6.1 Introduction

6.2 Major Findings

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6.4 Additional Suggestions

6.5 Summing Up
CHAPTER – VI

FINDINGS AND SUGGESTIONS

6.1 INTRODUCTION:

The research work is related with the study of human resource development in urban co-operative banks in Sangli district. In the previous seven chapters, we have seen the historical background of Urban Co-operative Banks and the Profile of Sangli district. At the same time the details of methodology of study are given in chapter two. The another chapter covers the review of literature regarding human resource development in banks. The chapter four to seven are directly related with HRD management and prospects of HRD in banks. These four chapters are related with the theory as well as the field work done by the researcher. The chapters four and six are related purely to the theory of HRD related to training, development, performance appraisal, career development etc. At the same time, chapter five and seven are based on the field work done by the researcher. The researcher tried to correlate the field work with the theory of HRD in the previous chapters. It is related with the field work done by the researcher with a well prepared questionnaire. This chapter deals with the major findings from the above field work and the recommendations which the researcher feels important in respect of the policy makers and the top management of the banks. In the next paragraphs, we are examining the main theme of the research work and suggesting few recommendations.

6.2 MAJOR FINDINGS:

Here we are presenting the core findings of the survey made by the researcher. The survey conducted by the researcher was related with the bank employees including Branch Managers, Officers, Cashiers, Clerks, Peons, etc. while observing the human resource development in Urban co-operative banks in Sangli District. We have also emphasised the classification of Male and Female human resource development. When Government of India
has passed the bill of 50% participation of women, we have touched the subject in respect of participation of women in human resource development in Urban co-operative banks. We are going to see the major findings of the study. It is related with the sample survey, interviews with the managers, review of the literature and observations made by the researcher.

(A) PERSONAL PROFILE:

(01) Age Group:

We have completed the sample survey of one hundred four respondents. The classification of the respondents includes Branch Managers, Officers, Cashiers, Clerks and Peons. The questions were asked regarding their age group. Out of 104, there are 60 respondents in the age group 35-54. There are very few respondents below the age group of 35 and above the age group of 54. As these banks are offering different services to their customers since many years, so maximum respondents are from the age group 35-54.

(02) Gender Status:

The human resource development regarding the gender status is also observed as the major findings of the study. The result of the study regarding the gender status states that out of 104 respondents, there are only 11 female employees are working in urban co-operative banks under the study. We feel that this is not the satisfactory status of female employees. The gender status of female employees is only 10.57% of the total respondents under study.

(03) Designation:

While considering the respondents designation wise, it is clear that there are sixteen managers who are again male and their percentage is 15.38%. The Officers are twenty and their percentage is 20.19%. Out of these only one male respondent is there whose percentage is 4.76%. There are total eight cashiers whose percentage is 7.69%. Unfortunately, there is no
any female respondent. There are total forty four clerks. Out of these forty four clerks, thirty four male and ten female respondents are there whose percentage is 77.27 % and 22.72 % respectively. Here again female candidates are lagging although their percentage is better than other posts. There are fifteen Class IV (Peon) respondents and no female respondent in this designation. There percentage is 14.42 %

(04) Income (Salary) Status :

The questions were asked regarding the salary status of the employees of the bank. Out of 104, there are 70 bank employees below the range of Rs. 10,000/- per month. This percentage is 75 %. The 75 % employees of the banks under the study get the salary below Rs. 10,000/- which is not satisfactory. Secondly, there are 22 bank employees who get salary upto Rs. 20,000/-, the percentage of which is 21.15 %. There are only four bank managers whose salary is above Rs. 20,000/-, it means only 3.84 % employees get their salary above Rs. 20,000/-.

(05) Mode of Recruitment :

There are three modes of recruitment viz. Direct, by promotion and by deputation which are under consideration in the present research work. On studying the total number of employees in each mode of recruitment, the information available after conducting the survey is like this. Maximum number of respondents i.e. total eighty four are directly recruited in different banks and their percentage is 80.76 %. The nineteen employees were promoted whose percentage is 18.26 %. On the other hand, only one employee is deputed whose percentage is 00.96 % which is negligible.
(06) **Reasons for joining the banks**:

Almost 31.13% employees have joined the bank job as a ‘challenging assignment’. There are only 9.43% & 18.86% employees from both the categories whose opinion is that they have joined the banks due to ‘better employment’ and ‘job security respectively’. The 19.41% employees have joined this job as the ‘work culture’ of the bank is very good in comparison with any other job. Still there are 16.00% employees, according to them all the reasons which are discussed above have attracted them towards this job. Very few are there whose opinion is that the reason for joining the Bank is ‘any other’ than mentioned above.

(07) **Knowledge about the banking business**:

There are very few employees 02.88% who are having ‘very high’ knowledge of banking activities or different operations which are taking place in banks ‘at the time of joining’. This indicates that when employees are selected by selection committee of the bank, then at that time, the knowledge level of the employee is not taken into consideration. There are 25.00% employees whose knowledge about the banking business is ‘very high’ ‘at present’. The 44.71% employees’ knowledge ‘at the beginning’ was ‘high’. There are 28.36% employees who have ‘adequate knowledge’ about the Banking Business ‘at present’ which is just sufficient to start the job in banking sector.

(08) **Member of the Bank Employees’ Association**:

It is found that there is no much awareness among the employees. Only 16.34% of Bank Employees are Bank Employees Association members. The reason behind this was discussed with the employees at the time of interview and the reason is that they has fear in their mind that if they will become member of Bank Employees’ Association, as the banks are co-
operative banks run by local management committee, the management will remove them from the job. So, they were not ready or interested even in discussion of this point.

(B) **HUMAN RESOURCE PLANNING** :

(01) **Strength of Human Resource** :

There should be the sufficient number of employees i.e. the human resource in any organization. If human resource is not sufficient, then this will definitely hamper day to day activities of the any organisation. Here, the survey data clears the fact. According to that, the 75.52 % of the employees have the opinion that Human Resource at their banks is adequate whereas 10.41 % employees feel that the human resource is just sufficient to meet job requirement.

(02) **Relevance of the Job / Duties to Bank Employees’ qualification** :

From the opinion survey, it is clear that the employees which were appointed by different banks is not only from ‘Commerce’ faculty but from ‘Arts’ and ‘Science’ also. The candidates from faculties other than ‘Commerce’ generally don’t have the knowledge or practice of banking business or the practices which are adopted in banks mainly like accounting, so many other operations. So, when such people are appointed then they will face the problem no doubt at the beginning but also though out their service life. So, care should be taken at the time of appointing the bank employees. From the data which is collected after conducting the survey, it was clear that only 37.5 % employees are there whose relevance of qualification is there to the Bank job / Duties whereas remaining 61.53 % employees are there whose relevance of Job / Duties to qualification is only up to ‘some extent’.
(03) **Job contribution in fulfillment of Bank goals:**

Some goals are always set by any organisation to achieve the success in running any organisation. This process required to achieve the set goals totally depends on the contribution of the employees. If they are punctual, will work hard, then its not difficult to reach the required level of the goal. The data collected from the field work shows that the Maximum 60.57 % employees feel that they has their own contribution at a great extent. 39.42 % are on side of ‘to some extent’. There is not a single employee in other categories. Means a particular satisfaction level is attained at all these banks which are selected for the present study. Off course, this is the employees opinion.

(04) **Opportunity for self development and growth in the Banks:**

The data for the point opportunity for self development and growth in the banks was collected. Based on that, its clear that 38.46 % clerks opinion is that there is sufficient opportunity for the self development and growth in the banks. Similarly employees from other categories like 19.23 % officers, 15.38 % managers, 7.69 % cashiers and 14.42 % peons think that there is sufficient opportunity for self development and growth in Banks. As far as these percentages are concerned, these are very low. The reasons behind this were discussed with the employees as the main reasons are like less salaries and total negligence of the employees by the management. Management itself is the main hurdle in self development and growth of the employees.

(05) **Nature of the job in Banks:**

In this study, we have observed that most of the employees’ opinion is that the job in banking sector is challenging, interesting and significant. There are various sections in the banks like Loan, Recovery, Savings, Deposits, etc. It is clear from the present study that all the
employees are working with interest in all the departments without any difficulty faced. That why, they are feeling the banking job as challenging, interesting and significant.

(06) **Employees’ opinion about ‘Job Satisfaction’**:

There are thirty nine respondents (37.50 % ) out of total one hundred four bank employees which are fully satisfied with the present job in banking. On the other hand, maximum sixty four (61.53 %) employees are satisfied only upto certain extent. There is no any respondent in ‘not satisfied’ and ‘dissatisfied’ categories. Only one respondent is there who is not interested to give any comment in this connection. The opinion of the respondents shows that, maximum of them are fully satisfied with the job or the duties which they are doing in banks.

(07) **Employees’ opinion about existing promotion rules**:

Promotion is a reward offered by any organization to their employees as a felicitation of employees for their contribution in development of the organization. Each and every organisation has their own promotion policies. When conducted the research survey in Banks, we found that very few (25.96 %) employees are fully satisfied with existing rules of promotion. Majority employees (64.42 %) are in favour of satisfaction with the job i.e. they are fully satisfied. So, it is clear that there is need to change promotion rules and policies to achieve cent percent satisfaction of employees regarding the promotion rules.
(C) TRAINING AND DEVELOPMENT:

(01) Employees’ opinion about Training & Development Policy of the Bank:

After the selection, placement and introduction, each employee be given training according the nature of work given to him. Training increases the knowledge and skill of an employee. Training improves, changes behaviour and attitude of employees. The training is desirable for the organization and its employees. Each type of job usually require some training for efficient performance. Employees talents are not fully productive without a systematic training programme. The 72.11 % employees feel that training and development policy of the Bank is scientifically designed whereas remaining (16.34 %) are agree with the opinion ‘widely shared’. While the 11.53 % employees has their opinion as Training & Development Policy of the Bank is ‘A Serious Exercise’.

(02) The Training Opportunities to the Employees in the Bank:

The training facility should be provided to each and every employee of any organisation. In banking sector, trainings in various fields are available. So many training centres are also developed by many banks to educate the bank employees which are equipped with advanced technology and modern facilities. According to maximum respondent bank employees (94.23 %), there are excellent opportunities of training to them provided by their bank. One thing from this is clear that almost all have undergone through the training of any type.

(03) Employees’ opinion about the selection criteria for participation in Training Programmes:

If there is internal training means training at the own training centre or even if there is any training centre outside the campus, then the first step is to check the actual requirement of the training to the employees according to the need means first of all such employees are
identified and then according to the rotation method, they are deputed for such trainings. Some criteria are also set by different organisations and the candidate who will be eligible to these criteria, generally such candidates are sent for the training. As far as employees opinion regarding the selection criteria is concerned, 44.23 % employees has the opinion to ‘To a great extent’ means employees are properly selected for the training programmes. Remaining 50.00 % employees are on ‘to some extent’ side means that they are not satisfied so much with the existing selection criteria adopted by the banks.

(04) Employees’ opinion about the nomination for Training Programmes based on carefully identified development needs :

The employees should be properly and carefully selected for the training programmes that should be according to the development needs. If any employee is required to be developed in a particular field, then the ‘right’ person should be selected or nominated for that. Here, almost all the employees are agree with the present method of nomination for training programmes which is according to the development need after careful identification.

(05) Factors influencing the nomination of the employees for Training Programmes :

This is a very important point to be considered for selection / nomination of employees for training programmes. Many times, the criteria which was set by banks is not taken into consideration during this activity. The higher authorities like section head mentality is to depute the employees who are very close to them. But this is a very wrong practice. Here the data collected tells us that very few employees (14.42 %) has the opinion that ‘proximity to superiors’ is the factor due to which employees are nominated for training programmes. On the other hand, some of the employees (05.76 %) think that ‘separability’ as the main factor, 65.38 % employees opinion is that they are nominated as a ‘reward’ to them, 14.42 % employees opinion is ‘something apart’ from the factors discussed above. This is very right thing that the employees should be nominated as a part of ‘reward’.
(06) **Training & Development Programmes attended by employees during the last few years:**

Training programmes are very important and essential to employees of any organisation. Due to successful completion of the training, it is possible to enhance the knowledge of the employees about the job in any field. It is clear from the statistics that almost all employees has attended and got some opportunity to attend Training and Development programs during last few years. Maximum employees (59.61 %) has attended such minimum 1 to 2 programmes.

(07) **Computer Courses attended by employees:**

Computers are the need of time in any sector. They are introduced in bank since a long time. Number of modern banking softwares are now available or can be developed according to the need of any particular bank. So, the employees must know the use of computer. As far as banks are concerned selected for the study, I am quite satisfied that employees of the banks are computer literate as many employees (82.69 %) have attended computer courses.

(08) **Management courses attended by employees:**

Management is a term which is applicable to all the fields. There are some courses like B.B.A., B.C.A., M.B.A., M.C.M, etc. which are from management faculty. A wide coverage is given to all the subject which are related to management in such subjects. But, after conducting the survey in urban co-operative banks, it is clear that there is no much awareness among the employees about the management courses as far as the 77.88 % of employees have never attended such courses.
(09) **Computer courses completed by employees**: 

Employees at all the levels must undergo the computer courses in order to handle the banking softwares. Here, in the research area selected for the research, maximum employees (50.40 %) are well familiar with ‘Windows’. On the other hand, 15.20 % of employees can work with Data Base, Word Star, Lotus etc. old softwares. Very few employees (00.08 %) know the use of internet but the employees are very few. The 100 % of the employees should be able to use or handle the latest operating systems which are from Microsoft Windows.

(10) **Employees’ opinion about proficiency gained by attending computer course**: 

The handling / use of computers by the employees requires the fluency on computers. Practice plays very important role in the use of computers. Employees can be trained by giving them the special training like MSCIT or any other like windows only. This will result into a trend employees from the view point of the proficiency. Survey data tells us that very few (only 20.19 %) employees think that the proficiency gained by attending computer course is ‘to a great extent’. Remaining all (67.30%) have satisfied with the gain of computer proficiency by attending computer courses. This means that even after completing the computer courses, there is no much proficiency on computers by the employees. It can be concluded that the quality of such computer courses was not good or employees were not so serious in studying the computer.

(11) **Softwares on which employees are working**: 

Now a days, ‘Windows’ operating system is very commonly used. As result of this maximum employees are using ‘Windows’. Very few are using old softwares like word-star and Lotus but they are outdated. ‘Windows’ is the best operating system and the softwares which are developed are compatible with ‘Windows’ XP and higher versions like Vista or Windows9.
(12) **Reasons for ‘Not using Computer’:**

Now a days, there is a common trend of computerization in all Financial Institutions. But as far as the area selected for this study is concerned, in many banks according to employees opinion, PCs are not available and 16.16 % employees has same opinion. 30.30 % of employees has have no time for its use although computers are available to them and also 25.25 % are not interested in using computer.

(01) **TRAINING EFFECTIVENESS :**

(01) **Employees’ opinion about help of training and development programmes :**

Training effectiveness can be evaluated on the basis of some factors as postulated in Kirk Patrick’s hierarchical model of training outcomes. The various steps are like improvement in tangible individual / organizational outcomes such as turnover, accidents or productivity (Results), Behavioural change (Behaviour), Knowledge or skill acquisition (Learning), Trainee’s Reaction to the programme content and training process (Reaction). Training programme designed and conducted systematically aims at positive trainee reactions, learning behaviour change and improvement in job related outcomes. However, training effectiveness can be enhanced by the attitudes, interests, values, expectations and commitment of the trainees. These factors influence trainability,. Trainability is degree to which trainees are able to learn and apply the dill and knowledge acquired in the training programme to the job. It can also be described as a function of trainee’s ability, motivation and environmental favorability. The 80.76 % interviewed staff in all the Banks feel that training and development programmes which they have gone though helped them to achieve better performance.
(02) **Employees’ opinion about the effectiveness of training programmes organized by the Bank:**

The 13.33 % Employees says that the training programmes organized by the Bank were so much ‘effective’ and ‘excellent’. Above 86.66 % of staff’s opinion is that these programmes were good and satisfactorily conducted.

(03) **Employees’ opinion to attend programmes to improve their effectiveness:**

Majority employees prefer the computer training to improve their effectiveness. Then there is willingness to General Management, Finance, Marketing, Relative Law, Personal Law, etc. are as in descending order.

(E) **PERFORMANCE APPRAISAL:**

(01) **The appraisal system in general:**

Performance appraisal is concerned with determining the differences of performance among the employees working in the organization. The appraisal is done by the individual’s immediate superior in the organization which is further reviewed by his superior. Thus, it is continuous process everyone in the organization who rates others is also rated by his superior. It is also known as merit rating, behavioural assessment, employees evaluation, personnel review and its progress report, staff assessment, service rating and fitness report. However, the term Performance Appraisal or evaluation is most widely used. Performance Appraisal is a systematic evaluation of the individual with respect to his performance on the job and his potential for development. Maximum employees (98.07 %) are of the opinion that appraisal system is quite useful and will help them and banks in their development.
(02) **Opportunity for self review and reflection provided by Appraisal System**:

All the employees (100 %) are of the opinion that appraisal system is an opportunity for self review, development while working in Banks. This means that employees are interestingly undergoing the process of performance appraisal as an opportunity and the points which are mentioned in that they are accepting happily and utilizing them for their self review and development.

(03) **Growth and development for appraisal in your Bank facilitated by the appraisal system**:

All the employees (100 %) feel that appraisal system will result into the growth and development of employees as well as the Bank. As Performance Appraisal covers and assesses various different aspects and that’s why the findings of appraisal are communicated to the employees in the form of reports, by going through them, employees can improve themselves in the fields where they are lagging.

(04) **Usefulness of appraisal data used as inputs for recognition and encouragement of high performance**:

All the employees (99.00 %) feel that appraisal data is quite useful and will be an input for their recognition and encouragement of high performance. The appraise could be able to know his role of accuracy in the enterprise – what exactly the enterprise is expecting from the employee and what is required to be made to meet these hypothesis. It is an excellent opportunity to the appraisee to aware of his vigour and weak points in order to augment himself into an excellent performance in future. It will enable the appraisee to be motivated strongly to put his sustained efforts and to acquire more job satisfaction and self-esteem. Creates an opportunity to the appraisee to negotiate the maladies arised in workplace and how best they encountered. Provoke the appraise to discuss aspirations and any direction, counsels
or training required to fulfil these ambitions. Maintenance of hob-nob working relations with supervisory staff. There are some advantages to employers also like recognition of various categories of performers like outstanding performers, excellent performers, excellent performers, very good performers, good performers, satisfactory performers, poor performers and non performers and the remedial measures to be taken for enhancing the performance rate of the employees. Appraisal will help in understanding employees skills to offer them promotional avenues, transparency between employees and employer without any hidden things, creation of novel ideas, compilation of perfect and pragmatic developmental plans, reveals the need of deputing employees for various and which courses to various professional training institutes like Administrative Staff College of India, Centre for Organization Development Marri Chenna Reddy Institute for Human Resource Development, Institute of Public enterprise, Centre for good governance, All IIMS, Xaviour Labour Relations Institute, Society for Training and Development, Centre for Labour Studies, Academy of Human Resource Development and so on.

(05) The accuracy of present system in evaluation of their performance objectively:

All the employees (100 %) are of the opinion that the present system in evaluation of their performance is quite accurate and perfectly alright. From the above points, it is clear that opinion of the employees tells us that appraisal data is quite useful and will be an input for their recognition and encouragement of high performance. So, the employees are quite satisfied with the performance appraisal system which is used to assess their performance.

(06) Responsibility for making the appraisals subjective by training to win favour of superiors:

The superiors favour should be there towards the employees working in their sections. Here, almost 54.80 % of employees think that there is responsibility for making the appraisal is
subjective by training to win favour of superiors is only up ‘to some extent’ and 37.5 % are favourable for the opinion ‘To a great extent’.

(07) **Rating the performance :**

Employees opinion about his own performance also plays very important role in the performance appraisal. This gives the idea of his opinion about his own performance. The data collected shows that about 35.57 % respondents opinion is ‘good’ regarding rating the performance. The 37.50 % respondents think that it is ‘very good’. The 24.03 % respondents are of the opinion that it is ‘excellent’.

(08) **Performance review session taken by superiors :**

After collecting the information in the form of data from employees, it should be carefully analysed by the section incharges or head of that organization. After careful analysis of the data, some conclusions in the form of the suggestions are drawn. They should be communicated to the employees immediately so that the employee can improve his/her own performance for the next financial year if the data is collected on annual basis. This is the responsibility of the superiors to communicate to the persons working in his section in different forms like discussion or in written form. It is clear in the case of the banks that all the employees (100 %) are of the opinion that the Performance review session was taken by superiors.

**6.3 MAJOR RECOMMENDATIONS :**

A research endeavour is not complete without making suggestion / recommendations on the theme studied. In them, part of recommendations are put forward for consideration and
implementation by the management of Urban Co-operative Banks and the attention of the people who are in constant pursuit to excel in the area of Executive Training and Development.

(A) PERSONAL PROFILE:

(01) Gender Reservation:

Female candidates should be motivated to work in banks. They should be selected and appointed. As the bill for the female reservations is passed by the Government of India, all the banks should strictly follow the same rules of female reservations in the sense if the suitable candidates are not available post should be kept vacant or can be filled by selecting a male candidate according to required qualifications and experience. Next time, once again the advertisement should be given in order to appoint the female candidate and the candidate who is appointed on purely temporary basis should be immediately relieved from his duties. According to the reservation percentage, the posts reserved for the female candidates should be filled.

(02) Salary Level:

Salary levels are very low at present. There should be increase in salary / pay scales as this is a very important measure to motivate the Employees e.g. it is clear from the survey data, very few managers are getting the salary above Rs. 20,000/-, some of them are in the range Rs.10,000/- to Rs. 20,000/- while some are working on the salary still less than this level. On comparison, there is no any consistency in the salary. Therefore, all the banks should follow the same rules regarding the salary. As the activities like salary or pay scales are totally controlled by Governing Council of these Banks. There is a common tendency in all the
banks that to achieve maximum output from minimum input. This thing is resulted into low salary levels.

(03) **Mode of Recruitment** :

There are three modes of recruitment viz. Direct, by promotion and by deputation which are under consideration in the present research work. On studying the total number of employees in each mode of recruitment, the information available after conducting the survey is like this. Maximum number of respondents are directly recruited in different banks. Some of the employees were promoted. At the time of recruitment written examination and interview technique should be used.

(04) **Reasons for joining the banks** :

Many employees have joined the bank job as a ‘challenging assignment’. Some are from both the categories whose opinion is that they have joined the banks due to ‘better employment’ and ‘job security respectively’. Few employees have joined this job as the ‘work culture’ of the bank is very good in comparison with any other job. Still, there are some employees, according to them all the reasons which are discussed above have attracted them towards this job. So, the interest and attraction for the bank job should be created among people by increasing the salary levels, working environment and some other facilities like government jobs.

(05) **Knowledge about the banking business** :

There are very few employees ‘very high’ knowledge of banking activities or different operations which are taking place in banks ‘at the time of joining’. This indicates that when
employees are selected by selection committee of the bank, then at that time, the knowledge level of the employee is not taken into consideration. Some of the employees has the knowledge about the banking business is ‘very high’ ‘at present’. Some employees’ knowledge ‘at the beginning’ was ‘high’. So, at the time of selection, candidates should be selected in such a manner that he must have sufficient knowledge of banking activities in addition to qualifications and experience.

(06) **Member of the Bank Employees’ Association:**

It is found that there is no much awareness among the employees. Very few Bank Employees are Bank Employees Association members. The reason behind this was discussed with the employees at the time of interview and the reason is that they has fear in their mind that if they will become member of Bank Employees’ Association, as the banks are co-operative banks run by local management committee, the management will remove them from the job. So, they were not ready or interested even in discussion of this point. So, all the banks should allow the employees to form their association without affecting the job security, salary, etc.

(B) **HUMAN RESOURCE PLANNING:**

(01) **Strength of Human Resource:**

There should be the sufficient number of employees i.e. the human resource in any organization. If human resource is not sufficient, then this will definitely hamper day to day activities of the any organisation. So the strength of Human Resource at all the banks should be adequate. As far as the survey data is concerned, it is clear that almost 25 % seats for all the categories are still vacant. So, these should be immediately recruited.
(02) **Relevance of the Job / Duties to Bank Employees’ qualification** :

From the opinion survey, it is clear that the employees which were appointed by different banks is not only from ‘Commerce’ faculty but from ‘Arts’ and ‘Science’ also. The candidates from faculties other than ‘Commerce’ generally don’t have the knowledge or practice of banking business or the practices which are adopted in banks mainly like accounting, so many other operations. So, when such people are appointed then they will face the problem no doubt at the beginning but also though out their service life. So, care should be taken at the time of appointing the bank employees. As it is found that there is very less relevance of the job or duties to bank employees’ qualification, candidates should be selected from the commerce faculty.

(03) **Job contribution in fulfillment of Bank goals** :

Some goals are always set by any organisation to achieve the success in running any organisation. This process required to achieve the set goals totally depends on the contribution of the employees. If they are punctual, will work hard, then its not difficult to reach the required level of the goal. It is found that contribution of the employees is somewhat less. So, employees should have maximum contribution in fulfilment of bank goals.

(04) **Opportunity for self development and growth in the Banks** :

The data for the point ‘opportunity for self development and growth in the banks’ was collected. Based on that, it is clear that very few clerks’ opinion is that there is sufficient opportunity for the self development and growth in the banks. Similarly, very few employees from other categories like officers, managers, cashiers and peons think that there is sufficient opportunity for self development and growth in Banks. As far as the percentages are
concerned, these are very low. The reasons behind this were discussed with the employees as the main reasons are like less salaries and total negligence of the employees by the management of the banks. Management itself is the main hurdle in self development and growth of the employees. So, there should be the feeling among the employees from the view point of self development and growth in banks which each bank have to create. All banks should work in that direction.

(05) Nature of the job in Banks:

In this study, we have observed that most of the employees’ opinion is that the job in banking sector is challenging, interesting and significant. There are various sections in the banks like Loan, Recovery, Savings, Deposits, etc. It is clear from the present study that all the employees are working with interest in all the departments without any difficulty faced. That why, they are feeling the banking job as challenging, interesting and significant. The same feeling should be created by banks in the mind of maximum number of employees so that interest in bank jobs should be created.

(06) ‘Job Satisfaction’ in the banks:

There are some bank employees who are fully satisfied with the present job in banking. On the other hand, some employees are satisfied only upto certain extent. There is no any respondent in ‘not satisfied’ and ‘dissatisfied’ categories. Only one respondent is there who is not interested to give any comment in this connection. The opinion of the respondents shows that, maximum of them are fully satisfied with the job or the duties which they are doing in banks. So, the bank should create the atmosphere in order to create the satisfaction of the job.
(07) **Promotion rules**:

Promotion is a reward offered by any organisation to their employees as a felicitation of employees for their contribution in development of the organisation. Each and every organisation has their own promotion policies. The promotion are offered to the employees of the banks based on the factors like nearness to members of management. When conducted the research survey in Banks, we found that very few employees are there who are fully satisfied with existing rules of promotion. Majority employees are in favour of satisfaction with the job i.e. they are fully satisfied. So, it is clear that there is need to change promotion rules and policies to achieve cent percent satisfaction of employees regarding the promotion rules. Time being promotions should be offered immediately to every employee in time according to their eligibility.

(C) **TRAINING AND DEVELOPMENT**:

(01) **Training & Development Policy of the Bank**:

After the selection, placement and introduction, each employee be given training according the nature of work given to him. Training increases the knowledge and skill of an employee. Training improves, changes behaviour and attitude of employees. The training is desirable for the organization and its employees. Each type of job usually require some training for efficient performance. Employees talents are not fully productive without a systematic training programme. Many employees feel that training and development policy of the Bank is scientifically designed whereas remaining few are agree with the opinion ‘widely shared’. So, all the banks should create the healthy atmosphere in respect of the training and development.
(02) **The Training Opportunities to the Employees in the Bank:**

The training facility should be provided to each and every employee of any organisation. In banking sector, trainings in various fields are available. So many training centres are also developed by many banks to educate the bank employees which are equipped with advanced technology and modern facilities. According to maximum respondent bank employees, there are excellent opportunities of training to them provided by their bank. One thing from this is clear that almost all have undergone through the training of any type. So, the training activity should be continued but with more effectively in future.

(03) **Selection criteria for participation in Training Programmes:**

If there is internal training means training at their own training centre or even if there is any training centre outside the campus, then the first step is to check the actual requirement of the training to the employees according to the need means first of all such employees are identified and then according to the rotation method, they are deputed for such training programmes. Some criteria are also set by different organisations and the candidate who will be eligible and satisfying these criteria, generally such candidates are sent for the training. Very few employees has the opinion to ‘To a great extent’ means employees are properly selected for the training programmes. Remaining employees are on ‘to some extent’ side means that they are not satisfied so much with the existing selection criteria adopted by the banks. So, employees should be selected properly for the participation in training programmes and also their willingness plays very important role.

(04) **The nomination for Training Programmes based on carefully identified development needs:**

The employees should be properly and carefully selected for the training programmes that should be according to the development needs. If any employee is required to be developed in
a particular field, then the ‘right’ person should be selected or nominated for that. Here, almost all the employees are agree with the present method of nomination for training programmes which is according to the development need after careful identification. The employees should properly be nominated without any canvassing for the training programmes.

(05) The nomination of the employees for Training Programmes:

This is a very important point to be considered for selection / nomination of employees for training programmes. Many times, the criteria which was set by banks is not taken into consideration during this activity. The higher authorities like section head mentality is to depute the employees who are very close to them. But this is a very wrong practice. Here the data collected tells us that very few employees has the opinion that ‘proximity to superiors’ is the factor due to which employees are nominated for training programmes. On the other hand, some of the employees think that ‘separability’ as the main factor, on the other hand Maximum employees opinion is that they are nominated as a ‘reward’ to them. This is very right thing that the employees should be nominated as a part of ‘reward’.

(06) Training & Development Programmes attended by employees during the last few years:

Training programmes are very important and essential to employees of any organisation. Due to successful completion of the training, it is possible to enhance the knowledge of the employees about the job in any field. It is clear from the statistics that almost all employees has attended and got some opportunity to attend Training and Development programs during last few years. Maximum employees has attended such minimum 1 to 2 programmes. So, the total number of training programmes should be increased or employees’ knowledge should be updated regularly.
(07) **Computer Courses attended by employees**: 

Computers are the need of time in any sector. They are introduced in bank since a long time. Number of modern banking softwares are now available or can be developed according to the need of any particular bank. So, the employees must know the use of computer. As far as banks are concerned selected for the study, I am quite satisfied that employees of the banks are computer literate as many employees have attended computer courses. But the total number of computer courses is very less. So, the total number of trainings should be increased upto four.

(08) **Management courses attended**: 

Management is a term which is applicable to all the fields. There are some courses like B.B.A., B.C.A., M.B.A., M.C.M, etc. which are from management faculty. A wide coverage is given to all the subject which are related to management in such subjects. But, after conducting the survey in urban co-operative banks, it is clear that there is no much awareness among the employees about the management courses as far as the Maximum of employees have never attended such courses. So the employees should be forced to attend the trainings / course and this activity should be compulsory.

(09) **Computer courses completed**: 

Employees at all the levels must undergo the computer courses in order to handle the banking softwares. Here, in the research area selected for the research, maximum employees are well familiar with ‘Windows’. On the other hand, few of the employees can work with Data Base, Word Star, Lotus etc. old softwares. Very few employees know the use of internet but the employees are very few. The 100 % of the employees should be able to use or handle the latest operating systems which are from Microsoft Windows. The new configuration computers, internet, etc. facilities should be made available in banks.
(10) **Employees opinion about proficiency gained by attending computer course :**

The handling / use of computers by the employees requires the fluency on computers. Practice plays very important role in the use of computers. Employees can be trained by giving them the special training like MSCIT or any other like windows only. This will result into a trend employees from the view point of the proficiency. Survey data tells us that very few employees think that the proficiency gained by attending computer course is ‘to a great extent’. Remaining all have satisfied with the gain of computer proficiency by attending computer courses. This means that even after completing the computer courses, there is no much proficiency on computers by the employees. It can be concluded that the quality of such computer courses was not good or employees were not so serious in studying the computer. So, there should be some system to check the proficiency of the employees in all the banks.

(11) **Softwares on which employees are working :**

Now a days, ‘Windows’ operating system is very commonly used. As result of this maximum employees are using ‘Windows’. Very few are using old softwares like word-star and Lotus but they are outdated. ‘Windows’ is the best operating system and the softwares which are developed are compatible with ‘Windows’ XP and higher versions like Vista or Windows9. All the banks should provide the latest softwares to their employees which are based on latest operating systems.

(12) **Reasons for ‘Not using Computer’ :**

Now a days, there is a common trend of computerization in all Financial Institutions. But as far as the area selected for this study is concerned, in many banks according to employees opinion, PCs are not available and some employees has same opinion. Few employees has have no time for its use although computers are available to them and also some are not
interested in using computer. So, first of all the computers should be made available and if available, they use should be compulsory, binding to the employees.

(13) **Role of training and development programmes:**

Training effectiveness can be evaluated on the basis of some factors as postulated in Kirk Patrick’s hierarchical model of training outcomes. The various steps are like improvement in tangible individual / organizational outcomes such as turnover, accidents or productivity (Results), Behavioural change (Behaviour), Knowledge or skill acquisition (Learning), Trainee’s Reaction to the programme content and training process (Reaction). Training programme designed and conducted systematically aims at positive trainee reactions, learning behaviour change and improvement in job related outcomes. However, training effectiveness can be enhanced by the attitudes, interests, values, expectations and commitment of the trainees. These factors influence trainability. Trainability is degree to which trainees are able to learn and apply the skill and knowledge acquired in the training programme to the job. It can also be described as a function of trainee’s ability, motivation and environmental favorability. The maximum of interviewed staff in all the Banks feel that training and development programmes which they have gone though helped them to achieve better performance. So, this activity should be continued.

(D) **TRAINING EFFECTIVENESS:**

(01) **The effectiveness of training programmes organized by the Bank:**

Maximum employees says that the training programmes organized by the Bank were so much ‘effective’ and ‘excellent’. Maximum staff’s opinion is that these programmes were good and satisfactorily conducted. This activity should be also continued in future.
(02) **Role of training programmes to improve their effectiveness**:

Majority employees prefer the computer training to improve their effectiveness. Then there is willingness to General Management, Finance, Marketing, Relative Law, Personal Law, etc. are as in descending order. So, this activity should be continued in future.

(E) **PERFORMANCE APPRAISAL**:

(01) **The appraisal system in general**:

Performance appraisal is concerned with determining the differences of performance among the employees working in the organisation. The appraisal is done by the individual’s immediate superior in the organisation which is further reviewed by his superior. Thus, it is continuous process. Everyone in the organisation who rates others is also rated by his superior. It is also known as merit rating, behavioural assessment, employees’ evaluation, personnel review and its progress report, staff assessment, service rating and fitness report. However, the term Performance Appraisal or evaluation is most widely used. Performance Appraisal is a systematic evaluation of the individual with respect to his performance on the job and his potential for development. Maximum employees are of the opinion that appraisal system is quite useful and is helping them and banks also in the development. So, this is an activity which is very essential for bright future of all the organisations.

(02) **Opportunity for self review and reflection provided by Appraisal System**:

All the employees are of the opinion that appraisal system is an opportunity for self review, development while working in Banks. This means that employees are interestingly undergoing the process of performance appraisal as an opportunity and the points which are mentioned in that they are accepting happily and utilizing them for their self review and
development. So, the appraisal system is an essential part of Human Resource Development and should be continued as it is.

(03) **Growth and development for appraisal in the Banks facilitated by the appraisal system**: 

All the employees feel that appraisal system will result into the growth and development of employees as well as the Bank. As Performance Appraisal covers and assesses various different aspects and that’s why the findings of appraisal are communicated to the employees in the form of reports, by going through them, employees can improve themselves in the fields where they are lagging. This activity should continued by every bank in future also.

(04) **Usefulness of appraisal data used as inputs for recognition and encouragement of high performance**: 

All the employees feel that appraisal data is quite useful and will be an input for their recognition and encouragement of high performance. The appraise could be able to know his role of accuracy in the enterprise – what exactly the enterprise is expecting from the employee and what is required to be made to meet these hypothesis. It is an excellent opportunity to the appraisee to aware of his vigour and weak points in order to augment himself into an excellent performance in future. It will enable the appraisee to be motivated strongly to put his sustained efforts and to acquire more job satisfaction and self-esteem. Creates an opportunity to the appraisee to negotiate the maladies arised in workplace and how best they encountered. Provoke the appraise to discuss aspirations and any direction, counsels or training required to fulfil these ambitions. Maintenance of hob-nob working relations with supervisory staff. There are some advantages to employers also like recognition of various categories of performers like outstanding performers, excellent performers, excellent performers, very good performers, good performers, satisfactory performers, poor performers and non performers and the remedial measures to be taken for enhancing the performance rate of the employees. Appraisal will help in understanding employees skills to offer them promotional avenues, transparency between employees and employer without any hidden
things, creation of novel ideas, compilation of perfect and pragmatic developmental plans, reveals the need of deputing employees for various and which courses to various professional training institutes like Administrative Staff College of India, Centre for Organization Development Marri Chenna Reddy Institute for Human Resource Development, Institute of Public enterprise, Centre for good governance, All IIMS, Xaviour Labour Relations Institute, Society for Training and Development, Centre for Labour Studies, Academy of Human Resource Development and so on.

(05) The accuracy of present system in evaluation of employees performance objectively:

All the employees are of the opinion that the present system in evaluation of their performance is quite accurate and perfectly alright. From the above points, it is clear that opinion of the employees tells us that appraisal data is quite useful and will be an input for their recognition and encouragement of high performance. So, the employees are quite satisfied with the performance appraisal system which is used to assess their performance. There should not be any change in this system.

(06) Performance review session taken by superiors:

After collecting the information in the form of data from employees, it should be carefully analysed by the section incharges or head of that organization. After careful analysis of the data, some conclusions in the form of the suggestions are drawn. They should be communicated to the employees immediately so that the employee can improve his/her own performance for the next financial year if the data is collected on annual basis. This is the responsibility of the superiors to communicate to the persons working in his section in different forms like discussion or in written form. It is clear in the case of the banks that all the employees are of the opinion that the Performance review session was taken by superiors. This practice is quite essential with some improvement in all the banks.
(07) Improvement in work culture:

There should be improvement in work culture. Management should create the healthy atmosphere in respect of the job in Banks. Job security is also an important factor, so employees should be assured for the same so that employees will feel safe as there is no any danger to loose the job. Once if the employee is appointed, then he should feel secure about his job. The branches should be provided with good infrastructure like air conditioning systems, modern seating arrangements, communication facilities like internet banking, computerization, standard dress codes, etc..

(08) HRD Programmes:

Banks should provide the required facilities by undertaking HRD programmes for the self development and growth of employees in all the respects. The interest should be created among the employees about the work by providing excellent infrastructure and other facilities like Banks in private sector.

(09) Promotion Rules:

The rules to promote the employees should be strictly followed according to the rules of RBI so that employees should be fully satisfied with the promotion. Time being promotions should be offered immediately when they are ‘due’ to them. If they will be satisfied, then and then only more returns can be expected from them. This will definately result into the benefit to all the banks. Time being promotions should immediately begiven to all the employees without any delay.
(10) **Training and Development Programmes**:

There should be training and development programmes which must be designed ‘scientifically’. Opportunities of training and development should be provided as a facility for the self development of employees. The opportunity of training facilities should be provided to each and every employee at all the levels of the Banks and they should be deputed for such programmes by ‘careful selection’ of them. Employees should be deputed for such programmes as a ‘reward’ of their contribution in achieving the Banks goals. There is requirement to create the awareness among employees to attend Management Courses as an additional qualification to improve their performance.

(11) **Use of Computers**:

Use of Computes plays very important role and as I found that many banks are not using computes although computers are available in the Banks. So, employees should be ‘insisted’ and ‘forced’ to use the computer facilities to enhance their performance as many of them has undergone though computer courses. In some banks, PC’s are not available. So, each and every bank should go for the ‘Computerization’ of their all the Branches immediately which will result into fast transactions and clean n tidy environment in Banks. It is found from this study that employees who has willingness in computer training programmes, they should be deputed, but as far as other areas like General Management, Finance, Marketing, Relative Law, Personal Law, etc. are concerned, then according to the interest of employees they should be deputed for such courses apart from ‘Computer Courses’.

(12) **Appraisal System**:

The employees of all Banks are satisfied with the present Appraisal System Therefore, it should be continued ‘as it is’ and without much changes. The performance review session
should always be held at a regular interval by higher authorities of Banks to assess the employees performance.

6.4 ADDITIONAL SUGGESTIONS:

Some more suggestions in short are summarised below.

(01) In order to have effective executive training and development programmes which can develop the executive skills, the valid training and development process is required. This asks for systematic planned and implemented training system.

(02) It is also necessary for the management of the bank to adopt better understanding about managing the people in the Organisation. It can be achieved by improving performance management.

(03) Proper identification of training needs, scientific pre-training evaluation – training process evaluation – post training evaluation are required to be inducted.

(04) There must be total commitment to the training with well-set objectives of training by all the persons involved in training. (Trainees, management and faculty of training), which can be achieved by participative style of management.

(05) Training must be time-bound, structured and restructure as per the needs.
(06) Constant feed-back analysis as well as counselling should be a part of the training process.

(07) The training and development programme should induct the feeling of confidence and satisfaction among the trainees, faculty and the management.

(08) The training infrastructure, training schedule should be decided in a manner convenient for conducting the training programme.

(09) All care should be taken to provide support and opportunity for the trainees to transfer the learning to the job.

(10) The training programme should not only improve the individual executive skills, but also should constantly ensure that all the participants in the executive training and development become a more homogeneous group with higher level of executive skills.

(11) The in-house training and development programme should be encouraged as it is capable of solving the difficulties faced by the management while deputing executives for training away from day to day work.

(12) The confidence of the Trade Union must be gained and they should be made to act complementary to the process. This can be achieved by having Trade Union’s participation in deciding and implementing the training programmes. Training process should have transparency which can help in trust building as it is an essential requirement for conducting the training.
(13) The training and development programme should be in a position to quantify the training need and also at the end of the training programme indicate the results in a quantified manner.

(14) The general observations recorded with reference to existing training and development show loss of credibility of executive training and development programmes. To have credibility, the training and development programmes must be handled intelligently and seriously.

(15) The training and development should have the capability to induct positive change in knowledge, skills, attitude and behaviour.

Concluding the ‘HRD in Urban Co-operative Banks’ study with due suggestions, it is needful to mention that new challenges demand professionalism, dedication, creativity, innovations, mentality, Commitment and courage to learn every time. Hence, staff members at all the levels should bet opportunity to learn and develop, so that, organizational effectiveness will be increased. Ultimately, it appears necessary for intelligent fiscal management.

6.5 SUMMING UP :

This chapter presents major findings and recommendations obtained by analyzing and interpretation of the survey data collected from a total of one hundred four (104) Respondent Bank Employees. The research endeavour conclude by inviting the attention to consider correction of Executive Training and Development as an urgent venture, as the problem is today, too late for tomorrow. After all, we cannot ignore the fact ‘stitch in time saves nine’. As a researcher, a call is given to act fast and those who believe ‘tomorrow starts today’ to join hands in smashing the problems in the Training and Development for deserving prosperity of Urban Co-operative Banks.