



No. IDD.RRCBD/ 1455 /316(MN)/2014-15

Circular No. 35 /IDD- 02 /2014-15

24.2.2015

The Chairman  
All RRBs

Dear Sir,

**Recommendations of Committee on HR Policy for RRBs post CBS Implementation thereof**

As you are aware the Government of India had constituted the captioned committee in August 2012 under the chairmanship of Shri. S.K.Mitra, Executive Director, NABARD to re-assess the manpower planning / staffing pattern in RRBs post CBS.

2. GOI, after consideration of the recommendations of the Committee, has advised us to circulate the recommendations of the Committee on HR Policy for RRBs post CBS along with NABARD's comments as per the Annexure. Further, as advised by the GOI, all RRBs are directed to place these recommendations before their respective Boards for adoption, with or without modifications, keeping in mind their HR and financial resources.

3. The receipt of this circular may be acknowledged.

Yours faithfully

( P.K. Misra )  
Chief General Manager

Encls : Annexure ( 8 pages)

## ANNEXURE

| Sr. No.                 | Para No.       | Recommendations of Committee on HR Policy for RRBs Post-CBS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Recommendations / Comments of NABARD                                                                                                              |                |  |  |  |          |          |         |       |           |   |    |     |     |                      |   |    |     |     |                       |    |     |     |    |             |     |     |    |    |                                                                     |
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|                         |                | <b>Role of Senior Management</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                   |                |  |  |  |          |          |         |       |           |   |    |     |     |                      |   |    |     |     |                       |    |     |     |    |             |     |     |    |    |                                                                     |
| 1                       | 3.17.          | IT Department in RRB may be headed by a General Manager (IT) to support the Chairman and Senior Management to take quick decisions in regard to technology selection and adoption in RRB                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | May be approved.                                                                                                                                  |                |  |  |  |          |          |         |       |           |   |    |     |     |                      |   |    |     |     |                       |    |     |     |    |             |     |     |    |    |                                                                     |
| 2                       | 3.20.          | The Committee recommends that RRBs may create a “Technology Fund” out of their net profit to meet the future technology upgradation in software and hardware.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | May be approved. RRB may in consultation with sponsor bank earmark part of their net profit towards 'Technology fund' on annual basis.            |                |  |  |  |          |          |         |       |           |   |    |     |     |                      |   |    |     |     |                       |    |     |     |    |             |     |     |    |    |                                                                     |
|                         |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                   |                |  |  |  |          |          |         |       |           |   |    |     |     |                      |   |    |     |     |                       |    |     |     |    |             |     |     |    |    |                                                                     |
|                         |                | <b>Categorization of RRBs</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                   |                |  |  |  |          |          |         |       |           |   |    |     |     |                      |   |    |     |     |                       |    |     |     |    |             |     |     |    |    |                                                                     |
| 3                       | 4.3.           | <p>Keeping in view the present level of business (deposit + advances outstanding) and branch network also anticipating further increase in business/branch network due to financial inclusion efforts in the coming years, the committee recommended to classify the RRBs into 4 categories based on the business levels and branch network as on 31 March of a year, as given below.</p> <p style="text-align: center;"><b>Norms for Categorization of RRBs</b></p> <table><tr><th rowspan="2">Bank Business (Rs. cr.)</th><th colspan="4">Branch Numbers</th></tr><tr><th>Upto 100</th><th>101- 400</th><th>401-800</th><th>&gt; 800</th></tr><tr><td>Upto 2000</td><td>I</td><td>II</td><td>III</td><td>III</td></tr><tr><td>Above 2000 upto 6000</td><td>I</td><td>II</td><td>III</td><td>III</td></tr><tr><td>Above 6000 upto 12000</td><td>II</td><td>III</td><td>III</td><td>IV</td></tr><tr><td>Above 12000</td><td>III</td><td>III</td><td>IV</td><td>IV</td></tr></table> | Bank Business (Rs. cr.)                                                                                                                           | Branch Numbers |  |  |  | Upto 100 | 101- 400 | 401-800 | > 800 | Upto 2000 | I | II | III | III | Above 2000 upto 6000 | I | II | III | III | Above 6000 upto 12000 | II | III | III | IV | Above 12000 | III | III | IV | IV | May be approved. This categorisation may be reviewed after 3 years. |
| Bank Business (Rs. cr.) | Branch Numbers |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                   |                |  |  |  |          |          |         |       |           |   |    |     |     |                      |   |    |     |     |                       |    |     |     |    |             |     |     |    |    |                                                                     |
|                         | Upto 100       | 101- 400                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 401-800                                                                                                                                           | > 800          |  |  |  |          |          |         |       |           |   |    |     |     |                      |   |    |     |     |                       |    |     |     |    |             |     |     |    |    |                                                                     |
| Upto 2000               | I              | II                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | III                                                                                                                                               | III            |  |  |  |          |          |         |       |           |   |    |     |     |                      |   |    |     |     |                       |    |     |     |    |             |     |     |    |    |                                                                     |
| Above 2000 upto 6000    | I              | II                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | III                                                                                                                                               | III            |  |  |  |          |          |         |       |           |   |    |     |     |                      |   |    |     |     |                       |    |     |     |    |             |     |     |    |    |                                                                     |
| Above 6000 upto 12000   | II             | III                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | III                                                                                                                                               | IV             |  |  |  |          |          |         |       |           |   |    |     |     |                      |   |    |     |     |                       |    |     |     |    |             |     |     |    |    |                                                                     |
| Above 12000             | III            | III                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | IV                                                                                                                                                | IV             |  |  |  |          |          |         |       |           |   |    |     |     |                      |   |    |     |     |                       |    |     |     |    |             |     |     |    |    |                                                                     |
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|                         |                | <b>Postings of Chairman / General Manager</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                   |                |  |  |  |          |          |         |       |           |   |    |     |     |                      |   |    |     |     |                       |    |     |     |    |             |     |     |    |    |                                                                     |
| 4                       | 4.6.           | The Committee, having regard to the enlarging size of the RRB and also keeping in view the number of branches and personnel to be controlled, recommends that RRBs in category I may have an officer in Scale V as Chairman, RRBs in categories II & III may have an officer in Scale VI as Chairman, while RRBs in category IV may have an officer in Scale VII as Chairman. Sponsor Banks may endeavour to post young and dynamic officers as Chairman. In order to attract talented and competent officers to serve as Chairman RRB, the post should be sufficiently incentivised by giving higher scale salary and perquisites.                                                                                                                                                                                                                                                                                                                                                 | May be approved. Further, RRBs may follow the instructions on appointment of Chairman, age, designation, tenure, issued from time to time by GOI. |                |  |  |  |          |          |         |       |           |   |    |     |     |                      |   |    |     |     |                       |    |     |     |    |             |     |     |    |    |                                                                     |
| 5                       | 4.7.           | As regards the appointment of General Manager (GM), the Committee feels that the guiding principle should be one scale below the Chairman to enable continuity and smooth operations of RRBs in categories I, II and III. However, for category IV RRBs with Scale VII Chairman, GM may be from Scale V. While every RRB will have at least one GM, the guiding principle for additional GM shall be at the rate of one GM for Rs 6000 crore business or part thereof. The no. of posts of GM for each category of RRB is indicated in Table as given at para 4.8. The GMs may also be appointed from amongst the RRB staff, through selection and posting, if the suitable officers are available from the required scales. It is also recommended that in view of the technology push being given in RRBs, a GM (IT) may also be posted in all Category II to IV RRBs, as additional post with adequate knowledge and background of IT.                                           | May be approved.                                                                                                                                  |                |  |  |  |          |          |         |       |           |   |    |     |     |                      |   |    |     |     |                       |    |     |     |    |             |     |     |    |    |                                                                     |
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|                                 |                 | <b>Staffing Pattern for Head Office</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            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| 6                               | 4.8.            | <p><b>(a)</b> Head Office of RRBs have functional departments like Personnel (HRM), Planning, Credit, Recoveries, Accounts, Investment, Risk Management, IT, Stationery and records etc. While certain departments like personnel, planning, credit, recoveries, investment, accounts etc., may have to be headed by personnel as individual departments in RRBs under category III and IV, in category I &amp; II, the departments can be clubbed on a need based manner. Accordingly, category I RRBs may have 5 departments, category II may have 6 departments and category III and IV RRBs may have 8 departments.</p> <p><b>(b)</b> As regards Senior officers in Head Office, the Committee is of the opinion that the Heads of Department (HODs) may be in Scale IV or Scale V in RRBs under category II, III and IV while for category I RRB the HODs can be Scale III or Scale IV officer depending on availability of officers in these scales and the importance of the department. However, the number of Scale V officers in the Head Office of RRBs (HODs) may be approved by the Board of RRB at the rate of one Scale V post for Rs.2000 crore business and part thereof.</p> <p><b>(c)</b> Taking into consideration the changed working environment after implementation of CBS and new technology adoption by RRBs on the lines of Public Sector Banks, and the volume of business, the staff strength for Head Office has been suggested by the committee as below:</p> <p style="text-align: center;"><b>Proposed Staffing Pattern in Head Office</b></p> <table><tr><th rowspan="2">Designation &amp; Scale of Officers</th><th colspan="4">Category of RRB</th></tr><tr><th>I</th><th>II</th><th>III</th><th>IV</th></tr><tr><td>Chairman</td><td>V (1)</td><td>VI (1)</td><td>VI (1)</td><td>VII (1)</td></tr><tr><td>General Manager</td><td>IV (1)</td><td>V (1)</td><td>V (2)</td><td>V (3)</td></tr><tr><td>General Manager(IT)</td><td></td><td>V (1)</td><td>V (1)</td><td>V (1)</td></tr><tr><td>HOD</td><td>III / IV (5)</td><td>IV/V (6)</td><td>IV/ V (8)</td><td>IV / V (8)</td></tr><tr><td>Scale III</td><td></td><td>4</td><td>7</td><td>10</td></tr><tr><td>Scale II</td><td>5</td><td>4</td><td>8</td><td>13</td></tr><tr><td>Scale I</td><td>1</td><td>1</td><td>2</td><td>2</td></tr><tr><td><b>Total Officers</b></td><td><b>13</b></td><td><b>18</b></td><td><b>29</b></td><td><b>38</b></td></tr><tr><td>Office Assistant</td><td>5</td><td>6</td><td>8</td><td>10</td></tr><tr><td>Office Attendant</td><td>3</td><td>4</td><td>4</td><td>5</td></tr><tr><td><b>Total</b></td><td><b>21</b></td><td><b>28</b></td><td><b>41</b></td><td><b>53</b></td></tr></table> <p><b>Notes :</b></p> <p>a. The number in parenthesis (bracket) indicates the number of posts.</p> <p>b. Until the RRB officers are promoted to Scale V, the lower grade of Scale IV may be followed wherever Scale IV or V is indicated for posting.</p> <p><b>(d) (i)</b> The Inspection department of RRBs play a crucial role for internal control and monitoring of systems and procedures. The inspection system in RRBs should be streamlined so as to focus on critical and major areas to make the inspection need based. For assessing manpower requirement for Inspection Department, 1 officer per 35 branches may be taken into consideration and scale of officers to be deployed in Inspection may be decided by the Chairman.</p> <p><b>(ii)</b> Further, considering the technology already in place in RRBs and also the future developments, a group of IT professionals are required at Head office of RRBs to manage the Help Desks and to support the ROs and Branches. Keeping in view the above, the committee felt that RRBs should have a separate Information Technology Department in Head Office. The IT department while maintaining the existing system with proper control and utilization, has to foresee the IT requirements of the RRB and plan for technology upgradation in the wake of fast changing developments in technology and reduce their heavy dependence on support from sponsor bank. The number of officers to be deployed in HO for IT department may be need based (with a maximum of 3-4 officers). The scale of officers of the IT department may be decided by the Board based on the complexity of the job and the skill / specialization level required for leveraging of IT for business development and financial inclusion in the RRB.</p> | Designation & Scale of Officers | Category of RRB |  |  |  | I | II | III | IV | Chairman | V (1) | VI (1) | VI (1) | VII (1) | General Manager | IV (1) | V (1) | V (2) | V (3) | General Manager(IT) |  | V (1) | V (1) | V (1) | HOD | III / IV (5) | IV/V (6) | IV/ V (8) | IV / V (8) | Scale III |  | 4 | 7 | 10 | Scale II | 5 | 4 | 8 | 13 | Scale I | 1 | 1 | 2 | 2 | <b>Total Officers</b> | <b>13</b> | <b>18</b> | <b>29</b> | <b>38</b> | Office Assistant | 5 | 6 | 8 | 10 | Office Attendant | 3 | 4 | 4 | 5 | <b>Total</b> | <b>21</b> | <b>28</b> | <b>41</b> | <b>53</b> | <p><b>(a)</b> May be approved.</p> <p><b>(b)</b> May be approved.</p> <p><b>(c)</b> May be approved.</p> <p><b>(d) (i)</b> May be approved.</p> <p><b>(ii)</b> May be approved.</p> |
| Designation & Scale of Officers | Category of RRB |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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|                                 | I               | II                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 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| Chairman                        | V (1)           | VI (1)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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| General Manager                 | IV (1)          | V (1)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| General Manager(IT)             |                 | V (1)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| HOD                             | III / IV (5)    | IV/V (6)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | IV/ V (8)                       | IV / V (8)      |  |  |  |   |    |     |    |          |       |        |        |         |                 |        |       |       |       |                     |  |       |       |       |     |              |          |           |            |           |  |   |   |    |          |   |   |   |    |         |   |   |   |   |                       |           |           |           |           |                  |   |   |   |    |                  |   |   |   |   |              |           |           |           |           |                                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| Scale III                       |                 | 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  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| Scale II                        | 5               | 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  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| Scale I                         | 1               | 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  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| <b>Total Officers</b>           | <b>13</b>       | <b>18</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          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| Office Assistant                | 5               | 6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  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| Office Attendant                | 3               | 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  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| <b>Total</b>                    | <b>21</b>       | <b>28</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>41</b>                       | <b>53</b>       |  |  |  |   |    |     |    |          |       |        |        |         |                 |        |       |       |       |                     |  |       |       |       |     |              |          |           |            |           |  |   |   |    |          |   |   |   |    |         |   |   |   |   |                       |           |           |           |           |                  |   |   |   |    |                  |   |   |   |   |              |           |           |           |           |                                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|                       |                    | <b>Staffing Pattern of Regional Office(RO)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                      |                    |                  |            |                       |   |          |   |              |           |                  |   |                   |   |              |           |                                                                                     |
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| 7                     | 4.10.              | Keeping in view that almost all RRBs are on CBS platform and most of them will be adopting technology as prevalent in banking sector, thereby improving Intra and Inter Bank connectivity and communication, the committee felt that more number of branches (upto 60-65 branches) can now be brought under the coverage of a Regional Office. Further, it has also been felt that in the post-CBS environment in banks, once the HRMS package is adopted, all the staff related matters may be handled at centralised level i.e., Head Office. This leaves ROs mainly with promotion and business development work and monitoring / supervision of branches.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | May be approved.     |                    |                  |            |                       |   |          |   |              |           |                  |   |                   |   |              |           |                                                                                     |
| 8                     | 4.11.              | <p>(a) The committee further felt that the RO may be headed by a Regional Manager in Scale IV and be at least one grade above senior most Branch Manager. If any branch in a region is headed by Scale IV, then the RO will be headed by Scale V officer.</p> <p>(b) Keeping in view the above, the committee proposes the following staffing pattern in Regional Offices of RRBs.</p> <p style="text-align: center;"><b>Proposed Staffing Pattern of Regional Office of RRB</b></p> <table><tr><th>Particulars</th><th>(60 – 65 branches)</th></tr><tr><td>Regional Manager</td><td>IV / V (1)</td></tr><tr><td>Officers in Scale III</td><td>2</td></tr><tr><td>Scale II</td><td>4</td></tr><tr><td><b>Total</b></td><td><b>7*</b></td></tr><tr><td>Office Assistant</td><td>3</td></tr><tr><td>Office Attendants</td><td>2</td></tr><tr><td><b>Total</b></td><td><b>12</b></td></tr></table> <p>* 1 or 2 additional officers ( IT professionals) may be deployed.</p> <p>(c) The committee recommended for deployment of one or two IT professionals in each RO, as customization of banks requirements is an ongoing process which needs analysis, development and user acceptance tests before implementation. Further, new products/ delivery channel services like ATM, RTGS, Mobile Banking, SMS alerts, monitoring the transactions, coordination with sponsor bank, reconciliation of accounts etc., apart from financial inclusion related products are to be implemented by RRBs necessitate deployment of IT officers in each RO.</p> | Particulars          | (60 – 65 branches) | Regional Manager | IV / V (1) | Officers in Scale III | 2 | Scale II | 4 | <b>Total</b> | <b>7*</b> | Office Assistant | 3 | Office Attendants | 2 | <b>Total</b> | <b>12</b> | <p>(a) May be approved.</p> <p>(b) May be approved.</p> <p>(c) May be approved.</p> |
| Particulars           | (60 – 65 branches) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                      |                    |                  |            |                       |   |          |   |              |           |                  |   |                   |   |              |           |                                                                                     |
| Regional Manager      | IV / V (1)         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                      |                    |                  |            |                       |   |          |   |              |           |                  |   |                   |   |              |           |                                                                                     |
| Officers in Scale III | 2                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                      |                    |                  |            |                       |   |          |   |              |           |                  |   |                   |   |              |           |                                                                                     |
| Scale II              | 4                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                      |                    |                  |            |                       |   |          |   |              |           |                  |   |                   |   |              |           |                                                                                     |
| <b>Total</b>          | <b>7*</b>          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                      |                    |                  |            |                       |   |          |   |              |           |                  |   |                   |   |              |           |                                                                                     |
| Office Assistant      | 3                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                      |                    |                  |            |                       |   |          |   |              |           |                  |   |                   |   |              |           |                                                                                     |
| Office Attendants     | 2                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                      |                    |                  |            |                       |   |          |   |              |           |                  |   |                   |   |              |           |                                                                                     |
| <b>Total</b>          | <b>12</b>          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                      |                    |                  |            |                       |   |          |   |              |           |                  |   |                   |   |              |           |                                                                                     |
| 9                     | 4.12.              | Issue of having one RO at each District Headquarter was examined by the committee and it was felt that there is uneven spread of branch network in districts and on several occasions the districts are being further bifurcated by the State governments, therefore, this may not be a suitable proposition to recommend creation of ROs at each district Head Quarters. ROs may therefore be setup based on the thumb rule of 60-65 branches to be supervised by one RO. Inter RO variability in the staff of ROs may be made based on the variability in the number of branches covered by each RO due to any specific reason (geographical non contiguity or otherwise) approved by the Board, subject to the condition that the overall staff posted to ROs is within the general norm.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | May be approved.     |                    |                  |            |                       |   |          |   |              |           |                  |   |                   |   |              |           |                                                                                     |
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|                       |                    | <b>Categorization of RRB Branches</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                      |                    |                  |            |                       |   |          |   |              |           |                  |   |                   |   |              |           |                                                                                     |
| 10                    | 4.13.              | (b) The committee felt that keeping in view the high C:D ratio in the case of RRBs due to predominance of agriculture loans extended by the RRB branches and to further encourage them to enhance credit flow in rural areas, the loan portfolio level should also be considered along with the total business level adopted for branch categorization. This will have an impact in increasing the loan portfolio, per employee productivity/profitability and proper deployment of staff based on need. Further, where the advances in RRB branches are more, the work load increases and requires higher level of manpower due to the fact that advances of the bank are more risk prone than deposits. Even though the number of accounts and size of advances is also a factor for deciding the staff strength, it is not practicable to factor in the same for staff strength fixation as it may complicate the procedure and delay the process of categorisation of branches every year. Accordingly, committee recommended the following categorisation norms for branches of RRBs.                                                                                                                                                                                                                                                                                                                                                                                                                                                         | (b) May be approved. |                    |                  |            |                       |   |          |   |              |           |                  |   |                   |   |              |           |                                                                                     |

|                                   |                                                       | <div>Recommended Categorization of Branches</div> <div>(Rs. crore)</div> <table><tr><th>Branch Categorization</th><th>Branches Business Level</th><th>Advance Level</th></tr><tr><td>A</td><td>Upto 10</td><td>&lt;6</td></tr><tr><td></td><td>Upto 10</td><td>&gt;6</td></tr><tr><td>B</td><td>11-30</td><td>&lt;10</td></tr><tr><td></td><td>11-30</td><td>&gt;10</td></tr><tr><td>C</td><td>31-75</td><td>&lt;20</td></tr><tr><td></td><td>31-75</td><td>&gt;20</td></tr><tr><td>D</td><td>76-200</td><td>&lt;35</td></tr><tr><td></td><td>76-200</td><td>&gt;35</td></tr><tr><td>E</td><td>&gt;200</td><td>&lt; 60</td></tr><tr><td></td><td>&gt;200</td><td>&gt; 60</td></tr></table>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Branch Categorization | Branches Business Level  | Advance Level            | A                       | Upto 10               | <6                      |                                 | Upto 10                                               | >6                                | B                                 | 11-30                                                   | <10               |       | 11-30 | >10 | C       | 31-75 | <20 |  | 31-75 | >20 | D | 76-200 | <35 |  | 76-200  | >35 | E | >200 | < 60 |   | >200 | > 60 |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
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| Branch Categorization             | Branches Business Level                               | Advance Level                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                       |                          |                          |                         |                       |                         |                                 |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
| A                                 | Upto 10                                               | <6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                       |                          |                          |                         |                       |                         |                                 |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
|                                   | Upto 10                                               | >6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                       |                          |                          |                         |                       |                         |                                 |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
| B                                 | 11-30                                                 | <10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                       |                          |                          |                         |                       |                         |                                 |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
|                                   | 11-30                                                 | >10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                       |                          |                          |                         |                       |                         |                                 |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
| C                                 | 31-75                                                 | <20                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                       |                          |                          |                         |                       |                         |                                 |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
|                                   | 31-75                                                 | >20                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                       |                          |                          |                         |                       |                         |                                 |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
| D                                 | 76-200                                                | <35                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                       |                          |                          |                         |                       |                         |                                 |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
|                                   | 76-200                                                | >35                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                       |                          |                          |                         |                       |                         |                                 |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
| E                                 | >200                                                  | < 60                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                       |                          |                          |                         |                       |                         |                                 |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
|                                   | >200                                                  | > 60                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                       |                          |                          |                         |                       |                         |                                 |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
|                                   |                                                       | Single Window Concept                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                       |                          |                          |                         |                       |                         |                                 |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
| 11                                | 4.14.                                                 | <p>(a) Single Window Concept is a system of delivery of majority of services offered by the bank, at a single point /counter. This Single Window Concept envisages that majority of the needs of the customer are taken care at a single point of delivery as compared to the existing system where a customer has to approach different product specific counters for completion of his work. The SWS will provide quicker and more efficient customer service. The following core and non-core activities can be handled under Single Window Concept.</p> <table><tr><th>Core Activities</th><th>Non-core activities</th></tr><tr><td>SB, CA and Term Deposits</td><td>Govt Payments/ receipts</td></tr><tr><td>Draft issue / payment</td><td>Passbook issue/updation</td></tr><tr><td>Bankers cheques issue / payment</td><td>Cheque Book issue/ recording of stop payment register</td></tr><tr><td>T.T. Inward / Outward remittances</td><td>Recording of standing instruction</td></tr></table> <p>(b) To empower the award staff to handle such functions and to extend better service at the counters in the changed computer environment, the committee suggests that RRBs may explore the possibility of introducing the concept of single window operation in small branches and for small amount as being followed in major commercial banks. Those transactions can be checked by an officer later.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Core Activities       | Non-core activities      | SB, CA and Term Deposits | Govt Payments/ receipts | Draft issue / payment | Passbook issue/updation | Bankers cheques issue / payment | Cheque Book issue/ recording of stop payment register | T.T. Inward / Outward remittances | Recording of standing instruction | <p>(a) May be approved.</p> <p>(b) May be approved.</p> |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
| Core Activities                   | Non-core activities                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                       |                          |                          |                         |                       |                         |                                 |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
| SB, CA and Term Deposits          | Govt Payments/ receipts                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                       |                          |                          |                         |                       |                         |                                 |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
| Draft issue / payment             | Passbook issue/updation                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                       |                          |                          |                         |                       |                         |                                 |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
| Bankers cheques issue / payment   | Cheque Book issue/ recording of stop payment register |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                       |                          |                          |                         |                       |                         |                                 |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
| T.T. Inward / Outward remittances | Recording of standing instruction                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                       |                          |                          |                         |                       |                         |                                 |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
|                                   |                                                       | Staffing pattern of RRB Branches                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                       |                          |                          |                         |                       |                         |                                 |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
| 12                                | 4.16.                                                 | <p>(a) Keeping in view the viability of the branches, current deployment of staff, workload in different category of branches, technology adoption envisaged, ATMs taking the customers away from counters and BCs taking e-governance and MNEGA payments to the customers' door step, the aspirations of the staff for career progression etc., the committee recommends the following indicative staffing pattern in various categories of branches :</p> <div>Proposed Staffing Pattern for RRB Branches</div> <div>(in no.)</div> <table><tr><th rowspan="2">Branch Categorization</th><th rowspan="2">Business Level (Rs. cr.)</th><th rowspan="2">Advance Level (Rs. cr.)</th><th colspan="4">Scale</th><th rowspan="2">Office Asstt. (M)</th><th rowspan="2">Office Atndt. (M)</th><th rowspan="2">Total</th></tr><tr><th>IV</th><th>III</th><th>II</th><th>I</th></tr><tr><td>A</td><td>Upto 10</td><td>&lt;6</td><td></td><td></td><td></td><td>1</td><td>1</td><td>0</td><td>2</td></tr><tr><td></td><td>Upto 10</td><td>&gt;6</td><td></td><td></td><td></td><td>2</td><td>1</td><td>0</td><td>3</td></tr><tr><td>B</td><td>11-30</td><td>&lt;10</td><td></td><td></td><td>1</td><td>1</td><td>2</td><td>0</td><td>4</td></tr><tr><td></td><td>11-30</td><td>&gt;10</td><td></td><td></td><td>1</td><td>2</td><td>2</td><td>0</td><td>5</td></tr><tr><td>C</td><td>31-75</td><td>&lt;20</td><td></td><td>1</td><td>1</td><td>2</td><td>2</td><td>1</td><td>7</td></tr><tr><td></td><td>31-75</td><td>&gt;20</td><td></td><td>1</td><td>2</td><td>2</td><td>2</td><td>1</td><td>8</td></tr><tr><td>D</td><td>76-200</td><td>&lt;35</td><td>1</td><td>1</td><td>2</td><td>3</td><td>3</td><td>1</td><td>11</td></tr><tr><td></td><td>76-200</td><td>&gt;35</td><td>1</td><td>1</td><td>3</td><td>3</td><td>3</td><td>1</td><td>12</td></tr><tr><td>E</td><td>&gt;200</td><td>&lt; 60</td><td>1</td><td>1</td><td>3</td><td>4</td><td>3</td><td>2</td><td>14</td></tr><tr><td></td><td>&gt;200</td><td>&gt; 60</td><td>1</td><td>1</td><td>3</td><td>5</td><td>3</td><td>2</td><td>15</td></tr></table> <p>(i) For small branches viz., A and B category branches, RRBs may outsource the work of office attendants.</p> <p>(ii) Once the ATMs are deployed, maximum of 2 office assistants may be posted in D and E category branches.</p> <p>(b) Besides the above,</p> <p>i. Additional manpower at minimum of 1:1(Officer: Office Assistant (M) may be</p> | Branch Categorization | Business Level (Rs. cr.) | Advance Level (Rs. cr.)  | Scale                   |                       |                         |                                 | Office Asstt. (M)                                     | Office Atndt. (M)                 | Total                             | IV                                                      | III               | II    | I     | A   | Upto 10 | <6    |     |  |       | 1   | 1 | 0      | 2   |  | Upto 10 | >6  |   |      |      | 2 | 1    | 0    | 3 | B | 11-30 | <10 |  |  | 1 | 1 | 2 | 0 | 4 |  | 11-30 | >10 |  |  | 1 | 2 | 2 | 0 | 5 | C | 31-75 | <20 |  | 1 | 1 | 2 | 2 | 1 | 7 |  | 31-75 | >20 |  | 1 | 2 | 2 | 2 | 1 | 8 | D | 76-200 | <35 | 1 | 1 | 2 | 3 | 3 | 1 | 11 |  | 76-200 | >35 | 1 | 1 | 3 | 3 | 3 | 1 | 12 | E | >200 | < 60 | 1 | 1 | 3 | 4 | 3 | 2 | 14 |  | >200 | > 60 | 1 | 1 | 3 | 5 | 3 | 2 | 15 | <p>(a) May be approved.</p> <p>(b) May be approved.</p> |
| Branch Categorization             | Business Level (Rs. cr.)                              | Advance Level (Rs. cr.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                       |                          |                          | Scale                   |                       |                         |                                 |                                                       |                                   |                                   | Office Asstt. (M)                                       | Office Atndt. (M) | Total |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
|                                   |                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | IV                    | III                      | II                       | I                       |                       |                         |                                 |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
| A                                 | Upto 10                                               | <6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                       |                          |                          | 1                       | 1                     | 0                       | 2                               |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
|                                   | Upto 10                                               | >6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                       |                          |                          | 2                       | 1                     | 0                       | 3                               |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
| B                                 | 11-30                                                 | <10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                       |                          | 1                        | 1                       | 2                     | 0                       | 4                               |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
|                                   | 11-30                                                 | >10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                       |                          | 1                        | 2                       | 2                     | 0                       | 5                               |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
| C                                 | 31-75                                                 | <20                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                       | 1                        | 1                        | 2                       | 2                     | 1                       | 7                               |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
|                                   | 31-75                                                 | >20                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                       | 1                        | 2                        | 2                       | 2                     | 1                       | 8                               |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
| D                                 | 76-200                                                | <35                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 1                     | 1                        | 2                        | 3                       | 3                     | 1                       | 11                              |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
|                                   | 76-200                                                | >35                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 1                     | 1                        | 3                        | 3                       | 3                     | 1                       | 12                              |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
| E                                 | >200                                                  | < 60                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 1                     | 1                        | 3                        | 4                       | 3                     | 2                       | 14                              |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |
|                                   | >200                                                  | > 60                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 1                     | 1                        | 3                        | 5                       | 3                     | 2                       | 15                              |                                                       |                                   |                                   |                                                         |                   |       |       |     |         |       |     |  |       |     |   |        |     |  |         |     |   |      |      |   |      |      |   |   |       |     |  |  |   |   |   |   |   |  |       |     |  |  |   |   |   |   |   |   |       |     |  |   |   |   |   |   |   |  |       |     |  |   |   |   |   |   |   |   |        |     |   |   |   |   |   |   |    |  |        |     |   |   |   |   |   |   |    |   |      |      |   |   |   |   |   |   |    |  |      |      |   |   |   |   |   |   |    |                                                         |

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|----|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
|    |              | <p>assessed for new branches to be opened during the financial year and appointed in a staggered manner commensurate with the pace of branch opening.</p> <p>ii. In respect of Satellite Office/Extension Counter, separate manpower norms of one Officer + one Office Assistant (M) per unit may be adopted.</p> <p>iii. In case of branches having cash feeding /clearing operation, additional scale 1 Officer and 1 Office Assistant may be considered.</p> <p>iv. For extending business outreach in unbanked villages under Financial Inclusion, Business Correspondents appointed will be on contractual basis and will be over and above the staffing pattern prescribed for RRBs for which, RRBs shall put in place a policy duly approved by their Board.</p> <p>v. Where the categorization and staffing pattern norms lead to redeployment of Office Assistants who were earlier involved in administrative/service functions, they may be trained and redeployed for the business development.</p> <p>vi. The changes in categorization of branches, if any, should not lead to lowering the Scale of Branch Head and the existing pattern should be maintained until it is adjusted in the normal course.</p> |                                                                                                                                                  |
| 13 | <b>4.17.</b> | While the above staffing pattern for different category of branches is only indicative, the Committee is of the view that the RRBs shall have the flexibility to decide the staff strength of branches based on need, within the overall ceiling of aggregate staff assessed for the RRB, based on the categorisation/staffing pattern norms.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | May be approved.                                                                                                                                 |
| 14 | <b>4.18.</b> | <p>(a) While assessing the manpower requirement of RRB for the year, the number of staff retiring during that year needs to be included.</p> <p>(b) An addition of staff strength up to 2.5% of the total staff strength to meet special conditions like future business opportunities, NPA Management, attrition of staff etc., may be included for assessing the manpower requirement.</p> <p>(c) The Committee also recommends for retention of the overall ceiling of 8% of total staff in administrative offices viz., Head Office and Regional Offices, excluding the staff in Inspection and IT departments as suggested by the Thorat Committee.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | May be approved.                                                                                                                                 |
|    |              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                  |
|    |              | <b>Outsourcing</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                  |
| 15 | <b>4.19.</b> | <p>RRBs are allowed by Thorat Committee to outsource the following non-core functions.</p> <p>a. Sweeping, cleaning and maintenance.</p> <p>b. Security.</p> <p>c. IT and software development and maintenance.</p> <p>d. Business facilitators and intermediaries.</p> <p>e. Cash remittance.</p> <p>f. Courier service.</p> <p>Considering the technology adoption taking place, in addition to the above, the RRBs may outsource the work of office attendants or any other work, depending on the need.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | May be approved. RRBs after approval of the sponsor bank, may as far as possible outsource the work of office attendants and non-core functions. |
|    |              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                  |
|    |              | <b>Reference date for categorisation of RRB and branches</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                  |
| 16 | <b>4.20.</b> | For categorization of RRB in a particular year, the business level (deposit plus loan outstanding) and number of branches should be based on the position obtaining as on 31 March of the previous financial year.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | May be approved.                                                                                                                                 |
|    |              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                  |
|    |              | <b>RRBs in North Eastern Region: Norms for categorisation of RRBs and their branches and assessment of required manpower and staffing pattern</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                  |
| 17 | <b>5.1.</b>  | Taking into account the isolation, topography and backwardness of North Eastern Region (NER), region specific problems for business development and constraints in further expansion of branches, lack of infrastructure particularly communication, low density of population, extreme climatic conditions etc., the committee has decided to recommend separate parameters for categorisation of RRBs and branches, establishment of ROs and assessment of required manpower/staffing pattern in NER RRBs (except Assam Gramin Vikas Bank(AGVB) in Assam State).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | May be approved.                                                                                                                                 |
|    |              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                  |

|                            |                          | <b>Categorisation of RRBs in North Eastern Region</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                            |                |               |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
|----------------------------|--------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|----------------|---------------|-----------------------|------------------|---------------------|---------|--------|-----------|----------|---------------|-----------|------|-----|------|-----|-----|---------------------|------|-------|------|-----|--------|----------------------|--------|------|----|---------------|------|-----------------------|------|-----------------------|--------------------------|-------------------------|----------------|-------------|-----|-----|------------------|---------------------|-------|------------------|-----|----|---|---|--------|-----|--|--|--|---|---|---|---|--------|-----|--|--|--|---|---|---|---|---|------|-----|--|--|---|---|---|---|---|------|-----|--|--|---|---|---|---|---|---|-------|------|--|---|---|---|---|---|---|-------|------|--|---|---|---|---|---|---|---|--------|------|---|---|---|---|---|---|----|--------|------|---|---|---|---|---|---|----|---|-------|------|---|---|---|---|---|---|----|-------|------|---|---|---|---|---|---|----|---------------------------------------------------------|
| 18                         | 5.2.                     | <p>The seven NER RRBs (except Assam Gramin Vikas Bank) have low potential for further branch expansion and business level gain. Therefore, it has been decided to make sub-categories under Category I RRBs of NER. The committee has accordingly recommended the following bank categorisation based on the business volume and number of branches specifically for NER.</p> <table border="1"><thead><tr><th rowspan="2">Bank Business<br/>(Rs. cr.)</th><th colspan="5">Branch Numbers</th></tr><tr><th>Upto 50</th><th>51-100</th><th>101 - 400</th><th>401- 800</th><th>801 and above</th></tr></thead><tbody><tr><td>Upto 1000</td><td>I A</td><td>I B</td><td>II</td><td>III</td><td>III</td></tr><tr><td>Above1000 upto 2000</td><td>I A</td><td>I B</td><td>II</td><td>III</td><td>III</td></tr><tr><td>Above 2000 upto 6000</td><td>II</td><td>II</td><td>II</td><td>III</td><td>III</td></tr><tr><td>Above 6000 upto 12000</td><td>II</td><td>II</td><td>III</td><td>III</td><td>IV</td></tr><tr><td>Above 12000</td><td>III</td><td>III</td><td>III</td><td>IV</td><td>IV</td></tr></tbody></table> <p>Based on the above sub-categorisation, 3 RRBs fall under I A, another 3 RRBs under IB and Tripura RRB falls under the normal category II. Considering the peculiar situation of these RRBs and the socio-economic and political considerations, they may not be amalgamated in the near future. Therefore, the special treatment is suggested as under.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Bank Business<br>(Rs. cr.) | Branch Numbers |               |                       |                  |                     | Upto 50 | 51-100 | 101 - 400 | 401- 800 | 801 and above | Upto 1000 | I A  | I B | II   | III | III | Above1000 upto 2000 | I A  | I B   | II   | III | III    | Above 2000 upto 6000 | II     | II   | II | III           | III  | Above 6000 upto 12000 | II   | II                    | III                      | III                     | IV             | Above 12000 | III | III | III              | IV                  | IV    | May be approved. |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
| Bank Business<br>(Rs. cr.) | Branch Numbers           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                            |                |               |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
|                            | Upto 50                  | 51-100                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 101 - 400                  | 401- 800       | 801 and above |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
| Upto 1000                  | I A                      | I B                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | II                         | III            | III           |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
| Above1000 upto 2000        | I A                      | I B                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | II                         | III            | III           |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
| Above 2000 upto 6000       | II                       | II                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | II                         | III            | III           |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
| Above 6000 upto 12000      | II                       | II                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | III                        | III            | IV            |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
| Above 12000                | III                      | III                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | III                        | IV             | IV            |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
| 19                         | 5.3.                     | The RRBs in category IA and IB may continue to be headed by Chairman in Scale V. However, one GM may be posted in all the RRBs irrespective of the business level, who can be the second in command and step in for the Chairman in absence of the Chairman on tour/leave.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | May be approved.           |                |               |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
| 20                         | 5.4.                     | Keeping in view the geographical features, distance and difficulty of approach, the RRBs may have ROs @ one RO for 30 branches. However, they may have very lean staffing pattern both in HO and RO, subject to the condition that the administrative staff of HO and RO together does not exceed 8% of total staff of RRBs.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | May be approved.           |                |               |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
|                            |                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                            |                |               |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
|                            |                          | <b>Categorization and Staffing pattern of RRB Branches in North Eastern Region</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                            |                |               |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
| 21                         | 5.5.                     | <p>(a) Taking into account the low total business and advances levels, backwardness and low potential for growth etc., the committee recommended the following categorization of North Eastern Region RRB Branches.</p> <table border="1"><thead><tr><th colspan="3">(Rs. crore)</th></tr><tr><th>Branch Categorization</th><th>Business Level</th><th>Advances Level</th></tr></thead><tbody><tr><td rowspan="2">A</td><td>Upto 8</td><td>&lt; 3</td></tr><tr><td>Upto 8</td><td>&gt; 3</td></tr><tr><td rowspan="2">B</td><td>9-20</td><td>&lt; 6</td></tr><tr><td>9-20</td><td>&gt; 6</td></tr><tr><td rowspan="2">C</td><td>21-50</td><td>&lt; 15</td></tr><tr><td>21-50</td><td>&gt; 15</td></tr><tr><td rowspan="2">D</td><td>51-150</td><td>&lt; 25</td></tr><tr><td>51-150</td><td>&gt; 25</td></tr><tr><td rowspan="2">E</td><td>151 and above</td><td>&lt; 45</td></tr><tr><td>151 and above</td><td>&gt; 45</td></tr></tbody></table> <p>(b) Further, keeping in view the above business/ advances criteria and career progression for the staff of RRBs in NE Region, the following staffing pattern for RRB branches is recommended by the committee</p> <p><b>Proposed Staffing pattern for RRB Branches in NER</b></p> <table border="1"><thead><tr><th rowspan="2">Branch Categorisation</th><th rowspan="2">Business Level (Rs. Cr.)</th><th rowspan="2">Advance Level (Rs. cr.)</th><th colspan="4">Officers Scale</th><th rowspan="2">Office Asstt (M)</th><th rowspan="2">Office Attnndt. (M)</th><th rowspan="2">Total</th></tr><tr><th>IV</th><th>III</th><th>II</th><th>I</th></tr></thead><tbody><tr><td rowspan="2">A</td><td>Upto 8</td><td>&lt; 3</td><td></td><td></td><td></td><td>1</td><td>1</td><td>0</td><td>2</td></tr><tr><td>Upto 8</td><td>&gt; 3</td><td></td><td></td><td></td><td>2</td><td>1</td><td>0</td><td>3</td></tr><tr><td rowspan="2">B</td><td>9-20</td><td>&lt; 6</td><td></td><td></td><td>1</td><td>1</td><td>2</td><td>0</td><td>4</td></tr><tr><td>9-20</td><td>&gt; 6</td><td></td><td></td><td>1</td><td>2</td><td>2</td><td>0</td><td>5</td></tr><tr><td rowspan="2">C</td><td>21-50</td><td>&lt; 15</td><td></td><td>1</td><td>1</td><td>2</td><td>2</td><td>1</td><td>7</td></tr><tr><td>21-50</td><td>&gt; 15</td><td></td><td>1</td><td>2</td><td>2</td><td>2</td><td>1</td><td>8</td></tr><tr><td rowspan="2">D</td><td>51-150</td><td>&lt; 25</td><td>1</td><td>1</td><td>2</td><td>3</td><td>3</td><td>1</td><td>11</td></tr><tr><td>51-150</td><td>&gt; 25</td><td>1</td><td>1</td><td>3</td><td>3</td><td>3</td><td>1</td><td>12</td></tr><tr><td rowspan="2">E</td><td>&gt; 150</td><td>&lt; 45</td><td>1</td><td>1</td><td>3</td><td>4</td><td>3</td><td>2</td><td>14</td></tr><tr><td>&gt; 150</td><td>&gt; 45</td><td>1</td><td>1</td><td>3</td><td>5</td><td>3</td><td>2</td><td>15</td></tr></tbody></table> | (Rs. crore)                |                |               | Branch Categorization | Business Level   | Advances Level      | A       | Upto 8 | < 3       | Upto 8   | > 3           | B         | 9-20 | < 6 | 9-20 | > 6 | C   | 21-50               | < 15 | 21-50 | > 15 | D   | 51-150 | < 25                 | 51-150 | > 25 | E  | 151 and above | < 45 | 151 and above         | > 45 | Branch Categorisation | Business Level (Rs. Cr.) | Advance Level (Rs. cr.) | Officers Scale |             |     |     | Office Asstt (M) | Office Attnndt. (M) | Total | IV               | III | II | I | A | Upto 8 | < 3 |  |  |  | 1 | 1 | 0 | 2 | Upto 8 | > 3 |  |  |  | 2 | 1 | 0 | 3 | B | 9-20 | < 6 |  |  | 1 | 1 | 2 | 0 | 4 | 9-20 | > 6 |  |  | 1 | 2 | 2 | 0 | 5 | C | 21-50 | < 15 |  | 1 | 1 | 2 | 2 | 1 | 7 | 21-50 | > 15 |  | 1 | 2 | 2 | 2 | 1 | 8 | D | 51-150 | < 25 | 1 | 1 | 2 | 3 | 3 | 1 | 11 | 51-150 | > 25 | 1 | 1 | 3 | 3 | 3 | 1 | 12 | E | > 150 | < 45 | 1 | 1 | 3 | 4 | 3 | 2 | 14 | > 150 | > 45 | 1 | 1 | 3 | 5 | 3 | 2 | 15 | <p>(a) May be approved.</p> <p>(b) May be approved.</p> |
| (Rs. crore)                |                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                            |                |               |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
| Branch Categorization      | Business Level           | Advances Level                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                            |                |               |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
| A                          | Upto 8                   | < 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                            |                |               |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
|                            | Upto 8                   | > 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                            |                |               |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
| B                          | 9-20                     | < 6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                            |                |               |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
|                            | 9-20                     | > 6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                            |                |               |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
| C                          | 21-50                    | < 15                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                            |                |               |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
|                            | 21-50                    | > 15                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                            |                |               |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
| D                          | 51-150                   | < 25                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                            |                |               |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
|                            | 51-150                   | > 25                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                            |                |               |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
| E                          | 151 and above            | < 45                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                            |                |               |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
|                            | 151 and above            | > 45                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                            |                |               |                       |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
| Branch Categorisation      | Business Level (Rs. Cr.) | Advance Level (Rs. cr.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Officers Scale             |                |               |                       | Office Asstt (M) | Office Attnndt. (M) | Total   |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
|                            |                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | IV                         | III            | II            | I                     |                  |                     |         |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
| A                          | Upto 8                   | < 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                            |                |               | 1                     | 1                | 0                   | 2       |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
|                            | Upto 8                   | > 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                            |                |               | 2                     | 1                | 0                   | 3       |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
| B                          | 9-20                     | < 6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                            |                | 1             | 1                     | 2                | 0                   | 4       |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
|                            | 9-20                     | > 6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                            |                | 1             | 2                     | 2                | 0                   | 5       |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
| C                          | 21-50                    | < 15                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                            | 1              | 1             | 2                     | 2                | 1                   | 7       |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
|                            | 21-50                    | > 15                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                            | 1              | 2             | 2                     | 2                | 1                   | 8       |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
| D                          | 51-150                   | < 25                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 1                          | 1              | 2             | 3                     | 3                | 1                   | 11      |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
|                            | 51-150                   | > 25                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 1                          | 1              | 3             | 3                     | 3                | 1                   | 12      |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
| E                          | > 150                    | < 45                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 1                          | 1              | 3             | 4                     | 3                | 2                   | 14      |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |
|                            | > 150                    | > 45                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 1                          | 1              | 3             | 5                     | 3                | 2                   | 15      |        |           |          |               |           |      |     |      |     |     |                     |      |       |      |     |        |                      |        |      |    |               |      |                       |      |                       |                          |                         |                |             |     |     |                  |                     |       |                  |     |    |   |   |        |     |  |  |  |   |   |   |   |        |     |  |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |      |     |  |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |       |      |  |   |   |   |   |   |   |   |        |      |   |   |   |   |   |   |    |        |      |   |   |   |   |   |   |    |   |       |      |   |   |   |   |   |   |    |       |      |   |   |   |   |   |   |    |                                                         |

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|                                                                           |      | Besides the above specific norms, for all other parameters /norms suggested for All India may be followed for the branches of 7 NER RRBs (except AGVB).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
|                                                                           |      | <b>Skill development needs of Staff of RRBs</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| 22                                                                        | 6.4. | (a) The committee recommended that RRBs having 200 branches and/or 1000 staff may establish their own Staff Training Centres for facilitating continuous training to their staff. The RRBs may set up well furnished and equipped training establishments and post at least two Faculty Members, in addition to drawing faculty support from their own Officers or from outside, depending upon the topics to be covered.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | (a) May be approved.                                                                     |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| 23                                                                        | 6.5. | In order to impart adequate training, Amaresh Kumar Committee (Committee on Capacity Building / Training of RRB Staff) 2008, had suggested for developing Training policy, providing training budget and creating Training Fund in RRBs. Further, as Training Need Assessment (TNA) process helps the banks to identify the performance gap and train the people for the right job with necessary skills, it shall be introduced in RRBs with two portions i.e, first portion to be filled by the employee with his/her requirements and second one to be recommended by the superior officer / personnel department of the RRB. As such, the Committee recommends for developing such a system in all RRBs. Further, the Committee highly recommended that the RRBs may set up “Training Fund”, out of net profit earned (certain percentage) every year, so that they can get their staff trained continuously without being affected by the budgetary swings based on profit or loss position during a particular year.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | May be approved<br>RRBs may set up “Training Fund”, out of net profit earned every year. |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
|                                                                           |      | <b>Training of Officers and Staff</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| 24                                                                        | 6.6. | <p>Based on the data collected from RRBs and discussion with RRB chairmen and staff, the following core areas of training have been identified, for their officers and staff. RRBs may coordinate with their sponsor banks, their own Training Establishments and BIRD, Lucknow / Bolpur /Mangalore, to get such training programmes conducted, by assuring them of deputation of required no. of staff for such programmes.</p> <table><tr><td>Management orientation programme for senior officers</td></tr><tr><td>HR management skills &amp; Industrial relations</td></tr><tr><td>Inter personnel relations and team building for officers</td></tr><tr><td>Branch management and leadership development</td></tr><tr><td>Customer service orientation and motivation</td></tr><tr><td>Vigilance/domestic enquiry and disciplinary action</td></tr><tr><td>Programme for USB Officers</td></tr><tr><td>Training programme for IT officers of RRBs</td></tr><tr><td>CBS and MIS generation</td></tr><tr><td>USB and ATM management for IT officers</td></tr><tr><td>Alternate delivery channels/NEFT/RTGS/internet banking and mobile banking</td></tr><tr><td>Cyber laws and cyber crimes in financial sector</td></tr><tr><td>Business development/marketing of products</td></tr><tr><td>Financial inclusion &amp; managing BC/BF</td></tr><tr><td>Retail banking</td></tr><tr><td>Credit appraisal and management</td></tr><tr><td>Training on priority sector lending</td></tr><tr><td>SHG/JLG financing</td></tr><tr><td>SME financing</td></tr><tr><td>Consortium lending/ Joint-financing with sponsor banks</td></tr><tr><td>Solar lighting financing/ other non conventional energy products</td></tr><tr><td>NPA and recovery management</td></tr><tr><td>Investment management</td></tr><tr><td>Treasury operations</td></tr><tr><td>Risk management</td></tr><tr><td>Asset Liability Management (ALM)</td></tr><tr><td>Training on inspection of branches</td></tr><tr><td>KYC/Anti-money laundering</td></tr><tr><td>Handling RTI work in RRBs</td></tr></table> | Management orientation programme for senior officers                                     | HR management skills & Industrial relations | Inter personnel relations and team building for officers | Branch management and leadership development | Customer service orientation and motivation | Vigilance/domestic enquiry and disciplinary action | Programme for USB Officers | Training programme for IT officers of RRBs | CBS and MIS generation | USB and ATM management for IT officers | Alternate delivery channels/NEFT/RTGS/internet banking and mobile banking | Cyber laws and cyber crimes in financial sector | Business development/marketing of products | Financial inclusion & managing BC/BF | Retail banking | Credit appraisal and management | Training on priority sector lending | SHG/JLG financing | SME financing | Consortium lending/ Joint-financing with sponsor banks | Solar lighting financing/ other non conventional energy products | NPA and recovery management | Investment management | Treasury operations | Risk management | Asset Liability Management (ALM) | Training on inspection of branches | KYC/Anti-money laundering | Handling RTI work in RRBs | 6.6. to 6.9. May be approved.<br>RRBs may design the training requirement of their staff in consultation with their sponsor bank. |
| Management orientation programme for senior officers                      |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| HR management skills & Industrial relations                               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| Inter personnel relations and team building for officers                  |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| Branch management and leadership development                              |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| Customer service orientation and motivation                               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| Vigilance/domestic enquiry and disciplinary action                        |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| Programme for USB Officers                                                |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| Training programme for IT officers of RRBs                                |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| CBS and MIS generation                                                    |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| USB and ATM management for IT officers                                    |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| Alternate delivery channels/NEFT/RTGS/internet banking and mobile banking |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| Cyber laws and cyber crimes in financial sector                           |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| Business development/marketing of products                                |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| Financial inclusion & managing BC/BF                                      |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| Retail banking                                                            |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| Credit appraisal and management                                           |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| Training on priority sector lending                                       |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| SHG/JLG financing                                                         |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| SME financing                                                             |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| Consortium lending/ Joint-financing with sponsor banks                    |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| Solar lighting financing/ other non conventional energy products          |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| NPA and recovery management                                               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| Investment management                                                     |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| Treasury operations                                                       |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| Risk management                                                           |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| Asset Liability Management (ALM)                                          |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| Training on inspection of branches                                        |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| KYC/Anti-money laundering                                                 |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |
| Handling RTI work in RRBs                                                 |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                          |                                             |                                                          |                                              |                                             |                                                    |                            |                                            |                        |                                        |                                                                           |                                                 |                                            |                                      |                |                                 |                                     |                   |               |                                                        |                                                                  |                             |                       |                     |                 |                                  |                                    |                           |                           |                                                                                                                                   |

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|    |             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
|    |             | <b>Training of Office Assistants and Office Attendants</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |
| 25 | <b>6.7.</b> | <p>The committee recommended the following areas to be considered for training to Office Assistants and Office Attendants, in addition to administrative work.</p> <p>A. Basic computer application system<br/> B. Accounting methods and systems<br/> C. Loan products and disbursement procedures.<br/> D. MIS in CBS.<br/> E. Deposit products.<br/> F. Other financial products like insurance and mutual funds.<br/> G. Motivation and marketing skills.<br/> H. Customer service<br/> I. SHG /JLG financing<br/> J. KYC and Anti money laundering<br/> K. Team building</p>                                                                                                                                                                                                                                                                                       |  |
|    |             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
|    |             | <b>Trainings for Senior Management</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |
| 26 | <b>6.8.</b> | <p>To meet the challenges of growth and diversification of business of RRBs and to provide leadership to the organisation, the Committee recommended training to Senior Management of RRBs (Chairman, GMs, HODs, Regional Managers) in the following areas :</p> <p>i) Management Development Programme (MDP) for HoDs and Regional Managers.<br/> ii) Bank Management Programmes(BMP) for GMs of RRBs.<br/> iii) Leadership Development Programme (LDP) for Chairmen in premier institutions like IIM, ISB, etc.<br/> iv) Managing Organisation/Bank Programme for Chairmen of RRBs.<br/> v) Exposure visits of senior management to good working RRBs.<br/> vi) Risk management and ALM<br/> vii) Credit portfolio management<br/> viii) Treasury and investment management<br/> ix) Agriculture/Development banking exposure visit to well managed banks abroad.</p> |  |
| 27 | <b>6.9.</b> | <p>The committee is of the opinion that the recommendations of Amaresh Kumar Committee on capacity building of RRB staff have not been introduced fully and they need to be implemented to meet the challenges of technology adoption and emerging industry trends.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |