



REPORT OF THE
RESERVE BANK OF INDIA
OFFICER CADRE REVIEW
COMMITTEE

1970—72
APPENDICES

CHAIRMAN
MR. JUSTICE J. L. NAIN
Judge, High Court, Bombay.



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RESERVE BANK OF INDIA
OFFICER CADRE REVIEW
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APPENDICES

CHAIRMAN
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MEMBERS OF THE COMMITTEE

MR. T. L. VENKATARAMA AIYAR

*Chairman from 30th May 1970
to 20th July 1970*

MR. JUSTICE D. G. PALEKAR

*Chairman from 21st December 1970
to 30th June 1971*

MR. JUSTICE J. L. NAIN

*Chairman from 30th August 1971
to the date of submission
of the Report*

MR. V. ISVARAN, I. C. S. (Retd.)

PROF. N. S. RAMASWAMY

*SECRETARY TO THE
CHAIRMAN*

MR. M. J. GAVASKAR

*SECRETARY TO THE
COMMITTEE*

MR. M. Y. BIJLI

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APPENDIX I

STAFF OF THE COMMITTEE'S SECRETARIAT

Secretary	:	Mr. M.Y. Bijli
Staff Officer Gr.II	:	Mr. T.K. Kale*
Personal Assistants	:	Mr. P.R. Natarajan Mr. K. Ramachandran*
Central Office Asst.	:	Mr. D.N. Pokale
Stenographer Gr.I	:	Mr. Y.C. Krishnan
Clerks Grade I	:	Mr. M.F. Ansari* Mrs.I.M. Noronha*
Clerks Grade II	:	Mr. A.D. Sule Mr. C.M. Mohanan
Typists	:	Mr. D.R. Damania Mrs.P.S. Saple* Mr. T. Radhakrishnan*
Peons	:	Mr. B.B. Chandane Mr. M.T. Pawar*

Mr. A.P.George, Staff Officer Gr.I (Graph Section, Department of Statistics) assisted the Committee in preparing the Charts

*These persons worked earlier for a part of the tenure of the Committee.



APPENDIX II

LIST OF OFFICERS MET INDIVIDUALLY AND/OR IN GROUP BY THE COMMITTEE

1. Manager of Branches

Mr. V. B. Das.	Bombay.
" J. X. Lobo.	New Delhi.
" D. N. Renjen.	Nagpur.
" P. V. Krishnamurthi.	Madras.
" M. L. Sachdeva.	Bangalore.

2. Department of Administration & Personnel

Mr. J. S. Narula.	Chief Manager.
" B. D. Joshi.	Deputy Manager.
" I. D. Chhabra.	" "
" V. M. Shenai.	" "
" S. n. Bagai.	" "
" R. Mitra.	Deputy Director. O. & M. Division.

STAFF OFFICERS GRADE I

Mr. O. P. Taneja.	Mr. C. M. Vasudevan.
" R. K. Chaudhary.	" N. C. Sur.
" A. P. Gaitonde.	" V. K. Rastogi.
" C. Narayan Rao.	" N. C. Khandekar.
" P. Jayaraman.	" S. B. Rane.
" G. G. Heroor.	" P. P. Chakku.

STAFF OFFICER GRADE II

Mr. B. K. Sharma.	Mr. C. Sankaranarayanan.
" B. R. Verma.	" A. Bolar.
" S. R. Pikle.	" S. M. Pradhan.
" M. N. Bhatt.	" R. D. Kamat.

Miss J. G. Malshe.

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3. Department of Accounts & Expenditure

Mr. K.N.R.R manujam.	Chief Accountant.
" T.D.Katara.	Jt.Ch.Accountant.
" C.P.B.Menon.	Dy.Ch.Accountant.
" R.Janakiraman.	" " "
" A.M.Akali.	" " "
" S.Manjanatha.	" " "

STAFF OFFICERS GRADE I

Mr. V.D.Misra.	Mr. M.Sundaresan.
" G.Ramakrishnan.	" H.Natarajan.
" K.M.Chablani.	" P.R.A.Nair.
" G.A.D'Souza.	" S.D.K.Santoskar.
" V.Nagaraja Rao.	" M.G.Srivastava.

STAFF OFFICERS GRADE II

Mr. Amrik Singh.	Mr. C.M.Raheja.
" C.S.Johnson.	" N.R.Irani.
" V.B.Lonkar.	" C.D.Ajinkya.
" M.D.Prabhudesai.	" G.L.Melhotra.
" G.P.Pinto.	" S.S.Prabhu.
" G.M.F.K.Sarguroh.	" K.P.Teckchandani.

4. Secretary's Department

Mr. M.Narasimham.	Secretary.
" B.Rangaswamy.	Press Relations Officer.
" K.S.Chakrapani.	Joint Chief Officer, Credit Planning Cell.
" A.Raman.	Director, Credit Planning Cell.
" B.N.Srivastava.	Deputy Secretary.
Miss M.Tyagarajan.	Deputy Director, Credit Planning Cell.
Mr. T.V.Ramachandran.	-do-
" S.G.Kamble.	Asst.Chief Officer, Credit Planning Cell.

II.3

THE PRINCIPAL PRIVATE SECRETARY & OTHER PRIVATE SECRETARIES

Mr. H.D.Pengal.	Mr. S.V.Eswar.
" S.L.Basu.	" A.Varadarajan.
" K.V.S.Mani.	" M.S.Parthasarathy.
" Y.S.Rege.	" M.S.A.Subramanian.

STAFF OFFICERS GRADE I AND II

Mr. V.Sivaramakrishnan.
" M.S.Panandikar.
" A.K.Akshikar.
" A.V.Kadam.

5. Premises Department

Mr. N.Srinivasan.	Chief Officer.
" R.Guha.	Superintending Engineer.
" K.N.P.Nambiar.	Deputy Chief Officer.
" T.S.Chandrasekhar.	Executive Engineer.
" K.B.Mokashi.	Asst.Chief Officer
" S.N.Razdan.	" " "
" S.Y.Kharkar.	" " "

6. Legal Department

Mr. R.M.Halasyam.	Legal Adviser.
" N.V.Sundaram.	Jt. Legal Adviser.
" V.G.Hegde.	Dy. Legal Adviser.
" A.W.Fakih.	" " "
" S.A.Naik.	" " "
" R.Krishnan.	Asst.Legal Adviser.
" P.Suryanarayanan.	" " "
" B.S.Lulla.	" " "

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STAFF OFFICERS GRADE I AND II

Mr. G.M.Dave.	Mr. A.G.Karkhanis.
" P.Remachandra Rao.	Mrs.P.R.Walavalkar.
" M.V.Gupta.	" Mayura Padmanabhan.
Mrs.K.S.Shere.	Mr. S.Murthy.
Mr. V.S. Krishnan.	

7. Exchange Control Department

Mr. C.L.Thareja.	Controller.
" S.N.Ghosh.	Joint Controller.
" A.M.Mulla.	Deputy Controller.
" S.M.Sanzgiri.	" "
" S.S.Thakur.	" "
" B.Banerjee.	" "
Miss V.Visvanathan.	" "

STAFF OFFICERS GRADE I

Mr. K.Hariharan.	Mr. Y.D.Takle.
" M.D.Deshpande.	" O.P.Mital.
" Jagdish Capoor.	" A.Chandramouliswaran.
" V.Subrahmanyam.	" Sunirmal Bose.
" R.K.Shetye.	" J.L.A.Remedios.

STAFF OFFICERS GRADE II

Mr. H.Gopalakrishna	Mr. D.L.Bijur.
Ayyer.	" B.D.Dixit.
" S.Krishnan.	" T.T.Fernandes.
" G.S.Jayawant.	" A.G.Phatak.
" B.T.Chinoy.	" W.G.Potnis.
Mr. S. L. Sharma.	

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8. Department of Banking Operations & Development

Mr. J.S.Ahluwalia.	Chief Officer.
" M.L.Gogtay.	Additional Chief Officer.
" S.R.Avadhani.	Jt. Chief Officer.
" P.N.Khanna.	" " "
" K.S.Chakrapani.	Jt. Chief Officer, Credit Planning Cell.
" G.G.Deshpande.	Jt. Chief Officer.
" R.C.Bhandari.	Dy. Chief Officer.
" M.J.Ambani.	" " "
" P.K.Venkateswaran.	" " "

STAFF OFFICERS GRADE I

Mr. M.K.Desai.	Mr. D.P.Sharma.
" R.R.Panikker.	" J.M.Wadhwa.
" H.Shanmugam.	" A.Ramanathan.
" A.L.Bhatra.	" D.N.Samarth.
" M.N.Govindaraj.	" V.Rangarajan.
Mr. N.D.Parameswaran.	

STAFF OFFICERS GRADE II

Mr. A.R.Rege.	Mr. P.G.Ananthanarayan.
" N.R.Godinho.	" W.N.Navathe.
" K.N.Vasudevan.	" P.G.Bhatia .
" B.F.Sequiera.	Mrs.A.Gonsalves.
" Y.D.Bajpai.	Mr. R.P.Donde.

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9. Industrial Finance Department

Dr. P.J.J.Pinto.	Chief Officer.
Mr. Philip Thomas.	Dy. Chief Officer.
" R. M. Nadkarny.	" " "
" V.N.Vinekar.	" " "

STAFF OFFICERS GRADE I AND II

Mr. G.M.Wagle.	Mr. G.Venkatramani.
" Iqbal Singh.	" E.Comelo.
" S.V.Raghavan.	" K.V.Ramachandran.
" P.R.Rajaratnam.	" S.P.Durve.
" D.G.Borkar.	" M.Santhanam.
" K.B.Mukherjee.	" P.S.Shirsat.
" V.V.K.Visweswara Rao.	" V.P.Rana.
" B.D.Gulabani.	Mrs.C.Lasrado.
" D.M.Shirodkar.	Mr. S.D.Karnik.
	" M.B.Babardesai.
	Mr. E. R. Menon.

10. Agricultural Credit Department

Dr. C.D.Datey.	Chief Officer.
Mr. M.A.Chidambaram.	Jt. Chief Officer.
Dr. M.V.Hate.	" " "
Mr. R.P.Iyer.	" " "
" V.Kamaraju.	Dy. Chief Officer.
" R.R.Pradhan.	" " "
Miss I.T.Vaz.	" " "
Mr. M.S.Raje.	Director, Agricultural Refinance Corporation.

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STAFF OFFICERS GRADE I AND II

Mr. P.J.Joseph.	Mr. A.G.Varghese.
" R.Sundaravaran.	" S.N.Joglekar.
" C.S.Subramanian.	" U.D.Rao.
" M.L.T.Fernandes.	" M.P.Sukumaran.
" R.G.Rao.	" S.S.Salgaonkar.
" M.K.Kurien.	" L.D.Kshetramade.
" B.K.Godbole.	" K.P.Gujarathi.
" Y.C.Nanda.	Mrs.S.Iyer.
" K.P.Agrawal.	Miss.S.S.Kotur.
" S.R.Mittal.	Mr. A.C.Tapadar.
Mr. P. D. Jain.	

11. Economic Department

Dr. K.S.Krishnaswamy.	Principal Adviser.
Mr. U.S.Navani.	Director, Division of Publications & Press Relations.
" M.L.Ghosh.	Director, Division of Monetary Economics.
" B.S.Mavinkurve.	Director, Division of Rural Survey.
Dr. J.N.Barmeda.	Director, Division of Trade.
" N.B.Shivamaggi.	Director, Division of Rural Economics.
" P.D.Ojha.	Director, Division of Planning & Special Studies.
Mr. V.B.Kadam.	Director, Division of International Finance.
Dr. S.S.Madalgi.	Director, Division of Fiscal Analysis.
Mr. A.Raman	Director, Credit Planning & Banking Development Cell.

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STAFF OFFICERS GRADE I

Mr. P.Raman.	Mr. T.V.Ramachandran.
" A.P.Kurien.	" N.J.Jhaveri.
" A.F.V.D'Souza.	" P.K.Hiremani.
" K.R.Visvanathan.	" P.K.Raghunathan.
" P.P.Leelakrishnan.	Dr. R.H.Patil.
" K.L.Deshpande.	" S.L.Shetty.

STAFF OFFICERS GRADE II

Mr. N.K.Haridas.	Mr. G.T.Ozarkar.
" R.G.Shaligram.	Mrs. P.T.Thadani.
" I.B.Mujumdar.	Mr. K.Ramanathan.
" R.L.Thusu.	" P.P.Ramachandran.
" R.B.Nadkarni.	" V.Sethu.

12. Department of Statistics

Mr. M.D.Bhat.	Adviser.
" V.V.Divatia.	"
" K.P.N.Nair.	Director.
" C.V.Rao.	"
" S.P.Gothoskar.	"
Dr. P.K.Pani.	"
Mr. G.S.Murti.	"
" B.M.L.Sehgal.	Administrative Officer.

STAFF OFFICERS GRADE I AND II

Mr. Ravi Verma.	Mr. T.Rama Rao.
" W.S.Saraf.	" K.N.Kotwal.
" T.R.Venkatachalam.	" A.P.George.
" G.N.Rao.	" S.G.Chittar.
" K.G.K.Subba Rao.	" R.A.D'Souza.
" Kripa Shanker.	" C.K.Vaidhyanathan.
" V.V.Ghalsasi.	Mrs. P.Nagarathna.
" G.S.Deshpande.	Miss K.H.Narvakar.
Miss G.N.Vazirani.	

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13. Industrial Development Bank of India

Dr. V.V.Bhat.	General Manager.
Mr. A.N.Vij.	Dy. General Manager.
" N.K.Seal.	" " "
" D.C.Wadhwa.	" " "
" M.N.Kale.	" " "
" S.Krishnamurthy.	Secretary.
" S.Ananthanarayanan.	Manager.
" D.P.Gupta.	"
" D.M.Dixit.	"
" V.S.Raghavan.	"
" O.P.Berry.	"
" T.N.Gidwani.	"
" S.M.Palia.	"
" N.V.Sitaram.	"

STAFF OFFICERS GRADE I AND II

Mr. R.M.Vaidya.	Mr. K.K.Apte.
" L.S.Sarma.	" M.P.Desai.
" K.M.Kishinchandani.	" N.J.Rego.
" W.K.Mangaokar.	" A.G.Kanolkar.
" A.P.Raman.	" R.S.Patil.
" P.G.Saha.	" S.Sankar.
" M.L.Purohit.	" R.J.Bedekar.
" S.Jayapandian.	" N.Thyagarajan.
" V.Alavandar.	Dr. H.K.N.Mishra.
" G.S.Krishnan.	Mr. V.P.Singh.

14. Bankers Training College, Bombay

Dr. A.K.Banerji.	Principal.
Mr. C.S.Subramanian.	Vice-Principal.

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DIRECTING STAFF FOR CENTRAL
BANKING COURSE

Mr. M.R.Kamat.	Mr. G.P.Mukherjee.
" R.V.Varadarajan.	Mrs.T.R.Dabholkar.
" Ahmed Raza.	Mr. R.C.Dhall.

INSTRUCTORS

Mr. A.P.Aiyer.	Mr. P.Chakravarthi.
" M.V.Bijapurkar.	" A.I.Rasquinha.
" V.R.Krishnamoorthy.	" D.K.Guha.
Mr. K.S.Ranganathan.	

15. Staff Training College, Madras

Mr. G.Pratapchandran. Principal.

INSTRUCTORS

Mr. R.Sundaresan.	Mr. T.S.Srinivasan.
" V.Subrahmanyam.	" S.Raghavan.
" Ramachandra.	" T.R.Devarajan.
" O.P.Sodhani.	" B.K.Basu.

16. Co-operative Bankers Training College, Poona

Dr. S.B.Mahabal. Principal.
Mr. M.S.Javadekar. Vice-Principal.

INSTRUCTORS

Mr. N.H.Bhatt.	Mr. P.E.John.
" S.K.Kalia.	" V.V.Bapat.
" G.Rebello.	" M.Natarajan.
Mr. K.Vishwanatha Rao.	

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Mr. I.D.Chhabra, representative of the Bank, Messers.K.G.Patkar, K.P.Augustine, C.V.Subbaraman and A.G.Karkhanis, representatives of the Officers' Association and Messers. O.P.Sukla, S.N.Elavia and K.M.Menon, representatives of the Supervisory Staff Association were present during the meetings with departmental heads at Bombay.

Mr. M.Y.Bijli , Secretary to the Committee was also present in all the meetings.

Mr. R.Mitra, Manager (Training) was present in all the meetings with the Training Establishments of the Bank. Mr. B.K.Sircar, Manager (Training) was present during the meeting with the Bankers Training College.

A handwritten signature in dark ink, appearing to be 'Bijli', with a long horizontal stroke extending to the right.

APPENDIX III

COMPOSITION OF ADVISORY GROUP OF NITIE AND STUDY TEAM

A) Advisory Group

COORDINATOR : Prof. K. K. Blaggan.

1) FACULTY TEAM : 1. Prof.(Miss) S. Khandwala.
2. Prof. H. A. Desai.
3. Prof. Om Kaul.
4. Prof. S. K. Singh.
5. Prof. D. V. Gulati.

2) RESEARCH TEAM : 1. Mr. George Titus.
2. Mr. A. D. Rao.
3. Mr. J. K. Shah.
4. Mr. S. S. Walke.

3) SECRETARIAL : 1. Mr. D. L. Dikondwar.
~~STAFF~~ 2. Mr. B. V. Raut.

B) Job evaluation study teams under directions of Prof. K. K. Blaggan

STUDY TEAM I

- 1) Mr. R. B. Gupta : Ministry of Finance, Dept.
of Expenditure, New Delhi.
- 2) Mr. C. M. Patel : Mafatlal Fine Spg. & Mfg.
Co., Navsari.
- 3) Mr. C. Date : Heavy Electricals India
Ltd., Bhopal.
- 4) Major K. Raja- : Army Headquarters,
gopal. New Delhi.

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STUDY TEAM II

- 5) Mr. S. B. Palit : Heavy Electricals India Ltd.,
Bhopal.
- 6) Major B.R.Chouhan: Pay Commission & Job
Evaluation Cell, Army
Headquarters, New Delhi.
- 7) Mr. M. R. Parkar : Voltas Limited, Bombay.
- 8) Mr. V. S. Deshpande. : Mahindra Owen Limited,
Poona.

STUDY TEAM III

- 9) Major D.K.Pundit : College of Military
Engineering, Poona.
- 10) Mr. R. Upadhaya : Heavy Electricals India Ltd.,
Bhopal.
- 11) Mr. R. M. Satish : NGEF Ltd., Bangalore.
- 12) Mr. J. K. Shah : NITIE, Bombay.

STUDY TEAM IV

- 13) Mr. V. Krishna- : Heavy Electricals India Ltd.,
swamy Bhopal.
- 14) Mr. V. Sahasra : Bharat Earthmovers Ltd.,
Bangalore.
- 15) Mr. J. K. Sahu : Hindustan Steel Limited,
Bhilai.

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STUDY TEAM V

- 15) Mr. G. D. Limaye : Heavy Electricals India Ltd.,
Bhopal. .
- 17) Mr. A. R. Khan : Bharat Earthmovers Ltd.,
Bangalore.
- 18) Mr. A. Elango : Directorate of Technical
Education, Salem.

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APPENDIX IV

SUMMARY OF NOTE ON MANPOWER PLANNING IN THE BANK

I - What is Manpower Planning-what is its scope?

Manpower planning consists of forecasting demand and supply of manpower, and matching supply with demand. This matching exercise leads to the formulation of a manpower plan which is a plan of action covering recruitment, training/retraining, promotion/placement and retirement/succession. These are the very elements of manpower development. Hence the connection between manpower planning and development is close. The plan leads to proper programming and scheduling of development efforts. A check on the results of development both quantitative as well as qualitative indicates the lines on which plan needs modification, if any. The various components of the plan affect an individual at the various stages of his career. The plan makes an effort to

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bring his needs and the organization's needs together as far as practicable. Maximum effectiveness can only be attained if the various facets of the plan are integrated with an eye on the development of the individual through different stages of his career. This is the essence of the systems approach.

II - Urgency of Manpower Planning in the Bank - Its benefits

The urgency of manpower planning in the Bank arises out of two factors :

One is the rising establishment costs. Establishment costs alone accounted for 56.5% of the Bank's total expenditure in 1970-71. Between 1963 and 1971, it has risen from Rs.5.84 crores to Rs.20.59 crores. Admittedly while salaries and other perquisites, being the subject matter of awards, agreements, etc., are beyond the purview of control, the volume of staff - or in other words, their utilization - can be more effectively controlled. Manpower planning will

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enable the Bank to know in advance the cost implications of the plan and therefore to take remedial action.

The other factor is the wall of mistrust between the management and employees.

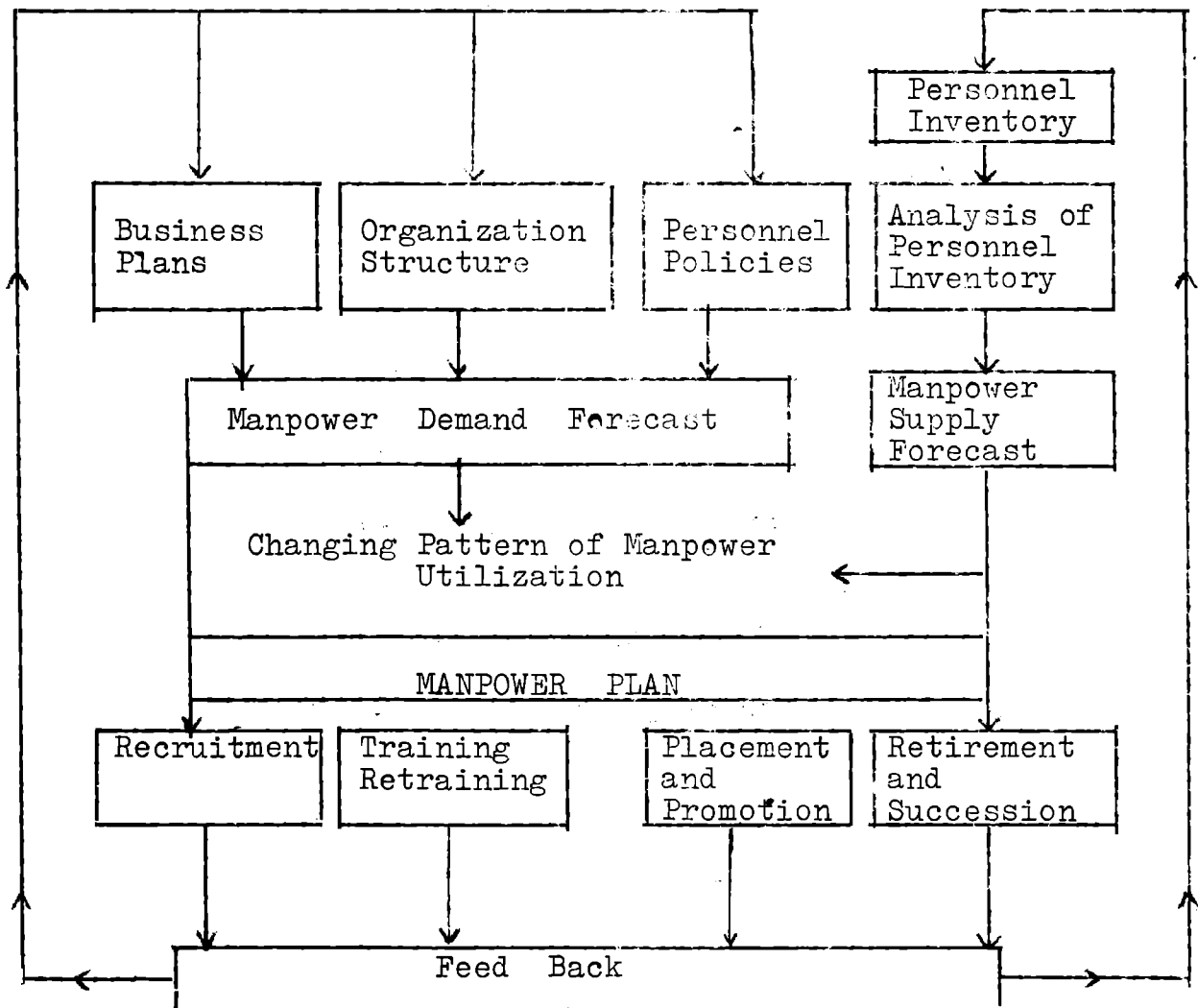
Manpower planning by providing a scientific data-base, can help correct decision making in the following areas also :

- i) fixing the ratio of direct recruits (Junior Officers Grade II);
- ii) planning career-paths;
- iii) productivity bargaining;
- iv) selecting right people for right courses at the appropriate time in their careers;
- v) evolving a need-based and workable rotational and placement plan;
- vi) choosing successors in advance, especially for the critical posts, placing them in appropriate posts to help them in gaining experience; counselling them in new jobs; and
- vii) phasing recruitment especially of Junior Officers Grade II.

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III - MANPOWER MODEL

A manpower model can be as follows :



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IV - Manpower demand forecasts

Usually five-yearly estimates are drawn up as this gives sufficient time to take remedial action. The first year's estimates should be drawn up in greater detail than those of other years to enable action to be taken. The plan should be supported by a programme of action, i.e., what is to be done, by whom and when.

The manpower plan is derived from a business plan or operations plan. Such a plan should have goals and objectives. The goals set the direction. The objectives are specific, concrete and immediate. The major bases of the plan of operations will be : five-year plans, annual budgets of government statutory requirements and government policies and our own policies and procedures. In the Bank's traditional central banking functions, its scope for determining the volume of work is severely limited. The Bank has to manage the volume of

IV.6

public debt or currency of Govt. transactions as determined by Government. In the Bank's developmental role, there is much greater scope for deliberate planning of its operations within, of course, the constraints of statutory requirements and policies laid down.

Recently, some commercial banks with the assistance of the National Institute of Bank Management have made demand estimates of their staff for five years i.e., 1971-75. In a commercial bank, growth of deposits is an all-important key factor and the connection between the growth of deposits and volume of staff is very close. The estimate involved three projections : (i) projection of growth of deposits; (ii) projection of deposit-staff ratio; and (iii) projection of the ratios showing composition of staff, e.g., clerk-officer and subordinate staff-officer, etc. Several statistical techniques are available for making

IV.7

these projections. The best statistical technique having regard to the pattern of relationships between the variables was chosen. Thereafter making an allowance for retirements, deaths, resignations and taking into account the ratio of direct recruits and promotees, a manpower map was prepared.

In the case of the Bank, no such overall key factor as 'deposits' will be available. The estimates will have to be made department-wise. They will have to be made region-wise also as the bulk of the staff are non-transferable. First, the Bank shall have to draw up an operational plan (business plan) of each department. Though an overall key indicator will not be available, other external indicators, such as growth of bank deposits (commercial and co-operative), growth of advances, estimated increase in the number of branches (commercial and co-operative), availability of finance for sanction of credit limits for various purposes

IV.8

quantum of deficit financing, growth of public debt, etc. will be useful. Similarly, internal indicators, such as rise in volume of work over years as reflected in the number of vouchers or number of government transactions, will also be available. Next, the Bank should isolate the key activities of each department accounting for 70 to 80% of the work, and project the ratio of the volume of work in key activities and the staff deployed for the purpose. When these projections are available, it will be easy to translate an operations plan into a manpower plan. As regards miscellaneous activities accounting for 20 to 30% of work, similar methods will enable the Bank to make manpower estimates in such activities. The estimates of the different levels of staff can be worked out by projecting the trend of ratios among different levels of staff in the past few years by a suitable statistical technique. The

IV.9

final manpower map can be prepared by allowing for retirements, resignations, deaths, etc. and working out the ratios of direct recruits and promotees.

V - Manpower supply forecasts

Preparation of an inventory of personnel is the basic building block of manpower supply forecasts. The main elements in the inventory are :

- A. personal data;
- B. educational qualifications, Institute of Banker's Examinations passed, other professional qualifications, if any;
- C. previous employment record;
- D. career in the Bank;
- E. training courses attended;
- F. special aptitude or liking for any particular field of Bank's activities.

The Bank's needs will be: maintenance of voluminous data on the foregoing lines covering 17,000 employees in Classes I to III; updating the variable part of the data e.g., experience,

IV.10

training, etc. annually; classifying employees under one or two variables e.g., educational qualifications, experience, training, age, etc. for analysis, extracting relevant information at short notice.

The information has to be fed into the computer and retained in its memory. Only then can updating, classifying and extracting information be done quickly.

VI - Manpower plan

The basic elements of a manpower plan are :

- 1) recruitment;
- 2) training/re-training;
- 3) placement and promotion;
- 4) retirement and succession.*

The specific advantages will be :

Recruitment

- i) more precise assessment of number to be recruited;
- ii) advanced planning and scheduling of recruitment to ensure availability of staff in right time.

IV.11

Training

- i) pinpointing training needs of individuals in terms of knowledge, skill and experience;
- ii) designing short-term tailor-made courses to meet specific needs of groups of people;
- iii) taking a close and hard look at the existing training courses and re-designing some of them to make training more purposeful.

Placement

evolving a systematic rotational plan which avoids dislocation of work, concentrates this effort at the critical pre-promotion stages, and avoids posting in repetitive desks.

Promotion

- providing valuable data indicating need for changes in promotion policy.

Retirement and Succession

- i) search for potential early enough;
- ii) preparing for the responsibility through counselling by seniors, assigning special tasks, sending for special training courses, etc.

Besides, systematic study will lead to qualitative improvement in such aspects of manpower development efforts as induction,

IV.12

on-the-job training, training in the Bank's colleges, decision-making-skills, performance-appraisal systems. There is scope for improvement in each of these areas.

VII - How to introduce manpower planning in the Bank

Pre-requisites for launching manpower planning in the Bank

- 1) Prepare a short note showing number and cost of staff during the past few years and some ratios relating to volume of work to number of staff; stress the need to control costs in this note; issue this note under signature of Deputy Governor in charge of administration; circulate this note to as many people at officer's level.
- 2) Call all the departmental heads, Joint Chief Officers and up to the level of Senior Officers Grade III for a manpower planning seminar. This seminar will be conducted as follows:
 - 1½ hours : Theory of manpower planning
 - 1½ hours : How should it be done in the Bank.

In conducting this seminar the Bank may obtain the assistance of the faculty of the National Institute of Bank Management.

IV.13

- 3) Appoint departmental nominees for manpower planning.
- 4) Train nominees in manpower planning.
- 5) Make arrangements/agreement for consultancy with NIBM or Institute of Applied Manpower Research, New Delhi.

The steps to be taken are tabulated below:

Subject	Step No.	What to do	Who will do it	Reason- able time required	Remarks
1	2	3	4	5	6
<u>Demand forecast</u>	1	Prepare an activity list.	Deptl. nominee	2 weeks	
	2	Define key activities	CO + HMP		
	3	Prepare statistical data relating to key activities during past 5-10 years and staff deployed for them.	Deptl. nominee	2 weeks	
	4	Establish statistical relationships on the basis of such data	HMP		
	5	Prepare estimates/plans of key activities for the next five years.	C.O. & regional offices	4 weeks	These can be done simultaneously.

IV.14

1	2	3	4	5	6
	6	Project man- power demand in various grades for key and miscellaneous activities.	HMP) 4 weeks	
	7	Determine staff to be recruited/ promoted.	HMP) 2 weeks	
<u>Supply forecast</u>	1	Standardize Personal Data Form in consul- tation with Statistics Dept.	HMP) 1 week	
	2	Print, distri- bute and collect back Personal Data form after it is filled up by the employees	HMP and Deptl. nominee) 4 weeks) These may be done simul- taneo- usly with Demand forecast.
	3	Punching/sorting/ verifying/tabu- lating and print- out	Compu- ter Centre) 2 weeks	
	4	Write/test programme for selection of any group of employees for training/or promotion.	HMP) 2 weeks	

IV.15

1	2	3	4	5	6
<u>Draw up manpower plan</u>	1	Match Demand Forecast and Supply Forecast	HMP		
		i) To determine recruitment needs at various levels		2 weeks	
		ii) To identify training needs of particular persons and/or deptts.		4 weeks	
		iii) To tabulate and print data for decision on job rotation, placement and succession.		2 weeks	
<u>Revision of man- power plan as and when necessary</u>	2	Revise Demand or Supply Fore- casts according to changing circumstances	Deptl. Nominee + CO + HMP		

Legend: C.O. = Central Office.
H.M.P. = Head, Manpower
Planning.

IV.16

Period taken for manpower planning

Thus, it will take about 25 to 26 weeks to prepare a manpower plan in the Bank. In the first year it may take a little longer. This period is, however, likely to decrease in later years. Thus, for formulating a manpower plan for a period commencing in July, the work must start in the preceding January.

VIII - Staff Arrangements and location of manpower cell in the Bank

The Manpower Planning Cell in Central Office should be under a Director in the cadre of Senior Staff Officers Grade II. He should be assisted by two Staff Officers Grade I and two clerks. Each department should nominate a Senior Staff Officer Grade III who would collect the figures and statistics and co-ordinate with the activities of the cell. The operations planning of each department is a crucial function to be attended to by the departmental-in-charge himself who would no doubt take the assistance of his

IV.17

senior colleagues. The manpower planning cell will provide the data-base for sound personnel policies on the one hand and for re-orientating training schemes and management development on the other. Moreover if manpower planning degenerates into a mere exercise in aggregates without the concept of productivity woven into it, it will be at best a statistical exercise of limited effectiveness. This indicates the need for close co-ordination of four areas of the Bank's activity viz., personnel policy, manpower planning, training, and development, and O & M in a policy making group under the overall responsibility of Deputy Governor-in-charge-of-administration but immediately under the charge of an Executive Director. Co-ordination between policy making on the one hand and administration of the policies on the other has been suggested at two levels, viz. at the levels of top and middle management through appropriate organizational devices.

IX - Concluding observations

Her Majesty's Stationary Office, London, in one of their brochures has suggested several key points for successful manpower planning.

Some of them are :

- 1) Manpower planning must be recognized as an integral part of overall business planning. The manpower planner needs to know the Company's objectives in terms of sales, markets and growth.
- 2) Top management backing for manpower planning is essential.
- 3) Manpower planning responsibilities should be centralized in order to co-ordinate consultation between management levels.
- 4) Personnel and other statistical records must be complete, up-to-date, and readily accessible.
- 5) The forecast period should be long enough to allow remedial action to be taken.

Manpower planning is an integral part of overall business planning. The business planning or operations planning resolves itself into three main tasks:

IV.19

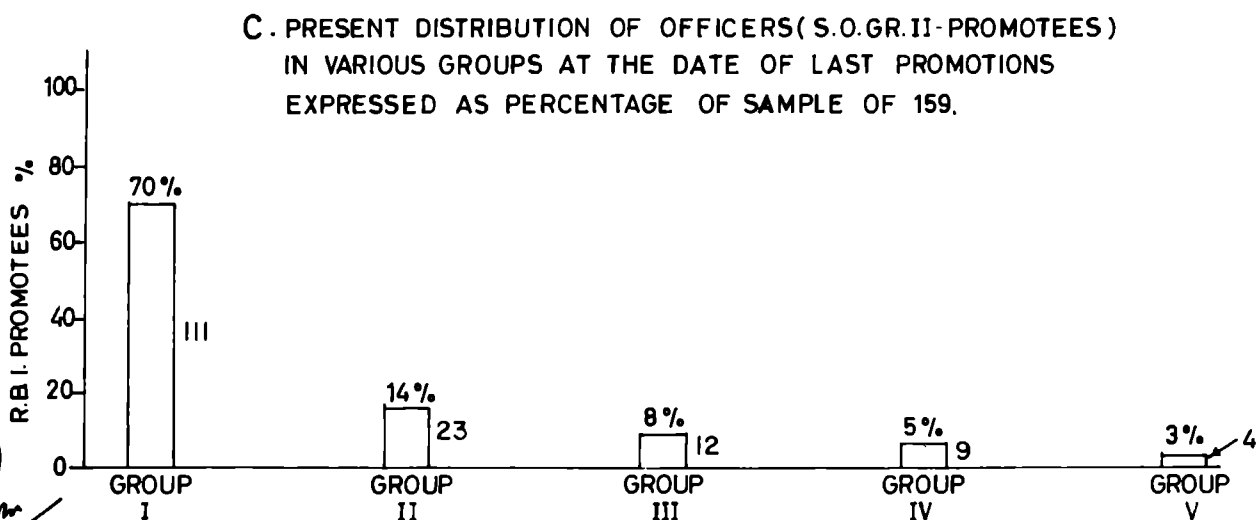
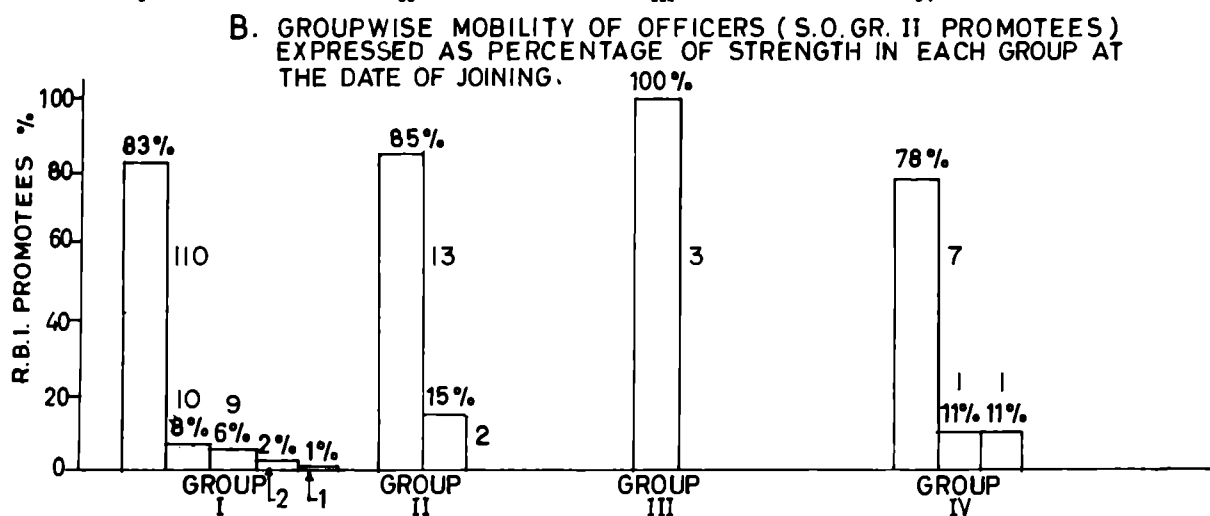
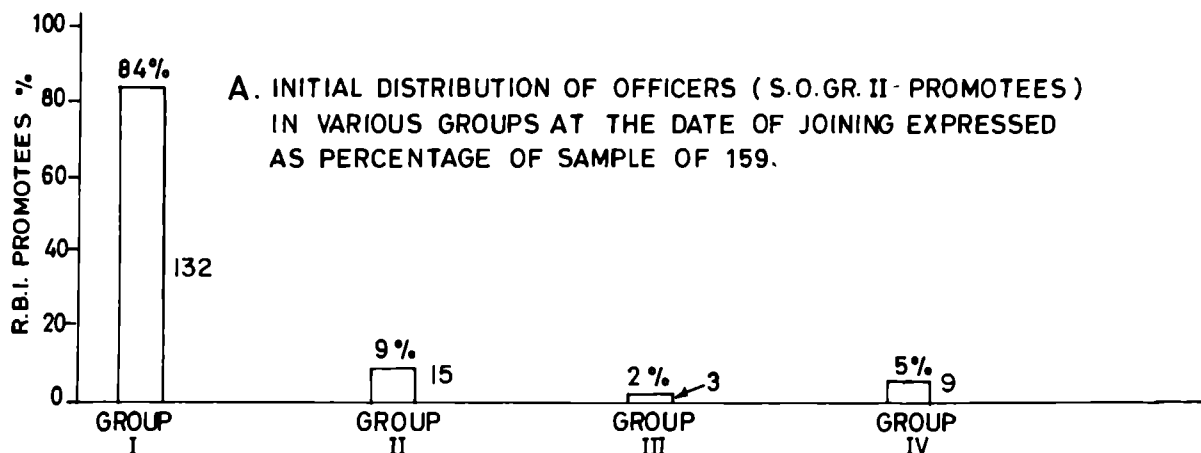
- 1) raising critical and searching questions on the purpose of each operation, old and new;
- 2) cost-benefit analysis of each operation on a continuing basis, since what is of significance to-day may not necessarily be so tomorrow;
- 3) searching for the best method out of a number of alternatives having as its primary focus cost-consciousness.

In this task the commitment and involvement of departmental heads are paramount. The support of the departmental head depends on the degree of conviction with which top management carries out these plans.

A handwritten signature in dark ink, consisting of a stylized, cursive 'M' followed by a horizontal line.

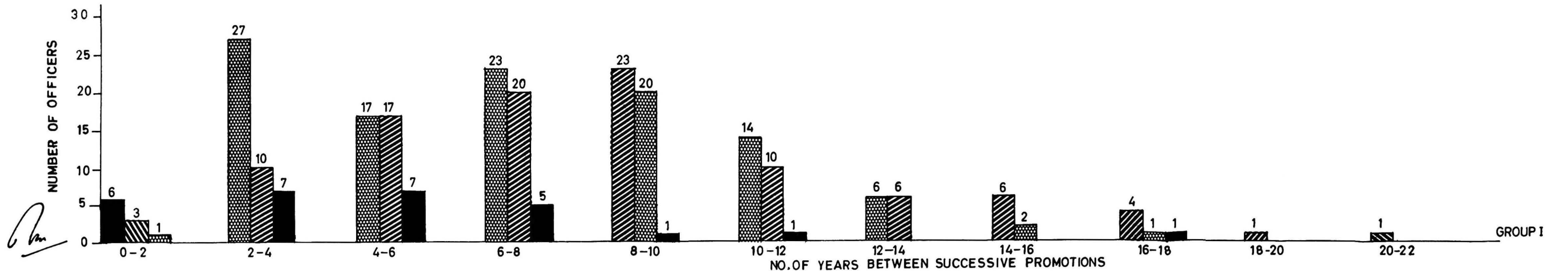
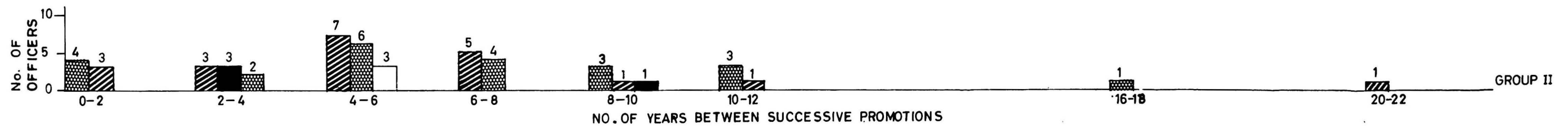
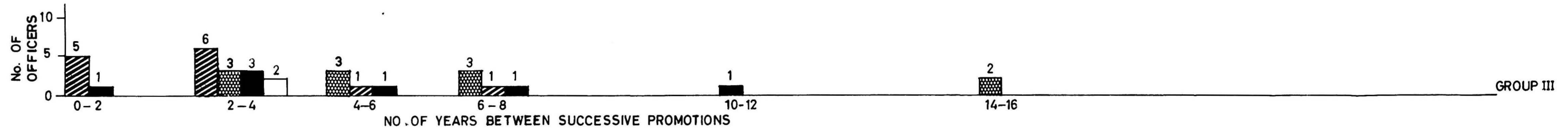
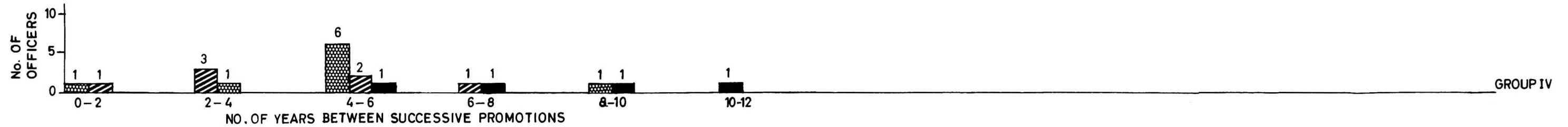
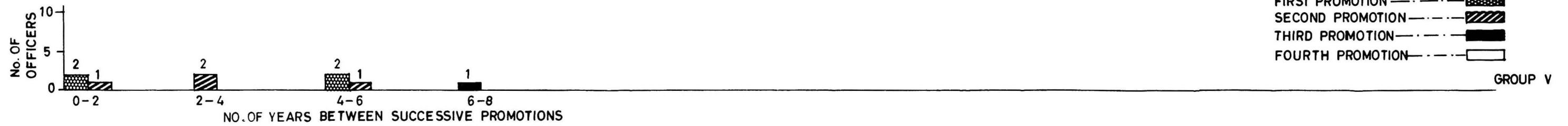
GROUP TO GROUP MOBILITY IN RESERVE BANK OF INDIA (1935 - 1969)

APPENDIX VI



PRESENT DISTRIBUTION OF R.B.I. OFFICERS (S. O. Gr. II-PROMOTEES) ILLUSTRATING No. OF YEARS OF SERVICE ELAPSED BETWEEN SUCCESSIVE PROMOTIONS.

LEGEND:
 FIRST PROMOTION ————
 SECOND PROMOTION ————
 THIRD PROMOTION ————
 FOURTH PROMOTION ————

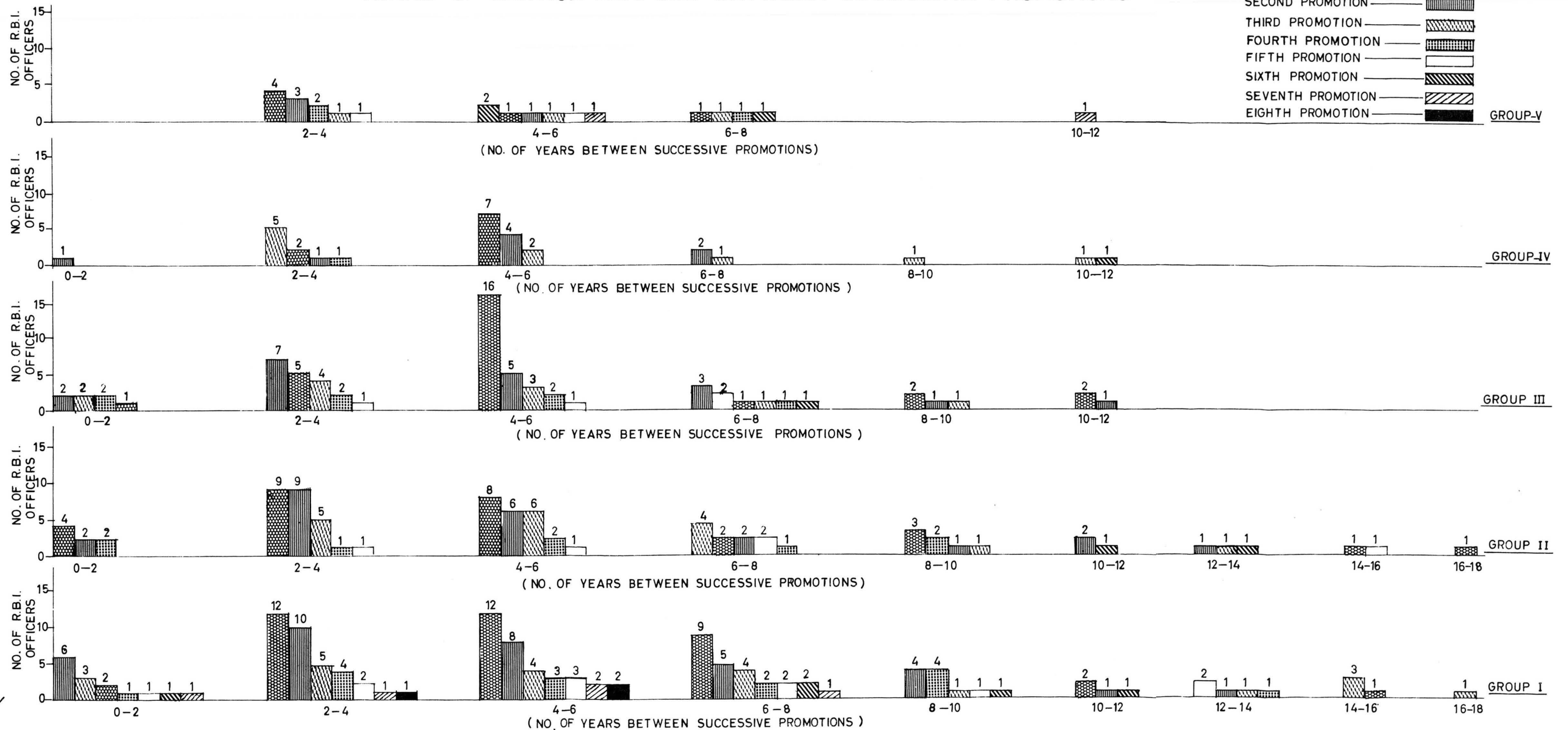


PRESENT DISTRIBUTION OF R.B.I. OFFICERS ILLUSTRATING No. OF YEARS OF SERVICE ELAPSED BETWEEN SUCCESSIVE PROMOTIONS

APPENDIX VIII

LEGEND:

- FIRST PROMOTION
 - SECOND PROMOTION
 - THIRD PROMOTION
 - FOURTH PROMOTION
 - FIFTH PROMOTION
 - SIXTH PROMOTION
 - SEVENTH PROMOTION
 - EIGHTH PROMOTION
- GROUP-V



APPENDIX IX

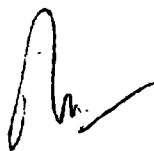
MINIMUM QUALIFICATIONS AND YEARS OF EXPERIENCE
FOR RECRUITMENT/PROMOTION TO POSTS OF OFFICERS
IN THE BANK

(ADMINISTRATIVE, PROFESSIONAL & TECHNICAL)

Posts in Pro- posed Grade	Ph.D. or speciali- sed Post Graduate professional qualification in the related fields	Professional qualification equivalent to Bachelor's Degree in Engg/Law or Masters in Arts/Science/ Maths or Spl. qualifications after Bachelor's Degree	Bachelor's Degree in Arts/ Science/ or Diploma in Engineer- ing	Matri- cula- tion
'A'	-	-	-	7 (2)
'B'	-	4 (2)	7 (3)	13 (4)
'C'	5 (2)	9 (4)	12 (5)	18 (6)
'D'	10 (4)	14 (5)	17 (6)	-
'E'	14 (5)	18 (6)	21 (7)	-
'F'	18 (6)	22 (7)	25 (8)	-

Figures in brackets show the minimum number of years experience directly related to the job in question.

Figures outside the brackets show total number of years experience.



FORMATS OF PERSONNEL INVENTORIES

1. Name in full
(Surname first)
2. Date of birth
3. Place of domicile
4. Nationality: Religion:
5. Marital status ☐ Single ☐ Married ☐ Widower
6. No. of dependents Wife/Husband _____ Children _____
Parents _____ Others _____ Total _____
7. Whether belonging to ☐ Scheduled Caste
☐ Scheduled Tribe ☐ Backward community.
8. Languages known:

Languages	Speak	Read	Write

X.2

(B) Educational qualifications

Particulars of examinations passed:

Sl. No.	Examination	Univer- sity	Year of pass- ing	Class	Rank if any.	Principal Subjects
1.	S.S.C. or equi- valent					
2.	B.A./B.Com./Bsc.					
3.	M.A./M.Com./M.sc.					
4.	Ph.D/D.Sc.					
5.						
6.						

Institute of Bankers' Examinations Passed:

Sl. No.	Name of the Examination	Year of passing
1.	C.A.I.I.B./I.I.B.(Lond.) Part I	
2.	C.A.I.I.B./I.I.B.(Lond.) Part II	
3.	Certificate in Co-operation	
4.	Certificate in Industrial Finance	

Particulars of other examinations passed:
(Professional/Diploma/Certificate)

Sl. No.	Name of the Examination	Examining Body	Year of Passing	Distinction/ Prize

X.3

(C) Previous employment record

Sr. No.	Organiza- tion	Capacity/ Designation	From(in years only)	To (in years only)	Gross Salary
1.					
2.					
3.					
4.					
5.					

X.4

(D) Career in Reserve Bank of India

Period
(in yrs. & Months only)

Sr. No.	Designations	Date of appointment/ long term appointment	Date of Confirmation
1.	Clerk Grade II		
2.	Clerk Grade I		
3.	Assistant		
4.	Staff Officer Gr.II		
5.	Staff Officer Gr.I		
6.	Staff Officer Gr.I with special Pay OR Dy. Director (Economic & Statistics Dept.)		
7.	Senior Staff Officer Grade III		
8.	Senior Staff Officer Grade II		
9.	Senior Staff Officer Grade I		

X.5

(E) Training Courses attended

a) In India

Sr.No.	Training Institution	Particulars of the course	Duration in weeks
--------	-------------------------	------------------------------	----------------------

b) Overseas

Sr.No.	Training Institution	Particulars of the course	Duration in weeks
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X.6

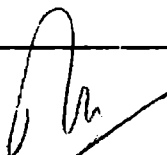
(F) Special aptitude or liking for any
particular field of R.B.I.'s functions

Sr. No.	Field of R.B.I.'s functions	Brief reasons
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X.7

EXPERIENCE AT DIFFERENT GRADES

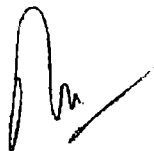
C.O./ BRANCH	Desig- nation	Depart- ment.	Sec- tion	PERIOD		Remarks
				Year	Month	
	As Clerks and Assistants					
	As Staff Officers Grade II					
	As Staff Officers Grade I (with or without special pay)					
	As Senior Staff Officers Grade I, II and III					



APPENDIX XI

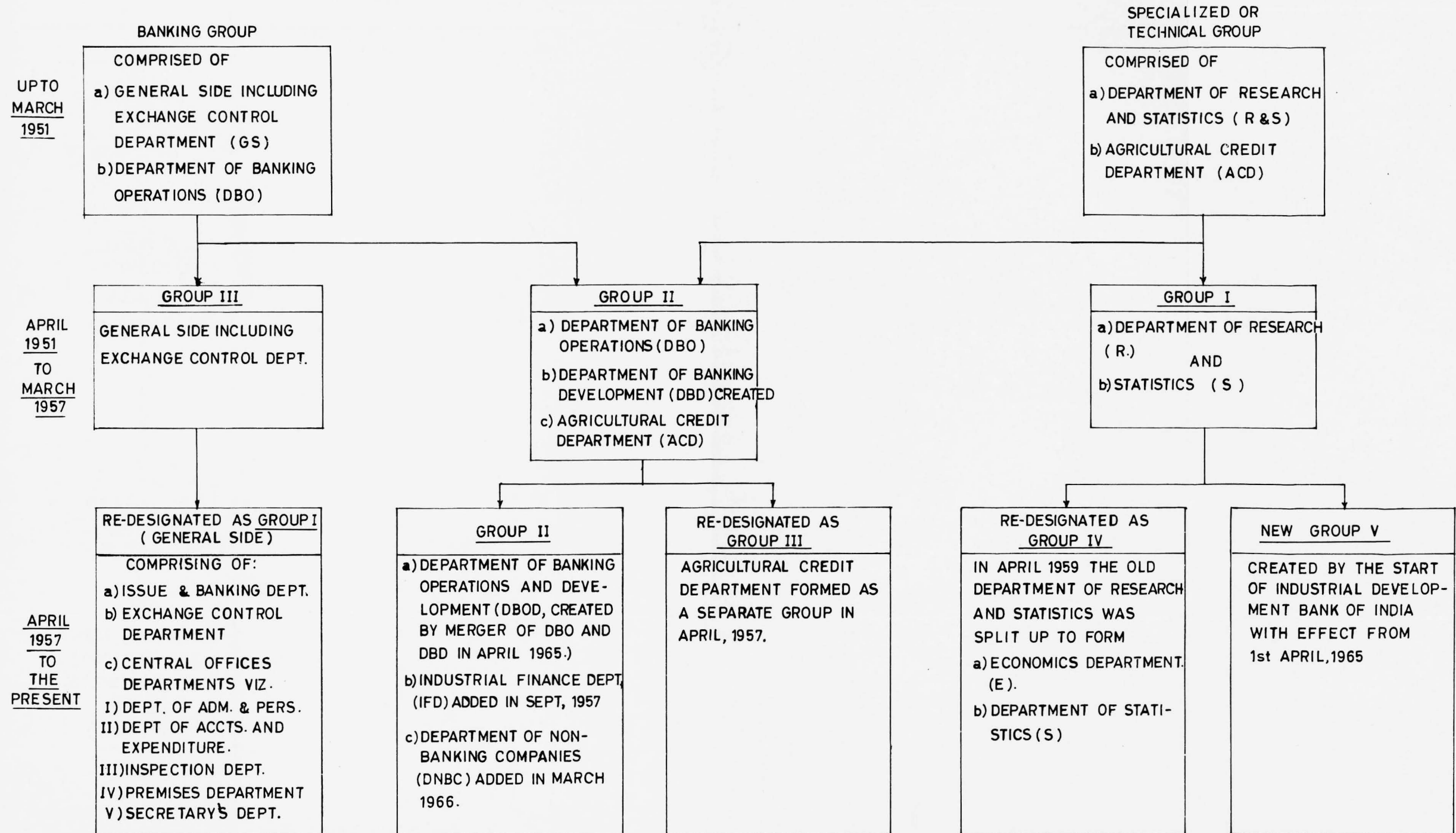
MANAGEMENT SKILL INVENTORY CARD

Name :	X Y Z	Age	Employed
		47	1960
Present position :	Manager, Operations Dept.		On Job 4 years
Present performance :	Outstanding - exceeded the goals inspite of some hurdles		
Strength :	Good Planner - motivates subordinates very well - excellent communication		
Weaknesses :	Still does not always delegate as much as situation requires. Sometimes does not understand operational problems.		
Efforts to improve :	Has greatly improved in delegating in last two years; also has organized more effectively after taking a management course on own time and initiative.		
Could move to :	Manager, Appraisal Dept.	When	1972
Training needed :	More exposure to problems of other divisions (attend senior staff course)		
Could move to :	Deputy General Manager, Refinance Department	When	1973/74
Training needed :	Course in Portfolio Management; some project working with investment people; perhaps a good business game somewhere.		

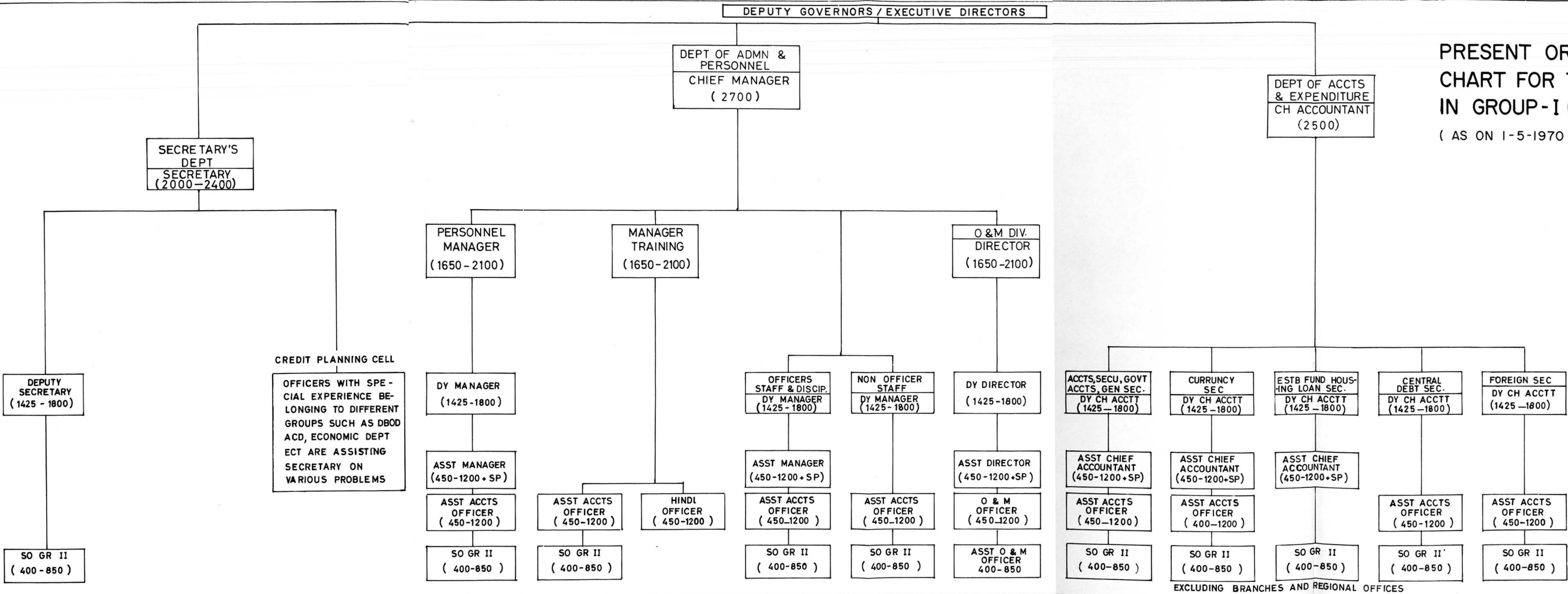


RESERVE BANK OF INDIA

HISTORICAL EVOLUTION OF GROUPS AS INDEPENDENT UNITS FOR PROMOTION OF OFFICERS TO HIGHER GRADES (AS ON 1-5-1970)



PRESENT ORGANISATION
CHART FOR THE DEPARTMENTS
IN GROUP-I (GENERAL SIDE)
(AS ON 1-5-1970)



EXCLUDING BRANCHES AND REGIONAL OFFICES

PRESENT ORGANISATION CHART FOR THE DEPARTMENTS IN GROUP-I (GENERAL SIDE)

(AS ON 1-5-1970)

RBI SERVICES
BOARD
CHAIRMAN

LEGAL DEPT
LEGAL ADVISER
(2000-2400)

EXCHANGE
CONTROL DEPT
CONTROLLER
(2000-2400)

JOINT
CONTROLLER
(1650-2100)

INSPECTION
DEPT
INSPECTOR
(1650-2100)

PREMISES
DEPT
CH OFFICER
(1650-2100)

MEMBER
SECRETARY
(1425-1800)

ASST
MANAGER
(450-1200+SP)

ASST ACCTS
OFFICER
(450-1200)

SO GR II
(400-850)

ECD IFD DIC PRE
MISES DEPT
ASST LEGAL ADVR
(450-1200+SP)

LEGAL
OFFICER
(450-1200)

ASST
LEGAL ADVISER
(450-1200+SP)

LEGAL
OFFICER
(450-1200)

DEPT OF S & E
ARC CDS
DY LEGAL ADVR
(1425-1800)

LEGAL
OFFICER
(450-1200)

ASST
LEGAL ADVISER
(450-1200+SP)

LEGAL
OFFICER
(450-1200)

ASST LEGAL
OFFICER
(400-850)

DBOD, ACD, DNBC
IOB, I.S., E & C
DY LEGAL ADVR
(1425-1800)

LEGAL
OFFICER
(450-1200)

ADMN
OFFICER
(450-1200+SP)

SO GR II
(400-850)

FOREIGN ACCTS
COORDINATION
ASST CONTROLLER
(450-1200+SP)

EXCHANGE CON-
TROL OFFICER
(450-1200)

SO GR II
(400-850)

INSPECTION &
REVIEW
DY CONTRO'R
(1425-1800)

ASST
CONTROLLER
(450-1200+SP)

EXCHANGE CON-
TROL OFFICER
(450-1200)

SO GR II
(400-850)

TRADE OTHER
THAN EXPORTS
DY CONTRO'R
(1425-1800)

ASST
CONTROLLER
(450-1200+SP)

EXCHANGE CON-
TROL OFFICER
(450-1200)

SO GR II
(400-850)

TRADE AGREE-
MENTS & MISC
DY CONTRO'R
(1425-1800)

ASST
CONTROLLER
(450-1200+SP)

EXCHANGE CON-
TROL OFFICER
(450-1200)

SO GR II
(400-850)

EXPORTS
DY CONTRO'R
(1425-1800)

ASST
CONTROLLER
(450-1200+SP)

EXCHANGE CON-
TROL OFFICER
(450-1200)

SO GR II
(400-850)

TRAVEL &
PERSONAL
DY CONTRO'R
(1425-1800)

ASST
CONTROLLER
(450-1200+SP)

EXCHANGE CON-
TROL OFFICER
(450-1200)

SO GR II
(400-850)

DY INSPECTOR
(1425-1800)

ASST
INSPECTOR
(450-1200)

SO GR II
(400-850)

SUPDTG
ENGINEER
(1425-1800)

EXECUTIVE
ENGINEER
(820-1300) [⊗]

ASST ENGINEERS
(400-925)

GENERAL SEC
ASST CH OFF
(450-1200+SP)

ASST ACCTS
OFFICER
(450-1200)

SO GR II
(400-850)

WORKS SEC
ASST CH OFF
(450-1200+SP)

ASST ACCTS
OFFICER
(450-1200)

SO GR II
(400-850)

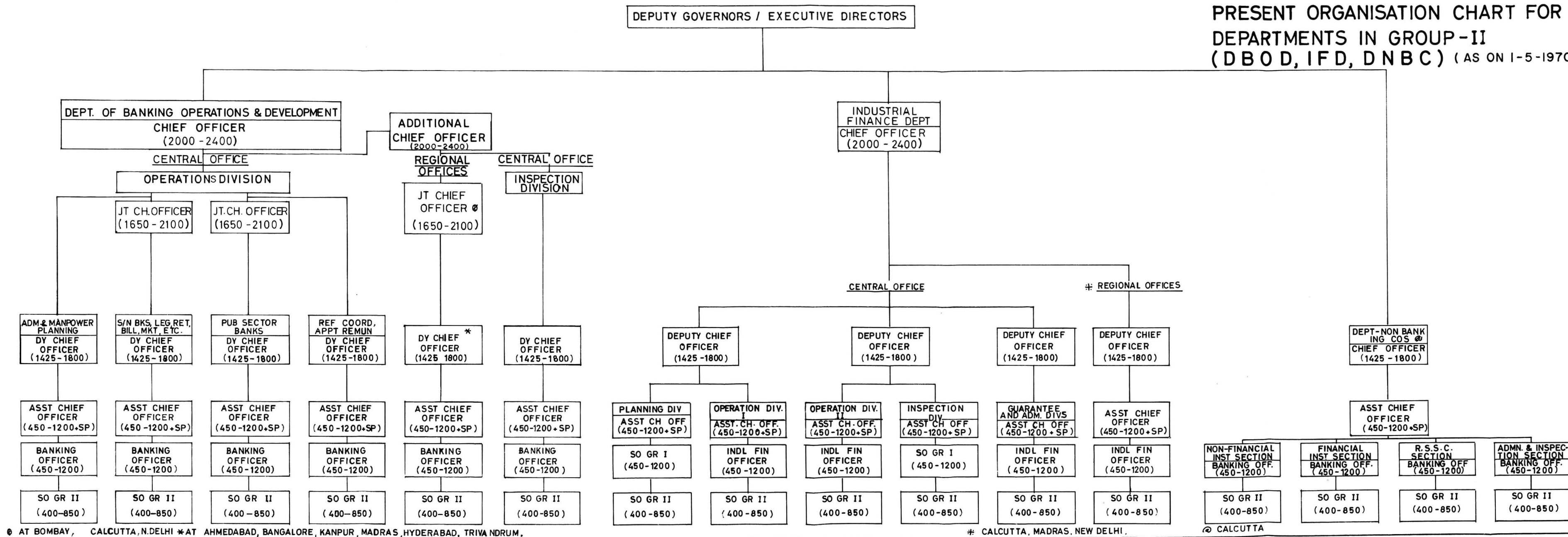
PLANNING SEC
ASST CH OFF
(450-1200+SP)

ASST ACCTS
OFFICER
(450-1200)

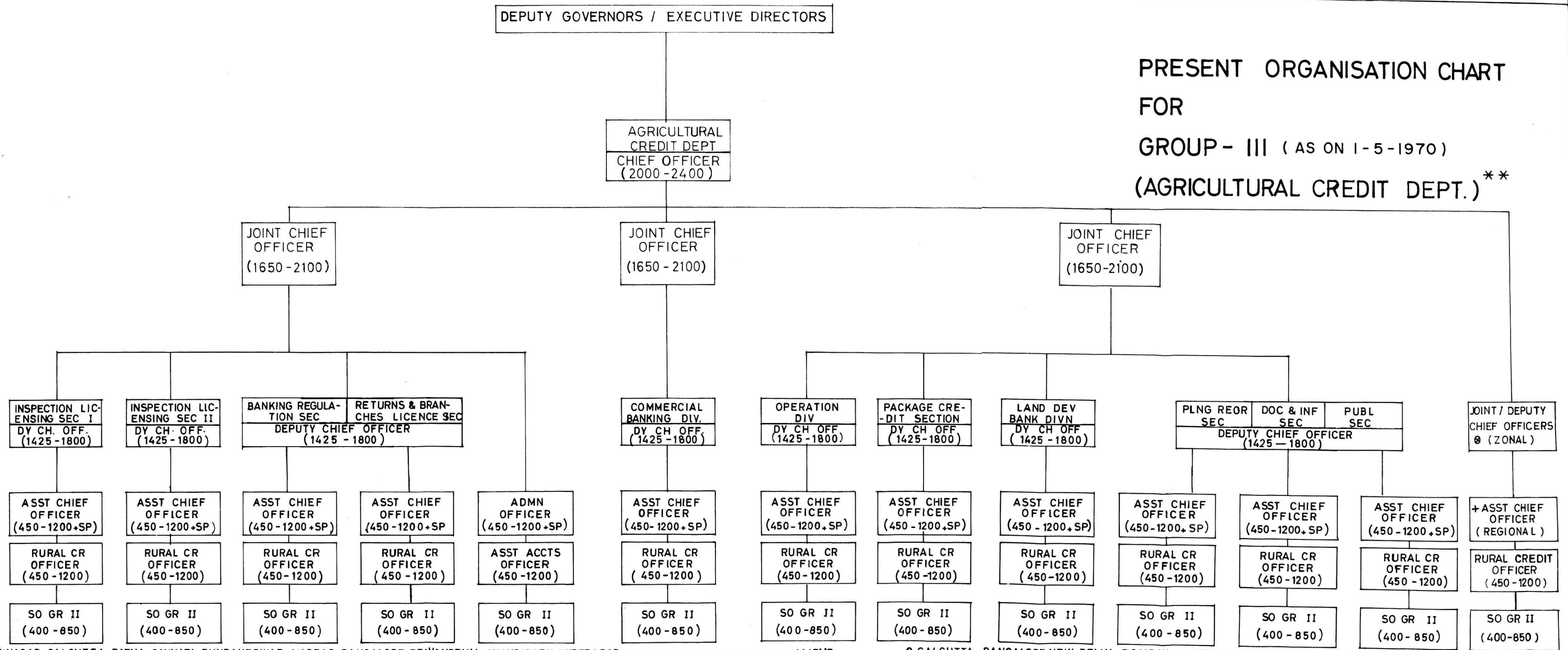
SO GR II
(400-850)

⊗ TEMPORARY

**PRESENT ORGANISATION CHART FOR THE
DEPARTMENTS IN GROUP-II
(D B O D, I F D, D N B C) (AS ON 1-5-1970)**



PRESENT ORGANISATION CHART
FOR
GROUP - III (AS ON 1-5-1970)
(AGRICULTURAL CREDIT DEPT.) **

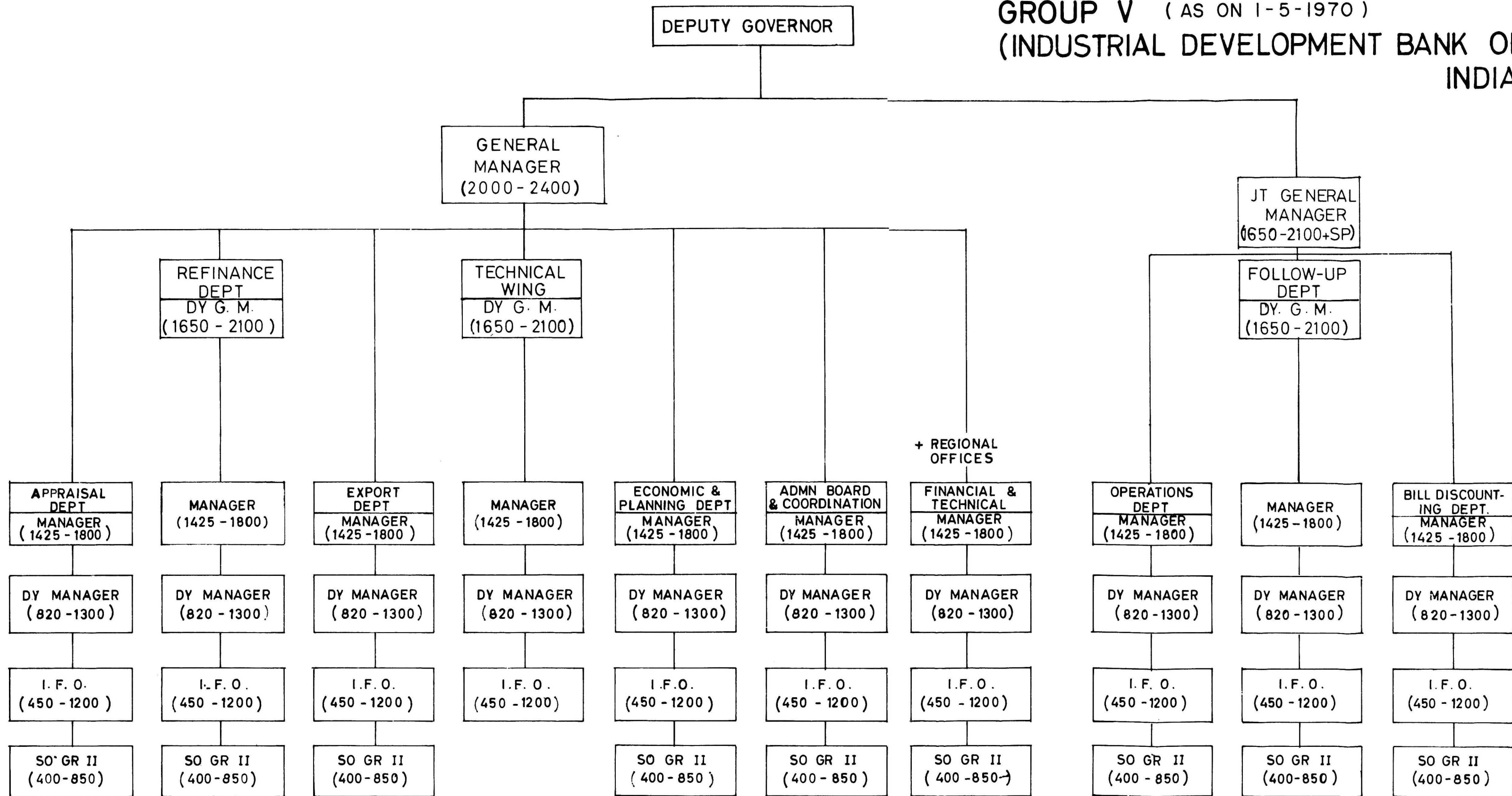


+ SRINAGAR, CALCUTTA, PATNA, GAUhati, BHUBANESWAR, MADRAS, BANGALORE, TRIVANDRUM, CHANDIGARH, HYDERABAD, AHMEDABAD, BOMBAY, INDORE, JAIPUR.

● CALCUTTA, BANGALORE, NEW DELHI, BOMBAY, MADRAS, AHMEDABAD, HYDERBAD, INDORE, KANPUR

** THE ORGANISATION CHART OF AGRICULTURAL REFINANCE CORPN.(BEING AN INDEPENDENT STATUTORY BODY) IS NOT INCLUDED HEREIN.

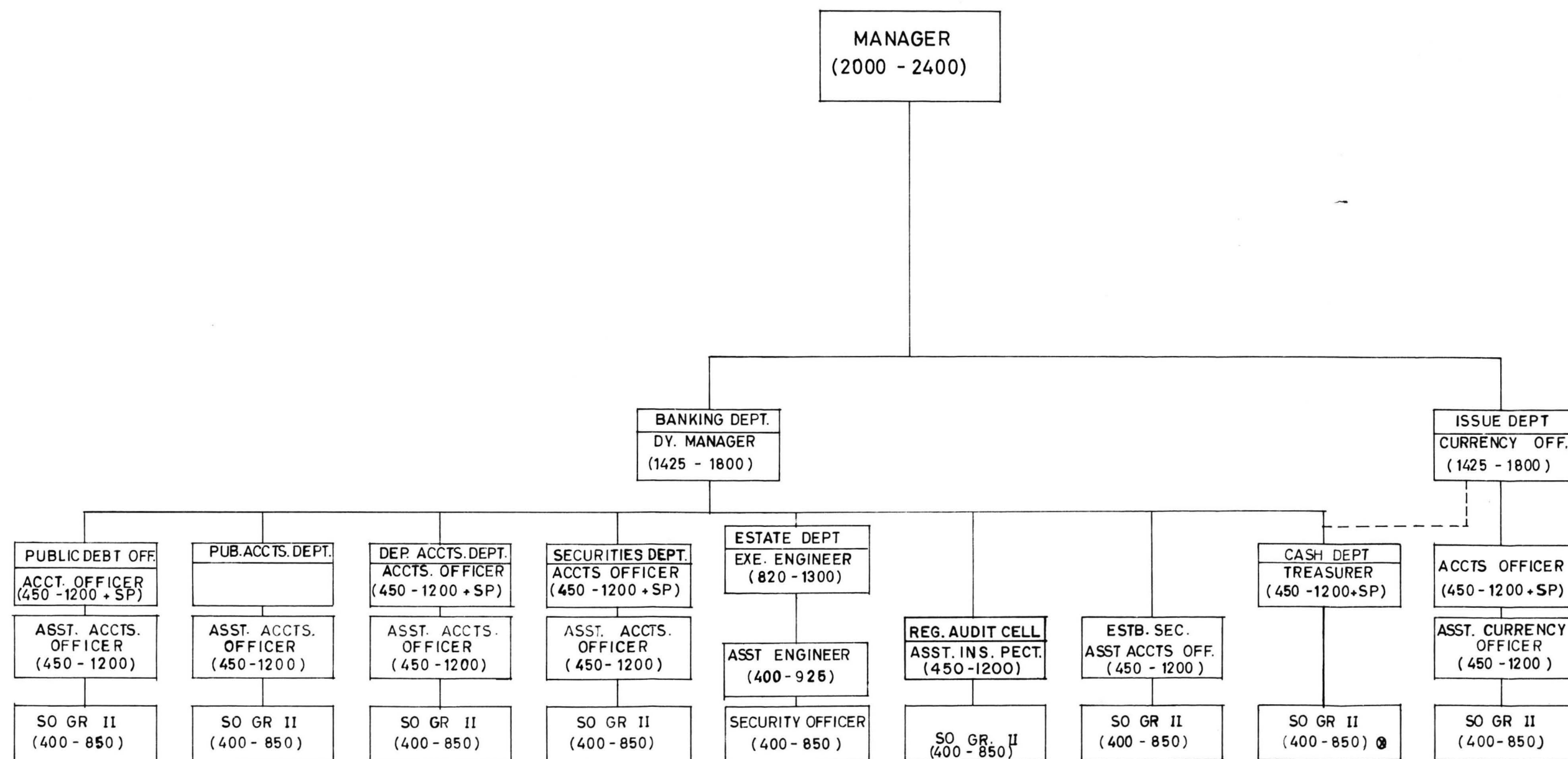
PRESENT ORGANISATION CHART FOR GROUP V (AS ON 1-5-1970) (INDUSTRIAL DEVELOPMENT BANK OF INDIA)



+ CALCUTTA, DELHI, MADRAS

**PRESENT ORGANISATION CHART FOR THE
DEPARTMENTS IN GROUP I (GENERAL SIDE)
(BRANCH-BOMBAY)**

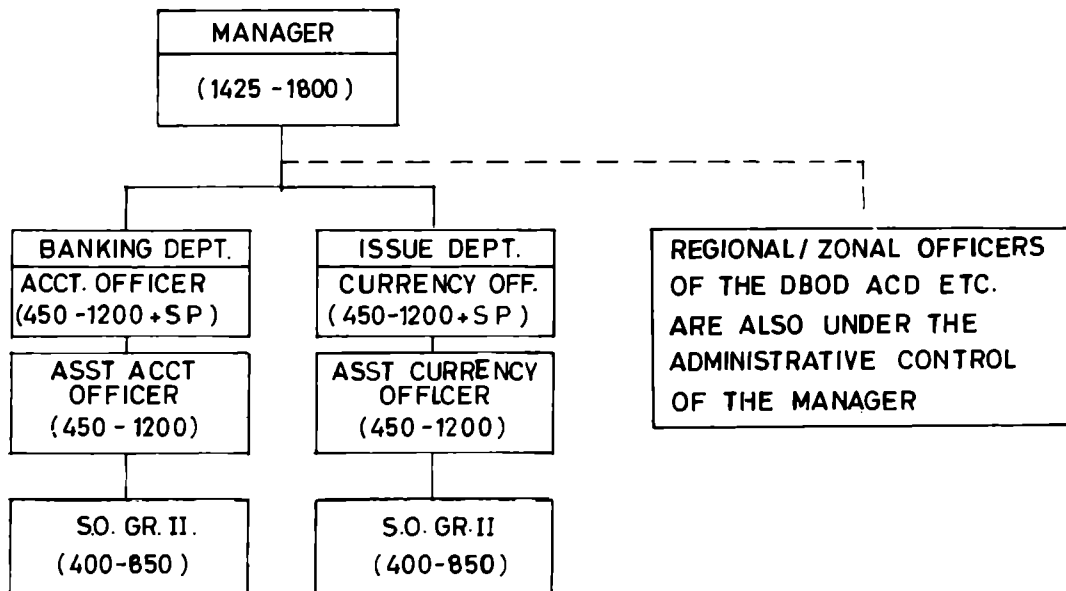
(AS ON 1-5-1970)



* GENERALLY THE SAME PATTERN OF ORGANISATION IS FOLLOWED AT LARGER CENTERS SUCH AS NEW DELHI AND CALCUTTA. * INCLUDES DY. TRE. AND ASST. TRE. DY. TRE. DRAWS Rs. 50.00 AS SP. PAY.

**PRESENT ORGANISATION CHART FOR THE
DEPARTMENTS IN GROUP I (GENERAL SIDE)
(BRANCH-HYDERABAD)
(AS ON 1-5-1970)**

APPENDIX
XIX



* GENERALLY SAME PATTERN OF ORGANISATION IS FOLLOWED AT MEDIUM CENTERS SUCH AS BANGALORE & PATNA.

APPENDIX XX

PROPOSED GROUP I

1.1. PRINCIPAL FUNCTIONS OF ISSUE DEPARTMENT

- i) Issue and destruction of currency
- ii) Operating currency chests and remittances
- iii) Maintenance of assets, and
- iv) Meeting claims and refunds

1.2. PRINCIPAL FUNCTIONS OF BANKING DEPARTMENT

A. Public Accounts Department

Receiving and paying out moneys and maintaining necessary accounts on behalf of Central and State Governments and Railway Fund.

B. Deposit Accounts Department

- i) Keeping Reserve Bank of India's internal accounts, the statutory balances of scheduled banks and deposits of non-scheduled and co-operative banks .
- ii) Maintenance of accounts of Central Banks of other countries, foreign banks and quasi-Government bodies .
- iii) Rediscounting eligible bills and granting loans and advances under instructions of appropriate departments.
- iv) Issue of bank drafts and mail and telegraphic transfers .

XX.2

- v) Purchasing and selling of sterling, and
- vi) Supervising Clearing Houses

C. Public Debt Office

- i) Management of the Public Debt of the Central and State Governments including compensation bonds and Stock Certificates issued by certain State Governments, and
- ii) Supervising the work of the Treasuries in connection with Government loans and auditing the interest/instalment payments made at the Treasuries/Post Offices/Deposit Offices.

D. Securities Department

- i) Purchase, sale and safe custody of securities on behalf of Central and State Governments and Administrators, and
- ii) Rediscounting of Treasury Bills for scheduled banks, foreign central banks and certain other approved parties.

1.3. PRINCIPAL FUNCTIONS OF DEPARTMENT OF ACCOUNTS & EXPENDITURE

- i) Controlling the expenditure of the Bank.
- ii) Supervision and maintenance of the accounts of the Banking and Issue Departments.

XX.3

- iii) Policy and procedural matters relating to maintenance of the accounts of the Central and the State Governments, the foreign Central Banks and other institutions.
- iv) Procedural matters pertaining to floatation of Government Loans, management of Public Debt of the Central and State Governments.
- v) Policy and procedural matters relating to making issue of currency notes and policy matters relating to establishment of currency chests.
- vi) Policy and procedural matters pertaining to the Bank's Remittance Facilities Scheme.
- vii) Maintenance of Provident Fund Accounts of the employees of the Bank and sanctioning advances and refunds therefrom
- viii) Operations in the Bank's holdings in foreign currencies and maintenance of accounts, and
- ix) Maintenance of the consolidated accounts of Bank's investments and Government of India Treasury Bills.

1.4. PRINCIPAL FUNCTIONS OF INSPECTION DEPARTMENT

- i) Carrying out periodical internal inspection of the different

XX.4

offices and departments of the Bank and submitting reports to the Chief Accountant.

- ii) Administering the Regional Audit Cells established at Bombay, Calcutta, New Delhi and Madras for carrying out periodical internal audit of the Bank's accounts and for exercising certain surprise checks on the actual working of the various departments, and
- iii) Investigating and reporting to Central Office on such matters as may be specifically assigned to it.

1.5. PRINCIPAL FUNCTIONS OF SECRETARY'S DEPARTMENT

- i) Conducting Open Market Operations
- ii) Floatation of Central and State Government Loans and Treasury Bills
- iii) Sanction of ways and means advances to the Central and State Governments
- iv) Investment of Government's surplus funds
- v) Dealing with the Bank's transactions with the International Monetary Fund and the International Bank for Reconstruction & Development
- vi) Tendering advice to local bodies on raising loans from the public

XX.5

- vii) Secretarial work connected with the meetings of the Central Board of Directors and its Committee, and
- viii) Formulation of credit policy and credit planning.

XX.6

PROPOSED GROUP II

2.1. PRINCIPAL FUNCTIONS OF DEPARTMENT OF BANKING OPERATIONS & DEVELOPMENT

- i) Examination of applications from banks for licences to commence and continue banking business or to open new Offices
- ii) Periodical inspection of banks
- iii) Regulation and control of bank credit
- iv) Consideration of applications for loans from banks
- v) Rendering assistance to banks in case of voluntary mergers and initiating steps for compulsory amalgamations, where necessary
- vi) Supervision over banks in liquidation and those working under schemes of arrangement
- vii) Tendering advice on banking and financial matters to banks and Government
- viii) Advising Government on issue of bonus shares by banks
- ix) Advising banks on constitution of Board of Directors, and
- x) Approving of appointments/
re-appointments of Chairman/
Chief Executive Officers of banks.

2.2. PRINCIPAL FUNCTIONS OF DEPARTMENT
OF NON-BANKING COMPANIES

- i) Control of the deposits and unsecured loans of non-banking companies, and
- ii) Inspection of non-banking financial companies, where necessary.

2.3. PRINCIPAL FUNCTIONS OF DEPOSIT
INSURANCE CORPORATION

Collection of insurance premia from banks, investment of insurance funds and payment of claims in the case of winding up or compulsory amalgamation of banks.

2.4. PRINCIPAL FUNCTIONS OF CREDIT
GUARANTEE CORPORATION OF INDIA LTD.

Providing guarantees in respect of small loans granted by commercial banks, State Financial Corporations and other recognised banking and financial institutions to borrowers in the priority and regulated sectors -

farmers,
proprietors of small business concerns,
transport operators,
retail traders,
dealers in fertilizers, and
professional and self employed persons.

PROPOSED GROUP III

3.1. PRINCIPAL FUNCTIONS OF AGRICULTURAL
CREDIT DEPARTMENT

- i) Study of agricultural credit problems and formulation of policies and schemes in respect of rural and cooperative credit.
- ii) Fixation of credit limits to State co-operative banks for and on behalf of central banks/State Handloom Weavers' Societies/State Marketing Societies.
- iii) Approval of the terms and conditions for the debentures floated by central land development banks and contributions to the ordinary and rural debentures of such banks.
- iv) Loans to State Governments for contribution to the share capital of cooperative credit institutions.
- v) Regulation of banking business of cooperative banks and issuing directives to them on Bank's credit policy.
- vi) Statutory inspection of cooperative banks and voluntary inspection of land development banks, credit societies, marketing societies, weavers' societies, etc.
- vii) Licensing of cooperative banks and their branches.

XX.9

- viii) Compiling and publishing statistics relating to cooperative movement in India and periodical reviews of their working, and .
- ix) Training facilities to the Registrars of Co-operative Societies.

3.2. PRINCIPAL FUNCTIONS OF AGRICULTURAL REFINANCE CORPORATION

Providing medium and long-term financial assistance to cooperative land development banks, State Co-operative banks and commercial banks for promoting development of agriculture.

PROPOSED GROUP IV

4.1. PROPOSED FUNCTIONS OF INDUSTRIAL
FINANCE DEPARTMENT

- i) Study of problems on finance to medium and small-scale industries
- ii) Assistance to and inspection and supervision of the State Financial Corporations, and
- iii) Administering the Credit Guarantee Scheme for small-scale industries.

4.2. PRINCIPAL FUNCTIONS OF INDUSTRIAL
DEVELOPMENT BANK OF INDIA

- i) Direct financial assistance to industrial concerns in the form of loans and advances, underwriting of and direct subscriptions to shares and debentures and guaranteeing loans and deferred payments.
 - ii) Direct loans and guarantee facilities, in participation with commercial banks for export of capital and engineering goods and services.
 - iii) Refinance of industrial loans and export credits granted by financial institutions.
 - iv) Rediscounting of bills arising out of sales of indigenous machinery on deferred payment basis.
- ,

- v) Subscriptions to shares and bonds of other term-financing institutions and co-ordinating their activities, and
- vi) Provision of technical guidance and administrative assistance to industrial concerns.

4.3. PRINCIPAL FUNCTIONS OF UNIT TRUST OF INDIA

- i) Selling Units to and repurchasing Units from the public
- ii) Investing the funds in shares and securities, and
- iii) Distributing dividends to Unit-holders.

PROPOSED GROUP V

PRINCIPAL FUNCTIONS OF EXCHANGE
CONTROL DEPARTMENT

- i) Control of foreign exchange transactions (imports, exports and invisible transactions),
- ii) Export and import of gold and currency,
- iii) Purchases and sales of foreign exchange by and from authorised dealers,
- iv) Maintenance of balances at foreign centres, and
- v) Dealing with applications for release of exchange or permission to book passages for travel abroad.

PROPOSED GROUP VI

6.1. PRINCIPAL FUNCTIONS OF DEPARTMENT
OF ECONOMICS

- i) Conducting research in problems of economic policy, mainly, monetary, banking, agricultural credit, fiscal, international trade and payment policies and advising the Bank and Government
- ii) Conducting periodical and ad hoc surveys in banking, rural credit, foreign assets and liabilities, etc.
- iii) Carrying out ad hoc research assignments on behalf of the Planning Commission
- iv) Publishing results of research studies and bringing out Reserve Bank of India Bulletin and other publications for dissemination of information
- v) Conducting the Bank's Press Relations
- vi) Maintaining liaison with International Monetary Fund, International Bank for Reconstruction & Development, ECAFE, other International Boards and Foreign Central Banks and

- vii) Participating in discussion with Government officials on matters of interest to the Bank, and representing the Bank at conferences, committees, etc.

6.2. PRINCIPAL FUNCTIONS OF STATISTICS
DEPARTMENT

- i) Processing of statistical data on money and banking and bringing out periodical and ad hoc publications on Banking, Monetary and Corporate Statistics
- ii) Construction of index number series on prices and yields of gilt-edged and industrial securities and industrial profits
- iii) Preparation and publication of studies on the finances of joint stock companies in India
- iv) Reviewing the movements in the index numbers of wholesale prices, industrial production, agricultural production, national income etc.
- v) Conducting technical studies employing statistical and econometric techniques
- vi) Organisation of machine tabulation, computer programming and systems analysis of the banking and Exchange Control Statistics and other data; and
- vii) Providing statistical support to programmes of other Departments such as sample surveys,

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requiring the application of
statistical techniques.

6.3. PRINCIPAL FUNCTIONS OF CREDIT
PLANNING & BANKING DEVELOPMENT CELL

Attending to work relating to
the credit policy and banking.

PROPOSED GROUP VII

7.1. PRINCIPAL FUNCTIONS OF ADMINISTRATION
& PERSONNEL AND STAFF RELATIONS

- i) Recruitment of Staff
- ii) Sanction of Staff, promotion policy matters, conduct and discipline
- iii) Administration of Pay Scales and other terms and conditions of service
- iv) Relations with Bank's employees' organisations
- v) Organisations and Methods and Suggestion Scheme
- vi) Training of the Bank's Staff
- vii) Bankers' Training College, and
- viii) Promoting use of Hindi in the Bank and teaching Hindi to the Bank's employees.

7.2. PRINCIPAL FUNCTIONS OF SERVICES
AND GRIEVANCES BOARD

- i) Recruitment of Officers and supervisory staff
- ii) Hearing of appeals in cases of grievance of Officers and supervisory staff
- iii) Referring of complaints pertaining to specified subjects to Joint Consultation Council for their recommendations.

- iv) Advise the Bank on redressal of grievances of Officers and supervisory staff.

7.3. PRINCIPAL FUNCTIONS OF LEGAL DEPARTMENT

Dealing with legal matters and disposing of references from :

- i) Department of Banking Operations & Development
- ii) Agricultural Credit Department
- iii) Department of Non-Banking Companies
- iv) Industrial Development Bank of India.
- v) Secretary's Department
- vi) Economic and Statistics Departments
- vii) Indian Institute of Bankers
- viii) Department of Administration and Personnel and Staff Relations
- ix) Central Debt Section
- x) Department of Accounts & Expenditure
- xi) Unit Trust of India
- xii) Agricultural Refinance Corporation
- xiii) Premises Department
- xiv) Housing Loans Section

- xv) Exchange Control Department
- xvi) Industrial Finance Department
- xvii) National Institute of Bank Management
- xviii) Deposit Insurance Corporation

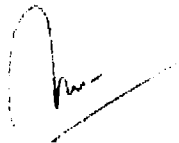
7.4. PRINCIPAL FUNCTIONS OF PREMISES AND ESTATE DEPARTMENTS

A. Premises Department

- i) Construction of the Bank's Office buildings and residential quarters and obtaining accommodation on hire for Offices and for residential purposes and
- ii) Controlling the expenditure on the maintenance of the Bank's properties.

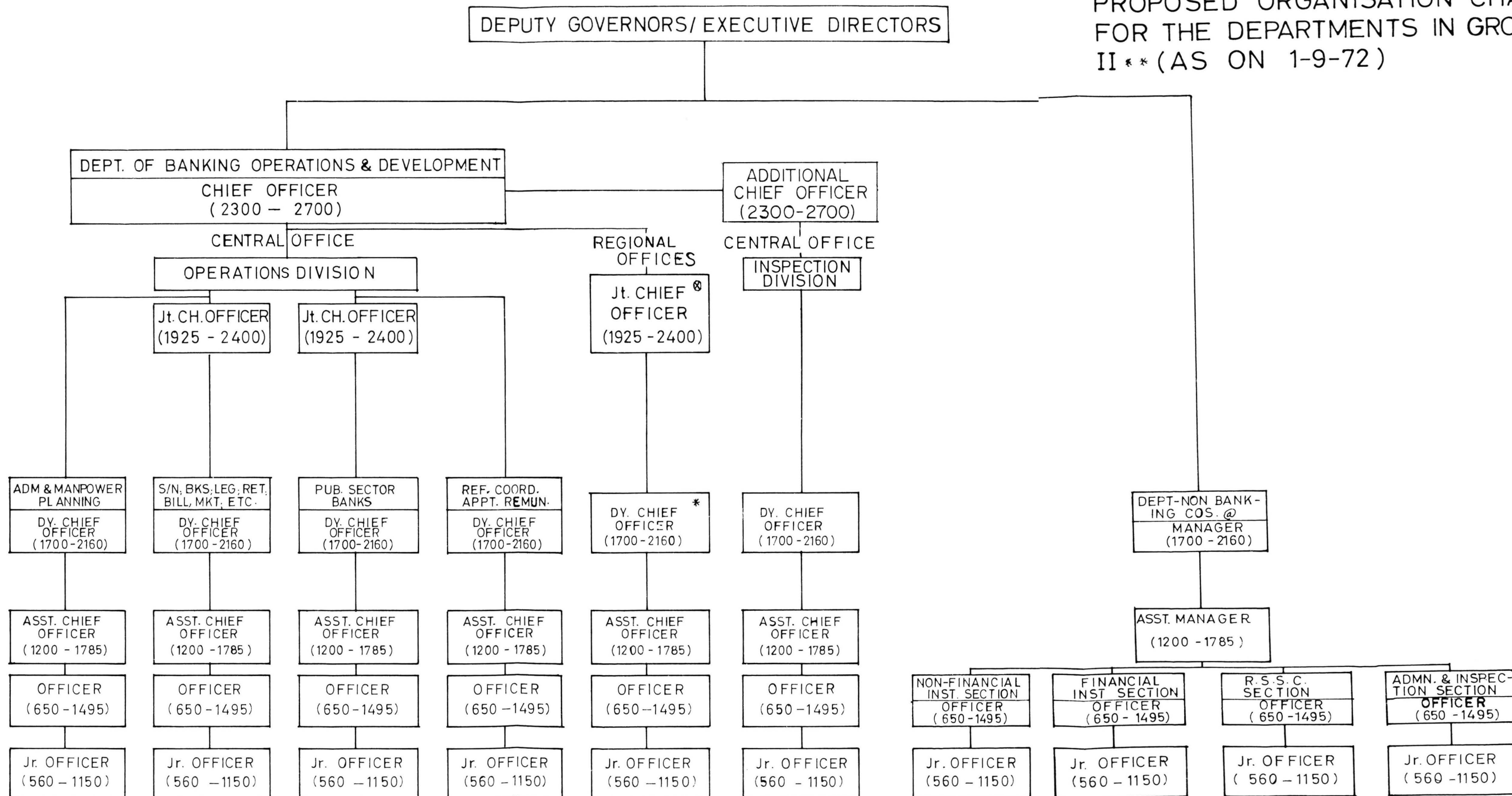
B. Estate Department

- i) Maintenance and repairs of Office buildings/residential quarters belonging to the Bank
- ii) Purchase/repairs/replacement of furniture, machines, motor vehicles, electrical appliances and miscellaneous articles -
- iii) Allotment of flats to employees in residential quarters, and
- iv) Additions, shifting etc. of telephones.





PROPOSED ORGANISATION CHART FOR THE DEPARTMENTS IN GROUP II ** (AS ON 1-9-72)



*AT AHMEDABAD, BANGALORE, HYDERABAD, PATNA, TRIVANDRUM.

*AT BOMBAY, N. DELHI, KANPUR, CALCUTTA, MADRAS.

**THE ORGANISATION CHART OF DEPOSIT INSURANCE CORP. & CREDIT GUARANTEE CORP. (BEING AN INDEPENDENT STATUTORY BODY) IS NOT INCLUDED HEREIN.

[CALCUTTA]

PROPOSED ORGANISATION CHART
FOR THE DEPARTMENTS IN
GROUP III (AS ON 1-9-72)

DEPUTY GOVERNORS/EXECUTIVE DIRECTORS

AGRICULTURAL
CREDIT DEPT.
CHIEF OFFICER
(2300 - 2700)

JOINT CHIEF
OFFICER
(1925 - 2400)

JOINT CHIEF
OFFICER
(1925 - 2400)

JOINT CHIEF
OFFICER
(1925 - 2400)

INSPECTION LIC-
ENSING SEC I
DY CH. OFF
(1700 - 2160)

INSPECTION LIC-
ENSING SEC II
DY CH. OFF
(1700 - 2160)

BANKING REGULA-
TION SEC. RETURNS & BRAN-
CHES LICENCE SEC.
DEPUTY CHIEF OFFICER
(1700 - 2160)

DY. CH. OFF.
(ADMN.)
(1700 - 2160)

COMMERCIAL
BANKING DIV.
DY. CH. OFF.
(1700 - 2160)

OPERATION
DIV.
DY. CH. OFF.
(1700 - 2160)

PACKAGE CRE-
DIT SECTION
DY. CH. OFF.
(1700 - 2160)

LAND DEV.
BANK DIVN.
DY. CH. OFF.
(1700 - 2160)

PLNG REOR
SECTION DOC & INF
SECTION PUBLIC
SECTION
DEPUTY CHIEF OFFICER
(1700 - 2160)

JOINT/DEPUTY
CHIEF OFFICER
(1700 - 2160)
⊕ (ZONAL)

ASST CHIEF
OFFICER
(1200 - 1785)

ASST CHIEF
OFFICER
(1200 - 1785)

ASST CHIEF
OFFICER
(1200 - 1785)

ASST CHIEF
OFFICER
(1200 - 1785)

OFFICER
(650 - 1495)

ASST CHIEF
OFFICER
(1200 - 1785)

ASST CHIEF
OFFICER
(1200 - 1785)

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OFFICER
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ASST CHIEF
OFFICER
(1200 - 1785)

+ ASST CHIEF
OFFICER (REG.)
(1200 - 1785)

OFFICER
(650 - 1495)

OFFICER
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Jr. OFFICER
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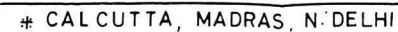
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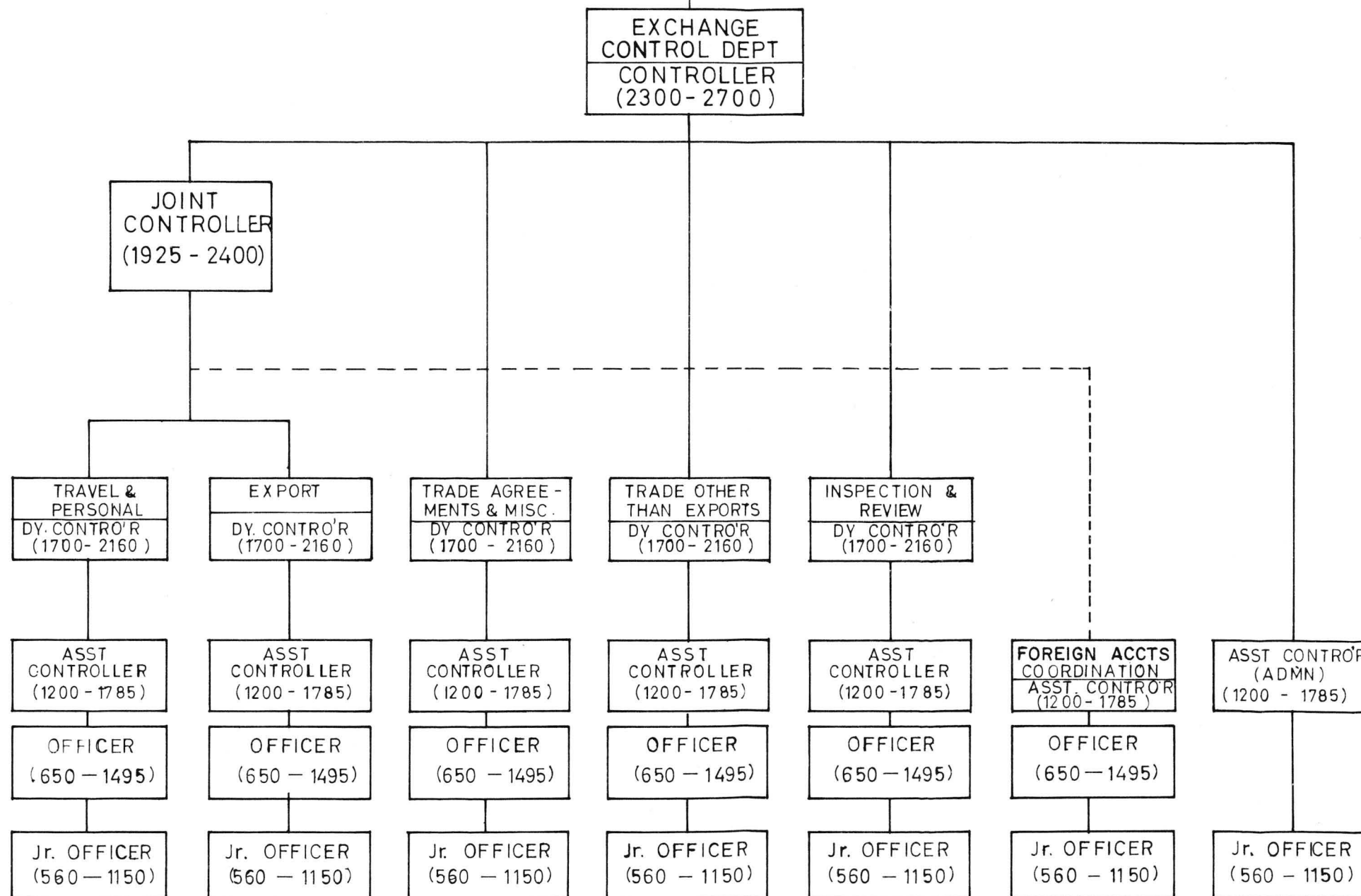
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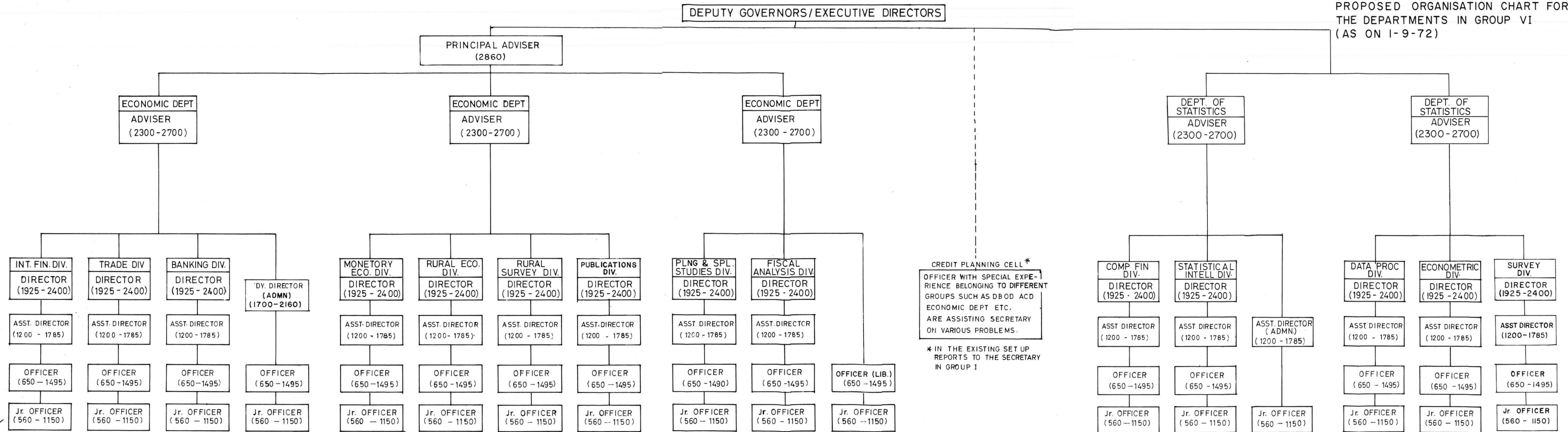
DEPUTY GOVERNORS / EXECUTIVE DIRECTORS

PROPOSED ORGANISATION
CHART FOR THE DEPTS.
IN GROUP V

(AS ON 1-9-72)

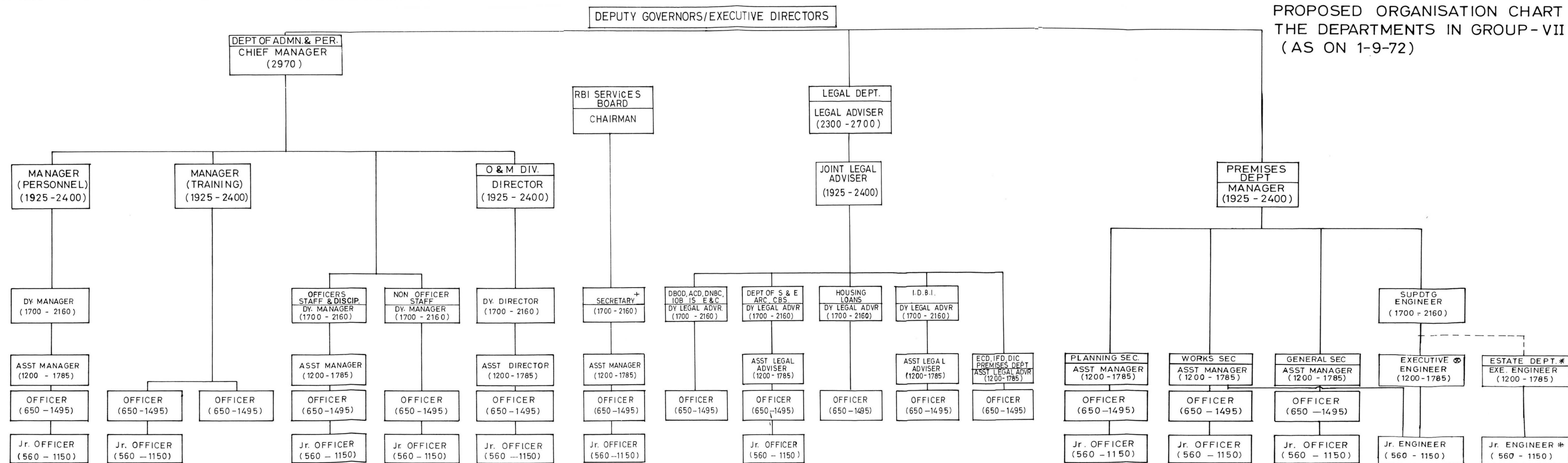


PROPOSED ORGANISATION CHART FOR
THE DEPARTMENTS IN GROUP VI
(AS ON 1-9-72)



ANY DIRECTOR WHO HAS NOT CROSSED EFFICIENCY BAR AT Rs.1800/- IN THE EXISTING SCALE WILL BE DESIGNATED AS DEPUTY DIRECTOR IN THE GRADE 1700-2160.

PROPOSED ORGANISATION CHART FOR
THE DEPARTMENTS IN GROUP-VII
(AS ON 1-9-72)



+ THE EXISTING INCUMBENT DRAWS SALARY IN THE GRADE 1200-1785 WITH Rs.200/- AS SP. PAY

* UNDER THE ADMINISTRATIVE CONTROL OF BRANCHES

⊗ TEMPORARY

* INCLUDES PREVIOUS SUPERVISOR

APPENDIX XXVIII

GROUP-WISE DISTRIBUTION OF OFFICERS IN THE PROPOSED GROUPINGS OF DEPARTMENTS

		GROUP I					GROUP II					GR. III		GROUP IV			GR. V		GROUP VI			GROUP VII				
		Proposed Grades					Issue Department																			
		Banking Department					Dept. of Accounts & Expenditure .																			
		Inspection & Audit					Secretary's Department																			
		Dept. of Banking Operations & Development					Dept. of Non-Banking Companies																			
		Deposit Insurance Corpn.					Credit Guarantee Corpn.																			
		Agricultural Credit Department					Agricultural Refinance Corporation																			
		Industrial Finance Department					Industrial Development Bank of India																			
		Unit Trust of India					Exchange Control Department																			
		Economic Department					Department of Statistics																			
		Credit Planning & Bkg. Development Cell					Department of Administration & Personnel Training.																			
		Services Board					Legal Department																			
		Premises & Estate					Engineering Services																			
		Security Officers					O. & M.																			
A	310	730	41	14	4	250	9	4	4	200	33	75	70	52	94	42	50	-	20	4	3	-	11	13	9	3
B	66	75	18	10	8	270	10	2	3	273	48	37	111	17	55	58	34	4	18	35	2	8	9	21	5	4
C & D	7	6	9	1	1	23	1	1	1	21	6	6	21	8	7	10	5	1	4	1	3	-	1	-	1	3
E	-	6	1	-	1	8	-	-	1	4	1	-	3	2	1	-	1	1	2	2	-	1	1	-	-	2
F	-	3	-	1	1	1	-	-	-	1	1	1	1	-	1	1	-	-	-	1	-	1	-	-	-	-
Total	383	820	69	26	15	552	20	7	9	499	89	119	206	79	158	111	90	6	44	43	5	13	21	35	14	12
		(1313)					(588)					(588)		(404)			(158)		(207)			(187)				

Mr.

APPENDIX XXIX

PART I - POSITION DESCRIPTION

<u>Organisation</u>	: Reserve Bank of India.	<u>Date</u>	: 22.1.1971
<u>Group/Dept.</u>	: Secretary's Department.	<u>Location</u>	: Bombay.
<u>Section/Div.</u>	: -	<u>Name of Officer</u>	: Mr.B.N. Srivastava
<u>Position/Designation</u>	: Deputy Secretary.		
<u>Pay Scale (Basic)</u>	: Rs.1425-1800	<u>Special Pay (if any)</u>	-
<u>Present Pay (Basic)</u>	: Rs.1575 + 158 (local pay)	<u>Allowances</u>	Rs.500

-
- A. PRIMARY FUNCTION (One sentence overall summary of function of this position)
Handling open market operations and investments of State Govts. & EPF, public borrowing programmes, ways & means position of the Central & State Govts. and secretarial work of Bank's Central Board & its Committee meetings.
- B. SOURCE OF SUPERVISION (Superior Officer to whom you report)
Secretary/Executive Director.
- C. DIRECTIONS TO (Designations & Nos. of subordinates who report to you)
Staff Officers - 4; Assistants - 2;
P.A. - 1; Stenos - 2; Clerks - 9.

XXIX.2

D. SPECIFIC
DUTIES &
FUNCTIONS

(Tabulate briefly your specific duties and responsibilities including non-routine and occasional. Indicate in the column to the right the approximate % time devoted to each on an overall average basis).

Sl. No.	D e s c r i p t i o n s	Time
1	2	3
1	Meeting the Bank's approved brokers to assess the market conditions in the Govt. securities and stock markets and reporting important developments to the Secretary/E.D.	15%
2	Entering into contracts for sale and purchase of securities on Bank's Investments Account and also on behalf of State Govts. and EPF.	10%
3	Granting interviews to the officials of the State Govts. and quasi-public bodies in connection with their market borrowings.	10%
4	Receiving high dignitaries from foreign countries and arranging for their programmes and discussions with the highest executives of the Bank.	5%
5	Watching the ways and means position of State Govts., sanctioning and renewal of special ways & means advances to State Govts.	5%
6	Issuing instructions to Bank's Central Accounts Section at Nagpur regarding creation/cancellation of Ad Hoc treasury bills keeping in view the ways and means position of the Central Govt.	2%

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1	2	3
7	Correspondence regarding market loans of State Govts., Electricity Boards and other local bodies.	10%
8	Disposal of references received from Bank's Agricultural Credit Department/Industrial Finance Dept. regarding bond issues by land mortgage banks/State Financial Corporations and putting in Bank's subscriptions to the debentures of the former to meet shortfalls.	10%
9	Follow-up action on discussions held by the Governor/Executive Director and Secretary with the State Govt. officials from time to time regarding their finances.	5%
10	Guiding and directing the staff to collect data on various matters required for formulation of Bank's policy decisions.	5%
11	Secretarial work in respect of Central Board and its Committee meetings.	16%
12	Whetting the weekly Financial & Commercial Report prepared by the Economic Department for submission to the Committee of the Central Board.	2%
13	Organising and Administrative work.	9%
14	Correspondence in respect of creation of special securities in favour IMF, IBRD, IDA and ADB and Bank's investments in foreign securities.	2%

XXIX.4

PART II - POSITION EVALUATIONDEPUTY SECRETARY, SECRETARY'S DEPT.

Sl. No.	Factor	Description	Degree	Poi- nts
1	2	3	4	5
1	EDUCATION & TECHNICAL TRAINING	Bachelor's Degree preferably in Economics.	III	36
2.	EXPERIENCE	10 years & above	V	60
3.	POLICY & PROGRAMME PLANNING (Consider the responsibility for development of operating plans and/or for analysis and evaluation of problems, and for the preparation of solution of policy recomm- endations, weightage to be given to scope and complexity of plans/ policies)	Responsible for normal planning, solving of prob- lems connected with public borr- owing programmes, assessing market conditions etc. Watching the ways & means position of Central/State Govts. and develop- ing operating plans/ policies for connec- ted matters. Guiding staff to collect data for formula- tion of Bank's policy decisions.	III high	30

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1	2	3	4	5
4.	<p>PROGRAMME EXECUTION & DECISION MAKING</p> <p>(Consider level of responsibility for decision pertaining to programmes projects or operations. Take into account the degree of direct supervision required, extent and frequency to which operations are beyond existing precedents. Consider also the impact on the organisation's objectives or image).</p>	<p>Secretarial work for Central Board/Committee. Entering into contract for sale and purchase of securities on bank's Investments accounts etc. etc.</p> <p>Occasional innovations beyond existing precedents, having very large impact on Bank's image/objectives.</p> <p>Review and control by superiors is infrequent and within overall policy control.</p>	<p>III mid</p>	<p>25</p>
5.	<p>CLIENT RELATIONSHIP</p> <p>(Consider direct supervision required, as well as responsibility for the selection and development of approach to the client's problems and needs. Take into account the scope and complexity of activities.</p>	<p>Review and control from higher level is infrequent.</p> <p>Relationships with State Govt., Quasi public body officials for market borrowings involves counselling and negotiations. Sufficient Impact on clients objectives.</p>	<p>IV low</p>	<p>49</p>

XXIX.6

1	2	3	4	5
6.	UTILIZATION & CONTROL OF HUMAN RESOURCES (Consider degree of leadership & direct influence on payroll costs. Influence in attracting, sele- cting, motivat- ing and develop- ing competent personnel as well as the responsi- bility for the execution of personnel policies has to be considered).	Supervises Staff Officer Gr. II and clerical personnel. Has only moderate influence on personnel policies.	III low	17
7.	UTILIZATION & CONTROL OF PHYSICAL & FINANCIAL RESOURCES (Consider the resources having cash value e.g. building, equip- ment, supplies, funds, view regard- ing selection, use, maintenance and conservation of these resources)	Influence on costs is moderate, limi- ted to approval of routine expenditure. Recommends routine expenditure within policy limitations for the department	III mid	20



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1	2	3	4	5
8.	CONTACTS & PUBLIC RELATIONS (Consider the level and frequency of contacts with others in government, business & other organisa- tions)	Limited contacts with outside groups. Receiving high dignitaries from foreign countries and arranging meetings and their programmes.	I high	8
Total Points				... 245

APPENDIX XXX

FACTOR 6

UTILIZATION AND CONTROL OF HUMAN RESOURCES

This factor is a measure of the scope and importance of the position's responsibility for the utilization of an agency's human resources. Considered are the degree of leadership and direction given to subordinates; the influence on pay roll costs; the influence in attracting, selecting, motivating, and developing competent personnel; and the responsibility for the execution of agency personnel policies.

XXX.2

GUIDE FOR POINT SELECTION

Degree	Point Assignments			Guide definition
	Mini- mum	Mid- Point	Maxi- mum	
1	0	4	8	Exerts little or no influence or control over the effective utilization or supervision of personnel; little or no influence on personnel policies.
2	9	12	16	Supervises one or more persons on the basis of prescribed procedures and policies exerts no control over personnel costs or selection and has little or no influence on personnel policies.
3	17	20	24	Supervise one or more persons on the basis of prescribed procedures and policies; exerts control over effective utilization of personnel and is responsible for recommending personnel actions (employment, separation, and salary

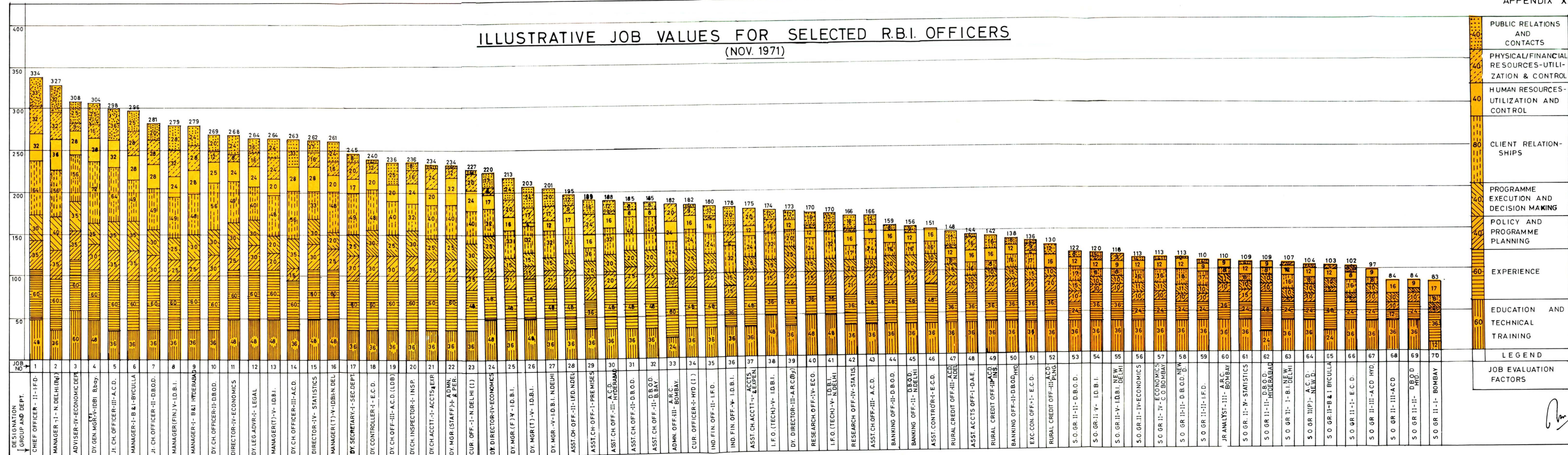
XXX.3

Degree	Point Assignments			Guide definition
	Mini- mum	Mid- Point	Maxi- mum	
				adjustment); some influence over personnel policies but no control or responsibility for these.
4	25	28	32	Supervises one or more persons; is responsible for attracting, selecting, motivating and developing personnel; advises on agency procedures and handling of personnel problems; formulates personnel policies for higher level approval; participates in and exerts a strong influence on such activities, but may not have administrative authority for the personnel function.
5	33	36	40	Supervises a multi-unit organization; is responsible for overall utilization of personnel within the agency and for the development and execution of agency policies and personnel programmes; holds major authority and responsibility for salary and personnel actions.



ILLUSTRATIVE JOB VALUES FOR SELECTED R.B.I. OFFICERS

(NOV. 1971)

PUBLIC RELATIONS
AND
CONTACTSPHYSICAL/FINANCIAL
RESOURCES-UTILI-
ZATION & CONTROLHUMAN RESOURCES-
UTILIZATION AND
CONTROLCLIENT RELATION-
SHIPSPROGRAMME
EXECUTION AND
DECISION MAKINGPOLICY AND
PROGRAMME
PLANNING

EXPERIENCE

EDUCATION AND
TECHNICAL
TRAININGLEGEND
JOB EVALUATION
FACTORS

APPENDIX XXXII

I - COMMON KNOWLEDGE AND SKILLS REQUIRED FOR ALL OFFICERS OF THE BANK

- i) Economic Environment - Role of the Reserve Bank of India.
- ii) Some knowledge of Indian Banking System.
- iii) Idea of Functions of Commercial Bank.
- iv) Money Market Structures.
- v) Credit Appraisal - follow-up skills.
- vi) Supervisory Skills & Personnel Relations.
- vii) Written and Oral Communications
- viii) Public Relations.
- ix) Office Management.
- x) Data Processing - Handling and Interpretation.
- xi) Company Law - some provisions.
- xii) Analysis of Financial Statements.

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II - KNOWLEDGE AND SKILLS PARTICULARLY
REQUIRED FOR GROUP I DEPARTMENTS

- i) Manuals issued by the Reserve Bank of India in departments forming Group I.
- ii) (a) Central Government Treasury Rules.
(b) State Government Treasury Rules.
- iii) Note Refund Rules
- iv) Public Debt Accounts Rules.
- v) Government Securities Manual.
- vi) Stock Exchange Rules.
- vii) Accounting Procedures in detail in Banking & Issue Department and Central Accounts Section.

III - KNOWLEDGE AND SKILLS PARTICULARLY
REQUIRED FOR GROUP II DEPARTMENTS

- i) Banking Regulation Act, 1949.
- ii) Reserve Bank of India Act (Sections 17, 42, 45) (Chapter III).
- iii) Nationalisation Act.
- iv) Financial Corporation Act.

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- v) (a) State Bank of India Act.
(b) Subsidiaries of State Bank Act.
- vi) Company Law (Some provisions).
- vii) Negotiable Instruments Act.
- viii) Transfer of Property Act.
- ix) Equitable Mortgage.
- x) Deposit Insurance Corporation Act.
- xi) (a) Credit Guarantee Corporation Act.
(b) Credit Guarantee Scheme of
Industrial Finance Department.
- xii) Power of Attorney Act.
- xiii) Stamp Act.
- xiv) Inspection Objectives - requirements,
procedure, examination of assets -
system.
- xv) Inspection - work flow, internal
accounting, checks (balancing of
books, conciliation of inter-bank
accounts).

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IV - KNOWLEDGE AND SKILLS PARTICULARLY REQUIRED FOR GROUP III

- i) Co-operative Laws - detailed knowledge.
- ii) State Legislation regarding rural side
- land laws.
- iii) Detailed knowledge of State Development
Programmes.
- iv) Some idea of budgetary procedures
of Government.
- v) Fundamentals of agriculture, crops,
inputs, irrigation, crop rotation,
seasons, types of fertilizers,
economics of tube wells etc.
- vi) Attitude, field visits, liaison
capacity.

V - KNOWLEDGE AND SKILLS PARTICULARLY REQUIRED FOR GROUP IV

- i) Classification and Processing of
Data - Systems and Computerisation.
- ii) Classification and Compilation of
data for economic analysis.
- iii) Statistical Studies.
- iv) Econometric Studies.
- v) Sample Surveys.
- vi) General Knowledge of various branches
of economics like - balance of payment,
international trade and monetary theory.

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VI - KNOWLEDGE AND SKILLS PARTICULARLY
REQUIRED FOR GROUP V

- i) Taxation Laws - development rebate.
- ii) Emphasis on industrial development - special problems of industries.
- iii) Capital Market.
- iv) Management Accounting.
- v) Marketing Concepts.
- vi) Industrial Development Bank of India Act.
- vii) Industrial Financial Corporation of India Act.
- viii) State Financial Corporations Act.



APPENDIX XXXIII

I. BANKERS TRAINING COLLEGE, BOMBAY

1) Central Banking Course I

The course is intended for Staff Officers Grade I of the Reserve Bank. The first course was held from 4th January to 5th March 1971.

- i) Duration : 9 weeks.
- ii) Frequency : Regular - about 3/4 times a year.
- iii) No. of trainees : About 30 trainees.
per course
- iv) Coverage of the course : Comparative study of economic systems, determinants of income and employment - role of monetary and fiscal policies, pricing process and structure of market, processes of growth and development, international trade - theories, institutions, etc., Indian agriculture and industry, Reserve Bank and other financial institutions, India's foreign trade and balance of payments.

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Management perspective,
management planning, work
measurement, job evaluation,
communication, participative
management, management
training and development, etc.

2) Foreign Exchange Course for DBOD Officers

- i) Duration : 6 weeks.
- ii) Frequency : Once a year.
- iii) No. of trainees per course : About 25 trainees.
- iv) Coverage of the course : Organisation of a Foreign Exchange Department, detailed study of the various sections, e.g. inward bills, outward bills, remittances, travel, etc., agency arrangements and foreign branches, exchange rates and arithmetic, forward rates, exchange accounts and position, forward contracts, extension, cancellation etc., credit information, export finance and insurance.

II.CO-OPERATIVE BANKERS TRAINING COLLEGE, POONA

Course on Agricultural Finance for DBOD Officers

- i) Duration : 7 weeks.
- ii) Frequency : Once a year.
- iii) No. of : About 30 trainees
trainees
per course
- iv) Coverage of : Role of agriculture in
the course : economy, programme of
agricultural development,
technical background relat-
ing to agricultural produc-
tion, etc., credit require-
ments of agriculturists, private
and institutional agencies for provision
of agricultural credit, financ-
ing of short-term, medium-
term and long-term needs of
the agriculturists, role of
the Reserve Bank of India in
provision of short-term,
medium-term and long-term
finance, appraisal of loan
applications of primary
credit societies by co-opera-
tives banks, Agricultural
Refinance Corporation and
its functions and role,
agricultural finance by
commercial banks, principles
of lending with particular
reference to agricultural
finance, various schemes for
providing agricultural credit
formulated by the State Bank
of India and other commercial
banks.

Visits to co-operative
institutions and farms.

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III. STAFF TRAINING COLLEGE, MADRAS

1) Induction course for newly appointed Staff Officers Grade II (Direct Recruits)

The course is intended to give the newly appointed officers a general idea of the functions and working of the Reserve Bank and the activities of its various departments.

- i) Duration : 5 weeks.
- ii) Frequency : The course is held as and when a recruitment of direct officers takes place.
- iii) No. of trainees per course : About 25
- iv) Coverage of the course : An outline of the Indian banking system, concept of money supply with the public, variations in money supply, functions of a central bank with particular reference to functions and working of the different departments of the Reserve Bank and its associate institutions, Reserve Bank of India Act, Banking Regulation Act, Public Debt Act, etc., practice and law of banking, personnel relations.

XXXIII.5

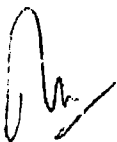
2) Induction Course for Rural Credit Officers (staff candidates)

The course is intended to give to the trainees an intensive practical and theoretical training in the law and practice of commercial banking. The course also deals with co-operative credit structure.

- i) Duration : 8 weeks.
- ii) Frequency : The course is held as and when required.
- iii) No. of trainees per course : About 30
- iv) Coverage of the course : Practice and law of banking, co-operative movement, law relating to co-operative banking, functions and working of Agricultural Credit Department, practical training in commercial banks.

3) General Course for Staff Officers Grade II (direct recruits) on completion of their departmental training

The course is intended to provide the participants an opportunity to assimilate and consolidate the knowledge gained regarding the



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working of the various departments of the Bank during the course of a practical training for about 21 months. Further, it is oriented to expose the officers who constitute the first rank supervisors in the Bank to the modern concepts of management including human relations so as to prepare them for handling human relations problems they are likely to encounter in actual work situation in the various departments of the Bank.

- i) Duration : 8 weeks.
- ii) Frequency : The course is held as and when required.
- iii) No. of trainees per course : 25-30 trainees.
- iv) Coverage of the course : An outline of the Indian banking system, central banking with particular reference to countries with underdeveloped economies, international finance, current economic problems, Reserve Bank of India Act, Public Debt Act, etc., functions and working of various departments of the Reserve Bank and its

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associate institutions,
Bank's accounting procedure,
practice and law of banking,
bank investments, advances,
compilation of credit
reports, control and super-
vision of branches by head
office, management and
organisation.

4) Course in Central Banking for the junior supervisory staff (General Course)

The course is intended to improve the
operational efficiency of the employees and
facilitate their mobility from one department
to another.

- i) Duration : 8 weeks.
- ii) Frequency : Regular - about 5/6
times a year.
- iii) No. of : About 60
trainees
per course
- iv) Coverage of : Basic concepts of economics,
the course national income, public
finance, money and banking,
outline of Indian banking
system, international
finance, Indian financial
administration, central
banking with particular
reference to countries with
under-developed economies,
functions and working of
the Reserve Bank of India,

co-operation, Banking Regulation Act, and other enactments, practice and law of banking, investments and advances of commercial banks, general principles of lending, etc., book-keeping and accounting procedure in commercial banks, control and supervision by the head office over branches, principles of management, personnel relations.

5) Inspection course for the supervisory staff of the Department of Banking Operations & Development and The Agricultural Credit Department

The course is intended to give instruction in inspection procedures and techniques.

- i) Duration : 10 weeks.
- ii) Frequency : Regular - about 4 times a year.
- iii) No. of trainees per course : About 30
- iv) Coverage of the course : Practice and law of banking, i.e. customers accounts, payment and collection of cheques, etc., investments, advances, foreign exchange and finance of foreign trade

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etc., book-keeping and accounting system in commercial banks, control and supervision of head office over branches, co-operative organisation including various types of societies, salient features of co-operative law, role of Reserve Bank of India in the sphere of rural credit. Practical training in commercial and co-operative banks. Training in inspection procedures.

N.B. It has been decided to merge the courses at Nos.(3) and (4).