

Particulars of the organizations, functions & duties.

The H.P. State Cooperative Bank Ltd; registered in the year 1953 is functioning as an Apex Cooperative Bank in the state of Himachal Pradesh. The corporate office of the Bank is situated at No. 1 bank Building The Mall Shimla. The Bank is having Branches for banking operation in Six Districts viz; Shimla, Mandi, Bilaspur, Sirmour, Chamba & Kinnaur. In other six Districts of the state two District Central Cooperative Bank Ltd; viz. The Kangra Central Coop. Bank Ltd; and The Jogindra Central Coop. Bank Ltd; are having their Bank branches. These Central Coop. Banks are functioning independently with their independent Boards & organizational set-ups. Each district is being controlled by a District Office headed by a District Manager, which keeps close watch on the functioning of the branches of that respective district. The District Branch Committees headed by the Deputy Commissioner of concerned district have been delegated authority to sanction loan cases, approve certain expenditure upto certain amount and also recommend certain cases to Head Offices. The General House/BOD take all policy & strategic decisions within the ambit & regulation & provisions of H.P. Cooperative Societies Act. 1968, H.P. Coop. Societies Rules 1971, and guided by Banking regulation Act, 1949, Bye-Laws framed and registered with the Registrar Co-operative Societies H.P. and instructions/guidelines received from the Reserve Bank of India & NABARD from time to time. The Executive Committee and various other Sub-committees of Directors of Boar of Directors / officials are constituted for specific purposes by the Board of Directors from time to time. At Head Office the Official hierarchy is headed by a Managing Director, two General Managers, two Dy. General Managers, three Asstt. General Managers, followed by other officers, officials & subordinates.

Functional allocation at Head Office:-

Different functions, duties & responsibilities of the bank are being discharged through different department, sections, cells constituted at Head Office. These Sections are being headed by a Sr. Officer of the rank of Asstt. General Manager/ Officer Grade-I and the major functions of these units at Head Office, Shimla are as under:-

1. **Business Development Department:-** Preparation of draft business strategy, plans & policies in respect of products & services.
2. **Recovery Section:-** Monitoring of Recovery & Non-Performing Assets position & taking/proposing suitable measures to improve it.
3. **Law Section:-** To advise on all legal matter concerning bank's business and pursuing cases in various courts of law including arbitration, liquidation and execution.

4. **Loans & Advances Section:-** Appraisal / Sanction of various loans & Advances beyond the delegated competency of field functionaries.
5. **Branch Control Section:-** Internal control & supervision of affiliates & redressal of grievances with a special cell for customer care and grievances redressal.
6. **Establishment Section, PF & Pension Cell:-** Personnel /establishment matters of all staff & members of Board of Directors / committees.
7. **Accounts & banking Section/Investment Cell:-** Inter-Bank & Intra bank remittances, collection & reconciliation.
8. **Statistical Section:-** Preparation of Bank's final accounts, provisioning, budgeting, share records, book-keeping & preparation /submission of statutory returns.
9. **Store & Purchase Section:-** Purchase & distribution of various consumable & fixed assets for use in and relating to business of the bank.
10. **Audit Section :-** Conducting internal audit of branches of the bank.
11. **MD Section:-** To facilitate discharge of various duties & responsibilities by the Managing Director.
12. **Vigilance Cell:-**To take cognizance of complaints of misappropriation of funds, frauds and embezzlements in the Bank and to conduct preliminary enquiries.
13. **Computer Section:-** Facilitating computerization of branches/offices & application of software and hardware and to maintain and update data on computers.
14. **Women Development cell:-** To pursue formation & credit linkages of Self help Groups, Vikas Volunteer Vahinis and Micro-Credit.

At present the bank has 174 branches and 12 Extension Counters functioning in six districts of the state. Each branch is headed by a Manager and supporting staff posted there. As stated above, the each district has a controlling District Office headed by District Manager of the rank of AGM with supporting staff posted who functions with delegated authority from Head office.