



## Organizational Structure of Executive Wing in Nellore District Co-Operative Central Bank (NDCCB)

### KEYWORDS

**Dr.B.PRABHAKARA RAO**

Post-Doctoral Fellow Dept. of Political Science and Public Administration S.V.University Tirupati

**ABSTRACT** It is pertinent to know the profile of Nellore district to assess credit requirements of the farmers. Nellore district is bounded by Bay of Bengal, Kadapa, Prakasam and Chittoor districts. The total geographical area is 13,076 sq.kms and these accounts for 4.75 per cent of the total area of the state. The Nellore District Co-operative Central Bank (NDCCB) was established in 1918. It provides credit for developmental activities through the Primary Agricultural Credit Societies (PACS) in its area of operation. The organizational structure of DCCB consists of two wings-deliberative and executive. They are two organically linked wings-one providing democratic structure and the other consisting of bureaucratic element. The executive wing consists of a General Manager and other supporting staff. The General Manager is the Chief Executive of the Bank, appointed by the state government. He assists, advises and guides the Board. There are 19 branches of the bank located at different places in the district. The work of the bank is carrying out its business with 148 Staff Members. There are also 99 PACS popularly known as single window societies under the Jurisdiction of the Bank.

Nellore District Co-operative Central Bank (NDCCB) was established on 11-01-1918, in the District Head Quarter. The main objectives of the Bank were to provide agriculture and non-agricultural loans to the primary agriculture co-operative societies in its area of operation based on its own financial status and publicise the co-operative education and principles of co-operation.

### Organizational Structure

Organization is "the grouping of activities necessary to attain objectives, the assignment of each grouping to a manager with authority necessary to supervise it, and the provision for coordination horizontally and vertically in the enterprise structure".<sup>1</sup> Successor failure particularly in management and administration of a Bank greatly depends on the inter-linkages between the various-departments and management and also the position of the central bank vis a-vis other banks.

Since the focus of the present study an understanding of the organizational structure of Central Banks, which proceed a frame work within which the material tasks are performed, is required at the outset. This part of the chapter, therefore, aims at an analytical study of the organizational structure of the bank under study. The analysis takes the form of critical review of the composition and roles of the constituents of the structure of the banks. It is done in the light of the principles of co-operation as well as the principles of organization which guide the designing of organizational structure for a co-operative.

The organization of NDCCB consists of two wings-deliberative and executive. They are two organically linked parts-one consisting of democratic element responding to the urges of the members, safeguarding the co-operative ideology and generally representing the social component of the organization and the other consisting of the Chief Executive and his supporting staff who have been mobilized to make the organization work and achieve its objectives. The composition and functions of each constituent are discussed here.

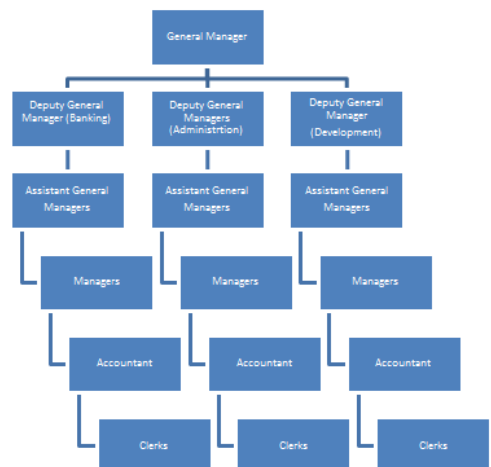
**Chart 1**  
**THE ORGANIZATIONAL STRUCTURE OF NELLORE DCCB**



### Organizational Structure of Executive Wing in Nellore district co-operative central bank

The executive wing consists of a General Manager and other supporting staff. The organizational structure of Executive wing of Nellore DCCB is given in Chart 2

**Chart 2**  
**Organizational Structure of Executive Wing**



**The General Manager**

The functions of policy making cannot be the prerogative of one person or of the Board of Management for the simple reason that policy cannot be completely separated from administration and vice versa. The rigid dichotomy that "the governing Board's major function is to execute policy",<sup>2</sup> has been considered to be outdated in the context of new public administration. Paul H. Appleby and other distinguished administrators-cum-scholars have pointed out that policy and administration are inseparable twins. To quote Paul H. Appleby "Administrators also participate in another way in the making of 'policy for the future, they formulate recommendations for legislation and this is a part of the function of policy-making".<sup>3</sup> In other words, he performs both the functions, i.e., policy making and policy-execution. The General Manager is the Chief Executive of the Bank. He assists, advises and guides the Board in the process of policy formulation, and, as the executive head, he executes the policies as formulated by the Board from time to time. He is bound to act on the basis of circulars from the Reserve Bank of India and the Registrar of Co-operative Societies and has little discretion to exercise his own powers in taking policy decisions. However, he can influence the policies of the Government of representing its views to the Registrar of Co-operative Societies and the Reserve Bank of India. He is expected to play an important role in evaluating the performance of the executive staff.

**Functions of the General Manager**

The functions of the General Manager are as follows<sup>4</sup>:

1. He examines loan applications and places them before the Board for its consideration.
2. He is responsible for the timely recovery of loans and advances from the indebted societies and takes appropriate action for recovery of the overdue loans from members.
3. He is responsible for the implementation of the various schemes for the provision of rural credit, such as crop loan system.
4. He causes inspection of all societies.
5. He exercises necessary control over all the members of the staff working under lien.
6. He does all that is necessary for carrying on the work in the administration loans and advances sections and of the supervisory and field staff of the bank.

**Table 1**  
**TENURE OF THE VARIOUS CHIEF – EXECUTIVES IN NDCCB**

S. No	Name of the Officer	Designation	Period of duration	
			From	To
1	N. Veera Reddy	General Manager	23-05-1997	23-08-2000
2	M. Prasada Rao	General Manager	24-08-2000	23-10-2001
3	P. Lakshmi Narasiah	General Manager I/c	01-12-2001	31-12-2001
4	K. Rami Reddy	General Manager	03-01-2002	07-08-2003
5	V. Sudha	General Manager	07-08-2003	05-01-2005
6	K. Nageswar Rao	General Manager I/c	30-12-2005	09-05-2006
7	E. Satyanarayana	General Manager I/c	10-05-2006	11-04-2007
8	K. Madhan Mohan	General Manager I/c	11-04-2007	02.01.2012

9	K.V.Ramana Reddy	General Manager	03-01-2012	31-12-2014
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**Source: Field Survey**

Since 1997 eight officers have occupied this post. They were cadre I officers of the Co-operative department appointed by State Government. The tenure of each incumbent is shown in Table 1.

**Staffing Pattern**

Deputy General Managers, Assistant General Managers, and other supporting staff assist the General Manager in his task. The staffing pattern in the bank is based on the guidelines recommended by the Reserve Bank of India and the Registrar of Co-operative Societies. Keeping in view the economic conditions of the bank and its performance, the strength of the staff under each category has been fixed by the Registrar of Co-operative Societies.

**Table 2**  
**STAFFING PATTERN OF NELLORE DISTRICT CO-OPERATIVE CENTRAL BANK (31.12.2014)**

Sl.No.	Cat-egory	Name of the post	Strength
1	1A	General Manager / Chief Executive Officer	1
2	1B	Deputy General Managers	2
3	II	Assistant General Managers	3
4	III	Managers	14
5	IV	Assistant Managers	36
6	V	Supervisor/Staff Assistant/Steno/Typist	52
7	VI	Drivers/Record Assistants	28
8	VII	Special Category Assistant	12
Total			148

**Source: Field Survey**

In addition to the Bank's staff, the Bank is also utilizing the services of special cadre Deputy Registrar of Co-operative Societies, Senior Inspector, Sales Officer and sub-staff deputed by the Government to undertake liquidation proceedings on behalf of the bank.

Presently, the bank is carrying out its business with 148 staff members in 19 branches located at different places in the Nellore district. The branch offices of the bank are located at the following places.

- Kota
- Vakadu
- Guduru
- Vinjamur
- Udayagiri
- Venkatagiri
- Kavali
- Naidupeta
- Sullurpeta
- Podalakuru
- Nellore town
- Head Office Nellore
- Atmakur
- Kovuru
- Kavali Extensions Counter
- Nellore Town Branch Extension Counter
- Rapur
- Alluru
- Ramamurthy Nagar

These branches work under the guidance of the Head Office. Each branch has one Manager who is assisted by supervisors, accountants, and other subordinates. These branch offices constitute the basic units for execution of the order of the Head office and supervising the operation of the affiliated societies.

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