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रजिस्ट्रार, सहकारी समितियां/

सचिव/ प्रधान सचिव, सहकारिता

सभी राज्य

मुख्य कार्यपालक अधिकारी

सभी राज्य सहकारी बैंक/ जिला मध्यवर्ती सहकारी बैंक

महोदय,

**सीबीएस स्थापना के बाद अल्पावधि सहकारी ऋण संरचना में मानव संसाधन पर गठित समिति की अनुशंसाएँ - नीति**

कृपया दिनांक 31 दिसंबर 2009 के हमारे परिपत्र सं. राबैं.आईडीडी. कोऑप.एसटी(पी)/1874/वी-77/ 2009-10 [परिपत्र सं.222/आईडीडी-17/2009] का अवलोकन करें जिसके माध्यम से आपको अल्पावधि सहकारी ऋण संरचना में मानव संसाधन से जुड़े पहलुओं पर एस. के. मित्रा समिति की अनुशंसाओं से अवगत कराया गया था. अल्पावधि सहकारी बैंकिंग के परिवेश में व्यापक बदलाव को देखते हुए मानव संसाधन आकलन आदि से जुड़े कुछ पहलुओं पर पुनर्विचार करना आवश्यक समझा गया. तदनुसार, नाबार्ड द्वारा अल्पावधि सहकारी ऋण संरचना के अंतर्गत सहकारी बैंकों में मानव संसाधन की उपलब्धता की वर्तमान स्थिति की समीक्षा करने, श्रम शक्ति संबंधी आवश्यकता का आकलन करने के साथ-साथ स्टाफ में विद्यमान कुशलता और उनके काम के लिए आवश्यक कुशलता के बीच अंतर का आकलन करने के लिए नाबार्ड द्वारा श्री आर अमरलोरपावनाथन, उप प्रबंध निदेशक, नाबार्ड की अध्यक्षता में एक समिति का गठन किया गया था ताकि सीबीएस स्थापना के बाद बैंकों का प्रबंधन प्रभावी रूप से किया जा सके.

2. उक्त समिति में राज्य सरकार और सहकारी बैंकों के प्रतिनिधि शामिल किए गए थे. समिति ने पूरे देश में सहकारी संस्थाओं के साथ व्यापक विचार-विमर्श किया था. इसकी अंतिम रिपोर्ट की प्रतियां पहले ही सभी हितधारकों को उपलब्ध कराई जा चुकी हैं.

**राष्ट्रीय कृषि और ग्रामीण विकास बैंक**

**National Bank for Agriculture and Rural Development**

**संस्थागत विकास विभाग**

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3. नैफ्सकॉब ने इस रिपोर्ट की प्रमुख सिफारिशों पर विचार-विमर्श करने के लिए एक राष्ट्रीय संगोष्ठी का आयोजन किया था जिसमें उसके शीर्ष अधिकारियों के साथ-साथ राज्य सरकारों, राज्य सहकारी बैंकों और चुनिन्दा जिला मध्यवर्ती सहकारी बैंकों के प्रतिनिधि भी शामिल थे. इस संगोष्ठी की चर्चाओं में उभर कर आने वाले विचारों / सुझावों की उक्त समिति की सिफारिशों के आलोक में समीक्षा की गई. समिति की प्रमुख सिफारिशें सुगम प्रचालन के लिए अनुलग्नक में दी जा रही हैं.

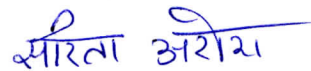
4. नीतिगत दिशानिर्देशों को और अधिक स्पष्टता से समझने के लिए 'सीबीएस स्थापना के बाद अल्पावधि सहकारी ऋण संरचना में मानव संसाधन का आकलन' - विषय पर गठित समिति की रिपोर्ट (नाबार्ड की वेबसाइट पर उपलब्ध है) का अवलोकन किया जा सकता है.

5. समिति की अनुशंसाओं में राष्ट्रीय स्तर पर सहकारी बैंकों के समक्ष उपस्थित होने वाली समस्याओं के समाधान सुझाए गए हैं. बैंक अपनी मानव संसाधन नीति तैयार करते समय इन दिशानिर्देशों में यथोचित संशोधन कर सकते हैं.

6. उक्त रिपोर्ट में अल्पावधि सहकारी ऋण संरचना में मानव संसाधन से संबंधित मामलों पर सिफारिशों के अलावा प्रबंधन और सुधार जैसे अन्य महत्वपूर्ण विषयों को भी शामिल किया गया है. बैंक इन पर भी विचार कर सकते हैं.

7. बैंकों से अनुरोध है कि वे अनुमोदन और अंगीकरण के लिए संबंधित पत्र और अनुलग्नक, अपनी आवश्यकताओं के अनुरूप यथावश्यक संशोधनों सहित, बैंक के बोर्ड के समक्ष रखें. इस संबंध में की गई कार्रवाई के बारे में नाबार्ड को सूचित किया जाए.

भवदीया



(सरिता अरोरा)

मुख्य महाप्रबंधक

संलग्नक : यथोक्त

## ANNEXURE

### **Major recommendations of the Committee on various HR aspects**

#### **a. Long Term HR Policy**

The Committee emphasised the need to put in place a long term Human Resource Policy, keeping in view the present and future requirements of the banks. Accordingly, the Committee recommended that Cooperative Banks in all tiers of STCCS may prepare a well-documented Human Resource policy, which would incorporate policy for assessment of manpower, recruitment, performance measurement, training, transfer and placement.

#### **b. Recruitment**

The quality of manpower is largely dependent on a sound and transparent recruitment policy and at this critical juncture, when cooperative banks are expected to adopt new age banking; the need for inducting appropriate human resource assumes importance. The Committee has accordingly recommended the following guiding principles for banks to frame their recruitment policies:

- i. The MD or CEO should satisfy the 'Fit and Proper' criteria, as prescribed by RBI. In no case should the CEOs be posted by the State government or deputed from it. The banks would, therefore, be managed by banking personnel, with appropriate qualifications and skills.
- ii. The banks should adopt an annual recruitment plan and recruit at regular intervals to prevent a vacuum in critical and senior positions.
- iii. The entry level qualification for both officers and clerical cadre should be graduation with knowledge of local language and proficiency in computer operations and preferably with a rural background. However, the recruitment policy may be framed to accommodate more people with relevant technical qualifications.
- iv. Direct Recruitment in most Cooperative banks is traditionally done only in respect of subordinate staff, clerical staff and for entry level officers. In view of the changing environment, where requirement for technically skilled officers is comparatively more, the banks may consider hiring more officers, both at entry and higher level, depending on the exigency.
- v. The posts to be filled up through open market recruitment, as decided by the Board of Directors, may be advertised in leading local dailies, online job





portals, as well as in the Employment News/ Rozgar Samachar. The advertisement may also be published on the web site of the respective bank. Banks may consider entertaining on-line applications as well.

- vi. Recruitment of officer staff may be through a process of written exam and interview. Relative weightage of written exam to interview may preferably be in the ratio of 85:15 in case of officers, whereas, in the case of recruitment of clerical cadre, selection based on only written test may be considered.
- vii. There may be a National / State level mechanism for recruitment and promotion to different grades for Cooperative Banks. A detailed mechanism may be worked out on the line of IBPS and other similar professional organizations. However, the services of IBPS/ C-PEC/ Service Commission or Board may be availed, till the new mechanism starts functioning.
- viii. Interview of the shortlisted candidates may be entrusted to an Interview Committee, constituted by the Board of the bank. The Interview panel should consist, among others, at least one member from an organization not involved in the day-to-day functioning of the bank and one member from the SC/ST community. The score assigned by each member of the panel may be reckoned to arrive at the average score. The marks obtained in the written test and those obtained in the interview may be aggregated and the list of selected candidates may be prepared accordingly.
- ix. A waiting list of 20% of the notified vacancies may also be prepared. Such waiting list may be kept alive for at least one year from the joining date of the selected candidates.
- x. Recruitment of sub-staff may be done through the process of written examination only.
- xi. With the exception of technical services, entry level of all other officers may be at the Junior Management level, i.e., the first level for officers (JM II). In case of Technical personnel, such as Agriculture and Rural Development discipline, Finance and IT, the entry level could be that of Junior Management (JM I) as a part of the core team.
- xii. Lateral entry, wherever required, for specialised areas like Treasury, Information Technology, etc., may be considered at higher grade.
- xiii. The problem of career progression in case of specialized posts cited above (Finance/ IT Officers, etc.) being sensitive to acute attrition, may raise



issues. Therefore, such personnel may be hired on term contract basis for items of skilled work, particularly major IT related work. For legal services, a legal firm could be employed rather than recruiting persons.

- xiv. Entry level qualification and experience for recruitment for (JM II) may be—
- Age: 21 – 30 years
  - I Class Graduate/High II Class Post Graduate (minimum) degree in any discipline, preferably Commerce, Agriculture or Economics.
  - Working knowledge of computers essential
  - Experience in banking and related activities preferred.
- xv. Entry level qualification and experience for recruitment for (JM I) –
- Age: 21-35 years
  - Technical Officers : Age may be 21-35 years
  - For Finance: CA /MBA Finance/ M.Com with 3 years' experience
  - Technical Services: MBA Agribusiness/ PGDM (Cooperative Management)
  - For Law: LLM/LLB with 3 years' experience
  - For IT: BE/BTech Computers. Weightage to be given for experience
  - Clerical Staff and Data Entry Operators: Age 18-30 years, Graduate in any discipline with basic skill of computers.
  - Sub staff: Age 18-30 years, Class X pass
  - Weightage may be given to employees of PACS for recruitment in DCCBs and similarly, weightage may be given to DCCB employees for recruitment in StCBs. Possibly, a few posts may be reserved for such candidates for incentivizing them.

**c. Promotion Policy**

- i. The banks should have a progressive, fair and transparent promotion policy to provide adequate career progression to deserving officers and also to build strong management team at the top.
- ii. Ratio of Direct Recruitment and Promotion in various cadres



Category	By Direct Recruitment	By Promotion	Remarks
Group C			
Support Staff*	100%	-	
Group B			
Banking Assistants	90%	10%	
Group A			
Junior Management II	50%	50%	
Junior Management I	25%	75%	Direct Recruits to be restricted to Specialised Services
Middle Management II		100%	
Middle Management I	-	100%	
Senior Management-II	-	100%	
Senior Management-I	-	100%	
<p><i>*It would be desirable to outsource as much of Group 'C' (Support Staff) services such as Drivers, Security Guards, Maintenance Staff, etc. as possible. However, the bank may need to recruit staff for the posts of Messengers/Office Attendants, etc. The percentage indicated here is with reference to such posts.</i></p> <p><i>** Lateral entry at Scale III/Grade C may be restricted to specialized services such as Legal, Treasury Management, IT, etc. only and resorted to on a strictly need basis. Hence, percentage by direct recruitment has been indicated as nil.</i></p>			

iii. Existing Staff may be allowed to compete in the examination meant for direct recruitment with age relaxation, provided they fulfil other criteria. The relaxation to be given may be decided by the bank concerned, but ideally, should not be more than 5 years.

iv. In case of promotions, the period that could be considered for each grade is suggested below:

Grade	No of years
Banking Assistants	6-10
Junior Management II (Scale I)	6
Junior Management I(Scale II)	5
Middle Management II (Scale III)	5
Middle Management I (Scale IV)	5
Senior Management-II (Scale V)	3
Senior Management-I (Scale VI)	





- v. The bank may follow a policy of Merit-cum-Seniority with equal weightage given to both for the Senior Management posts and weightage given to merit in case of the Junior and Middle management posts.
- vi. Written tests may be conducted for promotions from Group B to JM II and JM II to JM I. The candidate's service record may also be seen while deciding suitability for promotion. The final selection through interview may be done by a Selection Committee constituted by the Board of the Bank.
- vii. The officers in senior level of StCB and CCBs may be promoted through a system of State-wide selection process for placing them in StCB and across the CCBs including the parent bank.

**d. Staff Manpower Assessment**

Regular assessment of manpower is a critical exercise undertaken by the management for optimal deployment of human resources for efficient functioning of the banks and at the same time, and keeping the cost of management within reasonable limit. The following major aspects ought to be looked into, in this regard.

- i. The Board of Directors of the bank may assess the number of vacancies to be filled-in and proceed to fill them up based on the approval of staff strength by the competent authority in different cadres, as per the policy framed. The assessment of the staff strength made by the Board needs to be approved in consultation with High Level Committee taking into account the needs and financial condition of the bank.
- ii. The proportion of sub staff to total staff is high in cooperative banks in comparison to commercial banks. The same needs to be corrected while assessing manpower. Recruitment of sub-staff may be limited to around 10 to 15% of total staff requirement.
- iii. In case of StCBs, the staff cost to income should be restricted to 10% and staff cost to working fund may be restricted to less than 1%. Similarly in case of DCCBs, the staff cost to income ratio may be limited to 15% and to working fund may be limited to 1.5% in the long run.
- iv. Staff like security guards, drivers, Maintenance staff, and any other casual function etc., may be outsourced based on suitable hiring policy. However, security aspects need to be kept in mind while outsourcing.



**e. Human Resource Assessment in StCBs/ DCCBs of Three Tier Structure**

**i. Categorisation of the bank and branches:**

In order to prepare a base for assessment of the manpower, categorisation of the banks and branches, based on their business volume - including both deposits and advances, have been made. Accordingly banks and branches have been categorized into A, B, C, and D categories as per tables presented hereafter.

**ii. Categorization of StCB**

Category	Recommended Classification on the basis of outstanding (Deposit+Advances)
A	Above ₹ 20,000 crore
B	Above ₹ 15,000 crore and up to 20,000 crore
C	Above ₹ 7,000 crore up to 15,000 crore
D	₹ 7,000 crore and below.

**iii. Categorization of branches of StCB**

Category	Recommended Classification on the basis of outstanding (Deposit+Advances)
A	Above ₹ 750 crore
B	Above ₹ 250 crore & up to ₹ 750 crore
C	Above ₹ 150 crore & up to ₹ 250 crore
D	₹ 150 crore and below

**iv. Categorisation of the DCCBs:**

Category	Recommended Classification on the basis of outstanding (Deposits+Advances)
A	Above ₹ 4000 crore
B	Above ₹ 1500 crore & upto ₹ 4000 crore
C	Above ₹ 750 crore & upto ₹ 1500 crore
D	₹ 750 crore and below.





**v. Categorisation of branches of DCCBs**

Category	Recommended Classification on the basis of outstanding (Deposit+Advances)
A	Above ₹ 50 crore
B	Above ₹ 25 crore & upto ₹ 50 crore
C	Above ₹ 15 crore & upto ₹ 25 crore
D	₹ 15 crore and below.

**vi. Gradation of Manpower**

Keeping in view, the expertise and experience required for shouldering higher responsibility, especially in the new regulatory environment with technology driven banking, the grades in the organisational hierarchy of StCBs and DCCBs is presented in the Table below.

Category	Grades	Designation
<b>Officer</b>		
Senior Management	SM I	CGM/GM
	SM II	GM/DGM
Middle Management	MM I	AGM
	MM II	Chief Manager
Junior Management	JM I	Manager
	JM II	Asst Manager
<b>Clerk/Computer Operator/Jr. Accountant</b>	Office Assistant (Multipurpose)	Office Assistant/Senior Office Assistant
<b>Sub Staff</b>	Peon/Messenger (Multipurpose)	Sub Staff/Senior Sub Staff

As the above gradation is applicable to StCBs and DCCBs of different categories, the banks may create appropriate level of posts depending on the size of their business and level of responsibility shouldered by officers.

**vii. Deployment of Staff at Head Office of StCB and DCCB**

The staff deployment policy of the bank is largely dependent upon volume of work relating to business level and also the nature of responsibility devolved on the manpower in relation to the job profile of the positions at different level within the



organisational structure of the unit. Based on categorisation of the bank, branch and different grades in the organisational hierarchy, the assessment of the required manpower is presented in following tables.

**viii. Staff Deployment at Head Office – StCB**

Staff Category	Business Category of StCB			
	A Above ₹ 20,000 cr	B Above ₹ 15,000 to ₹ 20,000 cr	C Above ₹ 7,000 cr to ₹ 15,000 cr	D ₹ 7,000 crore and below
Senior Management	10	6	3	2
Middle Management	23	19	14	8
Junior Management	95	80	41	26
Clerical	50	45	37	21
Sub Staff	20	18	16	14
<b>Grand Total</b>	<b>198</b>	<b>168</b>	<b>111</b>	<b>71</b>

Category 'A' StCB can reassess their staff requirement with increase in business volume.

**ix. Staff Deployment at Head Office – DCCB**

Staff Category	Category of DCCB			
	A Above ₹ 4000 crore	B Above ₹ 1500 crore to ₹ 4000 crore	C Above ₹ 750 crore to ₹ 1500 crore	D ₹ 750 crore & below
Senior Management	7	5	4	3
Middle Management	8	8	7	6
Junior Management	30	25	23	20
Clerical	30	25	23	20
Sub Staff	13	12	12	12
<b>Grand Total</b>	<b>88</b>	<b>75</b>	<b>69</b>	<b>61</b>

Category 'A' DCCB can reassess their staff requirement with increase in business volume.



**x. Deployment at Divisional Office/ Regional Office – StCBs**

Designation	Staffing Pattern (Indicative)
Officer-in-Charge (OIC) MM – II	1
Officers in JM – I	3
Clerical Staff	3
Office Attendants	2
<b>Total</b>	<b>9</b>

**xi. Staff Deployment at Divisional Office/ Regional Office – DCCBs**

Designation	Staffing Pattern (Indicative)
Officer-in-Charge (OIC) JM - I	1
Officers in JM – II	1
Clerical Staff	1
Office Attendants	1
<b>Total</b>	<b>4</b>

**xii. Staff Deployment at Branches of StCBs and DCCBs**

**Staffing Pattern for Branches of StCBs**

Branch Category	Branch Manager/Officers			JM I	JM II	JM II(Field Officer)	Clerical	Clerical Gr Field Supervisor	Sub Staff	Total
	SM I	MMI	MMII							
A		1	1	2	2	2	3	3	3	17
B			1	1	2	2	2	3	3	14
C			1	1	2	1	2	2	2	11
D				1	1	1	1	1	2	7

**xiii. Staffing Pattern for Branches of DCCBs**

Branch Category	Branch Manager/Officers		JM I	JM II	JM II(Field Officer)	Clerical	Clerical Grade Field Supervisor	Sub Staff	Total
	MM II	JM I							
A	1		1	1	2	2	1	3	11
B	1		1	1	1	1	2	3	10
C		1		1	1	1	1	2	7
D		1		1		1	1	2	6





In order to have a better supervision over societies, one field supervisor at DCCB Branch level may be posted for every 8 to 10 active societies having business with DCCB.

### **Human Resource Assessment in StCBs of Two Tier Structure**

As State Cooperative Banks, in two tier structure are different in form and function from StCBs in three tier structure, HR assessment guidelines were separately framed for StCBs in two tier structure.

The current Committee has classified the StCBs in two-tier into 3 categories. This was necessitated on account of the increase in volume of business by more than ten-fold i.e., from ₹ 300 crore to ₹ 3000 crore. Therefore, on the basis of business volume, the StCBs may also be classified into three categories:

Category A : StCBs with business volume of above ₹ 2500 crore;

Category B : StCBs with business volume above ₹ 1000 crore to ₹ 2500 crore and

Category C : StCBs with business volume of ₹ 1000 crore and below.

### **Staffing Pattern at Head Office of StCB**

As the work in the Head Office will be similar in all the 3 categories, irrespective of the no. of branches or geographical reach, the staffing pattern may be based on the volume of business. As such the suggested norm is as under:

Grade	Business level of Category		
	A Above ₹ 2500 crore	B Above ₹ 1000 crore to ₹ 2500 crore)	C ₹ 1000 crore and below
Senior Management	5	4	3
Middle Management	10	9	8
Jr. Management	24	22	20
Clerical Staff	23	21	20
Sub Staff	16	14	13
<b>Total</b>	<b>78</b>	<b>70</b>	<b>64</b>



*N.B. Category A bank can reassess their manpower based on increase in volume of business*

### **Staff deployment in Branches of StCBs**

The staffing pattern in branches may be done on the basis of the reach or coverage area of each branch. Accordingly, two different categories of StCB on the basis of area of operation have been formed with branch level staff deployment policy.

Branches in Group I (Andaman & Nicobar, Arunachal Pradesh, Assam, Goa, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim and Tripura);

Branch Category/Business level	Branch Manager	Accountant (JM II)	Field Officer (JMII)	Branch Asst	Supervisor	Sub Staff	Total
Above ₹ 50 crore	1(MMII)	2	2	1	2	2	10
Above ₹ 25 to ₹ 50 crore	1 (MMII)	2	2	1	1	1	8
Above ₹ 15 to ₹ 25 crore	1(JMI)	1	1	1	1	1	6
₹ 15 crore and below.	1(JMI)	1	1	1		1	5

### **Group 2 (Chandigarh, Delhi and Puducherry):**

Branch Category/Business level	Branch Manager	Accountant (JM II)	Field Officer (JMII)	Branch Asst	Sub Staff	Total
Above ₹ 50 crore	1(MMII)	2	2	2	1	8
Above ₹ 25 to ₹ 50 crore	1 (MMII)	2	1	1	1	6
Above ₹ 15 to ₹ 25 crore	1(JMI)	1	1	1	1	5
₹ 15 crore and below.	1(JMI)	1		1	1	4

No Field Officers/Field supervisors are recommended for the fourth category branches in Group 2 as the area of operation is limited.

In order to manage the branch and other essential services, a 5% leave reserve on the assessed manpower may be kept.

### **Training and Capacity Building:**

Training and capacity building is one of the strategic pillars in the human resource policy of the banks in STCCS. Recognising the significance, the Committee made



recommendations for transforming the existing training system of cooperative banks to meet the challenges of the present day banking. The recommendations of the Committee with regard to training and capacity building are presented in following paragraphs.

- i. Cooperative Banks may prepare a comprehensive training policy for officers and clerical staff, keeping in view their current job profile and the emerging needs of the bank. Moreover, a systematic Training Deputation Policy may be adopted by the Banks.
- ii. Training Need Analysis (TNA) may be conducted on a regular basis in all the StCBs/ DCCBs to arrive at a realistic training requirement. Training may be on - location and off-campus as per types/ nature of training and need of cadre.
- iii. Training effectiveness audit in respect of ACSTIs may be conducted through an independent agency like C-PEC to ensure that the training provided is actually relevant to the job on hand.
- iv. Training fund may be created by all banks and a portion of it, may be contributed to the state level/ national level cooperative training establishments, to give a sense of ownership of the training establishment to the cooperatives.
- v. The banks may focus on reskilling existing staff to enable staff to carry out the tasks on hand. In order to encourage staff members to acquire professional qualification relevant to cooperative banking, banks may provide incentives in the form of increments. It is suggested that increments or sufficient incentive may be provided for JAIIB/ CPCB-I and/or CAIIB/ CPCB-II instead of JAIIB/ CAIIB only. The banks may also incentivize staff members to acquire additional professional qualification in specialised areas which aid in effective functioning of the bank.
- vi. Members of the Asset Liability Management Committee may be provided adequate training, especially in pricing of credit, interest rate risk management and liquidity/ fund management. Board Members may also be sensitised in this aspect.
- vii. A set of personnel with right skills, aptitude and knowledge may be identified and reskilling done periodically, for managing investment portfolio.

The increasing complexity in banking operations necessitates continuous training for skill enhancement and is a long term investment for banks. Skill and knowledge





development pave the way for better staff productivity. Keeping in view the crucial role training plays, banks are requested to prepare an appropriate and forward looking training policy, based on the recommendations made above.

### **Conclusion**

The policy framed on the basis of this document may be placed before the Board of individual banks and in case required, the concurrence of the State Government may be taken for implementation.

