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<td>4.23</td>
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CHAPTER IV :: MANPOWER PLANNING IN PUBLIC SECTOR

BANKS :: COMPARATIVE POSITIONS:

4.1 Introduction;

Manpower planning in PSBs is a continuous process, which has got a basis of network of Bank and the Banking business recorded therefrom. As indicated in the last chapter, branches in PSBs are categorised in terms of-

1. Area of location viz.- Metropolitan, urban, semi-urban and Rural; and

2. Size wise viz- VELB, ELB, LB, MB, SB.

By and large, for macro level comparison, as the total PSBs are sub-divided in three groups viz-

1. First 14 nationalised Banks,
2. Total 20 Nationalised Banks,
3. Total 28 Public Sector Banks, including 20 nationalised banks and 8 Banks in State Bank group.

Separate indicators have been derived in respect of these groups. -

1. Number of branches in total and in average.
2. Amount of business retained in total comprising of deposits and advances.
3. Total manpower comprising of officers, clerks, and subordinate staff.

In this chapter, the comparative positions of all the 28 PSBs have been presented Bankwise.
### Table No.T/4.1: POSITION AS ON 31-3-1990.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Bank Name</th>
<th>No. of Brs.</th>
<th>Manpower Total</th>
<th>Business</th>
<th>Deposits</th>
<th>Advances</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Punjab National Bank</td>
<td>3203</td>
<td>58,557</td>
<td>19,050</td>
<td>12,561</td>
<td>6,489</td>
</tr>
<tr>
<td>2</td>
<td>Central Bank of India</td>
<td>2907</td>
<td>50,026</td>
<td>16,412</td>
<td>10,652</td>
<td>5,760</td>
</tr>
<tr>
<td>3</td>
<td>Bank of Baroda</td>
<td>2298</td>
<td>43,491</td>
<td>21,088</td>
<td>13,033</td>
<td>8,055</td>
</tr>
<tr>
<td>4</td>
<td>Bank of India</td>
<td>2272</td>
<td>53,057</td>
<td>25,628</td>
<td>15,508</td>
<td>10,120</td>
</tr>
<tr>
<td>5</td>
<td>Canara Bank</td>
<td>2006</td>
<td>50,904</td>
<td>17,421</td>
<td>10,923</td>
<td>6,498</td>
</tr>
<tr>
<td>6</td>
<td>Allahabad Bank</td>
<td>1837</td>
<td>32,598</td>
<td>9,349</td>
<td>6,301</td>
<td>3,048</td>
</tr>
<tr>
<td>7</td>
<td>Union Bank of India</td>
<td>1766</td>
<td>21,667</td>
<td>7,697</td>
<td>5,254</td>
<td>2,443</td>
</tr>
<tr>
<td>8</td>
<td>United Commercial Bank</td>
<td>1758</td>
<td>34,783</td>
<td>13,557</td>
<td>8,583</td>
<td>4,914</td>
</tr>
<tr>
<td>9</td>
<td>Syndicate Bank</td>
<td>1528</td>
<td>39,908</td>
<td>10,678</td>
<td>6,792</td>
<td>3,886</td>
</tr>
<tr>
<td>10</td>
<td>Indian Bank</td>
<td>1357</td>
<td>24,940</td>
<td>11,059</td>
<td>7,059</td>
<td>4,914</td>
</tr>
<tr>
<td>11</td>
<td>United Bank of India</td>
<td>1301</td>
<td>22,425</td>
<td>6,861</td>
<td>4,574</td>
<td>2,287</td>
</tr>
<tr>
<td>12</td>
<td>Indian Overseas Bank</td>
<td>1289</td>
<td>28,561</td>
<td>10,686</td>
<td>6,653</td>
<td>4,033</td>
</tr>
<tr>
<td>13</td>
<td>Bank of Maharashtra</td>
<td>1116</td>
<td>17,226</td>
<td>4,884</td>
<td>3,234</td>
<td>1,650</td>
</tr>
<tr>
<td>14</td>
<td>Dena Bank</td>
<td>1092</td>
<td>16,408</td>
<td>4,496</td>
<td>3,001</td>
<td>1,495</td>
</tr>
</tbody>
</table>

**Sub-Total I**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Bank Name</th>
<th>No. of Brs.</th>
<th>Manpower Total</th>
<th>Business</th>
<th>Deposits</th>
<th>Advances</th>
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<tbody>
<tr>
<td>15</td>
<td>Andhra Bank</td>
<td>1057</td>
<td>15,952</td>
<td>4,720</td>
<td>3,020</td>
<td>1,700</td>
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<td>16</td>
<td>Vijaya Bank</td>
<td>719</td>
<td>13,337</td>
<td>3,843</td>
<td>2,357</td>
<td>1,486</td>
</tr>
<tr>
<td>17</td>
<td>Punjab &amp; Sind Bank</td>
<td>673</td>
<td>12,331</td>
<td>3,664</td>
<td>2,441</td>
<td>1,223</td>
</tr>
<tr>
<td>18</td>
<td>New Bank of India</td>
<td>587</td>
<td>12,128</td>
<td>3,214</td>
<td>2,043</td>
<td>1,171</td>
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<tr>
<td>19</td>
<td>Oriental Bank of Commerce</td>
<td>551</td>
<td>10,155</td>
<td>3,674</td>
<td>2,471</td>
<td>1,203</td>
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<tr>
<td>20</td>
<td>Corporation Bank</td>
<td>437</td>
<td>8,982</td>
<td>2,430</td>
<td>1,531</td>
<td>899</td>
</tr>
</tbody>
</table>

**Sub-Total II**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Bank Name</th>
<th>No. of Brs.</th>
<th>Manpower Total</th>
<th>Business</th>
<th>Deposits</th>
<th>Advances</th>
</tr>
</thead>
<tbody>
<tr>
<td>21</td>
<td>State Bank of India</td>
<td>8422</td>
<td>2,19,299</td>
<td>78,014</td>
<td>43,515</td>
<td>34,499</td>
</tr>
<tr>
<td>22</td>
<td>State Bank of B &amp; J</td>
<td>767</td>
<td>14,210</td>
<td>3,660</td>
<td>2,281</td>
<td>1,379</td>
</tr>
<tr>
<td>23</td>
<td>State Bank of Hyderabad</td>
<td>755</td>
<td>13,063</td>
<td>3,828</td>
<td>2,434</td>
<td>1,394</td>
</tr>
<tr>
<td>24</td>
<td>State Bank of Patiala</td>
<td>674</td>
<td>11,010</td>
<td>3,895</td>
<td>2,596</td>
<td>1,299</td>
</tr>
<tr>
<td>25</td>
<td>State Bank of Travancore</td>
<td>659</td>
<td>12,063</td>
<td>3,228</td>
<td>2,030</td>
<td>1,198</td>
</tr>
<tr>
<td>26</td>
<td>State Bank of Mysore</td>
<td>543</td>
<td>10,137</td>
<td>2,416</td>
<td>1,454</td>
<td>862</td>
</tr>
<tr>
<td>27</td>
<td>State Bank of Indore</td>
<td>373</td>
<td>6,450</td>
<td>1,919</td>
<td>1,231</td>
<td>688</td>
</tr>
<tr>
<td>28</td>
<td>State Bank of Saurashtra</td>
<td>336</td>
<td>7,713</td>
<td>1,989</td>
<td>1,267</td>
<td>722</td>
</tr>
</tbody>
</table>

**Sub-Total I+II=III**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Bank Name</th>
<th>No. of Brs.</th>
<th>Manpower Total</th>
<th>Business</th>
<th>Deposits</th>
<th>Advances</th>
</tr>
</thead>
<tbody>
<tr>
<td>21</td>
<td>State Bank of India</td>
<td>8422</td>
<td>2,19,299</td>
<td>78,014</td>
<td>43,515</td>
<td>34,499</td>
</tr>
<tr>
<td>22</td>
<td>State Bank of B &amp; J</td>
<td>767</td>
<td>14,210</td>
<td>3,660</td>
<td>2,281</td>
<td>1,379</td>
</tr>
<tr>
<td>23</td>
<td>State Bank of Hyderabad</td>
<td>755</td>
<td>13,063</td>
<td>3,828</td>
<td>2,434</td>
<td>1,394</td>
</tr>
<tr>
<td>24</td>
<td>State Bank of Patiala</td>
<td>674</td>
<td>11,010</td>
<td>3,895</td>
<td>2,596</td>
<td>1,299</td>
</tr>
<tr>
<td>25</td>
<td>State Bank of Travancore</td>
<td>659</td>
<td>12,063</td>
<td>3,228</td>
<td>2,030</td>
<td>1,198</td>
</tr>
<tr>
<td>26</td>
<td>State Bank of Mysore</td>
<td>543</td>
<td>10,137</td>
<td>2,416</td>
<td>1,454</td>
<td>862</td>
</tr>
<tr>
<td>27</td>
<td>State Bank of Indore</td>
<td>373</td>
<td>6,450</td>
<td>1,919</td>
<td>1,231</td>
<td>688</td>
</tr>
<tr>
<td>28</td>
<td>State Bank of Saurashtra</td>
<td>336</td>
<td>7,713</td>
<td>1,989</td>
<td>1,267</td>
<td>722</td>
</tr>
</tbody>
</table>

**ALL PUBLIC SECTOR BANKS:: 42283**

<table>
<thead>
<tr>
<th>Business</th>
<th>Deposits</th>
<th>Advances</th>
</tr>
</thead>
<tbody>
<tr>
<td>8,61,381</td>
<td>299,274</td>
<td>115,375</td>
</tr>
</tbody>
</table>
All these positions are as of 31-3-1990.

Deployment of manpower in PSBs is mainly dependent on the network and business, hence the further discussions on comparative positions would be most useful in analysing Bankwise positions. Table No. T/4.1 gives Bankwise position of manpower and business as on 31st March, 1990.

It is observed from table No. T/4.1 that—

Position of Branches in total of PSBs as on 31-3-1990, total branches of first 14 Nationalised Banks was 25,730.; out of these 3,203 branches were of Punjab National Bank, recording highest number of branches. Dena Bank was having lowest number of branches and hence ranked at 14th position.

Total 20 Nationalised Banks were having 29,754 branches, in these also Punjab National Bank was at the top, while Corporation Bank was at the lowest position with only 437 branches.

Total 28 PSBs were having 42,243 branches, in these State Bank of India was at the top with 8,422 branches, while State Bank of Saurashtra was at the lowest position with only 336 branches.

All these Banks are having standing of over 50 years from the date of their respective original formation.
Rate of growth of network of these Banks was not even or planned. It was highly fluctuating.

A decadewise position of one of the PSBs of the past five decades, (1935-90) shows that on the basis of first decade position, during the next two subsequent decades, the present PSB which was a private sector Bank at that time, the rate of growth was 400% during each decade on the basis of opening position, which was lowered down to 300% rise in 1959-69, remained constant at 300% rise in the decade 1969-79; and lowered at 200% rise during the decade 1979-89. However in absolute terms, each PSB opened maximum number of branches during the decade 1979-89. The PSB referred above for the same of example was Bank of Maharashtra, position of which has been separately analysed in subsequent chapters in detail.

The positions discussed in the table T/4.1 are summarised in the following table.

Table No. T/4.2: A comparative position of all Public Sector Banks (31.3.1990).

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Particulars</th>
<th>Highest</th>
<th>Lowest</th>
<th>Above average</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>No.of Branches</td>
<td>SBI</td>
<td>SBS</td>
<td>10</td>
</tr>
<tr>
<td>2</td>
<td>Business</td>
<td>SBI</td>
<td>SBINDORE</td>
<td>10</td>
</tr>
<tr>
<td>3</td>
<td>Deposits</td>
<td>SBI</td>
<td>-do-</td>
<td>12</td>
</tr>
<tr>
<td>4</td>
<td>Advances</td>
<td>SBI</td>
<td>-do-</td>
<td>12</td>
</tr>
<tr>
<td>5</td>
<td>Staff Strength</td>
<td>SBI</td>
<td>-do-</td>
<td>9</td>
</tr>
</tbody>
</table>
State Bank of India has showed its 'big'-ness in all absolute positions, while State Bank of Indore has indicated lowest positions in all respects, except number of branches. Overall, ten Banks can be considered as 'Big' Banks above overall average positions, out of in all 28 Public Sector Banks.

4.3: Position of per Bank Branches in PSBs:
Total number of branches of first 14 Nationalised Banks were 25,730.
In first 14 nationalised Banks, lowest position was of Dena Bank with only 1092 branches. Average per Bank position was of 1837 branches. Banks above average position can be called as 'Big' Banks and others rest of the Banks below average called as small Banks. Therefore, in respect of number of branches, 5 (five) Banks were big Banks and remaining 9 (nine) were small Banks.

Total number of branches of all the 20 nationalised banks were 29,754. Highest position was of Punjab National Bank with 3203 branches and lowest position was of Corporation Bank with 437 branches. Out of 20 Nationalised Banks, 9 (nine) Banks were above average positions and hence can be considered as Big banks.
Out of total 28 PSBs, total number of branches were 42283. Largest being the State Bank of India with its 8,422 branches, smallest being State Bank of Saurashtra with its 336 branches. Average position per Bank was of 1510 branches. Banks above this average position were Ten and hence can be called as big PSBs, rest of 18 Banks can be called as small PSBs.

4.4: PSBs and Business:

Total 14 First Nationalised Banks were having total retained Business (Deposits+Advances) of Rs. 1,79,780 crores. Highest business position was of Bank of India with 25,628 crores. At the lowest was Dena Bank with Rs. 4,496 crores.

Total 20 Nationalised BANKS WERE HAVING TOTAL RETAINED BUSINESS OF Rs. 2,00325 crores, highest was of Bank of India and at the lowest was Corporation Bank with its business position of Rs. 2,430 crores.

Total 28 PSBs were having a total retained business of Rs. 2,99274 crores; out of these Banks, State Bank of India was at the Top with retained business position of Rs. 78,014 crores.

Rate of growth of business of these PSBs was about 12% per year during the first decade; it was about 14% per year in the second decade of 1949-59; during next decade of 1959-69 it was 16% per year. Decade of Bank Nationalisation brought
in 19% per year increase, the next decade of 1979-89 lowered the rate at 16% per year.

4.5 :: Average Per Branch Business:

Total 14 Nationalised Banks were having average per Bank business of Rs. 12,841 crores. Above this average five (5) banks were ranked, these can be called as big banks in business, below the average were nine (9) banks; these can be considered as small banks.

Total 20 nationalised banks were having average per bank business of Rs. 10,016 crores. Above this average were nine (9) banks and below this average were 11 banks. Above average banks were big banks in business, below average Banks were small banks.

Total 28 PSBs were having average per banks business of Rs. 10,688 crores. Above this average were 10 (ten) PSBs and below this average were 18 (eighteen) small PSBs. Above average PSBs were big PSBs and below average were small PSBs.

4.6 :: PSBs and DEPOSITS

First 14 nationalised Banks recorded total deposits of Rs. 1,14,128 crores. Highest position was of Bank of India with deposits of Rs. 15,504 crores and at the lowest was Dena Bank with Rs. 3,001 crores.

All 20 nationalised banks were having total deposits of Rs. 1,27,991 crores.
Out of these also Bank of India was at the top; and at the lowest position was of Corporation Bank with deposits of Rs. 1,531 crores.

All 28 PSBs were having total deposits of Rs. 1,84,799 crores. Out of these highest deposits were of State Bank of India at Rs. 43,515 crores and lowest deposits position was of State Bank of Indore with the deposits of Rs. 1231 crores.

Rate of growth in deposits decides rate of growth of retained banking business. However, in total business, growth rate, composition of deposits rate of growth is reducing every year. Deposits are main resources of banking business. Rate of growth in deposits also indicate the wave of National Economic Development and the trend of overall savings and the tendency of the people. .

4.7: Deposit average per Bank:

Out of first 14 nationalised banks, average deposits per bank were of Rs. 8,152 crores. Banks above this average position were 8 (eight), while 6 (six) banks were below this average. Banks above average can be considered as 'High' marketers of deposit schemes, while banks below average can be considered as less efficient in marketing of deposit schemes.

Out of 20 nationalised banks average deposits per bank were Rs. 6,399 crores. Above average were 11 banks, below average were 9 banks.
Out of 28 PSBs, average deposits per Bank were Rs.6600 crores. Above this position were 12 Banks, below this position were 16 banks.

4.8 :: PSBS AND ADVANCES:

First 14 nationalised banks were having total advances of Rs. 65,652 crores. Highest advances extended were by Bank of India at the position of Rs. 10,120 crores; lowest advances position was of Dena Bank at Rs.1495 crores.

All 20 Nationalised Banks were having total advances of Rs. 73,334 crores. Bank of India was at the top, while Corporation Bank was at the lowest position with Rs. 899 crores.

All 28 PSBs were having total advances of Rs. 1,15,375 crores. At the top position was the State Bank of India with Rs. 34,499 crores advances and at the lowest was State Bank of Indore with advances of Rs. 688 crores.

4.9 :: ADVANCES AVERAGE PER BANK::

Out of first 14 nationalised Banks, advances average per Bank was of Rs.4,680 crores. Above this level were 7 (seven) banks, below this level were 7 (seven) banks. Above average Banks were big Banks in advances., below average position were small banks in advances.
OUT of total 20 nationalised banks, average advances per Bank was of Rs.3,666 crores. Above this average were 9 (nine) banks, below this average were 11 (eleven) banks.

Out of total 28 PSBs, average of advances per Bank was of Rs.4,120 crores. Above this average were 12 Banks and below this average were 16 banks.

Granting of advances is a part of deployment of resources. This part of business also brings in income to the Banking business. Effective and productive deployment of funds develops National economy. In view of this manpower in banking is required to be more skillful while dealing with advances portfolio of the Bank.

4.10 :: PSBS AND TOTAL MANPOWER ::

First 14 nationalised banks were having total manpower of 4,94,551. Highest manpower position was of Punjab National Bank with 58,557 personnel. Lowest manpower strength was that of Dena Bank with 16,408 persons.

In all 20 nationalised banks, total manpower strength was of 5,67,436; highest position was of Punjab National Bank, while at the lowest position was Corporation Bank with 8,982 manpower.

In all the 28 PSBs, the total manpower strength was of 8,61,381, out of which State Bank of India was having highest manpower position of 2,19,299 and State Bank of Indore was having lowest manpower strength of 6450.
4.11 :: AVERAGE MANPOWER PER BANK ::

Considering Manpower position of the First 14 Nationalised Banks, average per bank, Manpower position was of 35,325. Above this average six banks recorded manpower position, while below this average eight banks recorded the position.

In all 20 Nationalised Banks, average per Bank manpower was of 28,371. Above this average were 9 (nine) banks, while below this average were 11 (eleven) banks.

In all 28 Public Sector Banks, average per Bank manpower was of 30,763. Above this average were 9 banks, while below this average were 19 banks.

Manpower strength differs from bank to bank because of difference in network positions and positions of business retained.

4.12 :: PSBs NUMBER OF BRANCHES AND BUSINESS:

First 14 nationalised banks were having comparative position of number of branches and business in which perbranch business was of Rs. 6.99 crores. Above this position, were 6 (six) banks and below this position were 8 (eight) banks.

At the top was Bank of India with per Branch business to the extent of Rs. 11.28 crores. At the lowest was Dena Bank with Rs. 4.12 crores.

In all 20 nationalised Banks average per branch business was Rs. 6.73 crores, Above this position were seven (7) banks and below this position were 13 (thirteen) banks.
At the top was Bank of India with Rs. 11.28 crores business per branch, while at the lowest position was Dena bank only.

In all the 28 PSBs average per branch business was of Rs. 7.08 crores. Above this position were six (6) banks and below this position were 22 (twenty two) banks.

At the top was Bank of India only. While at the lowest was once again Dena Bank.
4.13:
Inter Bank Comparision of Positions in Manpower in PSBs.

As discussed earlier, there are 28 PSBs in which three groups are classified for the purpose of projection of the indicators. These indicators are Bankwise -

1. Total number of branches -
2. Total Manpower deployed in the respective Bank -
3. Total Business retained positions -
4. Total deposits of the Bank -
5. Total Advances of the Bank -

All these positions are taken as of 31-3-1990.

These Banks are having three groups, based upon the statues of conversion from Private Sector to Public Sector Banks.

Group No.1 constitutes of First 14 Banks Nationalised on 19th July 1969
Group No.2 constitutes of 6 Banks Nationalised in the year 1980 and thereafter position of all the 20 Nationalised Banks.

Group 3 - State Bank group in which State Bank of India and its 7 associate Banks are listed.

As such forms total 28 Public Sector Banks.

The very purpose of classifying these groups is that, the first group banks had grown up faster after Nationalisation. The growth was in all respects viz.

1. In number of branches.
2. In total manpower
3. In total business comprising of
   a) Deposits
   b) Advances.
The second group comprises of next phase of Bank Nationalisation and thereafter forming 20 Nationalised Commercial Banks. The positions are varying as the rate of growth of these 6 Banks was not so faster, after Nationalisation, so also in between the period of first Bank Nationalisation and Second Bank Nationalisation process.

In SBI group, major share is of SBI itself, rest of all are too small Banks in its comparision.

Nationalised Banks and SBI group form total PSBs.

**Inter Bank Comparision**

Manpower deployment in Public Sector Banks has no particular standardised criteria as it is indicative from the comparative positions of all the 28 Public Sector Banks. A broader comparision has been carried out in this exercise.

Table No. 1 shows positions as on 31-3-1990 of no. of branches, and total Manpower of the respective Bank and in proportion per branch Manpower deployment.

Out of 28 Public Sector Banks, three sub categories are listed as discussed.

In the first group, Syndicate Bank ranks first at 26.12 persons per branch, while Allahabad Bank ranks at the last at 12.27 persons of Manpower per branch. Average of all the 14 Nationalised Banks per branch Manpower comes to 19.22. Bank of Maharashtra which ranked on 13th place in terms of number of branches so also in terms of total Manpower, its per branch Manpower stood at 15.43 and ranked on 12th place.
Last two Banks are not above average, but near to the average position.

However, cost of 16 Banks are below average. Biggest amongst the Public Sectors, state Bank of India is also below average. At the lowest position is State Bank of Mysore.
**Comparative Work Efficiency Indicators**

Based upon the discussion carried out as per the actual positions, following indicators are derived out of them for the purpose & comparison.

1. Per Branch Manpower.
2. Per Branch total Business.
3. Per Branch Deposits.
4. Per branch Advances.
5. Per Manpower total business.
6. Per Manpower advances.

Per Branch manpower indicates the scope given or created by the respective Bank in the area of generation of additional employment opportunities, so also the position indicate as to how much manpower has been provided to cater the banking services to the people in the area of operation of that Bank.

Per Branch total business indicate that to what extent the area of operation has given response or the manpower deployed at the branch has achieved the work efficiency in the areas of generation of economy or application of economy i.e. mobilising the resources and credit deployments.

Per Branch Deposit position indicate the capacity of the branch to mobilise the deposits from the public, the schemes preparation, the handling of these schemes, marketing of these schemes, extension of services to the people after marketing their schemes etc.
Per branch credit position indicates the capacity of the centres of the Bank on an average to extend the credit facilities in the area of operation.

Per manpower average business indicates, capacity of manpower to retain the business i.e. deposit and advances monitoring.

Per manpower average deposits indicate capacity to mobilise the resources.

Per branch advances indicates capacity to extend and monitor the credit.
State Bank of India is largest in number of Branches, staff position, Total Deposits, total Advantages and total Business.

Out of 20 Nationalised Banks, Punjab National Bank Tops on total number of Branches and total manpower. Whereas Bank of India tops on total Deposits, total advances and total business.

In general ranking out of 28 Public Sector Banks, Banks above overall average positions are -

1. State Bank of India.
2. Bank of India.
5. Canara Bank.
6. Central Bank of India.
7. UCo Bank.
8. Indian Bank.
10. Syndicate Bank.

These Banks can be called as Big Public Sector Banks, where as rest of all 18 Banks are Small Public Sector Banks.
OVERVIEW:
So far as absolute position is concerned, Punjab National Bank tops amongst all 20 Nationalised Banks in number of branches (3203) as well as in deployment of total Manpower (58,557) but its per branch Manpower position i.e. 18.28 and ranked at 8th place.

Even after considering the other six Nationalised Banks, the overall average per branch Manpower position comes at 19.07 as against 19.22 of first 14 Banks.

Again, so far as an absolute position is concerned, corporation ranked at the lowest 20th position amongst 20 Nationalised Banks. Its total number of branches are hardly 13% as compared to Punjab National Bank, its total Manpower constitutes hardly to the extent of 15% as compared to the Manpower position of PNB.

Position of all the 20 Nationalised Banks of total number of branches at 29,754 indicate average per Bank about 1487 branches and 28371 Manpower and average per Branch Manpower at 19.07.

In this position, Bank of Maharashtra has got 24% short in number of branches and 40% less in manpower.

Its share in total No. of branches is hardly 3.7% and in total Manpower about 3%.

Including State Bank group, there are 28 Public Sector Banks having total 42,283 number of branches and 8,61,381 Manpower, indicating there in per branch Manpower position at 20.37.

Amongst all the 28 PSBs, State Bank of India (SBI) is the biggest Bank having total 8422 number of branches with 2,19,299 of total
Manpower, indicating thereon per branch manpower position of 26.04, which is also highest one.

Smallest amongst all the 28 Public Sector Bank is State Bank of Saurashtra, which has got only 336 number of branches, but so far as Manpower position is concerned, State Bank Of Indore has got lowest position in total Manpower with only 6450 persons to work in 373 branches.

As such out of 28 Public Sector Banks, 10 Banks can be ranked as big Banks. Nine from Nationalised and First and at the top being SBI? Rest of the 18 can be considered as Small Banks.

Highlights: Branches -

In first 14 Nationalised Banks, Punjab National Bank has maximum number of branches 3203. Lowest ranked is Dena Bank at 1092 as against average of 1837.85. Out of total Branches of 25730, Union Bank of India has got exact average position of number of Branches. Eight Banks are below average and 5 Banks are above average and hence can be called as Big Banks. These are (1) Punjab National (2) Central Bank (3) Bank of Baroda (4) Bank of India & (5) Canara Bank.

In second nationalisation stage, 6 Banks were nationalised in the year 1980. Out of present 4024 branches of these Banks, highest no. of branches are of Andhra Bank lowest are of Corporation Bank average of these six being 670, which is matching with the position of Punjab & Sind having 673 branches, hence two are big Banks namely (1) Andhra Bank with 1057 branches and (2) Vijaya Bank with 719 branches. Rest of 3 are being small Banks below average position.
NATIONALISED BANKS

First 14 Nationalised banks 19-7-1969, had total staff strength of 4,94,551, with an average of 35,325 highest staff position with Punjab National Bank at 58,357, lowest with Dena bank at 16,408. Above average there are 6 Banks which can be treated as Big Banks namely -
1. Punjab National
2. Bank of India.
3. Canara Bank
4. Central Bank of India.
5. Bank of Baroda

Can be treated as Small Banks.

Second 6 Nationalised Banks in (1980) total staff strength of 72,885 with an average per bank being 12,147. Above average there are three Banks below average there are 3 Banks. Highest being Andhra Bank with total Staff position at 15952 and lowest being Corporation Bank with total staff position 8982.

All Nationalised Banks -
In all 20 Banks consisting 5,57,436 staff strength with an average of 27,871, as such first Nine Banks at the TOP PSB with 58,557 and at the position Indian overseas Bank with total staff strength of 28561.

SBI Group -
State Bank has got exceptional position with 219,299 staff strength.
Rest of the 7 banks in the Group consist of 74,646 staff with an average of 10,663. Big Banks above their average are 4 Banks, at the top being State Bank of Bikaner and Jaipur, (2) State Bank of Hyderabad, (3) State Bank of Patiala, and (4) State Bank of Travancore. Rest of the 3 Banks in this group can be treated as Small Banks.

**Total Public Sector Banks**

20 Nationalised banks and 8 SBI Group form total Public Sector banks group of 28 Banks having total staff strength of 8,611 with an average of 30,763. At the top was SBI followed by 8 other Banks ranking above the average position and rest of the 19 Banks were ranked below the average position.
PER BRANCH MANPOWER:

COMPARATIVE PARAMETERS

Nationalised Banks -

Per branch manpower comes to an average of all the 20 nationalised banks was at 19.07 per branch manpower. At the highest was Syndicate Bank with 26.12 manpower per branch, at the lowest Allahabad Bank at 12.27.

Public Sector Banks - Amongst all the 28 PSBs average position was of 0.37 manpower per branch, highest was Syndicate Bank only followed by the Nationalised State Bank of India at 26.04 and lowest Allahabad bank only.

Above average following Banks were uprising -

1. Syndicate Bank
2. State Bank of India.
3. Bank of India
5. Indian Overseas Bank.
8. New Bank of India.

Conclusion - These Banks have provided better opportunities in generation of employment.

Per Manpower Business ! Business means retained positions in Deposits and Advances as on the last day of the according year i.e. on 31st March 1990.
**PER MANPOWER BUSINESS:**

Out of 1st 14 Nationalised Banks, per capita Business comes Rs. 36.35 lakhs. That indicates the productivity of manpower deployed in the Banks. At the top of the productivity in Bank of Baroda recorded with Rs. 44.7 lakhs per capita Business. Even though ranked 2nd in total business but ranked at 5th place in total manpower. Bank of India, topping in the total business stands at 2nd rank on productivity rate at Rs. 48.26 lakhs per manpower. Along with these two big banks following Banks have received productivity above the average rate:

1. UCo bank
2. Indian Overseas

All other Banks are below average levels.

Out of the total 20 Nationalised Banks group the productivity rate goes down at Rs. 35.93 lakhs per manpower. Oriental Bank of Commerce, through listed as small bank has recorded productivity rate above their average position and ranked at (5)th. place with Rs. 36.16 lakhs per manpower business.

Surprisingly, the biggest amongst all the 28 Public Sector Banks, State Bank of India is below the above average productivity. However, the average productivity Index of all the 28 Public Sector Banks still goes down at the level of Rs. 34.74 lakhs business per manpower. Here, State Bank of India ranked at 6th position followed by Allahabad Bank on 7th and State Bank of Patiyala at 8th rank, rest of all 20 Banks are below the average. Lowest productivity of Rs. 18 lakhs per manpower was recorded by New Bank of India.
Average of all the 20 Nationalised Banks was at Rs.35.93 lakhs per manpower which was slightly higher than the all PSBs. Per manpower average business at 34.74 lakhs.

Above average of all the PSBs were the following Banks.
1. Bank of Baroda.
2. Bank of India.
4. Indian Bank.
5. Indian Overseas Bank.
8. State Bank of India.

All other Banks can be listed as of below the average position.

If per manpower Business required is considered as an Index of manpower working efficiency or production in Banking Industry, then all the 19 Banks other than above 9 are required to improve the productivity or working efficiency.

Per Manpower Deposits -

Deposits constitute a Resource to the Banking Business, it is one of the most important factor of total working funds of the Bank. Unless resources are mobilised by the Banks upto the adequate extent, Banks cannot manage the credit portfolio i.e. deployment of funds. Deposits mobilisation needs skillful msaaloading of the well designed Deposit schemes and "After Sales Services" i.e. extending
counter service is an other important factor.

Average of per manpower deposits retained position was Rs. 20.74 lakhs with maximum recorded by Bank of Baroda at Rs. 30.47 lakhs per manpower and lowest new Bank of India at about only Rs. 9 lakhs per manpower.

Following Banks were above the average and can be categorised as better performing Banks.

1. Bank of Baroda.
2. Bank of India.
4. Central Bank of India.
5. UCo. Bank.

All the other PSBs, including biggest Bank the SBI were listed below the average.

Conclusion Above average banks can be categorised as Banks having better Deposit schemes to attract customers, better marketing skills of the manpower to sale the deposit schemes and an more important side better customer service to retain the deposits.
COMMENTS -

Mobilisation of Deposits is the heart of the Banking.

Manpower in Banking is required to secure and retain the deposits as maximum as possible. To secure the deposits requires marketing skill to sale the deposit schemes. To retain the deposits require a skill to extend "After Sales Service" i.e. effective and efficient counter services to the customers, so that in turnover basis, banker can retain and increase more and more the deposits.

As per the above statement, per manpower deposits retained in Public Sector Banks as on 31-3-1990 was to the extent of Rs.20.74 lakhs.

Following Banks were having performance above this average level:
1. Bank of Baroda
2. Indian Bank
3. UCo. Bank
4. Bank of India
5. State Bank of Patiyala
6. Indian Overseas Bank
7. Oriental Bank of Commerce
8. Allahabad Bank
9. Punjab National Bank
10. Central Bank of India
11. United Bank of India
12. Canara Bank
COMPARATIVE PARAMETERS

4) Advances per MANPOWER

Average per Public Sector Bank Manpower Advances are to the extent of ₹14 lakhs. Credit is an output side of the banking business. This gives returns to the Bank. Preparation of various schemes of credit department to fulfill the needs of the customers is an important task in this respect. Sanction and disbursement of credit in a technical aspect, whereas, monitoring the credit till it is recovered is an important skill of credit management; liaison with the customer, proper interpretation of the various documents including agreements and periodical returns; reports related thereto. To administer these things, require management skills and technique.

Here, retained position in advances in view of effective credit management means position of regular credit.

Irregular credit mounts just due to application of interest and other various charges; without any recovery in the respective due account. Evolution of such position is a threat to the banking business and the organisation itself. Skillful manpower can avoid this.

Above average, following Banks were listed:

1) Bank of India,
2) Bank of Baroda,
3) Canara Bank,
4) Indian Overseas Bank and
5) State Bank of India.

All other 23 Banks are listed below the average position.

The big Banks as listed above the average position
Banking organisations are classified as Industrial organisations for the purpose of:

1. Generation of Economy or application of economy.
2. Protection to the work force under the various provisions of Industrial disputes Act 1947 (But as per the insertion of Banking Laws Amendment bill of 1955 to that effect.)

Therefore, in Banking Industry, input is economy i.e. resources and output is also generated economy i.e. deployment.

In other words, these deployments are expected to convert into generation of net surpluses over and above the recovery of the quantum invested and spent for. Hence to count the working efficiency of the work force in Banking Industry the total of input and output i.e. the resources working funds mainly the deposits and deployments i.e. the credits extended are the major indicators.

In view of the above for better comparison, branch and per manpower rates are being weighted in the Table 4.1.
PER MANPOWER ADVANCES:

Amongst all the 28 Public Sector Banks, only six Banks are above the average position of Rs. 14 lakhs credit deployment per manpower. These Banks are -

1. Indian Bank.
2. Bank of Baroda.
3. Bank of India.
4. State Bank of India
5. Canara Bank-

All the rest of 22 Banks are below the average position.

This position indicates that -

1) Either these banks are not having professionally trained manpower.
2) Or the credit policy guidelines issued by the Head office are not clear.
3) Or the decision makers are not capable to take perfect decision.
4) Or the Managers are lacking in management capacities of credit.
5) Or Technical officers services are not utilised for the purpose for which these are recruited.
The big Banks as listed above the average position are required to transfer the Management technology achieved by them to other Banks for adopting better credit deployment systems.

PER BRANCH BUSINESS:-
This is an indicator, how the Public Sector Bank serves to the customers within the area of operations. Average per branch business of Public Sector Banks was of ₹7.07 crores, above this average position, Bank of India was at the top with ₹11.28 crores; lowest was New Bank of India at ₹3.77 crores.

Following banks were above average position:
1) Bank of India;
2) State Bank of India;
3) Bank of Baroda;
4) Canara Bank
5) United Commercial Bank;
6) Indian Bank;
7) Indian Overseas Bank.

All other 21 Public Sector Banks have recorded position lower than an average.

CONCLUSION: Manpower of the above seven PSBs seems to be more conscious towards development of the Bank's business as well as, the socio-economic development of their area of operation. Other PSBs lagging behind. The manpower of these PSBs is required to analyse the position per Bank per Branch as per the size, area, location and age of the branch.

DEPOSITS PER BRANCH:- All PSBs average was at ₹4.6 crores, with highest of ₹7 crores recorded by the Bank of India and at the lowest being the State Bank of Bikaner & Jaipur.
AVERAGE BUSINESS PER PSB

Out of first 14 Nationalised Banks Group, Bank of India has got maximum Business. Average of these 14 is Rs. 12841 crores. Above this level other than Bank of India, Bank of Bangalore, Punjab National, Canara Bank, Central Bank of India and UCo Bank comes in sequential order. Rest of all 8 Banks are below this average level. Lowest is Dena Bank.

Out of in all 20 Nationalised Banks group, average business per Bank goes down to Rs.10016 crores and as such Indian Bank, Indian Overseas Bank and Syndicate Banks ranked as big Banks i.e. above average. Rest of all Eleven Banks are below this average. Lowest is New Bank of India.

Considering position of all the 28 Public Sector Banks state Bank of India is the largest in business. Average of all these comes to Rs. 10688 crores and therefore after State Bank of India, Nine other Nationalised Banks are above this average in all Ten are the big Banks and 18 are the Small Banks. Smallest is State Bank of Indore. The largest Bank, State Bank of Indore holds 26% of the total business of all 28 PSBs as against share of smallest Bank is of less than 0.6%.
PER BRANCH BUSINESS IN PSBs:

Out of first 14 Nationalised Bank group per Branch average business comes to Rs. 6.98 crores. Above this level Bank of India tops the list at the position of Rs. 11.28 crores, followed by Bank of Baroda, Indian Bank, Canara Bank, UCO Bank, Indian Overseas Bank, and Syndicate Bank. Rest of all the nine Banks are below average.

Out of all the 20 Nationalised Banks group, average business per branch goes down at the level of Rs. 6.73 crores. Above this level again, no other Bank comes but Oriental Bank of Commerce has got a position nearer to the average. At the lowest position is being new Bank of India along with other 14 Banks.

Out of total 28 Public Sector Banks group, average business position per branch comes at Rs. 7.07 crores. Even though the State Bank of India, the largest business Bank is above their average position, but ranked at 2nd position below Bank of India.
DEPOSITS PER PSB:

As on 31st March 1990, total 28 PSBs have got Rs. 1,84,799 crores of total deposits per bank average comes at about Rs. 6600 crores. Books above this average can be considered as "Big Bank" as such there are 10 such Big Banks, SBI being the first other 9 are from the first 14 Nationalised Banks. These Banks are -

Bank of India
Bank of Baroda
Punjab National Bank
Canara Bank
Central Bank
Indian Bank
UCo Bank
Syndicate Bank
Indian Overseas Bank.

All other PSBs can be treated as small Banks, Bank of Maharashtra is also amongst this category.
Above average were following Banks:-

1) Bank of India;
2) Bank of Baroda;
3) Canara Bank;
4) United Commercial Bank;
5) Indian Bank;
6) Indian Overseas Bank;
7) State Bank of India.

- These Banks have tapped better resources out of the area of operations. The manpower has rightly interpreted and implemented the schemes of Deposits really to suit the customers. Other 21 PSBs below the average are required to make effective analysis.
PER BRANCH DEPOSITS IN PSBs:

Amongst all the 28 PSBs, average per Branch deposit position is of Rs. 4.6 crores. Banks above this average are as under:

1. Bank of India.
2. Bank of Baroda
3. Canara Bank
4. Indian Bank.
5. UCo. Bank.
7. Syndicate Bank.
10. Oriental Bank of Commerce
11. State Bank of Saurashtra

These Banks are near to the average position, but below the average position, State Bank of India, the biggest public sector Bank is at the 3rd level.

All other 17 Banks can be listed as small Banks, being below the average.

The above Table Shows the capacities of the Banks and its branches to mobilise the deposits from the public.
FUNDS DEPLOYMENT IN PSBs:

For Banking Industry advances i.e. credit deployment is most important part of generating economy. This also brings in revenue income for the Banking industry. Bank plans to pay reserve cost and cost on manpower only on the basis of which is going to be earned out of what. It credit deployment becomes faulty, the revenue income side goes down. Such credit position is called of non-performing assets of the Banks, and for such situation, attitude faulty working of the manpower is considered as responsible. Credit portfolio authorise in order condition, requires less manpower, but such less manpower in number must essentially skillful, knowledgable and intellectual to keep all the accounts under credit portfolio almost regular.

Commercial and Professional out look of manpower and prior to that of the sanctioning authorities i.e. decision molers keep vital importance in the process.

Services of technical officers appointed for very purpose of scrutinising the proposals before sanction, preparation and submission of correct feasibility report, further followup, to answer the technical financial and bankable viabilities post distassemnt in the important task to be fulfilled by them.

As such their analysis is important in relation to the manpower planning in Public Sector Banks.
PER BRANCH ADVANCES IN PSBs:

Position in Public Sector Banks, per Branch average advances position of all the 28 PSBs. per branch average comes at Rs.2.9 crores. Above this level are the following Banks.

1. Bank of India.
2. State Bank of India.
3. Bank of Baroda
4. Indian Bank.

All other 22 Banks are below this average.

This position shows the capacities of the Branches to exert orbit for better productivity and economic activities in the areas of operations.
COMPARATIVE POSITION OF MANPOWER IN PUBLIC SECTOR BANKS DURING THE PERIOD 1969-89:

State Bank of India is the first Public Sector Bank in the total 28 Banks as at present. This Bank was taken-over by the Government of India as per the State Bank of India Act of 1955. Later on in the year 1959, by amending the said act, the Government, brought under control various Regional State Banks, formed by the former princely states, and these Banks were declared as subsidiaries were formed. In the year 1969, the first process of Nationalisation, added 14 commercial Banks in the country by passing acquisition and transfer of Undertakings Act of 1970. In the next phase in the year 1980, additional 6 big commercial Banks were nationalised, making total 20 Nationalised Banks and in all 28 total Public Sector Banks. As the major event took place in the year 1969, a comparison has been made with reference to the position of this year, upto the year 1989.

Table No. 4: CATEGORY-WISE POSITION OF MANPOWER IN PUBLIC SECTOR BANKS, 1969-1989.

<table>
<thead>
<tr>
<th>Year</th>
<th>Officers</th>
<th>Clerks (figures in lakhs)</th>
<th>Sub-staff</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1969</td>
<td>0.32</td>
<td>0.71</td>
<td>0.29</td>
<td>1.32</td>
</tr>
<tr>
<td>1974</td>
<td>0.53</td>
<td>1.00</td>
<td>0.44</td>
<td>1.97</td>
</tr>
<tr>
<td>1979</td>
<td>0.88</td>
<td>1.90</td>
<td>0.63</td>
<td>3.43</td>
</tr>
<tr>
<td>1984</td>
<td>1.96</td>
<td>4.30</td>
<td>1.62</td>
<td>7.88</td>
</tr>
<tr>
<td>1989</td>
<td>2.13</td>
<td>4.62</td>
<td>1.75</td>
<td>8.50</td>
</tr>
</tbody>
</table>
INTERPRETATION: Above table shows that during the year 1969, the proportion of various categories was officers 24%, Clerks 54% and sub-staff 22%. During the period 1969 to 1974 the total rise in Manpower was about 49%. In the year 1974, the proportion of various categories was Officers 27%, Clerks 51% and sub-staff 22% in total manpower. Rise in officers' strength was more as compared to the rise in clerical staff. This rise is said due to introduction of various money lending schemes under priority Sectors by the PSBs, which compelled the PSBs to recruit new officers specialised in Agriculture, Industry, law etc. This rise is strength of substaff was normal i.e 51% as per the average.

Rise in total manpower during the period 1974-79 was to the extent of about 74%. In this rise in officers was 66% clerical strength rose by 90% and substaff by 48%. The category-wise proportion was officers 26%, clerks 55% and substaff 19% in total Manpower at the end of the year 1979.

The period of 1979 to 1984 shows tremendous rise in overall manpower. The rise in total manpower was of 130%, in which rise in officers was 123%, clerks was 126% and sub-staff was of 149%.

The proportion of various categories in total manpower was of, officers 25%, Clerks 55% and substaff 20% during the year 1984.

The period of 1984 to 1989 was totally declining period so far as incremental rise in total manpower is concerned. During this period total manpower rose by only 8% in which overall rise in officers, clerks and substaff was almost equal i.e. 9%. In the total staff strength the category-wise proportion also remained same as of the year 1984 i.e. Officers 25%, clerks 55% and sub-staff 20%.

: The Public Sector Banks have maintained proportion of various categories constant since last twenty years. The span of control is also balanced. But it is important point to note that the rise in total Manpower during each period was highly fluctuating. The period 1969 upto the year 1984, therewas constant rise in rate of increase.
COMMENTS:- After analysing both the tables, in interaction with each other, projections have been made for all the 28 Public Sector Banks, considering the basis of arriving at the figures as under:-

1) Number of branches of each Bank to be brought to the rounding position of next hundred i.e. respective Bank to open new Branches as per the gap. All the PSBs to reach upto the position of total number of branches of 44,000 as against the present position of 42,253, showing thereby a gap of 1,747 new branches to be opened.

ii) As per the analysis done in Table No.4.1, relating to manpower per Branch, which shows highest number of average manpower deployed per branch, basis at 26.12, to round off the same, in view of generation of new employment opportunities, a moderate rate of 30 persons per Branch on an average has been taken.

iii) As such, new projected manpower position per Bank and total of all 28 PSBs arrived at 13,20,000 as against the present strength of 8,61,381; showing a scope of new employment opportunities in various categories to the extent of 4,38,619. Respective Bank can prepare a plan to trace the Branch wise gaps, to recognise the organisational structure, if necessary, and to start for recruitment process. National Institute of Bank Management can play most important role in this process. Banking Services & Recruitment Board/s will have to prepare a massive recruitment plan for which Institute of Banking Personnel Selection will have to plan for conducting examinations etc.
Table No.14.4 : Projection per Branch per employee Business:::

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Bank Name</th>
<th>No.of Brs.</th>
<th>Per Br.Manpower</th>
<th>Per Br. Total Business (Total) (Bus.) (Business)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Punjab National Bank</td>
<td>3,300</td>
<td>30</td>
<td>99,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>50 49,500</td>
</tr>
<tr>
<td>2</td>
<td>Central Bank Of India</td>
<td>3,000</td>
<td>30</td>
<td>90,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>50 49,500</td>
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<tr>
<td>3</td>
<td>Bank of Baroda</td>
<td>2,300</td>
<td>30</td>
<td>69,000</td>
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<td></td>
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<td>4</td>
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<td>30</td>
<td>63,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>50 31,500</td>
</tr>
<tr>
<td>5</td>
<td>United Com.Bank</td>
<td>1,800</td>
<td>30</td>
<td>54,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>50 27,000</td>
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<tr>
<td>6</td>
<td>Indian Bank</td>
<td>1,400</td>
<td>30</td>
<td>42,000</td>
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Projections on the basis of, optimum employees per Branch and optimum business per employee. Per branch business in crores of ₹ and per employee business in lakhs of ₹. The projections are estimated for the year 1991-92 on the basis of the figures of the year 1990-91.
CHAPTER CONCLUSIONS:

To sum up the above comparative analysis of all the 28 Public sector Banks as per three groups it is observed that:

1. In case of first nationalised Banks, eventhough all the 14 Banks have crossed standing of over 50 years as commercial Banks and over 20 years of nationalisation, the rate of growth is not uniform. Indian Overseas Bank which was ranking on 14th stage, now ranked at 12th position, in case of number of branches but ranked at 9th position in respect of total manpower and ranked at 8th position in respect of total retained business.

2. Out of total 20 nationalised Banks, Corporation Bank stands at lowest rank.

3. Out of total 28 PSBs, State Bank of India stands at first position in all absolute terms, while State Bank of Indore stands at the lowest 28th position.

4. Per Branch business position shows that there is vast variations in lowest and highest position when banking business conditions were equal to all the Banks.

5. Per branch Manpower position is also abnormal considering difference between the highest and lowest positions. This shows that even though the PSBs are governed as per the common guidelines of the Government of India, any PSBs are probably not giving due response to these common guidelines.
To investigate the reasons can become a separate subject of new research studies.

6. Per capita business i.e. working efficiency of the manpower also differs to the maximum extent. There is vast difference in the highest work efficiency by one of the PSBs and lowest working efficiency as recorded by another. This indicates that the manpower of the Banks having lower work efficiency are required to be developed in terms of the average and further upto the optimum work efficiency.

Finally, it may be said that a scientific base needs to be developed for manpower planning and management in Public sector Banks.