CONCLUSION

In our worldly life, whenever there is uncertainty there is an involvement of risk. The instinct for security against such is one of the basic motivating forces determining human attitudes. As a sequel to this quest for security, the concept of insurance is born. The urge to provide insurance or protection against the loss of life and property prompted people to make some sort of sacrifice willingly in order to achieve security through "collective co-operation". In this sense, the story of insurance is as old as the story of mankind.

With the dawn of independence, the Government of India, under the leadership of Pandit Jawaharlal Nehru, sepllt its "approach in the economic development of the country is unambiguous terms. The concept was of its mixed economy with the both public as well as private sector having their respective niches course out for them. One of the principle announced of the time was that all those activities which occupied a strategic position in the economic development of the country were to be managed by the public sector.

In order to organise the credit system of the country, envisaged the need of the involvement of the whole mechanism of finance such as the insurance and other institution connected with investment, then the process of mobilising savings and utilising them to the best advantage becomes socially purposive.
The Life Insurance Company apart from mobilising saving has got economic relevance in the socio-economic infrastructure of the country. It has great employment potential directly and indirectly. Most recently it has become a great institution of foreign exchange earner. The role of Life Insurance Corporation in country's over all development is undisputed. Life Insurance Corporation is the one where manpower plays a vital role. In other industries it is the management which faces the music but in this case it is always the man power which directly sells to the CUSTOMER. Life Insurance covers the risk of the mankind. It is a social oriented organisation. Its purpose is to provide economic assistant to those persons family who are not alive. Its business is only to insured people and help to the Government by giving financial assistance.

By focusing on productivity, corporation is realising that it is imperative to hire employees who can do the job and be successful at it. It behooves the organisation to find these people, bring them into the organisation, and maintain this service. That is sound human resource development and implementation. In fact, it is the same thing, it can be said regarding equal employment opportunity.

It is unfortunate that the corporation had to suffer through poor economic times before they realized that many of their hiring practices and personal philosophies were out of synchronization. They can no longer just hire to hire. And they can no longer rest on the belief that individuals will stay with a company through
thick and thin. They must realize that training the new employees is necessary and sound Human Resource Development is one means of ensuring this.

Human Resource Development is full of "Shoulds", but it is also influenced by "what is". Ideally, the "Shoulds" should include an effective forecasting program that identifies the number of people needed in the years ahead, coupled with the skill levels required. Additionally, there should be a succession plan, whereby individuals are targeted to fill positions when the incumbent levels.

But unfortunately, the "Shoulds" do not dominate. Whereas long term planning is the most effective, the short-term, informal human resource planning systems are the norms.

As technology keeps improving, more software will be developed to aid organisations in their human resource planning. The need is evident, as organisations must be able to plan for their future human resource requirements and ensure that a continual supply of talent is available and ready to move into managerial ranks when the time comes. Human Resource is the only paramount issue facing the industry in the coming century.

The researcher found that Life Insurance corporation is confronting with many contemporary challenges in Human Resource Development. The most difficult challenges facing Human Resource Development is its significance to the rest of the corporation; its benefit to the individual and the corporation both, its role in the corporation to ensure that Human Resources are being utilized effectively and what can Human Resource Development do in the corporations that is not currently done. Functions and
Activities of Human Resource development in the corporation is not excellence and are not providing greater job satisfaction for individual growth and corporation's progress. The researcher found that there is not proper planning for Human Resource needs in the corporation. Its Human Resource planning are not helping the corporation to fulfill the business plans properly. The employees of the corporation do not understand the importance of Human Resource Development because they are not being properly trained by the corporation. It is found that there are some employees in the corporation, who do not know about the Human Resource Development.

To achieve complete success in this research, a combination of direct approach, comprising of interviews and questionnaires method and observation techniques have been followed. The questionnaires were comprehensive covering a series of questions pertaining to attitude, behaviours and other implements. The study is descriptive cum analytical type of research design. The study is based on both primary and secondary data. During the sampling of the thesis, the researcher has dealt with the concept, development and present position of Human Resource Development in the Life Insurance Corporation of India. For collecting information under the head of primary data, the researcher has made use of basically one technique i.e. use of questionnaires and by having informal talks with the management and workman of the corporation. To ensure maximum objectives in the study a number of standard tools, as developed by different Indians and Foreign experts of behavioural and social science have been used. The data so collected have been processed manually as well as mechanically. Statistical methods have been used to analyse the data.
Life Insurance is a process in which the insurer undertakes to pay a stipulated sum upon the death of the insured. The researcher has investigated that the life insurance corporation has many outstanding advantages and there is no alternative of the Life Insurance Corporation. The Plans of the corporation are superior to an ordinary saving plan but there are some deficiencies in its plans. The rate of premiums are very high and the conditions for being insured is very typical. After an initial period, if the policyholder finds himself unable to continue payments of premium, approximately 30% of the total deposited premiums are being refunded to the policyholders which is not sufficient and due to this, the policyholders become annoyed and are not satisfied with the corporation.

It is found that the corporation is giving financial assistance to the central government and many states as well as many companies by way of loans and by contributing to their's shares and debentures. At last the researcher found that mainly the operating unit of the corporation is the Branch office which is the centre of profit and growth. The source for selling plans, is the branch office. All the structure of the corporation is stand with the help of Branch Offices. The corporate body of the corporation is very old and there has been no change in the corporate body so the corporation is facing many problems.

It is found that there is no proper planning for Human Resource Development in the corporation. The managers and the staff think that only giving training to the staff is Human Resource Development. They do not know the proper meaning of Human Resource Development because there is no sufficient programs for HRD in
the corporation. Human Resource planning is one of the most important elements in the corporation but the corporation is facing many challenges in Human Resource planning. The corporation has a method of job analysis. It spend 25% of their sales on payroll. The managers of the corporation always try to choose the right person for the job but due to unexperienced managers, the work of job design and job analysis are not being done properly. The staff Recruitment and selection in the corporation is being done every year. Few years ago the recruitment and selection was used to do by the corporation but now the situation is very different. The corporation is giving contract to private employment agencies for conducting some written tests for recruitment and selection but the interviews of the candidates are taken by the corporation itself. And some recruitment are being made by the internal and external sources of the corporation. It is found that the process of recruitment and selection of the corporation is superior than other industry but their are some deficiencies in Recruitment and Selection, which are being resolved by the corporation.

It is found that one of the major pit-fall in the actual operation of the performance appraisal system in the corporation, is that the managers at different levels do not have the experience in conducting performance review and analysis with the result that they may often make snap judgement. In the corporation, periodic assessment of the employee's work are not being done. The corporation gives incentives only to its Development Officers and some financial appreciations are given to administrative staff for their good performance, which are not sufficient. Confidential report is one of the most important appraisal for employees performance, which are written at the end of the year for employ-
ee's performance. Employees are Harished by the management for confidential report because the confidential report is only the source for promotions of the employees. The employees are always under pressured to the management. Thus it can be said that there is only confidential report for the appraisal of administrative staff of the corporation for analyse the performance of the employees in the corporation.

It is found that training and Development program, is to remove performance deficiencies and it is very essential for Life Insurance Corporation because the policyholders want to get as good service as other organisations are providing them with new technologies but there are many challenges in training and development which the corporation is facing. Training and Development programs are necessary in the corporation because of fast changing technology, changing values and environment. It is found that there are many methods for implementing training and Development. The corporation is not implementing proper training and development program from among the many that are available.

It is found that a number of attempt have been made to identify various dimension of improving productivity and quality of working life by the corporation but the corporation has not received complete success in this field because there are many conceptual categories that together make up the quality of work life and the corporation is not adopting them completely so the corporation is facing many contemporary challenges in improving productivity and quality of working life. Many existing tra-
Training and Development facilities are available at various levels of the corporation. Many training centres have been opened by the corporation and each training centre has its own importance but due to technological advancement training centres of the corporation are being unable to train the staff and the training schedule of the training centres are very old so the employees are not being received the training of modern technology which are being used in the corporation.

New business of the corporation is increasing day by day and the services of the policy holders are being increased but the training programs of the corporation are very old so the policyholders are not receiving proper services from the corporation. The result of this, many policyholders are dissatisfied with the corporation and the interest of the public is being finished with the corporation day by day.

It is found that the corporation is improving its services day by day by providing sufficient training to its staff. New business of the corporation has been increased since corporation has started many training centres. In the improvement of the corporation, the part of the training and development is very important. Basically, the office work of the corporation is very easy and any person can do easily that work after some experience but the main office work of the corporation is, the Customer's satisfaction because the policyholders are the God for the corporation and they should not be dissatisfied. Mainly all the training centres of the corporation are providing the training of Customer's satisfaction to its trainers. But it can be said, today, there are some employees and officers of the corporation, who
are negligent about the customer's satisfaction so some policyholders are not satisfied with the services of the corporation. There is no fault of the corporation in customer's dissatisfaction, corporation has arranged good facilities of training for employees and is arranging but there are some employees and officers who do not want to be trained and do not want to satisfy the customers. But majority employees of the corporation are providing good services to the policyholders. Because of many trained employees, the corporation has achieved a better financial position.

Career planning chalks out specific career paths of employees who have made clear commitment to the organisation through spending some years in it. It helps the employees plan his career in terms of his capabilities. Career planning is not any commitment to promote an employee. It only implies that individual after becoming aware of some of his capabilities, career opportunities and developmental opportunities, choose to develop himself in directions that improves his chance of handling responsibilities. Questionnaires have been addressed to many officers of the a rank of ADM & above asking for their career options for position in various groups of assignments like involving outdoor work, Analytical work, Specialist work, work involving people and technical work.

For employees in Assistants, HGA cadre, the beginning of career planning is in the matter of providing opportunities to learn various skills in the organisation for which Rotation in various assignment in Divisional Offices and Branch Offices is necessary. In this respect necessary instructions have been issued to the various Divisions to provide opportunities to the staff in various deptt/sections. Plans are also a foot for rotating officers in AAOs/AOs cadre among the various assignments in the corporation.
It is found after the visits of many offices of the corporation that many types of new technologies are being used in the corporation as mechanical, electronic and electrical technologies. The new business of the corporation has increased, compare to that time when new technologies were not implementing because after introducing new technologies, services of the corporation has improved and the policyholder are satisfied with the services of the corporation. The main problem of the policyholders was to deposit the premium. At the cash counter, they spent a lot of time and became annoyed. Now the position is better, corporation has introduced ECR in the cash counter. After the introduction of ECR, policyholders are depositing their premium within no time.

When the corporation had decided to install computers in the corporation, Trade Unions had opposed and they were fearing that after installation of computers, promotions and new recruitment would be stopped. But the management of the corporation has assured them that new recruitment and promotions would not be stopped. Trade unions believed them and have given their consent for installing computer in the corporation. But after proper installation of computers, the promotions and recruitment became very slow and upto few years, promotions and recruitment were stopped totally. It has found that the management of the corporation is very happy and satisfied with the implementation of new technologies but the attitude of some employees are not good, they are not in the favour of new technologies. The leader of the trade unions are in favour of technological development but they want that due to technological development, there should not be any danger in employee's career and new recruitment should not be stopped. During the investigation, the researcher found that 90% of the policyholders have welcomed technological development. It can be said that mostly people,
employees and policyholders are satisfied with the technological
development. New Business and investment of the corporation have
increased and policyholders are being satisfied with the services
of the corporation.

CHALLENGES OF THE FUTURE IN L.I.C.

L.I.C. is passing through a series of crises both potential
and economic which affect one as individuals and as an organisat-
on. Discussions are taking place in various forums on the uphea-
vals that are taking place around us like economic policy, indus-
trial policy, competition, globalisation, etc. Opinions are expres-
sed on the actions of the Government which range from grave fe-
ars and misgivings about the consequences to high praise for the
Government for its bold actions which could solve all our proble-
ms and bring in upitops.

Both the extreme shades of opinion appear to be far fetched.
Ones as lay man can not claim expertise to analyse and comment on
the merits or demerits of the contemplated challenges and the con-
sequences they may bring. It can be said with certainty that
change or no change, the ultimate outcome will depend upon the pe-
ople who belong to the system, the people who will operate the
system, their will power to succeed and excel and their motivat-
ion.

This is a slight difference in the current change scenario
while the previous changes we underwent were triggered internally
within the organisation or within the country the present changes
a consequence of international compulsions and have global impli-
cations. Being a vibrant organisation quick to absorb and adopt to changes. It is hoped that it can probably face the future with confidence.

Competition can arise from other organisations within the country who are allowed to do life insurance business. At the same time LIC may be given opportunity to enter other areas of business. LIC is already in areas other than life insurance like mutual funds & housing finance where the performance of LIC can be said to be satisfactory if not spectacular. This has tended to give to the public wider choice and better service. It is also true that LIC is sharpening the competitiveness in these areas both productwise and servicewise.

It is also likely (through remote) that multinationals may enter with their high technology. In the event, it will be necessary for us to further sharpen our capabilities by various ways to meet the challenge.

As a consequence of globalisation and government policies the tax concessions that our products attract are likely to be reduced or withdrawn. Our products and services will then have to stand on their own merits and innovative new products will come to be marketed by us.

Strategies have to be developed to prepare ourselves for these challenges and most of them will have some HRD angle.
Learning :- At present LIC has a network of training establishments providing learning inputs to various levels. These can be said to be having high standards but due to the size of LIC's staff strength comprehensive coverage of all persons in all desirable areas are seldom possible.

LIC can think of developing a culture of self learning both by studies as also by experience learning. Apart from deriving job satisfaction by means of achievement of targets, well executed projects etc. can our people get satisfaction by learning from experience, from unexpected results, from innovative ideas which they are encouraged to practice.

Apart from the "learning" being acquired by individuals it is worthwhile to think about learning by the organisations as a whole - by way of socio-economic surveys, scenario analysis both inside the country and globally. To some extent, this is being done at central office level but this has to spread to Zonal and Divisional offices levels and the results of the studies need to be communicated widely and discussed at different levels.

Customer Factor :- Being sensitive to the existence of a customer from top to bottom in the organisation to the top in the market place. Customer needs can arise in the areas of (a) new product requirements and product innovation (b) service flexibility (c) quality management both in products and services.

In Life Insurance Corporation of India, HRD has developmental dimensions too. It provides for growth and self renewal for employees. Each employee is responsible for conditions for the growth. Some developmental dimensions of HRD in Life Insurance Corporation are as follows :-
* HRD matches the role and the person by selection, recruitment, Placement and Promotion.

* HRD Analyses the role of the persons by providing role descriptions by spelling out the purpose of each position, prescribed element of the role in each position and also the discretionary element in each position.

* HRD develops the person in the role by means of performance appraisal, career development, career planning and training systems.

* HRD develops the role for the persons by means of job rotation, job enrichment and job re-design.

* HRD also develops equitability among the employees by managing appropriate salary and perks, management of incentives and rewards, standardising and administering rules equitability among the employees.

* HRD develops self renewing capacity for the individual.
(7.2) RECOMMENDATIONS

When the data were carefully scrutinized, no relationship was found between job dissatisfaction and perceived needs. In fact, the need for problem consultation seemed independent of satisfaction. Did this mean that there were no suggestions to come out of this research? On the contrary, Recommendations generated by the study included:

(i) Suggestions regarding Employees
(ii) Suggestions regarding Officers
(iii) Important Recommendations

SUGGESTIONS REGARDING EMPLOYEES:

1. Job Satisfaction - Mostly employees of Life Insurance Corporation of India are not satisfied with their work assignment. The percent of such persons is higher in Assistant Grade and Higher Grade Assistant. It is suggested that allocation of jobs must be done after through trial and checking. Allocation of job should be made not only on the basis of prescribed norms but also on the basis of nature and aptitude of the employees because defective allocation not only increase problems of management but also increase the management expensive.

2. Saving of idle-time - It has been noticed that on account of numerous factors there is idle time in the corporation. Following suggestions are relevant in connection of curtailment of idle time in the offices:

* There should be more effective control on cash counter and other counters of the corporation's offices.
* There should be study flow of jobs to test areas as per fixed scheduled.
* Printed forms, stationary and other material related to every
counter should be made available timely.

* Tea services must be started.

* Miscellaneous causes which are mostly frivolous and on account of which unnecessarily time is wasted must be removed. For this purpose screening should be made by a committee and test checking of the recommendations of this committee be made.

3. Incentive Schemes: It is seen that there is no incentive scheme in the corporation for administrative staff. It is suggested that there should be a incentive scheme and incentives be related with the performance of the employees. There should be norms for this purpose. Any one crossing the norms should be given incentives and for that too, they should be in degrees by which the norms are surpassed, and incentives should not be nominal but substantive one, which must boost up the courage of the employees for making better performance.

4. Improving of Training Facilities: Wherever necessary there should be an adequate arrangements of various types of training. Though at present training facilities do exist in the corporation yet the suggestion is, that more judicious view should be adopted in selecting employees for training and quality of training to be given.

5. Promotions: In the corporation, promotions are given on the basis of time factor i.e. employee senior in service is promoted first than junior one. It is, therefore, necessary that whenever vacancy of a higher post occurs, competency and ability should be the main base for promotion in comparison to experience because experience in India simply mean passing a particular period in a particular job without increasing the ability and competency in that job and the worst is that the more the experience is the less work is done. Promotions should be given on the basis of knowledge, ability
and competency with carrying for a particular run period in a particular job.

**SUGGESTIONS REGARDING OFFICERS**:  

Suggestions regarding officers are as follows:

* Officers should kill egoism and maintain smiling face.
* Stopping should be adopted to stretch the importance of mutual understanding. This fact is very necessary for seeking co-operation to each other.
* Employees mostly do not co-operate as the job entrusted to them is not suitable according to their qualification, experience and aptitude, therefore proper allocation of job is necessary to seek co-operation.
* Frequent meeting for mutual understanding of problems are necessary.
* There is lack of initiative among the supervisors and employees which should be developed.

**IMPORTANT RECOMMENDATIONS**:  

* Corporation should begin a dialogue with its employees on personal problem issue through its personnel and employee relations division.
* Corporation should establish a committee to determine policies and directives regarding the personal problem situation and should make the policies known to all employees.
* Corporation should consider the implementations of personal problem assistance programs and an identification and referred service to support them. The form of these programs should satisfy the employee's concern for confidentiality and security.
* In developing the 'program,' corporation should be sensitive to the following concerns expressed by employees:
(a) Include family members
(b) Avoid contact with supervisors on personal, confidential matters
(c) Notify employees of available programs through written memoranda and newsletters.

* A successful job enrichment program should ideally increase employee's satisfaction and it should be implemented in LIC Corporation should begin a job rotation program in large scale. Job rotation offers a potential for dealing with the problems of general employee dissatisfaction caused by over-structuring.

* Another recommendation towards increasing worker's freedom and their motivation is flex time. Flex time is a system whereby employees contract to work a specific number of hours a week but are free to vary the hours of work within certain limits. Each day consists of a common core, usually six hours, within A flexibility band surrounding the core.

A comprehensive job analysis program should be introduced since it is an ingredient of sound personnel management. It is a major input to forecasting future man power requirements, job modification, job evaluation, determination of proper compensation and writing of job description.

The present decade symbolises the spirit of a perestroika and unprecedented change it is characterised by a multiplicity of factors like technological and information innovations radical change in world economy and human values. In this scenario the laid down policies of recruitment, selection and training should be redrawn periodically inorder to meet new challenges.
Selection will be judicious if the right man is selected for the right job at the right time. In order to check personal bias in the selection process it is appropriate to include personnel from other organisations in interview board or selection committee.

The executives are the backbone of any organisation, so the selection process made for them should be more stringent and more complex screening process can be used, such as group - discussion, case - story etc.

It is suggested that a concerted and dynamic effort should be adopted by both employees and management for providing better services to the policyholders. This has to be done in response to the specific needs, tastes and perceptions of the policyholders.

Great stress must be placed on the promotion of employee, with the support of Governments in terms of both financing and encouragement. Such support can contribute to economic development and increased employment. The Govt should pay particular attention to the statistics forecasting and significant growth of Life Insurance Corporation.

Trainers and instructors, who are qualified and experienced from teaching and the professional standpoint, must be available and they must have opportunities for upgrading their knowledge and practical experience.

The opportunities of making a career in the corporation at different levels and prospects for career development must be appropriately made known to aspirants.
Adequate finance must be made available for the stepping-up of training schools and facilities and operating these at optimum standards.

Permanent training system have to be introduced:
- To assist in meeting urgent needs for trained manpower in the expanding LIC industry.
- As a permanent means of adopting manpower to technical progress.
- To provide opportunities for occupational competence for jobs, and
- To further the development of occupational, social and economic upgrading.

Selection trainers who admittedly have the ability to acquire the ability proficiency within the duration of a course and formulating and using syllabi with related theory and practical exercise and instruction based on a careful evaluation of training required for each occupation and review in the light of new management and training technique and technology. In order to ensure good training, use trained trainers and limit the number of trainees for personalised attention and intensive instruction and supervision. Training should be realistic as possible in condition and surroundings close to the industry to provide real work experience and value. This may be supplemented by on-the-job training for the purpose of increasing versatility and skills.

With regards to employees appraisal systems, a regular formal appraisal of an employer's performance, away from the pressure of the job, can be beneficial in improving the employee's performance and the
relationship between the manager and the employer. The fact that there will be ongoing contact and feedback will enhance the quality of appraisal session, as the manager will have many example of employee's behaviour to draw upon and the employee will only be able to relate to specific examples.

Improvement goals for the organisation as a whole should be set in such a way that they become meaningful things for employee to focus and understand the basic recommendation for setting improvement goals are as follows:

1. Involve the supervisor in suggesting goal and get supervisor to involve there workers.
2. Analyse the policyholder's reaction to the services provided by ongoing personnel observation, customer's comments and customer's history information.
3. Make sure that there is a spread of goals across all these segments i.e. satisfied customers, happy staff, and profit to the organisation, although concentrate on the weakest segment.
4. Make the goal measurable and specific, i.e. reduction in customer's complaints.
5. Review progress periodically and reset goals. Do not let goals drop out of sight. As one of the goals in neared bring in another one.

This ongoing process of setting and reviewing goals will give the organisation a sense of purpose and direction which it otherwise might lack. It will create opportunities for employees to self measure and to be spurred onto greater achievement.
With the assistance of experts, manager's could apply and adopt the various cost cutting, efficiency improving systems available through computers and make use of the current technological tools for the improvement of LIC management; An effective management force that is capable of utilizing modern management techniques is fundamental to the achievement of the dynamic changes envisaged for the future. Such a work force can be provided by modern management and executive development methods and appropriate vocational training systems.

It is suggested that for discharge of new roles as emerging from the reorganisation the personnel and HKD departments in the Central Office-Zonal Office/and Divisional Office shall have to be reorganised and restructured. The Administrative Powers centralised in Central Office, Zonal Office, may have to be passed on down the line. The Divisional Office Departments may have to be responsible for management Development, Career Planning and Training of the staff working in the Divisional office and its Branches. Zonal Offices may have to be given increased powers for promotion upto Administrative Officer's and for transfer and Placement even upto Asstt. Divisional Managers and Divisional Managers, the Personnel Managers in these departments should be carefully selected and may be sent for special training programmes arranged by prominent Management Institutes in the country.

The objectives should be to develop expertise in the field of Personnel Management from within the organisation over a period of time. It is suggested that in this process the personal responsibility of line managers should get embodied in their overall roles to an extent that in the role Assumptions these Managers too play their part in human resources development. In particular, counselling and career planning will be increasingly taken up at all managerial levels as a specific job obligation.
As individuals of superior abilities are recruited at all hierarchical level in LIC, it is suggested that the responsibility for results increasingly is to be assigned to lower levels. There is a need to develop a sense of independence and self confidence at all levels. These characteristics are likely to develop if:

- Employees are consulted more and more in their career planning, placement, transfer and in other matters that influence their personal life.

- Personnel practices in respect of selection, appraisal, transfer and promotion are seen as fair and just by those affected by them and special efforts by LIC management are made to gain such acceptance from employees and

- before drawing up the action plan for implementing the policy discussions take place at all levels, including the Unions and the participants realise the special responsibility that evolves on them for the successful implementation of the entire programme.

It is suggested that a system of recognising exceptional merit and performance is necessary at all employee levels. The factor to determine this should be how challenging a work play had been drawn and achieved and how consistent had been the pattern of high performance. The recommendations for merit promotion should be submitted through management committee and a percentage of promotion on that basis should be decided in advance.
Through the reorganisation process, the work has been decentralised to the branches. It is suggested that it is necessary to redesign the work in all out offices specially the Branch offices. To start with, this work of redesign may be started in some Branches in each Zone on experimental basis. Later on it can be implemented in all Branches.

Some relevant suggestions about the Human Resource Development in Life Insurance Corporation of India are as follows :-

* People should be prepare for growth and development.

* Articulation of personal policy should be done.

* There should be the formulation of training policy.

* Work planning & review system should be adopted.

* Contact with customer to personalised service and appreciate customer's needs.

* Encouraging field force to assess the market and plan strategy.

* Developing middle management for developing effective supervision, closer relationship and inter-departmental relations.

* Involvement of people - consultative system.

* Reviewing of performance and remedial action : profit & Growth/
Quality of business-/Department & overall performance

* Building work Environment
* Training people to do better
* Establish links with the public
* Planning for growth by developing capabilities at field/office levels
* Directing feed back from customers and assessing the level of customer's satisfaction
* Developing middle level management for independent action to improve performance of branches
* Effective control through performance review - profit and Growth-quality of business-performance related to the nature of market.
* Analysing performance data to develop new strategy-/approach
* Improving competence of people in technical/supervisory/management functions
* Facilitating Branch departments with manuals information, improved procedures etc.
* Influencing higher offices to change approaches
* Using of new technology for improving customer service and decision making.
* Improving contact with public-Institutions-Supervisors/Govt. etc.