CHAPTER II

ORGANISATIONAL STRUCTURE OF THE BDCC BANK
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2.1. Purpose and Overview

In this background chapter, an attempt has been made to throw light on the institutional structure and progress of Co-operative Banking in India and Karnataka, followed by the origin and growth of the BDCC Bank under study. It also gives a synoptic view of the organisational structure of the BDCC Bank, with the description of the functional role of different cadres of the Bank employees, selected from the sample branches for the purpose of the study.

2.2. Co-operative Banking in India-Structure and Progress

The structure of Co-operative Banking in India has two wings; one wing of three-tiered structure and another wing of two-tiered structure. The structure of Co-operative Banking in India is given in Chart 2.1.

Three-tiered structure, which provides short term and medium term credit to the rural masses, consists of: Primary Agricultural Credit Societies (PACSs) at village level, Central Co-operative Banks (CCBs) at district level and State Co-operative Apex Bank (SCAB) at state level.

i) Primary Agricultural Credit Societies: These are the voluntary associations of individuals residing at the village level for providing the short-term/medium term loans to peasants to meet the crop cultivation expenses, such as, purchase of seeds, manure, fertilisers, insecticides and pesticides, and acquiring farm implements and minior machines.
CHART 2.1
Structure of Co-operative Banking In India

NABARD / RBI

Three tier structure providing short term / medium term credit to agricultural sector

State Co-operative Apex Bank

Central Co-operative Banks

Primary Agricultural Credit Societies

Two tier structure providing long term credit to agricultural sector

State Co-operative Land Development Bank

Primary Co-operative Land Development Banks

Branches

PEASANTS
The number of PACSs has been decreased gradually from 2,12,000 to 92,000 from the year 1960-61 to 1997-98 * due to re-organisation of weak and unviable PACSs. But, the fund position of PACSs, comprising of share capital and deposits, has been enormously increased since 1960-61. Similarly, the loans and advances also increased from Rs. 202.75 crores in 1960-61 to Rs. 10,794.71 crores in 1994-95.**

ii) **Central Co-operative Banks**: These are the federations of PACSs. They act as intermediary agencies between the SCABs at the apex level and the PACSs at the village level. CCBs are acting as balancing centre for the resource of the PACSs by arranging finance to the affiliated PACSs, in their areas. They raise funds for their operation by way of share capital, deposits, undistributed profits, membership fees, loans from the State Co-operative Banks etc.

There is a reduction in the number of CCBs from 390 to 367 from the year 1960-61 to 1997-98. The reduction in the number of CCBs is due to reorganisation of CCBs where the unviable CCBs have vanished away. It is significant to note that there is a tremendous increase in the position of share capital, deposits, loans and advances from Rs. 38.90 crores to Rs. 5,761 crores, Rs. 112 crores to Rs. 36,558 crores, Rs. 422 crores to Rs. 31,801 crores respectively from the year 1960-61 to 1997-98. *

iii) **State Co-operative Apex Bank**: It is a federation of all CCBs in a particular state. It acts as a centre for balancing the resources of CCBs in a concerned state. SCABs control and co-ordinate the working of CCBs by meeting the legitimate demand of CCBs. SCABs have made a rapid progress during the last four decades.

** Data Series, National Co-operative Union of India, New Delhi, 1990.
There is an increase in the number of SACBs from 20 to 28 from the year 1960-61 to 1997-98. Similarly, the position of share capital, deposits, loans and advances is also increased significantly from Rs. 18.24 crores to 3,319 crores, Rs. 72.83 crores to Rs. 22,201 crores, Rs. 258.20 crores to Rs. 27,805 crores respectively from the year 1960-61 to 1997-98. *

On the other hand, two tiered structure, which provides long term loan / credit consists of: Primary Land Development Banks (PLDBs) at taluka level and State Land Development Banks (SLDBs) at state level.

i) **Primary Land Development Banks**: These are the associations which are established at taluka or district level. PLDBs, the constituents of SLDBs, are providing long term loans to the peasants to purchase costly agricultural implements, to make permanent improvements on their lands etc. PLDBs have now transformed themselves into Agricultural and Rural Development Banks, reflecting a change in the role played by them in granting long term loan for agriculture and rural development. The important constituents of the working capital of PLDs are: share capital, membership fees, deposits, grants and subsidies from the Government, loan from the SLDBs etc.

There is an increase in the number of PLDBs from 438 to 745 from the year 1960-61 to 1997-98. Similarly, a gradual increase in the share capital, deposits, loans and advances, from, Rs. 1.90 crores to Rs. 966 crores, Rs. 0.39 crores to Rs. 86 crores, Rs. 7.16 crores to Rs. 1,594 crores, respectively, from the year 1960-61 to 1997-98,* is a sign of gradual progress of PLDBs in the years to come.

*Source: * Dossier of Co-operatives, op. cit.
ii) **State Land Development Banks**: SLDBs are the associations which are formed at the state level to provide long term finance to PLDBs either directly or through their branches. They co-ordinate and control the working of PLDBs, forecast their financial needs and arrange finance for them. They collect the needed funds by accepting the fixed deposits from the public, issuing the shares and debentures to the public, and borrowing from the Government. Now, they have transformed their name into Agricultural and Rural Development Bank, due to change in the role played by them in providing the long term credit for agriculture and rural development.

The Number of SLDBs has increased rapidly (from 15 to 19) along with membership (from Rs. 2.74 lakhs to Rs. 1.31 lakhs) from the year 1960-61 to 1997-98. Similarly, there is an increasing trend, as regards share capital (from Rs. 4.30 crores to Rs. 1,653 crores), deposits (from Rs. 0.50 crores to Rs. 207 crores), loans and advances (from Rs. 36.61 crores to Rs. 2,296 crores) from the year 1960-61 to 1997-98, * which shows the progress of SLDBs in India.

Even though multi-agency system has been accepted by the Government for providing agricultural loan, co-operative banking still remains the best source of finance for the agricultural sector. Because, it has the organisational potential to reach millions of small and scattered farmers and is capable of establishing grass-root contracts. The latest Agricultural Review Committee (Khusro Committee, 1989) rightly observes: "Various Expert Committees, which examined the problem of agricultural credit during the last seven decades or more, have, while recognising

*Source: *ibid.*
the role of Commercial Banks, come to one and the same conclusion without exception, that in the Indian context, there is no alternative from the point of view of structural appropriateness, to co-operatives at the village level for the provision of agricultural credit. Thus, the co-operative banking has, really, an exceptional role to play in the Indian financial system.

2.3. Co-operative Banking in Karnataka—Structure and Progress

The structure of Co-operative Banking in Karnataka also has two wings. One wing is of three-tiered structure consisting of State Co-operative Apex Bank at the state level, the Central Co-operative Banks at district level and the Primary Agricultural Credit Societies at the village level. Another wing is of two-tiered structure consisting of Primary Co-operative Agricultural and Rural Development Banks at taluka level and the State Co-operative Agricultural and Rural Development Bank at state level.

Three-Tiered Structure and Progress

This wing of three-tiered system is engaged in providing short-term and medium term credit to the rural masses. At the state level, there is an Apex Bank known as the Karnataka State Co-operative Apex Bank. Established on 10th Jan, 1915, it acts as the balancing centre for all the co-operative institutions in Karnataka. It assumes a key position in the three-tiered co-operative credit structure; because it is only through it that the Reserve Bank of India provides finance to agriculturists. It functions through its 27 branches (as on 31.03.1998) along with the head office at Chamarajapet, Bangalore. It provides short term/medium term loans

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for agricultural purposes through the DCCBs and PACSs. However, the Bank geared itself to extend, more or less, all banking services and facilities to its customers. At the district level, there are 19 Central Co-operative Banks at Bangalore, Kolar, Chitradurga, Shimoga, Tumkur, Mysore, Mandya, Hassan, SC-Mangalore, Kodagu, Chikkamagalore, Belgaum, Bijapur, KCC-Dharwad, Kanara-Sirsi, Gulbarga, Raichur, Bellary and Bidar. DCCBs provide the short term/medium term loans to the agriculturists through its branches/PACSs. However, they extend, more or less, all banking services and facilities to its customers. DCCBs have 585 branches in Karnataka as on 31.03.1998. At the base level, there are 4,341 Primary Agricultural Credit Co-operative Societies (as on 31.03.1998) which are serving the agriculturists, by providing short-term and medium term loans, after obtaining the loans from the DCCBs. Now a days, very few of PACSs are extending the banking services to the rural masses. All the constituents of this three-tier integrated structure are autonomous legal identities, with their own bye-laws and specific functions, operating in their areas within the frame work of the provisions of the Karnataka Co-operative Societies Act, 1959. At the end of 1997-98, the KSCAB and 18 DCCBs had elected boards and the remaining one DCCB had a nominated board. Out of 19 DCCBs, 2 DCCBs viz., Raichur and Bangalore were not complying with the provisions of Section 11 (1) of Banking Regulation Act, 1949 as on 30th September, 1998. At the end of 1998, 4,341 PACSs catered to the needs of 29,193 villages located in 27 districts in the ratio of 1 PACS for 6 villages.

The number of KSCAB, DCCBs and PACSs during the year 1997-98 were 1, 19 and 4,341, respectively. The KSCAB and DCCBs had 27 and 585 branches
respectively, during the year 1997-98. The total membership of KSCAB, DCCBs and PACSs was 74, 50,435 and 51,45,248 respectively during the year 1997-98. There is an increase in the share capital of KSCAB, DCCBs, and PACSs, from Rs. 1,587 lakhs to Rs. 2,430 lakhs, Rs. 8,550 lakhs to Rs. 12,055 lakhs and Rs. 10,051 lakhs to Rs. 13,978 lakhs respectively from the year 1995-96 to 1997-98. Similarly, a rapid increase in the investment of KSCAB, DCCBs, and PACSs, from Rs. 21,998 lakhs to Rs. 48,395 lakhs, Rs. 35,357 lakhs to Rs. 62,529 lakhs and Rs. 8,707 lakhs to Rs. 12,281 lakhs respectively from the year 1995-96 to 1997-98,* shows the progress of the three-tiered system in Karnataka.

The Apex Bank (KSCAB) links and co-ordinates the entire three-tiered structure on the one hand and corrects the co-operative movement to the national money market on the other. It borrows funds from the RBI, State Bank of India, other Commercial Banks, Government and Public and then advances them to the District Central Co-operative Banks which in turn, lend to Primary Agricultural Credit Societies which finally advance to individual borrowers. This three-tiered wing is playing a vital role in providing credit facilities to the weaker sections.

Two Tiered Structure and Progress

This wing of two-tiered system is engaged in providing long-term credit to the agriculturists so as to make permanent improvements on their lands. At the state level, there is an apex level Bank known as The Karnataka State Co-operative Agriculture and Rural Development Bank, Bangalore which provides the long

Source: * Dossier of Co-operatives., op. cit.
term finance to the Primary Co-operative Agriculture and Rural Development Banks, either directly or through their branches. It was established in the year 1929 (i.e., on 25.11.1929) and has 19 branches. It controls and co-ordinates the working of PCARDBs and acts as a balancing centre of PCARDBs. At taluka level, there are 177 Primary Co-operative Agriculture and Rural Development Banks (PCARDBs) (as on 31.03.1998), which provide long term loans to the agriculturists to purchase costly agricultural implements, to purchase additional land etc., after obtaining the loans from the Karnataka State Co-operative Agriculture and Rural Development Bank (KSCARDB) Bangalore. These Banks are affiliated to the KSCARDB.

At the end of 1998, the KSCARDB had a membership of 188 (177 Societies and 11 Individuals) and the borrowing members were 177. The share capital of KSCARDB and PCARDBs, as at the end of March 1998, stood at Rs. 4,177 lakhs and Rs. 7,235 lakhs respectively, as against Rs. 3,566 lakhs and Rs. 5,885 lakhs, as at the end of March, 1996.* The increase in the share capital of two-tiered system represents the gradual progress in the business.

The two-tiered channel is the best method of long term credit for achieving the desired socio-economic changes in the rural scenario of the country by freeing the agriculturists from the clutches of the usurious money lenders.

Totally, the co-operative banking has made greater achievement in providing the short-term, medium-term and long-term credit to the rural masses. Even though all the facilities are provided by the co-operative banking to rural masses in Karnataka, few of the rural masses are still in the clutches of the usurious

Source: * Dossier of Co-operative., op. cit.
money lenders. Time may come for freeing all the rural masses from the clutches of the usurious money lenders from the mass banking.

2.4. Bijapur District Central Co-operative Bank - Origin and Growth

The Bijapur District Central Co-operative Bank Limited, Bijapur, came into existence as "Central Financing Agency" on 28th July, 1919 with its head office, at the then Sri Desai Building Near Laxmi Temple Bijapur Vide Registration No. 2483 dtd. 27th July, 1919, under all India Co-operative Societies Act, 1912 to cater to the needs of the Co-operative Institutions and render valuable services to the general public in the banking field. Its area of operation shall extend to the whole of Bijapur and Bagalkot Districts. Now, the registered office of the Bank is at M. G. Road, Bijapur. The jurisdiction of the Bank covers 2 districts, 11 talukas, 1,248 villages, 1,712 lakhs geographical area (hect.) and 1,265 lakhs cultivated land (see Map No. 1 and 2). The Bank has made a substantial progress in area coverage.

Among the DCC Banks, the BDCC Bank is the second highest in per staff business in the Karnataka State. The BDCC Bank is a controlling organisation of all co-operative societies in the Bijapur and Bagalkot districts. To put in other words, The BDCC Bank is the pivot around which all the economic activities of the two districts rotate. It controls and regulates the co-operative credit institutions as a parent body and acts as a philosopher and guide for the whole movement in the two districts. " In human system, as the brain directs, co-ordinates and controls all the organs of the body to perform their duties properly, so the State Co-operative Apex Bank directs, co-ordinates and controls the activities of all the organs of the co-operative movement in a state to help them in
MAP 2.1
JURISDICTION OF THE BIJAPUR DISTRICT CENTRAL CO-OPERATIVE BANK
MAP 2.2
BRANCHES AND EXTENSION COUNTERS OF THE BIJAPUR DISTRICT CENTRAL CO-OPERATIVE BANK
(As on 31st March, 1999)

- District Places
- Taluka Places
- Other Places

![Map of Bijapur District Central Cooperative Bank Branches and Extension Counters](image-url)
realising the aims and ideas of their very existence". ¹ This quotation is certainly applicable to the BDCC Bank which directs, co-ordinates and controls all the activities of the co-operative movement in the two districts. It is not an exaggeration to say that without the BDCC Bank, the co-operative movement in the two districts would have been lop sided and would have sailed like a ship without radar.

The main objectives of the Bijapur District Central Co-operative Bank are:

1. To finance the co-operative societies, registered and deemed to have registered under Co-operative Societies Act in force in the area.
2. To finance directly individual agriculturists in the area of operations of such societies which are dormant or where, due to any reason, the issue or recovery of loans and advances have to come to a stand-still and cultivator members of societies are deprived of agricultural finance, by admitting them as nominal members of the Bank, subject to the subsidiary rules framed and approved by the registrar.
3. To raise funds for the purpose of financing co-operative societies, individuals and others and generally to carry on banking business.
4. To act as a balancing centre for the surplus funds of such societies.
5. To develop, assist and co-ordinate the work of affiliated societies.
6. To arrange for the supervision and inspection of affiliated societies.
7. To make direct advances to individuals, proprietary concerns, partnership firms, societies registered under the Societies Registration Act 1960, companies,


corporate bodies, statutory organisations for various approved purposes permitted under the bye-laws, by admitting them as nominal members and subject to the rules framed by the Board and approved by the Registrar.

8. To draw, accept, endorse, negotiate and sell bills of exchange and other negotiable instruments, in accordance with the rules that shall be framed by the Board for the purpose.

9. To undertake and to support research in co-operation and to undertake research activities in agriculture to enhance agricultural productivity; subject to the rules to be framed by the Board.

10. To arrange for the study tours subject to the approval of the Registrar for studying banking and co-operative development in general and with special reference to promote co-operative activities in the district.

11. To carry on general business of banking not repugnant to the provisions of Co-operative Societies Act and rules framed there under.

12. Managing, selling, and realising any property which may come into the possession of the Bank and satisfying or in part satisfaction of any of its claims.

13. To implement the economic policies as envisaged by the Government from time to time.

14. To do such other work as will be conducive or incidental to the above objects and will generally promote the cause of co-operation.

Thus, the Bank acts as spokesman of the co-operative movement in the two districts. It represents the problems of various co-operative societies
and finds the remedial measures to all such problems. It is the right agency to deal with the Apex Bank.

**Progress of the BDCC Bank**

The business of the Bank, at the initial stage was confined to the Bijapur city, but, later on, the Bank extended its activities outside the Bijapur city. The Bank opened its first branch in Bagalkot in the year 1927. In the year 1933, it started the second branch at Hunagund and third branch at Talikoti, in the year 1938. There were 9 branches in the year 1950 and 22 branches in the year 1970. In the year 1981, the number of total branches increased to 40. As a result of re-organisation of Karnataka state, new Bagalkot district came into existence on 15th August, 1997 in the operation of this Bank. Earlier, Bagalkot was a taluka place in Bijapur District. At the end of 31st March, 1999, the Bank had 52 branches of which 25 branches were in Bijapur district and 27 branches, in Bagalkot district. The profile of the BDCC Bank is stated in Table 2.1. It represents the details of branches as on 31st March, 1999. The object of opening these branches was to render the banking services and to lend agricultural loans to the rural masses / directly / through the co-operative societies.

The bank has been operating since 1919. It has been fulfilling the needs of the rural masses from the last 80 years of its inception. Infact, the BDCC Bank is a federation of Primary Societies in Bijapur and Bagalkot districts. It serves as connecting link between the Apex Bank and Primary Societies. So, at the early stage of its operation, the Bank had a membership of 141 Societies and Individuals. In the year 1938-39, the membership of the Bank had increased to 646, out of which 443 were Societies and 203 were Individuals. Again, there was
### TABLE 2.1
Profile of the BDCC Bank, As on 31st March, 1999

<table>
<thead>
<tr>
<th>Head Office</th>
<th>Branch Offices</th>
<th>Description i.e., Whether Branch or Extn., Counter</th>
<th>Date of Opening</th>
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<tbody>
<tr>
<td>M. G. Road, Bijapur.</td>
<td><strong>Bijapur District:</strong></td>
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<td>1. <strong>Bijapur:</strong></td>
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<td>1. Central Office M. G. Road, Bijapur</td>
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<td>2. Head Office Branch M. G. Road, Bijapur.</td>
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<td>3. Mahila Branch Office M. G. Road, Bijapur.</td>
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<td>4. Station Road, Bijapur. Branch</td>
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<td>5. G. B. Mal, Bijapur. Branch</td>
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<td>22.08.1977</td>
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<tr>
<td>50. Chinchkhandi.</td>
<td>Extn.,Counter</td>
<td>Extn.,Counter</td>
<td>01.11.1992</td>
</tr>
<tr>
<td><strong>VI Bilagi:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>51. Bilagi</td>
<td>Branch</td>
<td>Branch</td>
<td>28.03.1959</td>
</tr>
<tr>
<td>52. Galagali</td>
<td>Branch</td>
<td>Branch</td>
<td>27.11.1972</td>
</tr>
</tbody>
</table>

*Sources: From office records of BDCC Bank up to 1999.*
an increasing trend in the membership, in the year 1989-90. In that year the Bank had 1141 members. At the end of the year 1999, the BDCC Bank had 1306 members consisting of Primary Agriculture Co-operative Societies, Taluka Agriculture Produce Co-operative Marketing Societies, Urban Banks/Credit Co-operative Societies and other Co-operative Societies.*

The Bank started its business with a meagre share capital of Rs. 38,000 and a poultry deposit of Rs. 25,000. The share capital of the Bank increased to Rs. 3.80 lakhs in the year 1948-49. In the year 1980-81, the Bank had a share capital of Rs. 224.43 lakhs of which Rs. 44.93 lakhs had been contributed by the State Government. The share capital of the Bank was Rs. 436.83 lakhs in 1989-90 which was increased to Rs. 1,152.75 lakhs in 1998-99.*

The BDCC Bank suffered a loss in the commencement year, then, earned a profit gradually. In the year 1978-79, the Bank earned a maximum profit of Rs. 22.81 lakhs, but in the year 1989-90 and 1991-92, the Bank suffered a loss of Rs. 223.38 lakhs and Rs. 115.34 lakhs respectively, on account of applicability of prudential norms. Since 1992-93, the Bank has been earning profit in the increasing trend. In the year 1998-99 the Bank earned a profit of Rs. 500.72 lakhs. In that year 9 branches in Bijapur district and 5 branches in Bagalkot district suffered a loss**.

For all these failures and achievements of the BDCC Bank, the manpower resources hold a key position; because all the activities, like, credit collection, credit deployment, resource mobilisation etc., are initiated and carried out by the

Source: * Annual Reports of BDCC Bank for the related year.
Source: ** Office Records of the BDCC Bank for the related years.
persons who, together, make up the BDCC Bank. All other resources are unproductive, except the efforts of the personnel and that of directors. Hence, a well trained, intelligent, devoted and imaginative staff is needed in infusing the overall growth and productivity of the BDCC Bank.

2.5. Organisational Set-up and Functioning of the BDCC Bank

Each organisation has its own traditions and practices, ways of running its business, attaining its goals and objectives and all that build the organisational control. Drucker observed, "An institution is like a tune, it is not constituted by individual sounds but by the relation between them; in an organisation the individual and group get together to organise a common effort to get the results like individual sounds set in relationship tune". A sound organisational structure is considered important for a vibrant organisation. The organisational structure of the BDCC Bank is based on clearly defined line of authority, responsibility and principles of delegation and decentralisation.

At present, the BDCC Bank has two-tiered organisational structure. The top most tier of the management is represented by the head office of the Bank, which is responsible for formulating the organisational plan, setting up of goals, providing guidelines, besides maintaining macro-level liaison with RBI, Govt. of India and public, in general. The head office is responsible for the overall performance of the Bank. The branches, the lowest tier in organisational structure are the most vital from the performance and business point of view. Branches are responsible for the implementation of business plan, policy and programme. It is the combined performance of the branches that makes the performance of
the organisation, as a whole. The organisational structure of the BDCC Bank and the place of Personnel Department there in, are outlined in Chart 2.2 and the hierarchical levels of manpower in the BDCC Bank is presented in Chart 2.3.

For the purpose of the study, the organisational set up and functioning of the BDCC Bank are outlined as below:

2.5.1. Functional role of the BDCC Bank's managerial and operational employees
2.5.2. Organisational sections of the BDCC Bank
2.5.3. Place of personnel department in the organisational structure of the BDCC Bank

2.5.1. Functional Role of the BDCC Bank's Managerial and Operational Employees

The functional roles of different managerial bodies responsible for the sound management of the BDCC Bank and also the operational Bank employees who are engaged in the execution of different policies are enumerated as below:

1. General Body

The general body of the Bank is the supreme authority. Subject to provisions of the KSCS Act and Rules and the bye-laws of the Bank, the ultimate authority in all matters relating to the general administration of BDCC Bank, shall vest in the General Body. The General Body shall not, however, interfere with the action of the Board of Directors or Managing Director or loan sub-committee, done in exercise of the powers conferred on them by the bye-laws.
CHART 2.2
Organisation Chart of BDCC Bank and the Place of Personnel/HRD Department There in.

General Body

Board of Directors

President
Vice President
Managing Director

Executive Committee
and Other Committees

Deputy General Manager 'A'

Manager, Administration & Establishment
(SHRD/Personnel Dept.)

Superintendent, Administration & Establishment

Junior Branch Managers

Clerks

Drivers

Peons

Deputy General Manager 'B'

Manager, Loans and Supervision

Internal Auditors

Superintendents

Bank Inspectors

Bank Supervisors

Clerks

Peons

Manager, Accounts & Operation

Superintendents

Statisticians

Internal Auditors

Branch Inspectors

Branch Managers

Bank Supervisors

Clerks

Peons

CHART 2.3
Hierarchical Levels of Manpower in the BDCC Bank

Managing Director

Deputy General Managers

Sectional Managers

Superintendents

Junior Branch Managers

Field Supervisors

First Division Clerks

Second Division Clerks

Drivers/Naiks

Peons

Source: Information collected from the BDCC Bank.
The General Body of the Bank shall consist of the following members. *

i. Affiliated Societies and


a) Each society being a member of the BDCC Bank shall appoint a delegate from among the members of the society, who is not in default to the society for the period of at least 15 days before the date of General Body Meeting.

b) i. Each member-society shall appoint one and only one delegate. A delegate ceasing to be a member of his society or who is a defaulter, in accordance with the bye-laws of the society, in respect of a loan, taken by him, in his own society, shall cease to be its delegate.

ii. He shall have been duly appointed as such by the society of which he is a member by resolution of the Managing Committee, the Board of Directors or the General Body of the Society, and

iii. A copy of the resolution of such appointment, duly certified to be a true copy by the President or the Secretary of the Society and bearing the impression of its seal, is previously sent to the office of the BDCC Bank or brought by the delegate on the occasion of the General Body Meeting.

The meeting of the General Body of the Bank shall be convened at least once in every year before the expiry of three months, after the close of the co-operative year. The meeting shall be called the "Annual General Meeting" and shall be convened by the Chief Executive/Managing Director, by giving a clear seven days notice.

The President or, in his absence, Vice President of the Board of management shall preside at all the General Body Meetings. In the absence of the President and the Vice President, the members present shall elect one of their members as President of the meeting. All the questions submitted in the General Meeting for decision shall be decided by majority of votes of the members present at the meeting. The following, among other matters, shall be dealt with by the Annual General Body:

i. Consideration of Annual Report, Statement of Accounts and review of the work of the Bank, during the past year;

ii. Election of Directors in the manner prescribed in the KSCS Act, Rules and Bye-laws;

iii. Consideration of subjects which affect the financial position of the Bank and passing resolutions with regard to them;

iv. Approval of Annual Budget;

v. Amendment or repeal of the existing bye-laws or enactment of the new bye-laws;

vi. Consideration of Statutory Audit Report of the Bank;

vii. Distribution of Annual Net Profits in accordance with the Act, Rules and Bye-laws;

viii. Hearing and deciding appeals on the decision of the Board of Directors;

ix. Transacting any other business that may be brought up with the permission of the President.
2. **Board of Directors**

No Co-operative Bank can develop very well without a first class Board of Directors. The responsibility for the proper running of an enterprise is the responsibility squarely of the Board; and it is through the Board and to the Board that any one else can be responsible for the management of the enterprise or any part of it. In the BDCC Bank, the Board of Directors is authorised by the General Body to lay down the policy for discharging the day-to-day functioning. The Board of Directors acts as the policy making organ of the BDCC Bank. It shall consist of:

i. One Representative representing the Primary Agril. Credit Co-operative Societies (VSSSN/SCS/SCFCS/FSCS/LSCS/SSS) from each taluka.

ii. One Representative from the Taluka Agril. Produce Co-operative Marketing Societies in the District.

iii. One Representative from the Consumer Co-operative Societies and Processing Co-operative Societies in the District.

iv. One Representative from the Urban Co-operative Bank and Non Agril. Credit Co-operative Societies in the District.

v. The Representative from the Milk Producers Co-operative/Labour Co-operative/ and other Miscellaneous type of Co-operative Societies, including Farming Co-operative Societies in the District.

vi. One Representative representing the Weavers' Co-operative Societies in the District.

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vii. One Representative representing other types of the Industrial Co-operative Societies in the District.


ix. The Deputy Commissioner of the District as Government Nominee.

x. The Deputy Register of Co-operative Societies in the District as Government Nominee.

xi. One nominee of the Karnataka State Co-operative Apex Bank.

The term of office of the elected Directors shall be three years and the elections shall be held for the entire committee other than the nominated directors, at a time. The Board shall meet as often as may be necessary for the transaction of the business of the Bank, but at least once in a quarter year. Questions arising at any meeting of the Board shall be decided by the majority of votes. In the case of equality of votes, the President shall have a casting vote. The quorum for the meeting of the Board shall be 9 (nine). The meeting of the Board shall be convened by the Managing Director, as Directed by the President. The members of the Board shall elect from among themselves a President and a Vice-president. The entire administration of the BDCC Bank shall vest in the Board of Directors.

Amongst other things, the important powers of the Board shall be—*

i. to raise funds for the purpose of the Bank, in the form of deposits, loans, debentures, and determine the terms on which they should be raised;

ii. to grant loans and advances to members;

iii. to prepare and put up Annual Budget to the General Body;

iv. to make efficient supervision of the affiliated Societies;

v. to appoint, suspend, remove, or dismiss or otherwise deal with employees

* ibid, pp. 15-17.
of the Bank in accordance with the subsidiary rules as may be formed in this behalf;

vi. to convene the meeting of the General Body;

vii. to open branches, pay offices, extension counters / godown offices in suitable places and frame rules for their management, subject to the approval of the Registrar;

viii. to admit new members;

ix. to examine all cases of arrears and taking proper action for recovery;

x. to fix powers, duties and responsibilities of the Managing Director, other key personnel at the Head office, Divisional Officers and Branch Managers at Branches;

xi. to arrange for adequate insurance for the properties / valuables held by the Bank;

xii. to elect its own President and Vice-president for ensuring years as required under bye-law No.24(a);

xiii. to nominate the representatives of the Bank on the Board of Management of affiliated Societies as per their bye-laws;

xiv. to nominate the representative of the Bank on the Board of Management of the Apex Bank/Other Institutions.

3. Executive Committee and other Committees

In the administrative functioning of the Bank, the role of the Executive Committee is also important. The Executive Committee is responsible for the exercise and performance of all or any of the powers and authorities and duties conferred or imposed upon by the Board. The Executive Committee consists of nine members as under*.

* ibid, p. 18.
i. President

ii. Vice President

iii. Deputy Registrar of Co-operative Societies as Government Nominee.

iv. Nominee of the Karnataka State Co-operative Apex Bank Ltd. Bangalore.

v. Chief Executive i.e., Managing Director of the Bank.

vi. 4 Other Directors elected by the Board amongst themselves.

The members of the Executive Committee shall hold office till their successors are appointed. The meeting of the Executive Committee may be called by the Chief Executive as instructed by the President, or, in his absence, by the Vice President, by giving three days' clear notice. Five members will form a quorum. No decision of the Executive Committee shall be valid, unless it is assented to by not less than five members. The following powers may be delegated by the Board to the Executive Committee:*

i. Admission of members;

ii. Allotment of shares to members;

iii. Sanction of transfer of shares subject to the general direction of the Board;

iv. Examination of all cases of arrears and taking proper action for their recovery;

v. To invest surplus funds in the manner directed by the Board of Directors;

vi. To submit proposal of supercession or extension of supercession of Managing Committee of Societies or to send the proposal for taking the society in liquidation;

vii. To refund share amount to the members on request;

viii. To fix the rents of the office buildings at various places;

ix. To incur and sanction all necessary expenditures and, in general, to do all necessary acts for the proper and efficient discharge of the Banks' functions and furtherance and carrying out of all objects, in the manner directed by the Board of Directors.

4. President

The President is elected by the Board for a period of three years. In the Bank administrative functioning, the role of President is very much important; because, he has the major authority vested in him by the Board. The President shall exercise general control and supervise over the affairs of the Bank and the work of its officers. He shall preside over the meetings of the General Body, the Board and Executives and of Other Committees.

The President shall exercise the powers delegated to him by the Board and may, subject to approval of the Executive Committee, except in an emergency, delegate any of his powers and duties to the Vice-president, or in his absence, to any director for a specific period and may withdraw any powers so delegated. His important duties, powers and functions are:

i. To preside over all the meetings of the General Body, the Board of Directors and the Executive Committee.

ii. To sanction general control over the functions and the working of the officers of the Bank.

iii. To sanction, within provisions of the approved budget, all expenditure of contingent nature for which powers are not vested with the Managing Director or General Manager.

iv. To sanction annual increments, all types of leaves, tour programmes and
travelling and medical bills of the Managing Director.

v. To refer to the Board of the Directors for consideration of such decisions of the Executive Committee and other Special Committees as he considers repugnant to the interest of the Bank.

vi. To exercise all such powers as may from time to time be delegated to him by the Board of Directors.

5. Vice-president

Whenever the president is obliged to abstain himself from his office by reason of his absence from head quarters or illness or any other case, the Vice-president shall exercise the powers and perform the duties of the president*.

6. Managing Director

The Managing Director is appointed by the State Government. He is the Chief Executive Officer of the Bank. Appointment or removal of the Managing Director shall be subject to the approval of the Registrar. He is assisted by the General Manager 'A' and General Manager 'B' and is appointed for a period of three years. The Managing Director shall be responsible for the just administration of the Bank subject to the President and the Board of Management. The Managing Director, as decided by the Board shall:*

i. have custody of all the properties of the Bank.

ii. be the officer to sue or be sued on behalf of the Bank (all the bonds in favour of the Bank shall be executed by him).

iii. have power for and on behalf of the Bank to operate the Bank's accounts and subject to such directions and limits as may be laid down by the Board or the Executive Committee to buy, sell, pledge, endorse and transfer promissory notes,

* ibid, pp.21-22.
Government and other securities, standing in the name of or held by the Bank, to sign, endorse, negotiate and discount cheques, hundies, and other negotiable instruments and sign receipts of all accounts and other documents connected with the business of the Bank.

iv. have also power subject to the directions of the Board of Management and the Executive Committee, to accept deposits of all kinds and to carry on general banking transactions within the frame-work of these bye-laws.

v. examine the loan applications and place them before the Board of Management or the Executive Committee, for its consideration.

vi. review and direct the progress made in the collection of overdue loans from members.

vii. arrange for the meetings of the Executive Committee, the Board and General Body in the manner as may be prescribed.

viii. to attend every meeting of the Board and the Executive Committee.

ix. maintain such accounts and registers as are prescribed under rules framed under the Co-operative Societies Act in force in the area by the Registrar or under these bye-laws.

x. do all that is necessary for carrying on, generally, the day to day administration of the Bank.

7. Deputy General Managers

There are two Deputy General Managers in the BDCC Bank, namely, Deputy General Manager 'A' and Deputy General Manager 'B'. Deputy General Manager 'A' is responsible for the smooth working of Administration and Establishment Department, and Planning and Development Department. Deputy General Manager 'B' is responsible for the smooth functioning of Loans and
Supervision Department, and Accounts and Operation Department. Deputy General Manager 'A' and 'B' are appointed in terms of bye-laws subject to overall control of the Managing Director, the President and the Board of Directors. Deputy General Managers are next to the Managing Director in the hierarchy. As per the job chart of the Bank, the powers and duties of the Deputy General Manager 'A' and 'B' are given as under:

Main Powers and Duties of Deputy General Manager 'A'*

i. Subject to overall supervision of the Managing Director, he shall exercise, control and supervision over the members of the staff of his section.

ii. He shall be responsible for maintaining a list of approved posts of all the cadres of EST with their service registers posted upto date and their personal files.

iii. He shall be responsible for the proper maintenance of service registers of all the employees of the Bank.

iv. He shall prepare proper allocation of work for the members of the staff, working in the section and supervise and regulate their works.

v. He shall submit the confidential reports in respect of each of the staff.

vi. He shall be competent to recommend to the Managing Director about the transfer of all employees of all the cadres.

vii. He is empowered to inspect the accounts of any Branch of the Bank, any indebted Co-operative Societies in the district.

viii. He should have a close supervision on the day to day administration of the Bank.

ix. He shall propose disciplinary action against the officials to the Managing

Director for any mis-behaviour, non-discharge of duties etc.

x. He should fix up the periodical meetings of the subordinate staff and arrange for recording the proceedings in consultation with the Managing Director.

xi. Any other work entrusted by the Managing Director/President.

Main Powers and Duties of the Deputy General Manager 'B' *

i. He shall arrange to invest the surplus funds of the Bank with Apex Bank and other Banks with the approval of the Managing Director.

ii. He is authorised to operate on the Bank accounts maintained by the Bank with Apex Bank and other Banks, jointly with any other authorised official.

iii. He is authorised to invest, sell, endorse, transfer, or otherwise deal with the Government trustee securities, bills etc., held in the name of the Bank and to invest fixed deposits/call deposits with Apex Bank and other Banks with the prior approval of the Managing Director.

iv. He shall be responsible for ensuring the cash held at H. O. and Branches and also cash in transit to the extent of limit fixed from time to time, for getting the insurance policies renewed for further period and for proper maintenance of registers, files etc., in this regard.

v. He shall be responsible for watching the due dates of payment of all types of loans borrowed and interest, there on, from the Apex Bank or any other borrower unit and arranging for repayment of the same with the due dates.

vi. He is also responsible for the scrutiny of loan applications of the co-operatives, individuals and submission of the same to the Managing Director.

*Source: *Job-Chart of the BDCC Bank Bijapur, 1991.*
vii. He is empowered to inspect the accounts of any of the branches of the Bank, any indebted Co-operative Societies in the district.

viii. He should check the cash balance and securities held by the Bank/Branches whenever he visits the branches.

ix. He shall submit confidential reports in respect of each of the staff members under his control.

x. He is authorised to sanction C.L. in respect of staff under his control.

xi. He shall be responsible for the proper maintenance of accounts in respect of purchase and issue of items of stationery and printing.

xii. He shall arrange for prompt payment of building taxes, water charges, electricity charges, telephone bills and newspaper bills, duly got them approved by the competent authority.

xiii. Any other work entrusted by the Managing Director/President.

8. Managers

Sectional Managers are next to the Deputy General Managers in the hierarchy. In the absence of the Deputy General Managers, either on tour or on leave, Sectional Managers shall be in charge of the duties of Deputy General Managers. Sectional Managers are in charge of administration and establishment, planning and development, loan and supervision, accounts and operation. Each Sectional Manager, in his respective section, is assisted by Superintendents, Junior Branch Managers, Field Supervisors, Clerks and Sub-staff. Junior Branch Managers are answerable to the Superintendents, the Superintendents to Sectional Managers and the Sectional Managers to Deputy General Managers, in their respective sections/departments.
Every Branch Manager is responsible for the overall working of the Branch, being the head of the staff. He is assisted by Supervisors, Clerks and Sub-staff. He is the custodian of all the assets and properties of the Branch and shall be responsible for the maintenance of all Books of Accounts, Registers, Ledgers and General Ledgers and also various Cash Books. The important powers and duties of the Branch Manager / Extension Counter Agent are given as below:

i. He shall maintain muster roll which shall be posted, upto date, by signatures of the staff under him, before attending to duties.

ii. He shall maintain the Daily Scroll independently and it should tally with that of the Cashiers' Scroll.

iii. He may convene a Meeting of Secretaries / Chairman of PACS for the review of their working of the PACSs and submission of monthly, fortnightly, quarterly and annual returns, in consultation with the Senior Inspector.

iv) He should be responsible to obtain monthly statements of Receipts and Payments, Profit and Loss Account and Balance Sheet from every society, affiliated to his Branch.

v. He is responsible to submit all returns, daily, weekly, fortnightly, monthly, quarterly, half-yearly and yearly, besides other important information, as and when called for.

vi. He is authorised to pass remarks on the increment statements of all the staff of his Branch.

vii. He is authorised to sanction casual leave to his staff. He shall maintain a leave register consisting of the names of the staff, leave availed with dates etc., and intimate it once in a month to H.O.

*ibid.*
viii. He is competent to report any misbehaviour, disobedience, insincerity of all the staff of the Branch.

ix. He is authorised to accept various kinds of deposits, subject to terms and conditions as decided by the Board of Management of the Bank, from time to time.

x. He shall conduct the enquiry of any employees of the Bank, below his rank or the PACS on entrustment.

xi. He should be responsible for the recovery of all sorts of loans, especially, loans against valuables, OD advances, and the non-agricultural loans.

xii. Any other work entrusted.

2.5.2. Organisational Sections of the BDCC Bank

The main organisational sections of the BDCC Bank are:

1. Administration and establishment section
2. Planning and development section
3. Loans and supervision section
4. Accounts and operation section

Each of the above sections is managed by the sectional managers, who, in turn, is assisted by managers, supervisors, clerks, peons etc.

1. Administration and Establishment Section

This section is headed by the Sectional Manager. He is appointed by the Managing Director/Board of Directors by promotion. He is headed by the Deputy General Manager 'A' who is the main head of Administration and Establishment Section, and Planning and Development Section. Sectional Manager is incharge
of this section and is responsible for the smooth functioning of this section. The Sectional Manager is answerable to the Deputy General Manager 'A' and is assisted by the Superintendent, the Junior Branch Manager, the Clerks and the Sub-staff. The functions of this section are:

i. All matters relating to recruitment, selection, training, placement, transfer, promotion, complaints, representation, annual increments, pay size and scale, personal files of staff etc.

ii. Bills, salary, overtime including tour programmes, advances and income-tax.

iii. Gratuity, bonus, power of attorney, maintenance of files, reports etc.

iv. Dispatching work, to attend the outsiders, typing etc.

v. Determination of required number of manpower to the various Sections and Branches.

vi. Acquisition of required manpower.

2. Planning and Development Section

This section is headed by the Sectional Manager of Planning and Development. He is responsible for the smooth working of this section and is answerable to the Deputy General Manager 'A', who is the main head of Administration and Establishment Section, and Planning and Development Section. He is appointed by the Managing Director by promotion and is assisted by Planning Officers, Bank Supervisors, Clerks and Sub-staff. The main functions of this section are:

i. To formulate the rules and regulations relating to lending business.

ii. To make the amendments to the existing bye-laws.
iii. To conduct the election of the Board of Directors and staff meeting to required programme.

iv. To draw the future outlines for the annual credit plans.

v. To arrange the state level banking meetings.

vi. To establish the Bank Committees.

vii. To boost up the business by formulating different advancing schemes etc.

3. **Loans and Supervision Section**

   This section is headed by the Sectional Manager for Loans and Supervision. He is responsible for the smooth functioning of this section and is answerable to the Deputy General Manager 'B' who is the main head of Loans and Supervision Section, and Accounts and Operation Section. He is appointed by the Managing Director, by promotion and is assisted by Internal Auditors, Superintendents, Bank Inspectors, Bank Supervisors, Clerks and Sub-staff. The main functions of this section are:

i. To get loan applications from the societies and individuals.

ii. To scrutinize the loan applications and recommend them for sanction.

iii. To frame the policies and procedures, relating to advancing and sanction of credit limit which are to be finally approved by the Board of Directors of the Bank.

4. **Accounts and Operation Section**

   This section is headed by the Sectional Manager. The Sectional Manager for
Accounts and Operation is the incharge of this section and is responsible for the smooth functioning. He is appointed by the Managing Director, by promotion and is answerable to the Deputy General Manager 'B', who is the main head of this section. He is assisted by the Superintendents, Statisticians, Internal Auditors, Branch Inspectors, Branch Managers, Bank Supervisors, Clerks and the Sub-staff. The main functions of this section are:

i. To maintain the files of the Head Office and Branches that are related to the accounts, deposits, investments etc.

ii. To maintain day books.

iii. To deal with the borrowings from the higher financing agencies.

iv. To control and supervise the investments, MIS etc.

v. To maintain a Cash Reserve Ratio and Statutory Liquidity Ratio.

vi. To deal with the cases of revenue income, employees' securities, fixed deposits etc.

2.5.3. Place of Personnel/HRD Department in the Organisational Structure of the BDCC Bank

There is no separate Personnel /HRD Department in the organisational structure of the BDCC Bank. But, it is included in the Administration and Establishment Section. The hierarchical levels of manpower in the Personnel/HRD
Department are stated as below:

- Managing Director
- Deputy General Manager 'A'
- Sectional Manager (Administration and Establishment Section)
- Superintendents
- Junior Branch Managers
- Supervisors
- Clerks
- Sub-staff

Personnel/HRD Department is headed by the Sectional Manager of Administration and Establishment Section under the control of Deputy General Manager 'A' who is responsible for the smooth working of the Personnel Department and is answerable to the Managing Director. The Sectional Manager of Administration and Establishment Section is assisted by the Superintendents, Jr.Branch Managers, Supervisors, Clerks and the Sub-staff. The Sectional Manager controls the personnel functions as a line executive in his section. The Managing Director assists the Deputy General Manager 'A' in dispute-settlement. The Sectional Manager for Administration and Establishment Section is responsible for preparing the wage sheets, deductions, contribution to provident fund and other financial and non-financial rewards for the human resources. The functions of Personnel/HRD Department start from hiring to firing i.e., recruitment, selection, placement,
induction, transfer, job-rotation, performance appraisal, promotion, wage and salary administration, grievance handling, disciplinary actions etc. It assists the top management in formulating personnel policies, developing schemes and monitoring the scheme relating to personnel. In maintaining the industrial harmony, it adopts various creative and preventive measures.

2.6. Manpower Profile of the BDCC Bank

The manpower profile of the BDCC Bank categorised on the basis of sex, education, cadre etc., is presented as below:

2.6.1. Breakup of manpower-by sex

2.6.2. Breakup of manpower-by education

2.6.3. Breakup of manpower-by cadre/category

2.6.4. Breakup of manpower-by caste

2.6.5. Breakup of manpower-by age

2.6.1. Breakup of Manpower-By Sex

The actual manpower position of the BDCC Bank, on the basis of sex, is given in Table 2.2.

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<th>Female</th>
<th>Total</th>
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<td>303</td>
<td>13</td>
<td>316</td>
</tr>
<tr>
<td>1995 to 1996</td>
<td>304</td>
<td>13</td>
<td>317</td>
</tr>
<tr>
<td>1996 to 1997</td>
<td>295</td>
<td>13</td>
<td>308</td>
</tr>
<tr>
<td>1997 to 1998</td>
<td>290</td>
<td>13</td>
<td>303</td>
</tr>
<tr>
<td>1998 to 1999</td>
<td>280</td>
<td>13</td>
<td>293</td>
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</table>

Source: Compiled from the data collected from the BDCC Bank.
As can be seen from Table 2.2, there is a slight change in the size of work force in the BDCC Bank, during the period 1994-95 to 1998-99. The manpower is increased by one in the year 1995-96 and started decreasing from 1996 onwards, due to retirement. But as per the calculation, the present workforce is less than the required manpower. The male workforce constitutes a lion’s share in the total workforce. The percentage of female workforce, which is to the extent of 4 to 4.5 percentage, is far below, when it is compared with the latest policy of the Government where in a minimum reservation of 33 percentage for female is prescribed.

2.6.2. Breakup of Manpower-By Education

Usually, educational qualification is the base for determining the level of efficiency of the manpower. Hence, there is a need to determine the number of employees on the basis of their educational background. Table 2.3 depicts the classification of employees on the basis of educational qualifications.

From the Table, 2.3, it is evident that the post-graduates constitute about 5.5 percent of the total workforce, where in, M.A. graduates have a maximum share (i.e. 3.75 percent) followed by M.Sc. and M.Com. Of the total workforce, the undergraduates have a maximum share of 58 percent, of which B.A. graduates have top position in the list, followed by B.Com., B.Sc. and others. S.S.L.C. employees have a maximum share (48 percent) in the other qualifications list, followed by S.S.L.C with G.D.C., P.U.C. and S.S.L.C with Typing, Non-matriculates constitute about 49 percent of the total workforce.
### TABLE 2.3

Classification of Manpower on the Basis of Educational Qualification

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Educational Qualification</th>
<th>No.of Employees</th>
<th>Percentage of Share to the total</th>
</tr>
</thead>
<tbody>
<tr>
<td>I.</td>
<td>Post-graduates</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. M.A.</td>
<td>11</td>
<td>3.75</td>
</tr>
<tr>
<td></td>
<td>2. M.Sc.</td>
<td>4</td>
<td>1.40</td>
</tr>
<tr>
<td></td>
<td>3. M.Com.</td>
<td>1</td>
<td>0.35</td>
</tr>
<tr>
<td></td>
<td><strong>Sub Total</strong></td>
<td><strong>16</strong></td>
<td><strong>5.50</strong></td>
</tr>
<tr>
<td>II.</td>
<td>Under-graduates</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. B.A.</td>
<td>94</td>
<td>32.00</td>
</tr>
<tr>
<td></td>
<td>2. B.Com.</td>
<td>34</td>
<td>11.65</td>
</tr>
<tr>
<td></td>
<td>3. B.Sc.</td>
<td>20</td>
<td>6.80</td>
</tr>
<tr>
<td></td>
<td>4. B.A., B.Com.</td>
<td>6</td>
<td>2.00</td>
</tr>
<tr>
<td></td>
<td>5. B.Sc., B.Com.</td>
<td>1</td>
<td>0.35</td>
</tr>
<tr>
<td></td>
<td>6. B.A., GDC</td>
<td>2</td>
<td>0.70</td>
</tr>
<tr>
<td></td>
<td>7. B.S.A.M.</td>
<td>1</td>
<td>0.35</td>
</tr>
<tr>
<td></td>
<td>8. B.Sc. (Agri.)</td>
<td>4</td>
<td>1.40</td>
</tr>
<tr>
<td></td>
<td>9. B.Sc. Forestry</td>
<td>2</td>
<td>0.70</td>
</tr>
<tr>
<td></td>
<td>10.B.A. B.Ed.</td>
<td>1</td>
<td>0.35</td>
</tr>
<tr>
<td></td>
<td>11.B.A., LL.B.</td>
<td>1</td>
<td>0.35</td>
</tr>
<tr>
<td></td>
<td>12.B.E.Civil</td>
<td>3</td>
<td>1.00</td>
</tr>
<tr>
<td></td>
<td>13.B.E.Mechanical</td>
<td>1</td>
<td>0.35</td>
</tr>
<tr>
<td></td>
<td><strong>Sub Total</strong></td>
<td><strong>170</strong></td>
<td><strong>58.00</strong></td>
</tr>
<tr>
<td>III.</td>
<td>Other Qualifications</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. P.U.C.</td>
<td>3</td>
<td>1.00</td>
</tr>
<tr>
<td></td>
<td>2. S.S.L.C.</td>
<td>48</td>
<td>16.30</td>
</tr>
<tr>
<td></td>
<td>3. S.S.L.C., G.D.C.</td>
<td>7</td>
<td>2.30</td>
</tr>
<tr>
<td></td>
<td>4. S.S.L.C., Typing</td>
<td>2</td>
<td>0.70</td>
</tr>
<tr>
<td></td>
<td>5. Non-matriculates</td>
<td>49</td>
<td>16.70</td>
</tr>
<tr>
<td></td>
<td><strong>Sub Total</strong></td>
<td><strong>107</strong></td>
<td><strong>36.70</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Grand Total</strong></td>
<td><strong>293</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Compiled from the data collected from the BDCC Bank.
From the Table 2.3, it is clear that the Bank has all types of workforce i.e., high skilled, skilled, semi-skilled and unskilled. The percentage share of unskilled workforce which constitutes 16.70 percent, is not desirable to the Bank.

2.6.3. Breakup of Manpower-By Cadre/Category

The manpower of the Bank can be classified on the basis of occupational position, such as, officers, clerks and sub-staff. The category/cadre-wise break-up of the manpower/human resource position is stated in Table 2.4 and Graph 2.1.

TABLE 2.4


<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Category/Cadre of Employees</th>
<th>No.of Employees</th>
<th>Percentage of Each Cadre to the Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Officers</td>
<td>105</td>
<td>36</td>
</tr>
<tr>
<td>2.</td>
<td>Clerical staff</td>
<td>123</td>
<td>42</td>
</tr>
<tr>
<td>3.</td>
<td>Sub staff</td>
<td>65</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>293</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Compiled from the data collected from the BDCC Bank.

Table 2.4 reveals that the clerical staff consisting of 105 FDCs and 18 SDCs constitutes a major share in the total workforce of the Bank. Officers consisting of 1 Managing Director, 1 Deputy General Manager, 1 Senior Inspector, 41 Junior Branch Managers, 2 Stenographers, 59 Supervisors constitute 36% of the total workforce, followed by Sub-staff consisting of 3 Drivers, 62 Peons, Naiks and Security Guards which constitute 22%.
DIAGRAM 2.1

Pie Diagram Showing the Composition of Manpower in the BDCC Bank, As on 31-3-1999

- Officers: 36%
- Sub-staff: 22%
- Clerical-staff: 42%
2.6.4. Breakup of Manpower-By Caste

On the basis of sex and cadre, caste-wise manpower is stated in Table 2.5.

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Category/Cadre of Employees</th>
<th>No.of Employees</th>
<th>OfWhich</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Male</td>
<td>General</td>
<td>SC/ST</td>
<td>Female</td>
<td>General</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>Officers</td>
<td>105</td>
<td>99</td>
<td>(94)</td>
<td>(2)</td>
<td>2</td>
<td>(2)</td>
</tr>
<tr>
<td>2.</td>
<td>Clerical Staff</td>
<td>123</td>
<td>113</td>
<td>(92)</td>
<td>(6)</td>
<td>3</td>
<td>(2)</td>
</tr>
<tr>
<td>3.</td>
<td>Sub-staff</td>
<td>65</td>
<td>58</td>
<td>(89)</td>
<td>(2)</td>
<td>6</td>
<td>(9)</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>293</td>
<td>270</td>
<td>10</td>
<td>11</td>
<td>2</td>
<td>-</td>
</tr>
</tbody>
</table>

Note: Figures in parenthesis reveal the percentage of shares to their respective totals.

Source: Compiled from the data collected from the BDCC Bank.

Table 2.5 indicates that in almost all the categories/cadres, the male workforce, that too general, constitutes maximum share in the total workforce of the Bank. The share of female workforce to the total workforce is less pronounced at the higher levels of official position. The percentage of SC/ST human force, which is now about 4 percent, is far below, when compared with the Government reservation, where in, a minimum reservation of 18% for SC/ST is prescribed.
2.6.5. Breakup of Manpower-By Age

The age-wise manpower on the basis of their sex is presented in Table 2.6.

TABLE 2.6
Age-wise Manpower on the Basis of Sex

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>20 to 25</td>
<td>9</td>
<td>-</td>
<td>9</td>
</tr>
<tr>
<td>25 to 30</td>
<td>9</td>
<td>3</td>
<td>12</td>
</tr>
<tr>
<td>30 to 35</td>
<td>5</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>35 to 40</td>
<td>8</td>
<td>1</td>
<td>9</td>
</tr>
<tr>
<td>40 to 45</td>
<td>52</td>
<td>2</td>
<td>54</td>
</tr>
<tr>
<td>45 to 50</td>
<td>98</td>
<td>5</td>
<td>103</td>
</tr>
<tr>
<td>50 to 55</td>
<td>78</td>
<td>1</td>
<td>79</td>
</tr>
<tr>
<td>55 to 58</td>
<td>21</td>
<td>-</td>
<td>21</td>
</tr>
<tr>
<td>Grand Total</td>
<td>280</td>
<td>13</td>
<td>293</td>
</tr>
</tbody>
</table>

Source: Compiled from the data collected from the BDCC Bank.

From the above Table 2.6, it is clear that the employees having an age of 45 to 50 have a predominant share i.e., 35% in the total workforce, followed by the employees having an age of 50 to 55, 40 to 45 and 55 to 58. They constitute the most experienced workforce which is capable to do the assigned task. But the young blood constituting 3% and female workforce constituting 4% are far below, when compared with the new trends.