Chapter - VIII

Summary of Findings,
Conclusions and Suggestions
In this chapter, Summary of findings and conclusions of the study and suggestions emanating from the study are presented.

I. HUMAN RESOURCE MANAGEMENT - AN OVERVIEW

Human resource is a vital factor in the development of any organisation. It represents the total knowledge, skills, creative abilities and aptitude of an organisation's workforce as well as the values, aptitudes and beliefs of individuals involved. Management of human factor or Human Resource Management (HRM) is that part of management process which deals with management of human resources of an organisation. It is concerned with the 'people' dimension in the management.

The concept of HRM is comparatively of recent origin and came into existence in the later half of 20th Century. Personnel management which has been in existence for the last many decades and human resource development (HRD) which came into prominence in the mid 1970s can be considered as the forerunners of HRM. HRM philosophy with greater emphasis on human element integrated all aspects of personnel management along with HRD. HRM is now not only a management function but a managerial machine which encompasses within its ambit all important aspects of actuating human resource. It consist of a series of functions relating to human resource like acquisition, development, reward integration and HRM outcomes. Managements today have realised that unless human resource is managed properly achievement of organisational goals would be in

322
jeopardy. Thus government as well as non-governmental organisations have recognised the significance of HRM.

Banks are financial intermediaries which pool resources and allocate them to various sectors and activities. They play an important role in the socio-economic development of a country. In the wake of deregulation, liberalisation and globalisation of the Indian economy, the banking system in India is also getting internationalised. Since 1991, with the implementation of financial sector reforms major changes of occurred in the Indian banking industry and greater emphasis has been placed on improving the financial health of the banks to make them efficient, vibrant, market-oriented and globally competitive.

Information technology is playing a important role in the banking industry. But technology only serves as an aid to the man across the counter who is ultimately responsible to extent better services to the customers. Thus, information technology is only an addition and not a substitute to the human effort. Hence banks have to equip themselves with needed manpower both in terms of quality and quantity. For this purpose there is a need to adopt conscious and good HRM policies. Therefore, HRM plays a significant role in growth and development of banks.

II. REVIEW OF LITERATURE AND METHODOLOGY

1. NEED FOR THE PRESENT STUDY

The literature on HRM is burgeoning. From time to time several studies have been carried out on this vital aspect in India as well as
abroad covering different types of organisations in industrial and service sectors including banking. Some of these studies are macro in nature while some are micro and organisation specific. But most of the studies have focused only on some of the aspects of HRM like recruitment and selection, training and development, promotion policies, employees' participation in management, industrial relations and job satisfaction. Studies covering all dimensions of HRM - acquisition, development, reward, integration and HRM outcomes - which provide a holistic view of HRM policies and practices are very few. Moreover, in a vast country, like India with varied resource-base and socio-economic conditions, there is a need for more number of micro and organisation specific studies to examine in detail the HRM policies and practices.

The RRBs, started in 1975, are said to be more rural oriented when compared to commercial banks. Though there are some studies on HRM in commercial banks, studies on HRM in RRBs are scanty. It is in this context, the present study has been undertaken by the researcher focussing on HRM policies and practices in a particular RRB viz., Pinakini Grameena Bank (PGB). It is hoped that the present study relating to HRM in PGB will serve as an useful addition to the existing literature on HRM in general and banking industry in particular.

In this study the researcher has made an attempt to examine HRM policies and practices in PGB with reference to the following functional areas: 1. acquisition, 2. development, 3. Reward, 4. Integration and 5. HRM outcomes.
2. OBJECTIVES OF THE STUDY

The specific objectives of the present study are:

(i). to analyse the acquisition in Pinakini Grameena Bank (PGB);
(ii). to review the policies and practices of PGB with regard to development function;
(iii). to examine the reward function in PGB; and
(iv). to study the integration function and HRM outcomes in PGB.

3. HYPOTHESES

Keeping in view the preceding objectives of the study the following hypotheses are postulated for testing.

(i). Growth in staff strength in PGB is not significant;
(ii). There is no significant difference among categories of employees with regard to various aspects of acquisition function in PGB.
(iii). Variations between categories of employees as regards performance appraisal, training and development, promotion and transfer policies and practices of PGB are not significant.
(iv). Significant variation is not observed between categories of employees with regard to reward function in PGB.
(v). Inter-category variations with regard to various aspects of integration function in PGB are not significant.
(vi). There is no significant difference in satisfaction levels between satisfied and dissatisfied groups of employees with regard to various job satisfaction factors.
(vii). There is no significant temporal growth in productivity of PGB
4. METHODOLOGY

(i). Sample Design

As the focus of the present study is to analyse the opinion of only officers and clerical staff of PGB about various HRM policies and practices, the universe for the study consists of 211 Officers (73 Area/Senior Managers and 138 Branch Manager/Officers) and 138 Clerk-cum-cashiers working in the Bank as on 31.03.2002. Out of them, 25 per cent from each category have been selected as sample by using stratified random method. Thus the total sample for the study is 100 employees comprising 18 Area/Senior Managers, 35 Branch Manager/Officers and 47 Clerk-cum-cashiers.

(ii). Database

Survey method has been adopted for the study. The study is based on both Primary and Secondary data. The primary data required for the study have been collected from the sample employees with the aid of a structured questionnaire designed for the purpose. The questionnaire used for collection of information from respondents covered various aspects of HRM policies and practices in PGB. To elicit opinions of the respondents on these aspects, a five-point scale based on Likert's summated rating scale has been constructed. The secondary data needed for the study have been collected from Annual Reports, Records, Circulars and Manual of Service Regulations of PGB. Also other published and unpublished sources of information have been consulted.
(iii). Tools of Analysis

The tabulated data have been analysed by using simple statistical methods like averages, ratios and percentages. Other statistical tools like Linear Growth Rates, ANOVA, Chi-square test, Rank correlation and Scale product values have also been used for analysis and interpretation of data at appropriate places.

III. FINDINGS AND CONCLUSIONS

A. PROFILE OF PINAKINI GRAMEENA BANK

(i). RRBs in India

RRBs have been promoted in India in 1975 as a part of multi-agency approach to rural credit. Since then they have made considerable progress in all directions. Initially there were only 6 RRBs with 17 branches covering 12 districts of the country. But by the end of March, 2001 there were 196 RRBs with 14,431 branches covering 23 states and 476 districts of the country. Total deposits of all RRBs increased from Rs.0.2 Crore to Rs.38,294 Crore and advances increased from 0.1 Crore to Rs.15,050 Crore during 1975 to 2001. A number of committees have been appointed by the Government of India, RBI and NABARD to review the progress, performance and personnel management policies of RRBs. These include Dantwala Committee 1977, Sivaraman Committee 1979, Khusro Committee 1989, Equation Committee 1991, Gupta Committee 1992 and Agarwal Working Group 2000. In the State of Andhra Pradesh at present there are 16 RRBs covering 22 districts of the state and these are sponsored by five public
sector banks (State Bank of India, State Bank of Hyderabad, Andhra Bank, Syndicate bank and Indian Bank). All RRBs in India are governed by provisions of RRBs Act 1976 as well as by rules, guidelines and circulars issued by Central Government, NABARD and RBI.

(ii). Profile of Pinakini Grameena Bank (PGB)

PGB, the RRB selected for the present study, was established on 11th June, 1982. It is sponsored by Syndicate Bank. Its head office is located in Nellore, the head quarters of Nellore district. Its area of operations extend to Nellore district as well as to parts of Prakasam district. The general superintendence, direction and management of the affairs of PGB vests in Board of Directors (9 directors including Chairman). General Manager, Chief Inspector/ Deputy Chief Inspector, Senior Managers, Area Managers, Branch Managers/ Officers (Credit), Clerical and Subordinate staff assist the Chairman and Board of Directors in carrying out day-to-day operations of the Bank.

PGB has started its operations initially in 1982 with 5 branches. Since then it has made considerable progress in terms of branch expansion, deposits mobilisation, credit deployment, recovery performance and profitability. The number of branches increased from 5 in 1982 to 101 in 2003 showing an increase of about 20 times. Between 1982 and 2002-03 total deposits have increased by 481 times (from Rs.62.27 lakh to Rs.32344.33 lakh) and total outstanding advances have grown by 6875 times (from Rs.3.78 lakh to Rs.25986.33 lakh). Rate of recovery to demand varied between 29 and 68 per cent during 1986 to 2001-02. During 1982 to 2002-03, it made profit in 13 years, the highest
of Rs.845.21 lakh in 2002-03 and the lowest of Rs.0.16 lakh in 1983. It incurred losses only in 8 years ranging from Rs.7.7 lakh (1984) to Rs.854.83 lakh (1996-97).

Besides depending on deputed staff from Sponsor Bank, the Bank recruited its own staff to carryout its operations. Its total staff strength increased from 6 in 1982 to 480 in 2003 showing an increase of 80 times.

(iii). Profile of Sample Employees

Most of the sample employees in all the three categories are in the age group of 40-45.

92 per cent of sample employees are males.

98 per cent of them are married respondents.

About 80 per cent of respondents belong to nuclear family. The average family size of sample employees varied between 43 and 46.

55 per cent sample employees belong to Forward Castes.

94 per cent of the respondents belong to Hindu religion.

At the time of joining 89 per cent of Clerical, 74 per cent of Branch Manager/ Officer and 50 per cent of Area/Senior Manager categories of respondents were possessing graduate qualification. At present 79 per cent of Clerical, 50 per cent of Branch Managers/Officer and 22 per cent of Area/Senior Manager categories of respondents possessed graduate degrees.

An analysis of designation of sample employees at the time of joining and at present reveals that there is no change in the designation
of most of the clerical and Branch Manager/Officer cadre respondents whereas all Area/Senior Manager categories of employees got promotion from Branch Manager/Officer to Area/Senior Managers.

Average experience of Clerical, Branch Manager/Officer and Area/Senior Manager categories of respondents is 14.9, 16.9 and 17.5 years respectively. Majority of employees (more than 68 per cent) resided in rented houses. While 92 per cent of Clerk-cum-cashiers fall in monthly income group of Rs.10,000 to Rs.15,000, all Branch Managers/Officers and Area/Senior Managers fall in Rs.15,000 - Rs.20,000 in one group. At present the average monthly income of Clerical cadre and Officer cadre respondents worked out Rs.12,200 and Rs.17,500.

B. ACQUISITION FUNCTION

Acquisition is the first and foremost function of HRM and it starts with job analysis and human resource planning. It includes recruitment, selection, placement, induction and orientation.

Job Analysis

Job analysis is a process by which the facts with respect to each job are systematically discovered. It enables managers to understand job and job structures to improve workflow or develop techniques to improve productivity.

It is reported that PGB is not making any systematic effort for job analysis. However Service Regulations of PGB framed on the basis of model regulations issued by the Central Government, contain
classification of jobs, functions and responsibilities of job holders. As per these Service Regulations jobs are broadly classified into (i) Officers Scale I, II and III (ii) Clerical staff and (iii) Subordinate staff. While Area Managers and Senior Managers come under Officers Scale II and III grade, most of the Branch Managers/Officers fall under Officers Scale I grade. The nature of work of various categories of personnel of the Bank differs from cadre to cadre and also according to place/area of posting.

Human Resource Planning (HRP)

HRP involves forecast of employment needs of the organisation. It is reported that PGB has no separate HRP department. Hence all aspects relating to HRP in the Bank are looked after by Senior Manager (Personnel Department) at head office. It is also stated that the manpower planning is entirely based on manpower norms prescribed by Central Government from time to time.

Recruitment and Selection

After job analysis and HRP, the next step is recruitment and selection. While recruitment is the process of searching for prospective employees and stimulating them to apply for the jobs in the organisation, selection is concerned with choosing right candidates from among those who applied for the jobs in the organisation. In PGB recruitment and selection is done in accordance with rules and regulations framed by Central Government. Accordingly, the Bank adopts mainly direct method of recruitment through external sources for filling up various vacancies at entry point level by issuing
advertisements in leading newspapers. Besides this, recruitment through internal sources is followed whereby lower cadre employees are promoted to higher cadre. The Bank also depends on deputed staff from Syndicate Bank for manning its key positions like Chairman and General Manager. The selection process for all categories of posts - officers, clerical and subordinate staff - is comprehensive and the candidates are selected on the basis of their performance both in written test and interview.

ANALYSIS OF DATA

(a). Growth in Staff Strength in PGB

Staff strength in PGB reveals the number of employees increased from 138 in 1983 to 477 in 2002-03 showing a overall increase of 246 per cent since inception. Average employees per branch varied between 2.3 (1983) and 6.04 (1996-97). The linear growth (LGR) of total staff strength worked out to 4.2710 per cent. Category-wise Staff Strength revealed that LGR for Officers cadre (1.6523 per cent) was positive whereas LGRs for Clerical (-2.4926 per cent) and Subordinate staff (-1.1312 per cent) were negative. Negative growth rates are due to decline in strength in these two categories. However, all LGRs are found to be significant (at 1 per cent level). Therefore, the first null hypothesis that growth in staff strength in PGB is not-significant is rejected. Thus it can be concluded that growth in staff strength is significant.
(b). Excess Education of Respondents

Minimum educational qualification for officers is graduate degree which requires 15 years of education whereas for clerical cadre the minimum qualification is S.S.C. (X class) requiring 10 years of schooling. It is observed that while 58 per cent of Officer cadre respondents and 98 per cent of Clerical cadre respondents have excess (over) education. The average excess education per employee for officers and clerical cadre respondents workouts 1.23 and 5.36 years. Prevalence of high rates of educated unemployment is one of the characteristics features of less developed countries like India. That is why over education is also observed in the case of PGB employees.

(c). Status at the Time of Joining

It is observed that majority of the respondents (66 per cent of Clerical and 77 per cent of Officer cadre) are unemployed at the time of joining the Bank’s Service.

(d). Opinion on Reasons for Joining in PGB job

Based on Scale Product Values (SPV) computed, indicate that the most important reasons for joining in the PGB job are ‘more job security’ (SPV 91.3), ‘more salary’ (SPV 82) and ‘better working conditions’ (SPV 69.7).

(e). Source of Information to apply for job

Most of the Sample employees (85 per cent of officer cadre and 98 per cent of clerical cadre) have indicated that advertisement in news
papers is the most important source of information for applying for job in PGB.

(f). Opinion on source of Recruitment

More than 86 per cent of respondents have favoured external source of recruitment. This opinion is in conformity with the Bank policy of recruiting personnel through external source of advertisement.

(g). Methods of Recruitment

All the three categories of sample employees expressed that advertisement method is the most important and best method of recruitment as revealed by weighted mean scores for this method which varied between 4 and 5.

(h). Deciding Factor in Selection

Majority of sample employees (43 per cent of Clerical, 54 per cent of Branch Manager/Officer and 67 per cent of Area/Senior Manager categories) have stated that 'merit' should be deciding factor in selection.

(i). Opinion on Selection Process

70 to 78 per cent of respondents in the three categories have expressed that selection process is not only 'unbiased' but also 'comprehensive'.
(j). Opinion on procedure for placement, probation and Conformation

Majority of respondents (78 per cent and above) in all categories are fully satisfied/satisfied with procedure for placement, probation and conformation followed by the Bank.

(k). Induction

Over 96 per cent of sample employees felt that class room method of induction (orientation) is the best method. Also over 83 per cent of them felt that induction programme is important to a great/considerable/ moderate extent.

(l). Overall opinion on Acquisition Function in PGB

Most of the sample employees belonging to the three categories are satisfied to a great/considerable extent with various aspects of acquisition in PGB as revealed by the weighted mean scores which varied between 3.82 (clerical) and 4.22 (Area/Senior Manager).

ANOVA results indicate that 'F'-calculated value (1.539) is less than 'F'-table value (3.07) at 5% level of significance. This implies that there is no significant difference among categories of employees with regard to various aspects of acquisition function in PGB. Therefore, the second null hypothesis postulated for the study is accepted.

C. DEVELOPMENT

Development is concerned with developing the skills, knowledge and competencies of people, and it is people oriented concept. Development includes aspects such as performance appraisal, training and development, promotions and transfers.
(i). Performance Appraisal

Performance Appraisal (PA) is an important aspect of management control system and it helps an organisation to achieve its goals by developing productive employees. PGB is conducting PA for employees on annual basis in the month of April every year through 'Self Appraisal System'. Employee's traits with regard to various aspects of the job are measured by assigning marks. It is essential for all officers and clerical staff to submit PA reports in the prescribed form to the Reporting Officer (immediate superior). The Reporting Officer in turn forwards these PA reports along with his own comments to the Reviewing Officer at the Head office of the Bank. It is stated that PA reports place on record every employee's performance during each year and enables the Bank to assess the performance, strengths and weaknesses of the individual employees in their respective area of work to so as to suitably advise them to improve their performance.

Majority (more than 64 per cent) of sample employees of all categories have indicated that they are aware of the PA criteria adopted by the Bank, also they have stated that PA is important for training and development, reward and promotion. Most of them indicated that they get feedback of PA which helps them in identifying their short comings.

Overall opinion revealed that most of the Sample employees (64 per cent of Clerks, 74 per cent of Branch Managers/Officers and 78 per cent of Area/Senior Managers) are fully satisfied/satisfied with the PA system adopted by the Bank. ANOVA test has not revealed any
significant difference between categories of employees with regard to PA system in the Bank.

(ii). Training and Development

Training and development programmes aim at increasing the abilities and skills of the employees of an organisation. It is reported that PGB is organising both on-the-job and off-the-job training methods regularly to improve and update the knowledge and skills of the employees in various areas of operations of the Bank. Selection of trainees is based on seniority as well as needs and requirements. It is observed that between 1995-96 and 2002-03 on an average every year about 213 employees have been deputed for training in various organisations. On an average each sample employee has attended atleast three training programmes so far.

While only 38 per cent of employees are fully satisfied/satisfied with the on-the-job training and 51 per cent are satisfied with off-the-job training. Most of the employees in Clerical as well as Officers cadre are fully satisfied/satisfied with various training inputs, and periodicity of training. Rank Correlation Coefficient (0.889) indicates that there is similarity between Clerical and Officers groups of employees with regard to ranking of various training inputs provided to them in training programmes. An assessment of overall opinion revealed that 49 per cent of Clerical, 54 per cent of Branch Manage/Officer and 72 per cent of Area/Senior Manager categories of respondents are fully satisfied/satisfied with training and development programmes and policies of PGB.
(iii). Promotions

Promotion is a process of vertical mobility of an employee within an organisation and it provides an opportunity for the personal advancement of the personnel working in the organisation. It is reported that promotion policy of PGB is based RRBs (Appointment and Promotion of Officers and Employees) Rules framed by the Central Government. As per these rules, all promotions in PGB are made on seniority-cum-merit basis. Employees who satisfy eligibility criteria viz., experience, performance appraisal reports, minimum marks in the written test and interview are considered for promotion by ranking them according to merit. While ranking, due weightage is given for experience, performance appraisal reports, written test and interview performance.

Since inception PGB filled 112 posts (6 from Officer Scale II to Scale III, 73 from Officers Scale I to Scale II, 31 from Clerical to Officer Scale I and 2 from Subordinate staff to Clerical cadre) through promotions. These promotions constituted 23 per cent of total staff strength to (477) of the Bank as on 31.03.2003. Thus, PGB has implemented promotion programmes and policies periodically in a systematic manner.

Analysis of promotions obtained by sample respondents reveals that all the 18 respondents in Area/Senior Manager cadre got one or two promotions whereas only 5 out of 35 Branch Manager/Officer cadre and 1 out of 47 Clerical respondents got one promotion. Thus higher cadre employees got more promotions when compared to lower
cadre employees. Inspite of this, over 70 per cent of sample employees in all the three categories are optimistic about promotional opportunities. All the sample respondents gave first performance to 'Seniority-cum-merit' method of promotion is the present policy of the Bank.

Overall opinion reveals that over 72 per cent of respondents in all the three categories are fully satisfied/satisfied with promotion policy and procedure adopted by the Bank.

(iv). Transfers

Transfer involves horizontal mobility of an employee within an organisation. It reduces monotony and improves employees' skills and abilities. As per the Staff Service Regulations of PGB it is prerogative of the Board of Directors of PGB to transfer all categories of employees to meet the administrative needs and exigencies. Bank makes general transfers on a routine basis as and when an employee completes stipulated years of service at a particular place. Besides this, transfers are also made on request of employees.

It is observed that average number of transfers per sample employee worked out 2.47, 3.06 and 3.33 for Clerks, Branch Managers/Officers and Area/Senior Managers respectively and more than 60 per cent transfers are general transfers.

About 65 per cent of respondents have viewed that transfers are necessary to meet organisational requirements and management plays a major role in implementation of transfers. Weighted average scores for
overall opinion on transfers vary between 3.9 and 4.2 which indicate that respondents are fully satisfied/satisfied with transfer policy of PGB.

ANOVA results indicate that there are no significant differences between categories of employees with regard to performance appraisal, training and development, promotion and transfer policies and practices followed by PGB as F-calculated values are less than ‘F’-table value (at 5% level of significance) in all these cases. Hence, the third null hypothesis that variations between categories of employees with regard to performance appraisal, training and development, promotion and transfer policies and practices of PGB are not significant stands accepted.

D. REWARD

Reward management is concerned with designing and maintaining pay systems and benefits which helps to improve the organisational performance. Since RRBs were promoted as low cost and low profile institutions for providing rural credit, Central Government designed a separate reward structure for RRB employees. As a result that Pay allowance and benefits were relatively lower than their counterparts in commercial banks. RRB employees, fought a legal battle for achieving ‘equal pay for equal work’ and as a result NIT Award was implemented from 01-09-1997 for these employees. This has brought parity between employees of RRBs and commercial banks as regards pay, scale and allowances.
PGB which is also a RRB, has implemented these revised pay scales. Thus at present PGB staff get pay scales, allowances and benefits in accordance with VII Bipartite Settlement.

As per VII Bipartite Settlement which is in force at present, officers scale I, II and III have pay scales in the range of Rs. 7100 - Rs.12540, Rs.9829-Rs.13560 and Rs.12540-Rs.15000 respectively. The clerical staff and subordinate staff fall in the pay range of Rs.3020-Rs.8980 and Rs.2750-Rs.5000 respectively. Besides pay, DA, HRA, employees of the Bank get various allowances like professional qualification allowance, fixed personal allowance, travelling and halting allowances, transport allowance, etc. They get incentives and benefits like housing loans, conveyance loans, consumer loans, leave travel concessions, family planning incentives increments, medical allowance, reimbursement of hospital charges, etc. Terminal benefits include gratuity, provident fund and pension. Thus, consequent an implementation of NIT award all PGB staff got substantial benefits in the form of higher pay scales, allowances and benefits.

It is observed that present average monthly income is Rs.12200 for Clerical staff and Rs.17500 for Officers categories of respondents.

In the opinion of all categories of sample employees out of seven reward factors considered, three factors viz., “improvement factor in salary whenever revised”, “economic security by way of regular employment and regular income” and “sufficient incentives and benefits” are the most important reward factors as revealed by the weighted mean scores which lie between 4 and 5.
Overall opinion reveals that 70 per cent of Clerical, 83 percent of Officer cadre sample employees are fully satisfied/satisfied with the reward function in PGB. ANOVA test does not reveal any significant difference between categories as regards reward function in PGB. Therefore, the fourth null hypothesis postulated for the study is accepted.

E. INTEGRATION

Integration covers aspects such as discipline, grievance management, unionism and participative management.

(i). Discipline and Code of Conduct

'Discipline' aims at maintaining business efficiency and is a sign of sound human and industrial relations in an organisation. Disciplinary procedure in PGB is governed by rules and regulations prescribed in Service Regulations of the Bank. Any officer/other employee who violates these regulations will be subjected to disciplinary action which may take the form of suspension, minor penalties and major penalties.

It is reported that number of employees subject to disciplinary action in the last three years are very few. Data analysis reveals that out of 100 sample employees only one clerical cadre employee faced suspension and 3 Branch Managers/Officers have been subject to disciplinary action in the form of Censure/Suspension/Stoppage of increments for negligence or insubordinate or misconduct and all disciplinary actions are of minor nature. This indicates that most of the
employees maintained self-discipline and discharged their functions properly, which is a positive aspect in human relations.

About 72 per cent of sample employees in all categories are fully satisfied/satisfied with disciplinary procedure followed in PGB. ANOVA test does not indicate any inter-category differences with regard to disciplinary procedure followed in PGB.

(ii). Grievance Management

Efficient grievance management is an important element of HRM. There is a need to involve formal grievance procedure which is simple, flexible, and time bound as well as trust worthy will avoid frustration, antagonism and anxiety among aggrieved employees.

Grievance handling in PGB is in accordance with rules and instructions stipulated by Central Government. Personnel Manager and Chairman of PGB resolve most of the grievances of employees. However, grievances are common to all RRBs in the State are discussed and decision taken at State Level Forum.

Data analysis reveals that out of 100 sample employees, only 23 (12 Clerks, 6 Branch Mangers/Officers and 5 Area/Senior Managers) have stated that they have represented altogether 43 grievances. Cause-wise analysis reveals that most of these grievances related to 'work assignment and working conditions' (28 per cent), transfers (21 per cent) and pay and allowances and benefits (19 per cent). Only grievances of 12 of sample employees (52 per cent) are settled. Pending grievances are more in Branch Manager/Officers category. Most of the
grievances (71 per cent) of clerical cadre are settled by Personnel Manager, whereas most of the grievances of officer cadre employees are settled by Chairman.

Overall opinion revealed that while 60 per cent of Clerical and 78 per cent of Area/Senior Manager cadre respondents have expressed satisfaction, only 32 per cent of Branch Manager/Officer cadre respondents have expressed satisfaction about grievance management procedure in PGB. ANOVA test indicates that there is significant difference between categories about grievance management procedure in PGB.

(iii). Union Management and Union Relations

Trade unions have become integral and powerful factor in the contemporary economic system and their impact in felt by all organisations in any economy. In PGB there two separate unions for Officers and employees-PGB officers Association and PGB Employees Association. These two unions are affiliated to A.P. Regional Rural Bank Employees Association at state level and All India Regional Rural Bank Employees Association at national level.

65 per cent of sample employees of all categories stated that union leaders are helpful. Between 86 and 89 per cent of respondents in all the categories perceived that 'to bargain for better wages/salaries and benefits' is the most important objective of the union. Most of the respondents (54 per cent) felt that management and workers should be willing to solve their problems through negotiations and strikes should be used sparingly. About 50 per cent of respondents of all categories are
satisfied/fully satisfied about union-management relations in PGB. ANOVA test does not reveal any significant inter-category differences with regard to union-management relations.

(iv). Employees' participation in Management

Employees' Participation in Management (EPM) crystallises the concept of 'industrial democracy' and has become an imperative need to cope with changes in organisational environment.

It is reported that joint council mechanism has been introduced in PGB to develop a sense of involvement and belongingness among employees. Besides joint council which is a formal method, there is also an informal method of participation of employees through information sharing at Branch level.

More than 80 per cent of respondents of all categories viewed that participation schemes are essential and most of them stated that both formal and informal methods of participation are in vogue in PGB. Overall opinion revealed that while 61 per cent of Area/Senior Managers are fully satisfied/satisfied only 40 per cent of clerks and branch managers/officers are fully satisfied/satisfied with EPM schemes in PGB. But ANOVA test does not indicate any difference between categories with regard to EPM in PGB.

The above analysis of various aspects of 'integration' function in PGB based on ANOVA results indicated that there are no significant differences between categories of employees with regard to all aspects of integration function except grievance management. Thus our fifth

345.
null hypothesis is accepted with regard to discipline, union-management relations and participative management, but rejected with regard to grievance management in PGB.

F. HRM OUTCOMES

HRM outcomes include aspects such as job satisfaction, productivity.

(i). Job Satisfaction

Job satisfaction is a complex phenomenon affected by a number of inter-related factors like work situation, work role, pay and benefits and managerial factors. Job satisfaction strongly influences productive efficiencies of an organisation. Hence it is a significant aspect to be considered in management and develop of human resources. An analysis of job satisfaction factors of sample employees of PGB revealed that job satisfaction levels of all the three categories of respondents are high with regard to three major factors viz. "nature of job", "benefits from the job" and "managerial aspects of the job" as the mean scores for these factors are 2.5 and above. With regard to "facilities in the job" factor the weighted mean scores for all the category of respondents are below 2.5 indicating medium level of satisfaction. Chi-square test indicated that there are significant differences between satisfied and dissatisfied groups with regard to various job satisfaction factors. Hence, our sixth null hypothesis stands rejected.
(ii). Productivity

Productivity is the ratio of output to input. To enhance productivity there is a need to manage human resource component effectively and efficiently. In banking industry product is usually mentioned in terms of 'business per branch' and 'business per employee'. In PGB, productivity as measured by 'business per branch' increased from Rs.3.66 lakh in 1983 to Rs.577.53 lakh in 2002-03 showing an overall increase of 158 times. Productivity represented by 'business per employee' showed an overall growth of 77 times (from Rs.1.59 lakh in 1983 to 122.29 lakhs in 2002-03). It is also observed that for the year ending March 2001, productivity as measured by 'business per branch' in PGB per branch in PGB (Rs.574.81 lakh) was relatively higher than 'business per branch' at All India level for all RRBs (Rs.369.64 lakh). Thus PGB has done well in achieving improvement in productivity. The linear growth rates for productivity in terms of 'per branch business' (15.0757 per cent) and per employee business (15.2486 per cent) are found to be significant at 1 per cent level implying that there is significant temporal growth in productivity in PGB. Therefore, the seventh hypothesis of the study that growth in productivity in PGB is not significant is rejected.
SUGGESTIONS

An overall evaluation of various aspects of HRM policies and practices of PGB indicate that the Bank should pay greater attention for restructuring its HRM policies and programmes. Therefore the following suggestions are made.

- **Job evaluation**: Job analysis must be done more systematically and scientifically. Proper compilation of appropriate job specifications, job descriptions and job analysis before the actual selections are made will help the management of the Bank to avoid wrong selection of personnel.

- **Human Resource Planning**: At present manpower planning activity is look after by senior manager (personnel department). There is a need for creation of a separate manpower planning cell at the head office under the charge of a qualified senior manager to look after all the problems commenced with human resource planning, forecasting, training and development, etc. Also clearcut scientific planning policies and procedures should be followed for manpower planning.

- **Recruitment and Selection**: Till recently, recruitment and selection aspect in all RRBs in AP was entrusted to a common recruitment board (BSRB, Hyderabad). But now this practice has been dispensed with. Therefore the management of PGB is having powers to recruit and select its own personnel. For this purpose it is suggested that the management of the Bank has to frame clear cut policies and procedures for recruitment and selection. In this connection it is
advisable to adopt direct recruitment method through press advertising and select employees on the basis of comprehensive written test and interview as has been done earlier under common recruitment method.

- **Placement**: Placing right man in the right job must receive attention. Suitable policies of placement should be evolved by arranging to pickup right personnel to the right place to avoid complaints from the customers. Persons with adequate skills, knowledge and experience should posted to key positions and large branches.

- **Performance Appraisal**: Scientific and systematic performance appraisal system should be introduced. Performance criteria for all jobs from clerical to managerial level must be based on systematic analysis. Bias and subjectivity in performance appraisal should be avoided. All employees must be clearly informed about the criteria adopted for performance appraisal. Also feedback of information on performance appraisal to all employees is needed. At present only self appraisal method is used. Besides this appraisal by peers and customers also would be useful.

- **Training and Development**: It is necessary to formulate a clear cut, farsighted and comprehensive policy on programmes of training and development of employees by setting out objectives, principles and guidelines. Identification of employees to be deputed for training should not be merely on the basis of seniority. The needs and requirements of different categories of employees should also be assessed while selecting employees for training. Also it is essential to
take into account not only present requirements but also the future needs of the employees as well as of the organisation. Therefore, emphasis should be given to training, re-training and mid-career training in view of rapid technological changes. Proper feedback and evaluation of training programmes by cost benefit analysis is needed.

- **Promotion**: It is observed that the Bank is following Seniority-cum-merit method of promotion. But promotional avenues for clerical cadre are comparatively less. Therefore more promotional opportunities must be created for clerical cadre employees to avoid frustration.

- **Transfers**: It is observed that majority of sample employees are satisfied with the existing transfer policy. Inspite of this there is need for some improvement in transfer policy. Suggestions and grievances from employees' with regard to transfers must be attended to promptly and any discontentment in this regard should be avoided. It is better to categorise branches on the basis of business turnover and transfer experience staff to large branches and less experienced staff to small branches. Mid academic year transfers should be avoided as such transfers cause lot of inconvenience to education of employees' children.

- **Reward**: After implementation of NTI Award and equation of pay scales of RRB employees with those of sponsor bank employees, the reward structure has undergone a change. The low cost and low profile advantage of RRBs has been lost. At present Salary and
benefits of PGB employees account for about 75 per cent of total operating expenses and 24 per cent of total expenses of the Bank. Thus salaries constitute a major portion of operating expenses of the Bank. Employees are getting lot of benefits under the revised reward structure. All employees are fairly satisfied with all reward factors. Under these circumstances what is needed is devotion and commitment on the part of the employees and they must justify that they are committed to improve Bank's performance in terms of productivity and profitability.

- **Discipline** : It is observed that number of cases in disciplinary action are very few. It may be due to self-discipline among employees and also an account of lenient attitude adopted by the Bank. Therefore, it is suggested that rules with regard to disciplinary action should be rigidly followed irrespective of the cadre to which an employee may belong and also no scope should be given for yielding to any pressures from any quarters. Wherever necessary legal advice may be taken by the Bank management on matters connected with disciplinary action.

- **Grievance Management** : It is observed that there is an element of dissatisfaction among certain categories of employees. This is especially due to unsettled grievances. Non-settlement of grievances within reasonable time. Causes frustration and effects the morale and efficiency of the organisation. Therefore the Bank should evolve a formal grievance management procedure which is fair, adequate and understandable and capable of speedy redressal.
• **Union-management Relations**: Management should display the constructive attitude and take the unions into confidence in all matters relating to the operations of the Bank. Both unions and management should maintain cordial relations and work in a spirit of conciliation and goodwill.

• **Employees' participation in Management**: Both the employees and management should realise the significance of the scheme of employees' participation in management. Proper education and training of the union leaders and also the representatives of the management about the employees' participation in management scheme is essential. The attitude and outlook of the both the parties should be enlightened and there should be impartial, free and frank exchange of thoughts and opinions. Suggestions and recommendations for toning up the functioning of the scheme should be implemented forthwith and delay in this regard should be avoided. For this purpose the existing scheme of Joint Councils must be strengthened. Every effort should be made to implement the decisions to arrived at the meetings of the Joint Councils as far as possible.

• **Job Satisfaction**: Job satisfaction is related to job and its environment. Better organisational environment and human resource policies and practices result in greater job satisfaction which in turn lead to enhanced organisational effectiveness and efficiency. Therefore it is suggested that the management should devote necessary attention for creating conducive environment for high job
performance and concomitant high levels of job satisfaction among employees.

- **Productivity**: There is significant growth in productivity in terms of business per branch and business per employee. But measuring productivity in terms of 'business per rupee of establishment expenses', and 'profit per branch' also need to be considered in assessing the performance of the bank.

- **Personnel Records**: It is observed that personnel records are not satisfactorily maintained in PGB. All matters relating to human resources like service records, promotions, transfers, disciplinary actions, training and development programmes, grievance management, performance appraisal reports etc., need to be maintained systematically preferably by using appropriate software devices.

In order to implement the foregoing suggestions, the management of PGB should revamp the functioning of its Personnel Department. For this purpose, there is a need to shift the emphasis from Personnel Management to HRM and the management must adopt human relations approach towards its employees.
APPENDIX

QUESTIONNAIRE ADDRESSED TO EMPLOYEES OF PINAKINI GRAMEENA BANK

Researcher
D. LAKSHMINARAYANA RAJU

Research Supervisor
Prof. V. SATYANARAYANA MURTI

Department of Commerce
Sri Venkateswara University
TIRUPATI - 517 502
Andhra Pradesh.

Topic
HUMAN RESOURCE MANAGEMENT IN REGIONAL RURAL BANKS: A STUDY
WITH REFERENCE TO PINAKINI GRAMEENA BANK

QUESTIONNAIRE

This is a research Questionnaire. Please cooperate and make the research a success. I assure that the information collected through this Questionnaire will be kept confidential and used only for academic research without revealing the individual identity of the respondents. Please try to make your responses as accurate as you can.

1. Identification Data

1.1 Name of the respondent
(Since name is not essential for the study you may either give or not)

1.2 Sex : Male/Female

1.3 Age :

1.4 Caste : FC/BC/SC/ST

1.5 Religion : Hindu/Muslim/Christian

1.6 Marital Status : Single/Married/Divorced

1.7 Nature of the family : Joint/Nuclear

1.8 Number of members in the family :

1.9 Qualifications : 1. At the time of Joining :
2. At Present :

1.10 Designation and Grade : 1. At the time of Joining :
2. At Present :
1.11 Experience in the Bank
   1. Total experience :
   2. Experience in each
designation/grade
   (a). Messenger-cum-sweeper :
   (b). Clerk-cum-cashier :
   (c). Officer : Scale-I
   Scale-II :
   Scale-III :

1.12 Place and location of your
work place
   Urban/Semi-urban/Rural

1.13 Give details of your monthly
salary particulars:
   1. Scale of Pay :
   2. Present basic salary :
   3. Darness allowance :
   4. House rent allowance :
   5. Other allowance :
   Total Salary per month :

1.14 Housing
   1. Owned ( ) 2. Rented ( )

2. Recruitment and Selection

2.1 What was your status at the time of your first appointment to the bank?
   1. Student ( ) 2. Unemployed ( ) 3. Employed ( )

2.2 What are the reasons for joining in this Bank? (Rank them)
   1. More job security ( ) 4. Challenging job ( )
   2. Better Salary ( ) 5. To serve the rural society ( )
   3. Better working conditions ( )

2.3 How did you come to know about vacancies in the bank when you
were first recruited to the bank? (Tick appropriate)
   1. Advertisement published in news papers ( )
   2. Friends and Relatives working in the bank ( )

2.4 Which source of recruitment do you favour? (Tick appropriate)
   1. Internal sources ( ) 2. External Sources ( )

2.5 What is your opinion on different methods of recruitment? (Tick
appropriate)

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<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Undecided</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
</table>
   1. Advertisement | ( )   | ( )       | ( )      | ( )   | ( )         |
   2. Employment Agencies | ( ) | ( ) | ( ) | ( ) | ( ) |
   3. Campus recruitment | ( )   | ( )       | ( )      | ( )   | ( )         |
   4. Casual callers | ( )   | ( )       | ( )      | ( )   | ( )         |
   5. Recommendations | ( )   | ( )       | ( )      | ( )   | ( )         |
2.6 What was the deciding factor in your selection? (Tick appropriate)
1. Qualifications ( )
2. Work experience ( )
3. Merit ( )
4. All the above ( )

2.7 Give your opinion on selection process in your Bank? (Tick appropriate)
1. Selection process is (a) biased ( ) b. unbiased ( )
2. Selection process is (a) Simplistic ( ) b. Comprehensive ( )

2.8 What is your opinion on placement, probation and conformation in your bank? (Tick appropriate)
1. Fully satisfied ( )
2. Satisfied ( )
3. Undecided ( )
4. Dissatisfied ( )
5. Fully Dissatisfied ( )

2.9 At the time of joining in this bank, has the bank management informed you about your duties, responsibilities and the nature of work? (Tick appropriate)
1. Not at all informed ( )
2. Insufficiently informed ( )
3. Sufficiently informed ( )

2.10 What method of induction programme followed in your bank?
1. Class room orientation ( )
2. Discussion with Superiors ( )
3. Booklets and Pamphlets ( )

2.11 What is your opinion about Induction Programme? (Tick appropriate)
1. Not at all important ( )
2. Important to some extent ( )
3. Important to a moderate extent ( )
4. Important to a considerable extent ( )
5. Important to a great extent ( )

2.12 Give your overall opinion about acquisition function in your bank? (Tick appropriate)
1. Fully satisfied ( )
2. Satisfied ( )
3. Undecided ( )
4. Dissatisfied ( )
5. Fully Dissatisfied ( )

3. Performance Appraisal

3.1 Do you have clear knowledge about criteria adopted for performance appraisal in your bank? Yes/No

3.2 What method is followed for evaluating the performance of employees in your bank? ____________

3.3 Who is the person-making appraisal of your performance? ____________

3.4 How frequently the appraisal is done? ________________
3.5 Is it linked to 1. Training and Development ( ) 2. Reward and Promotion ( ) 3. Both ( ).

3.6 Do you get feedback on performance appraisal? Yes/No

3.7 To what extent the feedback useful in identifying short comings? (Tick appropriate)
1. Very High ( ) 4. Low ( )
2. High ( ) 5. Very low ( )
3. Undecided ( )

3.8 What is your opinion about the criteria of performance appraisal method followed by your bank?
1. Fully satisfied ( ) 4. Dissatisfied ( )
2. Satisfied ( ) 5. Fully Dissatisfied ( )
3. Undecided ( )

4. Training and Development

4.1 On what basis do you think the selection of trainees is done in your bank? (Tick appropriate)
1. Not known 4. Occasionally informal
2. Strictly according to norms 5. Mostly informal
3. Normally as per norms

4.2 How many times did you undergo training so far?

4.3 What is the level of satisfaction with the training programmes you have undergone? (Tick appropriate)

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<tr>
<th>On-the-job</th>
<th>Off-the-job</th>
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<tbody>
<tr>
<td>1. Fully satisfied ( ) ( )</td>
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<td>2. Satisfied ( ) ( )</td>
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<td>3. Undecided ( ) ( )</td>
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<td>4. Dissatisfied ( ) ( )</td>
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<tr>
<td>5. Fully Dissatisfied ( ) ( )</td>
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</tbody>
</table>

4.4 What is your opinion on various aspects of employee training and development programmes in your bank? (Tick appropriate)

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<tr>
<th>Fully satisfied</th>
<th>Satisfied</th>
<th>Undecided</th>
<th>Dissatisfied</th>
<th>Fully satisfied</th>
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<tbody>
<tr>
<td>1. Availability of training centres in the bank ( ) ( ) ( ) ( ) ( )</td>
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<td>2. Periodicity of training in the bank ( ) ( ) ( ) ( ) ( )</td>
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<td>3. Availability of training methods in the bank ( ) ( ) ( ) ( ) ( )</td>
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<td>4. Availability of course contents in the bank ( ) ( ) ( ) ( ) ( )</td>
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</table>

iv.
5. Supply of course material  
6. Quality of faculty in the bank  
7. Participation of trainees in the bank  
8. Evaluation of the training  
9. Availability of physical facilities in the bank  
10. Relevance of training to job requirements

4.5 What is your overall assessment on existing training programmes in your bank? (Tick appropriate)
1. Fully satisfied  
2. Satisfied  
3. Undecided

4. Fully Dissatisfied

5. Promotion Policy
5.1 How many promotions have you got so far in this bank?

5.2 Is there ample opportunity for promotion in your bank? **Yes/No**

5.3 In your opinion what should be the basis for promotion? (Rank them)
1. Seniority  
2. Merit  
3. Seniority-cum-merit

5.4 Give your overall opinion on existing policy of promotion? (Tick appropriate)
1. Fully satisfied  
2. Satisfied  
3. Undecided

4. Dissatisfied  
5. Fully Dissatisfied

6. Transfer Policy
6.1 How many times you were transferred? For what reasons?

<table>
<thead>
<tr>
<th>Number of Transfers</th>
<th>One</th>
<th>Two</th>
<th>Three</th>
<th>Four</th>
<th>Total</th>
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</table>

Reasons for Transfers:
1. General Transfers
2. Request Transfers
3. Promotion Transfers
4. Other reasons

6.2 Give your opinion on the main purposes of transfers in your bank? (Tick appropriate item)
(a) to meet the organisation requirements  
(b) to satisfy the employees interests  
(c) both (a) and (b)
6.3 Who has decisive influence on transfers? (Tick appropriate)
(a) Management ( ) (d) Management and Union ( )
(b) Union ( ) (e) Management and Employee ( )
(c) Employee ( )

6.4 Give your opinion on present policy for transfers in your bank? (Tick appropriate)
1. Fully satisfied ( )
2. Satisfied ( )
3. Undecided ( )
4. Dissatisfied ( )
5. Fully Dissatisfied ( )

7. Reward (Salary, Allowances, Incentives, Leave Rules and Benefits)

7.1 Give your opinion to the following statements relating reward factors of job. (Tick appropriate)

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Undecided</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
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</thead>
<tbody>
<tr>
<td>1. My salary is sufficient to meet the needs of my family</td>
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<td>2. My salary level is comparable to the similar bank jobs else where</td>
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<td>3. My DA neutralizes increase in cost of living</td>
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<td>4. My salary is commensurate with the efforts I put in my job</td>
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<td>5. There is an improvement factor in my salary whenever it is revised</td>
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<td>6. My job gives economic security by way of regular employment and regular income</td>
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<tr>
<td>7. My job provides sufficient incentives, leave facilities and benefits</td>
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</tbody>
</table>

7.2 Give your overall opinion on reward function in your bank? (Tick appropriate)
1. Fully satisfied ( )
2. Satisfied ( )
3. Undecided ( )
4. Dissatisfied ( )
5. Fully Dissatisfied ( )
8. Discipline and Code of Conduct

8.1 Have you faced any disciplinary action? Yes/No
8.2 If 'yes' indicate nature of disciplinary action you have faced along with period involved.

<table>
<thead>
<tr>
<th>Nature of disciplinary action</th>
<th>Period</th>
<th>No.of times</th>
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<tbody>
<tr>
<td>a. Censure (warning)</td>
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<td>b. Suspension</td>
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<td>c. Fine</td>
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<td>d. Reduction to lower grade</td>
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<td>e. Stoppage of increment</td>
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<tr>
<td>f. Withholding of promotion</td>
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<td>g. Recovery from emoluments</td>
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<td>h. Withdrawal of special allowance</td>
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<tr>
<td>i. Dismissal</td>
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</table>

8.4 What are the grounds for disciplinary action? ____________

8.5 What is your overall opinion on the disciplinary procedure in your Bank? (Tick appropriate)

1. Fully satisfied ( )
2. Satisfied ( )
3. Undecided ( )
4. Dissatisfied ( )
5. Fully Dissatisfied ( )

9. Grievance Management

9.1 Have you any grievance? Yes/No
9.2 If 'yes' indicate how many grievances you have presented? ____________
9.3 What are the cause/causes of grievances in your Bank? (Tick appropriate item/items)

1. Pay, Incentives, Allowances & Benefits ( )
2. Work Assignment and Working Conditions ( )
3. Transfers ( )
4. Seniority & Promotion ( )
5. Leave Facilities ( )
6. Disciplinary Action ( )
7. Other causes ( )

9.4 Are these grievances settled? Yes/No
9.5 If 'yes' indicate the level/mechanism through which it is settled? (Tick appropriate)

1. Immediate Superior ( )
2. Personnel Manager ( )
3. Top Level Management ( )
9.6 Give your overall opinion on present system of grievance management in your bank? (Tick appropriate)
1. Fully satisfied ( )
2. Satisfied ( )
3. Undecided ( )
4. Dissatisfied ( )
5. Fully Dissatisfied ( )

10. Union-management Relations
10.1 Are you a member of any union? Yes/No
10.2 If 'Yes' give the name of the union? ____________
10.3 To which state and national level union it is affiliated? ______
10.4 What according to your opinion are the principal objectives of trade union? (Tick appropriate item/items).
1. To protect jobs ( )
2. To bargain for better wages/salary and benefits ( )
3. To obtain better working conditions ( )
4. To protect its members from the arbitrary action of management ( )
5. To administer welfare programmes ( )
6. To educate its members ( )

10.5 Do you think that your union leaders are:
(a) Helpful ( ) (b) Unhelpful ( )
(c) Neither helpful nor unhelpful ( )

10.6 What is your opinion about organisation of strikes? (Tick appropriate)
(a) Strikes should be used frequently whenever the management is not willing to concede the demands ( )
(b) Management and workers should be willing to solve their problems through negotiations and the weapon of strike should be used sparingly ( )
(c) The weapon of strike should be completely replaced by constructive consultative machinery ( )

10.7 What is your overall opinion on union management relations in your bank? (Tick appropriate)
1. Fully satisfied ( )
2. Satisfied ( )
3. Undecided ( )
4. Dissatisfied ( )
5. Fully Dissatisfied ( )

11. Employees' Participation in Management
11.1 What is your opinion about employees' participation in management? Essential/Not Essential

11.2 If essential, what form of participating do you feel would be effective?
(a) Formal (b) Informal (Voluntary) (c) Both (a) and (b)

11.3 What are the forms of employees' participation in your bank?

viii
11.4 What is your overall opinion about exiting system of Employees' participation in Management in your bank? (Tick appropriate)
1. Fully satisfied ( )
2. Satisfied ( )
3. Undecided ( )
4. Dissatisfied ( )
5. Fully Dissatisfied ( )

12. Job Satisfaction

Give your opinion on following statements (Tick appropriate).

12.1 Nature of Job

1. Job provides security of employment
2. Work is challenging
3. There is autonomy in the work
4. It has identity of its own
5. It provides opportunity for using variety of skills

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<th>Very High</th>
<th>High</th>
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<th>Low</th>
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12.2 Benefits from the Job

1. Salary is satisfactory
2. Job provides dignity and respect
3. Promotional opportunities in the job are good
4. Pensionery and other fringe benefits and satisfactory
5. Job provides high sense of achievement
6. Job provides opportunities for growth and self fulfilment

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<th>High</th>
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12.3 Managerial aspects:

1. Superior-subordinate elements are cardial
2. Peer relatives are cardial
3. Work assignments are clear
4. Responsibilities are commensurate with authority
5. Goals are clearly set

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12.4 Facilities in the Job:

1. Tools and equipments necessary for the job are adequately provided.

2. Medical facilities/Medical reimbursement provided by employer are adequate.

3. Education facilities are available in the neighbourhood.

4. Housing facilities are satisfactory in the place, when I am working.

5. Transport and marketing facility in the place of where I am working are satisfactory.

6. Recreation facility provided by employer are adequate.

7. Loan/Credit facility provided by employer are adequate and timely.