Chapter - VI

H.R.M. PRACTICES & POLICIES
INDUSTRIAL RELATIONS POLICIES:

Prevalent of cordial climate is one of the essential parameters of healthy industrial relations. As compared to the past trend, norms for union behaviour, norms for conflict resolution, areas of management discretion etc., have to undergo drastic changes. Reactive mode of Industrial Relations should be replaced by participative machinery at various layers of management. The culture of short term orientation and ad-hoc management of crisis be replaced by long term orientation and stable management of crisis.

Wider dissemination of Industrial Relations Policy and development of IR competencies among the managers is a prudent step to sustain cordial relations in an organization. Forming a joint forum at the highest level comprising of representatives of unions and key members of management to discuss and review the quality of IR functions would help in mitigating several problems. Decentralized IR structure and accountability of management fixed at different levels will match the changing structure of banking of future.

Reward and Recognition Policies:

In the changed scenario the motivation of bank staff would be vital in order to maintain customer orientation. The motivation of highly skilled and performing staff would especially be important to be able to retain them. As Narasimham Committee has rightly observed. It would be necessary to reward specially skilled and talented persons of known merit with accelerated promotional opportunities. If bank are to
retain the bright members of their staff and not to lose them to competitions in the financial service industry.

From the perspective of HRM, a thorough review of personnel policy is required to recognize and reward the competent and performing employees. Any promotional benefit have to be increasingly based on expertise and special skills rather than merely on seniority or on the basis of span of control over branches. As reward and recognition are sensitive matters, any initiative to be taken in this field should be transparent; otherwise piecemeal actions may defeat the very purpose of those initiatives.
WORKING CONDITIONS

SATISFACTION LEVEL TOWARDS CANTEEN FACILITY:

Table 6.1: Satisfaction level towards Canteen facility

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th></th>
<th>ING Vysya Bank</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Satisfied</td>
<td>94</td>
<td>46.31%</td>
<td>53</td>
<td>26.11%</td>
</tr>
<tr>
<td>To Some Extent</td>
<td>28</td>
<td>13.79%</td>
<td>129</td>
<td>63.55%</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>81</td>
<td>39.90%</td>
<td>21</td>
<td>10.34%</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

INFERENCEx: It can be inferred from the above table that, among the respondents from Andhra Bank, 46.31% expressed their satisfaction towards canteen facility, followed by 39.90% expressed their dissatisfaction and 13.79% said that they are satisfied to some extent regarding canteen facility.

Where as among ING Vysya Bank respondents, majority of 63.55% rated canteen facility as satisfied to some extent, followed by 26.11% expressed their satisfaction and 10.34% rated their dissatisfaction.

It is suggested for Private Sector Banks to improve Canteen facilities so as to satisfy their employees.
Chart 6.1: Satisfaction level towards Canteen facility

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th>ING Vysya Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Satisfied</td>
<td>46.31%</td>
<td></td>
</tr>
<tr>
<td>To Some Extent</td>
<td>26.11%</td>
<td>13.79%</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>25.86%</td>
<td>39.9%</td>
</tr>
</tbody>
</table>

Satisfaction Level Towards Canteen Facility

PERCENTAGE
SATISFACTION LEVEL TOWARDS LUNCH ROOM FACILITY:

Table 6.2: Satisfaction level towards Lunch room facility

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th>ING Vysya Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Satisfied</td>
<td>12</td>
<td>5.91</td>
</tr>
<tr>
<td>To Some Extent</td>
<td>19</td>
<td>9.36</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>172</td>
<td>84.73</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

INFERENCE: It can be observed from the above table that, among the respondents from Andhra Bank, an Overwhelming majority of 84.73% expressed their Dissatisfaction towards lunch room facility, followed by 9.36% said that they are satisfied to some extent and 5.91% expressed satisfaction regarding lunch room facility.

Where as among ING Vysya Bank respondents, majority of 58.13% expressed their satisfaction towards lunch room facility, followed by 32.51% said that they are satisfied to some extent and 9.36% expressed Dissatisfaction regarding lunch room facility.

It is suggested for Public Sector Banks to improve Lunch room facilities so as to satisfy their employees.
Chart 6.2: Satisfaction level towards Lunch room facility

Satisfaction Level Towards Lunch Room Facility

- 90%
- 80%
- 70%
- 60%
- 50%
- 40%
- 30%
- 20%
- 10%
- 0%

Satisfied To Some Extent Dissatisfied

- Andhra Bank
- ING Vysya Bank

Percentage

- 58.13%
- 32.51%
- 84.73%

Satisfied To Some Extent Dissatisfied

- Andhra Bank
- ING Vysya Bank
SATISFACTION LEVEL TOWARDS PROVIDENT FUND FACILITY:

Table 6.3: Satisfaction level towards Provident fund facility

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th>ING Vysya Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Satisfied</td>
<td>162</td>
<td>79.80</td>
</tr>
<tr>
<td>To Some Extent</td>
<td>30</td>
<td>14.78</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>11</td>
<td>5.42</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

INFERENCES: It can be understood from the above table that, among the respondents from Andhra Bank, majority of 79.80% expressed their satisfaction towards provident fund facility, followed by 14.78% said that they are satisfied to some extent and 5.42% expressed Dissatisfaction regarding provident fund facility.

Whereas among ING Vysya Bank respondents, an Overwhelming majority of 86.21% expressed their satisfaction towards provident fund facility, followed by 10.34% said that they are satisfied to some extent and 3.45% expressed Dissatisfaction regarding provident fund facility.
Chart 6.3: Satisfaction level towards Provident fund facility

SATISFACTION LEVEL TOWARDS PROVIDENT FUND FACILITY

PERCENTAGE

Satisfied 79.8 86.21
To Some Extent 14.78 10.34
Dissatisfied 5.42 3.45

Andhra Bank ■ ING Vysya Bank
**SATISFACTION LEVEL TOWARDS DRINKING WATER:**

Table 6.4: Satisfaction level towards Drinking water facility

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th></th>
<th>ING Vysya Bank</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Satisfied</td>
<td>196</td>
<td>96.55%</td>
<td>203</td>
<td>100.00%</td>
</tr>
<tr>
<td>To Some Extent</td>
<td>7</td>
<td>3.45%</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

**INERENCE:** It can be seen from the above table that, among the respondents from Andhra Bank, an Overwhelming majority of 96.55% expressed their satisfaction towards drinking water facility and followed by a small segment of respondents 3.45% said that they are satisfied to some extent.

Where as among ING Vysya Bank respondents, 100% of them expressed their satisfaction towards drinking water facility.
Chart 6.4: Satisfaction level towards Drinking water facility
**SATISFACTION LEVEL TOWARDS LEAVE FACILITY:**

Table 6.5: Satisfaction level towards Leave facility

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th></th>
<th>ING Vysya Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
<td>Sample Size</td>
</tr>
<tr>
<td>Satisfied</td>
<td>112</td>
<td>55.17</td>
<td>159</td>
</tr>
<tr>
<td>To Some Extent</td>
<td>54</td>
<td>26.60</td>
<td>25</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>37</td>
<td>18.23</td>
<td>19</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
<td>203</td>
</tr>
</tbody>
</table>

Source: Field Survey

**INFEERENCE:** It can be visualized from the above table that, among the respondents from Andhra Bank, 55.17% expressed their satisfaction towards leave facility, followed by 26.60% said that they are satisfied to some extent and 18.23% expressed Dissatisfaction regarding leave facility.

Where as among ING Vysya Bank respondents, majority of 78.33% expressed their satisfaction towards leave facility, followed by 12.32% said that they are satisfied to some extent and 9.36% expressed Dissatisfaction regarding leave facility.
Chart 6.5: Satisfaction level towards Leave facility

SATISFACTION LEVEL TOWARDS LEAVE FACILITY

PERCENTAGE

<table>
<thead>
<tr>
<th>Satisfied</th>
<th>To Some Extent</th>
<th>Dissatisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>78.33</td>
<td>26.6</td>
<td>18.22</td>
</tr>
</tbody>
</table>

Andhra Bank  ING Vysya Bank
SATISFACTION LEVEL TOWARDS TRAVELING ALLOWANCE:

Table 6.6: Satisfaction level towards Traveling allowance

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th></th>
<th>ING Vysya Bank</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Satisfied</td>
<td>56</td>
<td>27.59</td>
<td>163</td>
<td>80.30</td>
</tr>
<tr>
<td>To Some Extent</td>
<td>137</td>
<td>67.49</td>
<td>24</td>
<td>11.82</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>10</td>
<td>4.93</td>
<td>16</td>
<td>7.88</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

**INFERENCES:**

It can be inferred from the above table that, among the respondents from Andhra Bank, 67.49% stated that they are satisfied to some extent towards traveling allowance, followed by 27.59% expressed their satisfaction towards traveling allowance and 4.93% expressed Dissatisfaction regarding traveling allowance.

Whereas among ING Vysya Bank respondents, majority of 80.30% stated that they are satisfied with the traveling allowance, followed by 11.82% expressed their satisfaction towards traveling allowance up to some extent and 7.88% expressed Dissatisfaction regarding traveling allowance.
Chart 6.6: Satisfaction level towards Traveling allowance

SATISFACTION LEVEL TOWARDS TRAVELLING ALLOWANCE

Andhra Bank

ING Vysya Bank

PERCENTAGE

Satisfied

To Some Extent

Dissatisfied

27.59

80.3

67.49

11.82

4.93

7.88

Andhra Bank

ING Vysya Bank
SATISFACTION LEVEL TOWARDS LEAVE TRAVEL CONCESSION:

Table 6.7: Satisfaction level towards Leave Travel Concession

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th></th>
<th>ING Vysya Bank</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Satisfied</td>
<td>110</td>
<td>54.19</td>
<td>203</td>
<td>100.00</td>
</tr>
<tr>
<td>To Some Extent</td>
<td>81</td>
<td>39.90</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>12</td>
<td>5.91</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

INFERENCE: It can be observed from the above table that, among the respondents from Andhra Bank, 54.19% stated that they are satisfied towards leave travel concession facility, followed by 39.90% expressed their satisfaction up to some extent and 5.91% expressed Dissatisfaction regarding LTC facility.

Where as among ING Vysya Bank respondents, 100% of them expressed their satisfaction towards leave travel concession facility.
Chart 6.7: Satisfaction level towards Leave Travel Concession

SATISFACTION LEVEL TOWARDS LEAVE TRAVEL CONCESSION

PERCENTAGE

100 90 80 70 60 50 40 30 20 10 0

Satisfied To Some Extent Dissatisfied

54.19 39.9 5.91

Andhra Bank ING Vysya Bank
SATISFACTION LEVEL TOWARDS CHILDREN EDUCATIONAL FACILITY:

Table 6.8: Satisfaction level towards Children educational facility

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th></th>
<th>ING Vysya Bank</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Satisfied</td>
<td>137</td>
<td>67.49</td>
<td>203</td>
<td>100.00</td>
</tr>
<tr>
<td>To Some Extent</td>
<td>55</td>
<td>27.09</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>11</td>
<td>5.42</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

INERENCE: It can be understood from the above table that, among the respondents from Andhra Bank, 67.49% stated that they are satisfied towards children educational facility, followed by 27.09% expressed their satisfaction up to some extent and 5.42% expressed Dissatisfaction regarding children educational facility.

Where as among ING Vysya Bank respondents, 100% of them expressed their satisfaction regarding children educational facility.
Chart 6.8: Satisfaction level towards Children educational facility

Satisfaction Level Towards Children Educational Facility

- Andhra Bank
- ING Vysya Bank

Percentage

- Satisfied: 67.49%
- To Some Extent: 27.09%
- Dissatisfied: 5.42%

Andhra Bank (Blue) ING Vysya Bank (Brown)
SATISFACTION LEVEL TOWARDS TOILETS :

<table>
<thead>
<tr>
<th>Andhra Bank</th>
<th>ING Vysya Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sample Size</td>
<td>Sample Size</td>
</tr>
<tr>
<td>Percentage</td>
<td>Percentage</td>
</tr>
<tr>
<td>Satisfied</td>
<td>53</td>
</tr>
<tr>
<td>26.11</td>
<td>100.00</td>
</tr>
<tr>
<td>To Some Extent</td>
<td>113</td>
</tr>
<tr>
<td>55.67</td>
<td>0</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>37</td>
</tr>
<tr>
<td>18.23</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
</tr>
<tr>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

INFERENCE: It can be interpreted from the above table that, among the respondents from Andhra Bank, 55.67% stated that they are satisfied to some extent towards toilet facility, followed by 26.11% expressed their satisfaction and 18.23% expressed Dissatisfaction regarding toilet facility.

Whereas among ING Vysya Bank respondents, 100% of them expressed their satisfaction regarding toilet facility.

It is suggested for Public Sector Banks to improve Basic amenities in the Bank so as to make the employees comfortable.
Chart 6.9: Satisfaction level towards Toilets facility

SATISFACTION LEVEL TOWARDS TOILETS

PERCENTAGE

26.17% 56.67% 18.22%

Satisfied To Some Extent Dissatisfied

Andhra Bank ING Vysya Bank
SATISFACTION LEVEL TOWARDS PARKING FACILITY:

Table 6.10: Satisfaction level towards Parking facility

<table>
<thead>
<tr>
<th>Andhra Bank</th>
<th>ING Vysya Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sample Size</td>
<td>Sample Size</td>
</tr>
<tr>
<td>Percentage</td>
<td>Percentage</td>
</tr>
<tr>
<td>Satisfied</td>
<td>Satisfied</td>
</tr>
<tr>
<td>28</td>
<td>156</td>
</tr>
<tr>
<td>13.79%</td>
<td>76.85%</td>
</tr>
<tr>
<td>To Some Extent</td>
<td>To Some Extent</td>
</tr>
<tr>
<td>140</td>
<td>47</td>
</tr>
<tr>
<td>68.97%</td>
<td>23.15%</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>Dissatisfied</td>
</tr>
<tr>
<td>35</td>
<td>0</td>
</tr>
<tr>
<td>17.24%</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>Total</td>
</tr>
<tr>
<td>203</td>
<td>203</td>
</tr>
<tr>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

INFERENCES: It can be understood from the above table that, among the respondents from Andhra Bank, majority of 68.97% stated that they are satisfied to some extent towards parking facility, followed by 17.24% expressed their dissatisfaction and 13.79% expressed satisfaction towards parking facility.

Whereas among ING Vysya Bank respondents, an Overwhelming majority of 76.85% of them expressed their satisfaction towards parking facility and 23.15% of them expressed satisfaction to some extent towards parking facility.
Chart 6.10: Satisfaction level towards Parking facility

SATISFACTION LEVEL TOWARDS PARKING FACILITY

PERCENTAGE

Satisfied
Dissatisfied

Andhra Bank
ING Vysya Bank
WORK ENVIRONMENT:

Table 6.11: Satisfaction towards Work environment

<table>
<thead>
<tr>
<th>Andhra Bank</th>
<th>ING Vysya Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sample Size</td>
<td>Sample Size</td>
</tr>
<tr>
<td>Percentage</td>
<td>Percentage</td>
</tr>
<tr>
<td>Very much satisfied</td>
<td>39</td>
</tr>
<tr>
<td>Satisfied</td>
<td>103</td>
</tr>
<tr>
<td>Satisfied to some extent</td>
<td>44</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>17</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
</tr>
</tbody>
</table>

Source: Field Survey

INERENCE: It can be seen from the above table that, among the respondents from Andhra Bank, majority of 50.74% stated that they are satisfied with the work environment, followed by 21.67% stated that they are satisfied to some extent, 19.21% expressed that they are very much satisfied and 8.37% expressed their dissatisfaction towards work environment.

Whereas among ING Vysya Bank respondents, an overwhelming majority of 86.21% stated that they are satisfied with the work environment, followed by 8.37% stated that they are very much satisfied and 5.42% expressed their dissatisfaction towards work environment.
Chart 6.11: Satisfaction towards Work environment

WORK ENVIRONMENT

PERCENTAGE

<table>
<thead>
<tr>
<th>Satisfaction Level</th>
<th>Andhra Bank</th>
<th>ING Vysya Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very much satisfied</td>
<td>19.21</td>
<td>8.37</td>
</tr>
<tr>
<td>Satisfied</td>
<td>86.21</td>
<td>50.74</td>
</tr>
<tr>
<td>Satisfied to some extent</td>
<td>21.67</td>
<td>5.42</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>8.37</td>
<td>0</td>
</tr>
</tbody>
</table>

Andhra Bank ■ ING Vysya Bank
### NUMBER OF WORKING HOURS PER DAY:

Table 6.12: Number of Working hours per day

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th></th>
<th>ING Vysya Bank</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Up to 8 hours</td>
<td>57</td>
<td>28.08</td>
<td>70</td>
<td>34.48</td>
</tr>
<tr>
<td>8 to 10 hours</td>
<td>90</td>
<td>44.33</td>
<td>82</td>
<td>40.39</td>
</tr>
<tr>
<td>10 to 12 hours</td>
<td>35</td>
<td>17.24</td>
<td>35</td>
<td>17.24</td>
</tr>
<tr>
<td>Above 12 hours</td>
<td>21</td>
<td>10.34</td>
<td>16</td>
<td>7.88</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

**Inference:** It can be visualized from the above table that, among the respondents from Andhra Bank, 44.33% stated that they are working for 8 to 10 hours per day, followed by 28.08% stated that they are working up to 8 hours, 17.24% stated that they are working 10 to 12 hours per day and 10.34% stated that they are working for above 12 hours per day in the bank.

Whereas among ING Vysya Bank respondents, 40.39% stated that they are working for 8 to 10 hours per day, followed by 34.48% stated that they are working up to 8 hours, 17.24% stated that they are working 10 to 12 hours per day and 7.88% stated that they are working for above 12 hours per day in the bank.
Chart 6.12: Number of Working hours per day

**NUMBER OF WORKING HOURS PER DAY**

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th>ING Vysya Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 8 hours</td>
<td>34.48%</td>
<td>28.06%</td>
</tr>
<tr>
<td>8 to 10 hours</td>
<td>44.33%</td>
<td>44.33%</td>
</tr>
<tr>
<td>10 to 12 hours</td>
<td>17.24%</td>
<td>17.24%</td>
</tr>
<tr>
<td>Above 12 hours</td>
<td>10.24%</td>
<td>7.88%</td>
</tr>
</tbody>
</table>

- Andhra Bank
- ING Vysya Bank

PERCENTAGE

0 5 10 15 20 25 30 35 40 45

- Up to 8 hours
- 8 to 10 hours
- 10 to 12 hours
- Above 12 hours

Andhra Bank  ING Vysya Bank
WORKING FOR LONG HOURS:

Table 6.13: Working for long hours per day

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th>ING Vysya Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Yes</td>
<td>131</td>
<td>64.53</td>
</tr>
<tr>
<td>No</td>
<td>72</td>
<td>35.47</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

INFEREN CE: It can be inferred from the above table that, among the respondents from Andhra Bank, majority of 64.53% expressed that they are working for long hours in the bank, and 35.47% stated that they are not working for long hours in the bank.

Where as among ING Vysya Bank respondents, 58.62% expressed that they are not working for long hours in the bank, and 41.38% stated that they are working for long hours in the bank.
Chart 6.13: Working for long hours per day

**WORKING FOR LONG HOURS**

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th>ING Vysya Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>64.53%</td>
<td>41.38%</td>
</tr>
<tr>
<td>No</td>
<td>58.62%</td>
<td>35.47%</td>
</tr>
</tbody>
</table>
OVER WORKED AND UNDER PAID:

Table 6.14: Over worked and Under paid

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th>ING Vysya Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sample Size</td>
<td>122</td>
<td>47</td>
</tr>
<tr>
<td>Percentage</td>
<td>60.10</td>
<td>23.15</td>
</tr>
<tr>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>81</td>
<td>156</td>
</tr>
<tr>
<td></td>
<td>39.90</td>
<td>76.85</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>203</td>
</tr>
<tr>
<td></td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

INFERENCE: It can be observed from the above table that, among the respondents from Andhra Bank, majority of 60.10% expressed that they are over worked and under paid in the bank, and 39.90% stated that they are not over worked and under paid in the bank.

Where as among ING Vysya Bank respondents, in contrary, an Overwhelming majority of 76.85% expressed that they are not over worked and under paid in the bank, and 23.15% stated that they are over worked and under paid in the bank.
Chart 6.14: Over worked and Under paid

OVER WORKED AND UNDER PAID

<table>
<thead>
<tr>
<th></th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>60.1%</td>
</tr>
<tr>
<td>No</td>
<td>39.9%</td>
</tr>
</tbody>
</table>

Andhra Bank | ING Vysya Bank

284
ATTITUDE OF PUBLIC

FREQUENCY OF UNPLEASANT SITUATIONS WITH PUBLIC:

Table 6.15: Frequency of Unpleasant situations with public

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th></th>
<th>ING Vysya Bank</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Frequently</td>
<td>9</td>
<td>4.43</td>
<td>47</td>
<td>23.15</td>
</tr>
<tr>
<td>Now and then</td>
<td>169</td>
<td>83.25</td>
<td>104</td>
<td>51.23</td>
</tr>
<tr>
<td>Never</td>
<td>25</td>
<td>12.32</td>
<td>52</td>
<td>25.62</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

**INFERENCE:** It can be understood from the above table that, among the respondents from Andhra Bank, majority of 83.25% expressed that they are facing unpleasant situations with public in the bank now and then, followed by 12.32% stated that they never faced and 9% of the respondents stated that they are facing unpleasant situations with public in the bank frequently.

Where as among ING Vysya Bank respondents, 51.23% expressed that they are facing unpleasant situations with public in the bank now and then, followed by 25.62% stated that they never faced and 23.15% of the respondents stated that they are facing unpleasant situations with public in the bank frequently.
Chart 6.15: Frequency of Unpleasant situations with public

FREQUENCY OF UNPLEASANT SITUATIONS 
WITH PUBLIC

PERCENTAGE

□ Andhra Bank ■ ING Vysya Bank

FREQUENTLY
NOW AND THEN
NEVER

4.43 23.15 25.62

83.25 51.23 12.32

Andhra Bank: □
ING Vysya Bank: ■
REASONS FOR UNPLEASANT SITUATIONS:

<table>
<thead>
<tr>
<th>Andhra Bank</th>
<th>ING Vysya Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>People argue without reason</td>
<td>52</td>
</tr>
<tr>
<td>Lack of proper knowledge</td>
<td>66</td>
</tr>
<tr>
<td>Total</td>
<td>118</td>
</tr>
</tbody>
</table>

Source: Field Survey

INFERENCE: It can be seen from the above table that, among the respondents from Andhra Bank, 32.51% expressed the reason for facing unpleasant situations with public in the bank as customers lack proper knowledge and 25.62% stated the reason for facing unpleasant situations with public in the bank as people argue without reason.

Where as among ING Vysya Bank respondents, 29.06% expressed the reason for facing unpleasant situations with public in the bank as customers lack proper knowledge and 23.15% stated the reason for facing unpleasant situations with public in the bank as people argue without reason.
Chart 6.16: Reasons for Unpleasant situations with public

REASONS FOR UNPLEASANT SITUATIONS

PERCENTAGE

People argue without reason  Lack of proper knowledge

Andhra Bank  ING Vysya Bank
UNIONISM AND RELATIONS

MEMBERSHIP IN UNION:

Table 6.17: Membership in Bank employees union

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th>ING Vysya Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Yes</td>
<td>203</td>
<td>100.00</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

INFORMATION: It can be interpreted from the above table that, 100% of the respondents from both Andhra Bank and ING Vysya Bank claimed that they have membership in employee union.
Chart 6.17: Membership in Bank employees union

MEMBERSHIP IN UNION

PERCENTAGE

Andhra Bank    ING Vysya Bank

100% 100%

Yes

290
RECOGNITION OF UNION:

Table 6.18: Recognition of Bank employees union

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th>ING Vysya Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Yes</td>
<td>194</td>
<td>95.57%</td>
</tr>
<tr>
<td>No</td>
<td>9</td>
<td>4.43%</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

INFERENCE: It can be inferred from the above table that, among the respondents from Andhra Bank, an Overwhelming majority of 95.57% expressed that their union is recognized by the bank authorities and 4.43% stated that their union is not recognized by the bank authorities.

Where as among ING Vysya Bank respondents, 100% of them claimed that their union is recognized by the bank authorities.
Chart 6.18: Recognition of Bank employees union

RECOGNITION OF UNION

PERCENTAGE

Yes

No

Andhra Bank

ING Vysya Bank
CONTACTS WITH UNION LEADERS :

Table 6.19 : Contacts with Union leaders

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th></th>
<th>ING Vysya Bank</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Yes</td>
<td>163</td>
<td>80.30</td>
<td>203</td>
<td>100.00</td>
</tr>
<tr>
<td>No</td>
<td>40</td>
<td>19.70</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

INFEERENCE: It can be observed from the above table that, among the respondents from Andhra Bank, an Overwhelming majority of 80.30% claimed that they are having good contacts with union leaders and 19.70% stated that they don't have contacts with union leaders.

Where as among ING Vysya Bank respondents, 100% of them claimed that they have good contacts with union leaders.
Chart 6.19: Contacts with Union leaders

CONTACTS WITH UNION LEADERS

Yes
No

PERCENTAGE

Andhra Bank
ING Vysya Bank

294
### MOTTO IN JOINING THE UNION:

Table 6.20: Motto in joining Bank employee Union

<table>
<thead>
<tr>
<th>Job security</th>
<th>Sample Size</th>
<th>Percentage</th>
<th>Sample Size</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Andhra Bank</td>
<td>45</td>
<td>22.17</td>
<td>9</td>
<td>4.43</td>
</tr>
<tr>
<td>Better economic &amp; working conditions</td>
<td>120</td>
<td>59.11</td>
<td>194</td>
<td>95.57</td>
</tr>
<tr>
<td>To achieve promotion</td>
<td>38</td>
<td>18.72</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

**INFERENCE:** It can be understood from the above table that, among the respondents from Andhra Bank, majority of 59.11% expressed their motto in joining the union as to have better economic & working conditions, followed by 22.17% stated it as job security and 18.72% mentioned it as to achieve promotion.

Whereas among ING Vysya Bank respondents, an Overwhelming majority of 95.57% expressed their motto in joining the union as to have better economic & working conditions and 4.43% stated it as job security.
Chart 6.20: Motto in joining Bank Employee Union

MOTTO IN JOINING THE UNION

- Job security
- Better economic & working conditions
- To achieve promotion

- Andhra Bank
- ING Vysya Bank

Percentage: 22.17, 59.15, 18.72
## OPINION ABOUT UNION LEADERS:

### Table 6.21: Opinion about Union leaders

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th></th>
<th>ING Vysya Bank</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Helpful</td>
<td>113</td>
<td>55.67</td>
<td>203</td>
<td>100.00</td>
</tr>
<tr>
<td>Unhelpful</td>
<td>12</td>
<td>5.91</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Neither helpful nor unhelpful</td>
<td>78</td>
<td>38.42</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

**INERENCE:** It can be seen from the above table that, among the respondents from Andhra Bank, majority of 55.67% expressed their opinion towards union leaders as helpful followed by 38.42% said that they are neither helpful nor unhelpful and 5.91% stated as unhelpful.

Where as among ING Vysya Bank respondents, 100% of them stated their opinion towards union leaders as helpful.
**PRINCIPAL FUNCTION OF UNION:**

Table 6.22: Principal function of Union

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th></th>
<th>ING Vysya Bank</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>To defend employee interest</td>
<td>145</td>
<td>71.43</td>
<td>20</td>
<td>9.85</td>
</tr>
<tr>
<td>To obtain working conditions</td>
<td>41</td>
<td>20.20</td>
<td>98</td>
<td>48.28</td>
</tr>
<tr>
<td>To bargain for better wages and benefits</td>
<td>17</td>
<td>8.37</td>
<td>85</td>
<td>41.87</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

**INFERENCED**: It can be inferred from the above table that, among the respondents from Andhra Bank, majority of 71.43% expressed that the principal function of union is to defend employee interest, followed by 20.20% to obtain working conditions and 8.37% stated it as to bargain for better wages and benefits.

Whereas among ING Vysya Bank respondents, 48.28% expressed that the principal function of union is to obtain working conditions, followed by 41.87% stated it as to bargain for better wages and benefits and 9.85% stated it as to defend employee interest.

---

299
Chart 6.22: Principal function of Union

**PRINCIPAL FUNCTION OF UNION**

- To defend employee interest: 71.43%
- To obtain working conditions: 48.28%
- To bargain for better wages and benefits: 41.87%

- Andhra Bank: 9.85%
- ING Vysya Bank: 20.2%
RELATIONS WITH COLLEAGUES

RELATIONS WITH COLLEAGUES ON THE JOB AND OFF THE JOB:

Table 6.23: Relations with colleagues On the Job and Off the Job

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th></th>
<th>ING Vysya Bank</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Friendly</td>
<td>203</td>
<td>100.00</td>
<td>203</td>
<td>100.00</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

**INFEREN**CE: It can be observed from the above table that, 100% of the respondents from both Andhra Bank and ING Vysya Bank claimed that they have friendly relations with colleagues on the job and off the job.
RELATIONS WITH COLLEAGUES ON THE JOB AND OFF THE JOB

Andhra Bank

ING Vysya Bank

Friendly
SUPERVISORY RELATIONS

GUIDANCE FROM SUPERIORS:

Table 6.24: Receiving guidance from Superiors

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
<td>Sample Size</td>
<td>Percentage</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>191</td>
<td>94.09%</td>
<td>203</td>
<td>100.00%</td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>12</td>
<td>5.91%</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
<td>203</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

Source: Field Survey

**INFERENCEx:** It can be interpreted from the above table that, among the respondents from Andhra Bank, an Overwhelming majority of 94.09% stated that they are getting guidance from superiors in their job work and 5.91% stated that they are not getting guidance from superiors in their job work.

Whereas among ING Vysya Bank respondents, 100% of them stated they are getting guidance from superiors in their job work.
Chart 6.24: Receiving guidance from Superiors

GUIDANCE FROM SUPERIORS

Andhra Bank
ING Vysya Bank

PERCENTAGE

Yes
No

94.09
100
5.91
0

Andhra Bank  ING Vysya Bank
**INFERENCES**

It can be understood from the above table that, among the respondents from Andhra Bank, an **overwhelming majority** of 90.64% stated that they are getting help from superiors in their job work and 9.36% stated that they are not getting help from superiors in their job work.

Where as among ING Vysya Bank respondents, 100% of them stated they are getting help from superiors in their job work.
Chart 6.25: Receiving help from Supervisors in the job

SUPERVISORS HELP IN THE JOB

PERCENTAGE

Andhra Bank  ING Vysya Bank

Yes  No

90.64  9.36

Andhra Bank  ING Vysya Bank
**Inference:** It can be seen from the above table that, among the respondents from Andhra Bank, 54.68% stated that their supervisor is impartial in work distribution and 45.32% stated that their supervisor is partial in work distribution.

Whereas among ING Vysya Bank respondents, in contrary, majority of 73.40% stated that their supervisor is partial in work distribution and 26.60% stated that their supervisor is impartial in work distribution.
Chart 6.26: Impartiality of Supervisors in the distribution of job work

IMPARTIALITY OF SUPERVISOR IN WORK DISTRIBUTION

Andhra Bank ■ ING Vysya Bank

Percentage

Yes: 54.68%
No: 45.32%

Andhra Bank: 72.4%
ING Vysya Bank: 27.6%
INFERENCE: It can be inferred from the above table that, among the respondents from Andhra Bank, majority of 77.34% stated that their superiors are fulfilling the responsibility in their job work and 22.66% stated that their superiors are not fulfilling the responsibility in their job work.

Where as among ING Vysya Bank respondents, 100% of them stated that their superiors are fulfilling the responsibility in their job work.
Chart 6.27: Supervisor fulfilling the Responsibility in the job work
SUPERIORS RECEPTIVENESS TOWARDS SUGGESTIONS OFFERED:

Table 6.28: Superiors receptiveness towards Suggestions offered in the job work

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th></th>
<th>ING Vysya Bank</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Yes</td>
<td>161</td>
<td>79.31%</td>
<td>203</td>
<td>100.00%</td>
</tr>
<tr>
<td>No</td>
<td>42</td>
<td>20.69%</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

INERENCE: It can be observed from the above table that, among the respondents from Andhra Bank, majority of 79.31% stated that their superiors are receptive towards the suggestions offered and 22.66% stated that their superiors are receptive towards the suggestions offered.

Where as among ING Vysya Bank respondents, 100% of them stated that their superiors are receptive towards the suggestions offered.
Chart 6.28: Superiors receptiveness towards Suggestions offered in the job work

Superiors Receptiveness Towards Suggestions Offered

Percentage

Yes No

Andhra Bank ING Vysya Bank

0 10 20 30 40 50 60 70 80 90 100

PERCENTAGE

Yes

No

79.31 100 20.69
COMPLIMENTS FROM SUPERIOR:

Table 6.29: Compliments from Superiors in the job work

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th></th>
<th>ING Vysya Bank</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Yes</td>
<td>119</td>
<td>58.62%</td>
<td>203</td>
<td>100.00%</td>
</tr>
<tr>
<td>No</td>
<td>84</td>
<td>41.38%</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

INFERENCE: It can be interpreted from the above table that, among the respondents from Andhra Bank, 58.62% stated that they received complements from their superiors and 41.38% stated that they didn’t receive any complements from their superiors.

Where as among ING Vysya Bank respondents, 100% of them stated that they received complements from their superiors.
Chart 6.29: Compliments from Superiors in the job work
SUPERIORS SUPPORT IN SOLVING PROBLEMS WITH MANAGEMENT:

Table 6.30: Superiors support in solving problems with Management

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th></th>
<th>ING Vysya Bank</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Yes</td>
<td>169</td>
<td>83.25</td>
<td>195</td>
<td>96.06</td>
</tr>
<tr>
<td>No</td>
<td>34</td>
<td>16.75</td>
<td>8</td>
<td>3.94</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

INFERENCE: It can be understood from the above table that, among the respondents from Andhra Bank, majority of 83.25% stated that their superiors extended support in solving problems with management and 16.75% stated that their superiors didn’t extended support in solving problems with management.

Where as among ING Vysya Bank respondents, an Overwhelming majority of 96.06% stated that their superiors extended support in solving problems with management and 3.94% stated that their superiors didn’t extended support in solving problems with management.
Chart 6.30: Superiors support in solving problems with Management

SUPERIORS SUPPORT IN SOLVING PROBLEMS
WITH MANAGEMENT

PERCENTAGE

Yes
No

Andhra Bank
ING Vysya Bank
PROMPTNESS OF SUPERIOR IN ATTENDING COMPLAINTS:

Table 6.31: Promptness of Superior in attending Complaints

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th></th>
<th>ING Vysya Bank</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Yes</td>
<td>164</td>
<td>80.79</td>
<td>188</td>
<td>92.61</td>
</tr>
<tr>
<td>No</td>
<td>39</td>
<td>19.21</td>
<td>15</td>
<td>7.39</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

INFERRENCE: It can be seen from the above table that, among the respondents from Andhra Bank, majority of 80.79% stated that their superiors are prompt in attending complaints and 19.21% stated that their superiors are not prompt in attending complaints.

Where as among ING Vysya Bank respondents, an Overwhelming majority of 92.61% stated that their superiors are prompt in attending complaints and 7.39% stated that their superiors are not prompt in attending complaints.
Chart 6.31: Promptness of Superior in attending Complaints

**PROMPTNESS OF SUPERIOR IN ATTENDING COMPLAINTS**

- **Yes**
  - Andhra Bank: 80.70%
  - ING Vysya Bank: 92.61%
- **No**
  - Andhra Bank: 19.30%
  - ING Vysya Bank: 7.39%
CONFLICTS AND UNREST

OPINION ABOUT UNION MANAGEMENT RELATIONS:

Table 6.32: Opinion about Union management relations

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th></th>
<th>ING Vysya Bank</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Cordial</td>
<td>63</td>
<td>31.03</td>
<td>82</td>
<td>40.39</td>
</tr>
<tr>
<td>Satisfactory</td>
<td>121</td>
<td>59.61</td>
<td>121</td>
<td>59.61</td>
</tr>
<tr>
<td>Unsound</td>
<td>19</td>
<td>9.36</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

INFERENCES: It can be inferred from the above table that, among the respondents from Andhra Bank, 59.61% stated that the union management relations are satisfactory, followed by 31.03% stated it as cordial relations and 9.36% stated that the union management relations are sound.

Whereas among ING Vysya Bank respondents, 59.61% stated that the union management relations are satisfactory and 40.39% stated that the relations are cordial.
Chart 6.32: Opinion about Union management relations
**OPINION TOWARDS STRIKE:**

Table 6.33: Opinion towards Strike

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th>ING Vysya Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>To concede demands</td>
<td>37</td>
<td>18.23</td>
</tr>
<tr>
<td>To solve problems</td>
<td>131</td>
<td>64.53</td>
</tr>
<tr>
<td>Replaced with</td>
<td>35</td>
<td>17.24</td>
</tr>
<tr>
<td>constructive</td>
<td></td>
<td></td>
</tr>
<tr>
<td>machinery</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

**INFERENCES:** It can be observed from the above table that, among the respondents from Andhra Bank, 64.53% stated that strike is to be used as a tool to solve problems, followed by 18.23% stated that strike is to be used to concede demands and 17.24% stated that that strike is to be used as a tool to replace with constructive machinery.

Where as among ING Vysya Bank respondents, an Overwhelming majority of 86.21% stated that strike is to be used as a tool to solve problems, followed by 8.37% stated that strike is to be used to concede demands and 5.42% stated that that strike is to be used as a tool to replace with constructive machinery.
Chart 6.33: Opinion towards Strike

OPINION TOWARDS STRIKE

PERCENTAGE

To concede demands
To solve problems
Replaced with constructive machinery

Andhra Bank  ING Vysya Bank
**IMPORTANT ACHIEVEMENTS OF UNION:**

Table 6.34: Important achievements employee Union

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th></th>
<th>ING Vysya Bank</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Increase in pay scales</td>
<td>37</td>
<td>18.23</td>
<td>21</td>
<td>10.34</td>
</tr>
<tr>
<td>Increase in allowances</td>
<td>25</td>
<td>12.32</td>
<td>19</td>
<td>9.36</td>
</tr>
<tr>
<td>More welfare benefits</td>
<td>98</td>
<td>48.28</td>
<td>97</td>
<td>47.78</td>
</tr>
<tr>
<td>More promotional opportunities</td>
<td>20</td>
<td>9.85</td>
<td>10</td>
<td>4.93</td>
</tr>
<tr>
<td>Security of services</td>
<td>16</td>
<td>7.88</td>
<td>56</td>
<td>27.59</td>
</tr>
<tr>
<td>Prompt payment of salary</td>
<td>7</td>
<td>3.45</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>203</strong></td>
<td><strong>100%</strong></td>
<td><strong>203</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey

**INFERENCE:** It can be interpreted from the above table that, among the respondents from Andhra Bank, 48.28% stated that the important achievement is more welfare benefits, followed by 18.33% stated it as increase in pay scales, 12.32% stated it as increase in allowances, 9.85% stated it as more promotional opportunities, 7.88% stated it as security of payments and 3.45% stated it as prompt payment of salaries.

Where as among ING Vysya Bank respondents, 47.78% stated that the important achievement is more welfare benefits, followed by 27.59% stated it as security of payments, 10.34% stated it as increase in pay scales, 9.36% stated it as increase in allowances and 4.93% stated it as more promotional opportunities.
Chart 6.34: Important achievements employee Union

IMPORTANT ACHIEVEMENTS OF UNION

- Increase in pay scales: 18.23%
- Increase in allowances: 12.32%
- More welfare benefits: 48.2%
- More promotional opportunities: 4.93%
- Security of services: 27.59%
- Prompt payment of salary: 3.45%

Andhra Bank ■ ING Vysya Bank
SATISFACTION TOWARDS THE PERFORMANCE OF UNION:

Table 6.35: Satisfaction towards the Performance of employee Union

<table>
<thead>
<tr>
<th></th>
<th>Andhra Bank</th>
<th></th>
<th>ING Vysya Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
<td>Sample Size</td>
</tr>
<tr>
<td>Yes</td>
<td>172</td>
<td>84.73</td>
<td>189</td>
</tr>
<tr>
<td>No</td>
<td>31</td>
<td>15.27</td>
<td>14</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
<td>203</td>
</tr>
</tbody>
</table>

Source: Field Survey

INFERENGE: It can be understood from the above table that, among the respondents from Andhra Bank, majority of 84.73% stated that they are satisfied with the performance of union and 15.27% stated that they are not satisfied with the performance of union.

Where as among ING Vysya Bank respondents, an Overwhelming majority of 93.10% stated that they are satisfied with the performance of union and a small segment of respondents i.e. 6.90% stated that they are not satisfied with the performance of union.
Chart 6.35: Satisfaction towards the Performance of employee Union
SOCIO-ECONOMIC PROFILE

DESIGNATION:

Table 6.36: Designation

<table>
<thead>
<tr>
<th>Designation</th>
<th>Andhra Bank</th>
<th></th>
<th>ING Vysya Bank</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Clerk</td>
<td>27</td>
<td>13.30</td>
<td>63</td>
<td>31.03</td>
</tr>
<tr>
<td>Cashier</td>
<td>29</td>
<td>14.29</td>
<td>17</td>
<td>8.37</td>
</tr>
<tr>
<td>Officer</td>
<td>108</td>
<td>53.20</td>
<td>68</td>
<td>33.50</td>
</tr>
<tr>
<td>Assistant Manager</td>
<td>18</td>
<td>8.87</td>
<td>35</td>
<td>17.24</td>
</tr>
<tr>
<td>Manager</td>
<td>21</td>
<td>10.34</td>
<td>20</td>
<td>9.85</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

INFERENC E: It can be identified from the above table that, among the respondents of Andhra Bank, 53.2% are in the Officer cadre, 14.29% are Cashiers, 13.3% belong to Clerical position, 10.34% are Managers and 8.87% are Assistant managers.

Where as in ING Vysya Bank, 33.5% of the respondents are in the Officer cadre, 31.03% belong to Clerical position, 17.24% are Assistant managers, 9.85% are Managers and 8.37% are Cashiers.
Chart 6.36: Designation

DESIGNATION

<table>
<thead>
<tr>
<th>DESIGNATION</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clerk</td>
<td>31.03%</td>
</tr>
<tr>
<td>Cashier</td>
<td>14.29%</td>
</tr>
<tr>
<td>Officer</td>
<td>53.2%</td>
</tr>
<tr>
<td>Assistant Manager</td>
<td>17.24%</td>
</tr>
<tr>
<td>Manager</td>
<td>10.3%</td>
</tr>
</tbody>
</table>

- Blue bars represent Andhra Bank
- Red bars represent ING Vysya Bank
### Table 6.37: Age of respondents

<table>
<thead>
<tr>
<th>Age in years</th>
<th>Andhra Bank</th>
<th>ING Vysya Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>21-30 years</td>
<td>23</td>
<td>11.33</td>
</tr>
<tr>
<td>31-40</td>
<td>9</td>
<td>4.43</td>
</tr>
<tr>
<td>41-50</td>
<td>86</td>
<td>42.36</td>
</tr>
<tr>
<td>51 &amp; above</td>
<td>85</td>
<td>41.87</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>203</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey

**INFERENCE:** It can be understood from the above table that, among the respondents of Andhra Bank, 42.36% belongs to the age group of 41 to 50 years, 41.87% are in the age group of 51 and above, 11.33% belong to the age group of 21 to 30 years and 4.43% belongs to the age group of 31 to 40 years.

Where as in ING Vysya Bank, 44.83% belongs to the age group of 41 to 50 years, 31.53% belongs to the age group of 31 to 40 years, 17.73% are in the age group of 51 and above and 5.91% belong to the age group of 21 to 30 years.
Chart 6.37: Age of respondents

AGE

21-30 years 31-40 41-50 51 & above

□ Andhra Bank ■ ING Vysya Bank

PERCENTAGE

0 5 10 15 20 25 30 35 40 45

21-30 years 31-40 41-50 51 & above

11.33 5.91 31.53 44.83 41.87

Andhra Bank ING Vysya Bank
### SEX:

Table 6.38: Sex of respondents

<table>
<thead>
<tr>
<th>Gender</th>
<th>Andhra Bank</th>
<th></th>
<th>ING Vysya Bank</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Male</td>
<td>156</td>
<td>76.85</td>
<td>184</td>
<td>90.64</td>
</tr>
<tr>
<td>Female</td>
<td>47</td>
<td>23.15</td>
<td>19</td>
<td>9.36</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

**INFERENCES**: It can be explained from the above table that, among the respondents of Andhra Bank, majority of 76.85% are males and 23.15% are females.

Whereas in ING Vysya Bank, an Overwhelming majority of 90.64% are males and 9.36% are females.
Chart 6.38: Sex of respondents

<table>
<thead>
<tr>
<th>SEX</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>76.95</td>
</tr>
<tr>
<td>Female</td>
<td>23.15</td>
</tr>
<tr>
<td>Andhra Bank</td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>90.64</td>
</tr>
<tr>
<td>Female</td>
<td>9.36</td>
</tr>
<tr>
<td>ING Vysya Bank</td>
<td></td>
</tr>
</tbody>
</table>

Male | Female
RELIGION:

Table 6.39: Religion of respondents

<table>
<thead>
<tr>
<th>Religion</th>
<th>Andhra Bank</th>
<th>ING Vysya Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Hindu</td>
<td>172</td>
<td>84.73</td>
</tr>
<tr>
<td>Islam</td>
<td>18</td>
<td>8.87</td>
</tr>
<tr>
<td>Christian</td>
<td>13</td>
<td>6.40</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

INFERENCE: It can be observed from the above table that, among the respondents of Andhra Bank, majority of 84.73% are Hindus, 8.87% belongs to Islam religion and 6.40% are claimed as Christians.

Where as in ING Vysya Bank, an Overwhelming majority of 91.63% claimed their religion as Hinduism and 8.37% said it as Islam.
Chart 6.39: Religion of respondents

RELIGION

PERCENTAGE

Hindu 84.73
Islam 91.63
Christian 6.4

Andhra Bank ■ ING Vysya Bank
EDUCATIONAL QUALIFICATION:

Table 6.40: Educational qualifications of respondents

<table>
<thead>
<tr>
<th>Educational Qualification</th>
<th>Andhra Bank</th>
<th>ING Vysya Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Up to S.S.C.</td>
<td>8</td>
<td>3.94</td>
</tr>
<tr>
<td>Intermediate</td>
<td>12</td>
<td>5.91</td>
</tr>
<tr>
<td>Degree &amp; P.G.</td>
<td>183</td>
<td>90.15</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

INFERENCE: It can be seen from the above table that, among the respondents of Andhra Bank, majority of them i.e. 90.15% are having either Degree or P.G. Degree as their qualifications, 5.91% claimed Intermediate, 3.94% have completed only S.S.C.

Where as in ING Vysya Bank, 81.77% are having either Degree or P.G. Degree as their qualifications, 10.34% claimed Intermediate, 7.88% have completed only S.S.C.
Chart 6.40: Educational qualifications of respondents

EDUCATIONAL QUALIFICATION

<table>
<thead>
<tr>
<th>EDUCATIONAL QUALIFICATION</th>
<th>ANDHRA BANK</th>
<th>ING VYSYA BANK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to S.S.C.</td>
<td>3.94%</td>
<td>7.88%</td>
</tr>
<tr>
<td>Intermediate</td>
<td>5.91%</td>
<td>10.34%</td>
</tr>
<tr>
<td>Degree &amp; P.G.</td>
<td>90.15%</td>
<td>81.77%</td>
</tr>
</tbody>
</table>

PERCENTAGE
Chart 6.41: Marital status of respondents

MARITAL STATUS

PERCENTAGE

Married | Unmarried | Separated | Divorce / ee

Andhra Bank | ING Vysya Bank
MARITAL STATUS:

Table 6.41: Marital status of respondents

| Marital Status | Andhra Bank | | ING Vysya Bank | |
|----------------|-------------|-----------------------------|-----------------------------|
|                | Sample Size | Percentage | Sample Size | Percentage |
| Married        | 176         | 86.70        | 189         | 93.10       |
| Unmarried      | 19          | 9.36         | 8           | 3.94        |
| Separated      | 5           | 2.46         | 5           | 2.46        |
| Divorce / ee   | 3           | 1.48         | 1           | 0.49        |
| Total          | 203         | 100%         | 203         | 100%        |

Source: Field Survey

INFERENC**E**: It can be identified from the above table that, Among the respondents from Andhra Bank, 86.70% are married, followed by 9.36% were unmarried, 2.46% are separated, 1.48% are divorced.

Whereas from ING Vysya Bank, 93.10% of the respondents are married, followed by 3.94% were unmarried, 2.46% are separated, 0.49% are divorced.
Chart 6.42: Number of dependents

NUMBER OF DEPENDENTS

Andhra Bank

ING Vysya Bank

□ 3 & below ■ 6-Apr

340
NUMBER OF DEPENDENTS:

Table 6.42: Number of dependents

<table>
<thead>
<tr>
<th>Number of Dependents</th>
<th>Andhra Bank</th>
<th>ING Vysya Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>3 &amp; below</td>
<td>121</td>
<td>59.61</td>
</tr>
<tr>
<td>4-6</td>
<td>82</td>
<td>40.39</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

INFERENCE: It can be explained from the above table that, among the respondents of Andhra Bank, majority of 59.61% are having less than three dependents in their family and 40.39% are having more than three dependents in their family.

Whereas in ING Vysya Bank, an Overwhelming majority of 67% respondents are having less than three dependents in their family and 33% are having more than three dependents in their family.
Chart 6.43: Nativity of respondents

NATIVITY

Andhra Bank

ING Vysya Bank

Native
Non Local

83.25
74.38

16.75
25.62

Percentage
NATIVITY:

Table 6.43: Nativity of respondents

<table>
<thead>
<tr>
<th>Nativity</th>
<th>Andhra Bank</th>
<th>ING Vysya Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Percentage</td>
</tr>
<tr>
<td>Native</td>
<td>169</td>
<td>83.25</td>
</tr>
<tr>
<td>Non Local</td>
<td>34</td>
<td>16.75</td>
</tr>
<tr>
<td>Total</td>
<td>203</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

INFERENCE: It can be identified from the above table that, among the respondents of Andhra Bank, an Overwhelming majority of 83.25% are working in their Native places and 16.75% are Non Locals to their place of work.

Where as in ING Vysya Bank, majority of 74.38% respondents are working in their Native places and 25.62% are Non Locals to their place of work.
INDEBTEDNESS:

Table 6.44: Indebtedness of respondents

<table>
<thead>
<tr>
<th>Types of Indebtedness</th>
<th>Andhra Bank</th>
<th>ING Vysya Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sample Size</td>
<td>Sample Size</td>
</tr>
<tr>
<td></td>
<td>Percentage</td>
<td>Percentage</td>
</tr>
<tr>
<td>Personal Loan</td>
<td>56</td>
<td>17</td>
</tr>
<tr>
<td></td>
<td>27.59</td>
<td>8.37</td>
</tr>
<tr>
<td>Educational Loan</td>
<td>46</td>
<td>51</td>
</tr>
<tr>
<td></td>
<td>22.66</td>
<td>25.12</td>
</tr>
<tr>
<td>Housing Loan</td>
<td>101</td>
<td>49</td>
</tr>
<tr>
<td></td>
<td>49.75</td>
<td>24.14</td>
</tr>
<tr>
<td>Vehicle Loan</td>
<td>93</td>
<td>86</td>
</tr>
<tr>
<td></td>
<td>45.81</td>
<td>42.36</td>
</tr>
</tbody>
</table>

Source: Field Survey

INFERENCCE: It can be estimated from the above table that, among the respondents of Andhra Bank, 49.75% are having Housing Loan, followed by 45.81% with Vehicle Loan, 27.59% are having Personal Loan and 22.66% are having Educational Loan.

Where as in ING Vysya Bank, 42.36% of the respondents are having Vehicle Loan, followed by 25.12% are having Educational Loan, 24.14% are having Housing Loan and 8.37% have taken Personal Loan.