PREFACE

Human Resource Development has been a neglected field in the co-operative enterprise system since 1904. It is fact that co-operative institutions have grown in size and volume of business but the crucial area of HRD has not been given due consideration. A number of studies have been conducted so far which highlight the significance of training in the development of human resource. But other pertinent subsystems such as performance appraisal, redressal of grievances, organisational development, interpersonal relations and welfare facilities have remained unattempted. The present study makes an attempt to study critically the existing system of HRD in co-operative Banks. Further the study analyses and evaluates the existing HRD Practices adopted in the co-operative Banks with regard to certain selected variables. The level of employees' satisfaction and contribution of different sub-systems of HRD in the development of human resources have also been examined.

The study has been arranged in eight chapters. First chapter deals with meaning, concept and different HRD mechanisms. Prerequisite for a successful human resource development programme and relevance of HRD in banking sector have also been included. Second chapter presents
origin, and growth of co-operative banking in India and state. Significance of HRD in co-operative banking has also been incorporated.

**Third chapter** includes review of literature and the main gaps identified in the literature. **Four chapter** outlines the methodology of research after tracing out the need for present endeavour and objectives of the study. Research methodology has been explained in the relevant details.

Under **Five chapter** the organisational structure and personnel policies of the co-operative banks selected for study have been discussed. **Six Chapter** contains the analysis and interpretation of existing HRD practices adopted in co-operative banks. The analysis is based on primary data. **Seven chapter** includes employees satisfaction with regard to HRD mechanisms and the perception of employees towards management attitude regarding HRD sub-systems.

**Last chapter** presents the summary of findings, recommendations and identification of areas for future research.