



ALL INDIA RRB OFFICERS' FEDERATION

(AFFILIATED TO AIBOC)

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Circular # 19:2015

26th February 2015

All Affiliates/ Members
(Please re-circulate)

NABARD ISSUED GUIDELINES ON HR POLICY IN RRBS – HIGHLY RETROGRADE & ANTI EMPLOYEE STEP

NABARD under instruction of Govt. of India issued circular vide no. IDD.RRCBD/1455 dated 24th February, 2015 on HR Policy based on Shri S.K. Mitra Committee Report. We annex the circular for your information.

It appears that the circular containing the HR Policy is retrograde in nature. The different provision on Branch categorisation & other parameters shall reduce promotional scope and requirement of Manpower. In effect the circular is anti employee.

AIRRBOF voiced its strong protest in the matter to NABARD / Govt. of India and appropriate organisational action shall be taken in due course.

With greetings,


(S.K. Bhattacharjee)

GENERAL SECRETARY

ANNEXURE

Sr. No.	Para No.	Recommendations of Committee on HR Policy for RRBs Post-CBS	Recommendations / Comments of NABARD																													
		Role of Senior Management																														
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.																													
		Categorization of RRBs																														
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 align="center">Norms for Categorization of RRBs</p> <table border="1"> <thead> <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>> 800</th> </tr> </thead> <tbody> <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> </tbody> </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.
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		Postings of Chairman / General Manager																														
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.																													

6	4.8.	<p>Staffing Pattern for Head Office</p> <p>(a) 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 & 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) 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>(c) 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: Proposed Staffing Pattern in Head Office</p> <table border="1" data-bbox="256 835 1230 1249"> <thead> <tr> <th rowspan="2">Designation & 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> </thead> <tbody> <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>Total Officers</td> <td>13</td> <td>18</td> <td>29</td> <td>38</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>Total</td> <td>21</td> <td>28</td> <td>41</td> <td>53</td> </tr> </tbody> </table> <p>Notes :</p> <ol style="list-style-type: none"> The number in parenthesis (bracket) indicates the number of posts. 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>(d) (i) 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>(ii) 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	Total Officers	13	18	29	38	Office Assistant	5	6	8	10	Office Attendant	3	4	4	5	Total	21	28	41	53	<p>(a) May be approved.</p> <p>(b) May be approved.</p> <p>(c) May be approved.</p> <p>(d) (i) May be approved.</p> <p>(ii) May be approved.</p>
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		Staffing Pattern of Regional Office(RO)																	
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;">Proposed Staffing Pattern of Regional Office of RRB</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Particulars</th> <th>(60 - 65 branches)</th> </tr> </thead> <tbody> <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>Total</td> <td>7*</td> </tr> <tr> <td>Office Assistant</td> <td>3</td> </tr> <tr> <td>Office Attendants</td> <td>2</td> </tr> <tr> <td>Total</td> <td>12</td> </tr> </tbody> </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	Total	7*	Office Assistant	3	Office Attendants	2	Total	12	<p>(a) May be approved.</p> <p>(b) May be approved.</p> <p>(c) May be approved.</p>
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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.																
		Categorization of RRB Branches																	
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.																

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11	4.14.	(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.				(a) May be approved.																																																																																																																
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		(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.				(b) May be approved.																																																																																																																
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12	4.16.	(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 :				(a) May be approved.																																																																																																																
		<p style="text-align: center;">Proposed Staffing Pattern for RRB Branches (in no.)</p> <table border="1"> <thead> <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 Attndt. (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 10</td> <td><6</td> <td></td> <td></td> <td></td> <td>1</td> <td>1</td> <td>0</td> <td>2</td> </tr> <tr> <td>Upto 10</td> <td>>6</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>11-30</td> <td><10</td> <td></td> <td></td> <td>1</td> <td>1</td> <td>2</td> <td>0</td> <td>4</td> </tr> <tr> <td>11-30</td> <td>>10</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>31-75</td> <td><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>31-75</td> <td>>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 rowspan="2">D</td> <td>76-200</td> <td><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>76-200</td> <td>>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 rowspan="2">E</td> <td>>200</td> <td>< 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>>200</td> <td>> 60</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>					Branch Categorization	Business Level (Rs. cr.)	Advance Level (Rs. cr.)	Scale				Office Asstt. (M)	Office Attndt. (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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		(i) For small branches viz., A and B category branches, RRBs may outsource the work of office attendants. (ii) Once the ATMs are deployed, maximum of 2 office assistants may be posted in D and E category branches.																																																																																																																				
		(b) Besides the above, i. Additional manpower at minimum of 1:1(Officer: Office Assistant (M)) may be				(b) May be approved.																																																																																																																

		<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	4.17.	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	4.18.	<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.
		<u>Outsourcing</u>	
15	4.19.	<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.
		<u>Reference date for categorisation of RRB and branches</u>	
16	4.20.	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.
		<u>RRBs in North Eastern Region: Norms for categorisation of RRBs and their branches and assessment of required manpower and staffing pattern</u>	
17	5.1.	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.

		Categorisation of RRBs in North Eastern Region																																																																																																																																													
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 (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>Above 1000 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 (Rs. cr.)	Branch Numbers					Upto 50	51-100	101 - 400	401- 800	801 and above	Upto 1000	I A	I B	II	III	III	Above 1000 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.																																																																																																			
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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.																																																																																																																																												
		Categorization and Staffing pattern of RRB Branches in North Eastern Region																																																																																																																																													
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>< 3</td> </tr> <tr> <td>Upto 8</td> <td>> 3</td> </tr> <tr> <td rowspan="2">B</td> <td>9-20</td> <td>< 6</td> </tr> <tr> <td>9-20</td> <td>> 6</td> </tr> <tr> <td rowspan="2">C</td> <td>21-50</td> <td>< 15</td> </tr> <tr> <td>21-50</td> <td>> 15</td> </tr> <tr> <td rowspan="2">D</td> <td>51-150</td> <td>< 25</td> </tr> <tr> <td>51-150</td> <td>> 25</td> </tr> <tr> <td rowspan="2">E</td> <td>151 and above</td> <td>< 45</td> </tr> <tr> <td>151 and above</td> <td>> 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 style="text-align: center;">Proposed Staffing pattern for RRB Branches in NER</p> <table border="1"> <thead> <tr> <th rowspan="2">Branch</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 Attndt. (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>< 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>> 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>< 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>> 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>< 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>> 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>< 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>> 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>> 150</td> <td>< 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>> 150</td> <td>> 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	Business Level (Rs. Cr.)	Advance Level (Rs. cr.)	Officers Scale				Office Asstt (M)	Office Attndt. (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>
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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).	
		Skill development needs of Staff of RRBs	
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. RRBs may set up "Training Fund", out of net profit earned every year.
		Training of Officers and Staff	
24	6.6.	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.	6.6. to 6.9. May be approved. 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	

		Training of Office Assistants and Office Attendants	
25	6.7.	<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 B. Accounting methods and systems C. Loan products and disbursement procedures. D. MIS in CBS. E. Deposit products. F. Other financial products like insurance and mutual funds. G. Motivation and marketing skills. H. Customer service I. SHG /JLG financing J. KYC and Anti money laundering K. Team building</p>	
		Trainings for Senior Management	
26	6.8.	<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. ii) Bank Management Programmes(BMP) for GMs of RRBs. iii) Leadership Development Programme (LDP) for Chairmen in premier institutions like IIM, ISB, etc. iv) Managing Organisation/Bank Programme for Chairmen of RRBs. v) Exposure visits of senior management to good working RRBs. vi) Risk management and ALM vii) Credit portfolio management viii) Treasury and investment management ix) Agriculture/Development banking exposure visit to well managed banks abroad.</p>	
27	6.9.	<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>	