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5.1 Introduction:

The present study was undertaken to study the level of organizational health of the Commercial banks of Bhavnagar city.

From chapter 1 to 4 researcher has described the details regarding the study.

In present chapter Findings and conclusions of the study is presented. Recommendations and the suggestion for the further study are also given.

5.2 Findings:

1. Out of 300 respondents available from the total employees strength of the Commercial Banks of Bhavnagar city, 48.67% percentage of the respondent are found to be highly positive regarding their existing organizational health, 32.3% of the respondent is found to be having above average belief regarding their organizational health, and whereas 15.67% of the respondents were coming under the average of lively. There organizational health. Only 3.3% of the respondent were found to be below average regarding their organizational health. The mean of the 300 respondents is 162.21 and standard deviation of the respondent is 27.82.

2. The analysis of different sex groups proves that there is no significant difference in Organizational Health scale between the male and female employees of the Commercial Banks. The value of 'Z' ratio is 0.72 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

3. The analysis of different sex groups with respect to different dimensions of organizational health scale proves that there is no significant difference of Goal Focus between the male female employees of the Commercial Banks. The value of 'Z' ratio is 0.535 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

4. The analysis of different sex group with respect to different dimensions of organizational health scale proves that there is significant difference of Communication Adequacy between the Male and Female employees of the Commercial Banks. The value of ‘z’
ratio is 1.98 which is significant at 5% level. Hence, the null hypothesis is rejected.

5. The analysis of different sex group with respect to different dimensions of organizational health scale proves that there is no significant difference of Optimal Power Equalization between the male & female employees of the Commercial Banks. The value of ‘z’ ratio is 1.209 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

6. The analysis of different sex group with respect to different dimensions of organizational health scale proves that there is no significant difference of Resource Utilization between the male & female employees of the Commercial Banks. The value of ‘z’ ratio is 1.756 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

7. The analysis of different sex group with respect to different dimensions of organizational health scale proves that there is no significant difference of Cohesiveness between the male & female employees of the Commercial Banks. The value “z” ratio is -0.674 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

8. The analysis of different sex group with respect to different dimensions of organizational health scale proves that there is no significant difference of Moral between the male & female employees of the Commercial Banks. The value of ‘z’ is 1.026 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

9. The analysis of different sex group with respect to different dimensions of organizational health scale proves that there is no significant difference of Innovativeness between the male & female employees of the Commercial banks. The value of ‘z’ is 1.065 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

10. The analysis of different sex group with respect to different dimensions of organizational health scale proves that there is no significant difference of Autonomy between the male & female employees of the Commercial Banks. The value of ‘z’ is -0.025 which is
not significant at 5% level. Hence, the null hypothesis is not rejected.

11. The analysis of different sex group with respect to different dimensions of organizational health Scale proves that there is no significant difference of Adaptation between the male & female employees of the Commercial Banks. The value of ‘z’ is 0.537 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

12. The analysis of different sex group with respect to different dimensions of organizational health scale proves that there is no significant difference of Problem Solving Adequacy between the male & female employees of the Commercial Banks. The value of ‘z’ is 0.014 which is not significant at 5% level. Hence the null hypothesis is not rejected.

13. The analysis of different age groups taken together that there is no significant difference in Organizational Health scale among the employees having age below 30 years, 31 to 48 years and above 48 years of the Commercial Banks. The value of ‘t’ ratio is 4.328 significant at 5% level. Hence, the null hypothesis is rejected. The difference found between the two sub variables of age group were as follows.

A. The analysis of different subgroups of the age groups proves that there is no significant difference between the employees having age below 30 years and 31 to 48 years. The ‘z’ ratio is 1.491 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

B. The analysis of different subgroups of the age groups proves that there is no significant difference between the employees having age below 30 years and above 48 years. The ‘z’ ratio is 2.454 which is significant at 5% level. Hence, the null hypothesis is rejected.

C. The analysis of different subgroups of the age groups proves that there is no significant difference between the employees having age 31 to 48 years and above 48 years. The ‘z’ ratio is 2.546 which were significant at 5% level. Hence, the null hypothesis is rejected.

14. The analysis of different age groups in respect different dimensions of organizational health scale proves that there is significant difference of Goal Focus among the employees having age below 30 years, 31
to 48 years and above 48 years of the Commercial Banks. The value of ‘f’ ratio is 8.378 which is significant at 5% level. Hence, null hypothesis is rejected. The difference found between the two sub variables of age group with respect to Goal Focus were as follows.

A. The analysis of different subgroups of the age groups with respect to Goal Focus proves that there is no significant difference between the employees having age below 30 years and 31 to 48 years. The ‘z’ ratio is 0.758 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

B. The analysis of different subgroups of the age groups with respect to Goal Focus proves that there is no significant difference between the employees having age below 30 years and above 48 years. The ‘z’ ratio is 1.855 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

C. The analysis of different subgroups of the age groups with respect to Goal Focus proves that there is no significant difference between the employees having age 31 to 48 years and above 48 years. The ‘z’ ratio is 3.755 which is significant at 5% level. Hence, the null Hypothesis is rejected.

15. The analysis of different age group with respect to different dimension of Organizational Health Scale proves that there is significant difference of Communication Adequacy among the employees having age below 30 years, 31 to 48 years and above 48 years of the Commercial Banks. The value ‘f’ is 0.648 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

16. The analysis of different age group with respect to different dimensions of Organizational Health Scale proves that there is significant difference of Optimal Power Equalization among the employees having age below 30 years, 31 to 48 years and above 48 years of the Commercial Banks. The value ‘f’ is 5.067 which is significant at 5% level. Hence, the null hypothesis is rejected. The difference found between the two sub variables of age groups with respect to Communication Adequacy were as follows.
A. The analysis of different subgroups of the age groups with respect to Optimal Power Equalization proves that there is significant difference between the employees having age below 30 years and 31 to 48 years. The ‘z’ ratio is 0.854 which is not significant at 5% level. Hence the null hypothesis is not rejected.

B. The analysis of different subgroup of the age group with respect to Optimal Power Equalization proves that there is no significant difference between the employees having age below 30 years and above 48 years. The ‘z’ ratio is 1.674 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

C. The analysis of different subgroup of the age group with respect to Optimal Power Equalization proves that there is no significant difference between the employees having age 31 to 48 years and above 48 years. The ‘z’ ratio is 2.849 which is significant at 5% level. Hence, the null hypothesis is rejected.

17. The analysis of different age group with respect to different dimensions of Organizational Health scale proves that there is no significant difference of Resource Utilization among the employees having age below 30 years, 31 to 48 years and above 48 years of Commercial Banks. The value ‘f’ is 1.702 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

18. The analysis of different age group with respect to different dimensions of Organizational Health scale proves that there is no significant difference of Cohesiveness among the employees having age below 30 years, 31 to 48 years and above 48 years of the Commercial Banks. The value ‘f’ is 5.162 which is significant at 5% level. Hence, the null hypothesis is rejected.

A. The analysis of different subgroups of the age groups with respect to cohesiveness proves that there is significant difference between the employees having age below 30 years and 31 to 48 years. The ‘z’ ratio is 0.929 which is not significant at 5% level.
Hence the null hypothesis is not rejected.

**B.** The analysis of different subgroup of the age group with respect to Optimal Power Equalization proves that there is no significant difference between the employees having age below 30 years and above 48 years. The ‘z’ ratio is 1.838 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

**C.** The analysis of different subgroup of the age group with respect to Optimal Power Equalization proves that there is no significant difference between the employees having age 31 to 48 years and above 48 years. The ‘z’ ratio is 2.757 which is significant at 5% level. Hence, the null hypothesis is rejected.

19. The analysis of different age group with respect to different dimensions of Organizational Health scale proves that there is no significant difference of Moral among the employees having age below 30 years, 31 to 48 years and above 48 years of the Commercial Banks. The value ‘z’ is 0.134 which not significant at 5% level. Hence, the null hypothesis is not rejected.

20. The analysis of different age group with respect to different dimensions of Organizational Health scale proves that there is no significant difference of Innovativeness among the employees having age below 30 years, 31 to 48 years and above 48 years of the Commercial Banks. The value ‘f’ is 1.813 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

21. The analysis of different age group with respect to Organizational Health scale proves that there is significant difference of Autonomy among the employees having age below 30 years, 31 to 48 years and above 48 years of the Commercial Banks. The value ‘f’ is 2.374 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

22. The analysis of different age group with respect to Organizational Health scale proves that there is significant difference of Adaptation among the employees having age below 30 years, 31 to 48 years and above 48 years of the Commercial Banks. The value ‘f’ is 4.662 which
is significant at 5% level. Hence, the null hypothesis is rejected. The difference between the two subs variables of age group with respect to Adaptation were as follows.

A. The analysis of different subgroup of the age group with respect to Adaptation proves that there is no significant difference between the employees having age below 30 years and 31 to 48 years. The ‘z’ ratio is 2.836 which are significant at 5% level. Hence, the null hypothesis is rejected.

B. The analysis of different subgroup of the age group with respect to Adaptation proves that there is significant difference between the employees having age below 30 years and above 48 years. The ‘z’ ratio is 3.713 which is significant at 5% level. Hence, the null hypothesis is rejected.

C. The analysis of different subgroup of the age group with respect to Adaptation proves that there is no significant difference between the employees having age 31 to 48 years and above 48 years. The ‘z’ ratio is 2.153 which is significant at 5% level. Hence, the null hypothesis is rejected.

23. The analysis of different age group with respect to Organizational Health scale proves that there significant difference of Problem Solving Adequacy among the employees having age below 30 years, 31 to 48 years and above 48 years of the Commercial Banks. The value ‘f’ is 7.506 which is significant at 5% level. Hence, the null hypothesis is rejected. The differences between the two sub variables of age group with respect to Problem Solving Adequacy were as follows.

A. The analysis of different subgroup of the age group with respect to Problem Solving Adequacy proves that there is no significant difference between the employees having age below 30 years and 31 to 48 years. The ‘z’ ratio is 2.228 which is significant at 5% level. Hence, the null hypothesis is rejected.

B. The analysis of different subgroup of the age group with respect
to Problem Solving Adequacy proves that there is significant
difference between the employees having age 31 to 48 years
and above 48 years. The ‘z’ ratio is 3.663 which are significant at
5% level. Hence, the null hypothesis is rejected.

C. The analysis of different subgroup of the age group with respect
to Problem Solving Adequacy proves that there is significant
difference between the employees having age 31 to 48 years
and above 48 years. The ‘z’ ratio is 3.474 which is significant at
5% level. Hence, the null hypothesis is rejected.

24. The analysis of different designation groups, taken together proves
that there is no significant Difference in Organizational Health scale
among the officers, clerk and peon of the Commercial Banks of
Bhavnagar. The value of ‘f’ ratio is 4.751 which is not significant at 5%
level. Hence, the null hypothesis is rejected. The differences between
the two sub variables of designation groups were as follows.

A. The analysis of different subgroup of the designation group
Proves that there is significant difference between the officer
and clerk. The 'z' ratio is 2.983 which is significant at 5 % level
the null hypothesis is rejected.

B. The analysis of different subgroup of the age group Proves that
there is significant difference between employees having
designation of officer and peon. The ‘z’ ratio is 0.196 which is
not significant at 5% level. Hence, the null hypothesis is not
rejected.

C. The analysis of different subgroup of the designation group
Proves that there is significant difference between the
employees having designation of clerk and peon. The ‘z’ ratio
is -1.637 which is not significant at 5% level. Hence, the null
hypothesis is not rejected.

25. The analysis of different designation group with respect to different
dimensions of the Organizational Health scale proves that there is no
significant difference of Goal Focus among the officers, clerk and
peon of the Commercial Banks of Bhavnagar. The value ‘f’ is 7.62 which is significant at 5% level. Hence, the null hypothesis is rejected. The differences between the two sub variables of designation group with respect to Goal Focus were as follows.

A. The analysis of different subgroup of the designation group with respect to Goal Focus Proves that there is significant difference between the officer and clerk. The ‘z’ ratio is 3.777 which is significant at 5 % level the null hypothesis is rejected.

B. The analysis of different subgroup of the age group with respect to Goal Focus Proves that there is significant difference between employees having designation of officer and peon. The ‘z’ ratio is -0.301 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

C. The analysis of different subgroup of the designation group with respect to Goal Focus Proves that there is significant difference between the employees having designation of clerk and peon. The ‘z’ ratio is -2.805 which is significant at 5% level. Hence, the null hypothesis is rejected.

26. The analysis of different designation group with respect to different dimensions of the Organizational Health scale proves that there is no significant difference of Communication Adequacy among the officers, clerk and peon of the Commercial Banks of Bhavnagar. The value of ‘f’ is 0.329 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

27. The analysis of different designation group with respect to Organizational Health scale proves that there is no significant difference of Optimal Power Equalization among the officers, clerk and peon of the employees of the Commercial Banks of Bhavnagar. The value of ‘f’ is 4.74 which are significant at 5% level. Hence, the null hypothesis is rejected.. The differences between the two sub variables of designation group with respect to optimal power Equalization were as follows.
A. The analysis of different subgroup of the designation group with respect to Optimal Power Equalization Proves that there is significant difference between the officer and clerk. The 'z' ratio is 3.25 which is significant at 5 % level the null hypothesis is rejected.

B. The analysis of different subgroup of the age group with respect to Optimal Power Equalization Proves that there is significant difference between employees having designation of officer and peon. The ‘z’ ratio is 0.932 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

C. The analysis of different subgroup of the designation group with respect to Optimal Power Equalization Proves that there is significant difference between the employees having designation of clerk and peon. The ‘z’ ratio is -1.019 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

28. The analysis of different designation groups with respect to Organizational Health scale proves that there is no significant difference of Resource Utilization among the officers, clerk and peon of the Commercial Banks of Bhavnagar. The value of ‘f’ is 1.77 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

29. The analysis of different designation groups with respect to Organizational Health scale proves that there is no significant difference of Cohesiveness among the officers, clerk and peon of the Commercial Banks. The value of ‘f’ is 0.645 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

30. The analysis of different designation groups with respect to Organizational Health scale proves that there is no significant difference of Moral among the officers, clerk and peon of the Commercial Banks of Bhavnagar. The value of ‘f’ is 2.81 which is not significant at 5% level. Hence, the null hypothesis is not rejected.
31. The analysis of different designation groups with respect to Organizational Health scale proves that there is significant difference of Innovativeness among the officers, clerk and peon of the Commercial Banks of Bhavnagar. The value of ‘f’ is 2.81 which are not significant at 5% level. Hence, the null hypothesis is not rejected. The differences between the two sub variables of designation group with respect to Innovativeness were as follows

A. The analysis of different subgroup of the designation group with respect to Innovativeness Proves that there is significant difference between the officer and clerk. The ‘z’ ratio is 3.635 which is significant at 5 % level the null hypothesis is rejected.

B. The analysis of different subgroup of the age group with respect to Innovativeness Proves that there is significant difference between employees having designation of officer and peon. The ‘z’ ratio is 0.722 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

C. The analysis of different subgroup of the designation group with respect to Innovativeness Proves that there is significant difference between the employees having designation of clerk and peon. The ‘z’ ratio is -1.578 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

32. The analysis of the different designation groups with respect to organizational Health scale proves that there is no significant difference of Autonomy among the officers, clerk and peon of the Commercial Banks of Bhavnagar. The value of ‘f’ is 8.976 which is significant at 5% level. Hence, the null hypothesis is rejected. The differences between the two sub variables of designation group with respect to Autonomy were as follows

A. The analysis of different subgroup of the designation group with respect to Autonomy Proves that there is significant difference between the officer and clerk. The 'z' ratio is 4.358 which is significant at 5 % level the null hypothesis is rejected.
B. The analysis of different subgroup of the age group with respect to Autonomy Proves that there is significant difference between employees having designation of officer and peon. The ‘z’ ratio is 0.773 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

C. The analysis of different subgroup of the designation group with respect to Autonomy Proves that there is significant difference between the employees having designation of clerk and peon. The ‘z’ ratio is -2.068 which is significant at 5% level. Hence, the null hypothesis is rejected.

33. The analysis of the different designation groups with respect to organizational Health scale proves that there is no significant difference of Adaptation among the officers, clerk and peon of the Commercial Banks of Bhavnagar. The value of ‘f’ is 3.609 which is significant at 5% level. Hence, the null hypothesis is rejected. The differences between the two sub variables of designation group with respect to Adaptation were as follows.

A. The analysis of different subgroup of the designation group with respect to Adaptation Proves that there is significant difference between the officer and clerk. The ‘z’ ratio is 2.539 which is significant at 5 % level the null hypothesis is rejected.

B. The analysis of different subgroup of the age group with respect to Adaptation Proves that there is significant difference between employees having designation of officer and peon. The ‘z’ ratio is 0.188 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

C. The analysis of different subgroup of the designation group with respect to Adaptation Proves that there is significant difference between the employees having designation of clerk and peon. The ‘z’ ratio is -1.471 which is not significant at 5% level. Hence, the null hypothesis is not rejected.
34. The analysis of different designation groups in respect of Organizational Health scale proves that there is no significant difference of Problem Solving Adequacy among the officers, clerk and peon of the Commercial Banks of Bhavnagar. The value of ‘f’ is 4.735 which is significant at 5% level. Hence, the null hypothesis is rejected. The differences between the two sub variables of designation group with respect to Adaptation were as follows.

A. The analysis of different subgroup of the designation group with respect to Adaptation Proves that there is significant difference between the officer and clerk. The ‘z’ ratio is 3.071 which is significant at 5 % level the null hypothesis is rejected.

B. The analysis of different subgroup of the age group with respect to Adaptation Proves that there is significant difference between employees having designation of officer and peon. The ‘z’ ratio is 0.446 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

C. The analysis of different subgroup of the designation group with respect to Adaptation Proves that there is significant difference between the employees having designation of clerk and peon. The ‘z’ ratio is -1.658 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

35. The analysis of different experience groups taken together that there is no significant difference of Organizational Health scale among the employees having experience up to 10 years, 11 to 20 years and more than 20 years of the Commercial Banks of Bhavnagar. The value of ‘f’ is 0.840 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

36. The analysis of different experience group with respect to different dimensions of Organizational Health scale proves that there is no significant difference of Goal Focus among the employees having experience up to 10 years, 11 to 20 years and more than 20 years of the Commercial Banks of Bhavnagar. The value of ‘f’ is 3.845 which
is significant at 5% level. Hence, the null hypothesis is rejected. The differences between the two sub variables of experience group with respect to Goal Focus were as follows.

A. The analysis of different subgroup of the experience group with respect to Goal Focus Proves that there is significant difference between the experience up to 10 years and 11 to 20 years. The ‘z’ ratio is 0.621 which is not significant at 5% level the null hypothesis is not rejected.

B. The analysis of different subgroup of the age group with respect to Goal Focus Proves that there is significant difference between employees having experience up to 10 years and more than 20 years. The ‘z’ ratio is 1.4 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

C. The analysis of different subgroup of the experience group with respect to Goal Focus Proves that there is significant difference between the employees having experience of 11 to 20 years and more than 20 years. The ‘z’ ratio is 2.593 which are significant at 5% level. Hence, the null hypothesis is rejected.

37. The analysis of different experience group with respect to different dimensions of Organizational Health scale proves that there is no significant difference of Communication Adequacy among the employees having experience up to 10 years, 11 to 20 years and more than 20 years of the Commercial Banks of Bhavnagar. The value of ‘f’ is 0.538 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

38. The analysis of different experience group with respect to different dimensions of Organizational Health scale proves that there is no significant difference of Optimal Power Equalization among the employees having experience up to 10 years, 11 to 20 years and more than 20 years of the Commercial Banks of Bhavnagar. The value of ‘f’ is 0.403 which is not significant at 5% level. Hence, the null hypothesis is not rejected.
39. The analysis of different experience group with respect to different dimensions of Organizational Health scale proves that there is no significant difference of Resource Utilization among the employees having experience up to 10 years, 11 to 20 years and more than 20 years of the Commercial Banks of Bhavnagar. The value of 'f' is 1.175 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

40. The analysis of different experience group with respect to different dimensions of Organizational Health scale proves that there is no significant difference of Cohesiveness among the employees having experience up to 10 years, 11 to 20 years and more than 20 years of the Commercial Banks of Bhavnagar. The value of 'f' is 4.947 which is significant at 5% level. Hence, the null hypothesis is rejected. The differences between the two sub variables of experience group with respect to cohesiveness were as follows.

A. The analysis of different subgroup of the experience group with respect to cohesiveness Proves that there is significant difference between the experience up to 10 years and 11 to 20 years. The 'z' ratio is -0.819 which is not significant at 5% level the null hypothesis is not rejected.

B. The analysis of different subgroup of the age group with respect to cohesiveness Proves that there is significant difference between employees having experience up to 10 years and more than 20 years. The ‘z’ ratio is -0.046 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

C. The analysis of different subgroup of the experience group with respect to cohesiveness Proves that there is significant difference between the employees having experience of 11 to 20 years and more than 20 years. The ‘z’ ratio is 3.099 which are significant at 5% level. Hence, the null hypothesis is rejected.

41. The analysis of different experience group with respect to different dimensions of Organizational Health scale proves that there is no significant difference of Moral among the employees having
experience up to 10 years, 11 to 20 years and more than 20 years of the Commercial Banks of Bhavnagar. The value of ‘f’ is 0.211 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

42. The analysis of different experience group with respect to different dimensions of Organizational Health scale proves that there is no significant difference of Innovativeness among the employees having experience up to 10 years, 11 to 20 years and more than 20 years of the Commercial Banks of Bhavnagar. The value of ‘f’ is 1.984 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

43. The analysis of different experience group with respect to different dimensions of Organizational Health scale proves that there is no significant difference of Autonomy among the employees having experience up to 10 years, 11 to 20 years and more than 20 years of the Commercial Banks of Bhavnagar. The value of ‘f’ is 1.034 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

44. The analysis of different experience group with respect to different dimensions of Organizational Health scale proves that there is no significant difference of Adaptation among the employees having experience up to 10 years, 11 to 20 years and more than 20 years of the Commercial Banks of Bhavnagar. The value of ‘f’ is 1.603 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

45. The analysis of different experience group with respect to different dimensions of Organizational Health scale proves that there is no significant difference of Problem Solving Adequacy among the employees having experience up to 10 years, 11 to 20 years and more than 20 years of the Commercial Banks of Bhavnagar. The Value ‘f’ is 0.605 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

46. The analysis of different qualification groups taken together that there is no significant difference of Organizational Health scale among, the employees having qualification secondary or higher secondary, graduate and post graduate of the Commercial Banks of Bhavnagar. The value of ‘f’ is 2.982 which is not significant at 5% level. Hence,
47. The analysis of different qualification groups with respect to different dimensions of Organizational Health scale proves that there is no significant difference of Goal Focus among the employees having qualification secondary or higher secondary, graduate and post graduate of the Commercial Banks of Bhavnagar. The value of ‘f’ is 0.35 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

48. The analysis of different qualification groups with respect to different dimensions of Organizational Health scale proves that there is no significant difference of Communication Adequacy among the employees having qualification secondary or higher secondary, graduate and post graduate of the Commercial Banks of Bhavnagar. The value of ‘f’ is 3.078 which are significant at 5% level. Hence, the null hypothesis is rejected. The differences between the two sub variables of qualification group with respect to communication Adequacy were as follows.

A. The analysis of different subgroup of the Qualification group with respect to communication Adequacy Proves that there is significant difference between the employee qualification up to secondary – higher secondary and graduate. The 'z' ratio is -1.593 which is not significant at 5 % level the null hypothesis is not rejected.

B. The analysis of different subgroup of the age group with respect to communication Adequacy Proves that there is significant difference between employees having qualification up to secondary or higher secondary and Post Graduate. The ‘z’ ratio is -1.164 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

C. The analysis of different subgroup of the experience group with respect to communication Adequacy Proves that there is significant difference between the employees having
qualification up to Graduate and Post Graduate. The ‘z’ ratio is -1.189 which are not significant at 5% level. Hence, the null hypothesis is not rejected.

49. The analysis of different qualification groups with respect to different dimensions of Organizational Health scale proves that there is no significant difference of Optimal Power Equalization among the employees having qualification secondary or higher secondary, graduate and post graduate of the Commercial Banks of Bhavnagar. The value of ‘f’ is 2.688 which are not significant at 5% level. Hence, the null hypothesis is not rejected.

50. The analysis of different qualification groups with respect to different dimensions of Organizational Health scale proves that there is no significant difference of Resource Utilization among the employees having qualification secondary or higher secondary, graduate and post graduate of the Commercial Banks of Bhavnagar. The value of ‘f’ is 5.867 which is significant at 5% level. Hence, the null hypothesis is rejected. The differences between the two sub variables of qualification group with respect to resource Utilization were as follows.

A. The analysis of different subgroup of the Qualification group with respect to resource Utilization Proves that there is significant difference between the employee qualification up to secondary – higher secondary and graduate. The 'z' ratio is -2.599 which is significant at 5 % level the null hypothesis is rejected.

B. The analysis of different subgroup of the age group with respect to resource Utilization Proves that there is significant difference between employees having qualification up to secondary or higher secondary and Post Graduate. The ‘z’ ratio is -2.158 which is significant at 5% level. Hence, the null hypothesis is rejected.
C. The analysis of different subgroup of the experience group with respect to resource Utilization Proves that there is significant difference between the employees having qualification up to Graduate and Post Graduate. The ‘z’ ratio is 0.53 which are not significant at 5% level. Hence, the null hypothesis is not rejected.

51. The analysis of different qualification groups with respect to different dimensions of Organizational Health scale proves that there is no significant difference of Cohesiveness among the employees having qualification secondary or higher secondary, graduate and post graduate of the Commercial Banks of Bhavnagar. The value of ‘f’ is 0.418 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

52. The analysis of different qualification groups with respect to different dimensions of Organizational Health scale proves that there is no significant difference of Moral among the employees having qualification secondary or higher secondary, graduate and postgraduate of the Commercial Banks of Bhavnagar. The value of ‘f’ is 1.198 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

53. The analysis of different qualification groups with respect to different dimensions of Organizational Health scale proves that there is no significant difference of innovativeness among the employees having qualification secondary or secondary, graduate and post graduate of the Commercial Banks of Bhavnagar. The value of ‘f’ is 2.037 which is not significant at 5% level. Hence, the null hypothesis is not rejected.

54. The analysis of different qualification groups with respect to different dimensions of Organizational Health scale proves that there is no significant difference of Autonomy among the employees having qualification secondary or higher secondary, graduate and post graduate of the Commercial Banks of Bhavnagar. The value of ‘f’ is 2.758 which is not significant at 5% level. Hence, the null hypothesis is not rejected.
55. The analysis of different qualification: groups with respect to different dimensions of Organizational Health scale proves that there is no significant difference of Adaptation among the employees having qualification secondary or higher secondary, graduate and post graduate of the Commercial Banks of Bhavnagar. The value of \( \text{f} \) is 4.622 which is significant at 5% level. Hence, the null hypothesis is rejected. The differences between the two sub variables of qualification group with respect to adaptation were as follows.

A. The analysis of different subgroup of the Qualification group with respect to Adaptation Proves that there is significant difference between the employee qualification up to secondary – higher secondary and graduate. The ‘z’ ratio is -2.439 which is significant at 5 % level the null hypothesis is rejected.

B. The analysis of different subgroup of the age group with respect to adaptation Proves that there is significant difference between employees having qualification up to secondary or higher secondary and Post Graduate. The ‘z’ ratio is -1.891 which is significant at 5% level. Hence, the null hypothesis is rejected.

C. The analysis of different subgroup of the experience group with respect to adaptation Proves that there is significant difference between the employees having qualification up to Graduate and Post Graduate. The ‘z’ ratio is -0.325 which are not significant at 5% level. Hence, the null hypothesis is not rejected.

56. The analysis of different qualification groups with respect to different dimensions of Organizational Health scale proves that there is no significant difference of Problem Solving Adequacy among the employees having qualification secondary or higher secondary, graduate and post graduate of the Commercial Banks of Bhavnagar. The value of ‘f’ is 2.353 which is not significant at 5% level. Hence, the null hypothesis is not rejected.
5.3 Conclusion:

The 10 dimensions of organizational Health indicators which are analyzed in research is given in following table 5.1

It is quite evident that the dimensions which is significant needs attention for improvement

**Table 5.1 Organizational Health V/s. Significant Value of Variables:**

<table>
<thead>
<tr>
<th><strong>Organizational Health Dimensions</strong></th>
<th><strong>Variables</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>SEX</td>
</tr>
<tr>
<td>Goal focus</td>
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<tr>
<td>Communication adequacy</td>
<td></td>
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<tr>
<td>Optimal power equalization</td>
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<tr>
<td>Recourse utilization</td>
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<tr>
<td>Cohesiveness</td>
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<td>Morale</td>
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<tr>
<td>Innovativeness</td>
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<tr>
<td>Autonomy</td>
<td></td>
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<tr>
<td>Adaptation</td>
<td></td>
</tr>
<tr>
<td>Problem solving adequacy</td>
<td></td>
</tr>
</tbody>
</table>

Above table shows organizational health dimensions relation and their significance in context with five variables. Sign (√) represent significant value. Which conclude that The Commercial Banks of Bhavnagar, consisting
of various types of employee, are doing various types of works, they are found healthy in terms of Organizational Health, because out of 56 hypotheses only 17 hypotheses are found significant. However, some aspects of Organizational Health Dimensions, needs to be consider more seriously. While more Efforts should be made to remove those barriers, while efforts should be made to remove the obstacles to enhance the organizational Health.

Above table also shows that out of selected 5 variables Designation and Age are more significant and most effective variables with respect to Organizational Health of Commercial Banks of Bhavnagar city. The organization needs to develop the attitude equally among the officers, the clerk and the peon, to bring corrective changes to grow and develop “attitudes change” towards the overall parameters of the Organizational Health. So researcher conclude that out of 300 Commercial Bank’s employee 48.67% percentage of the respondent are found to be highly positive regarding their existing organizational health. It is indicative that organization health is comparatively better of in Commercial Banks

The analysis reveals that the organizational health of Commercial Banks with respect to ten dimensions and five variables can be concluded as follow.

- A closer look to data reveals of that goal function is clear to employee of the commercial banks of Bhavnagar, it is acceptable and achievable but with reference to variables like age, designation, and experience goal are vary among the employees of the commercial banks of Bhavnagar. Therefore the suggestion is that organization should try to align goal function of different age group with different levels of designation and experience to bring the positive change.

- In case of communication adequacy, table 5.1 indicates there is a slight significance regarding qualification variables. Therefore organization should develop. Approximate communication method to address these two variables.

- With reference to optimal power equalization the researcher found that the power utilization varies with variables like Age and Designation. So
the suggestion is to smoothen the relationship among the subordinate and management staff.

- The finding also reveals that secondary – higher secondary educated employees use less resources optimally compared to graduate and post graduate employees.

- In the matter of cohesiveness of organization the organization should adopt such measure to retain the experienced employees much as possible by providing suitable motivational techniques.

- As per the findings researcher conclude that majority of employees of commercial banks are hard worker and having high Morale.

- Furthermore analysis reveals that majority of commercial banks invest new procedure and move toward new strategic goal. Findings also suggest that the officer levels of employee are less adaptive toward new goal setup by the bank in compare to clerks and peons.

- Autonomy generally associated with designation level and with regards to decision making process. The analysis also reveals that this dimensions is significant with designation. Here should be appropriate policy provision to enhance the autonomy.

- The analysis clearly highlights that “age” variables is very crucial and affects majority of organization health dimensions. Since this is must vital but unavoidable because of constant entry and exist of new employees. it can be resolved by providing for service training for new entrants and on the job training for existing employees.

- A closer look to data reveals that age is major barrier to ward problem solving adequacy. So the researcher suggests that maintaining cordial relationship among the employees, provide transparent culture to work and building up an business team that will work together to minimize the problem and improve the level of the commercial banks of Bhavnagar. The office rand clerk level employees are having difficulty to solve the problems and problem solving mechanism is weak at this level.
5.4 Suggestions for the Management of the Commercial Banks of Bhavnagar:

The Commercial Banks of Bhavnagar, consisting of various types of employee, having various types of works, are found to be healthy in terms of Organizational Health. However, some aspects of health, needs to be considered more seriously. To maintain and develop the level of Organizational Health of these Commercial Banks under consideration, researcher wishes to give some suggestions to the existing management of these Commercial Banks. The suggestions are as follows.

1. There is no HRD Department or part of it in the banks of Bhavnagar, the HRD Department should be incorporated and effort should be made on strengthening the HRD Department.

2. An attitudinal change is needed at all level of staff in banks to grow and develop, especially the officer and clerk need specific training to develop the attitudes towards the overall parameters of the organizational health.

3. Efforts should be made to remove resistance to Adaption which is hurdles to create high level of organizational health.

4. To develop the open culture such an appraisal system this should be align with organizational goal.

5. To develop the attitudes towards change and for creating challenging workforce, proper kind of training and training evaluation system should be imparted.

6. All such studies should be carried out continuously and should check the differences. Ongoing study must be the part of HR department to find and rectify the problem.

5.4.2 Suggestions for Further Study:

Researcher wishes to give few suggestions for those who want to do further study on the same topic. The suggestions are as follows:
1. Organizational health is very important aspect for any organization for its survival, development and facing the new challenges. Therefore it is very important activity which evenly organization should undertake.

This study can be appropriate to all the sphere of business and social field. There are number of areas where this type of study could be applied. Some of which are given below.

- Private Banks
- Education sector
- Service industry
- Cooperative Banks
- Hospital sector
- Industrial sector
- NGO

2. The researcher feels that just like “Physical Check” for human body the HRM/HRD department of any organizational should evolve such mechanism to evaluate Health of organization at some fixed interval. To enhance and monitor the Health

3. “How to conduct such study”? That problem can also be tackled in further study.

4. The study is based on AMAR approach and ten dimensions with five variables further study can be undertaken considering other dimension and variables.

5. Some further study of such study can be

- To study Organizational health of cooperative Banks
- To study the Organizational Health of education Institution
- To study the Organizational Health of small scale industries
- To study the Organizational Health and Organizational Learning
- Health Promoting Leadership: The Mediating Role of an Organizational Health Culture
To study Organizational Health and the organizational Commitment of it professionals

Organizational Health: from the Viable Systems Model to Organizational Patterning

Organizational Health Monitoring Model: Implementation of e-Governance

To study the value and Health any organization

To study the Organizational capabilities on Organizational Health

To measure the level of organizational health and organizational performance

The organizational Health is based on Psychology. It can be change so yearly comparative study can also be done.