SUMMARY & CONCLUSIONS
DETAILS OF PREVIOUS EMPLOYMENT: Among Andhra Bank employees a majority of 85.22% claimed that their first job is bank job. Where as 14.78% of the employees said that they started career with other field and has opted bank job as their second job. Among ING Vysya Bank employees a majority of 66.01% claimed that their first job is bank job. Where as 33.99% of the employees said that they started career with other field and has opted bank job as their second job. The figures indicate that freshers are preferring Public sector jobs.

NUMBER OF YEARS OF SERVICE IN BANKING INDUSTRY: Among Andhra Bank employees a majority of 41.87% have put up a service of 21 to 25 years, 26.11% of the employees service is above 26 years, 13.79% of the employees have put up 11 to 15 years of experience, 8.37% are having below 5 years of experience, 5.42% of the employees are having 6 to 10 years of experience and 4.43% of the employees are having 16 to 20 years of experience. Among ING Vysya Bank employees a majority of 41.38% have put up a service of 16 to 20 years, 33.99% of the employees have put up 11 to 15 years of experience, 10.34% of the employees are in the range of 21 to 25 years, 7.88% of the employees are having 6 to 10 years of experience, 3.94% of the employees have put up service of above 26 years and 2.46% are having below 5 years of experience. From the above data, it can be inferred that ING Vysya is having young and dynamic staff.

AWARENESS ABOUT THE BANK JOB: Among Andhra Bank employees a majority of 77.34% claimed that their source of awareness regarding bank job is by
Advertisement or Notification, followed by 12.32% from Employment exchange and 10.34% of the employees said that it was by Personal enquiry. Among ING Vysya Bank employees a majority of 57.14% claimed that their source of awareness regarding bank job is by Advertisement or Notification, followed by 126.8% from Employment exchange and 16.26% of the employees said that it was by Personal enquiry.

NUMBER OF STAGES IN SELECTION PROCESS: Among Andhra Bank employees a majority of 90.15% claimed that they underwent two stages of tests in selection process, 4.43% of the employees said that it was three stages and 5.42% of the respondents said that they had four stages in selection process. Among ING Vysya Bank employees a majority of 90.64% claimed that their selection was done based on two stages and 9.36% of the respondents said they were selected by conducting tests at three stages.

BASIS FOR SELECTION: Among Andhra Bank respondents an Overwhelming majority of 94.09% claimed that their selection is based on Merit. Where as a very minority of 5.91% respondents said that they could influence the concerned authorities in getting selected. Among ING Vysya Bank employees 100% of the respondents felt that their selection was purely based on Merit. From the above information, it can be interpreted that besides merit, there are other methods for getting selected in Public sector.
ORIENTATION / INDUCTION: Among Andhra Bank respondents an Overwhelming majority of 90.64% said that they have attended Orientation / Induction programme. Where as a minority segment of 9.36% of the respondents claimed that they didn't attend any Orientation / Induction programme. Among ING Vysya Bank employees 100% of the respondents attended Orientation / Induction programme. It can be inferred that Orientation / Induction is compulsory for all the employees irrespective of cadre in Private sector.

DURATION OF ORIENTATION / INDUCTION: Among Andhra Bank respondents, 100% of the sample claimed that, the period of Orientation / Induction programme was less than a month. Where as among ING Vysya Bank respondents, a majority of 67.98% of respondents said that they under went Orientation / Induction for less than a month, 32.02% of the respondents said that they under went Orientation / Induction for more than a month. It can be interpreted that, Private Banks are providing different type of Orientation / Induction based on employee cadre.

OPINION ON INDUCTION PROGRAMME: Among Andhra Bank respondents, 35.47% of the sample claimed that, Orientation / Induction was Adequate to some extent, 31.03% of respondents said that it was adequate, 26.6% of the respondents felt that it was very much adequate and a very minor segment of 6.9% of the respondents revealed that it was Inadequate. Where as the Overwhelming majority of 75.37% of ING Vysya Bank respondents said that the Orientation / Induction was Adequate, 16.75% felt that it was very much adequate, 7.88% of the respondents
felt that it was Adequate to some extent. It can be understood from the analysis that Private Banks are offering state of the art concepts during Orientation / Induction programme.

ATTITUDE TOWARDS THE NATURE OF WORK: Among Andhra Bank respondents, 35.47% of the sample claimed that, their attitude towards nature of work is easy, 31.53% of respondents said that their attitude towards nature of work is Neither easy nor hard, 22.17% of the respondents felt that it was very easy and a very minor segment of 10.84% of the respondents revealed that it was hard.

Where as among the respondents from ING Vysya, 56.16% of the respondents said that their attitude towards nature of work is easy, 25.62% of the respondents said that their attitude towards nature of work is neither easy nor hard and 18.23% of the respondents felt it as very easy.

EXPERIENCE IN ADJUSTING TO WORK : Among Andhra Bank respondents, a majority of 86.7% of the sample claimed that, there was no difficulty in adjusting to work, 13.3% of the respondents felt that it was difficulty in early years in adjusting to work. Where as among ING Vysya Bank respondents, a majority of 90.64% of the sample claimed that, there was no difficulty in adjusting to work, a small segment of the respondents i.e. 9.36% felt that it was difficulty in early years in adjusting to work.

LEVEL OF INTEREST IN WORK : Among Andhra Bank respondents, 58.62% of the
sample claimed that, the job has been highly interesting, 41.38% of the respondents felt that the job has been interesting to some extent. Where as, among the respondents from ING Vysya Bank, a majority of 89.16% of the sample respondents claimed that, the job has been highly interesting, and a small segment of 10.84% of respondents felt that the job has been interesting to some extent.

**ACHIEVEMENT IN WORK**: Among Andhra Bank respondents, 50.25% of the sample claimed that, regarding achievement of work, they have attained to a large extent and 49.75% of the respondents felt that they have attained to some extent. Where as, among the respondents from ING Vysya Bank, a majority of 59.61% of the sample respondents claimed that, regarding achievement of work, they have attained to a large extent and 40.39% of the respondents felt that they have attained to some extent.

**SATISFACTION WITH JOB**: 100% of the respondents from both Andhra Bank and ING Vysya Bank are very much satisfied with their bank job.

**MOTIVATION FROM AUTHORITIES**: Majority of 75.37% of the respondents from Andhra Bank felt that the authorities motivate the employees Now and then, 20.2% of the respondents felt that the authorities always motivate the employees and 4.43% of the employees stated that the authorities never motivated the employees. Where as among ING Vysya Bank respondents, majority of them i.e. 67.98% of the
respondents felt that the authorities always motivate the employees and 32.02% of the respondents felt that the authorities motivate the employees now and then.

TRAINING AND DEVELOPMENT

OFFERING TRAINING AND DEVELOPMENT PROGRAMMES: 100% of the respondents from both Andhra Bank and ING Vysya Bank claim that they have attended Training & Development programmes.

NUMBER OF TRAINING AND DEVELOPMENT PROGRAMMES ATTENDED:
Among the respondents from Andhra Bank, 66.01% of the respondents stated that they have attended less than five Training & Development programmes, 23.15% stated that it is in between five to ten programmes, and 10.04% of the respondents stated that they have attended above ten Training & Development programmes. Where as among the respondents from ING Vysya Bank, 58.62% stated that they have attended less than five Training & Development programmes and 41.38% of the respondents said that they have attended five to ten Training & Development programmes.

OPINION ABOUT THE NECESSITY OF THE TRAINING: Among the respondents from Andhra Bank, 67.49% of the respondents stated that they strongly agree that the Training programmes are very much required and 32.51% of the respondents agree that Training programmes are required. Where as among the respondents from ING Vysya Bank, 17.73% of the respondents stated that they strongly agree
that the Training programmes are very much required and 82.27% of the respondents agree that Training programmes are required.

**OPINION ABOUT TRAINING ONLY NEW EMPLOYEES**: Among the respondents from Andhra Bank, 31.03% of the respondents agreed that Training is to be provided only to the new employees, followed by 22.66% strongly agreed, 21.67% has strongly disagreed, 14.29% has disagreed and 10.34% has agreed to some extent. Where as among the respondents from ING Vysya Bank, 48.77% of the respondents have disagreed to provide Training only to the new employees, followed by 28.08% has strongly agreed, 8.37% has agreed, 7.88% has agreed to some extent and 6.90% of the respondents strongly disagree to provide Training only to the new employees.

**OUTCOME OF TRAINING EXISTING EMPLOYEES**: Among the respondents from Andhra Bank, 63.05% of the respondents stated that Training improves job performance and 36.94% of the respondents stated that Training provides Motivation. Where as among the respondents from ING Vysya Bank, an Overwhelming majority of 83.25% of the respondents stated that Training improves job performance and a small segment of respondents 16.75% stated that Training provides Motivation.

**SOURCE OF IDENTIFYING TRAINING NEEDS**: Among the respondents from Andhra Bank, 43.84% of the respondents state that Training needs are identified by
superiors, 26.11% stated that it is by performance appraisal, 17.73% stated that it is by general standards, 8.87% stated that it is by colleagues and 3.45% stated that it is done by employees them selves. Where as among the respondents from ING Vysya Bank, majority of 59.13% of the respondents state that Training needs are identified by superiors, 28.08% stated that it is done by the employees them selves and 13.79% stated that it is by performance appraisal.

NEED FOR RETRAINING : Among the Andhra Bank respondents, 59.61% state that there is no need for Retraining and 40.39% of the respondents stated that there is a need for Retraining. Where as among the respondents of ING Vysya Bank, majority of 82.76% of the respondents stated that there is no need for Retaining and a small segment of respondents 17.24% stated that there is a need for Retraining.

MODE OF INSTRUCTION IN TRAINING AND DEVELOPMENT PROGRAMMES : Among the Andhra Bank respondents, 32.02% stated that Case study method is the best mode of instruction in Training, 31.03% stated that it is by Lecture method, 28.57% stated that it is by Group discussion and 8.37% stated that it is by Team training. Where as among the respondents of ING Vysya Bank, 33.99% stated that Lecture method is the best mode of instruction in Training, 32.51% stated that it is by Team training, 17.24% stated that it is by Case studies and 16.26% stated that it is by Group discussion.

OPINION REGARDING TRAINING AIDS : Among the Andhra Bank respondents,
53.69% stated that the training aids used for training employees is just up to the mark, 18.23% felt them as the state of the art, 17.73% felt them as not up to the mark and 10.34% stated them as outdated. Where as among the respondents of ING Vysya Bank, majority of 67.49% stated that the training aids used for training employees is just up to the mark and 32.51% felt them as the state of the art.

**OPINION ABOUT COURSE CONTENT** : Among the Andhra Bank respondents, 68.47% stated that the course content in Training is good and 31.53% of the respondents stated that it is Satisfactory. Where as among the respondents of ING Vysya Bank, 65.02% stated that the course content in Training is good and 34.98% of the respondents stated that it is Satisfactory.

**OPINION ABOUT COURSE DURATION** : Among the Andhra Bank respondents, 66.01% felt Satisfactory about the duration of Training programme and 33.99% of the respondents felt it as Good. Where as among the respondents of ING Vysya Bank, majority of 76.35% felt Satisfactory about the duration of Training programme and 23.65% of the respondents felt it as Good.

**OPINION ABOUT COURSE MATERIAL** : Among the Andhra Bank respondents, 57.64% expressed Satisfaction towards the course material provided during the Training programme, 24.14% rated it as Good and 18.23% respondents felt it as Poor. Where as among the respondents of ING Vysya Bank, majority of 82.76%
expressed Satisfaction towards the course material provided during the Training programme and 17.24% rated it as Good.

OPINION ABOUT METHODOLOGY ADOPTED: Among the Andhra Bank respondents, majority of 85.71% expressed Satisfaction towards the methodology adopted during the Training programme, 8.37% rated it as Good and 5.91% respondents felt it as Poor. Where as among the respondents of ING Vysya Bank, 77.83% expressed Satisfaction towards the methodology adopted during the Training programme and 22.17% rated it as Good.

OPINION ABOUT PUNCTUALITY IN RUNNING THE PROGRAMME: Among the Andhra Bank respondents, 54.68% expressed Satisfaction towards punctuality in conducting the Training programme, 38.42% rated it as Good and 6.9% respondents felt it as Poor. Where as among the respondents of ING Vysya Bank, 58.13% expressed Satisfaction towards punctuality in conducting Training programmes and 41.07% rated it as Good.

OPINION ABOUT OPPORTUNITIES TO IMPROVE SKILLS: Among the Andhra Bank respondents, 67.98% expressed that the opportunities are uncertain to improve, 23.15% disagreed about the opportunities to improve and 8.87% strongly disagreed. Where as among the respondents of ING Vysya Bank, majority of 85.71% expressed that the opportunities are uncertain to improve, 8.87% disagreed about the opportunities to improve and 5.42% strongly disagreed.
OPINION ABOUT ON THE JOB TRAINING: Among the Andhra Bank respondents, majority of 75.86% agreed that on the job training is useful, 10.84% disagreed, 9.36% stated it as uncertain and 3.94% strongly disagreed. Where as among the respondents of ING Vysya Bank, an Overwhelming majority of 77.34% agreed that on the job training is useful, 8.87% disagreed, 8.37% stated it as uncertain and 5.42% strongly disagreed.

OPINION ABOUT CAREER OPPORTUNITIES FOR KNOWLEDGE GAINED: Among the Andhra Bank respondents, 43.84% agreed that they have better opportunities with the knowledge gained during training, followed by 31.53% disagreed, 12.81% said it as uncertain, 6.40% strongly disagreed and 5.42% strongly agreed. Where as among the respondents of ING Vysya Bank, an Overwhelming 68.47% stated uncertain about having better opportunities with the knowledge gained during training, followed by 16.26% disagreed, 8.37% strongly disagreed and 6.90% agreed about the better opportunities.

OPINION ABOUT CAREER PROGRESS: Among the Andhra Bank respondents, majority of 70.44% agreed that they have better career progress after training, followed by 12.32% strongly disagreed, 10.84% disagreed, 4.93% stated it as uncertain and 1.48% strongly agreed. Where as among the respondents of ING Vysya Bank, an Overwhelming majority of 72.91% stated it as uncertain about having better career progress after training, followed by 10.84% agreed, 7.39% strongly agreed, 5.42% strongly disagreed and 3.45% disagreed.
PERFORMANCE APPRAISAL

FREQUENCY OF PERFORMANCE APPRAISAL: Majority of the respondents from Andhra Bank i.e. 85.22% felt that Performance appraisal is being done yearly, followed by 8.37% as half yearly, 3.94% as quarterly and 2.46% felt that it hasn't been done. Where as the case with ING Vysya Bank is 69.46% of the respondents felt that Performance appraisal is being done yearly, followed by 22.17% felt that it hasn't been done and 8.37% of the respondents felt that it is being done half yearly.

CRITERIA FOR PERFORMANCE EVALUATION: Majority of the respondents from Andhra Bank i.e. 67.98% felt that the criteria for appraising the Performance is the employee performance, followed by 17.73% stated it as employee skills and 14.29% specified it as personality traits. Where as the case with ING Vysya Bank is 67.98% of the respondents felt that the criteria for Performance appraisal is employee performance only and 32.02% of the respondents stated that it is employee skills that matters a lot.

PERFORMANCE APPRAISER: Majority of the respondents from Andhra Bank i.e. 76.85% felt that Performance appraisal is done by the superior, followed by 12.32% stated that it is done by superior in consultation with peers, 10.84% specified that it is done by the superior in consultation with the appraisee. Where as the case with ING Vysya Bank is totally different i.e. 100% of the respondents stated that Performance appraisal is done by superior alone.
FACTORS THAT AFFECT ACCURACY OF PERFORMANCE APPRAISAL SYSTEM: Majority of the respondents from Andhra Bank i.e. 67% felt that performance impressions will affect the accuracy of Performance appraisal, followed by 18.33% stated that it is too much intervention, 8.87% specified that it is humanitarian consideration and 5.91% as inadequate time to observe. Where as the case with ING Vysya Bank is totally different i.e. an Overwhelming majority of 92.61% of the respondents stated that Performance impressions affect accuracy of performance appraisal system and 7.39% felt that it is inadequate time to observe.

OUTCOME OF PERFORMANCE APPRAISAL: Among the respondents from Andhra Bank, 67% stated that the outcome of Performance appraisal is Promotions, followed by 13.30% stated it as rise in salaries, 10.84% stated it as stoppage of increments and 8.87% stated it as transfers. Where as among the respondents from ING Vysya Bank, 50.74% stated that the outcome of Performance appraisal is promotions, followed by 32.51% stated it as rise in salaries and 16.75% stated it as identifying training needs.

SATISFACTION LEVEL REGARDING EXISTING PERFORMANCE APPRAISAL SYSTEM: Among the respondents from Andhra Bank, majority of 73.4% expressed their satisfaction towards existing Performance appraisal system and a small segment of respondents 26.6% expressed their dissatisfaction towards existing Performance appraisal system. Where as among the respondents from ING Vysya
Bank, 100% stated that they are completely satisfied with the existing Performance appraisal system.

OPINION ABOUT PROMOTION POLICY: Among the respondents from Andhra Bank, 64.53% stated their opinion about Promotion policy as Fair, followed by 31.03% as somewhat fair and 4.43% as very fair. Where as among the respondents from ING Vysya Bank, an Overwhelming majority of 83.25% stated their opinion about Promotion policy as Fair and 16.75% stated it as somewhat fair.

PROMOTIONAL AVENUES

AVAILABILITY OF PROMOTIONAL OPPORTUNITIES: Among the respondents from Andhra Bank, majority of 70.94% stated that they have adequate Promotional opportunities and 29.06% stated that they have very few Promotional opportunities. Where as among the respondents from ING Vysya Bank, an Overwhelming majority of 76.35% stated that they have adequate Promotional opportunities and 23.65% stated that they have very few Promotional opportunities.

NUMBER OF PROMOTIONS RECEIVED: Among the respondents from Andhra Bank, 57.64% have received only one promotion in their career, 35.47% haven’t received any promotion, 4.43% received two promotions and 2.46% received three promotions. Where as among the respondents from ING Vysya Bank, 32.02% haven’t received any promotion in their career, 31.03% received one promotion, 29.06% received two promotions and 7.88% received three promotions.
SATISFACTION LEVEL REGARDING PRESENT PROMOTIONAL POLICY:
Among the respondents from Andhra Bank, an Overwhelming majority of 84.24% expressed their satisfaction towards present promotional policy and 15.76% expressed their dissatisfaction towards present promotional policy. Whereas among the respondents from ING Vysya Bank, majority of 82.27% expressed their satisfaction towards present promotional policy and 17.73% expressed their dissatisfaction towards present promotional policy.

SUGGESTIONS FOR SOUND PROMOTIONAL POLICY: Among the respondents from Andhra Bank, 17.73% suggested merit as sole criteria for sound promotional policy, 13.30% suggested it as giving more promotions and 4.43% suggested it as giving merit promotions. Whereas among the respondents from ING Vysya Bank, 17.24% suggested more promotions for sound promotional policy, 15.27% suggested merit as sole criteria in giving promotions and 2.96% suggested it as giving merit promotions.

TRANSFERS
TRANSFERABILITY: Among the respondents from Andhra Bank, an Overwhelming majority of 75.37% expressed that their job is transferable and 24.63% stated that their job is not transferable. Whereas among the respondents from ING Vysya Bank, majority of 59.61% expressed that their job is transferable and 40.39% stated that their job is not transferable.
NUMBER OF TRANSFERS SINCE INCEPTION OF CAREER: Among the respondents from Andhra Bank, 39.90% stated that they got 1 to 3 transfers, followed by 37.93% have been transferred 4 to 6 times, 13.30% haven't received any transfer and 8.87 had 7 to 9 transfers. Where as among the respondents from ING Vysya Bank, 58.13% stated that they got 1 to 3 transfers, followed by 26.60% have been transferred 4 to 6 times, and 15.27% haven't received any transfer.

SATISFACTION LEVEL TOWARDS PRESENT PLACE OF WORK: Among the respondents from Andhra Bank, an Overwhelming majority of 76.85% expressed their satisfaction towards present place of work and 23.15% expressed their dissatisfaction towards present place of work. Where as, among the respondents from ING Vysya Bank, 100% of the respondents expressed satisfaction towards present place of work.

REASONS FOR DISSATISFACTION TOWARDS PRESENT PLACE OF WORK: Only Andhra Bank respondents have expressed their dissatisfaction towards place of work. 8.37% expressed the reason for their dissatisfaction as organizational politics, 7.88% are dissatisfied because of lack of proper facilities for children's education, 4.46% stated it as other problems and 2.46% stated it as housing problem.

WILLINGNESS TO TRANSFER TO NEW PLACE: Among the respondents from Andhra Bank, majority of 60.10% expressed their willingness to transfer to a new
place and 39.90% expressed their unwillingness to transfer to a new place. Where as among the respondents from ING Vysya Bank, in contrary to Andhra Bank respondents, an Overwhelming majority of 69.95% expressed their unwillingness to transfer to a new place and 30.05% expressed their willingness to transfer to a new place.

RESONS FOR UNWILLINGNESS: Among Andhra Bank respondents, 16.75% stated the reason for unwillingness to transfer as Children’s education, 9.36% stated it as spouse case and 8.37% expressed it as Relatives and friends. Where as the respondents from ING Vysya Bank, 22.17% stated the reason for unwillingness to transfer as Children’s education, 6.90% stated it as spouse case and 5.42% expressed it as Relatives and friends.

MOTIVATIONAL FACTORS BEHIND JOB PERFORMANCE: Among Andhra Bank respondents, 33.50% stated that Need for achievement is the motivational factor behind job performance, 26.60% stated it as need for money, 17.73% stated it as need for interesting work, 17.73% stated it as need for safety in the work and 4.43% stated it as need for power. Where as the respondents from ING Vysya Bank, 47.78% stated that Need for achievement is the motivational factor behind job performance, 24.14% stated it as need for interesting work, 15.27% stated it as need for money, 7.88% stated it as need for power and 4.93% stated it as need for safety in the work.
SERVICE CONDITIONS

COMPENSATION AND BENEFITS: Among Andhra Bank respondents, majority of 60.10% are drawing Rs. 20,000 to Rs. 30,000, followed by 17.73% are drawing above Rs. 30,000, 13.30% are drawing Rs. 10,000 to Rs. 20,000 and 8.87% are drawing below Rs. 10,000. Where as the respondents from ING Vysya Bank, 50.74% are drawing Rs. 20,000 to Rs. 30,000, followed by 33.99% are drawing Rs. 10,000 to Rs. 20,000, 8.37% are drawing above Rs. 30,000 and 6.90% are drawing below Rs. 10,000.

SATISFACTION TOWARDS SALARY: Among the respondents from Andhra Bank, 54.19% expressed their satisfaction towards salary, 36.45% are satisfied to some extent and 9.36% expressed that they are highly satisfied with their salary. Where as, among the respondents from ING Vysya Bank, majority of 81.28% expressed their satisfaction towards salary, 10.84% are highly satisfied and 7.88% are satisfied to some extent towards salary.

COMPARISON OF PUBLIC & PRIVATE BANK SALARIES: Among the respondents from Andhra Bank, majority of 69.46% felt that the salaries in Public sector and Private sector banks are equivalent, 23.15% felt it as lower in Public sector and 7.39% felt it as higher in Public sector. Where as, among the respondents from ING Vysya Bank, an Overwhelming majority of 82.27% felt that the salaries in Public sector and Private sector banks are equivalent, 10.84% felt it as lower in Private sector and 6.90% felt it as higher in Private sector.
PROMPTNESS IN SALARY PAYMENT: The total sample (100%) respondents from both of the selected banks i.e. Andhra Bank and ING Vysya Bank opined that salaries are being paid promptly.

UTILISATION OF FESTIVAL ADVANCE: The total sample (100%) respondents from both of the selected banks i.e. Andhra Bank and ING Vysya Bank opined have utilized festival advance facility.

UTILISATION OF VEHICLE ADVANCE: Among the respondents from Andhra Bank, majority of 79.80% have utilized Vehicle loan facility and 20.20% haven’t utilized yet. Where as, among the respondents from ING Vysya Bank, an Overwhelming majority of 92.12% have utilized Vehicle loan facility and a small segment of respondents 7.88% haven’t utilized yet.

UTILISATION OF MARRIAGE ADVANCE: Among the respondents from Andhra Bank, majority of 75.37% have utilized marriage advance facility and 24.63% haven’t utilized. Where as, among the respondents from ING Vysya Bank, majority of 76.35% have utilized marriage advance facility and 23.65% of the respondents haven’t utilized.

UTILISATION OF HOUSING LOAN: Among the respondents from Andhra Bank, majority of 79.80% have utilized housing loan facility and 20.20% haven’t utilized yet. Where as, among the respondents from ING Vysya Bank, majority of 78.33%
have utilized housing loan facility and 21.67% of the respondents haven't utilized yet.

**UTILISATION OF EDUCATIONAL LOAN** : Among the respondents from Andhra Bank, 57.64% haven't utilized educational loan facility and 42.36% have utilized educational loan facility. Where as, among the respondents from ING Vysya Bank, 51.72% haven't utilized educational loan facility and 48.28% have utilized educational loan facility.

**UTILISATION OF LOAN FROM OTHER BANKS** : Among the respondents from Andhra Bank, 62.07% haven't utilized loan facility from other banks and 37.93% have utilized loan facility from other banks. Where as, among the respondents from ING Vysya Bank, majority of 74.88% haven't utilized loan facility from other banks and 25.12% have utilized loan facility from other banks.

**WORKING CONDITIONS**

**SATISFACTION LEVEL TOWARDS CANTEEN FACILITY** : 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.
SATISFACTION LEVEL TOWARDS LUNCH ROOM FACILITY: 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.

SATISFACTION LEVEL TOWARDS PROVIDENT FUND FACILITY: 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. Where as 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.

SATISFACTION LEVEL TOWARDS DRINKING WATER: 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.

SATISFACTION LEVEL TOWARDS LEAVE FACILITY: 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.

SATISFACTION LEVEL TOWARDS TRAVELLING ALLOWANCE : 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. Where as 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.

SATISFACTION LEVEL TOWARDS LEAVE TRAVEL CONCESSION : 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.

SATISFACTION LEVEL TOWARDS CHILDREN EDUCATIONAL FACILITY : 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.

SATISFACTION LEVEL TOWARDS TOILETS : 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. Where as among ING Vysya Bank respondents, 100% of them expressed their satisfaction regarding toilet facility.

SATISFACTION LEVEL TOWARDS PARKING FACILITY : 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. Where as 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.

**WORK ENVIRONMENT** : 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. Where as 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.

**NUMBER OF WORKING HOURS PER DAY** : 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. Where as 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.

**WORKING FOR LONG HOURS** : 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.

OVER WORKED AND UNDER PAID: 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.

ATTITUDE OF PUBLIC
FREQUENCY OF UNPLEASANT SITUATIONS WITH PUBLIC: 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.
REASONS FOR UNPLEASANT SITUATIONS: 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.

UNIONISM AND RELATIONS

MEMBERSHIP IN UNION: 100% of the respondents from both Andhra Bank and ING Vysya Bank claimed that they have membership in employee union.

RECOGNITION OF UNION: 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.

CONTACTS WTH UNION LEADERS: 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.
leaders. Where as among ING Vysya Bank respondents, 100% of them claimed that they have good contacts with union leaders.

**MOTTO IN JOINING THE UNION** : 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. Where as 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.

**OPINION ABOUT UNION LEADERS** : 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** : 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. Where as 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

RELATIONS WITH COLLEAGUES

RELATIONS WITH COLLEAGUES ON THE JOB AND OFF THE JOB: 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.

SUPERVISORY RELATIONS

GUIDANCE FROM SUPERIORS: 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. Where as among ING Vysya Bank respondents, 100% of them stated they are getting guidance from superiors in their job work.

SUPERVISORS HELP IN THE JOB: 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.

IMPARTIALITY OF SUPERVISOR IN WORK DISTRIBUTION: 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. Where as 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.

SUPERVISOR FULFILLING THE RESPONSIBILITY: 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.

SUPERIORS RECEPTIVENESS TOWARDS SUGGESTIONS OFFERED: 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.

COMPLIMENTS FROM SUPERIOR: 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.

**SUPERIORS SUPPORT IN SOLVING PROBLEMS WITH MANAGEMENT**: 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.

**PROMPTNESS OF SUPERIOR IN ATTENDING COMPLAINTS**: 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.

**CONFLICTS AND UNREST**

**OPINION ABOUT UNION MANAGEMENT RELATIONS**: 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. Where as among ING Vysya Bank respondents, 59.61% stated that the union management relations are satisfactory and 40.39% stated that the relations are cordial.

**OPINION TOWARDS STRIKE** : 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.

**IMPORTANT ACHIEVEMENTS OF UNION** : 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.
SATISFACTION TOWARDS THE PERFORMANCE OF UNION: 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.

SOCIO-ECONOMIC PROFILE:

DESIGNATION: 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.

AGE: 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.
SEX: Among the respondents of Andhra Bank, majority of 76.85% are males and 23.15% are females. Where as in ING Vysya Bank, an Overwhelming majority of 90.64% are males and 9.36% are females.

RELIGION: 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.

EDUCATIONAL QUALIFICATION: 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.

MARITAL STATUS: Among the respondents from Andhra Bank, 86.70% are married, followed by 9.36% were unmarried, 2.46% are separated, and 1.48% are divorced. Where as 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.

NUMBER OF DEPENDENTS: 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. Where as 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.

**NATIVITY:** 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:** 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.

**SUGGESTIONS :**

❖ It is suggested that the Public Sector Banks should take measures to erase the opinion among the employees that there are other considerations for getting selected besides merit.

❖ It is suggested that the duration of the programme has to be increased in Public Sector Banks based on the cadre of the employee.
❖ It is suggested to take measures to change the attitude of the employees towards work and also to increase the level of interest towards work among the employees of Public Sector Banks.

❖ It is suggested to increase number of Training and Development programmes based on employee cadre in Private Sector Banks.

❖ It is suggested to use latest Training aids and market driven technologies in Training and Development programmes based on employee cadre in Public Sector Banks.

❖ It is suggested for Private Sector Banks to include Personality traits in assessing the Performance of their employees.

❖ It is suggested for Public Sector Banks to take measures to in modifying the Performance appraisal systems according to the present day conditions.

❖ It is suggested for Public Sector Banks to include career promotion schemes in order to satisfy their employees and to maintain high level of morale.

❖ It is suggested for Public Sector Banks to take measures to reduce dissatisfaction level among their employees so as to maintain productivity levels.

❖ It is suggested for Private Sector Banks to improve Canteen facilities so as to satisfy their employees.

❖ It is suggested for Public Sector Banks to improve Lunch room facilities so as to satisfy their employees.

❖ It is suggested for Public Sector Banks to improve Basic amenities in the Bank so as to make the employees comfortable.
CONCLUSIONS:

In the wake of Globalisation, Public Sector Banks are facing stiff competition from private banks. Private Banks are offering state of the art facilities to consumers. The facilities include Tele-banking, Internet banking, discriminatory banking rates etc. The Public Sector Banks are finding it difficult to cope with the competition. The employees in the Public Sector Banks are not so well trained to cater to the needs of new age demanding customers. As a result of that Public Sector Banks are branded as ‘out modeled banks.

The employees in the private banks are computer savvy and are willing to work for long hours as they have realised that their survival and growth depends on performance. In contrary, the Public Sector Banks employees laid contrary. The working conditions, the ambience and the facilities available in Private Banks are distinctly different from those of Public Sector Banks. Acute shortage of man power in Public Sector Banks is also making employees to work relentlessly for long hours. Employees are not happy with the promotion policy as they have to wait for long period. There is a strong feeling among the employees that they are over worked and under paid.

Private Banks are characterised by less staff and more business. Branch expansion is also limited. ATMs themselves act as braches. There is implicit dissatisfaction, grouse on the part of Public Sector Bank employees with regard to the service conditions and facilities offered. There is a sea of change with regard to Public sector banks and Private Banks.
There is a marked preference among urbanized and net worth customers to bank with Private Banks rather than Public sector banks. The youth deem it as a status of symbol to float debit cards and credit cards from Private Banks. There is a paradigm shift in the thinking of youth especially IT professionals towards Private Banks. Some of the employees working in Public Sector Banks, unable to cope with the work pressures, opting for VRS and quitting the banks. The aged bank employees are not willing to learn the new technology to match the Private Banks.

Most of the Public Sector Banks are saddled with deadwood and not willing to learn and get trained. As such, Public sector banks are losing out to Private Banks. The average age of employees in the Public sector banks is more than that of Private Banks. Most of the youth are willing to work in Private Banks rather than Public sector banks. The Private Banks offer opportunities and challenges to the aspiring youth.