knowledge.

The Chairman & Managing Director (ED in case the post of CMD is vacant in the Bank) would nominate the specific executives, forming the DPC for promotion upto Scale –VI, from time to time, which shall hold interviews wherever provided. The competent Authority shall draw a merit list as set out herein above after taking into consideration the marks secured by officer employees under the various heads/parameters.

Further CMD is also authorised to approve the names of out side experts having domain knowledge and officers of the Bank, forming Interview Committees for promotions to Scale –V, VI & VII.

WHERE HOWEVER, the Competent Authority considers in its judgment that notwithstanding the order of merit of an officer employee, he is not promotable, the Competent Authority may after recording specific reasons in writing for reaching such judgment, exclude the name of the officer from the merit list. If the Competent Authority is not headed by CMD, CMD's specific approval shall be obtained in all such cases. Competent Authority would place the result before the CMD for final approval.

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9. PROMOTION OF OFFICERS IN SPECIALIST CATEGORY

The Bank has classified the following categories of Officers as specialists & their cadre shall exist upto the level: -

	Specialist Category	Proposed Cadre upto
a)	Security Officers	Scale –III (CSO –Scale –V)
b)	Merchant Banking Officers	Scale –III
c)	Economic Analysts	Scale –III
d)	Officer Steno	Scale –III
e)	Executive Assistants	Scale –III
f)	Public Relation Officers	Scale –III
g)	Agriculture Officers	Scale –III
h)	Official Language Officer	Scale –IV
i)	Engineers (Technical Officers)	Scale –V
j)	Law Officers	Scale –V
k)	IR Officers/ Personnel Officers	Scale –V
l)	Foreign Exchange Officers (Dealer)	Scale –V
m)	Financial Analysts	Scale –V
n)	Credit Analysts	Scale –V
o)	EDP Officers	Scale –V
p)	CA/ ICWA	Scale -V

NOTHING in the promotion policy would preclude the Bank in effecting the promotion of the specialist officers functioning in the respective fields of specialization on assessing the requirement of officers in higher grades in their individual area of specialization.

The criteria for minimum length of service, eligibility criteria, number of channels & percentage of vacancies in different channels & procedure for promotion from one grade to another would be the same as that of generalist officers laid down in the promotion policy. Since, no marks for job responsibility has been prescribed for Specialist Officers in Scale –II & III, the weightage for Interview/ Written Test & Performance would be 50 : 50 for promotion upto Scale –III officers. For promotions to Scale –IV & V, the weightage for performance, Group Discussions & Interview would be 50 : 10 : 40.

Further, if the numbers of eligible officers are 3 times or less than 3 times the number of vacancies in any of the Specialist Merit Channel, there will be no written test. However, if number of eligible officers are more than 3 times the number of vacancies, CMD will be the Competent Authority to decide to hold or not to hold the written test for Specialist Officers, as per the requirement of the Bank

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However, in case the number of vacancies in any of the existing Specialist cadre is less than 3 for promotion to Scale –II & III, the specialist officers in the said cadre shall be considered in **Normal Channel only** and they have to fulfill the eligibility criteria of the said channel.

Provided further that if in any of the specialist cadre, no officer or lesser number of officers are eligible in Normal Channel against the declared vacancies in the said channel, the vacancies/ remaining vacancies of Normal Channel shall be added to Merit Channel of that specialist cadre/ filled from Merit Channel.

The suitability for promotion of such officers would be judged on the basis of their past performance as reflected in the Performance Appraisal Reports as per policy applicable to generalist officers in this respect and the potential for shouldering higher responsibilities in their field of specialization which would be judged on the basis of oral interview, to be conducted by the Competent Authority for promotion. The weightage of marks for such performance and potential would be as under: -

Weightage to	Promotions from Scale			
	I to II	II to III	III to IV	IV to V
Performance	50	50	50	50
Group Discussion	-	-	10	10
Potential (Interview)	50	50	40	40

The promotion will be made within the specialized cadre in which the person has been inducted/promoted/ recruited. He shall not be eligible to be considered for promotion in any other field of specialization even if he holds the requisite qualification/experience and fulfill other eligibility criteria for the specialist field.

Further, Officers already converted from Specialist cadre to the main stream i.e. in General cadre or inducted from general cadre to specialist cadre after completion of 5 years of service in their respective original cadre, will be allowed to participate in the Promotion Process in that converted cadre provided they have completed minimum 2 years of service in the converted/ inducted stream and they also fulfill the other eligibility criteria regarding years of service, APAR etc. as laid down in the Promotion Policy.

10. CONVERSION TO MAIN STREAM

Officers recruited/ inducted/promoted into the specialist cadre shall be allowed conversion if they otherwise satisfy the eligibility criteria and qualifications for the post. However, such switch over can be permitted only once in the service career of the officer. Further, switch over of General Officers to any of the Specialist cadre is not allowed henceforth.

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The conversion of Specialist Officers will be allowed after serving minimum 5 years in their existing specialist grade/ scale in which the person has been recruited/ inducted/promoted. Thereafter, the officer should gain experience of at least two years in field operations. There will be exemption from posting to rural areas for these officers.

Such Officers will be allowed to participate in the Promotion Process in their converted cadre provided they have completed minimum 2 years of service in the converted stream, which includes the period of 2 years in field operations required prior to joining the main stream.

Before allowing conversion to a specialist officer to main stream, the Bank would ensure that before moving the officer to a field position or to main stream cadre, they develop the capacities of other officers of the bank in order to ensure proper functioning of that specialised vertical. No officer shall be moved to the main stream cadre/ field positions without ensuring this.

PROCEDURE FOR CONVERSION:

All specialist officers will be eligible to join the mainstream of banking on completion of five completed years of service in their recruited/ inducted/ promoted specialist field wherever such condition is applicable, if he so desires and may apply for joining the main stream. The Management will take a decision after interviewing the candidates by a Committee, appointed by the CMD. The decision will be on the basis of merit of the candidates and no right will be vested in the Specialist Officers for joining the mainstream. It must, however, be ensured that suitable replacements are placed in the vacancies likely to occur in specialist cadres.

On approval, the officer shall be posted in the field operations at least for two years (posting to rural areas exempted). Thereafter, the officer will be converted to main stream.

PROVIDED ALWAYS, that this would not preclude the bank from utilizing the services of any such officer keeping in view of his qualification in any branch/office of the Bank desk whatsoever in the main banking stream or in any specialised field and to direct the officer to perform any duty so assigned in any sphere of banking activity as deemed fit and proper by the management.

Bank will prepare a separate seniority list for specialist officers.

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12. The following mandatory requirement of 2 years or 3 years experience stand relaxed by certain time period as under: -

Para	Relaxation of Mandatory requirement	For the Promotion Year			
		2012-13	2013-14	2014-15	2015-16
2.1	2 years of Rural Service for promotions from Scale –I to II	2 years	1 year 3 months	3 months	Nil
2.1	3 years of rural/ semi-urban service including rural service in Scale –I for promotion from Scale –II to III	3 years	2 years 3 months	1 year 3 months	3 months
2.1 & 7.2	3 years experience as Branch & Head for promotion to Scale – V	3 years	2 years 3 months	1 year 3 months	3 months
2.1 & 7.3	2 years experience as Zonal Head or worked in Scale –III to V in the Zonal Office, for promotion to Scale –VII	2 years	1 year 3 months	3 months	Nil
10	2 years experience in field operations prior to joining the main stream cadre	2 years	1 year 3 months	3 months	Nil

13. GENERAL CONDITIONS

i) Promotions for filling up vacancies in higher Scale/Grades will be as far as possible, in one lot, from a common date.

ii) The reservation to SC/ST and other categories of employees will be given as per Government Guidelines received from time to time. For promotion up-to MMGS-III, if no member of the Competent Authority belongs to SC/ST category, one additional member representative of SC/ST on D.P.C. (i) be co-opted of one scale above the level for which promotion is made and should be by rotation, (ii) in case there is no SC/ST Officer of required seniority/cadre available in the bank for nomination on DPC, a SC/ST officer from another Public Sector Organization, preferably from a bank be co-opted on DPC. Member so co-opted may be nominated by the Chairman & Managing Director.

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Further, relaxation of 5% marks shall be given to SC/ ST candidates in Written Test for promotion from Scale –I to II and Scale –II to III as per Govt. Guidelines. Also 5% relaxations of marks to SC/ ST candidates in interview for promotions upto Scale –III shall be given, where the minimum qualifying marks in interview are prescribed.

iii) The Bank, at its discretion, can hold written test, wherever applicable, ON-LINE OR OFF LINE, as per the requirement of bank.

iv) When the post of CMD is not filled in by the Government, the Executive Director would exercise all the powers vested with the CMD in this policy.

v) The temporary wait list of successful candidates in respective channels for filling of the vacancies falling vacant due to the refusal up-to a limit of 20% of declared vacancies in respect of general categories and 25% in case of reserve categories will be created. The wait list will remain valid for one year from the date of its preparation or till the finalization of next round of the promotion as the case may be, whichever is earlier and on expiry of this period, the wait list will automatically expire. The wait list shall be kept strictly confidential in the personal custody of competent authority.

vi) The Board can provide relaxation in eligibility criteria maximum by 1 year in all the cadres, as per Govt. guidelines, in exceptional cases and when the number of eligible candidates in the consideration zone is less than 3 times the number of vacancies.

Further, no officer would be given the benefit of relaxation in the minimum required experience by the Board at two successive levels of promotions in Scale –III & above.

However, this clause of non-eligibility due to two successive relaxations will be applicable for the promotion processes undertaken henceforth i.e. after the date of Govt. Guidelines i.e. 14th March 2012.

vii) CMD/ ED is authorised to initiate promotion process in any cadre in advance by taking prospective 1st April cut-off date. However, the promotions would be effected on or after 1st April. CMD is also authorized to make any procedural change in the Policy at any stage, to meet the operational needs and requirements of the Bank.

viii) The Officers in all scales have to obtain minimum 40% marks (35% for SC/ ST for promotion upto Scale -III) in interview, wherever interview is prescribed for becoming eligible for promotions. However, CMD (ED in case CMD post is vacant in the Bank) may relax the minimum qualifying marks to 35% (30% for SC/ ST for promotion upto Scale -III) after recording the reasons in writing.

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14. **PROMOTION OF OFFICERS UNDER CLOUD:** -Promotion of officers who have been charge sheeted in disciplinary/criminal proceedings and/or under suspension shall be considered in accordance with the procedure laid down by the bank from time to time in conformity with the prevalent Govt. guidelines and as approved by the CMD. The present procedure is given as per annexure.

15. FITMENT ON PROMOTION

An officer on promotion from one Scale/Grade to another shall be fitted in the next higher Scale/Grade as per the fitment formula prevalent in the bank from time to time based on Govt./IBA guidelines.

16. APPELLATE PROCEDURE

Any officer in JMGS-I, MMGS-II or MMGS-III who feels that his case for promotion has not been properly dealt with will have a right to appeal within a period of 60 days from the date on which the promotion was announced. The appeal would be submitted to **AUTHORITY** mentioned hereunder:

FOR PROMOTIONS FROM	AUTHORITY
JMGS-I TO MMGS-II	General Manager (HRD)
MMGS-II TO MMGS-III	ED through A Committee of 3 GMs
MMGS-III TO SMGS-IV	CMD through A Committee of 3 GMs

The said Authority shall consider the representation and review the earlier decision, if considered necessary. The decision in this regard shall be placed before the CMD for approval for promotion to MMGS-II, III & SMGS-IV.

In case of officers seeking promotions from Grade Scale-IV onwards, there shall be no appeal against the decision of Departmental Promotion committee. However, an officer aggrieved by the decision of Departmental Promotion Committee may make a representation to the said committee (internal members without outside experts) within a period of three months from the date on which the promotion was announced. The Committee as soon as it may be and in any case not later than six months from the date of receipt of the representation will consider and review or modify its earlier decision, if considered necessary. The decision of the Committee shall be recorded in writing and will be placed before the Board of Directors for ratification before being implemented.

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**ANNEXURE AS PER CLAUSE 14 OF THE PROMOTION POLICY
PROMOTION OF OFFICER WHO IS UNDER SUSPENSION OR AGAINST
WHOM THE CHARGE SHEET FOR DISCIPLINARY/CRIMINAL
PROCEEDINGS IS PENDING**

Where the disciplinary/court proceedings are not concluded before finalization of promotion results, it shall be withheld and kept in a sealed cover under advice to the officer concerned. On conclusion of the disciplinary/court proceedings the promotion will be considered as provided below:

i) WHERE AN OFFICER IS COMPLETELY EXONERATED

Promotion will be given effect to from the date it was otherwise due, but for the pending disciplinary/court proceedings; no arrears of pay shall be payable for the period of notional promotion preceding the date of actual promotion i.e. for the period promotion result has been kept in sealed cover and not given effect. Likewise, no consequential benefits of any nature whatsoever shall be given to an officer employee for the intervening period.

CLARIFICATION

a) 'Complete exoneration' means that the employee is not found blame worthy i.e., not even censured as per Regulation 4(a) of the Punjab & Sind Bank Officers Employees (D & A) Regulation 1981; where in a court case the employee is acquitted on technical grounds or on the basis of benefit of doubt and/or if it is proposed to either go in appeal to a higher court or hold a departmental enquiry after the court proceedings, the employee will not be deemed to have been completely exonerated.

b) Officer who have been found suitable for promotion but whose promotion has been withheld and kept in sealed cover pending conclusion of the departmental/Court proceedings need not participate in the promotion process of the following year(s) if they so desire.

**i) WHERE ANY PENALTY HAS BEEN IMPOSED OR CONVICTED AFTER
COURT PROCEEDINGS:**

The promotion would not be given effect to in the event the officer employee is awarded any penalty on conclusion of disciplinary proceedings or convicted after court proceedings.

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ADHOC PROMOTION

Where the disciplinary/court proceedings are not concluded even after the expiry of 2nd year from the date when the promotion was due and result kept in sealed cover, the Appointing Authority in terms of Officers Service Regulation, 1982 may review such cases provided the officer concerned is not under suspension.

For this purpose, the Appointing Authority shall take into account the seriousness of the charges, the nature of evidence available, the stage at which the disciplinary/court proceedings have reached, the reason for delay in the finalization of the proceedings, the probable nature of punishment that may be imposed if the charges are established, the likelihood of misuse of official position which he may occupy after giving effect to his promotion, the service record for the period for which the promotion is withheld, the effect of promotion on public interest, the views of outside Investigating Authority where the departmental/court proceedings have arisen out of their investigation.

The Appointing Authority, after satisfying himself in the matter, shall advise the Competent Authority to consider the suitability or otherwise of the concerned employee for adhoc promotion.

The Competent Authority shall make its assessment regarding suitability for adhoc promotion on the basis of the totality of the officer's record of service without taking into consideration the fact that the disciplinary/court case(s) is/are pending against the officer.

The Committee shall submit in writing its finding to the Appointing Authority.

Where a decision is taken to promote the officer concerned, the promotion would be on adhoc basis from the date of such decision. The order of promotion will make it clear that the adhoc promotion will not confer any right for regular promotion, that it shall be `until further orders' and that the Appointing Authority reserves the right to cancel the adhoc promotion and revert the officer to the post from which he was promoted at any time in future. Where the Officer is completely exonerated in the departmental proceedings or honorably acquitted on merits in the court proceedings, the adhoc promotion will be confirmed and treated as a regular one from the date of such adhoc promotion with all the attendant benefits. Where any penalty is imposed or officer employee is not acquitted honorably on merits in the court proceedings but purely on technical grounds or on benefit of doubt and/or if it is proposed to either after the court proceedings to go in for an appeal to a higher court or hold a departmental inquiry the adhoc promotion shall be brought to an end by issue of a `further order' and the officer reverted to the post from which he was promoted on adhoc basis.
