Chapter - IV

MARKETING AND HRD PRACTICES AT J&K BANK
4.1 INTRODUCTION

Banks are basically human organizations. While falling in line with global practices, the rapidly changing scenario of Indian Banking has stressed a focus on developing human resources. This has led to a challenging job for human resource development division of the banks. The core function of HRD in the banking industry is to facilitate performance improvement, measured not only in terms of financial indicators of operational efficiency, but also in terms of quality of financial services provided (Gupta & Singh, 2005). Factors such as skills, attitudes and knowledge of personnel play a critical role in determining the competitiveness of the financial sector (Woodruffe, 1995). The quality of human resource indicates the ability of banks to deliver value to customers. Capital and technologies are replicable, but not human capital which needs to be viewed as valuable resource for the achievement of competitive advantage (Gronroos, 2000). The primary emphasis needs to be on integration of human resource development (HRD) strategies with the business strategy. HRD strategies include managing change, creating commitment, achieving flexibility and improving teamwork. These processes underlie the complementary processes that represent the overt aspect of HRD, such as recruitment, placement, performance management, reward management, and employee relations (Bernardian, 2003).
HRD is crucial since there is a strong relationship between how employees feel about their organizations HRD practices and how customers feel about the service they receive from the organization. Service organizations are open systems and the policies and practices of the organization, as well as the climate or culture, those policies create, would be visible to the consumer (Schneider and Bowen, 1993). In the absence of well defined HR policies and practices it is quite obvious that the organization cannot have a competitive advantage, since lack of such strategies would negatively affect the behaviour of the employees. Research evidences that job satisfaction is a significant correlate of the organization’s HRD climate (Saiyadain, 2003). HRD efforts if present in satisfactory form not only satisfy the individual needs but also help in satisfying the group needs. Thus it ultimately increases their job satisfaction and service delivery (Prashant and Mishra, 1999).

There is no denying the fact that the personal policies of an organization have a direct impact on the satisfaction and dissatisfaction of its employees. Employees’ attitude and behaviour, his motivation, satisfaction and dissatisfaction is shaped to a great extent by the personal policies and procedure followed by the organization. On the basis of the past researches the sample evidence demonstrates relationship between employees satisfaction/ dissatisfaction with the personal policies and procedures of the organization (Shore et.al; 1989; Ostroff 1992; Wagner, 1994). A satisfied employee, leads to better customer service, which results in more business, consequently leading to higher profitability where benefits can be passed to the employees. While analyzing the impact of HRD on organizational effectiveness in the banking industry, research (Priyadarshini and Venkatapaty 2004) also propose that HRD practices in the banks have a strong influence on the performance and greater the association between the HRD practices and organizational effectiveness, greater is the performance of the employees and their satisfaction.

Human resource management practices like selection; training and development, compensation, empowerment etc. are however key levers available to senior management for creating a type of organization that can be the basis of sustainable competitive advantage. In this regard following sections are devoted to emphasize the above mentioned dimensions of HRD with regard to J&K bank.
As far as the scenario at JK Bank is concerned the situation is grim. The policies and practices in the Bank are somewhat adhoc in nature. In fact right from inception of the bank adhocism has prevailed over the major issues confronting operational front. Even as policies and procedures on personal front are there, the deviations galore. Favoritism and nepotism are marring the set norms/policies/procedures. It indicates that a large percentage of employees view HRD policies and practices of the bank as being inadequately performed.

4.2 RECRUITMENT AND SELECTION

The task of finding people who either posses or have the potential to develop the knowledge, skills and attitudes that will enable a work organization to carry out the tasks necessary for the achievement of its aims and objectives is obviously of fundamental importance (Tyson and York 2000). The purpose of recruitment function are patently straightforward: to seek out, evaluate, obtain commitment from, place and orient new employees to fill positions required for the successful conduct of the work of an organization (Hawk 1967). Recruitment concerns both with engaging the required number of people, and measuring their quality. It is not only a matter of satisfying an organization’s needs, it is also an activity which influences the shape of the companies’ future.

In exercise of the powers conferred by Article 72 of the articles of association, the board of directors of J&K Bank Ltd. has made the rules governing the recruitment and selection. The rules are called The Jammu and Kashmir Bank Ltd. Officers Recruitment, Discipline, Conduct and Appeal Rules. These rules are in place in the bank which is as old as the organization itself. These rules are not however applied to the chairman, persons on deputation to the bank, persons engaged on contract basis or other appointed on specific terms and conditions of appointment. However, subject to the provisions of any law in force, the Board reserves to itself the right of interpreting their meaning in case of dispute and it has also the right of granting the concessions outside these rules at its discretion.

However, the sanctioned strength of posts in the bank service in any class, category or grade, permanent or temporary, whole time or part time is fixed by the board except the
extent that powers in this behalf would have been vested in the chairman. No other authority in the bank can create any post of any type. Appointments are made (i) by direct recruitment (ii) by promotion or (iii) partly by (a) and partly by (b). All the appointments and promotions to the officer’s service are made by competent authority, which is the appointing authority, in accordance with the policy or guidelines, if any, laid down in this behalf by the board. However, notwithstanding anything contained in these rules, the appointment of general manager including the fixation of his terms and conditions of service are made by the board.

Moreover, where it is necessary in the interest of the bank, owing to an urgency which has arisen and could not have been foreseen, to fill immediately a vacancy, the appointing authority can appoint a person otherwise than in accordance with these rules. But such temporary appointment does not ordinarily exceed six months in each case. However, no person is eligible for appointment to any service by direct recruitment; unless he is a permanent resident of the state; is within the age group prescribed for the post to which he is appointed, Possesses such qualifications and has passed such special test as may be prescribed in this behalf, or possesses such other qualifications as may be considered by the board equivalent to said qualifications or special tests; Satisfies the appointing authority that his character is and antecedents are such, as to qualify him for such service; and has not been convicted for any offence involving moral turpitude.

The eligible candidates apply for a written test which is conducted by IBPS or any other organization as is decided by the management from time to time. Those who qualify the tests appear for an interview at selected centers to be conducted by a selection committee appointed by the competent authority.

4.3 INTERNAL MOBILITY/PROMOTION

In the recent past employees used to get promoted on the basis of their mere seniority but now the scenario has taken a different turn drastically because of the technological and the stiff competition in today’s financial markets. Now the thrust over the last decade or so goes on performance-cum-merit instead of seniority only especially in the corporate houses (Singh & Gupta, 2005). The J&K Bank is also not an exception to this hard reality. The bank witnessed a lot of commotions and pandemonium over the issue of
promoting people either only on simple seniority basis or on merit cum performance basis and ultimately management has succeeded in having its promotion policy in future purely on performance cum merit. More important in this regard was the decision regarding the promotions through “Fast Track Channel” which was not in vogue earlier. In the year 2004 a good number of people from cashier-cum-clerks have been promoted under the said programme. However, the employees perceive that the personnel interviews form the basis of judgment at the time of promotion and the bank follows no transparent, uniform and standard method for evaluating the potential or performance of the employees.

4.3.1 Fast Track/Merit Channel

The process for promotions under this channel is initiated after concluding the process for promotion under seniority-cum-selectivity channel. All the employees in the clerical cadre with the prescribed qualification under rules are eligible to appear in the written test. However a candidate is entitled to appear in the written test upto a maximum of 5 times. This written test is conducted by Institute of Banking Personnel Selection (IBPS), Mumbai or through some other reputed agency which conducts such tests for public sector banks/financial institutions. Moreover, at the time of promotion service record for a period covering five years are taken into account.

However, any officer to have been promoted from cashier-cum-clerk to junior management cadre (JMC) is to be on probation for a period of 6 months. However, the management has a right to revert all the emoluments drawn by officer promoted in case he does not complete the period of probation upto the entire satisfaction of the set standards of the bank otherwise he would continue the post in case the situation is vice-versa. His services as an officer are confirmed subject to the availability of a permanent vacancy and subject to the consideration governing the promotion of direct recruitment to promotion. However, the period of probation of an officer promoted from one cadre to the next higher cadre is one year. During the course of the study it was observed that a section of both clerks and managers are not appreciative about the promotion policy of the bank although the management has succeeded in implementing performance-cum-merit as a promotion criterion amid certain amount of resistance from the disgruntled lot.
It appears that the due recognition is not given to qualification; instead a strict seniority 
procedure is followed in which every employee is not sure to get the chance of promotion 
to higher posts. Most of the respondents were of the opinion that the strict seniority 
procedure when followed go against those employees who are although junior in the 
organization but have better technical and professional qualifications. However table 1 
showing the total strength of the employees for the past five years is indicative of the fact 
that during the year 2004-2005 when fast track merit promotions were introduced by the 
bank, a large decrease in the number of employees is observed. This may be one of the 
causes for the reduced figures since a huge number of employees took to voluntary 
retirement.

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Strength of Employees</th>
<th>Net Increase / decrease in Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001-2002</td>
<td>6495</td>
<td>25</td>
</tr>
<tr>
<td>2002-2003</td>
<td>7112</td>
<td>617</td>
</tr>
<tr>
<td>2003-2004</td>
<td>7085</td>
<td>-27</td>
</tr>
<tr>
<td>2004-2005</td>
<td>6873</td>
<td>-212</td>
</tr>
<tr>
<td>2005-2006</td>
<td>6828</td>
<td>-45</td>
</tr>
</tbody>
</table>

*Source: Department of Corporate Communication, Corporate Headquarters, Sgr.*

The empirical findings of the scholar also confirm the said state of affairs where 
employees rate poorly this dimension of HRD. Moreover, they do not seem to believe in 
the transparency element prevailing in the organization which ultimately goes a long way 
in reducing the level of their job satisfaction. Research also shows that individuals who 
perceive promotion decisions are made in a fair manner, are likely to have greater job 
satisfaction *(Katzell & Guzzo, 1992, Witt and Nyes, 1992)* and there exists a significant 
correlation between job satisfaction and promotion component of HRD *(Chitrnanjan, 2001)*.

### 4.4 TRAINING

Quality of human resource is the key to competitive strength and performance of an 
organization. Helping employees to become effective in their jobs is one of the most
fundamentally important tasks in people management that any work organization, in
general and service organization in particular, has to undertake. Organizations depend on
the quality of their employees' performance to achieve organizational aims and
objectives. Employees have motivational needs for development, recognition, status and
achievement that can and should be met through their satisfaction (Tyson and York 2000).

Table 4.2: Year Wise Summary and Trainings at different Colleges / Centers

<table>
<thead>
<tr>
<th>Year</th>
<th>Staff strength as on 31st March</th>
<th>Total Staff Trained</th>
<th>Officers</th>
<th>Clerks</th>
<th>Sub Staff</th>
<th>NIBSCOM</th>
<th>STC Sgr.</th>
<th>TTC Sgr.</th>
<th>TTC Jam</th>
<th>NIBM Pune</th>
<th>BTC Mumbai</th>
<th>Other Colleges</th>
<th>Other Colleges</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001-02</td>
<td>6495</td>
<td>3048</td>
<td>2308</td>
<td>740</td>
<td>0</td>
<td>685</td>
<td>593</td>
<td>672</td>
<td>408</td>
<td>59</td>
<td>41</td>
<td>46</td>
<td>544</td>
</tr>
<tr>
<td>2002-03</td>
<td>7112</td>
<td>3127</td>
<td>2050</td>
<td>994</td>
<td>83</td>
<td>760</td>
<td>830</td>
<td>741</td>
<td>410</td>
<td>19</td>
<td>49</td>
<td>27</td>
<td>291</td>
</tr>
<tr>
<td>2003-04</td>
<td>7088</td>
<td>3901</td>
<td>2510</td>
<td>1391</td>
<td>0</td>
<td>652</td>
<td>809</td>
<td>1044</td>
<td>410</td>
<td>239</td>
<td>74</td>
<td>53</td>
<td>620</td>
</tr>
<tr>
<td>2004-05</td>
<td>6884</td>
<td>3935</td>
<td>2771</td>
<td>1091</td>
<td>73</td>
<td>652</td>
<td>620</td>
<td>837</td>
<td>452</td>
<td>456</td>
<td>64</td>
<td>53</td>
<td>801</td>
</tr>
<tr>
<td>2005-06</td>
<td>6833</td>
<td>3283</td>
<td>2487</td>
<td>747</td>
<td>49</td>
<td>483</td>
<td>643</td>
<td>747</td>
<td>514</td>
<td>455</td>
<td>59</td>
<td>27</td>
<td>355</td>
</tr>
</tbody>
</table>

Source: ‘HRD’ Department, Training Section, Corporate Headquarters, Srinagar

Training has assumed a significant and pivotal position in the current hi-tech environment
particularly in the banking industry. Although Bank has endeavoured to bring the
developmental aspect of its human resource on to the center stage of HRD thought and
action, the training area is executed arbitrarily without following proper assessment of
training needs or subsequent proper evaluation of training outcomes or their use. The
bank has two training colleges; one each in Srinagar and Jammu. There is also a
technology training centre which imparts computer skills to employees at Srinagar.
However, a cursory look at the year-wise summary of trainings at different colleges and
training institutes clearly depicts the training potentiality of the J&K Bank.

Training has assumed a significant and pivotal position in the current hi-tech environment
particularly in the banking industry. Although Bank has endeavoured to bring the
developmental aspect of its human resource on to the center stage of HRD thought and
action, the training area is executed arbitrarily without following proper assessment of training needs or subsequent proper evaluation of training outcomes or their use. The bank has two training colleges; one each in Srinagar and Jammu. There is also a technology training centre which imparts computer skills to employees at Srinagar. However, a cursory look at the year-wise summary of trainings at different colleges and training institutes clearly depicts the training potentiality of the J&K Bank.

Apart from this, training colleges across the country which specialize in financial training regularly send information to the bank about their programmes.

Training is however, a centralized function in the bank. The HR department at Corporate Headquarters is the role department in the bank which deputes employees to training colleges within or outside the state. However, deputation to training programmes does not follow any scientific assessment of the training needs of the individual employee. Feedback based training is also non-existent in the bank. Although research evidences that training efforts employed by an organization are among the factors which add up to the job satisfaction of an individual (Mishra et al, 1999), the organization seems to be lacking in following the methodological assessment of training and developmental needs of its vital resource. Departmental/in-house training is also not a practice in the bank and the training is imparted only through training courses in the training colleges. More importantly, service employees need training in interactive skills that enhance their potential to provide courteous, caring, responsive and empathetic services. It is not just the front line, but support staff, supervisors and managers also need such type of training. It is observed that training programs in the bank usually revolve around knowledge or conceptual skills. Employee development through behaviour trainings, interpersonal skills advancement is not given much stress. However the bank seems to lay less emphasis on this type of training. This may however result in a bad service quality and a negative word of mouth from the customer as a consequence. Research also evidences a close relationship between the customer satisfaction and interactive skills of the employees (Norman 1984).

Again, there is no proper methodology followed to utilize the training outcomes. Postings, placements or transfers of employees in various departments are rarely done on
the basis of training undergone by employees. As such even though trainings play a pivotal role in the job profile of the employees, it is observed that the employees fail to exhibit their enhanced skills at the operational front in the bank. This shows a chaotic picture of the organization, since there seems to be a mismatch between the employees' skills and their job specification. It appears that the organization is lacking the concept of right person at right place. Research (Zeithaml, 1988) also puts emphasis on matching the employees to their jobs through training and development process. As such the consequent ability or skill of employees to perform the job will affect the service delivery.

4.5 ENTITLEMENTS AND COMPENSATION

Economic compensation constitutes a segment of total reward system in an organization, despite that money still plays a major, more persistent and more troublesome role in the overall satisfaction of the employees. A good pay packet not only helps in attracting the most talented employees but also helps in retaining them for a long time in the organization (Saiyadain 1988).

At J&K Bank, the employees are better paid than their counterparts in the government departments or public sector undertakings. The bank follows the grades set up by Indian Banks Association from time to time and even surpasses them at times. The board of the bank holds the authority in the interest of the bank to create any other category or grade to suit the requirements of the administration or eliminate any intermediary grade in the set categories of scales. The employees and officers of the bank are also given various kinds of allowances, emoluments and perks which gives them further incentive to put in their best for the organization. Leave fare concession (LFC) facility available to every employee every four years, encashment of earned leaves, company paid rail/air travel for official tours or training tours, conveyance allowance are other fringe benefits provided to the employees.

In this context research also show a strong correlation between the type of compensation and job satisfaction of the employees (Gupta and Shaw, 1998) and that amount of pay and the way it is packed and delivered to the employees can motivate, energize and direct behaviour (Gerhart 2000). The bank also provides various types of loan facilities to its
employees on cheaper rates of interest and with less of formalities. The employees are also given higher rates of interest on their deposits with the bank.

This clearly indicates that employees of the bank are quite satisfied with the pay package and other financial incentives provided by their organization which may be one of the various reasons for their commitment to the said organization. Research indicates that employee satisfaction with pay and other financial gains is correlated with organizational commitment and trust in management (Gollan, 2005). The bank has, however, not given stock options to its employees as other private sector banks do. Similarly there is no concept of variable pay, performance based incentives or reward mechanisms in the bank, which may otherwise lower their satisfaction levels.

4.6 EMPOWERMENT

Empowerment is giving discretion to the contact employees to perform their jobs in a way which provides them with a sense of ownership and fulfilment while sharing their organizational goals. It is a process to free someone from vigorous control by instructions, policies and orders and to give that person freedom to take responsibility for his ideas, decisions and actions and to release hidden resources that would otherwise remain inaccessible to both the individual and the organization (Jan Carlson, 1987).

However empowerment in a traditional hierarchical financial organization is rather by default than by design. The nature of the work at the bank's branches demands proper demarcation of duties and delegation of authority. The service oriented nature of the job requires that responsibilities are clearly defined and there is no confusion regarding job roles. Decision making, however, is conspicuous by its absence at the branch level of the bank. The employees at the branch level are supposed to follow set procedures framed by the bank from time to time. The employees cannot and do not set their agenda for their own work in the bank. This evidences that there is a lack of direct association between the organizations strategies and empowerment.

Research suggests that the relationship depends on the alignment strategy with formulization, that is, the employees cannot be empowered until the organization reduces its reliance on standardized rules and procedures (Bowen and Lawler, 1992).
Although the top management of the bank claims to give its employees a sense of empowerment in terms of accessibility to it, and non-interference of management into day to day affairs of the branches, the employees do not seem to be satisfied in this regard. However, proper delegation of financial powers, loan sanctioning powers etc. gives a certain sense of empowerment to the branch managers. Officers in the bank are governed by service rules while as the clerical cadre are subject to bi-partite agreements between their unions and the bank. These rules / agreements are binding on both the parties which gives a sense of equity to the employees. Errant employees are dealt by the bank as per rules and procedures. Such employees are however, given every chance to defend themselves against charges imposed on them for malpractices or delinquencies. There are no summary trials held and law of natural justice is followed before taking disciplinary action against such employees.

4.7 TRANSFER POLICY

A transfer is a change in the job assignment. It may be linked with a promotion or there may not be any change at all in status and responsibility. It is a change in assignment in which the employee is moved to another job at approximately the same level of responsibility, demanding about the same level of pay.

Organizations resort to transfers to attain various objectives and J&K Bank also is not an exception to such practices. As far as the transfer policy of the Bank is concerned, every official is liable for transfer to any office and has to be available for Bank's duties at any time of the day. All transfers and postings are made by the competent authority. The bank has a well documented transfer policy which envisages that an employee is not posted out of his home state for more than 3 years. Transfers by and large are affected in the month of April/May and October/November on conclusion of work relating to yearly/half yearly closing. This is however being done without the banks right to transfer any employee in emergent circumstances or on complaint basis at any point of time. However, transfer on account of promotion is excluded from the above mentioned provision. The bank has identified some areas as 'hard areas' and every employee is liable for transfer to such areas. However, such postings are incentives with special allowances. In so far as possible, husband wife employed in the bank are posted at the same station. However,
where one of the spouses is employed in another organization, the bank considers posting other spouse at the same station. Such relaxation is restricted for a period of 3 years extendable to 4 years.

Despite having a well documented transfer policy, the employees of the bank seem to be pessimistic regarding the same. It is the area where bank has failed to achieve employee satisfaction. As a consequence of dissatisfaction the employee may pass his displeasure to his customer resulting in a disgruntled customer and ultimately the customer loyalty may be at stake. Research evidences that low job satisfaction due to the company’s internal policies and practices lead to dissatisfied customer, since low job satisfaction has the potential to cause low quality service encounter performance on the part of the employee (Bitner, et al, 1990).

4.8 CORPORATE CULTURE

Culture is an important phenomenon to study and understand, as it is considered a potential basis for competitive advantage. Therefore, managing the company culture is always important in any type of business. However, for service firms the development and management of service culture is a critical task (Gronroos 2000). A strong culture as such enables people to act in a certain manner and to respond in various actions in a consistent way. It is argued that a strong culture is especially important in the service organizations, because the attitudes and the performance of the employees is very much visible to the customer (Schneider and Bowen, 1993).

The J&K Bank not being a nationalized bank draws the majority of its employees from a single state – Jammu and Kashmir. The employees as such normally share common backgrounds, language, religion and ethnicity. A multicultural diversity is thus seen lacking in the bank. Employees know each other in many other ways than just being the employees of the same organization. This results in the non-formalizations of relationship linkages within the employees as well as between the employees and the management.

Also, the attrition levels in the organization are very low which implies that the employees have long built relationships across the board. This may sometimes lead to favouritism or at least its perception. The positive aspect of this is that man-management
is done more through expertise and competence than by formal implementation of authority.

Moreover, there are no lateral entries in the bank and the top management is normally drawn from senior most cadres of the bank. The uniculturality of backgrounds thus creates a scope of favouratism or personnel biases and prejudices.

4.9 WORK CULTURE

Work is a fundamental part of the social fabric of a society. Work is necessary for human survival, but it is manifested in whole array of institutionalized attitudes, beliefs, norms, values, forms, customs and behaviours which go beyond survival requirements. To create, to gain respect, to acquire prestige and incidentally to earn money are however, some of the reasons that people work for. Job design takes a special importance in today’s human resource management. It is essential to design jobs so that stress can be reduced, motivation can be enhanced and satisfaction of employees and their performance can be improved so that the customer satisfaction through a quality service is achieved.

However, in any financial service organization more so in a bank work at the branches/service outlets is routine based and monotonous. The bank under study has not super-specialist branches wherein people with specific skill sets can handle a variety of jobs. As such the concept of job enlargement seems to be absent in the bank, which definitely reduces boredom and monotony by providing the employees more variety of tasks in the job. Research also has found that by expanding the scope of job, workers get more satisfaction, commit less error and thus service quality improves (Kirssch et al, 1991). Branch banking in the bank as such leaves very less scope for workspace innovations which may help in extra satisfaction of employees. However, within limited constraints, the bank employs various management methods to make work more satisfaction oriented in the branches.

Job rotation within the branch is one of such methods which allow an employee to break the monotony of his work and work on different assignments within the branch. The employees by this rotation are able to perform different jobs without any fundamental change in the nature of the job. Such a system also helps employees broadening their
knowledge and skills and making them competent in several likely jobs than just one. Job rotation in the bank is however the discretion of the branch manager who allots different jobs to different employees based on his own assessment and requirements. Since job rotation does not provide the employees any challenge on the job, the employees who are seeking challenge may feel frustrated. However, job rotation is usually done after 2-3 months in the bank.

However, specific business hours have been spelt out by the bank so that employees are not overburdened with work. On Saturdays business hours are kept at half of those of normal days. It is, therefore, ensured that employees do not miss their social life and societal obligation.

4.10 INTERNAL COMMUNICATION

Internal public, that is, employees are most important element in the success of a service organization like banks. Apart from taking care of other aspects of the employees, it is imperative to train people about the products and services which they have to offer to their clients.

As far as J&K Bank is concerned, the employees are educated about banking practices, regulations and various products through various ways, which also serve the purpose to reach out to its external customers. The list of tools to reach out to the employees of the bank with products and services, which they have to sell across the counters are: General Circulars, through special programmes at the banks, through special programmes at the bank’s two training colleges, E-newsletter, In-house journal, through its radio programme: 'JK Bank Diary”, seminars at district level, newspaper columns, intranet, internet and E-mail.

General circulars are one of the traditional modes of internal communication, through which employees of the bank irrespective of their location/postings are apprised about the policies, guidelines and programmes of the bank. The system is centralized, as all circulars are emanating from the central office of the bank located at Srinagar. This system of communication used to be the only source of information to the employees to seek information regarding products and services of the bank. Every such circular is kept on record by the branches and offices of the bank and whenever required, these are
referred to clear doubts, if any. However, it is observed that traditionally the branch manager gets the circular marked by every staff member posted there so that the contents are noted down for efficient delivery of services while in contact with the customer. However, most of the staff members just put their signatures on the circular for formality sake and hardly go through its contents.

*Through special programmes at the banks’ two training colleges:* The bank is having two training colleges one each at Srinagar and Jammu. On regular basis, on the job training courses having duration of 3 days to 3 weeks are organized for the staff. Exclusive programmes are run to acquaint them about various products and services of the bank. The features are discussed extensively and procedures for selling these products and services too are dealt in detail.

*E-newsletter:* Since all branches of the bank are computerized and almost 90% of them are interconnected, the bank has introduced electronic newsletter, which is sent to all branches and offices of the bank through email on fortnightly basis. It is pertinent to mention that the bank has set in motion a process where it is trying to use the IT solutions to its maximum for the benefit of its customers - internal as well as external. The bank has created email addresses of all the branches and individual staff members posted at controlling offices like Corporate Headquarters, Zonal Offices, and Business Promotion Centers etc. In addition to this, staff members have been given the option to receive the e-news letter on the personal email addresses.

The e-newsletter, a product of Corporate communication Department of the bank, has four segments, which include News updates, Product line, Banking Landscape and Frequently Asked Questions. In News update section, events taking place during the fortnight in the bank and the banking industry are covered; Product line section contains all minutes details about a product or service; Banking Landscape covers rate of interest on all deposits and advances across all maturities/ repayment schedules; and in Frequently Asked Questions segment, various issues regarding day to day banking operations are discussed in detail. The branch heads are under instructions to download the e-newsletter and distribute its copies among all the staff members posted at different branches.
In-house journal: The bank is publishing its in-house journal under the name and style of 'BAN Quest'. It is a monthly 36-pages publication, which is purely covering financial matters. The main segments of the publication cover various developments taking place in the banking industry, besides various schemes of the bank are also covered in detail. This has been an effective tool to keep the staff of the bank updated about various developments taking place in the banking industry in particular and the financial world in general. Important messages from top management including the Chairman and Chief Executive Officer of the Bank are carried in the journal. In succinct, it has been a strong link between the staff and the management of the bank.

Through its radio programme: 'JK Bank Diary': J&K Bank is the first bank in the country which has been using voice medium - The Radio - to reach out to its customers as well as its employees. The bank has introduced its own in-house Radio programme under the name of J&K Bank Diary which is broadcasted weekly at prime time (8.30 am) on three stations of Radio Kashmir, namely, Radio Kashmir, Srinagar (broadcast on every Sunday at 8.30 am on prime), Radio Kashmir, Jammu (broadcast on every Saturday at 7.05 am) and Radio Kashmir, Leh (broadcast on every Sunday at 8.30 am on prime). The programme is of 20 minutes duration. The main contents of the programme include features of various products and services offered by the bank, various events taking place during the week in the bank, interview of executives discussing various customer related issues etc.

Even as the programme has started in August 2001, was aimed to educate customers about various schemes and services offered by the Bank, it has proved a helpful tool in educating the staff of the bank as they have turned out as one of the important segments of listeners. Precisely, this programme, an in-house production of the bank, has been keeping the staff updated about various products and services and developments taking place in the bank and the banking industry.

Seminars at district level: The bank has a practice to hold seminars at district level in which staffs of the bank along with customers are invited to participate. This activity is basically initiated when a new product is tailored and launched. Extensive details about the products/services are given to the staff so that they are able to sell this product
without any hassles.

_Newsletter columns:_ Articles discussing features of various products and services of the bank are written by the staff of the bank and published in various newspapers and magazines in the J&K State. Even such write-ups are published in national newspapers and magazines. In this context, BANK WATCH column published weekly in one of the leading English newspapers GREATER KASHMIR has been highlighting features of various schemes of the bank on regular basis for the past six years. The column is popular not only among the customers but employees of the bank also keep their date with the column, as it has proved a useful source of information about various products and services and other job related issues.

_Intranet/Internet:_ Since the bank branches/offices are inter-connected electronically, the bank has hoisted its own site - the intranet, which is accessible to all its employees. The site is basically a window of the bank accessible to staff only. The employees can access to any information about the bank. There is also an Internet site of the bank, hoisted on World Wide Web. But this is available to customers also and serves as a window of the bank.

_E-mail:_ This mode of communication has also proved helpful in keeping the staff of the bank abreast with latest developments taking place in the bank. Messages from top management are flashed through this mode.