PREFACE

Any organisation aims for achievement. For achieving a goal, a set of resources is utilised. They may have some living resources and some non-living resources. The living resources remain as the life giving resources and act as a fulcrum or power point to integrate the other non-living resources. The modern name for their key resource is 'Human Resource'. All resources become futile if human resources are not in existence. The significance of a human resource can never be under estimated in the light of its viable contribution and utility.

The 'human resource' in any organisation is capable of creating many other resources too. Of all the contributing institutions, banking organisations play a vital role. Among the resource offering banking organisations, nationalised banks keep the country's banner high on the economic front. These organisation assist either in the production of materials or in the delivery of goods and services for the welfare of the nationals of a country. Irrespective of whether it is a profit making or non-profit making organisation, developing the human resources in them is gaining significance, in the light of global competition pressing all organisations. Arising due to the fight for position, economic power and a higher status maintenance than others, all organisations are striving harder than the past.

When a country has to develop, it is imperative to develop its men. The global scenario reveals that unless a country is able to plan well, make suitable policies, they will maintain the status quo of underdevelopment.
The open door policy of the Indian government aims at making use of even latest, useful technology from abroad, to develop its own citizens.

This invitation to outsiders make the domestic organisations to revamp their structures and prepare for a challenging scenario which has not come to them right from their inception.

In India, banking sector as a core service sector is facing a new situation which warrants the policy makers to carefully programme the strategies to sustain the existing nationalised banks and make them fit to serve the clients on par with the new entrants.

It is right time to make a pioneering study on the HRM in the selected nationalised banks with the objectives of taking stock of the situation by measuring the perceptions of the middle level supervisory officers, so that policy suggestions may be offered with proper assessment. A study was made with six focal objectives.

1. To study conceptually the human resources development issues of the banking system in general and that of the Coimbatore district in particular.

2. To survey the perceptions of the middle level supervisory officers of the banking system regarding human resource development in the selected nationalised banks of Coimbatore district.
3. To conduct a HRD climate survey on the middle level supervisory officers of Coimbatore district.

4. To design a suitable HRD model for the banking sector.

5. To investigate and identify the constraints in HRD of the banking system.

6. To suggest suitable policy prescriptions for effective HRD of the middle level supervisory officers of banks.

A fully structured questionnaire is administered on 120 middle level supervisory officers of the banks on Likert's five-point scale.

The study is organised into nine chapters as presented here in brief.

Chapter I deals with Introduction covering history of banking, Indian banking scenario statewise distribution, financial status of banks, new bank that entered recently, situation of Tamilnadu banks, status and growth of banking sector, human resource development in banks, statement of the problem, need for the study, objectives of the study, methodology limitations of study and significance of the study.

Chapter II analyses the conceptual issues in HRD, an overview of literature touching on definition of HRD, functions, HR planning, some approaches to HRD, HRD in India, significance in Indian context, HRD interventions, studies on human behaviour, training, banking issues and HRD issues.
Chapter III encompasses the research methodology covering locale of research, operationalisation and measurement of variables, methods of data collection and statistical tools used.

Chapter IV focuses on perceptions of middle level supervisors on HRD issues and processes like banking sector, highlighting on data collection method, data collection tool used, identification of 18 dimensions, statistical analysis covering correlation, F test and factor analysis and their salient findings are presented.

Chapter V highlights on HRD climate survey of banking sector and the results thereof. A thorough appraisal is made on the HRD climate aspects using factor analysis.

Chapter VI describes the HRD model designed by the researcher for banking sector and it discusses the need for HRD climate.

Chapter VII recommends the policy prescriptions to be followed. Here adequate focus is given on the recommendation to be followed by banks of Tamil Nadu.

Chapter VIII discusses on the constraint analysis and suitable measures to face the constraints.
Chapter IX presents the summary of various chapters and major findings of the study. The various recommendations of the researcher based on the findings of the study and the personal observations of researcher also narrated in this chapter.

The report also gives a bibliography and appendices containing data instrument and other relevant information regarding the research.