CHAPTER – III

GROWTH AND ORGANISATIONAL STRUCTURE OF THE M.S.C.B. LTD.
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OF THE M.S.C.B., LTD.

Co-operatives cover a wide range of economic activities including production and processing, marketing and distribution, service functions, etc. Co-operatives are the organisations of the economically weak poor people who have come together for ameliorating their economic condition, with the help of thrift, self help and mutual help. They are borrowers’ own organisations having a democratic set up.

According to the Reserve Bank of India Act, 1934 and the Banking Regulation Act, 1949 a “Co-operative Society” means a society registered, or deemed to be registered, under the Co-operative Societies Act, 1912 or any other law relating to Co-operative Societies for the time being in force in any State.

“Co-operative Bank” means a State Co-operative bank, a Central Co-operative bank and a primary Co-operative bank; “State Co-operative bank” means the principal co-operative society in a State the primary object of which is the forming of other co-operative societies in the State.

Provided that in addition to such principal society in a State or where there is no such principal society in a state the State Government may declare any one or more Co-operative societies carrying on business in that state to be a State Co-operative bank or banks within the meaning of the definition.
"Central Co-operative bank" means the Principal Co-operative society in a district in a State, the primary object of which is the financing of other co-operative societies in that district;

Provided that in addition to such principal society in a district or where there is no such principal society in a district, the State Government may declare any one or more Co-operative society carrying on the business of financing of other Co-operative societies in that district to be a Central Co-operative bank within the meaning of this definition.

"Co-operative Credit Society" means a Co-operative Society, the primary object of which is to provide financial accommodation to its members and includes a co-operative land mortgage bank.

I) MAJOR DEVELOPMENT IN THE CO-OPERATIVE FIELD SINCE INDEPENDENCE :

The major development in the co-operative field since independence was the appointment of a Rural Credit Survey Committee in 1951 by the Reserve Bank of India for taking up indepth study of the various aspects of rural credit delivery system. The Committee in its report revealed that in the field of rural credit, co-operatives failed to make any significant inroads, accounting as they did for only about 3.1 per cent of credit requirements of farmers. Even this small quantity of credit had reached only the wealthier members of the villages who owned creditworthy securities, and needs of the poor farmers were not fulfilled. Besides, large parts of the country were not covered by co-operatives. After analysing the various causes, the Committee recommended an integrated scheme of Rural Credit. The scheme involved three fundamental principles,
namely: (i) State participation at different levels, (ii) Coordination for credit with other economic activities, especially processing and marketing, and (iii) administration through trained and efficient personnel responsive to the needs of the rural population. The recommendations of the Committee were made on the basis of programmes of co-operative development during the Second Plan.

II) TYPES OF CO-OPERATIVE SOCIETIES:

The co-operative movement in India began with the setting up of co-operative credit societies. Gradually, the movement spread to embrace other fields of agricultural activity like marketing, service co-operatives etc. Thus, various societies presently operating in rural India can broadly be classified into two categories (1) credit societies, and (2) non-credit societies.

1. CO-OPERATIVE CREDIT SOCIETIES:

There are two separate co-operative agencies for the provision of agricultural credit—one for short and medium-term credit, and the other for long-term credit. The former has a three-tier structure consisting of a State Co-operative Bank at the state level, a Central Co-operative Bank at the district level, and primary agricultural credit societies at the village level. The long-term co-operative credit is provided by the land development banks.

The co-operative credit structure, after an initial failure, has come to stay as the most important source of institutional credit in rural areas. Co-operative institutions along with the regional rural banks and the commercial banks are entrusted with the responsibility of meeting the increasing credit requirements of the peasantry. However,
the system suffers from a few major defects, among which the two important ones are:
(i) it has shown a class bias in favour of rich and big farmers, and (ii) a large number of
the co-operative societies suffer from overdues and are financially weak and non-viable.

2. CO-OPERATIVE NON-CREDIT SOCIETIES:

Since the co-operative movement, initially, came to be associated with the
provision of credit even in the case of non-credit co-operative movement, the co-
operative structure that has emerged is substantially the same as is prevalent in the sphere
of credit. The marketing and processing co-operative structure consists of primary
marketing societies, a State Marketing Federation topped by the National Co-operative
Agricultural Marketing Federation. In the case of consumer co-operatives, there are
primary consumer co-operatives at the grass root level. At the State Level is the State
Federation of Consumer Co-operatives. The National Co-operatives Consumers
Federation is the apex body of the State Federation of Consumer Co-operatives. For co-
operative farming there are Co-operative farming societies with the National Farming
Advisory Board to plan and promote the programme of co-operative farming. Among
others, important ones are non-credit co-operative societies and unions, fishery co-
operative societies and unions, fishery co-operatives, vegetable and food preservation
societies and fertiliser co-operatives.

III) EVOLUTION OF THE CO-OPERATIVE MOVEMENT IN INDIA:

Since Independence, the co-operative movement in India has been advancing
under the patronage given by the state. The state provides financial assistance to co-
operatives by way of share capital, participation loans for various purposes and grants for
meeting a part of the managerial expenses in opening branches and sales depots and contributions to risk funds, sales depots to Special Bad Debt Reserve Funds and price fluctuation fund. With the setting up of the National Co-operative Development Corporation in 1963 the movement has gained its momentum with vigour and vitality as the corporation is entrusted with the task of planning and promoting programmes of marketing, processing, storages and import and export of agricultural produce through co-operative societies.

IV) ADVANTAGES OF CO-OPERATION:

It is needless to add that co-operation has showered a number of advantages on farmers. Some of the important advantages are as follows:

First, co-operative societies have extended many benefits to the peasantry. Among these the most important is the provision of credit. Along with commercial banks, co-operative societies have been successful by and large, in breaking the stranglehold of village moneylenders, who always threatened the future of the farmer. Co-operative societies have provided for not only more safe means of borrowing loans but also the loans are advanced relatively at very low rates of interest. Agriculture sector is being treated as a priority one by the government, and therefore co-operative societies get refinancing facilities from the government at very low rates of interest. Credit requirements are being met by co-operatives, and there is an upending demand on their resources.

Secondly, co-operative societies have played a vital role in promoting agricultural production and agricultural productivity. This has been made possible by encouraging
the use of better farming techniques such as the use of sophisticated farm implements, tools, high yielding varieties of crops, manures and better water management. Marketing societies have been instrumental in eliminating many malpractices that prevailed in local markets. They have been in a position to accomplish this largely because of the economies of scale that follow when transactions are large. A large number of farmers, in a highly imperfect competitive market can present an organised picture and strike a better gain. Similarly, if they have to purchase inputs on a co-operative basis their status as a customer increases, again facilitating a better bargain. In other words, a co-operative form of organisation helps the farmers to present a more organised look, which assists them ultimately to protect their interest.

Thirdly, co-operatives have a controlled strategy on the spending activity of the farmer. They have helped to curb the habit of wasteful expenditure by the peasantry, the habit to save and use the banking media for ordinary transactions has received a fillip among the public in general and among the rural people in particular. As a result, the principle of self-reliance has been promoted to some extent, and a part of the hoarded wealth has been used for productive purposes through banks. This is highly conducive to the new strategy of agricultural growth adopted in their plans.

Fourthly, co-operatives have contributed to a great extent in changing and improving the traditions and customs of the rural people. They have attempted to remove undesirable social customs like reckless spending for marriages, social ceremonies, etc. They have induced the peasantry to give up habits like gambling and litigation. All these contributions have helped to change social norms.
Finally, in good working co-operatives, the members take an active part, keep a watchful eye on them and get the benefit of good training in business methods. The ordinary members get training in the proprietary of public money and its control and renders quality services in recognition of the responsibility accounting. The members of the Board of Management get the benefit of training in keeping accounts. The primary societies can be regarded as the network of elementary schools in rural finance.

V) CO-OPERATIVE DEVELOPMENT IN MANIPUR:

Though the co-operative movement started since 1947 yet its growth and development were not spectacular at the initial stage since the inception of First Five Year Plan. With the gradual introduction of planned economy in the country and launching of the Second Five Year Plan, the movement in the state took different shapes.

Thus, in the state the co-operative movement took its real shape to bridge the credit gap in the field of agriculture which was the most important achievement of the state. Various types of agricultural credit societies such as Gram Panchayat Multipurpose Development Co-operative Society (G.P.MPDCS) and Large Size Agricultural Multipurpose Society (LAMPS) in the valley area and in other areas came into exisistance in order to mobilize hill and valley economy.

With the recommendation of the National Commission on Agricultural and Bawa Committee, the organisational set up of the agricultural credit society in the state took a change for co-operative development. Manipur had its co-operative societies Act in 1976 and accordingly 95 G.P.MPDCS and 52 LAMPS altogether 147 Primary Agricultural
Credit Society (PACS) were respectively set up in the valley and in the hills as a first step towards re-organisation programme.

The co-operative department has been continuing its programme for strengthening the share capital of the societies so that their borrowing capacity might increase to some extent for getting maximum benefit of loan. Since the coming of the commercial banks in the interest of the co-operative sector for financing these societies, the co-operative development with the idea of production capacity was also expected positively. It is found that the department had raised loans from the National Agricultural Credit Fund of RBI and the State Government for further advance to these credit societies in the form of state share contribution.

In due course, the bank adopted a few societies out of PACS for the purpose of financing loans such as short term, medium term and long term credit, whereas the Commercial Bank also adopted a few societies left by the co-operative bank. For the purpose of operating long term credit, the bank has opened an Agricultural Development Division for advancing long and medium term loan for agricultural development on the basis of co-operative development in the state.

VI) GROWTH OF M.S.C.B., LTD. AND ITS ORGANISATIONAL STRUCTURE:

The Manipur State Co-operative Bank Ltd., Imphal came into existence in the year 1956-57 under the Manipur Co-operative Act, 1947 with an authorised capital of Rs. 5 crores. The main objects of the bank are as follows:
i) to promote the economic interest of the members of the Bank in accordance with co-operative principles;

ii) to receive money on Current, Savings, Fixed or other accounts and to raise or borrow from Government, Reserve Bank of India (RBI), National Bank for Agriculture and Rural Development (NABARD), Industrial Development Bank of India (IDBI), Housing & Urban Development Corporation (HUDCO), National Co-operative Development Corporation (NCDC) or other financial agencies, from time to time, such sums of money as may be required for the purpose of the Bank;

iii) to issue debentures on the securities of its properties and to mortgage immovable properties and other assets assigned to it by its affiliated societies or by individual agriculturists members for such period and on such terms and conditions as provided in the Act and Rules & Regulations made thereunder by the Board with the approval of the State Government;

iv) to issue bonds;

v) to grant short/medium/long-term loans to Co-operative Institutions registered under Co-operative Societies Act and individual members/persons for agriculture and other purposes;

vi) to undertake through affiliated societies and branch units the work of financing other special schemes – Diary Farming, Cattle Breeding, Pisciculture, Poultry, Horticulture, Plantation, etc., under National Bank for Agriculture and Rural
Development and other financing agencies and to take such other actions as are conducive to the expansion of long-term credit movement in Manipur;

vii) to lend money or grant overdrafts to or open cash credits and letters of credits for depositors and members:

(a) Fixed Deposits;
(b) Securities as defined under Section 20 of the Indian Trust Act;
(c) Gold & Silver, other ornaments;
(d) Agricultural & Industrial Products and
(e) Salary Bills of Government Servants;

viii) to serve as a balancing centre for all co-operative banks and societies in the Manipur State, registered under the Co-operative Societies Act;

ix) to undertake inland exchange business by collecting bills of exchange and hundies or to issue demand drafts;

x) to receive securities, ornaments and valuables for safe custody;

xi) to buy and sell for the legitimate investment or surplus fund, securities of the Government of India or of the Government of Manipur or other securities specified in the Indian Trusts Act and to act as agent for Co-operative Institutions and other persons for the purchase and sale of such securities;

xii) to open branches, where necessary, in its area of operation with the approval of the Registrar;
xiii) to take up shares in other Co-operative Societies;

xiv) to act as agent for banking business for any Co-operative Society, Bank, Government or any Public Body, Company or Corporation or any other institutions with the permission of the Registrar;

xv) to establish and support or aid in the establishment and support of funds calculated to benefit employees or ex-employees of the Bank or the dependents or relations of such persons;

xvi) to undertake management or liquidation work of affiliated societies indebted to the Bank on such terms and conditions as laid down by the Registrar to facilitate recoveries from the indebted societies;

xvii) to stand guarantee for any society registered under the Co-operative Societies Act or any individual member or firms and Companies in respect of their obligations with Government or with any other Bank or concern or society;

xviii) to advise affiliated Banks and society in the matter of principles and practices of Banking and inspect them as and when necessary;

xix) to act as custodian of “Reserve Funds” of other Co-operative Banks and societies;

xx) to carry on and manage the affairs of a society, Committee of which has been suspended or superseded under the Act and Rules;

xxi) to acquire or take on lease, land, building or any other immovable property, to construct building, godowns, other structures, thereon for use by the Bank or for
letting out the same on rent, or to grant loan to the staff members under agreed terms;

xxii) to purchase/acquire land for cultivation;
xxiii) to develop and improve the land and the method of cultivation;
xxiv) to undertake redemption of mortgages on lands and liquidation of prior debts;
xxv) to undertake general banking business of any other type not described above;
xxvi) generally to undertake such activities as may be conducive to the attaining of the above objects.

Thus, the primary object of the Bank is to finance the members through their respective primary agricultural credit societies on easy terms at the reasonable rate of interest.

ORGANISATION STRUCTURE OF M.S.C.B., LTD.:

Organisation is a fundamental thing in business. All enterprises require sound organisation for their smooth, efficient and economical operation to achieve maximum results with the minimum efforts. The need and significance of organisation will be clear if there is a bit practical approach to it.

When two or more people are required to do some common work, they should act in a concerted manner. This is specially necessary when they are so situated that their activities push them in intimate relation with each other.
A sound organisation is a must for success in any line of business. This is necessitated by the magnitude and complexities of business of modern times. The entire work of such enterprises is beyond the capacity of a single person to manage. It facilitates the growth of human faculties and mechanistic activities.

**Realisation of Objectives**: Objectives denote the goals or purposes of any institution and they are realised through organisation. So the management should keep the personnel of an enterprise constantly aware of the objectives of that enterprises, because of business unit by acquiring vested interests may look to personal objectives and may lose sight of institutional goal.

**Determination of Activities**: In a small business the manager may himself perform all the functions. But it is otherwise in case of big businesses. It is impossible for one man or even two or three keymen to do all the jobs properly. In such cases, the enterprise demands specialisation and division of work to produce more and better work with the same effort. For this the volume of work to be done is to be determined by dividing all the activities into their component parts as can be easily performed by each individual.

**Group of Activities**: Next task after determination of activities is the grouping of activities into different departments, sections, units or sub-units according to their similarity and co-relationship. Different bases are generally followed in this respect. It may be on the basis of functions, such as, purchases, sales, production, etc. or according to secondary basis like geographical areas, type of customers, equipments, etc.
The Principles of Causation and Conviction: The Principle of Causation says that the productive efforts of an organized group of people are greater than the sum total of their individual efforts. The creation of this principle by means of organised human activities is an important thing in an organisation and without this, it is no use building up an organisation. But in order to introduce this principle of causation, the human efforts must be driven by some sense of faith and conviction for an abiding loyalty. The organisation therefore, must be able to infuse in the employees these two values of virtues.

Flexibility and Continuity: The organisation should be flexible, which means that it should provide scope for growth and expansion without dislocation. The organiser should build the edifice not for today or for tomorrow, but for permanence and continuity so that it can stand the test of time.

Structure of an Organisation:

Structure of an organisation is the framework or edifice of management. This framework provides a set of relationships between and among individuals and groups. According to Albert K. Wickesberg, "the set of interpersonal relationships which operates in the context of position, procedure, process, technology and social environment comprises what is known as the organisation structure". Organising is a facilitating function and structure is its mechanism. The concept of organisation and structure and of interpersonal relationship is extremely complex, because "as the number of individuals in a firm increases in some arithmetic progression, the number of possible personal inter-relationships increases at some geometric rate". So it is desirable to build
up a suitable organisation structure which will assist economical and effective attainment of objectives, avoiding complexity as far as possible. In order to correlate the structure with the needs of business, Drucker of course recommends three kinds of analysis: activities analysis; decisions analysis; relations analysis. These analysis can show what kind of structure an organisation needs.

Activities analysis is to unfold the fundamental activity on which the business stands. This activity is the core activity of life line of business and all other activities rotate round this activity. For instance, in a pulp and paper manufacturing industry, the long range forest management may be the core activity.

Decision analysis involves analysis of the nature of decisions required by the management, the levels at which the decisions are to be taken, their long-run impact and resultant financial burden. This type of analysis becomes necessary to determine the levels of the organisation structure.

Relation analysis examines the various types of relationships that may be necessary within an organisation. These relationships may be vertical, lateral and diagonal. Clear enunciation of these relationships in the structure is vital for smooth work performance without frictions, overlappings, transgression and so on. So relations analysis covers wide range of activities. First of all, these relationships are line relationships (vertical and direct superior-subordinate relationships), line and staff relationship (lateral relationship staff assisting line department) and diagonal relationships (direct cross connection with all departments, with functional specialists).
The structure should reveal that these complex relationships contribute positively to business efficiency.

**Steps in organisation:**

Organisation is the framework or formal structure of authority of management through which the total volume of work with total responsibility is defined, arranged, sub-divided and distributed into relevant sections or groups and is co-ordinated for effective performance.

"the allocation of responsibilities to the individual person who is to hold the managerial position concerned; this step is the threshold between the static conception of structure and the dynamic process of management in action".

"the establishment of certain formal relationship between managers and the emergence of informal relations among them".

According to Louis A. Alien the steps involve three kinds of work division of labour, identification of the source of authority and establishment of relationships.

In the light of the above views, the steps to be followed under orderly sequence for organizing may be stated as follows:

**Determination of Business Objectives:** Business exists and is managed for the achievement of certain objectives. The pattern of objectives depends upon a number of factors, nature of the business and its products, the nature of the market composition of the employees and environment of society. So the first step in setting up an organisation is to spell out the objectives of the business taking into account its background.
Determination of Business Activities, Operations and Functions: The next step in the organisation is to determine the total volume of activities. While determining the total volume of activities, operational aspects such as manufacturing, purchase, sale, financial, accounting, costing, personnel management systems should be carefully investigated and detailed notes should be prepared on the findings. This step also involves search and analysis of various functions of different categories of employees and of organisational units.

Analysis of Activities: This involves breaking down of total volume of activities, operational and managerial into component parts. This is required to be done to determine the job of each individual in such a way that individual can perform his part of the duty smoothly without any overburden.

Grouping of Activities: After enumeration of activities as stated above, it is necessary to group into different departments, sections, units or sub-units the various activities according to their similarity and correlation. Some bases are to be adopted for this purpose. They may be according to functions such as purchase, sale, etc. or according to geographical area or type of customers, equipment, processes and so on.

Allocation of duties and Responsibilities: This step is concerned with building up phase of an organisation. It involves allocation of duties and responsibilities to specific individuals or group of individuals. It is to see that each individual or group exactly knows what is intended to be done by such individual or group. The work of this step is generally accomplished by assigning jobs first to different managerial positions. These managers than allocate the jobs, among their respective subordinates.
Delegation of Authority: While entrusting duties and responsibilities to individual members of an organisation, there should also be conferment of necessary powers and authority on them according to the nature of their duties and responsibilities. This implies delegation of authority. Thus, the responsibility should be made effective through delegation of authority. Responsibility is the obligation to do or not to do a thing and the authority is the power to command or to act. Both should move together.

Preparation of Organisation and Responsibility Chart: After assignment of duties and responsibilities to individuals in different positions, it is necessary to draw up a chart to depict the interconnection between different levels of responsibility and authority and superior-subordinate relationships.

Preparation of Organisation Manual: This is intended for circulation among the members of the staff embodying all that have to be done. The manual is to serve as a standing guide to the personnel of the organisation in order to grasp in the proper perspective about their role and place in the organisation.

Preparation of a Glossary for Organisational Nomenclature: This glossary is meant to define and place in proper sequence the different terms used in the context of the organisation. This will ensure uniformity in the meaning of these terms to avoid confusion in their interpretation.

Evaluation: The different steps necessary in the organisational set up as stated above require evaluation from time to time. This evaluation will disclose loopholes for their corrective measure.
Forms of Organisation:

Organisation structure is primarily concerned with the allocation of tasks and delegation of authority. According to the different practices of distributing authority and responsibility among the members of the enterprise, several types of organisation structure have been evolved. In a small organisation single and clear-cut lines of authority are established. However, in the case of Manipur State Co-operative Bank Ltd., Imphal, the following type of organisation structure is followed.

MANIPUR STATE CO-OPERATIVE BANK LTD.
ADMINISTRATIVE OFFICE: IMPHAL
RATIONALISATION OF STAFF (MIS)
(Head Office only)

PROPOSED JOB CHART

Managing Director

Add. General Manager

Add. General Manager

Dy. General Manager

Manager Loan Section

Manager Loan Section

Manager Administration

Manager Account Section

Manager Statistics Section

JOB ALLOTMENT

1. MANAGING DIRECTOR
   a) Overall Supervision and Control
   b) Secretary to Board of Directors cum Administrator.

2. ADDITIONAL GENERAL MANAGER
   a) Administration and banking

3. ADDITIONAL GENERAL MANAGER
   a) Loans & Advance, Recovery and Legal Cell.

Source: M.S.C.B. Ltd., Imphal.
<table>
<thead>
<tr>
<th>Manager</th>
<th>Job Specification</th>
<th>Job Allotment</th>
</tr>
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<tbody>
<tr>
<td>Head cashier</td>
<td>Overall Management of the Branch.</td>
<td>General banking Administration &amp; development works</td>
</tr>
<tr>
<td></td>
<td>1) Section Officer of the Cash Section.</td>
<td>1) Cash Management.</td>
</tr>
<tr>
<td></td>
<td>2) Bill in charge</td>
<td>2) Remittance</td>
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<tr>
<td></td>
<td></td>
<td>3) Controlling of the Cashier</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4) Custodian of Token for cash payment to customers &amp; other cheque books/Drafts.</td>
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<td></td>
<td></td>
<td>5) IBC/OBC.</td>
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<td></td>
<td></td>
<td>6) Establishment &amp; General Administration with HRM/HRD</td>
</tr>
<tr>
<td>Acctt. (1)</td>
<td>Financial Management.(1)</td>
<td>1) C/D a/c</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2) F.d. &amp; Short deposit.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3) R.D. a/c</td>
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<tr>
<td></td>
<td></td>
<td>4) Loan against R.D., Other Bkg Instruments, staff loan, advances.</td>
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<tr>
<td></td>
<td></td>
<td>5) Balance sheet/P.L. a/c.</td>
</tr>
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<td></td>
<td></td>
<td>6) Budget.</td>
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<tr>
<td></td>
<td></td>
<td>7) Fund Management as instructed by Manager from time to time.</td>
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<tr>
<td></td>
<td></td>
<td>8) H.C. reconciliation.</td>
</tr>
<tr>
<td>Acctt. (2)</td>
<td>Financial Management.(2)</td>
<td>1) S/B. a/c &amp; Balancing of all of</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2) T.D. D. Call.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3) Pay Bill, T.A., D.A.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4) Cash Book.</td>
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<tr>
<td></td>
<td></td>
<td>5) General Ledger.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>6) Statement preparation both statutory &amp; non statutory as instructed by Manager from time to time.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>7) Bank guarantee.</td>
</tr>
</tbody>
</table>
Dy. Manager Loan    Loan matters.

1) Checking & Investigation of all matters
   a) Documentation & processing.
   b) Spot enquiry.
2) Custodian of all loan file after Sec. check up.
3) Maintenance of DCB
   Register for all types of loan to assist account (2) in statement preparation.
4) Custodian of loan Receipt Book and checking of Receipt Book of the R.O.
5) Preparation of loan statement recovery.

Strategies, targets, etc. as instructed by Branch Manager from time to time.

Field Officers

R.O.                    Imphal East
1) Loan Inspection, recovery.
2) Controlling of Supervisors.
3) Checking of Receipt Book for the Supervisors.
4) Preparation of recovery Plan and other statements as instructed by Manager from time to time.

R.O.                    Imphal West

R.O.                    Non-Agri. groups
Inspection & recovery for 1) C/C & O.D.
2) Thrift & Credit.
3) Loan a/c Ind.
4) SRTO.
5) SSI/Composite loan.

R.O.                    Handloom
Inspection & recovery for weaving loan and other works as instructed by the manager from time to time.
### DISTRIBUTION OF STAFF/OFFICER, SECTIONWISE FOR MSCB LTD:
#### IMPHAL BRANCH AT A GLANCE

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Section</th>
<th>Section Officer</th>
<th>Manager</th>
<th>Deputy Manager</th>
<th>D.O. (Vacant)</th>
<th>Asst. D.O.</th>
<th>Sr. Acct. Cashier 5 (including 3 Cashier)</th>
<th>Asst./Typist 1</th>
<th>Driver 4</th>
<th>Peon 2</th>
<th>Night guard 1</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Cash Management &amp; Establishment General Administration with HRM/HRD</td>
<td>Manager</td>
<td>1</td>
<td></td>
<td>x</td>
<td>x</td>
<td></td>
<td>1</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td>14</td>
</tr>
<tr>
<td>2.</td>
<td>Financial Management (1) &amp; Fund Management</td>
<td>Manager</td>
<td>1</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>4</td>
<td>x</td>
<td>x</td>
<td>1</td>
<td>x</td>
<td>6</td>
</tr>
<tr>
<td>3.</td>
<td>Financial Management (2)</td>
<td>Dy. Manager</td>
<td>x</td>
<td>1</td>
<td>x</td>
<td>x</td>
<td>4</td>
<td>x</td>
<td>x</td>
<td>1</td>
<td>x</td>
<td>6</td>
</tr>
<tr>
<td>4.</td>
<td>Loan Section</td>
<td>Manager (Vacant)</td>
<td>x</td>
<td>x</td>
<td></td>
<td>1</td>
<td>(Vacant)</td>
<td>4</td>
<td>x</td>
<td>1 (To attend Br.M. duties also)</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Field Section</td>
<td>Under direct control of Br. Manager not below the rank of Asst. G.M.</td>
<td>x</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>26 (including one Sr. Acct. Asst. for Bakjai Officer)</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>31</td>
</tr>
</tbody>
</table>

**Total** | 2 | 3 | 2 | 2 | 43 | 1 | 4 | 5 | 1 | 63

Source: M.S.C.B. Ltd.
THE MANIPUR STATE CO-OPERATIVE BANK LTD.
ADMINISTRATIVE OFFICE : IMPHAL

JOB SPECIFICATION AND JOB ALLOTMENT IN THE BRANCH :

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Section Head</th>
<th>Job specification</th>
<th>Job allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Manager</td>
<td>Overall Branch</td>
<td>a) To be in close touch with Head Office for every matter,</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Manager and control</td>
<td>b) To frame plan &amp; policies for improvement and control thereof,</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of the staff</td>
<td>c) To maintain staff integrity with consistent control over their workings,</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>d) To attend meetings/seminars,</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>e) To arrange meetings/seminars.</td>
</tr>
<tr>
<td>2.</td>
<td>Accountant</td>
<td>Account matters</td>
<td>a) Passing of vouchers,</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>b) Control over counter staff including Cashier,</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>c) Preparation of Balance Sheet, Trial Balance, and other statutory and non statutory statements demanded by H.O. from time to time,</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>d) Preparation of Pay bill, TA/DA, Bonus, etc.,</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>e) Arrangement for daily cash Requirement,</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>f) Fund management of the Branch,</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>g) Signatory of the Bank account maintained with other Banks,</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>h) Custodian of Token and other keys as instructed by Branch Manager,</td>
</tr>
</tbody>
</table>
3. Development Officer
Loan matters and other office Management

i) Custodian of Files, Ledgers and other stocks.

   a) Processing of all loan matters.
   b) Checking and inspection of all loan matters,
   c) Control over Supervisors,
   d) Custodian of loan Receipt Book,
   e) Checking of Loan Receipt Book maintained by Supervisors,
   f) Signatory of the Bank account maintained with other banks,
   g) Other office management works as instructed by Branch Manager from time to time,
   h) Framing of loan recovery schedule,
   i) To attend meetings and arrange meetings and seminars as instructed by B.M. from time to time,
   j) To prepare loan statements,
   k) Custodian of loan ledgers and documents.

4. STAFF FOR -
ACCOUNTS SECTION:

   a) Sr. Acctt. Asstt. DEPOSIT

   Number - 2
   a) Current and Saving a/c

   a) Acceptance of Cheques for issuing Token and subsequent Ledger entry for passing.
b) Fixed Deposits, Short Deposits, Recurring Deposits, D-Call.

b) Issuing of Pass Books, Fixed Deposit receipts.
c) Balancing.

b) Sr. Acctt. Asstt. IBC/OBC
Number – 2

a) Acceptance of cheques and subsequent Ledger entry.

c) Cashier Cash Management
Number – 1

a) Cash arrangement for daily Branch working.
b) Writing of daily Counter Cash Book.
c) Maintenance of Cash remittance Register.
d) Custodian for Key (Strong room).
e) Custodian of Cheque Books and other Banking Instruments.

d) Sr. Acctt. Asstt. Establishment works and other office Management
Number – 1

a) Preparation of Pay Bill, TA/DA, Bonus, etc.
b) Preparation of all vouchers.
c) Maintenance of Stock Register and others as instructed by Manager and Accountant.
1. Managing Director  
2. Additional General Manager  
3. Deputy General Manager  
4. Personal Assistant (P.A.)

<table>
<thead>
<tr>
<th>ADM</th>
<th>STATISTICS</th>
<th>LOAN</th>
<th>ACCOUNT</th>
<th>LEGAL CELL</th>
<th>MONITORING CELL</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of Empl. - 19</td>
<td>No. of Empl. - 3</td>
<td>No. of Empl. - 1</td>
<td>No. of Empl. - 7</td>
<td>No. of Empl. - 1</td>
<td>No. of Empl. - 2</td>
<td>33</td>
</tr>
<tr>
<td>No. of Officer - 3</td>
<td>No. of Officer - 1</td>
<td>No. of Officer - Nil</td>
<td>No. of Officer - 2</td>
<td>No. of Officer - 1</td>
<td>No. of Officer - 2</td>
<td>9</td>
</tr>
<tr>
<td>No. of Asst. - 6</td>
<td>No. of Asst. - 2</td>
<td>No. of Asst. - 1</td>
<td>No. of Asst. - 4</td>
<td>No. of Asst. - Nil</td>
<td>No. of Asst. - 1</td>
<td>14</td>
</tr>
<tr>
<td>No. of Typist - 2</td>
<td>No. of Peon - Nil</td>
<td>No. of Peon - Nil</td>
<td>No. of Peon - 1</td>
<td>No. of Peon - Nil</td>
<td>No. of Peon - Nil</td>
<td>3</td>
</tr>
<tr>
<td>No. of Driver - 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>No. of Peon - 6</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>6</td>
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</tbody>
</table>