Chapter Six

PROFILE OF BANKS IN JHANSI

1. Introduction To Jhansi
2. Role Of RBI in Jhansi
3. Working Norms Of Banking Industry In Jhansi
4. Bank Profile
PROFILE OF BANKS IN JHANSI

INTRODUCTION TO JHANSI

About four centuries ago Jhansi was known by the name of Balwant Nagar. The king of Orcha Jhansi is a district in Bundelkhand Region, which is a backward area. The growth rate of economic development is very slow. The history of un-organized and organized sector existed in the same way as it has expressed for other parts of the country or it will be better to say, that the history of dominance of un-organized sector in this region is rather longer. The rural people did not have any substitute financial agency; they used to fulfill their financial demand through moneylenders. The objective of loan was not always productive but often, they demanded for un-productive purposes. The un-productive credit did not beget return; consequently the moneylenders took them into their grip. It raised the problem of indebtedness and in other sense the extension of un-organized sector.

Therefore the function of organized sector was nominal. But as soon as the government paid its attention towards its development the commercial banks, industrial development corporation and other financial agencies were established. Consequently some cottage and small-scale industries came into the existence. All these industries have been financed by organized agencies. The agriculture sector is also financed by these financial agencies. Therefore it is expected that in the near future un-organized sectors will completely disappear.

ROLE OF RBI IN JHANSI

The Reserve Bank of India Does not involve directly in the function of rural region but sends directions and advises for the development of the area. Commercial banks and Regional Rural banks have much saying for rural working and its development. In Bundelkhand region commercial banks and specially "lead bank" are functioning with greater intensity. The facilities are provided by the Reserve Bank of India are distributed well in the region. The department for "Rural planning and credit" issues the progress report for the economic and rural development program of government. The "Agriculture Banking college Pune" also provides training to Banking officers, which again is the body established by the Reserve Bank of India. Therefore the Reserve Bank of India does not function directly for the rural development. Hence no rural program for the Bundelkhand Region too, but indirectly, this is the body
responsible for the whole economic development program, specifically for rural region but the guideline of the Reserve Bank of India should be strictly followed in rural banking and in the underdeveloped regions of Bundelkhand. The directions of the Reserve Bank of India should be expedited strictly which will give credit to banking of the region, its role should be appreciated in developing the Bundelkhand region through banking functions and development, it will purely be the guideline for other regions.

WORKING NORMS OF BANKING INDUSTRY IN JHANSI

Banking system and its norms are applicable uniformly all over the country hence the norms under the employees work are the same in Jhansi as in the other parts of the country. The objectives, the working conditions, Union Management welfare relations, workers' policy, management and its power etc. are the same as it is found in the other regions of the nation. However, the government takes special consideration for backward regions. Bundelkhand is also included under the backward area therefore a sympathetic attitude is observed for the people of this region. The policy of rural banks in rural its branch expansion areas, program, loans, advances to the unemployed and self employment, small cottage and home industry program, and others are the functions for which the rural banks in Bundelkhand area are opened. In Jhansi the main problem is lack of capital, which made the people of Bundelkhand vulnerable. The illiteracy and the vicious circle of poverty pronounced here. The economic facilities are like transport, communication, education facilities, housing, electricity development, Industries for new innovation and new techniques, and also lack of opportunities for their economic upliftment are absent.

BANK PROFILE OF JHANSI

There are eighteen commercial banks in Jhansi. The list of banks is as follows:

1. Punjab National Bank
2. State Bank Of India
3. Central Bank Of India
4. Allahabad Bank
5. Oriental Bank Of Commerce
6. Bank Of Baroda
7. United Bank Of India
8. Urban Cooperative Bank
9. Punjab And Sindh
10. Indian Overseas Bank  
11. Canara Bank  
12. Bank Of India  
13. State Bank Of Indore  
14. Union Bank  
15. Vijaya Bank  
16. Dena Bank  
17. Syndicate Bank  
18. Rani Laxmi Bai Cooperative Bank  

**Punjab National Bank**

Punjab National Bank is the lead bank of Jhansi district. It has three employees; one in managerial grade one in clerical grade and one subordinate. It also has its regional office in Jhansi. The regional office was established in the year 1988. The total number of employees in this office is twenty-nine. One in executive grades five in managerial grade thirteen in supervisory grade six in clerical grade and four subordinates. Apart from these two it has seven branches and two action counters in Jhansi. In the seven branches total number of employees is one hundred twenty. Nineteen in executive / managerial grade, nineteen in supervisory grade, sixty-one in clerical grade and twenty-one subordinates.

The lead bank scheme came in 1975 to uplift the priority sectors and to stop the private bankers from giving loans to only capitalists or profit sectors. There is only one lead bank in a district. The bank, which has maximum number of units/branches, becomes the Lead Bank. The nature of job of lead bank is planning, execution and implementation of district credit plan for district, including Punjab National Bank and all other banks in Jhansi. Execution and implementation of plan is through district coordinators state government and district administration.

Punjab National Bank has its head office in New Delhi, zonal office in Agra and regional office in Jhansi. The nature of job of regional office is controlling, supervision and administration of all Punjab National Bank units/ branches. There are five departments in the office planning and development, selection and HRD (human resource development), credit department, inspection and control department and protested advances division. The function of planning and development department is to increase and look after the banking growth to allocate and plan profit to issue targets for loan, selection and HRD (human resource development) department provides training to the employees. It is the function of this department to arrange and decide whom and when to send the
employees for seminars and to decide how many are to be recruited under different categories. The training centers of Punjab National Bank are at Dehradun, Delhi and Lucknow. The function of credit department is to decide the targets and loans to be disbursed by the different units. Inspection and control department carries out inspection from time to time and maintain control over the other branches. Protested advances division looks after the matter of loans.

Oriental Bank Of Commerce

Oriental Bank Of Commerce was established in 1993 in Jhansi. It has ten employees, one in managerial grade, and three in supervisory grade three clerical grade and three in subordinate grade. The nature of job is operational.

Indian Overseas Bank

Indian Overseas Bank was established in 1976 in Jhansi. Apart from one branch it also has one extension counter. The nature of job of both branch and extension counter are operatinal. It has twenty-one employees, one in managerial grade, and four in supervisory grade eleven in clerical grade and five in subordinate grade. They have one lady staff too in clerical. The nature of job is operational. It's headquarter is at Chennai and Regional office is at Lucknow.

Dena Bank

Dena Bank was established in 1999 in Jhansi. It has five employees, one in managerial grade, and one in supervisory grade two in clerical grade and one in subordinate grade. The nature of job is operational, it's headquarter is at Bombay and Zonal office is at Lucknow.

Union Bank of India

There are two branches and one extension counter of Union Bank of India in Jhansi. Extension counter is in Nagar Nigam and one branch is in Sadar Bazar and second is in Civil Lines. The first branch at Civil Lines was established in 1972 and the second branch was established in 1983. The total number of employees in both branches are 33, two in managerial grade, four in officers grade, nineteen in clerical grade and seven in subordinates grade. It's head office and zonal office are at Mumbai. The nature of job of both branches is operational. The major operational areas of this bank are to provide services to customers and to provide financial loans as per requirements of the customers. It also deals in retail marketing such as vehicle loan, education loan, tailors loan, doctors loan, house loans and etc. This was the first bank to start retail bank marketing. The
bank provides loan on the basis of the balance sheet and in case the balance sheet is not present or available it can extend loaning on the basis of the sale records. The most important drawback of this bank is that it is not fully computerised and it is understaffed and if any problem occurs in the available computer system, there is no staff to repair it. First reporting to the regional cell is made and then staff will come to attend the problem. In banks, it was reported that managers are appraised on the basis of the target while officers are appraised on the basis of job performance, job knowledge, quick decisions, integrity in doubtfulness and doubtless and customer relations. The major task of the bank is house keeping, there are concerned officers which work along with the managers. In this bank VRS count not practised due to lack of sufficient staff. The working hours were not O.K., they are too tiring.

Central Bank Of India

The Central Bank of India has six branches and one extension counter. The various branches are located in Sipri, Sadar, City and in other areas of the city of Jhansi. The extension counter is situated at B.I.E.T (Bundelkhand Institute Of Engineering And Technology). The Central Bank Of India has celebrated about it’s golden Jubilee. The Sipri Branch has celebrated it’s Forty Seventh year. Total no. of employees in this branch are fifteen. One in managerial grade three in officer grade, seven in clerical grade and four in subordinate grade. The head office of Central Bank Of India is in Mumbai, the zonal office in in Lucknow and the regional office is in Jhansi. All local branches are fully computerized. The Central Bank Of India issues credit card by the name of Central card. This branch is operational in nature. Central Bank Of India also issues plastic money, lends financial loans for industry and all other purposes. It also has facility of Home Saving Bank Accounts. Central Bank Of India has equal spread of branches all over the country.

Canara Bank

Canara Bank has only one branch and one extension counter. The Canara Bank is located in Civil Lines and was established in the year 1979 and it’s extension counter is located at Railway Colony and was established in August 2003. The total number of employees in this branch are nineteen. One in managerial grade, four in officer grade, eight in clerical grade and six in subordinate grade. The Canara Bank has it’s head office at Bangalore, regional office at Lucknow and zonal office at Agra. This ia operational unit. The Canara Bank is fully computerised. Canara Bank also deals with retail marketing such as housing loan, personal loan, industrial loan and etc. Canara Bank also issues and accepts credit cards at national and international level. They accept only national level credit cards but issue both national and international level. The branch manager
responded that till now they hav’nt issued and accepted international level credit cards. The only drawback of the Canara Bank which was reported by it’s branch manager was that controlling office of this bank is too far as a result this branch feels isolated. It was this Canara Bank in which researcher observed and noticed satisfaction in branch manager because he had sufficient powers to operate the branch.

Vijaya Bank

There is only branch of this bank in Jhansi. This branch is located at Kaccheri. The Vijaya Bank in Jhansi was established in March 1993. The total number of employees in this branch are Eleven. One in manager grade, two in officer grade, six in clerical grade and two in subordinate grade. The Vijaya Bank has it’s head office at Bangalore, regional office at Lucknow and zonal office at Delhi. This ia operational unit. The Vijaya Bank is fully computerised. They also deals in retail marketing and extends all types of loans to all categories of the society. They extend loans on the basis of turnover if the balance sheet is not available. The special feature Vijaya Bank is marriage loan known as Kanyadan loan. They also issue and make payment on and for credit cards at both national and international level. the main drawback of the Vijaya Bank which was reported by it’s members was understaffing. Due to understaffing they have to work for long hours which are too tiring. Another drawback was that computer training has been provided to them on the job, while actually in practice first they should be provided proper training regarding the latest Technology and then they should be made to work.

State bank of India

The State Bank of India, which is the biggest commercial Bank, is a class by itself. Prior to the inauguration of the Reserve Bank of India in 1935, it performed certain central banking functions. There are about thirteen branches in Jhansi and twenty branches in Jhansi District. The total number of employees in State bank of India in Jhansi are nearly about three hundred fifty. The branches are located in all parts of Jhansi city, but only one branch (Station Branch) is fully computerized and this branch also has the ATM facility. The State Bank of India performs all the Commercial banking functions, which the Imperial Bank of India performed before, viz., receiving deposits, advancing and lending, making investments, and so on. Besides, it also acts as the agent of the Reserve Bank of India at all places in India where it has a branch and where the Reserve Bank of India has no branch. Apart from these normal functions which the State Bank of India has inherited from the Imperial Bank of India, it has been required to play a special role in rural credit, namely, promoting banking habit in the rural areas and catering to their credit needs.
Chapter Seven

FINDINGS AND ANALYSIS

1. Graphic representation of findings in general

2. Graphic representation of findings on the basis of the categories

3. Analysis of the findings
GRAPHIC REPRESENTATION OF FINDINGS IN GENERAL.
1. How are the decisions taken in the organization?

Out of 180 bank employees of the categories - manager, officer and clerk-27 responded that decisions are taken independently, 138 responded that decisions are taken cooperatively and 15 responded that decisions are taken under pressure.

2. How is the performance appraisal of subordinates done?

Out of 180 bank employees of the categories - manager, officer and clerk-15 responded that performance appraisal is done on previously set standards, 60 responded that performance appraisal is done on personal Judgments, 42 responded that performance appraisal is done by both. To 63 employees this question was not applicable.
3. Data filled in the confidential report maximally focuses on-

Out of 180 bank employees of the categories - manager, officer and clerk-114 responded that C.R focuses on job performance, 27 responded that C.R. focuses on personal evaluation, 12 responded that C.R. focuses on general evaluation. To 27 employees this question was not applicable.

4. Is the delegation of authority and responsibility is practiced?

Out of the total sample-60 responded that delegation of authority and responsibility is always practiced, 66 responded that it is frequently practiced, 33 responded that it is practiced sometimes, 18 responded that it is rarely practiced and 3 responded that it is never practiced.
5. Do the organization uses recognition system to formally and informally highlight achievements of teammates?

Out of the total sample -65 responded that it is always used, 59 responded that it is frequently always used, 35 responded that it is used, 9 responded that it is rarely used and 12 responded that it is never used to highlight the achievements of teammates.

6. Are the small accomplishments & victories of employees are recognized in time and in meaningful manner (fair and consistent)?

Out of the total sample–66 responded that they are always recognized, 36 responded that they are frequently recognized, 35 responded that they are sometimes recognized, 28 responded that they are rarely recognized, 15 respondents were of the opinion that they are never recognized in time and in meaningful manner.
7. Does organization encourage mutual support, sharing of information, ideas and resources between managers and other employees at times when any individual is over burdened with work?

Out of the total sample 45 responded that it always encourages, 84 responded that it frequently encourages, 33 responded that it sometimes encourages, 15 responded that it rarely encourages, 3 responded that it never encourages mutual support, sharing of information, ideas and resources.

8. Does organization practices any measures/style /techniques/methods to maintain good relations with employees?

Out of the total sample 66 responded that it always practices, 66 responded that it frequently practices, 24 responded that it sometimes practices, 21 responded that it rarely practices, 9 responded that it never practices any measures to maintain good relations with employees.
9. Does organization offers career, training and development opportunities to employees as motivators?

Out of the total sample - 69 responded that it always offers, 42 responded that it frequently offers, 51 responded that it sometimes offers, 9 responded that it rarely offers, 9 responded that it never offers career training and development opportunities to employees as motivators.

10. Does organization encourages open communication and routine contact between you and your superiors/subordinates?

Out of the total sample - 45 responded that it always encourages, 57 responded that it frequently encourages, 39 responded that it sometimes encourages, 27 responded that it rarely encourages, 12 responded that it never encourages open communication and routine contact between employees.
11. Do you feel involved with the job assigned to you?

Out of the total sample – 120 responded that they always feel, 48 responded that they frequently feel, 9 responded that they sometimes feel, 3 responded that they rarely feel, 3 responded that they never feel involved with the job assigned to them.

12. Are you involved in decision-making process with in the jurisdiction of your authority by superior/Organization?

Out of the total sample – 51 responded that they are always involved, 63 responded that they are frequently involved, 15 responded that they are sometimes involved, 27 responded that they are rarely involved, 18 responded that they are never involved in decision-making process with in the jurisdiction of their authority by superior/Organization. To 6 employees this question was not applicable.
13. Does organization have respect for individuals?

Out of the total sample – 72 responded that organization always has, 66 responded that organization frequently has, 21 responded that organization sometimes has, 15 responded that organization rarely has, 6 responded that organization never has respect for individuals.

14. Does organization promote innovation?

Out of the total sample – 57 responded that it always promote, 60 responded that it frequently promote, 24 responded that it sometimes promote, 15 responded that it rarely promote, 18 responded that it never promote innovation. To 6 employees this question was not applicable.
15. Does organization promotes quality and safe work place?

Out of the total sample—87 responded that it always promotes, 51 responded that it frequently promotes, 21 responded that it sometimes promotes, 15 responded that it rarely promotes, 6 responded that it never promotes quality and safe work place.

16. Do supervisors listen carefully to teammate's ideas and suggestions?

Out of the total sample—48 responded that they always listen, 75 responded that they frequently listen, 36 responded that they sometimes listen, 15 responded that they rarely listen, 6 responded that they never listen to teammate's ideas, views, opinions and suggestions.
17. Organization reward individuals for their loyalty and performance by providing them opportunities for education and promoting them from within and helping them in their personal growth.

Out of the total sample—54 responded that it always reward, 63 responded that it frequently reward, 39 responded that it sometimes reward, 18 responded that it rarely reward, 6 responded that it never reward individuals for their loyalty and performance by providing them opportunities for education and promoting them from within and helping them in their personal growth.

18. Do you perceive policies as fair?

Out of the total sample—52 responded that they always, 63 responded that they frequently, 46 responded that they sometimes, 20 responded that they rarely and 1 responded that he never perceive policies as fair.
19. Are all persons in the organization required to follow the policies (formally and informally)?

Out of the total sample—116 responded that all are always required, 54 responded that all are frequently required, 6 responded that all are sometimes required and 4 responded that all are rarely required to follow the policies.

20. All teammates show understanding, patience, and respect for the dignity and worth of everyone.

Out of the total sample—66 responded that all teammates always, 76 responded that all teammates frequently, 27 responded that all teammates sometimes and 12 responded that all teammates rarely show understanding, patience, and respect for the dignity and worth of everyone.
21. Do employees trust their supervisors?

Out of the total sample—66 responded that they always, 72 responded that they frequently, 30 responded that they sometimes, 9 responded that they rarely, 3 responded that they never trust their supervisors.

22. Does the organization have a consistent, timely and fair method for evaluating individual performance?

Out of the total sample—51 responded that it always have, 54 responded that it frequently have, 45 responded that it sometimes have, 24 responded that it rarely have and 9 responded that it never have a consistent, timely and fair method for evaluating individual performance.
23. Do you have any fringe benefits at your disposal that you can offer to the subordinate to avoid dissatisfaction amongst them?

![Bar Chart]

Out of the total sample—18 responded that they always have, 24 responded that they frequently have, 30 responded that they sometimes have, 18 responded that they rarely have, 39 responded that they never have any fringe benefits at their disposal. To 51 employees this question was not applicable.

24. Do you have discretion regarding the promotion of your subordinates?

![Bar Chart]

Out of the total sample—27 responded always, 15 responded frequently, 12 responded sometimes, 33 responded rarely, 24 responded that they never have discretion regarding the promotion of their subordinates. To 69 employees this question was not applicable.
25. Are deliberate structures or roles are designed and maintained for the people to work efficiently towards accomplishment of its goals.

![Deliberate structures or roles are designed and maintained](image)

Out of the total sample—27 responded always, 57 responded frequently, 42 responded sometimes, 24 responded rarely, 12 responded that deliberate structures or roles are never designed and maintained. To 18 employees this question was not applicable.

26. Are the training courses carried out to facilitate employees to cope up with changing socio-economic condition leading to generation of new order of aspirations, expectations and work values, affecting working climate?

![Training Courses](image)

Out of the total sample—66 responded that they always have, 54 responded that they frequently have, 27 responded that they sometimes have, 10 responded that they rarely have, 12 responded that the training courses never help to cope up with changing socio-economic condition leading to generation of new order of aspirations, expectations and work values, affecting working climate. To 3 employees this question was not applicable.
27. Are the training functions linked with the other system for effectiveness, as the line mgt. is not involved in the training functions?

Out of the total sample—27 responded that they always have, 60 responded that they frequently have, 39 responded that they sometimes have, 27 responded that they rarely have, 18 responded that training functions are never linked with the other system for effectiveness. To 9 employees this question was not applicable.

28. Does organization look for ways to streamline processes and make them more efficient?

Out of the total sample—75 responded always, 72 responded frequently, 18 responded sometimes, 6 responded rarely, 3 responded that organization never look for ways to streamline processes. To 6 employees this question was not applicable.
29. Do the individuals have clear, achievable goals and standards for their positions?

![](chart1.png)

Out of the total sample—45 responded always, 48 responded frequently, 51 responded sometimes, 30 responded rarely, 6 responded that individuals do not have clear, achievable goals and standards for their positions.

30. A friendly atmosphere is important in motivating the employees in an organization?

![](chart2.png)

Out of the total sample—102 responded always, 60 responded frequently, 9 responded sometimes, 6 responded rarely, 3 responded that friendly atmosphere is never important in motivating the employees.
31. Does the organization make any efforts to inculcate a sense of belongingness amongst employees towards the organization?

Out of the total sample—69 responded always, 57 responded frequently, 39 responded sometimes, 12 responded rarely, 3 responded that organization never make any efforts to inculcate a sense of belongingness amongst employees.

32. Does the equipment (computers) you are provided with, function properly.

Out of the total sample—57 responded always, 63 responded frequently, 33 responded sometimes, 6 responded rarely, 6 responded that the equipment (computers) they are provided with never function properly. To 15 employees this question was not applicable.
33. Do individuals have opportunities to socialize with one another during the workday?

Out of the total sample—51 responded always, 54 responded frequently, 36 responded sometimes, 21 responded rarely, 18 responded that individuals never have opportunities to socialize with one another.

34. For promotions CR are to be fined by superiors. Are the bases of judgments known to employees?

Out of the total sample—76 responded always, 38 responded frequently, 25 responded sometimes, 21 responded rarely, 20 responded that bases of judgment are never known to employees.
35. Bank policy on disciplinary action stresses on positive aspects of disciplines.

Out of the total sample—75 responded always, 55 responded frequently, 31 responded sometimes, 12 responded rarely, 7 responded that bank policy on disciplinary action never stresses on positive aspects of discipline.

36. Supervisor ensures that their instructions are clear, understandable and complete and uses interactive skills.

Out of the total sample—63 responded always, 72 responded frequently, 27 responded sometimes, 12 responded rarely, 3 responded that Supervisor never ensures instructions and interactive skills. To 3 employees this question was not applicable.
37. Does C. R. Serve as a source of motivator?

Out of the total sample—64 responded always, 63 responded frequently, 27 responded sometimes, 8 responded rarely, 18 responded that C. R. never serve as a source of motivator.

38. Employee benefits.

Out of the total sample—63 responded excellent, 72 responded very good, 27 responded good, 12 responded average, 3 responded unsatisfactory for employee benefits being provided to them.
39. The contents of Personnel policies of the organization.

Out of the total sample—30 responded excellent, 39 responded very good, 75 responded good, 21 responded average, 15 responded unsatisfactory for personnel policies of the organization.

40. Your compensation.

Out of the total sample—21 responded excellent, 39 responded very good, 72 responded good, 39 responded average, 9 responded unsatisfactory for their compensation.
41. Supervisor's leadership skills.

Out of the total sample—30 responded excellent, 66 responded very good, 54 responded good, 24-responded average, 9 responded unsatisfactory for supervisor's leadership skills.

42. Stretch of working hours.

Out of the total sample—27 responded excellent, 51 responded very good, 39 responded good, 36-responded average, 27 responded unsatisfactory for stretch of working hours.
43. Justification of appraisal methods.

Out of the total sample—33 responded excellent, 36 responded very good, 48 responded good, 33-responded average, 30 responded unsatisfactory for justification of appraisal methods.

44. Work place.

Out of the total sample—36 responded excellent, 42 responded very good, 45 responded good, 36-responded average, 21 responded unsatisfactory for workplace.
45. Concern about good human relations.

![Human Relations Bar Chart]

Out of the total sample—48 responded excellent, 45 responded very good, 51 responded good, 27 responded average, 9 responded unsatisfactory for concern about good human relations.

46. Acknowledging good performance.

![Acknowledging good performance Bar Chart]

Out of the total sample—51 responded excellent, 36 responded very good, 48 responded good, 30 responded average, 15 responded unsatisfactory for being acknowledged for good performance.
47. Responding to your queries and needs

Out of the total sample—33 responded excellent, 39 responded very good, 54 responded good, 45-responded average, 9 responded unsatisfactory for responding to their queries and needs.

48. Use of effective people skills

Out of the total sample—48 responded excellent, 36 responded very good, 248 responded good, 33-responded average, 15 responded unsatisfactory for effective use of people skills.
49. Your Organization practice's benefits (fringe or any other) comparable to what other offices in your area are offering?

Out of the total sample–111 responded yes, 50 responded no, 19-responded undecided for the information whether their organizations practice benefits (fringe or any other) comparable to what other offices in their area are offering or not.

50. Do you think that you are being compensated fairly?

Out of the total sample–60 responded yes, 99 responded no, 21-responded undecided for the information whether they are being compensated fairly or not.
51. Does the Organization have clear policies related to salaries, raises and bonuses?

Out of the total sample—90 responded yes, 75 responded no, 15 responded undecided for the information whether their organization has clear policies related to salaries, raises and bonuses or not.

52. Are you aware of the contents of Personnel policies of the organization?

Out of the total sample—105 responded yes, 54 responded no, 21 responded undecided for the information whether they are aware of the contents of personnel policies of the organization or not.
53. Are the policies revisited or revised from time to time or recently?

Out of the total sample—126 responded yes, 27 responded no, 27 responded undecided for the information whether policies are revisited or revised from time to time or recently or not.

54. Do you feel it is necessary to justify the appraisal method to the subordinates?

Out of the total sample—126 responded yes, 39 responded no, 15 responded undecided for the information whether they feel it is necessary to justify the appraisal method to the subordinates or not.
55. Are you satisfied with the promotion system in your organization?

Out of the total sample—78 responded yes, 84 responded no, 18 responded undecided for the information whether they are satisfied with the promotion system in their organization or not.
GRAPHIC REPRESENTATION OF FINDINGS ON THE BASIS OF THE CATEGORIES.
1. How are the decisions taken in the organization?

Manager's View Regarding Nature of Decision

- Under Pressure: 10%
- Independent: 10%
- Cooperative: 80%

Taking into account only manager’s view – 10% responded that decisions are taken independently, 80% responded that decisions are taken cooperatively and 10% responded that decisions are taken under pressure.

Officer's View Regarding Nature of Decision

- Under Pressure: 5%
- Cooperative: 95%

Taking into account only officer’s view – 95% responded that decisions are taken cooperatively and 5% responded that decisions are taken under pressure.

Clerk's View Regarding Nature Of Decision

- Under Pressure: 10%
- Independent: 10%
- Cooperative: 80%

Taking into account only clerk’s view – 10% responded that decisions are taken independently, 80% responded that decisions are taken cooperatively and 10% responded that decisions are taken under pressure.
2. How is the performance appraisal of subordinates done?

Taking into account only manager’s view -15% responded that performance appraisal is done on previously set standards, 50% responded that performance appraisal is done on personal judgments, 35% responded that performance appraisal is done by both.

Taking into account only officer’s view-15% responded that performance appraisal is done on previously set standards, 30% responded that performance appraisal is done on personal judgments, 15% responded that performance appraisal is done by both. To 40% employees this question was not applicable.

Taking into account only clerk’s view-17% responded that performance appraisal is done on previously set standards, 38% responded that performance appraisal is done on personal judgments, 17% responded that performance appraisal is done by both. To 28% employees this question was not applicable.
3. Data filled in the confidential report maximally focuses on-

Taking into account only manager’s view-75% responded that C.R focuses on job performance, 20% responded that C.R. focuses on personal evaluation, 5% responded that C.R. focuses on general evaluation.

Taking into account only officer’s-57% responded that C.R focuses on job performance, 11% responded that C.R. focuses on personal evaluation, 11% responded that C.R. focuses on general evaluation. To 21% employees this question was not applicable.

Taking into account only clerk’s-50% responded that C.R focuses on job performance, 20% responded that C.R. focuses on personal evaluation, 20% responded that C.R. focuses on general evaluation. To 10% employees this question was not applicable.
4. The Delegation of authority and responsibility is practiced.

Taking into account only manager’s view-50% responded that delegation of authority and responsibility is always practiced, 45% responded that it is frequently practiced, 5% responded that it is never practiced.

Taking into account only officer’s view-30% responded that delegation of authority and responsibility is always practiced, 45% responded that it is frequently practiced, 15% responded that it is rarely practiced. To 10% employees this question was not applicable.

Taking into account only clerk’s view-50% responded that delegation of authority and responsibility is always practiced, 30% responded that it is frequently practiced, 5% responded that it is practiced sometimes, 15% responded that it is rarely practiced.
5. The organization uses the recognition system to formally and informally highlights achievements of teammates.

Taking into account only manager’s view-45% responded that it is always used, 30% responded that it is always used, 10% responded that it is frequently used, 5% responded that it is rarely used and 10% responded that it is never used to highlight the achievements of teammates.

Taking into account only officer’s view-60% responded that it is always used, 30% responded that it is frequently always used, 5% responded that it is sometimes used, 5% responded that it is rarely used to highlight the achievements of teammates.

Taking into account only clerk’s view-40% responded that it is always used, 59% responded that it is always used, 35% responded that it is frequently used, 15% responded that it is sometimes used and 5% responded that it is rarely used and 5% responded that it is never used to highlight the achievements of teammates.
6. The small accomplishments & victories of employees are recognized in time and in a meaningful manner (recognition system is fair and consistent).

Taking into account only manager's view—45% responded that they are always recognized, 35% responded that they are frequently recognized, 5% responded that they are sometimes recognized, 5% responded that they are rarely recognized, 10% respondents were of the opinion that they are never recognized in time and in a meaningful manner.

Taking into account only officer's view—55% responded that they are always recognized, 10% responded that they are frequently recognized, 15% responded that they are sometimes recognized, 15% responded that they are rarely recognized, 5% respondents were of the opinion that they are never recognized in time and in a meaningful manner.

Taking into account only clerk's view—22% responded that they are always recognized, 13% responded that they are frequently recognized, 26% responded that they are sometimes recognized, 35% responded that they are rarely recognized, 4% respondents were of the opinion that they are never recognized in time and in a meaningful manner.
7. Organization encourages mutual support, sharing of information, ideas and resources between managers and other employees at times when any individual is over burdened with work.

Taking into account only manager's view-25% responded that it always encourages, 50% responded that it frequently encourages, 10% responded that it sometimes encourages, 10% responded that it rarely encourages, 5% responded that it never encourages mutual support, sharing of information, ideas and resources.

Taking into account only officer's view-25% responded that it always encourages, 40% responded that it frequently encourages, 20% responded that it sometimes encourages, 10% responded that it rarely encourages, 5% responded that it never encourages mutual support, sharing of information, ideas and resources.

Taking into account only clerk's view-10% responded that it always encourages, 60% responded that it frequently encourages, 20% responded that it sometimes encourages, 5 responded that it rarely encourages, 5% responded that it never encourages mutual support, sharing of information, ideas and resources.
8. Organization practices any measures/style/techniques/methods to maintain good relations with employees.

Taking into account only manager’s view-50% responded that it always practices, 30% responded that it frequently practices, 15% responded that it sometimes practices, 5% responded that it never practices any measures to maintain good relations with employees.

Taking into account only officer’s view-35% responded that it always practices, 45% responded that it frequently practices, 10% responded that it sometimes practices, 10% responded that it rarely practices any measures to maintain good relations with employees.

Taking into account only clerk’s view-25% responded that it always practices, 40% responded that it frequently practices, 5% responded that it sometimes practices, 20% responded that it rarely practices, 10% responded that it never practices any measures to maintain good relations with employees.
9. Organization offers career, training and development opportunities to employees as motivators.

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Taking into account only manager’s view-55% responded that it always offers, 20% responded that it frequently offers, 15% responded that it sometimes offers, 5% responded that it rarely offers, 5% responded that it never offers career training and development opportunities to employees as motivators.

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Taking into account only officer’s view-35% responded that it always offers, 30% responded that it frequently offers, 25% responded that it sometimes offers, 5% responded that it rarely offers, 5% responded that it never offers career training and development opportunities to employees as motivators.

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Taking into account only clerk’s view-40% responded that it always offers, 20% responded that it frequently offers, 30% responded that it sometimes offers, 5% responded that it rarely offers, 5% responded that it never offers career training and development opportunities to employees as motivators.
10. Organization encourages open communication and routine contact between you and your superiors/ subordinates.

Taking into account only manager's view-40% responded that it always encourages, 40% responded that it frequently encourages, 10% responded that it sometimes encourages, 5% responded that it rarely encourages, 5% responded that it never encourages open communication and routine contact between employees.

Taking into account only officer's view-20% responded that it always encourages, 35% responded that it frequently encourages, 30% responded that it sometimes encourages, 5% responded that it rarely encourages, 10% responded that it never encourages open communication and routine contact between employees.

Taking into account only clerk's view-20% responded that it always encourages, 25% responded that it frequently encourages, 15% responded that it sometimes encourages, 35% responded that it rarely encourages, 5% responded that it never encourages open communication and routine contact between employees.
11. You feel involved with the job assigned to you.

Taking into account only manager’s view, 75% responded that they always feel, 25% responded that they frequently feel involved with the job assigned to them.

Taking into account only officer’s view, 70% responded that they always feel, 25% responded that they frequently feel, 5% responded that they sometimes feel involved with the job assigned to them.

Taking into account only clerk’s view, 55% responded that they always feel, 30% responded that they frequently feel, 10% responded that they sometimes feel, 5% responded that they rarely feel involved with the job assigned to them.
12. You are involved in decision-making process with in the jurisdiction of your authority by superior/ Organization.

Taking into account only manager’s view-50% responded that they are always involved, 15% responded that they are frequently involved, 10% responded that they are sometimes involved, 20% responded that they are rarely involved, 5% responded that they are never involved in decision-making process with in the jurisdiction of their authority by superior/ Organization.

Taking into account only officer’s view-20% responded that they are always involved, 40% responded that they are frequently involved, 10% responded that they are sometimes involved, 20% responded that they are rarely involved, 10% responded that they are never involved in decision-making process with in the jurisdiction of their authority by superior/ Organization.

Taking into account only clerk’s view-15% responded that they are always involved, 45% responded that they are frequently involved, 5% responded that they are sometimes involved, 5% responded that they are rarely involved, 15% responded that they are never involved in decision-making process with in the jurisdiction of their authority by superior/ Organization. To 15% employees this question was not applicable.
13. Organization has respect for individuals.

Taking into account only manager’s view - 70% responded that organization always has, 15% responded that organization frequently has, 10% responded that organization sometimes has, 5% responded that organization rarely has respect for individuals.

Taking into account only officer’s view - 35% responded that organization always has, 45% responded that organization frequently has, 10% responded that organization sometimes has, 5% responded that organization rarely has, 5% responded that organization never has respect for individuals.

Taking into account only clerk’s view - 25% responded that organization always has, 40% responded that organization frequently has, 15% responded that organization sometimes has, 15% responded that organization rarely has, 5% responded that organization never has respect for individuals.
14. Organization promotes innovation

Taking into account only manager's view - 45% responded that it always promote, 35% responded that it frequently promote, 10% responded that it sometimes promote, 5% responded that it rarely promote, 5% responded that it never promote innovation.

Taking into account only officer's view - 25% responded that it always promote, 40% responded that it frequently promote, 10% responded that it sometimes promote, 10% responded that it rarely promote, 5% responded that it never promote innovation. To 10% employees this question was not applicable.

Taking into account only clerk's view - 25% responded that it always promote, 25% responded that it frequently promote, 20% responded that it sometimes promote, 10% responded that it rarely promote, 20% responded that it never promote innovation.
15. Organization promotes quality and safe work place

Taking into account only manager's view-55% responded that it always promotes, 25% responded that it frequently promotes, 15% responded that it sometimes promotes, 5% responded that it rarely promotes quality and safe work place.

Taking into account only officer's view-35% responded that it always promotes, 50% responded that it frequently promotes, 5% responded that it sometimes promotes, 5% responded that it rarely promotes, 5% responded that it never promotes quality and safe work place.

Taking into account only clerk's view-55% responded that it always promotes, 10% responded that it frequently promotes, 15% responded that it sometimes promotes, 15% responded that it rarely promotes, 5% responded that it never promotes quality and safe work place.
16. Supervisors listen carefully to teammates ideas, views, opinions and suggestions.

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Taking into account only manager's view-25% responded that they always listen, 60% responded that they frequently listen, 5% responded that they sometimes listen, 5% responded that they rarely listen, 5% responded that they never listen to teammate's ideas, views, opinions and suggestions.

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Taking into account only officer's view-25% responded that they always listen, 50% responded that they frequently listen, 15% responded that they sometimes listen, 5% responded that they rarely listen, 5% responded that they never listen to teammate's ideas, views, opinions and suggestions.

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Taking into account only clerk's view-20% responded that they always listen, 15% responded that they frequently listen, 40% responded that they sometimes listen, 15% responded that they rarely listen, 10% responded that they never listen to teammate's ideas, views, opinions and suggestions.
17. Organization reward individuals for their loyalty and performance by providing them opportunities for education and promoting them from within and helping them in their personal growth.

Taking into account only manager's view, 50% responded that it always reward, 25% responded that it frequently reward, 15% responded that it sometimes reward, 10% responded that it rarely rewarded individuals for their loyalty and performance by providing them opportunities for education and promoting them from within and helping them in their personal growth.

Taking into account only officer's view- 15% responded that it always reward, 70% responded that it frequently reward, 10% responded that it rarely reward, 5% responded that it never reward individuals for their loyalty and performance by providing them opportunities for education and promoting them from within and helping them in their personal growth.

Taking into account only clerk's view- 25% responded that it always reward, 10% responded that it frequently reward, 50% responded that it sometimes reward, 10% responded that it rarely reward, 5% responded that it never reward individuals for their loyalty and performance by providing them opportunities.
18. Do you perceive policies as fair?

Taking into account only manager's view- 40% responded that they always, 30% responded that they frequently, 30% responded that they sometimes perceive policies as fair.

Taking into account only officer's view- 30% responded that they always, 35% responded that they frequently, 20% responded that they sometimes, 5% responded that they rarely perceive policies as fair. To 10% people this question was not applicable.

Taking into account only clerk's view- 10% responded that they always, 40% responded that they frequently, 25% responded that they sometimes, 25% responded that they rarely perceive policies as fair.
19. Are all persons in the organization required to follow the policies (formally and informally).

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<tr>
<th>Manager</th>
<th>Taking into account only manager’s view- 65% responded that all are always required, 35% responded that all are frequently required to follow the policies.</th>
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<tr>
<td>Officer</td>
<td>Taking into account only officer’s view- 60% responded that all are always required, 35% responded that all are frequently required, 5% responded that all are sometimes required to follow the policies.</td>
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<tr>
<td>Clerk</td>
<td>Taking into account only clerk’s view- 60% responded that all are always required, 20% responded that all are frequently required, 15% responded that all are sometimes required and 5% responded that all are rarely required to follow the policies.</td>
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20. All teammates show understanding, patience, and respect for the dignity and worth of everyone.

Taking into account only manager’s view- 45% responded that all teammates always, 40% responded that all teammates frequently, 15% responded that all teammates sometimes show understanding, patience, and respect for the dignity and worth of everyone

Taking into account only officer’s view- 25% responded that all teammates always, 55% responded that all teammates frequently, 20% responded that all teammates sometimes show understanding, patience, and respect for the dignity and worth of everyone

Taking into account only clerk’s view- 40% responded that all teammates always, 30% responded that all teammates frequently, 10% responded that all teammates sometimes and 20% responded that all teammates rarely show understanding, patience, and respect for the dignity and worth of everyone
21. Do employees trust their supervisors?

Taking into account only manager's view- 50% responded that they always, 45% responded that they frequently, 5% responded that they sometimes trust their supervisors.

Taking into account only officer's view- 30% responded that they always, 45% responded that they frequently, 25% responded that they sometimes trust their supervisors.

Taking into account only clerk's view- 30% responded that they always, 30% responded that they frequently, 20% responded that they sometimes, 15% responded that they rarely, 5% responded that they never trust their supervisors.
22. Does the organization have a consistent, timely and fair method for evaluating individual performance?

Taking into account only manager's view, 50% responded that it always have, 25% responded that it frequently have, 20% responded that it sometimes have, 5% responded that it never have a consistent, timely and fair method for evaluating individual performance.

Taking into account only officer's view, 30% responded that it always have, 35% responded that it frequently have, 20% responded that it sometimes have, 5% responded that it rarely have and 10% responded that it never have a consistent, timely and fair method for evaluating individual performance.

Taking into account only clerk's view, 15% responded that it always have, 30% responded that it frequently have, 35% responded that it sometimes have, 20% responded that it rarely have a consistent, timely and fair method for evaluating individual performance.
23. Do you have any fringe benefits at your disposal that you can offer to the subordinate to avoid dissatisfaction amongst them?

Taking into account only manager’s view- 5% responded that they always have, 15% responded that they frequently have, 20% responded that they sometimes have, 25% responded that they rarely have, 35% responded that they never have any fringe benefits at their disposal.

Taking into account only officer’s view- 40% responded that they rarely have, 60% responded that they never have any fringe benefits at their disposal.

Taking into account only clerk’s view- 10% responded that they never have any fringe benefits at their disposal. To 90% employees this question was not applicable.
24. Do you have any discretion regarding the promotion of your subordinates?

Taking into account only manager’s view- 55% responded always, 30% responded frequently, 15% responded sometimes have discretion regarding the promotion of their subordinates.

Taking into account only officer’s view- 10% responded sometimes, 30% responded rarely, 40% responded that they never have discretion regarding the promotion of their subordinates. To 20% employees this question was not applicable.

Taking into account only clerk’s view- 25% responded that they never have discretion regarding the promotion of their subordinates. To 75% employees this question was not applicable.
25. Deliberate structures or roles are designed and maintained for the people to work efficiently towards accomplishment of its goals.

Manager

- Rarely: 5%
- Sometimes: 25%
- Frequently: 15%
- Always: 55%

Taking into account only manager’s view- 55% responded always, 15% responded frequently, 25% responded sometimes, 5% responded that rarely deliberate structures are designed and maintained.

Officer

- Always: 10%
- Frequently: 20%
- Sometimes: 30%
- Rarely: 40%

Taking into account only officer’s view- 10% responded always, 20% responded frequently, 30% responded sometimes, 40% responded that deliberate structures or roles are rarely designed and maintained.

Clerk

- Not Applicable: 30%
- Never: 5%
- Rarely: 5%
- Sometimes: 30%
- Frequently: 20%
- Always: 10%

Taking into account only clerk’s view- 10% responded always, 20% responded frequently, 30% responded sometimes, 5% responded rarely, 5% responded that deliberate structures or roles are never designed and maintained. To 30% employees this question was not applicable.
26. Are the training courses carried out facilitate the employees to cope up with changing socio-economic condition leading to generation of new order of aspirations, expectations and work values, affecting working climate, directly or indirectly.

Taking into account only manager’s view- 75% responded that they always have, 15% responded that they frequently have, 10% responded that they sometimes help to cope up with changing socio-economic condition leading to generation of new order of aspirations, expectations and work values, affecting working climate.

Taking into account only officer’s view- 55% responded that they always have, 20% responded that they frequently have, 25% responded that they sometimes help to cope up with changing socio-economic condition leading to generation of new order of aspirations, expectations and work values, affecting working climate.

Taking into account only clerk’s view- 20% responded that they always have, 20% responded that they frequently have, 25% responded that they sometimes have, 10% responded that they rarely have, 20% responded that the training courses never help. To 5% employees this question was not applicable.
27. Are the training functions linked with the other system for effectiveness of training activities, as the line mgt. is not involved in the training functions?

Taking into account only manager’s view- 25% responded that they always have, 30% responded that they frequently have, 40% responded that they sometimes have, 5% responded that they rarely are linked with the other system for effectiveness.

Taking into account only officer’s view- 60% responded that they always have, 40% responded that they frequently are linked with the other system for effectiveness.

Taking into account only clerk’s view- 50% responded that they always have, 30% responded that they frequently have, 10% responded that they sometimes have, 5% responded that they rarely are linked with the other system for effectiveness. To 5% employees this question was not applicable.
28. Organization look for ways to streamline processes and make them more efficient

Taking into account only manager's view- 45% responded always, 40% responded frequently, 5% responded sometimes, 5% responded rarely, 5% responded that organization never look for ways to streamline processes.

Taking into account only officer's view- 45% responded always, 35% responded frequently, 10% responded sometimes, 10% responded rarely look for ways to streamline processes.

Taking into account only clerk's view- 35% responded always, 45% responded frequently, 20% responded sometimes look for ways to streamline processes.
29. Do the individuals have clear, achievable goals and standards for their positions?

Taking into account only manager’s view- 25% responded always, 35% responded frequently, 20% responded sometimes, 10% responded rarely, 10% responded that individuals do not have clear, achievable goals and standards for their positions.

Taking into account only officer’s view- 40% responded always, 35% responded frequently, 15% responded sometimes, 5% responded rarely and 5% responded that individuals do not have clear, achievable goals and standards for their positions.

Taking into account only clerk’s view- 15% responded always, 10% responded frequently, 50% responded sometimes, 15% responded rarely, 5% responded that individuals do not have clear, achievable goals and standards for their positions. To 5% employees this question was not applicable.
30. A friendly atmosphere is important in motivating the employees in an organization?

Taking into account only manager's view- 60% responded always, 30% responded frequently, 5% responded sometimes, 5% responded that friendly atmosphere is never important in motivating the employees.

Taking into account only officer's view- 55% responded always, 45% responded that friendly atmosphere is frequently important in motivating the employees.

Taking into account only clerk's view- 50% responded always, 30% responded frequently, 10% responded sometimes, 10% responded that friendly atmosphere is rarely important in motivating the employees.
31. Does the organization make any efforts to inculcate a sense of belongingness amongst employees towards the organization?

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Taking into account only manager’s view- 55% responded always, 35% responded frequently, 10% responded that organization sometimes make any efforts to inculcate a sense of belongingness amongst employees.

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Taking into account only officer’s view- 35% responded always, 40% responded frequently, 20% responded sometimes, 5% responded that organization rarely make any efforts to inculcate a sense of belongingness amongst employees.

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Taking into account only clerk’s view- 25% responded always, 20% responded frequently, 30% responded sometimes, 20% responded rarely, 5% responded that organization never make any efforts to inculcate a sense of belongingness amongst employees.
32. Does the equipment (computers) you are provided with function properly.

Taking into account only manager's view- 40% responded always, 25% responded frequently, 30% responded sometimes, 5% responded that the equipment (computers) they are provided with rarely function properly.

Taking into account only officer's view- 35% responded always, 45% responded frequently, 10% responded sometimes, 10% responded that the equipment (computers) they are provided with rarely function properly.

Taking into account only clerk's view- 25% responded always, 35% responded frequently, 15% responded that the equipment (computers) they are provided with sometimes function properly. To 25% employees this question was not applicable.
33. Do individuals have opportunities to socialize with one another during the workday?

**Manager**

- Never: 5%
- Rarely: 5%
- Sometimes: 25%
- Frequently: 40%

Taking into account only manager's view - 25% responded always, 40% responded frequently, 25% responded sometimes, 5% responded rarely, 5% responded that individuals never have opportunities to socialize with one another.

**Officer**

- Never: 5%
- Rarely: 10%
- Sometimes: 10%
- Frequently: 40%

Taking into account only officer's view - 35% responded always, 40% responded frequently, 10% responded sometimes, 10% responded rarely, 5% responded that individuals never have opportunities to socialize with one another.

**Clerk**

- Never: 20%
- Rarely: 20%
- Sometimes: 25%
- Frequently: 10%

Taking into account only clerk's view - 25% responded always, 10% responded frequently, 25% responded sometimes, 20% responded rarely, 20% responded that individuals never have opportunities to socialize with one another.
34. For promotions CR are to be filled by superiors. Are the bases of judgments known to employees?

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Taking into account only manager’s view- 25% responded always, 10% responded frequently, 20% responded sometimes, 25% responded rarely, 20% responded that bases of judgment are never known to employees.

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Taking into account only officer’s view- 55% responded always, 25% responded frequently, 10% responded sometimes, 5% responded rarely, 5% responded that bases of judgment are never known to employees.

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Taking into account only clerk’s view- 45% responded always, 30% responded frequently, 10% responded sometimes, 10% responded rarely, 5% responded that bases of judgment are never known to employees.
35. Bank policy on disciplinary action stresses on positive aspects of disciplines.

Taking into account only manager's view- 45% responded always, 40% responded frequently, 10% responded sometimes, 5% responded that bank policy on disciplinary action rarely stresses on positive aspects of discipline.

Taking into account only officer's view- 60% responded always, 20% responded frequently, 10% responded sometimes, 10% responded, that bank policy on disciplinary action rarely stresses on positive aspects of discipline.

Taking into account only clerk's view- 20% responded always, 30% responded frequently, 30% responded sometimes, 10% responded rarely, 10% responded that bank policy on disciplinary action never stresses on positive aspects of discipline.
36. Supervisor ensures that their instructions are clear, understandable and complete and uses interactive skills.

Taking into account only manager’s view- 45% responded always, 40% responded frequently, 10% responded sometimes, 5% responded that Supervisor rarely ensures instructions and interactive skills.

Taking into account only officer’s view- 30% responded always, 50% responded frequently, 10% responded sometimes, 5% responded rarely, 5% responded that Supervisor never ensures instructions and interactive skills.

Taking into account only clerk’s view- 30% responded always, 30% responded frequently, 20% responded sometimes, 15% responded that Supervisor rarely ensures instructions and interactive skills. To 5% employees this question was not applicable.
37. Does C. R. Serve as a source of motivator?

**Manager**

- Never: 10%
- Rarely: 5%
- Sometimes: 15%
- Frequently: 30%
- Always: 40%

Taking into account only manager's view, 40% responded always, 30% responded frequently, 15% responded sometimes, 5% responded rarely, 10% responded that C. R. never serve as a source of motivator.

**Officer**

- Never: 5%
- Rarely: 5%
- Sometimes: 10%
- Frequently: 40%
- Always: 40%

Taking into account only officer's view, 40% responded always, 40% responded frequently, 10% responded sometimes, 5% responded rarely, 5% responded that C. R. never serve as a source of motivator.

**Clerk**

- Never: 15%
- Rarely: 5%
- Sometimes: 20%
- Frequently: 35%
- Always: 25%

Taking into account only clerk's view, 25% responded always, 35% responded frequently, 20% responded sometimes, 5% responded rarely, 15% responded that C. R. never serve as a source of motivator.
38. Employee benefits

Taking into account only manager’s view- 20% responded excellent, 35% responded very good, 30% responded good, 15% responded average, 20% responded unsatisfactory for employee benefits being provided to them.

Taking into account only officer’s view- 10% responded excellent, 20% responded very good, 55% responded good, 12% responded average, 15% responded unsatisfactory for employee benefits being provided to them.

Taking into account only clerk’s view- 10% responded excellent, 35% responded very good, 40% responded good, 5% responded average, 10% responded unsatisfactory for employee benefits being provided to them.
39. The contents of Personnel policies of the organization.

Taking into account only manager’s view- 24% responded excellent, 41% responded very good, 35% responded good for contents of personnel policies of the organization.

Taking into account only officer’s view- 30 responded excellent, 39 responded very good, 75 responded good, 21-responded average, 15 responded unsatisfactory for contents of personnel policies of the organization.

Taking into account only clerk’s view- 10% responded excellent, 15% responded very good, 50% responded good, 20% responded average, 5% responded unsatisfactory for contents of personnel policies of the organization.
40. Your compensation.

Taking into account only manager's view- 25% responded excellent, 30% responded very good, 25% responded good, 15% responded average, 5% responded unsatisfactory for their compensation.

Taking into account only officer’s view- 10% responded excellent, 20% responded very good, 45% responded good, 20% responded average, 5% responded unsatisfactory for their compensation.

Taking into account only clerk's view- 5% responded excellent, 5% responded very good, 15% responded good, 35% responded average, 40% responded unsatisfactory for their compensation.
41. Supervisor's leadership skills.

Taking into account only manager's view - 20% responded excellent, 55% responded very good, 25% responded good for supervisor's leadership skills.

Taking into account only officer's view - 20% responded excellent, 35% responded very good, 25% responded good, 20% responded average for supervisor's leadership skills.

Taking into account only clerk's view - 15% responded excellent, 15% responded very good, 35% responded good, 20% responded average, 15% responded unsatisfactory for supervisor's leadership skills.
42. Stretch of working hours

Taking into account only manager’s view- 10% responded excellent, 35% responded very good, 15% responded good, 25% responded average, 15% responded unsatisfactory for stretch of working hours.

Taking into account only officer’s view- 20% responded very good, 45% responded good, 15% responded average, 20% responded unsatisfactory for stretch of working hours.

Taking into account only clerk’s view- 30% responded very good, 35% responded good, 25% responded average, 10% responded unsatisfactory for stretch of working hours.
43. Justification of appraisal methods.

Taking into account only manager's view - 45% responded excellent, 30% responded very good, 25% responded good for justification of appraisal methods.

Taking into account only officer's view - 10% responded excellent, 10% responded very good, 15% responded good, 30% responded average, 35% responded unsatisfactory for justification of appraisal methods.

Taking into account only clerk's view - 20% responded very good, 40% responded good, 30% responded average, 10% responded unsatisfactory for justification of appraisal methods.
### Work place

#### Manager

Taking into account only manager’s view- 60% responded excellent, 30% responded very good and 10% responded good for workplace.

#### Officer

Taking into account only officer’s view- 35% responded excellent, 26% responded very good, 39% responded good for workplace.

#### Clerk

Taking into account only clerk’s view - 30% responded excellent, 45% responded very good, 25% responded good for workplace.
45. Concern about good human relations

Taking into account only manager’s view- 35% responded excellent, 35% responded very good, 25% responded good, 5% responded average for concern about good human relations.

Taking into account only officer’s view- 30% responded excellent, 15% responded very good, 35% responded good, 20% responded average for concern about good human relations.

Taking into account only clerk’s view- 15% responded excellent, 25% responded very good, 25% responded good, 20% responded average, 25% responded unsatisfactory for concern about good human relations.
46. Acknowledging good performance

Taking into account only manager’s view- 50% responded excellent, 15% responded very good, 35% responded good for being acknowledged for good performance.

Taking into account only officer’s view- 20% responded excellent, 20% responded very good, 35% responded good, 15% responded average, 10% responded unsatisfactory for being acknowledged for good performance.

Taking into account only clerk’s view- 15% responded excellent, 25% responded very good, 10% responded good, 35% responded average, 15% responded unsatisfactory for being acknowledged for good performance.
47. Responding to your queries and needs

Taking into account only manager's view- 25% responded excellent, 45% responded very good, 20% responded good, 5% responded average, 5% responded unsatisfactory for responding to their queries and needs.

Taking into account only officer's view- 20% responded excellent, 10% responded very good, 30% responded good, 30% responded average, 10% responded unsatisfactory for responding to their queries and needs.

Taking into account only clerk's view 10% responded excellent, 10% responded very good, 40% responded good, 40% responded average for responding to their queries and needs.
48. Use of effective people skills

Taking into account only manager’s view- 30% responded excellent, 30% responded very good, 25% responded good, 15% responded average for effective use of people skills.

Taking into account only officer’s view- 30% responded excellent, 20% responded very good, 25% responded good, 20% responded average, 5% responded unsatisfactory for effective use of people skills.

Taking into account only clerk’s view- 20% responded excellent, 10% responded very good, 30% responded good, 35% responded average, 5% responded unsatisfactory for effective use of people skills.
49. Your Organization practice's benefits (fringe or any other) comparable to what other offices in your area are offering?

Taking into account only manager's view, 70% responded yes and 30% responded no for the information whether their organizations practice benefits (fringe or any other) comparable to what other offices in their area are offering or not.

Taking into account only officer's view, 60% responded yes, 30% responded no, 10% responded undecided for the information whether their organizations practice benefits (fringe or any other) comparable to what other offices in their area are offering or not.

Taking into account only clerk's view, 55% responded yes, 25% responded no, 20% responded undecided for the information whether their organizations practice benefits (fringe or any other) comparable to what other offices in their area are offering or not.
50. Do you think that you are being compensated fairly?

Taking into account only manager's view - 45% responded yes and 55% responded no for the information whether they are being compensated fairly or not.

Taking into account only officer's view 35% responded yes, 55% responded no, 10% responded undecided for the information whether they are being compensated fairly or not.

Taking into account only clerk's view - 43% responded yes, 40% responded no, 17% responded undecided for the information whether they are being compensated fairly or not.
51. Does the Organization have clear policies related to salaries, raises and bonuses?

Taking into account only manager’s view- 75% responded yes, 25% responded no for the information whether their organization has clear policies related to salaries, raises and bonuses or not.

Taking into account only officer’s view- 30% responded yes, 55% responded no, 15% responded undecided for the information whether their organization has clear policies related to salaries, raises and bonuses or not.

Taking into account only clerk’s view- 45% responded yes, 45% responded no, 10% responded undecided for the information whether their organization has clear policies related to salaries, raises and bonuses or not.
52. Are you aware of the contents of Personnel policies of the organization

Taking into account only manager’s view- 80% responded yes, 20% responded no for the information whether they are aware of the contents of personnel policies of the organization or not.

Taking into account only officer’s view- 50% responded yes, 30% responded no, 20% responded undecided for the information whether they are aware of the contents of personnel policies of the organization or not.

Taking into account only clerk’s view- 45% responded yes, 40% responded no, 15% responded undecided for the information whether they are aware of the contents of personnel policies of the organization or not.
53. Are the policies revisited or revised from time to time or recently?

Taking into account only manager’s view - 95% responded yes, 5% responded no for the information whether policies are revisited or revised from time to time or recently or not.

Taking into account only officer's view - 55% responded yes, 30% responded no, 15% responded undecided for the information whether policies are revisited or revised from time to time or recently or not.

Taking into account only clerk's view - 60% responded yes, 15% responded no, 25% responded undecided for the information whether policies are revisited or revised from time to time or recently or not.
54. Do you feel it is necessary to justify the appraisal method to the subordinates

Taking into account only manager’s view, 85% responded yes, 15% responded no for the information whether they feel it is necessary to justify the appraisal method to the subordinates or not.

Taking into account only officer’s view, 55% responded yes, 30% responded no, 15% responded undecided for the information whether they feel it is necessary to justify the appraisal method to the subordinates or not.

Taking into account only clerk’s view, 70% responded yes, 20% responded no, 10% responded undecided for the information whether they feel it is necessary to justify the appraisal method to the subordinates or not.
55. Are you satisfied with the promotion system in your organization

Taking into account only manager’s view 50% responded yes, 45% responded no, 5% responded undecided for the information whether they are satisfied with the promotion system in their organization or not.

Taking into account only officer’s view 35% responded yes, 60% responded no, 5% responded undecided for the information whether they are satisfied with the promotion system in their organization or not.

Taking into account only clerk’s view- 45% responded yes, 35% responded no, 20% responded undecided for the information whether they are satisfied with the promotion system in their organization or not.
ANALYSIS OF THE FINDINGS
<table>
<thead>
<tr>
<th>Factors</th>
<th>Analysis</th>
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<tbody>
<tr>
<td><strong>Nature of Decision</strong></td>
<td>Decision-making is selection of a course of action from among alternatives; it is at the core of planning. It has been seen that cooperative decision-making leads to sense of belongingness, involvement and clarity of objectives. In situations where the impact of a decision on people is strong, its importance is high because with it is attached size of commitment, flexibility of plans, certainty or uncertainty of goals and premises the degree to which variables can be measured and the impact on people. During the survey it was found that 76.65% employees out of which 80% managers, 95% officers’ 85% clerks agreed for cooperative decision-making while 15% employees (15% managers and 10% clerks) agreed for independent decision-making in the organization.</td>
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<tr>
<td><strong>Recognition System</strong></td>
<td>Consistent with reinforcement theory, rewarding a behavior with recognition immediately follow that behavior is likely to encourage its repetition. Recognition can take many forms. In today’s highly competitive global economy most organizations are under severe cost pressures this makes recognition programs particularly attractive. One of the most well known and widely used recognition devices is the use of suggestion systems. During the survey it was found that 36.11% employees out of which 45% Managers, 60% Officers 40% Clerks were of opinion that that recognition system always highlight achievements of teammates while 32.77% employees out of which 30% Managers, 30% Officers 35% Clerks were of opinion that that recognition system frequently highlight achievements of teammates. It is easy to get work done willingly &amp; enthusiastically from motivated employees as fair recognition system acts as a tool for control. The Japanese have been</td>
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especially effective at making suggestion systems work.

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<tr>
<th>Performance Appraisal</th>
<th>Performance Appraisal is a process of evaluating encamp performance of a job in terms of its requirements. Performance Appraisal has sometimes been referred to as Achilles heel of managerial staffing but it is a major key to managing itself. It is the basis of or determining who is promo-table to a higher position. From the findings it was found that Performance Appraisal is the step where the management finds out how effective it has been at hiring and placing employees. During the survey it was found that 33.3% employees out of which 50% managers, 30% officers and 38% clerks were of opinion that Performance Appraisal is carried out on the basis of personal judgments while 8% employees out of which 15% managers, 15% officers and 17% clerks were of opinion that Performance Appraisal is carried out on the basis of previously set standards which shows that there is biasness in the system and career planning has not been effectively integrated with it as a result employees are not satisfied with the present Performance Appraisal system. The ideal approach should be free from personal biasness &amp; prejudices (idiosyncrasies).</th>
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<tbody>
<tr>
<td>Focus of CR</td>
<td>Confidential report is the document which contains heads on which the performance is upraised. During the survey it was found that 71.25% employees out of which 75% managers’ 57% officers, 50% clerks were of opinion that confidential report maximally focuses on job performance while 15% employees out of which 20% managers’ 11% officers, 20% clerks were of opinion that confidential report maximally focuses on personal evaluation. This shows that confidential report helps in career planning and development and the system is free from biasness as it is the sign of effective management.</td>
</tr>
<tr>
<td>Delegation of authority and Responsibility</td>
<td>Delegation of authority and responsibility is the</td>
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tendency to disperse decision-making authority in an organized structure.

During the survey it was found that 33.33% employees out of which 50% manager, 30% officers, 50% clerks were of opinion that it is always practiced while 36.66% employees out of which 45% managers, 45% officers 30% clerks were of opinion that it is practiced frequently. Delegation is necessary for an organization to exist and its practice shows that there is a balance in the organization.

From the survey it was found that accomplishments & victories recognized in time & meaningful manner improves the morale and satisfaction level of employees making them type of workers and it has been also found that these act as hygiene factors i.e. when these factors are adequate people will not be dissatisfied neither will they be satisfied. These are the characteristics that people find intrinsically rewarding.

During the survey in the banking industry it was found that 36.12% employees out of which 45% managers, 55% Officers, 22% Clerks were of opinion that accomplishments & victories are always recognized while 20% employees out of which 35% managers, 10% Officers, 13% Clerks were of opinion that accomplishments & victories are frequently recognized in time and in meaningful manner.

Behavior is a function of its consequences. Motivation theorists have assumed that intrinsic motivations such as increasing mutual support, shoring of information, ideas and resources between managers and employees helps to establish benefit plans in which employees acquires stock as past of their benefits.

During the survey in the banking industry it was found that only 46.6% organization (from the opinion of 50% Managers, 40% Officers and 60% Clerks) frequently encourages while 25% organization (from the opinion of 25% Managers,
<table>
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<tr>
<th>Organization offers career, training and development opportunities</th>
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<tbody>
<tr>
<td>Training education and development are three terms frequently used. These are the corner-stone of sound management for these make employees more effective and productive. It is also problem-solving device. Career Development is dynamic life-giving element to any organization.</td>
</tr>
<tr>
<td>During the survey in the banking industry it was found that 38.3% organizations (from the opinion of 55% Managers, 35% Officers, and 40% Clerks) always offers while 28.3% organizations (from the opinion of 15% Managers, 25% Officers, and 30% Clerks) frequently offers career, training and development opportunities to employees as motivators. Elderfer has isolated growth needs on intrinsic desire far personal development.</td>
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<tr>
<th>Techniques/methods to maintain good relations</th>
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<tr>
<td>High levels of performance are partially a function of an absence of obstacles that constrain the employees. Same way importance of good relations show needs for affiliations, the desire to be liked and accepted by others. Individuals with a high affiliation motive strive for friendship, prefer cooperative situations rather than competitive ones and desire relationship involving a high degree of mutual understanding.</td>
</tr>
<tr>
<td>During the survey in the banking industry it was found that only 36.66% organization (from the opinion of 50% Managers, 35% Officers, and 25% Clerks) always practices while only 36.66% organization (from the opinion of 30% Managers, 45% Officers, and 40% Clerks) frequently practices measures, style, techniques and methods to maintain good relations with employees.</td>
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<thead>
<tr>
<th>Organization</th>
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<tr>
<td>No group can exist without communication and contacts. Communication serves four major functions within a group organization - control, motivation, emotional expression, and information.</td>
</tr>
<tr>
<td>encouraged communication and routine contact</td>
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| Job involvement | Job involvement has been found at maximum degree if the physical abilities and skills matches with the abilities, knowledge and skill required for the job to perform. This means selecting right man at right job at right time. The employees with a high level of job involvement strongly identify with and really care about the kind of work they do. High levels of job involvement are related to fewer absences and lower resignation rates. During the survey in the banking industry it was found that 66.6% employees out of which 75% Managers, 70% Officers, and 55% Clerks were of opinion that they are always involved while 26.6% employees out of which 25% Managers, 25% Officers, and 30% Clerks were of opinion that they are frequently involved with the job assigned to them. |

<p>| Employee involvement in decision-making process with in the | Employee involvement has become a convenient catchall term to cover a variety of techniques. It is a participative process that organizations use to increase capacity of employees and is designed to encourage increased commitment to the organization’s success. The underlying logic involving workers in those decisions that affect them and increasing this autonomy and control over their work live, employees will become more motivated, more committed to the organization, more productive and more satisfied with their jobs. |</p>
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<tr>
<th>Jurisdiction</th>
<th>During the survey in the banking industry it was found that 35% employees out of which 15% Managers, 40% Officers, and 45% Clerks were of opinion that they are frequently involved while 28.3% employees out of which 50% Managers, 20% Officers, and 15% Clerks were of opinion that they are always involved in decision-making process with in the jurisdiction of their authority by superior/ Organization.</th>
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<tr>
<td>Respect for individuals</td>
<td>Attitudes are evaluative statements either favorable or unfavorable concerning objects, people or events. They reflect how one feels about something. It has been observed that if any organization has positive attitude towards its employees it is reflected in the culture &amp; values of the organization. If Individuals perceive respect by the organization they feel job satisfaction, job involvement and commitment. During the survey in the banking industry it was found that 40% organizations (from the opinion of 70% Managers, 35% Officers, and 25% Clerks) always had while 36.66% organizations (from the opinion of 15% Managers, 45% Officers, and 40% Clerks) frequently had respect for individuals.</td>
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<tr>
<td>Organization promotes innovation</td>
<td>Innovation is more specialized kind of change. Innovation is a process where new ideas are accepted or promoted to be applied to initiating or improving a product, process or service. Within the human resource category, innovative organization actively promotes the training and development of their members, so that they keep current and offer high job security. During the survey in the banking industry it was found that 36.6% organizations (from the opinion of 35% Managers, 40% Officers, and 25% Clerks) frequently promotes while 40% organizations (from the opinion of 45% Managers, 25% Officers, and 25% Clerks) always promotes innovation.</td>
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<tr>
<td>Quality of working life program is a means of increasing productivity and reducing inflation and a way of obtaining industrial democracy and minimizing labor disputes. Even Quality circles concept has improved employee productivity and</td>
<td></td>
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<tr>
<td>Organization promotes quality and safe work place</td>
<td>satisfaction. This shows that if organization promotes quality and safe work place, up to a large extent the industrial disputes can be minimized. During the survey in the banking industry it was found that only 48.3% organization (from the opinion of 55% Managers, 35% Officers, and 55% Clerks) always promotes while 28.33% organizations (from the opinion of 25% Managers, 50% Officers, and 10% Clerks) frequently promotes quality and safe work place.</td>
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<tr>
<td>Supervisors listen carefully to teammate’s ideas and suggestions</td>
<td>Participative management is process in which subordinates share a significant degree of decision making power with their immediate superiors. Lack of Participative management may lead to poor morale and low productivity. It has modest influence on employee productivity, motivation and job satisfaction. It can be beneficial only under the right conditions. During the survey in the banking industry it was found that 41.6% employees out of which 60% Managers, 50% Officers, and 15% Clerks were of opinion that their supervisors frequently listen while 26.66% employees out of which 25% Managers, 25% Officers, and 20% Clerks were of opinion that their supervisors always listen to teammate’s ideas and suggestions.</td>
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<tr>
<td>Organization reward individuals for their loyalty and performance</td>
<td>Organization reward individuals for this loyalty and performance by providing them opportunities for education and promoting them from within and helping them in their personal growth. High rewards accompanying high dissonance tend to reduce the tension inherent in the dissonance. We all know that reinforcement has undoubtedly important influence on behavior. The behaviors we engage in at work and the amount of effort we allocate to each task are affected by the consequence that follows from our behavior. Hence if the organization rewards for loyalty and performance will be the positive reinforcement else negative. During the survey in the banking industry it was found that only 35% organization (from the opinion</td>
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of 25% Managers, 70% Officers, and 10% Clerks) frequently rewards while 30% organizations (from the opinion of 50% Managers, 15% Officers, and 25% Clerks) always reward individuals for their loyalty and performance by providing them opportunities for education and promoting them from within and helping them in their personal growth.

<table>
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<th>Fair policies</th>
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<tr>
<td>Perception is a process by which individuals organize and interpret their sensory impressions in orders to give meaning to their environment. Hence perceiving of policies as fair is very important, as generalization is not without advantages. It's a means of simplifying a complex world and it permits us to maintain consistency.</td>
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<tr>
<td>During the survey in the banking industry it was found that 35% employees out of which 30% Managers, 35% Officers, and 40% Clerks were of opinion that they frequently perceive while 28.86% employees out of which 40% Managers, 30% Officers, and 10% Clerks were of opinion that they always perceive policies as fair.</td>
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| Are all persons in the organization required to follow the policies (formally and informally) |
| The concept of an organization is an artificial notion. Almost all organizations have policies procedures rules and other formal documentations that limit and shape behaviors. The formal documentations set standards of acceptable and unacceptable behaviors and allows us to predict a good deal of an employee's on the job behaviors. When one joins an organization he is expected to adapt to its norms of acceptable behaviors. To the degree that employees accept their organization's rules, roles and norms, the latter become constraints on behavioral choices. |
| During the survey in the banking industry it was found that 64.44% employees out of which 65% Managers, 60% Officers, and 60% Clerks were of opinion that all persons are always required while 30% employees out of which 35% Managers, 35% Officers, and 20% Clerks were of opinion that all persons are frequently required to follow the policies (formally and informally). |
| Values-basic convictions that a specific mode of |
| Trust       | conduct or end state of existence is personally socially preferable to an opposite or converse mode of conduct or end state of existence contain a judgmental element in that they carry an individuals idea's as to what is right ,good or desirable. Values have both content and intensity attributes. All of us have a hierarchy of values that forms our value system this system is identified by the relative importance we assign to such values.  

During the survey in the banking industry it was found that 41.66% employees out of which 40% Managers, 55% Officers, and 30% Clerks were of opinion that all teammates frequently show while 36.66% employees out of which 45% Managers, 25% Officers, and 40% Clerks were of opinion that all teammates always show understanding, patience, and respect for the dignity and worth of everyone.

The notion that managers and organization can control level of employee’s job satisfaction is inherently attractive. Peoples get more out of work than merely money or tangible achievements. Work also fills the need for social interaction. Therefore having friendly trustworthy and supportive superiors lead to increased job satisfaction. The behavior of one’s boss is also a major determinant of satisfaction. Studies generally find that employee’s satisfaction is increased when the immediate supervisor is understanding, friendly trustworthy, offers praise for goods performance, listens to employees opinions and shows a personal interest in them. The less trust there is the higher the level of political behaviors of the illegitimate kind.  

During the survey in the banking industry it was found that 40% employees out of which 45% Managers, 45% Officers, and 30% Clerks were of opinion that all teammates frequently trust while 36.66% employees out of which 50% Managers, 30% Officers, and 30% Clerks were of opinion that all teammates always trust their supervisors.

| A major goal of performance evaluation is to assess accurately on individuals performance contribution |
Consistent timely and fair method for evaluating individual performance

as a basic for making rewards allocation decisions. The concept of due process can be applied to appraisals to increase the perception that employees are treated fairly. There is considerable evidence that evaluation system often violate employee's due process by providing them with infrequent and relatively general performance feedback, allowing them little input into the appraisal process and knowingly introducing bias into performance ratings.

During the survey 30% organization (from the opinion of 25% Managers, 35% Officers, and 30% Clerks) frequently have while 28.33% organization (from the opinion of 50% Managers, 30% Officers, and 15% Clerks) always have consistent timely and fair method for evaluating individual performance.

Fringe benefits

Fringe benefits also know as flexible benefits allows employees top pick and choose from among a many of benefits options. The idea is to allow each employee to choose a benefit package that is individually tailored to his or her own needs and situation. Thus flexible benefits turn the benefits expenditure into a motivator. For employees flexibility is attractive because they can tailor their benefits and levels of coverage to their own needs.

During the survey in the banking industry it was found that 21.66% employees out of which 35% Managers, 60% Officers, and 10% Clerks were of opinion that they never have while 16.66% employees out of which 20% Managers were of opinion that they sometimes have fringe benefits at their disposal that they can offer to the subordinate to avoid dissatisfaction.

During the survey in the banking industry it was found that 61.66% employees out of which 70% Managers, 60% Officers, and 55% Clerks were of opinion that their organization practices while 27.77% employees out of which 30% Managers, 30% Officers and 25% Clerks were of opinion that their organization do not practices benefits (fringe or other) comparable to what other offices in their
Discretion regarding the promotion of subordinates

Promotion decisions have consistently been found to be one of the most political in organization. The opportunity for promotion as advancement encourages people to compete for a limited resource and to try to positively influence the decision outcome. If a segment of this decision lies within the immediate superiors more comfortable employees feel as they have direct contact with them.

During the survey in the banking industry it was found that 18.33% employees out of which 30% Officers were of opinion that they rarely have while 15% employees out of which 55% Managers were of opinion that they always have discretion regarding the promotion of their subordinates.

Deliberate structures or roles are designed and maintained

Role ambiguity means that the prescribed behaviors of the employees are not clear. Certain attitudes and actual behaviors consistent with role and structure create a role identity. If deliberate structure or roles are not maintained they increase internal tension and frustration, withdrawal, stalling, negotiation and last but not least redefining the facts or the situation to make them appear congruent.

During the survey in the banking industry it was found that 31.66% employees out of which 15% Managers, 20% Officers, and 20% Clerks were of opinion that deliberate structures or roles are frequently designed and maintained while 23.33% employees out of which 25% Managers, 30% Officers, and 30% Clerks were of opinion that deliberate structures or roles are sometimes designed and maintained for the people to work efficiently towards accomplishment of its goals.

Most org have some type of systematic training program., Social learning theory offers such a guide., it tells us that training should offer a model to grab the trainees attention, provide motivational properties, help to file away what he or she has learned, provide opportunity to practice new
Training courses carried out to facilitate employees to cope up with changing socio-economic condition leading to generation of new order of aspirations, expectations and work values, affecting working climate behaviors, offer positive rewards for accomplishments. The workshops should be offered as they help employees to improve their problem solving, communication negotiation, conflict management and coaching skills. Groups within the organization have diverse goals.

During the survey in the banking industry it was found that 36.66% organization from the opinion of 75% Managers, 55% Officers, and 20% Clerks always had while 30% organization from the opinion of 15% Managers, 20% Officers, and 20% Clerks frequently had training courses to facilitate employees to cope up with changing socio-economic condition leading to generation of new order of aspirations, expectations and work values, affecting working climate.

During the survey in the banking industry it was found that 33.33% employees out of which 30% Managers, 40% Officers, and 30% Clerks were of opinion that training functions are frequently linked while 21.66% employees out of which 40% Managers and 10% Clerks were of opinion that training functions are always linked with the other system for effectiveness, as the line mgt. is not involved in the training functions.

Organization look for ways to streamline processes and make them more efficient

If the streamlining of processes is not carried it may lead to conflict process resulting in decreased efficiency and effectiveness. The conflict process can be seen as comprising five stages: potential opposition or incompatibility, cognition and personalization, intentions, behaviors and outcomes. Sometimes to streamline the process in the organization reengineering of process may have to be carried changing the attitudes and perception of workers to uplift their morale.

During the survey in the banking industry it was found that 41.66% organization (from the opinion of 45% Managers, 45% Officers, and 35% Clerks) always look for ways to streamline processes and make them more efficient while 40% organization (from the opinion of 40% Managers, 35% Officers, and 45% Clerks) frequently look for ways to
| Individuals have clear, achievable goals and standards for their positions. | Planning is one of the most important functions of management. It encompasses defining an organization and each employee's goals & standards. Strategy develops a comprehensive hierarchy of plans to integrate and coordinate activities. This results in optimum utilization of all resources and leading to affective and efficient employees with high morale and satisfaction level, thus making and organization a success. 

During the survey in the banking industry it was found that 28.33% employees out of which 20% Managers, 15% Officers, and 50% Clerks were of opinion that all individuals sometimes have while 26.66% employees out of which 35% Managers, 35% Officers, and 10% Clerks were of opinion that all individuals frequently have clear, achievable goals and standards for their positions. |

| Supervisor ensures that their instructions are clear, understandable and complete and uses interactive skills. | During the survey in the banking industry it was found that 40% employees out of which 40% Managers, 50% Officers, and 30% Clerks were of opinion that Supervisor frequently ensures while 35% employees out of which 45% Managers, 30% Officers, and 30% Clerks were of opinion that Supervisor always ensures that their instructions are clear, understandable and complete and uses interactive skills. |

| A friendly atmosphere is important in motivating the employees in an organization. | It has been found that organization that offer an umbrella of work/family programs such as child and care flexible hours, job sharing, telecommuting etc. have reduced conflict between work and family obligations, resulting improved employees morale and productivity and reducing absenteeism. 

During the survey in the banking industry it was found that 56.66% employees out of which 60% Managers, 55% Officers, and 50% Clerks were of opinion a friendly atmosphere is always important while 33.33% employees out of which 30% Managers, 45% Officers, and 30% Clerks were of opinion that friendly atmosphere is frequently important in motivating the employees in an organization. |
| Sense of belongingness amongst employees towards the organization | During the survey in the banking industry it was found that 25% employees out of which 10% Managers, 26% Officers, and 30% Clerks were of opinion that work place is good while 23.33% employees out of which 30% Managers, and 35% Officers were of opinion that work place is very good. |
| The equipment (computers) you are provided with, function properly | When an org-takes on institutional permanence acceptable modes of behaviors become largely self evident to its members. This gives rise to organizational culture where common perception help by the organization’s members having a system of shared meaning and sense of belongingness. This leads to innovation and stability and reduces risk aggressiveness. During the survey in the banking industry it was found that 38.33% organization (from the opinion of 55% Managers, 35% Officers, and 25% Clerks ) always make while 31.66% organization (from the opinion of 35% Managers, 40% Officers, and 20% Clerks) frequently make any efforts to inculcate a sense of belongingness amongst employees towards the organization. |
| The most common form of group decision making takes place in interacting group. The most recent approach to group decision making blends the nominal group technique with sophisticated computer technology. Once the technology and equipments are in place the concept is simple. The major advantages of these equipments are anonymity, honesty and speed. If these equipments work properly and training is also provided, inculcates high spirit of job involvement, ultimately leading to effective and efficient employees and organization. | During the survey in the banking industry it was found that 35% employees out of which 25% Managers, 45% Officers, and 35% Clerks were of opinion that the equipment (computers) frequently function properly while 31.66% employees out of which 40% Managers, 35% Officers, and 25% Clerks were of opinion that the equipment (computers) they are provided with always function properly. |
The criteria or criterion that management chooses to evaluate, when appraising employee performance have a major influence on what employees do. The three most popular sets of criteria are individual’s task outcomes, behaviors and traits. Everyone may not be perfect on all the 3 sets. If they are known beforehand one can improve the criterion set and can have the advantage of effort of performance and performance reward linkages. If the employees perceive that the effort they exert leads to a favorable performance evaluation and that the favorable evaluation will lead to the reward that they value will maximize motivation. On the other hand if objectives that employees are expected to achieve are unclear and the criteria for measuring those objectives are vague and if the employees lack confidence that their efforts will lead to a satisfactory appraisal of their performance or believe that there will be an unsatisfactory payoff by the organization. When their performance objectives are achieved, we can expect individuals to work considerably below their potential.

During the survey in the banking industry it was found that 42.22% employees out of which 25% Managers, 55% Officers, and 45% Clerks were of opinion that the bases of judgments are always known while 21.11% employees out of which 10% Managers, 25% Officers and 30% Clerks were of opinion that the bases of judgments are frequently known to employees.

During the survey in the banking industry it was found that 46.66% employees out of which 45% Managers, 60% Officers, and 35% Clerks were of opinion that they are not satisfied with the promotion system in their organization while 43.33% employees out of which 50% Managers, 35% Officers and 45% Clerks were of opinion that they are satisfied with the promotion system in their organization.
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<th>Does C. R. Serve as a source of motivator</th>
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<td>Once the employee has been selected trained and motivated, he is then appraised for his performance. Performance appraisal is a process of evaluating an employee’s performance of a job in terms of its requirements. Confidential report is a most significant and indispensable tool for management. If confidential report correctly filled provides consistent promotion and compensation, base for coaching and counseling and last but not least provide an adequate feedback for one’s performance. It also serves as a basis for improving or changing behavior toward some more effective working habits. It also meets training needs and aspirations. It serves to stimulate and guide employee development. If confidential report is filled properly it may act as a motivator, and a highly motivated employee is an asset to the organization.</td>
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<td>During the survey in the banking industry it was found that 35.55% employees out of which 40% Managers, 40% Officers, and 25% Clerks were of opinion that C. R. always Serve as a source of motivator show while 35% employees out of which 30% Managers, 40% Officers, and 35% Clerks were of opinion that C. R. requestently Serve as a source of motivator.</td>
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<th>Employee benefits</th>
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<td>The Glossary of current Industrial Relations and wage terms has defined Benefits as “Supplement to wages received by workers at a cost to employees. These benefits satisfy social and economics goals of employees. They also help to keep in line similar organization, to retain and protect employees, to improve moral and create a helpful and positive attitude.</td>
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<td>During the survey in the banking industry it was found that 40% employees out of which 30% Managers, 55% Officers, and 40% Clerks were of opinion that employee benefits are good while 28.33% employees out of which 35% Managers, 20% Officers, and 35% Clerks were of opinion that employee benefits are very good.</td>
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The personnel policies are key stone in the arch of
mot, statements of intention and a positive attitude
declaration and a command to an organization.
These help to secure employee cooperation, sense
of unity, competent and trained personnel and
protect the common interests of all the parties and
recognize the role of trade unions in the
organization. They also express basic philosophy of
Human Relation and reflect its deep underlying
connections as to the importance of people in an
org. and of the management activity dealing with
employees. Hence every organization should have
clear policies.

During the survey in the banking industry it was
found that 41.66% employees out of which 35%
Managers, 35% Officers, and 50% Clerks were of
opinion that the contents of Personnel policies of
the organization are good while 21.66% employees
out of which 41% Managers, 25% Officers, and 15%
Clerks were of opinion that the contents of
Personnel policies of the organization are very
good.

During the survey in the banking industry it was
found that 58.33 % employees out of which 80%
Managers, 50% Officers, and 45% Clerks were of
opinion that they are aware of the contents of
Personnel policies of the organization while 30%
employees out of which 20% Managers, 30%
Officers, and 40% Clerks were of opinion that they
are not aware of the contents of Personnel policies
of the organization.

During the survey in the banking industry it was
found that 50% employees out of which 75%
Managers, 30% Officers, and 45% Clerks were of
opinion that the organization do have clear policies
related to salaries, raises and bonus while 41.66%
employees out of which 25% Managers, 55%
Officers, and 45% Clerks were of opinion that the
organization does not have clear policies related to
salaries, raises and bonus.
During the survey in the banking industry it was found that 70% employees out of which 95% Managers, 55% Officers, and 60% Clerks were of opinion that the policies are revised or revisited from time to time or recently while 15% employees out of which 30% Officers and 15% Clerks were of opinion that the policies are not revised or revisited from time to time or recently.

Compensation may be defined as money received in the performance of work plus the many kinds of benefits and services that organizations provide their employees. Well-compensated employees show high level of satisfaction.

During the survey in the banking industry it was found that 40% employees out of which 25% Managers, 45% Officers, and 15% Clerks were of opinion that compensation is good while 21.66% employees out of which 15% Managers, 20% Officers, and 5% Clerks were of opinion that compensation is very good while 21.66% employees out of which 15% Managers, 20% Officers, and 35% Clerks were of opinion that compensation is average.

During the survey in the banking industry it was found that 55% employees out of which 55% Managers, 55% Officers, and 40% Clerks were of opinion that they are not being compensated fairly while 33.33% employees out of which 45% Managers, 35% Officers, and 43% Clerks were of opinion that they are being compensated fairly.

Leadership is the ability to influence a group towards the achievement of goals. If the followers seek that their leader is self-aware, self-managed, self-motivated and has empathy and social skills, they start trusting them. When followers trust a leader, they are willing to be Vulnerable to the leader’s actions. Finding a good leader is a positive sigh for satisfaction and motivation.

During the survey in the banking industry it was found that 36.66% employees out of which 55%
Managers, 35% Officers, and 15% Clerks were of opinion that Supervisor's leadership skills are very good while 28.33% employees out of which 25% Managers, 25% Officers, and 35% Clerks were of opinion that Supervisor's leadership skills are good.

Working hours if suitable to the human nature leads to devotion for work otherwise create dissatisfaction.

During the survey in the banking industry it was found that 41.66% employees out of which 35% Managers, 35% Officers, and 50% Clerks were of opinion that stretch of working hours are good show while 21.66% employees out of which 41% Managers, 25% Officers, and 15% Clerks were of opinion that stretch of working hours are very good.

Several methods and techniques of appraisal are available for measurement the performance of an employee the performance of an employee. The methods and scales differ for obvious reasons. There is little agreement on the best method to evaluate managerial professional or salaried performance. Proper Justification of appraise method should be provided to employees in order to create and maintain a satisfactory level of performance of employees in their present jobs, to highlight needs and opportunities, aid in decision-making for promotions, transfers and discharges. Justification also helps to promote unpretending between superior & subordinate.

During the survey it was found that 70% employees out of which 85% Managers, 55% Officers, and 70% Clerks were of opinion that it is necessary to justify the appraisal method to the subordinates while 21.66% employees out of which 15% Managers, 30% Officers, and 20% Clerks were of opinion that it is not necessary to justify the appraisal method to the subordinates.

During the survey in the banking industry it was
| Work place. | Employee satisfaction and dissatisfaction can be expressed in number of ways. Managers should be interested in their employee’s attitudes regarding work place as these provide warning of potential problems and influence their behavior. Satisfied and committed employees have lower rates of turnover absenteeism and grievances and cognitive dissonance org. Friendly-family work place and good working conditions increases productivity and retain first-class-workers.

During the survey in the banking industry it was found that 25% employees out of which 30% Managers and 35% Officers were of opinion work place is very good while 23.66% employees out of which 10% Managers, 26% Officers and 30% Clerks were of opinion that work place is good.

| Concern about good human relations. | Knowledge of the people, their urges and behavior is the first step in developing Human relations. Good human relations help to develop and maintain friendly family workplace, and also develop dignity and respect among the individuals. Good Human Relation helps to grow the personality of employees in farms of honesty integrity, truthfulness. Loyalty, tolerance, fairness, firmness, broadmindedness and to increase employee morale.

During the survey in the banking industry it was found that 28.33% employees out of which 25% Managers, 35% Officers, and 25% Clerks were of opinion that concern about good human relations are good while 26.66% employees out of which 35% Managers, 30% Officers and 15% Clerks were of opinion that concern about good human relations are very good. |
| **Acknowledging good performance.** | In today's highly competitive global economy, most org. are under severe cost pressures this makes recognition programs particularly attractive. In contrast to most other motivators, recognizing employees' superior performance after costs little or no money but on other hand encourage increased commitment, autonomy and control, motivating and leading to satisfaction. During the survey in the banking industry it was found that 28.33% employees out of which 50% Managers, 20% Officers, and 15% Clerks were of opinion there is excellent acknowledgement of good performance is while 26.66% employees out of which 35% Managers, 35% Officers and 10% Clerks were of opinion that acknowledgment of good performance is good. |
| **Responding to queries and needs** | Motivation theories basically propose that individuals are motivated to the extent that their behavior is expected to lead to desired outcomes. Need theories have received under recognition, it has been found that unsatisfied needs motivate and satisfied need activates movement to a new need level, and high achievers are strongly motivated and are successful entrepreneurs. Hence the needs and queries of employees should be given due attention. During the survey in the banking industry it was found that 30% employees out of which 20% Managers, 30% Officers, and 40% Clerks were of opinion that superiors' response to their queries and needs is good while 25% employees out of which 5% Managers, 30% Officers and 40% Clerks were of opinion that superiors' response to their queries and needs is average. |
| **Use of effective people skills** | All jobs require some specialized expertise and many develop their skills or the job. It's clear that skills on the job. It's clear that superiors should have skill of utilizing the human skills effectively, because on this depends the affectivity, success and future prospects of the organization. During the survey it was found that 26.66% employees out of which 25% Managers, 25% |

327
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<th>Individuals have opportunities to socialize with one another during the workday</th>
<th>Officers, and 30% Clerks were of opinion that use of effective people skills is good while 26.66% employees out of which 30% Managers, 30% Officers, and 20% Clerks were of opinion that use of effective people skills is excellent.</th>
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<td>Socialization is process that adopts employees to the organization’s cultures. No matter how good a job the organization does in recruitment and selection, new employees are not fully indoctrinated in the organization’s culture. This makes members feel accepted, self-confident and helps to understand the system, increases the employee’s productivity, his commitment to the organization, and reduces his propensity to leave the organization.</td>
<td>During the survey in the banking industry it was found that 30% employees out of which 40% Managers, 40% Officers, and 10% Clerks were of opinion that individuals frequently have while 28.33% employees out of which 25% Managers, 35% Officers, and 25% Clerks were of opinion that individuals always have opportunities to socialize with one another during the workday.</td>
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