

Chapter – 9 (Manual – 8)

Procedure followed in Decision Making Process

9.1 What is the procedure followed to take a decision for various matters? (A reference to Secretariat Manual and Rule of Business Manual, and other rules/ regulations etc. can be made.

Decision making procedure is prescribed under Common Cadre Rules which governs the service conditions of the employees and the bye-laws of the Bank which deals with the procedure for conducting of the business/affairs Bank.

9.2 What are the documented procedures/ laid down procedures/Defined Criteria/Rules to arrive at a particular decision for important matters? What are different levels through which a decision process moves?

As mentioned/replied in above 9.1.

9.3 What are the arrangements to communicate the decision to the public ?

- i. Through leading Newspapers in the shape of advertisements.
- ii. Through Registered Post in case of single/few persons.
- iii. Through Pamphlets and Posters.

9.4 Who are the officers at various levels whose opinions are sought for the process of decision making ?

All the officers of the Bank hierarchy from the rank of Manager and above.

9.5 Who is the final authority that wets the decision ?

The Officers prescribed under Common Cadre Rules and Bye-laws.

9.6 Please provide information separately in the following format for the important matters on which the decision is taken by the public authority.

Sr.No.	
Subject on which the decision is to be taken	
Guideline/Direction, if any	
Process of Execution	
Designation of the officers involved in decision making	
Contact Information of above mentioned officers	
If not satisfied by the decision, where and how to appeal.	

The decisions are taken on the different subjects as defined in Common Cadre Rules and Bye-laws of the Bank as under :

NATURE OF PENALTY

1. Censure.
2. With-holding of his promotion.
3. Recovery from his pay of the whole or part of any pecuniary loss caused by him to Bank/Primary Bank by negligence or breach of orders.
4. With-holding of Increment of pay.
5. Reduction to a lower stage in the time scale of pay for a specified period with further direction as to whether or not the Bank employee will earn increment of pay during the period of such reductions and whether on the expiry of such periods, the reduction will not have the effect of postponing future increments of his pay.
6. Relaxation to a lower time scale of pay, grade, post or service from which shall ordinarily be a bar to the promotion of the Bank employees to the time scale of pay, grade, post or service from which he was reduced with or without further directions regarding condition of restoration to the grade or post or service from which the Bank employee was reduced and his seniority and pay on such restoration to that grade post or service.
7. Compulsory Retirement.
8. Removal from service shall not be a disqualification for future employment under the Bank.
9. Dismissal from service which shall ordinarily be a disqualification for future employment under the Bank.

Sr. No.	Category of post as in Appendix-I	Name of the appointing authority	Punishing Authority	Appellate Authority
1.	Addl. Managing Director (Banking)	Board subject to the approval of Registrar.	Board of Directors.	Within 90 days of the date of issues of order of penalty with Registrar.
2.	General Manager	Board subject to the approval of Registrar.	Board of Directors.	Within 90 days of the date of issues of order of penalty with Registrar.
3.	Subject Matter Specialist (SMS) / PO	Board subject to the approval of Registrar.	Board of Directors.	Within 90 days of the date of issues of order of penalty with Registrar.
4.	Dy. General Manager/ Regional Officer	Board subject to the approval of Registrar.	Board of Directors.	Within 90 days of the date of issue of order of penalty with Registrar.
5.	Assistant General Manager / District Manager	Managing Director	Managing Director	Within 90 days of the date of issue of order of penalty with Board.
6.	System Analyst	Managing Director	Board of Directors	Within 90 days of the date of issue of order of penalty with Registrar.
7.	Sr. Law Officer	Managing Director	Managing Director	
8.	Law Officer	Managing Director	Managing Director	Within 90 days of the date of issue of order of penalty with Board.
9.	Manager	Managing Director	Managing Director	Within 90 days of the date of issue of order of penalty with Board.
10.	Deputy Manager	Addl. Managing Director (A&G)	Addl. Managing Director (A&G)	Within 90 days of the date of issue of order of penalty with Managing Director.
11.	Asstt. System	Addl. Managing	Addl. Managing	Within 90 days of the date of issue

	Analyst	Director (A&G)	Director (A&G)	of order of penalty with Managing Director.
12.	Asstt. Manager	Addl. Managing Director (A&G)	Addl. Managing Director (A&G)	Within 90 days of the date of issue of order of penalty with Managing Director.
13.	Program-mer	Addl. Managing Director (A&G)	Addl. Managing Director (A&G)	Within 90 days of the date of issue of order of penalty with Managing Director.
14.	Data Entry Operator	Addl. Managing Director (A&G)	Addl. Managing Director (A&G)	Within 90 days of the date of issue of order of penalty with Managing Director.
15.	Private Secretary	Managing Director	Managing Director	Within 90 days of the date of issue of order of penalty with Board.
16.	Senior P.A.	Addl. Managing Director (A&G)	Addl. Managing Director (A&G)	Within 90 days of the date of issue of order of penalty with Managing Director.
17.	Senior Scale Stenographer / P.A.	Addl. Managing Director (A&G)	Addl. Managing Director (A&G)	Within 90 days of the date of issue of order of penalty with Managing Director.
18.	Junior Scale Stenographer	Addl. Managing Director (A&G)	Addl. Managing Director (A&G)	Within 90 days of the date of issue of order of penalty with Managing Director.
19.	Steno-typist	Addl. Managing Director (A&G)	Addl. Managing Director (A&G)	Within 90 days of the date of issue of order of penalty with Managing Director.
20.	Clerks (Jr. Assistant/ Sr. Clerk/ Clerk)	Addl. Managing Director (A&G)	Addl. Managing Director (A&G)	Within 90 days of the date of issue of order of penalty with Managing Director.
21.	Field Officer (ADO/ Sr. Field Officer/ Field Officer)	Addl. Managing Director (A&G)	Addl. Managing Director (A&G)	Within 90 days of the date of issue of order of penalty with Managing Director.
22.	Librarian	Addl. Managing Director (A&G)	Addl. Managing Director (A&G)	Within 90 days of the date of issue of order of penalty with Managing Director.
23.	PBX Operator	Addl. Managing Director (A&G)	Addl. Managing Director (A&G)	Within 90 days of the date of issue of order of penalty with Managing Director.
24.	Driver	Addl. Managing Director (A&G)	Addl. Managing Director (A&G)	Within 90 days of the date of issue of order of penalty with Managing Director.
25.	Jamadar	Addl. Managing Director (A&G)	Addl. Managing Director (A&G)	Within 90 days of the date of issue of order of penalty with Managing Director.
26.	Daftri	Addl. Managing Director (A&G)	Addl. Managing Director (A&G)	Within 90 days of the date of issue of order of penalty with Managing Director.
27.	Peon/ Chowkidar	Addl. Managing Director (A&G)	Addl. Managing Director (A&G)	Within 90 days of the date of issue of order of penalty with Managing Director.
28.	Lift Operator	Addl. Managing Director (A&G)	Addl. Managing Director (A&G)	Within 90 days of the date of issue of order of penalty with Managing Director.

29.	Gunman	Addl. Managing Director (A&G)	Addl. Managing Director (A&G)	Within 90 days of the date of issue of order of penalty with Managing Director.
30.	Electrician	Addl. Managing Director (A&G)	Addl. Managing Director (A&G)	Within 90 days of the date of issue of order of penalty with Managing Director.
31.	Sweeper	Addl. Managing Director (A&G)	Addl. Managing Director (A&G)	Within 90 days of the date of issue of order of penalty with Managing Director.

CASUAL LEAVE				
Sr. No	Name of Powers	Name of services	Authority Competent	Extent
1.	Sanctioning of Casual Leave	i) Managing Director ii) AMD(A&G) iii) AMD (Banking) iv) General Manager v) DGM / RO / SMS/ Asstt. General Manager / Sr. Law Officer / Law Officer/Syst-em Analyst i) In all other category of services.	President/ Registrar Managing Director Managing Director Managing Director Addl. Managing Director Branch Incharges in Bank/ Manager, Primary Bank in respect of all staff of Primary Bank. President of concerned PADB in case of Manager concerned Primary Bank/O.S.D. in Head Office.	Full Powers Full Powers Full Powers Full Powers Full Powers [Casual leave of AGMs (in the field) will be sanctioned by General Manager.] Full Powers

2.	Sanctioning of Earned Leave	i) Managing Director	RCS Punjab
		ii) Addl. Managing Director (A&G)	-do-
		iii) Addl. Managing Director (Banking)/ General Manager	Managing Director upto 120 days. Board of Directors exceeding 120 days.
		iv) DGM /RO / SMS / Asstt. General Manager / Sr. Law Officer / Law Officer.	Addl. Managing Director (upto 120 days). Managing Director exceeding 120 days.
		v) In all other category of services.	OSD/DGM (Admn) upto 90 days. AMD exceeding 90 days.

INCREMENT

3.	Normal drawing of increments.	i) AMD(Banking)/General Manager	Managing Director	Except withholding of increment which powers vest in Appointing Authority.
		ii) DGM / RO / SMS/ AGM / Sr. Law Officer / Law Officer / Officer/System Analyst	Addl. Managing Director	
		iii) In all other categories of services.	DGM (Admn)/ OSD	

PROFICIENCY

4.	Allowing Proficiency Step-up(s)	i) AMD (Banking)/ General Manager	Appointing Authority (Board of Directors)	Full Powers
		ii) DGM / RO / SMS/ AGM / Sr. Law Officer/ Law Officer / Manager/ Private Secretary/Dy. Manager/ Senior P.A./	Managing Director	Full Powers

		System Analyst iii) AM / PA/ Stenographer/ Jr. Assistant / ADO / Sr. Clerk / Sr. Field Officer / Clerk / Field Officer / Steno-typist / PBX Operator and all other categories of staff not covered above.	Addl. Managing Director	Full Powers
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AUTHORITIES FOR WRITING ANNUAL CHARACTER ROLLS OF THE BANK EMPLOYEES				
Sr. No	Category of employees of the Bank under report	First Reporting Authority	Second Reporting Authority	Final Reporting authority
1.	Addl. Managing Director (Banking)	Managing Director	-	President/ Administrator
2.	General Manager	Addl. Managing Director	-	Managing Director
3.	PO/Subject Matter Specialist	Addl. Managing Director	-	Managing Director
4.	Dy. General Manager/ Regional Officer	Addl. Managing Director	-	Managing Director
5	System Analyst	Addl. Managing Director	-	Managing Director
6	Asstt. General Manager	Addl. Managing Director	-	Managing Director
7.	Sr. Law Officer	General Manager	Addl. Managing Director	Managing Director
8.	Law Officer	Addl. Managing Director	-	Managing Director
9	Asstt. System Analyst	System Analyst	-	Addl. Managing Director.
10 (a)	Manager (in SADB)	D.G.M./ Branch Incharge	Addl. Managing Director	Managing Director
(b)	Manager (in PADB)	President (PADB)	Asstt. General Manager	Managing Director
11 (a)	Deputy Manager (in SADB)	Branch Incharge/ D.G.M.	-	Addl. Managing Director.
(b)	Deputy Manager (in PADB)	Manager, PADB	Addl. Managing Director	Managing Director
12 (a)	Asstt. Manager (in SADB)	D.G.M.	-	Managing Director
(b)	Asstt. Manager (in PADB)	Manager, PADB	Addl. Managing Director	Managing Director
13.	Private Secretary	Officer with whom attached	Addl. Managing Director	Managing Director
14.	Senior P.A.	Officer with whom attached	Addl. Managing Director	Managing Director

15.	Senior Scale Stenographer / P.A.	Officer with whom attached.	D.G.M. / Regional Officer	Addl. Managing Director
16.	Junior Scale Stenographer	Officer with whom attached.	D.G.M. / Regional Officer	Addl. Managing Director
17.	Steno-typist	Officer with whom attached.	D.G.M. / Regional Officer	Addl. Managing Director
18.	Programmer	System Analyst	-	Addl. Managing Director
19	Data Entry Operator	System Analyst	-	Addl. Managing Director
20 (a)	Clerks (in SADB)	Branch Incharge	Dy. General Manager	Addl. Managing Director
b)	Clerks (in PADB)	Manager	-	President
21 (a)	Field Officer (in SADB)	Dy. General Manager	-	Addl. Managing Director
(b)	Field Officer (in PADB)	Manager	Asstt. General Manager	Addl. Managing Director
22	PBX Operator	Branch Incharge	-	Addl. Managing Director
23	Librarian	Branch Incharge	-	Addl. Managing Director
24 (a)	Driver (in SADB)	Officer with whom attached		Addl. Managing Director
(b)	Driver (in field)	Manager	-	President/ Administrator
25	Jamadar	Branch Incharge	-	Addl. Managing Director
26 a)	Daftri (in SADB)	Branch Incharge	-	Addl. Managing Director
(b)	Daftri (in field)	Manager	-	President/ Administrator
27	Peon/ Chowkidar	Officer with whom attached.	-	Addl. Managing Director
28	Lift Operator	Branch Incharge	-	Addl. Managing Director
29	Gunman	Branch Incharge	-	Addl. Managing Director
30	Electrician	Branch Incharge	-	Addl. Managing Director
31	Sweeper	Branch Incharge	-	Addl. Managing Director
New Posts				
32	Financial Analyst	Addl. Managing Director	-	Managing Director
33	Asstt. Financial Analyst	Financial Analyst	-	Addl. Managing Director
34	Faculty Member	Branch Incharge	-	Addl. Managing Director
35	Research Assistant	Branch Incharge	-	Addl. Managing Director