APPENDIX

TABLE A : SURVEY QUESTIONNAIRE ON ASSESSMENT OF CAREERS AND STRATEGY

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Name (optional) __________________</td>
</tr>
<tr>
<td>2.</td>
<td>Gender: Male [ ] Female [ ]</td>
</tr>
<tr>
<td>3.</td>
<td>Age:</td>
</tr>
<tr>
<td></td>
<td>i) 26 – 35 years [ ]</td>
</tr>
<tr>
<td></td>
<td>ii) 36 – 45 years [ ]</td>
</tr>
<tr>
<td></td>
<td>iii) 46 – 55 years [ ]</td>
</tr>
<tr>
<td></td>
<td>iv) More than 56 years [ ]</td>
</tr>
<tr>
<td>4.</td>
<td>Qualification:</td>
</tr>
<tr>
<td></td>
<td>i) Diploma [ ]</td>
</tr>
<tr>
<td></td>
<td>ii) Graduate [ ]</td>
</tr>
<tr>
<td></td>
<td>iii) Post Graduate [ ]</td>
</tr>
<tr>
<td></td>
<td>iv) Others (please specify) ____________________</td>
</tr>
</tbody>
</table>
5. Marital Status:
   i) Married ☐
   ii) Not Married ☐

6. Type of bank:
   Private ☐
   Government ☐

7. Salary (per annum):
   (i) Rs. 2,00,001 – 4,00,000 ☐
   (ii) Rs. 4,00,001 – 6,00,000 ☐
   (iii) Rs. 6,00,001 – 8,00,000 ☐
   (iv) More than Rs. 8,00,001 ☐

8. Total Experience:
   (i) 10-20 yrs ☐
   (ii) 21-30yrs ☐
   (iii) 31-40yrs ☐
   (iv) 41 yrs and above ☐

9. Position and emoluments upon joining
   (i) Clerk ☐
   (ii) Officer ☐

10. Present position and emoluments:
    (i) Senior branch manager ☐
    (ii) Branch manager ☐
11. Did you reach the current position as per the tenure regulations or whether you feel it was delayed at some stage, if yes state no of years of delayed promotion
   (i) No delay
   (ii) 1 to 3 yrs
   (iii) 4 to 5 years
   (iv) Above 5 yrs

12. Rank the following in accordance with their relative impact on careers.
   (i) Housing Loan
   (ii) Education Loan of the children
   (iii) Ageing parents
   (iv) others

PART – A

Questionnaire to measure career effectiveness. Please rate each of the following activities using five point scale.
1. **Strongly disagree**
2. **Some what disagree**
3. **Neither agree nor disagree**
4. **Some what agree**
5. **Definitely agree**

<table>
<thead>
<tr>
<th>Personal factors</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. My career has great deal of personal meaning to me</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>2. I have a chance to make important decisions on my career</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>3. I get much chance to use the skills I have learnt</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>
4. I have adequate skills to perform the present responsibilities
   1 2 3 4 5

5. I am constantly trying to improve skills needed for success in my career
   1 2 3 4 5

6. My dependency on my subordinates has increased
   1 2 3 4 5

Organisational factors

7. I feel my organization has clear career advancement policies
   1 2 3 4 5

8. I feel there is an opportunity for exploring challenges in the organization.
   1 2 3 4 5

9. I feel I am busy fighting my way to the top or defending it
   1 2 3 4 5

10. My organizations makes investment in training
    1 2 3 4 5

Work Environment

11. I feel I can influence the decision of my superiors
    1 2 3 4 5

12. I am unable to cope with work pressure and competition
    1 2 3 4 5

13. I am able to cope with changing work environment
    1 2 3 4 5

14. I have enough opportunity to leave my mark on future generation
    1 2 3 4 5

15. My employer is committed to subordinates
    1 2 3 4 5

16. I experience higher level of stress
    1 2 3 4 5

Reappraisal of Ambitions

17. I think I should be helping young managers
    1 2 3 4 5
18. I have achieved my career goals as per my expectations
   1  2  3  4  5

19. I am unable to utilize the abilities that I possess
   1  2  3  4  5

20. I feel I should be in much higher position today
   1  2  3  4  5

**PART – B**

Your role in strategy process. Please rate each of the following activities using five point scale.

1. **Strongly disagree**
2. **Somewhat disagree**
3. **Neither agree nor disagree**
4. **Somewhat agree**
5. **Definitely agree**

<table>
<thead>
<tr>
<th>Proposing objectives</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I am actively involved in formulating mission statement</td>
</tr>
<tr>
<td>1  2  3  4  5</td>
</tr>
<tr>
<td>2. I am actively involved in setting objectives</td>
</tr>
<tr>
<td>1  2  3  4  5</td>
</tr>
<tr>
<td>3. I identify problems and work on objectives to overcome them</td>
</tr>
<tr>
<td>1  2  3  4  5</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Environmental Scanning</th>
</tr>
</thead>
<tbody>
<tr>
<td>4. I am involved in Assessment of Strengths, weaknesses, opportunity and threats</td>
</tr>
<tr>
<td>1  2  3  4  5</td>
</tr>
<tr>
<td>5. I take initiative to tackle industry competition</td>
</tr>
<tr>
<td>1  2  3  4  5</td>
</tr>
<tr>
<td>6. I am involved in taking initiatives in responding to challenges from global competition</td>
</tr>
<tr>
<td>1  2  3  4  5</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>----</td>
</tr>
<tr>
<td>7.</td>
</tr>
<tr>
<td>8.</td>
</tr>
<tr>
<td>9.</td>
</tr>
<tr>
<td>10.</td>
</tr>
<tr>
<td>11.</td>
</tr>
<tr>
<td>12.</td>
</tr>
<tr>
<td>13.</td>
</tr>
</tbody>
</table>

**Generating options**

**Evaluating options**
### TABLE B: SAMPLING PLAN

**List of Public Sector Banks**

<table>
<thead>
<tr>
<th></th>
<th>Name of the Bank</th>
<th>Udupi</th>
<th>DK District</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Allahabad Bank</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>Andhra Bank</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>3</td>
<td>Bank of Baroda</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>Bank of India</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>5</td>
<td>Bank of Maharashtra</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>7</td>
<td>Bank of India</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>8</td>
<td>Dena Bank</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>10</td>
<td>IDBI Bank</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

Out of 21 banks 4 public sector banks were selected based upon number of branches which they have in Udupi and Dakshina Kannada Districts.

<table>
<thead>
<tr>
<th></th>
<th>Name of the Bank</th>
<th>Udupi</th>
<th>DK District</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Allahabad Bank</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>Andhra Bank</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>3</td>
<td>Bank of Baroda</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>Bank of India</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>5</td>
<td>Bank of Maharashtra</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>7</td>
<td>Bank of India</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>8</td>
<td>Dena Bank</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>10</td>
<td>Indian Bank</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Name of the Bank</td>
<td>Udupi</td>
<td>DK District</td>
<td></td>
</tr>
<tr>
<td>--------------------------------</td>
<td>-------</td>
<td>------------</td>
<td></td>
</tr>
<tr>
<td>1. Bank of Punjab</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>2. Bank of Rajasthan</td>
<td>0</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>3. City Union Bank</td>
<td>0</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>4. Dhanalakshmi Bank</td>
<td>0</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>5. Karur Vysya Bank</td>
<td>0</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>7. Lakshmi Vilas Bank</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>8. The South Indian Bank</td>
<td>0</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>9. The Jammu and Kashmir Bank Ltd</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>10. National bank Limited</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>11. Rathnakar Bank Ltd</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>12. Sangli Bank Ltd</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>13. Tamilnadu Mercantile Bank Ltd</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>14. Lord Krishna Bank Ltd</td>
<td>1</td>
<td>2</td>
<td></td>
</tr>
</tbody>
</table>

Karnataka Bank had maximum number of branches i.e, 46 was selected for the study followed by Federal Bank Ltd and Catholic Syrian Bank. Only old public and private sector banks were considered for the study.
SAMPLING DESIGN

Banks selected and their branches in Udupi and Dakshina Kannada District:

1. Syndicate Bank (Year of Establishment and Place: 1925/UDUPI)

   1. Alangar 30. Kotekar
   2. Bailoor 31. Koteswara
   3. Bajagoli 32. Kulai
   4. Bajpe 33. Kumbhashi
   5. Bantwal 34. Kundapura(4)
   6. Barkur 35. Malpe
   7. Basrur 36. Mangalore(22)
   8. Belthangadi 37. Manipal(5)
   9. Brahmavar 38. Manipura
  11. Derlakatte 40. Moodbidri
  12. Dharmasthala 41. Moodigere
  13. Gurupur 42. Mulki
  14. Guruvayanakere 43. Mundkur
  15. Hebri 44. Muniyal
  16. Hemmadi 45. Nitte
  17. Hiriyadka 46. Padubidri
  18. Hangarkatte 47. Palimar
  20. Kakkinge 49. Panemangaluru
  22. Kalyanpur 51. Parkala
  23. Karkala 52. Perdur
  24. Katipalla 53. Pethri
  25. Kaup 54. Pithrod
  26. Kemmannu 55. Puttur
  27. Kollur 56. Saligrama
  28. Kinnigoli 57. Sasthan
  29. Kokkarne 58. Shankaranarayana
Total number of branches including multiple branches in single location denoted by the figures in brackets against each place. Total number of branches considered for study is (66+36= 102). Out of which 46 branches were randomly selected for collecting responses from managers.

2. **Corporation Bank (Year of Establishment and Place: 1906/ UDUPI)**
   - Branches spread across Udupi and DK Districts. 41 branches were randomly selected to collect the response.
   - Canara Bank (Year of Establishment and Place: 1906/ Mangalore)
   - 32 branches in Dakshina Kannada District
   - 14 branches in Udupi District
   - total number of branches. 33 branches were randomly selected to collect the response.

3. **Vijaya Bank (Year of Establishment and Place: 1931/ Mangalore)**
   1. Athradi
   2. Ashok Nagar
   3. Badanidiyur
   4. BC Road
   5. Belman
   6. Bajpe
   7. Bantwal(5)
   8. Barkur
   9. Baikampady
   10. Bondel
   11. Bejai
   12. Belthangadi
   13. Brahmavar
   14. Byndoor
   15. Damaskatta
   16. Darbe
   17. Dharmasthala
   18. Dodda Thota
   19. Doddagangady
   20. Falnir
   21. Gurupur
   22. Gulvady
   23. Guruwayanakere
   24. Hebbi
   25. Hemmadi
   26. Hiriyadka
<table>
<thead>
<tr>
<th></th>
<th>Town</th>
<th></th>
<th>Town</th>
</tr>
</thead>
<tbody>
<tr>
<td>27</td>
<td>Hampankatta</td>
<td>61</td>
<td>Konaj</td>
</tr>
<tr>
<td>29</td>
<td>Hangarkatte</td>
<td>63</td>
<td>Kadab</td>
</tr>
<tr>
<td>31</td>
<td>Hiriadka</td>
<td>65</td>
<td>Mangalore(4)</td>
</tr>
<tr>
<td>33</td>
<td>Haladi</td>
<td>67</td>
<td>Manipura</td>
</tr>
<tr>
<td>35</td>
<td>Kaikamba</td>
<td>69</td>
<td>Moodubelle</td>
</tr>
<tr>
<td>37</td>
<td>Kaikamba</td>
<td>71</td>
<td>Mijar</td>
</tr>
<tr>
<td>39</td>
<td>Karkala(5)</td>
<td>73</td>
<td>Mulki</td>
</tr>
<tr>
<td>41</td>
<td>Kaup</td>
<td>75</td>
<td>Muniyal</td>
</tr>
<tr>
<td>43</td>
<td>Kollur</td>
<td>77</td>
<td>Nindodi</td>
</tr>
<tr>
<td>45</td>
<td>Kokkarne</td>
<td>79</td>
<td>Neerumarga</td>
</tr>
<tr>
<td>47</td>
<td>Koteshwar</td>
<td>81</td>
<td>Palimar</td>
</tr>
<tr>
<td>49</td>
<td>Kuppepadavu</td>
<td>83</td>
<td>Panemangaluru</td>
</tr>
<tr>
<td>51</td>
<td>Kukkikatte</td>
<td>85</td>
<td>Parkala</td>
</tr>
<tr>
<td>53</td>
<td>Kaniyur</td>
<td>87</td>
<td>Pangala</td>
</tr>
<tr>
<td>55</td>
<td>Kalethur</td>
<td>89</td>
<td>Perdur</td>
</tr>
<tr>
<td>57</td>
<td>Kundapura(6)</td>
<td>91</td>
<td>Pithrodi</td>
</tr>
<tr>
<td>59</td>
<td>Kavu</td>
<td>93</td>
<td>Saligrama</td>
</tr>
</tbody>
</table>
95. Shankaranarayana 106. Tallur
96. Shankarapura 107. Talapady
97. Shiroor 108. Udupi(4)
98. Siddakatte 109. Udyavara
99. Shirva 110. Uchila
100. Sooda 111. Udane
101. Santhekatte 112. Ujire
102. Surathkal 113. Ullal
103. Sullia 114. Uppinangadi
104. Thumbe 115. Vitla
105. Thottam 116. Vamanjoor

Total number of branches in the Udupi and DK District (116+18 =134). 30 branches were randomly selected out of 134 branches for the purpose of collecting response.

**Banks selected in the private sector:**

1. Karnataka Bank (Year of Establishment and Place: 1931/ Mangalore)  
   Response was collected from 46 Managers.
2. Federal Bank (Year of Establishment and Place: 1917/ Cochin) 3 branches out of three in the district were covered for response.
3. Catholic Syrian Bank (Year of Establishment and Place: 1931/ Alwaye) one branch from mangalore was covered for response.
TABLE – C : TRANSCRIPT OF INTERVIEWS

Interview No. 1
Interviewer : VK Ranjith
Interviewee : Mrs Manjusha Bhatnagar (General Manager H.R, MRPL)
Age : 52 years
Experience : 29 years
Public Sector
Site : MIT Library Auditorium
Date : 20 March 2010
Time : Start- 2:15 pm
End- 2:35 pm
I : Interviewer
R : Respondent
I : Do you consent freely to participate in this tape-recorded interview?
R : yes, I consent freely.

QUESTION : 1
I: What motivated you to join MRPL?
R: It was a major breakthrough to come into my life. It was the top most position in the HR department as there is no designation of director – HR. Primarily it was an opportunity for me to start the systems from scratch and test your own worth. So I looked it as a challenge and grabbed the opportunity.

QUESTION : 2
I: What type of career expectations you had particularly when you joined MRPL?
R: Growth in IOCL was very slow. Lot of talented people are there but they cannot give break to each and everyone. Strategically IOCL provides a lot of talent people to the industry, so I thought it’s a good opportunity to change the career. I was looking for a promotion and MRPL offered me Head –HR position in the organization.
QUESTION : 3
I: Can you brief us on your educational qualification?
R: I am primarily B.Sc. Chemistry and I have done MBA-HR which was known as Personal Management during my time and I thought MRPL is a better place as it is chemical based company and my B.Sc. Chemistry gives me a clear cut idea about the business processes. And in addition to it my HR background gives me an edge to handle this position.

QUESTION : 4
I: Is MRPL having a clear-cut career progression planning for you?
R: I am getting all the possible opportunity to test my learning right from graduation, MBA, and IOCL. Director HR post is not there and I am the only head official so the spectrum of responsibility is wide and the job satisfaction level is immense. Sky is the limit for responsibilities and liabilities that I have holding this position. But as per position is considered that is lacking as there is no director –hr post in the organization. So if one wish is to grow one has to leave MRPL.

QUESTION : 5
I: Your perception about Work policies and work culture in MRPL?
R: You can see when MRPL was under the Birla group not much policy were made for the larger chunk but ever since it has come under the ONGC board systems and work policies have been created for a larger mass. There is total alignment with 3 factors – labour laws, industry standards and the voice of the mass (employee participation).

QUESTION : 6
I: Your perception about your supervisor and kind of supervision or their coaching upon you?
R: Right from its inception after merger all the top officials were from finance background so I can say from regret and as well as from excitement perspective that there was no mentor for me and HR was not considered a primary function in MRPL at that time. I was the only HR there and all the people above me are having finance background so there was no mentor.
QUESTION : 7
I: Do you feel your profession became monotonous at any point of time?
R: Yes of course at one point of time it became monotonous and at that point of time I started looking outside my organization and then I took up a position of secretary of personals chiefs meet where all the director –hr of oil companies meet once in 6 months to make work policies for oil sector and to address critical issues of oil sector. I got a big break right from 1994-99; 5 yrs I was the secretary. Learning was tremendous and I was growing inside as well as outside the company. And second was I became a member of hr committee in FICCI.

QUESTION : 8
I: Are you satisfied enough with the salary, perks, and incentives given to you?
R: See when you join a public sector it’s not all about money there is a sense of building the nation. When we join a PSU we join with consciousness that it is not all about money but about serving your nation. Job content matters and it gives you a high level of satisfaction. Salary is good but if I would have been in private sector then I would have earned much more.

QUESTION : 9
I: What is your opinion about the transparency with regards to- promotions, transfers etc?
R: See I will be very candid, in a PSU you have to be a merit holder if you are having merit you will be succeeded to higher position but I must confess opportunities for females are very less so to succeed they have to prove themselves doubly. You have to work very hard to prove your worth actually.

QUESTION : 10
I: What is your perception about glass ceiling? Have you ever been victimized?
R: Definitely when I was serving for IOCL there was discrimination when men were promoted it was thought to be the primary role and the whole family rejoices it, but when a female employee is promoted even if she has a wish to grow it is thought that her primary role is of wife, mother, etc. so even if she doesn’t get a promotion she is not much affected this is the general perception top management had. But a female executive puts same kind of hard work sacrifices with respect to families so definitely she deserves same opportunities.
QUESTION : 11
I:  Are you able to cope up with the stress level, long working hours?
R:  Yes definitely I have long working hours but I admit that I am a workaholic and at times family has to remind me that there is a home too.

QUESTION : 12
I:  Does your firm provide you with enough opportunity to develop your capabilities, so that you can serve the firm in a better way?
R:  Yes tremendously MRPL has helped me a lot. In fact I appreciate that they recognized my potential and I was one of the few executives who had been nominated for the director’s position and trained me for the same also and it is a very expensive training. They have given me this opportunity and I am very thankful.

QUESTION : 13
I:  Can you share your training experiences?
R:  One was given to handle the interview for the director’s position. Second was on global compact which was given in year 2008 in Korea and it was all about how the organizations should respect human rights, how they should stick to maintain the labour standards, how they should work in tandem with environment, how they can maintain transparencies and ethics in work policies.

QUESTION : 14
I:  Whether career crises can be handled by these training programs – your perception?
R:  Yes, training programs equips a person in many aspects like behavioral, technical and functional. Mid career crisis is a behavioral issue which can definitely be addressed through training programs.

QUESTION : 15
I:  Is your organization taking care of your work life balance-recreational facilities?
R:  Recreational facilities are definitely there but it depends on the individual to manage both work and life. Work is tremendous as we are a lean manpower organization in order to maintain high profitability, because of that work hours are stretched so one has to maintain his/her work life.
QUESTION : 16
I: Have you ever thought to take a sabbatical leave from your profession or VRS, if yes what were the reasons?
R: No, where is the time for all this.

QUESTION : 17
I: What is your opinion about your H.R department role? Is it Strategic, cooperative or supportive in nature?
R: Hr department in MRPL is nurturing department. As a mother nurtures her children similarly hr department also takes care of all the employees of the organization. It is a department that helps the company to achieve its vision and in addition inspires its employees to realize the vision. It nurtures the employees for the same, thus I would say the “hr department is the key department for any organization”. HR department cannot be handled by everyone you should have a cut for HR, the attitude and the aptitude for the same. You should have the right sensibility as well as sensitivity as it is not everyone’s cup of tea. It is a specialized function not anyone and everyone can handle it.

QUESTION : 18
I: Do you have any plans to take up second career after retirement? If yes why?
R: Although retirement from the active services takes place at the age of 60 but mental retirements never take place. I have definite plans for myself after retirement. I want to be an academician. I intend writing few books in the areas of women development, human resource management as well as training and development.

QUESTION : 19
I: You have lots of experience, so what hinders you to be an entrepreneur?
R: Again I will come back to attitude and aptitude; I agree that I don’t have that cut edge to be an entrepreneur. I am very bold and I take calculated risk that you can make out from my profile as I quit IOCL which is a safe company where I served around 26 yrs and came to MRPL which was a completely new domain for me not only culturally but work policies/ practices were to be started from scratch. Academically I see myself more oriented and focused. I have an ability to convince people, so I guess I can fit to be an academician better.
QUESTION : 20
I: Are you satisfied with the level of endeavors you have put in your early days build up your career?
R: I am very happy with what I have done with myself. In this corporate journey when I look back I feel I have made a difference both to my country and company.

QUESTION : 21
I: At last but not least what is your family role in supporting your career?
R: The contribution and support of the family is tremendous. Suppose you have to work at mid night then there is someone taking care of the children back at home. My parents and in laws were always beside me. And of course without spouse support one cannot reach GM position. So they have always been at my side as solid rocks. Even children have fully supported me and came along with me when I was to shift to Mangalore from Delhi.
I: Thank you Madam for your time!
TRANSCRIPT OF THE INTERVIEW

Interview No. : 2
Site/ organization : Not applicable
Name of the person : Mrs. Umavathy
Age : 53yrs
Sex : female
Profession : Assistant Manager in syndicate Bank (Retired)
Experience : 29 years
Interviewer : V. K. Ranjith
Date : 17/12/2009
Start(time) : 5.05pm
End(time) : 5.20pm

Transcript of the Interview with Mrs. Umavathi

1. Will you brief about your career with Syndicate bank?
   Well, I have joined the syndicate bank in 1972, and worked in the head office and have completed 29 years of service when I opted for VRS in 2001.

2. How was career development in the bank?
   I was promoted in 1977 and was transferred to Mysore. I worked in Mysore for three years and I was transferred to Bangalore. After completing four years of service in Bangalore I opted for Tellicherry, after my marriage.

3. Did you get any promotion?
   Yes. I was promoted in 1983 after that responsibilities increased many fold. Senior officials were not cooperative. They were hostile. But now the work environment has significantly changed. Hierarchical gaps are narrowed and senior junior relationships are cordial.

4. Are you comfortable with the remuneration now compared to your industry days?
   Yes. I was comfortable those days. Bank employees use to draw higher salaries than other professions.
5. Do you feel you are taxed with too much of work at anytime?
   Yes due to long working hours my health started deteriorating.

6. What are reasons for opting for VRS?
   The impact over working taxed my health. I was promoted as Grade II office thereafter no promotion came on my way for 17 years and I opted for VRS. During year end we worked till 12 O’clock in the night and beyond that.

7. Do you regret for taking up VRS?
   No I am happy with my decision. My health has improved quite a lot.

8. When you look at your colleagues in the bank do you feel sad upon your decision?
   My friends told me you are the luckiest person to have opted for VRS. Most of them are going to tough times as they are unable to take prolonged work pressure.

9. This career did it meet all your expectations?
   Yes this has helped me to meet all my expectations in life.

10. Do you feel banks need to address this issues concerned to career crisis?
    Yes banks need to address such issues and take up remedial measures to overcome such issues. Youngsters now are talented and they can perform better than what we did in our days.
Interview No : 3
Interviewee :  Mr. Benjamin Kundar
He has previously worked with Syndicate bank. He took VRS.
Interviewers :  VK Ranjith

I : Interviewer
R : Respondent

QUESTION : 1
I : What is your educational qualification?
R: I have my basic education qualification. I started my career with a P.G in Economics, then I included by adding a banking diploma degree also. That was more than enough for a bank job, I was rather overqualified for a bank job.

QUESTION : 2
I: Which bank you joined?
R: I was working for Syndicate Bank.

QUESTION : 3
I: What career expectations did you have when you joined the bank?
R: Like anyone, I had a very high career expectation. I infact wanted that part of my career would grow, but somehow it did not grow the way I expected it.

QUESTION : 4
I: Were you satisfied with your job?
R: That was a very basic profile required by an officer. It was quite suitable.

QUESTION : 5
I: Were promotions given in due time?
R: Well, during my time there was some problem, because promotion pulse was being recast. Some were in between their appointed one or two commissions to recommend the periodicity in which they were promoted, so the process of getting promoted once in five years if your performance appraisal is good, got changed. It became instead of five years to seven years, so in two stages, there was a loss actually year or stage wise. So, I had to wait four more years to get my promotion.
QUESTION : 6
I: What is your perception about work policy?
R: There was nothing wrong with the work policy, it was acceptable.

QUESTION : 7
I: What is your perception about your superiors at work? Where they cooperative?
R: Like in any corporate body, some are very good, some are not good with you and some are rigid.

QUESTION : 8
I: Did you, at any point of time, feel that your job was monotonous?
R: Banking job is definitely monotonous.
I: Did it have any impact on you?
R: It used to have an impact on me, but due to frequent transfers in five years, we used to go new places and start new monotony.

QUESTION : 9
I: Were you satisfied with the monetary and other benefits?
R: At that time banking was a very paid job. So I was satisfied.

QUESTION : 10
I: What is your opinion about the transparency in process?
R: By and large transparency was there.

QUESTION : 11
I:Were you able to cope up with stress?
R: It is a relative question actually. At some places, at some point of time, tensions will be there in any job. Stress was there, specifically when I was in Shillong. Far away place, unknown people. Yes during that time I had some stress. This was actually more of location-based stress but if you are asking about work related stress then I did not experience any.

QUESTION : 12
I: Were you given chance to develop your capabilities during your tenure?
R: Yes, a lot of opportunities were given to me. Post lateral, vertical movement then encouragement etc were given to me.
QUESTION : 13
I: How did you manage to balance your work life and personal life?
R: Well, that is a question very difficult to answer. Since we were dealing with financial matters, therefore bank job used to be primary, priority wise and the family came next. There was a fear in the mind since we were handling financial matters, there was always a kind of stress and tension. So normally, I would give more importance for my job and then to the family. Therefore work-life balance was very imbalanced.

QUESTION : 14
I: Did you ever tend to take your job matters home?
R: I never took the job matters home. I always kept it to the bank itself.

QUESTION : 15
I: Did you ever felt like taking a break from your banking career?
R: Actually I never felt it because I was the one who was using all the facilities available from the bank. Specifically if you are talking about leave travel concession. Every once in 2 yrs I used to go with my family, enjoy for a long 1 month. Because of that I never felt a need for taking a break.

QUESTION : 16
I: What is the reason that made you opt for VRS?
R: It is nothing but frequent transfers. Very unsettling. At some point of time I could not shift my children because they were in professional courses. I had to live alone. So I felt it was a very unsettling job and I took VRS. I could not settle in one place. Once in 3yrs or 5yrs transfers were given.

QUESTION : 17
I: What was the period of service which was left at the time you took VRS?
R: I had 6yrs service left.

QUESTION : 18
I: How did opting for a VRS benefit you?
R: Benefits were there. I had opted for pension so my pension is guaranteed. The whole 6yrs salary was given to me in advance which I could invest it here and there and I am infact earning good dividend from that.
QUESTION : 19
I: Were you satisfied with the provisions of the scheme?
R: I am very much satisfied because all the future leftover service salary was paid to us as a lump sum amount. So that was really attractive. I don’t think such a scheme will ever come now.

QUESTION : 20
I: Were any kind of exit interviews taken before you left the service?
R: No. As a matter of fact, banks do not have this system at all. I, myself feel that they should have such system.

QUESTION : 21
I: Looking back, do you feel that you have taken a right decision of opting for VRS?
R: Yes because my VRS was not at a young age. I had only 6yrs of service left. Also because of all the attractive benefits I got, I feel that it is worth it.
Interview No. : 4
Respondent : MR. M.J.Augustine
Organisation : Public sector bank
Interviewer : V K Ranjith

Purpose of the Interview
The respondent, Mr. M.J. Augustine is a retired bank employee from STATE BANK OF INDIA. He has served the bank for 25 years and retired in the year 2008. This interview is taken in order to understand the respondent’s experience during his tenure as a bank Employee.

Background of the Respondent
Mr. M.J. Augustine has done B.A. L.L.B. He has also done a Post Graduate Diploma in Industrial Relation & Personnel Management(I.R.P.M.) from Bharatiya Vidhya Bhavans and is a gold Medalist for the same.

Banking Experience Interview:
Site : Residence of Respondent
I = Interviewer
R = Respondent
Interviewer : V. K. RANJITH
Respondent : Mr. M. J. Augustine
Date : Feb 23rd 2010
Start : 1:15 p.m.
End: 1:40 p.m.

QUESTION : 1
I: What motivated you to join the Banking Sector?
R: I like the banking job because it is an opportunity to serve the public. It is an opportunity to socialize and I feel it is important. I had an SB account earlier and I found that the clerks behind the counters were very friendly and well behaved and hence I was interested to join State bank of India.
QUESTION : 2
I: I feel being a gold medalist from Bharatiya Vidhya Bhavans, you are over qualified for a banking job. What do you feel?
R: I feel good qualifications are not only meant for higher jobs. I feel there is no harm in gathering knowledge because knowledge is wealth. Since I have a good qualification as an asset, I will always have opportunities to get to higher positions.

QUESTION : 3
I: What were your expectations when you entered the bank?
R: I was really happy that I got an opportunity to serve the people. I was aware that the bank offered a variety of schemes for its employees in the wealth, material side and the welfare side. The bank met all my expectations through its various schemes and helped me come up in life.

QUESTION : 4
I: What made you join SBI and not any other Public sector or Private Sector banks?
R: SBI is the leading and the most prominent Public Sector bank in the country. Compared to Private Sector banks, there are additional benefits. Right from the beginning itself, SBI had terminal benefits like the pension scheme which the other private sector banks did not have at that time. SBI has made a name and it has been there from the Britishers’ time onwards. When you say your from SBI, that itself is a prestigious issue.

QUESTION : 5
I: What was the nature of job you had to do in SBI?
R: I joined as a clerk. There are different categories of work in the bank. We are given training and we learn more we’re on the job. Initially I was given a counter where I had to deal with customers and that gave me a solid foundation.

QUESTION : 6
I: At any point of time did you feel that your job was monotonous and that you needed a change?
R: I never felt monotonous. It is all your perception and how you take it. For me, the bank job was never boring because of the atmosphere in the bank. The work was never boring because of the interaction with different kinds of customers and the good relationship that existed between the staff members.
QUESTION : 7
I: Were you told how your career would advance in the bank? Was the career growth communicated to you promptly?
R: I had few friends who were working in the bank before I joined the bank and I had a fair idea of the things because of them. But, at the interview time they did not tell me what are the career opportunities. That I had in the bank. But after joining the bank, I got a fair picture of the career opportunities in the bank. The HR did not tell us about the career opportunities but whenever there was recruitment, there was one or two lines in the advertisement that said that capable candidates would have bright opportunities to go up the ladder in the bank.

QUESTION : 8
I: Were the promotions happening at the right time, or did the candidate have to wait due to various reasons?
R: There was no waiting period in SBI. Promotions for ‘Officer cadre’ and ‘Clerical cadre’ are governed by separate rules. There are some qualifying examinations that are conducted at regular intervals and if one has put in some specified amount of service and if he cleared the exam then that person would automatically be promoted without any hindrance.

QUESTION : 9
I: What was your opinion about your opinion about your superiors in the bank?
R: In the branch we are just like a family. We don’t feel that he is a superior or he is a subordinate. We have healthy dealings amongst us.

QUESTION : 10
I: How frequently were training programs held in the bank and how useful was it to you?
R: The training programs are useful. In the starting, they conduct an induction programme for 15 days which talks about the history of SBI and its goals and objectives and its various functions. As and when the need arises, the training programs are conducted for Senior clerks, Junior officers etc. Some of the training programs conducted were Parivarthan 1, Parivarthan 2. SBI has various training institutes all over the country.
QUESTION : 11
I: During the training were the candidates being evaluated and was the best performer given higher responsibilities or posts compared to the other candidates in the training program?
R: No, that is not happening in SBI. Yes, I agree that all the fingers are not the Same. There might be smarter people and capable people. During the training, the instructors impart training to all. The training was for everybody and it was for a common purpose. So, no particular individual was rewarded.

QUESTION : 12
I: What was the role of H.R. in your bank?
R: We don’t have a separate H.R. department in the branches. We have a centralized local head office and the H.R. lays out policies and look into the administrative aspects such as the staff requirements and bank requirements. They decide when to conduct recruitment and training and what changes are Needed in the bank. This is how the H.R. functions in the bank.

QUESTION : 13
I: A VRS Scheme with attractive benefits was offered to you. Why didn’t you take up VRS?
R: Yes, I agree that the benefits offered in the VRS were very good but at that time only employees who had put in 20 years and above service only could take up VRS. I not completed 20 years of service then. There were other reasons also due to which I didn’t take the VRS. I had Financial commitments such as loans.

QUESTION : 14
I: Are you happy with the retirement benefits that they have given to you after Your retirement?
R: I am not fully satisfied with the terminal benefits given to me. One area that I am not satisfied with is the Pension, because the pension rules that are applied for Central Government employees are not applied for the bank. Whenever there is a wage revision for the central government employees, their pension also increases proportionately but the same does not happen in SBI. Only the wage increases and the pension remains same. So, I have a suggestion that the pension also should be revised whenever There is a wage revision so that it will be of great help to the retired employees.
QUESTION : 15
I: Do you feel that the current generation employees of the bank are enjoying better benefits than you did during your time?
R: Yes, of course. If you take employees who have retired 10 years ago and compare them with the current employees, the employees of today are enjoying better benefits in terms of monetary and career opportunities.

QUESTION : 16
I: Sir, you have retired a year ago, do you feel any major changes have taken place in this one year due to which your current juniors are benefited?
R: Yes, in the promotion area they have been benefitted. The bank has introduced some other clauses where clerical cadre employees who are above 50 years of age and those who have put in 20 years of service have been given a separate career avenue called ‘Seniority Promotions’. So just 5 or 10 years before your retirement you have been given a promotion. This did not exist during my tenure.

QUESTION : 17
I: Sir, do you think you have achieved all that you wanted to in your life when you look back?
R: Yes, I’m pretty satisfied in terms of my profession because I got into a job that I liked so much. The bank has given me a so many things that I cannot forget and I’m very grateful to my institution because materially and wealth wise, it is only because of the bank. When you are a bank employee, the bank really considers you as one of its own and provides you with the benefits.
Interview No. : 5
Organisation : Public Sector Bank
Name : Undisclosed
Year of experience : 3 years
I : VK Ranjith
R : Respondent

QUESTION : 1
I: What motivated you to join the Bank?
R: Well my father had been working in SBI and as a kid; I have always been seeing him associated with the bank, so that made me also passionate to work in a bank.

QUESTION : 2
I: So just because your father was there in a bank, you also wanted to work for a bank.
R: Yes, Right.

QUESTION : 3
I: What type of career expectations do you have?
R: In banking sector, you know it’s a huge field where lot of people is employed and growth doesn’t come the easy way. You have to spend huge amount of time to climb up the ladder. As I am working for the last ten years, I am excepting that I should be able to be the assistant manager very soon.

QUESTION : 4
I: What kind of education qualifications, preparations, coaching you did to get into banking sector?
R: Well I had done my B.Com and then I wrote many bank exams. I was not able to pass through in the first attempt. However I realized that there were certain areas where I was lacking specially in the aptitude part, so I kind of worked on it and then I cleared the exam.
QUESTION : 5
I:  Basically you mean you took some aptitude classes or something.
R:  Not really but I took help from my friends who had given me lots of books and stuffs.

QUESTION : 6
I:  Does your Bank follow well managed career succession practices?
R:  Yes, our bank has that.

QUESTION : 7
I:  Whether promotions were given to you on time or were delayed?
R:  As far as I am concerned, I have been getting my promotions regularly except the last one in which there was some kind of confusion arose and it got sorted out and no regrets, it’s been a managed one.

QUESTION : 8
I:  So, the promotions were on time.
R:  Yes.

QUESTION : 9
I:  Your perception about : Work policies
R:  Everything is streamlined and we do have things in place and most of the things happen as per the work policies laid out.

QUESTION : 10
I:  How about Superiors:
R:  Well I have had a very good experience. Most of the superiors have been very friendly and whenever there was any problem, I have always felt free to walk up to them.

QUESTION : 11
I:  So it’s kind of an informal relationship which you have?
R:  Right.
QUESTION : 12
I:  Are you satisfied enough with the salary, perks, incentives given to you?
R:  Yes I am, there is always scope, you know, you really expect more but at the end of the day, I am happy.

QUESTION : 13
I:  What is your opinion about the transparency with regards to- promotions, transfers etc.?
R:  As I have said we do have systems in place and I believe, even if I take my own example, things have been very transparent.

QUESTION : 14
I:  Do you feel your profession became monotonous at any point of time?
R:  Like any other job, things do go very monotonous. However whenever such situations arose for me, I have walked to my manager and he kind of rotated me on other jobs. It’s been like since I have been moving around in different things in bank, it’s kind of alright now.

QUESTION : 15
I:  So you don’t feel that the job is monotonous?
R:  Not really because in case I start feeling, I can get into some other job.

QUESTION : 16
I:  Are you able to cope up with the stress level, long working hours?
R:  Like as I said, in any other job, stress level is high because of the competition around you to go up the ladder but we do have team building and bonding exercise that really help some times.

QUESTION : 17
I:  The team building, it is being organized by your organization?
R:  Yes

QUESTION : 18
I:  Is that very frequent?
R:  Kind of yes, at least a month.
QUESTION : 19
I:  Did you ever have an opportunity to develop your capabilities, so that you can serve the bank in a better way?
R:  No

QUESTION : 20
I:  Do you have training programs to develop your skill sets?
R:  Yes we do have training programs which are organized periodically. At times we are sent out for these programs but sometimes they are conducted in house.

QUESTION : 21
I:  Talking about the training programs, what is your perception about whether career crises can be handled by these training programs?
R:  Yes I do believe they kind of help to a great extent.

QUESTION : 22
I:  So you feel that the career crisis can be handled by the training program given by your organization.
R:  Yes.

QUESTION : 23
I:  Do you have a Work-Life balance – yes/no –what are the reasons?
R:  I do believe I have because I feel I get ample time after wrapping up my work to be with my friends, family. So I do believe that I have a work life balance.

QUESTION : 24
I:  So you mean interacting with your family or friends puts the stress aside.
R:  It does help you know. Once you get back home or you go to your friends’ you tend to forget the things happening around at work place and as of now, it’s going great.

QUESTION : 25
I:  Have you ever thought to take a sabbatical leave from your profession or VRS, if yes what were the reasons?
R:  No I haven’t. Because I feel I am too young to take a VRS now.
QUESTION : 26
I: What is your opinion about your H.R department role? Is it Strategic, cooperative or supportive in nature?
R: I believe, the way I see things, it’s more of supportive.

QUESTION : 27
I: What kind of assistance the H.R department played in your career?
R: Well my timely promotion is one thing I am grateful to the HR department.

QUESTION : 28
I: That's why you say it’s supportive.
R: Yes

QUESTION : 29
I: What are the motivational factors that drive you to be a good employee?
R: Its good healthy working environment, supportive peers, colleagues and seniors.
I believe that is something really very important.

QUESTION : 30
I: How about salary?
R: Yes of course.

QUESTION : 31
I: Do you have any plans to take up second career after retirement? If yes why?
R: Well given the fact, the cost of living is going up every day, so I think I will have to work after my retirement to sustain myself.

QUESTION : 32
I: That's just because you want to earn to fulfill your basic needs.
R: Yes

QUESTION : 33
I: What kind of mental preparations you underwent to take up bank career?
R: Well I really had to think very strongly about it because it was about taking a 9 to 5 job and things like will I be able to handle the cash or the pressure that one needs to face while working in the bank. So all those things I had to think before joining the bank.
QUESTION : 34
I: So were you scared about it? The heavy flow of cash?
R: Not really scared but yeah of course there are certain things in your mind before you start doing it. Like any other guy, even I had the same thing.

QUESTION : 35
I: After your retirement would you like to take up a corporate profession or an academic profession?
R: Probably I will be more bent towards taking up something in academics.

QUESTION : 36
I: Academics? So probably you want to become a lecturer or something?
R: Yeah, May be.

QUESTION : 37
I: How satisfied or you feel about your present ongoing career?
R: I am pretty much happy and satisfied with the things.

QUESTION : 38
I: So you don’t have any kind of problem with your work.
R: Not really, I am kind of satisfied.

QUESTION : 39
I: The next question is about yourself. I would like you to think for a moment and then answer. Are you satisfied with the level of endeavors you have put in to build up your career?
R: Yes, if you have to really ask me to be honest about it, yes I am.

QUESTION : 40
I: You are about to become assistant manager of the bank, do you think at this juncture there is a need for any kind of training program for you or you feel yes, I am ready to become the assistant manager?
R: No I don’t feel any need of any special training as of now. I think my experience with the bank has equipped me to be take care.
QUESTION : 41
I: So you feel that yes I am ready to go ahead with the post.
R: Yes

QUESTION : 41
I: It’s a tricky one. It’s related to your family members. At last but not least what is your family role in supporting your career?
R: Well I think I am here just because of my family. They have always backed me and they have always been there in my ups and downs. So I really have a regard for my family for standing by me. I feel really strongly connected to them.

QUESTION : 42
I: Any example that you can give?
R: I don’t know how to give an example but like I said they were always there supporting me whenever I was down and I needed them.

QUESTION : 43
I: Mr. R, you have a great family.
R: Thank you.

QUESTION : 44
I: Mr. R, we close the interview here. Thanks a lot for your time and patience.
R: Thank you.
**Interview No. : 6**

Interviewee : Mr. S Lakshmi Narayan  
Faculty, Manipal Institute of Management

Organisation : Private sector University  
The respondent has been working as a senior lecturer in MIM for the past 10 years. Previously he had worked for ITC.

Interviewers : V. K Ranjith

I : Interviewer  
R : Respondent

---

**QUESTION : 1**

I:   What is your educational qualification?

R:  I have done my B.Sc in Statistics from St. Joseph College, Trichi, then I did my MBA in Personnel Management from the same college…after that I have done my MBA in Alagappa Institute of Management through distance education.

---

**QUESTION : 2**

I:  What were your career expectations when you joined ITC?

R:  See, when I joined ITC, it was in my mid-career and I had lot of expectations about ITC, in the sense that, it will provide me a very good career opportunity. But when I went there things were not that rosy…in the whole hierarchical structure of ITC…it is very rigid and promotions and all were based on favoritism. I don’t know about the current situation, at the time when I was working, things were like that and I had very bad relationship with my boss and in fact, he was also one of the person who was a barrier to my career promotion.

---

**QUESTION : 3**

I:  Were you satisfied with your job profile?

R:  I was very much happy with my job profile but I was not happy with the culture over there.

---

**QUESTION : 4**

I:  Were promotions given in due time?

R:  Promotions were given on time but, again, it’s all based on favoritism and suppose if you are in the good books of the manager definitely you are recommended for very good increments, pay hikes etc.
QUESTION : 5
I:  What is your perception about work policies?
R:  The policies of ITC were very good but the problem is that the way it is implemented was not right

QUESTION : 6
I:  What is your perception about your superiors? Were they cooperative?
R:  Superiors at work, by and large they were very good but as you know that there were some exceptional cases and unfortunately my manager was one. All of my work colleagues were really cooperative but as I told you earlier I had problem with my general manager.

QUESTION : 7
I:  At any point of time, did you feel that the job was monotonous?
R:  Particularly in ITC, where I worked, I didn’t feel the job was monotonous because I was not taking care of only HR, we had very good colleague relationship and whenever some manager didn’t turn up, that responsibilities, willfully we went and shared. To be more specific, I will tell you one example where the housekeeping in charge was not there and the rosters were not properly prepared and there was hell a lot of confusion in the particular department so, myself and one chief engineer, both of us were not related to the department, we went there and for that particular day the whole department was under us.

QUESTION : 8
I:  Were you satisfied with monetary and other benefits?
R:  Yes

QUESTION : 9
I:  What s your opinion about transparency in process?
R:  Transparency in process, when it comes to policies, it was transparent but, in between there were filters who were trying to filter the information. So, actually, we were not enjoying the original benefit of the policies.
QUESTION : 10
I:  What do you mean by filters?
R:  Filters are people like the superiors, who were trying to interpret the policies in such a way that, if they want to favor someone they interpret it in a different way and if they want to victimize someone, they interpret it differently.

QUESTION : 11
I:  Were you able to cope up with the stress involved in the work?
R:  By and large it was fine. The main reason is that, I have good friends as my colleagues, it was very happy to work there. As I already mentioned, I am satisfied with the work.

QUESTION : 12
I:  Were you given a chance to develop your capabilities during your tenure?
R:  See, when it comes to that particular organization, in fact it was not a fully owned property of ITC, in fact it was a property owned by a private owner and ITC was just doing the administrative part of it. When it comes to development of capabilities and all, it solely depends on the individual. The organization doesn’t provide any chance or any opportunities to develop your potential. It all depends on you.

QUESTION : 13
I:  How did you manage to balance your work life with your personal life?
R:  That time I was not having any issue of work life balance because I was a bachelor.

QUESTION : 14
I:  Have you ever felt like taking a break from that particular career?
R:  Definitely not. Given a chance, if they would have given me some openings nearby, I would have loved to continue there

QUESTION : 15
I:  Why did you opt to quit ITC and join MIM as a faculty?
R:  Even in my younger days, I had a liking towards this profession. But when I came here that interest was not there, to be frank. Because 4-5 years with industry, it had created lot of challenges and I loved those challenges. But may be the liking which I had in my childhood would have prompted me to take up this particular profession.
QUESTION : 16
I: Was there any exit interviews taken when you left ITC?
R: No.

QUESTION : 17
I: Was there any kind of scheme or benefits given to you when you left the company?
R: Yes. Whatever benefits a normal individual receives I had also received. In fact, there was one more person from Delhi, he was very much keen that I should continue with the company. I said no.

QUESTION : 18
I: Looking back, do you feel that you have taken the right decision?
R: It’s almost 10 years in education institution. I think it is a difficult question to answer. As of now if you ask me, definitely yes… I think I have taken a wise decision in the sense, if I would have continued in the industry I would not have found time to spend with my family. Definitely, that could have become a major issue but when it comes to education, I am not telling that I am relaxing but I find lot of time to spend with family and at the same time I can concentrate much on my work. It’s been almost 2-3 years since I registered for my doctorate. So I think within 2 years I will submit my thesis and I will be on top of the career ladder as far as education is concerned.
Interview No. : 7
Transcript
Private sector
Name of the respondent : Ms. Nitu Prem
Trainee Executive HR
Manipal press, Manipal
Karnataka
Date : 22nd march 2010
Time : 1830 hours
Venue : MIM, Manipal

QUESTION : 1
I: Good evening Nitu, it’s a pleasure to have you with us today
R: Thank you

QUESTION : 2
I: To start off with, just brief me about your company, Manipal Press
R: Manipal Press is a growing company, a family run business. Right now they have 17 other businesses along with it. Under printing itself we have many divisions- 6 or 7 companies under Manipal Press.

QUESTION : 3
I: Do they serve the whole of India or just Karnataka?
R: All over the nation plus they have a printing press in Kenya as well... so they are growing.

QUESTION : 4
I: Okay. can you brief me about your role in the organization?
R: Right now my designation is trainee executive HR. Right now I’ll be dealing with recruitment as the lady handling it is out of station. So till she comes back, I’ll have to follow up with whatever she has done plus meet the requirement whichever is coming up.
QUESTION : 5
I:  How does it feel moving from an academic area/college to work life?
R:  Its actually fun..it’s great. Because whatever you’ve studied you keep implementing there. This is what I’ve been doing and I have started doing it from today

QUESTION : 6
I:  What about the past one week
R:  Past one week was like… recruiting. I had to just do the follow up. Last week I had drafted out a note approval, where in you approve a candidate, you draft a letter, where you state such and such a candidate is selected for a particular designation with following salary …pay structure, where in we have to calculate along with the CTC given you know..you have to divide it into which is your salary part, which is your HRA part..or which is your mobile allowance..all those things..so we have to calculate

QUESTION : 7
I:  How was your first day at work
R:  The first day was actually..i mean..it was great being there but uh..because my colleague wasn’t there I had to face a lot of…kind of trouble but it was good. I was asked to meet all the senior top level managers and when I got to know their designations they were all like senior level managers, business unit heads, so this was their profile it was difficult for me to approach because they never knew who am i. it was kind of a confusion, I didn’t know how to approach, but then colleagues over there just helped me out... they just guided me..so things were fine.

QUESTION : 8
I:  Can you describe your first interaction with your superiors?
R:  It was actually good…as in he called me in the morning to his cabin , he sat there and he just said ‘ “talk less, work more”‘- this is the motto what we follow here. So even if you don’t have work you don’t need to talk. But you are always open for suggestions to whatever you think are possible to implement over here or for the welfare of the company. Just make a note of it and whenever we give you a chance to come up with a thought or give presentations you can come up with it. Plus he said anytime you can come..walk in..because it is a flat structure and you don’t have a “boss” so i can walk in anytime and talk to the boss.
QUESTION : 9
I: So the work culture is very friendly?
R: Yes.

QUESTION : 10
I: Okay. So tell me something about your working hours and how stressful it is? Do you have a lot of work to do?
R: As of now, it’s not. But I guess in days to come it would be. Working hours are from 9 in the morning till 6 (pm). That’s the official working hours but then sometimes the work gets extended... we will be there till 6.30-7.

QUESTION : 11
I: Have you been provided with training as yet?
R: I had induction

QUESTION : 12
I: Well, that was the first day?
R: Yes that was on the first day, but as such for a particular thing we’ve not been trained. We believe that once you are put in action, you will learn things. So it is not like they will prepare a training thing for you, and then you learn and then you implement it. Everything goes simultaneously. You are already put in the process and at the same time you keep learning.

QUESTION : 13
I: So they don’t have a period just for training?
R: No

QUESTION : 14
I: Okay. Now we keep saying in classrooms that whatever we learn in class is not actually applied when you go for your work. Do you believe in it? Have you come across anything like that?
R: No. I feel that not everything is applicable but some of the things are applicable. Like there’s just a week’s time I’ve been there...and when you said about the training I forgot to add on, we also have something called ISO training which
every employee has to undergo, so such trainings are given, but that is based on
the month..like 6 months, they schedule that particular interview..training for 6
months. They have like 30, 40 training programs and in the 6 months anytime
they will conduct this interview..uh..training. so that will basically be for a large
number, you can’t train one person, so they will wait for candidates, as in 20
candidates or 30 candidates and then they will give the training.

QUESTION : 15
I:  It is in Manipal itself?
R:  Yes, it’s in Manipal itself

QUESTION : 16
I:  Okay. It has just been a week since you’ve started your work, but do you feel as
though you are contributing to the organization? Or do you think you will need
more time to answer that?
R:  I think I’ll need a lot of time for that, because it’s just the beginning

QUESTION : 17
I:  Okay. Last but not the least, where do you see yourself 3 years from now?
R:  3 years from now, I guess I’ll have an expertise in almost all the fields because
I have been exposed to everything right now. Now that the company has
thought of going for SAP HR module, so we’ll also have to deal with it and I
feel 3 years down the line I will have enough of experience I wouldn’t know
my designation because here its just the you’re an executive HR, then your
assistant manager Hr and senior manager HR. This is the only levels you have.
So before executive HR its Trainee executive HR. So designation wise I guess I
would be the executive HR. Then experience wise III have a lot. So I believe
when I go out III have a lot of weight age and scope
I:  Thank you Nitu for your time and all the best.
QUESTION : 1
I: What motivated you to join your profession?
R: Basically right from my student-hood I wanted to be a teacher. I was inspired by one of my teachers in graduation days his name is Mr. Muralidhar Menon, the way he taught subjects was extraordinarily inviting. I find him as my role model and moreover every person has a particular tendency and one should take up profession which suits his tendency. I believe that one’s profession i.e. ratti should match ones pravitti i.e. one’s tendencies. Mismatch between job and the personality, whatever developments a job may give it may not lead to proper job satisfaction. So what I thought was I always had a passion for acquiring knowledge as well as disseminating knowledge, so I thought this was the best opportunity to meet both.

QUESTION : 2
I: What type of career expectations do you have with your profession?
R: Say from my side, my expectation is to become a good teacher and in my bio data also I have written my aim is to reach the fulfillment of being a good teacher. In addition to being a teacher I also want to be a researcher. I want to create knowledge and I want to contribute to the field of management in the
light of India as a spiritual country in which I am deeply interested. My career expectation revolves around trying to contribute to India’s spiritual thoughts to the body of management science and from student’s perspective the career of the teacher, doesn’t become perfect without the involvement of students so, I want to make my students comfortable in the area in which I disseminate knowledge. There is a saying in Sanskrit “shishya vidhyat parajay” which means an ideal teacher is one who wants to get defeated by his students. So, I want to get defeated by my students in the areas in which I am trying to disseminate knowledge.

QUESTION : 3
I: Can you brief us about your educational qualifications?
R: I did my M.com and now I am pursuing my PhD, my PhD is in the area of work place spirituality and work place spirituality is a micro area under the broader area of business ethics and within the narrow area of work place spirituality I am trying to narrow down to a specific area and I am working on it.

QUESTION : 4
I: Your perception about: Work policies, Supervisors, Kind of supervision
R: In fact this is that kind of job, there should not be supervision. If somebody supervises my teaching I would consider it to be an insult. In my previous institution head of the institution tried to supervise me, I always resisted it. So, if a teacher and that too at the post graduate level is to be supervised it’s an insult to the profession itself. Therefore we must have an awareness of the paradigm shift that is taking place. While in the industrial era it was perceived that the workers need to be supervised that is the paradigm of the industrial era and this is the knowledge era and more and more workers are becoming knowledge workers and at least as far as MIM is considered no one supervises me and I am very happy with it.

QUESTION : 5
I: Is your firm following well managed career succession practices?
R: It is a certain policy which is given by the university. More or less it’s a time bound promotion coupled with certain career expectations made by the
university from the side of the faculty members you must have completed your PhD in order to get a promotion even if you don’t complete your PhD you will seek promotion but not to the scale which you would have got otherwise had you completed your PhD therefore the career path is well defined but you can’t expect the kind of promotion and the speed of promotion which you will otherwise get in the corporate.

QUESTION : 6
I: Did you ever feel your profession has become monotonous?
R: Ahhh…! Yes see at some stage a few years ago I felt that my profession has become monotonous we feel so when we don’t get challenge I decided to change my college only to get a better challenge ,I thought at a undergraduate level I will not have greater challenge I will have to go down to the level of students by diluting myself to a very great extend therefore I thought I must come and do my level therefore I should get into a post graduate institute but sometimes here also I feel that I have to dilute myself a lot. Still I feel that I am not into a proper challenge which I expect. Whenever we feel there is no challenge monotony is bound to come in. More or less in comparison to the degree of monotony that I used to feel before I don’t feel the same degree of monotony .There is enough challenge but the degree of challenge has to improve.

QUESTION : 7
I: Now coming to compensation are you satisfied enough with the salary, perks, incentives given to you?
R: I made it a policy in my life that whatever money I get I should get satisfied therefore from that point of view, see I am having an internal locus of control. I don’t have any external locus of control so I am satisfied but when I go home my wife says time and again and she reminds me that my friends are getting more salary than I am getting therefore what are you, where are you ? She remind me that so, at least my wife and to take care of my children I want to earn more money and from that point of view I don’t say that I am not satisfied indeed with the current amount of salary I am getting I am fully satisfied and as far as monetary expectations are concerned human beings followed the concept of sky is the limit. It is a rumor that manipal university is going to pay the 6th pay commissions recommendations so, if it pays in accordance with the 6th pay recommendations we will happy for say next 5 years just.
QUESTION : 8
I:  Are you able to cope up with the stress level, long working hours?
R:  It’s okay, no problem but the only problem that I have is the amount of travelling I have to make from my college to my residence that is eating around 3 hours and I am 46 years old and I am a diabetic so only it’s my physical condition that is giving me stress. Work as such is enjoyable because I know the work. So, from the side of work I don’t get any stress .It is only due to the fact that I have to spend a total of 13 hours travelling plus my stay in the college. I feel that there is a little amount of stress.

QUESTION : 9
I:  Do you ever have an opportunity to develop your capabilities, so that you can serve the firm in a better way?
R:  As far as the teaching profession is concerned I believe that it is the teacher’s individual initiative that takes him ahead more than what he/she can expect from the institute. Institutional constrains are always there and there are certain policies which are levied by the university in accordance with which you can attend national/international conferences they will pay money for that and if you want to attend a training program you can attend once a year but if you truly want to make progress as an academician you need to attend more training programmes the knowledge pool that you have should be widened, the skill sets that you have should be strengthened, all these will only become possible if we remove the constraints that we have in the institute and there will always be a mismatch in the student teacher ratio. We adopt that initiative which the prominent B-schools adopt in order to enable the faculty members to grow, it is not possible to grow within the current constrains because in other B-schools where there are trimester the faculty member is supposed to teach in one trimester and in the second if he doesn’t get the teaching work he is supposed to do his research work he is supposed to go out and take part in these programs, there is special allocation of funds. Then the experience that one gets out of these training programs, workshops conducted by prominent B-schools and the research experience that the faculty member gets is dropped into the classroom. Thereby the quality of faculty member will also improve but if you don’t get those opportunities you will just go to the classroom come back and evaluate, you don’t grow as a teacher unless you get trained and learn continuously, your continuous progress as a teacher also get hampered.
QUESTION : 10
I: Can you share some of your training experiences that have actually contributed to your teaching profession?
R: It may not be exactly for teaching that it may help but to grow as a teacher definitely these training programs will pay off. And you get exposed to some of the recent researches where you get exposed to excellence and the vibrations of excellence will catch you. As long as you are living among the mediocre people you will never become excellent but when you are in the company of excellent people you will become excellent. So I have come across excellent people who are better than me. Therefore I feel I have been inspired to do more research and that’s the benefit that I have got after attending these training programs.

QUESTION : 11
I: Do you have a Work-Life balance? Is your family fully supporting you in your profession?
R: My family is happy but there have been always complaints by my son’s side but except that there is perfect work life balance. They are adjusted to that and they have lost the hope from my side regarding the possibility of my transformation there is work life balance I must say.

QUESTION : 12
I: What is your opinion about the H.R department of your organization?
R: Leaving apart the HR department of my firm my opinion regarding HR department of the most of the organization is that the title HR is only a glorified term. Most of these departments are payroll departments and the HR managers are the payroll managers. Just to give the dignity to the job you may be calling a payroll manager a HR manager because the function of HR manager can indeed become a HR function provided the top management has a vision of human development. They translate their vision down to the HR manager if not the HR manager is a payroll manager that’s what I believe.

QUESTION : 13
I: What are the motivational factors that drive you to be a good employee?
R: This is a profession where there is gaining of knowledge and disseminating of knowledge and I love these two words. I want to gulp thousands and thousands of books and I want to communicate the knowledge that I have got by reading books. So as it is a domain of knowledge the possibility of getting immersed in knowledge motivates you to be in this profession.
QUESTION : 14
I: Have you ever thought to take a sabbatical leave from your profession or VRS, if yes what is the reason?
R: Say indeed as of now I am taking 400 sessions a year, 200 sessions a semester, if you meet any faculty member at TAPMI or any other B-school the highest number of sessions per year that a faculty member takes in a year and not a semester is 160 to 180. So I m immersed only in two jobs of teaching and evaluation, so where is the question of doing my research and where is the question of gaining more knowledge. Unless a teacher does the job of research at some stage of his career the job doesn’t remain challenging. So I want to take sabbatical leave I am trying for that. Let us hope where the destiny will lead to.

QUESTION : 15
I: If you take sabbatical leave what will be your second career option?
R: Institute will not give me a sabbatical leave so I have to earn it. I have to earn a research scholarship and then I have to apply to the university saying that I have earned the research scholarship and therefore they may please consider me sending me to do my research for 3 yrs and they will be giving me a part of the salary, full salary they will not give. So I can try to compensate the part of the salary that I am not getting out of the research scholarship. I am trying to do that.

QUESTION : 16
I: Do you ever wanted to take up corporate profession?
R: No. I will be a total mismatch to the corporate. That day Manjusha Bhatnagar was speaking about the culture fit as far as my culture fit is concerned it is only in academic institution not corporate.

QUESTION : 17
I: Are you satisfied with the level of endeavors you have put in to build up your career?
R: I have put in a decent level of effort; I don’t say it’s an excellent effort. If u asks me what kind of endeavor is required as a teacher, now I say that it is required mainly in the area of research not necessary in the area of teaching. Say I have taught more than 25 courses in 3 years but this way I am disseminating others knowledge to students. A true teacher is one who creates knowledge by himself. So from that point of view I have to put in a lot of efforts to be a researcher.
I: Thank you sir for your time!
Interview No. : 9

R : Thank you.
Respondent : Mr. Sanjay
Organisation : ICICI bank (private sector)
No of years of Work Experience : 3
I : Interviewer
R : Respondent

QUESTION : 1
I: I am doing great, thank you. Mr. Sanjay, I will be asking you few general questions about your career in banking and they are going to be easy ones. So should we start?
R: Yes

QUESTION : 2
I: What motivated you to join the Bank?
R: Bank provides lucrative career, it provides instant growth as well as it has a stable career. These are the main reasons why I opted for the bank.

QUESTION : 3
I: What type of career expectations do you have?
R: Obviously I am looking for a growth and in coming six months, I want to become a team lead and in the next two years obviously I want to become a deputy manager, assistant manager you can say.

QUESTION : 4
I: Oh, that’s great. What kind of education qualifications, preparations, coaching you did to get into banking sector?
R: I have done MBA through distance learning and I have done Career Launcher program as well which helped me a lot to crack the questions they usually ask like analytical which really helped me in my interviews.
QUESTION : 5
I:  Does your Bank follow well managed career succession practices?
R:  Yes they really do, ICICI has a well managed, and you can say that everything is well planned. It obviously depends on the individual’s performance, how they perform and how they and how they can perform.

QUESTION : 6
I:  So it all depends on the performance of the individuals.
R:  Yes

QUESTION : 7
I:  Whether promotions were given to you on time or were delayed?
R:  Well I can say that in the last three years of my tenure of working, I had only one opportunity to grow and it was well on time and it was full transparent.

QUESTION : 8
I:  Again, that would have been dependent on your performance right?
R:  Yes

QUESTION : 9
I:  Your perception about: Work policies, Supervisors
R:  You are talking about ICICI bank’s work policy. It’s a transparent one. It has an open door policy as well. Anyone, whoever it’s a customer or an employee can walk to us at any point in time and we are very transparent and we are very helpful to them.
Supervisors: Supervisors are really very helpful and co-operative. They are your mentors. They don’t try to boss around with us. They will come, walk up to us at my level and they want to help us in a friendly way. And they don’t dictate terms. They are very co-operative.

QUESTION : 10
I:  Mr. Sanjay do you feel your profession became monotonous at any point of time?
R:  No, not at all.
QUESTION : 11
I: Moving to the next question Sanjay, are you satisfied enough with the salary, perks, and incentives given to you?
R: Well as you know that banking is a sector where there is a lot of competition going on and it’s completely depend on your performance. As far as your performance is well, sky is the limit.

QUESTION : 12
I: So you are happy with it?
R: Yes.

QUESTION : 13
I: What is your opinion about the transparency with regards to- promotions, transfers etc. ?
R: As I said earlier, it totally depends on your performance. If your performance is good, no one can stop. As far as transfers are concerned, you can say it’s a very transparent one.

QUESTION : 14
I: Even the transfers are transparent?
R: Yes. You cannot butter and flatter your boss and you can have a transfer or promotion.

QUESTION : 15
I: Are you able to cope up with the stress level, long working hours?
R: If you are working in this environment, you have to.

QUESTION : 16
I: Mr. Sanjay, have you ever had an opportunity to develop your capabilities, so that you can serve the bank in a better way?
R: Ya. One day my supervisor asked me instead of working at the TELLER I have to work at the reception, the front desk. And it took lot of me to practice on that particular thing. I took one day off and I practiced in front of the mirror. And at last I was able to cope with that. It was good. It was challenging for me and I was able to perform and I was able to show my supervisor I was well enough to do that job too.
QUESTION : 17
I:  Sanjay, moving to the next question, do you have training programs to develop your skill sets?
R:  Yes, we do have a training program and I attended one of the training program to understand how the stock markets work.

QUESTION : 18
I:  Stock markets
R:  Yes

QUESTION : 19
I:  Sanjay, the training programs that you have attended, do you feel they can handle career crises – your perception?
R:  I strongly believe that whatever training that I have attended that they have given, it can really cope up with the crisis situations.

QUESTION : 20
I:  How about an example?
R:  Suppose the kind of training that I attended, the stock market one, in any point of time in my life if I have to move from the banking sector to the financial and derivatives, the stock market training will really help me in due course and in this particular situation.

QUESTION : 21
I:  Do you have a Work-Life balance – yes/no –what are the reasons?
R:  Yes, I do have a work life balance. Actually I don’t have ample time to spend with my family but whatever time I am getting it copes up the stress and it is a stress buster

QUESTION : 22
I:  Even I was about to say that. Moving on to the next question, have you ever thought to take a sabbatical leave from your profession or VRS, if yes what were the reasons?
R:  No I have not thought of it really.
QUESTION : 23
I: What is your opinion about your H.R department role? Is it Strategic, cooperative or supportive in nature?
R: Well I think it’s strategic one. They believe that we are the strategic asset for the company.

QUESTION : 24
I: The HR Department of your company, how have they helped you in shaping your career?
R: I think they have really helped us as far as I have got the promotion and I was able to attend the stock market training as well. They are really helpful.

QUESTION : 25
I: What are the motivational factors that drive you to be a good employee?
R: The answer will be the same; Salary will come first, and then work environment, superiors, how are your peers, everything will come.

QUESTION : 26
I: Do you have any plans to take up second career after retirement? If yes why?
R: No, I don’t have any plans like that.

QUESTION : 27
I: Sanjay, next one is a little tricky one! What kind of mental preparations you underwent to take up bank career?
R: hmmm..not much. But I just asked one question to myself whether will I be able to see and deal with hundreds of people in a day, the answer was yes and I joined the banking sector.

QUESTION : 28
I: Do you ever wanted to take up corporate or academic profession?
R: Academic profession, no, I can say no. What was the other one?

QUESTION : 29
I: Corporate Sector.
R: Corporate sector, You can say yes and I am working in a corporate field, it’s a banking sector, you can say it’s a corporate. It doesn’t make much of difference.
QUESTION : 30
I: How you feel about your present ongoing career?
R: Well I am quite contented with my ongoing career.

QUESTION : 31
I: No problem at all.
R: No.

QUESTION : 32
I: Particularly are you satisfied with the level of endeavors you have put in to build up your career?
R: Yes. Absolutely.

QUESTION : 33
I: Alright Sanjay, the last one which I have for you is what is your family role in supporting your career?
R: Well that’s not the easiest one I can say. Hmmm. My family members, everyone supports me a lot. My dad gives me a call everyday asking me how was your day, what’s your career plan, how much you can grow and my wife supports me a lot, in fact she motivates me a lot. And working in this particular field, in such a hectic environment, you need motivation from your family members. And I am getting all these things from my family.

QUESTION : 34
I: All in all you have a great family.
R: Yes.

QUESTION : 35
I: Thanks a lot Sanjay. We close the interview here. Thanks a lot for your time and patience.
R: Thank you.