ABSTRACT

INTRODUCTION:
Public sector companies and the government undertaking institutions are the main pillars of the country for overall development and commercial banks are one of them. So the organizational health of such commercial banks and companies is most essential for making effective and efficient workforce and the perpetual development of the banking industry and ultimate the country. This research is an attempt to identify the hidden spots or problems of commercial banks.

The study of Organizational Health highlights the areas where the organization is weak. So, it becomes easy to find out the real problem and to apply the effective remedy. The Organizational health is just not a climate study but a valuing process and is a key to increase the effectiveness.

The key to the success of any organization lies in how efficiently the organization manages its human resources. The principle applies equally and perhaps more aptly to service institutions like banks. The issue is all the more relevant to the public sector banks which are striving hard to keep pace with the technological changes and to meet the challenges of globalization. So, for the continuous development, one thing must be ensured i.e. the organizational health and human capital management.

CHANGES AT BANKING INDUSTRY:
The year 2009-10 witnessed a relatively sluggish performance of the Indian banking sector with some emerging concerns with respect to asset quality and a slow deposit growth. Gross NPAs as ratio to gross advances for Scheduled Commercial Banks as a whole increased from 2.25 per cent in 2008-09 to 2.39 per cent in 2009-10. Notwithstanding the weakening asset Quality, the Capital to Risk-Weighted Assets Ratio (CRAR) of Indian banks remained strong at 14.5 per
cent, way above the regulatory minimum even after migration to the Basel II framework, providing banks with adequate cushion for emerging losses in 2009-10. The profitability of Indian banks captured by the Return on Assets (RoA) was a notch lower at 1.05 per cent than 1.13 per cent during the previous year. Low levels of financial penetration and inclusion in the global comparison continued to be an area of concern for the Indian banking sector. In the short-term, the Indian banking sector needs to lend support to the process of economic recovery, while in the medium to long-term, it needs to transform itself to become more efficient and vibrant so as to ensure a more sustainable and inclusive pattern of economic growth. So with this strong reason researcher selected commercial bank as an area of the research.

RESEARCH OBJECTIVES:

There are number of reason for the shortfalls describe above, one of them is the health of organization. The present view of any system is organic rather than mechanist. Hence as H.R. point of view analysis of organization is one of the fields of the study. Keeping this in mind the following are so the objective of the study.

1. To study the level of organizational health of the Commercial banks of Bhavnagar city.
2. To study the level of different dimensions related to organizational health with respect to different variables such as employee's sex, age, Designation, experience and qualification.

SCOPE OF STUDY:

This research is a descriptive and analytical research aimed at finding out the organizational health level of the commercial banks in Bhavnagar and the possible solutions for successfully balancing organizational health dimensions and human capital management. The study is limited to the boundaries of Bhavnagar city only.

UNIVERSE OF STUDY:

Employees of Bhavnagar city’s Commercial Banks
SAMPLE STUDY:
For this study, 300 bank employees were selected as sample from the 12 Commercial banks’ Branches of Bhavnagar city with non probable stratified convenient sampling method.

DATA COLLECTION TOOLS:
For the purpose of data collection researcher had used the instrument; measurement is based on Linkert scale prepared by Miles in 1973 and translated in to Gujarati by Patel. In 1993, Researcher had cited the scale from the research of Kumari Geeta R. Dodiya, student of Saurashtra University, this scale measures the data on 5 point rating. All the statements are positive in the scale. It consists of 40 items divided in to 10 dimensions. For each dimensions there are four statements. Information regarding the dimensions is given in chapter 1. The maximum achievable score is 200 and the minimum is 40. For the interpretation higher the score better the health and lower the score weaker the health.

LIMITATION OF THE STUDY:
1) The result of this study is limited to the commercial banks of Bhavnagar city hence the finding of study cannot be generalized all over India.
2) The effectiveness of the study will depend upon the responses given by the respondent.
3) Co-operative banks are not included in the study.
4) The result of the study is limited to only the level of the organizational health and human capital management and not related with financial health and capability of the commercial bank.
5) In spite of sincere efforts put in, to take a truly representative sample from the population, due to some environmental constraints the sample variation may be present.
6) The sample size may vary depending upon existing state.

DATA ANALYSIS:
Each question of every respondent was analyzed as per above mentioned 10 dimensions and five categories. The raw data is prepared (See Annexure).
Dimensions wise scoring was done i.e. maximum achievable score as per each dimension is 20 and minimum is 4. Therefore for total 10 dimensions maximum achievable score is 200 and minimum is 40. For the interpretation higher the score better the health and lower the score weaker the health. The raw data is further analyzed by using SISA for doing t test and ANNOVA.

CONCLUSION AND SUGGESTIONS:

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 those obstacles, which are 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.
**Contribution of research:**

In India Banks are important financial institutions for achieving economic development and social upliftment. The banking system in the country has undergone change since the nationalization of commercial banks. The banking industry has grown not only in term of size of their operation and the number of banks branches, but also in term of its functional diversification. This multidimensional growth was accomplished by many organizational changes. So in view of changing scenario also it can be concluded that organizational health assumes greater significance in a service oriented industry.

Other contributions of the study are:

1. This study will reveal the level of Organizational health of Commercial Banks.
2. This study will be helpful to know employees beliefs regarding their Organizational Health.
3. This study will be helpful to know Organizational health of Commercial Banks of Bhavnagar in the context of variable like employees' sex, age, designation, experience, qualification.
4. This study will evaluate the strength and weaknesses of Commercial Banks with respect of their organizational health.
5. This study will be helpful to know the human capital management.