Chapter - 7

Summary of Conclusions and Suggestions
1.0 INTRODUCTION

Human resource is the most important and ingredient factor in an organization. This is one of the most vital resources of a nation. Human resources both as a producer and consumer use the product for comfortably living. They also determine the rate of growth and pace of industrial growth. In this context, Human Resource Development (HRD) has gained increasing attention in the last decade from human resource specialists, training and development professionals, chief executives, and line managers. Thus, HRD has become main sub-system of human resource management.

The study covers the theoretical aspects of Human Resource Development, design and methodology, profile of Andhra Pragathi Grameena Bank, evaluation of performance appraisal system, appraisal of training and development and analysis of promotions, transfers and reward system.

The conclusions that emerged from foregoing analysis are summarised with corrective package of measures for the effective
Human Resource Development practices in APGB in particular and other Grameena Banks in the country in general.

2.0 CONCLUSIONS

➢ Higher age group employees belong to higher cadres who are more experienced whereas fresh appointees are in the lower age groups.

➢ The number of male employees are more when compared to female employees in APGB.

➢ Higher the cadre, longer the service of employees in APGB. In other words, employees of clerk-cum-cashier cadre are in lower employment duration.

➢ There exist two types of authority for performance appraisal in APGB. They include reporting authority and reviewing authority.

➢ The salary hikes in APGB are not directly linked with performance appraisal. The results of performance appraisal are considered for promotions and punishments to the employees.

➢ Almost all the sample employees have clear idea in understanding the measures used for appraising the performance of employees.

➢ Majority of the sample respondents accepted to great extent for the objectives of performance set for them are action oriented. They also have clear idea about the performance appraisal methods used in APGB.
All the employees of officer III & IV have perfect knowledge due to more experience on one hand and higher qualification on the other.

The majority of employees of APGB are highly satisfied with the performance appraisal method used.

Majority of employees have positive opinion about management of APGB in recording the details of individual employees' performance.

APGB is not conducting the performance appraisal reviews as per the desired levels of its employees.

The management of APGB is fixing the performance standards for its employees in the beginning of the every financial year. The set standards are also communicated to its employees.

The performance appraisal system is more transparent in APGB as majority of the employees have strongly felt.

Majority of the employees of all the cadres have strongly believed that performance appraisal system has positive impact on future performance. In other words, performance appraisal system acts as a pre-requisite to improve their performance.

The employees of APGB felt that performance appraisal system would not alone make them to understand the job responsibilities and functions. It means that the other areas of HRD and functional areas are also
equally responsible to understand the job responsibilities and functions.

- The management of the bank applies the performance appraisal system so as to trace out the employees strengths and weaknesses. The meager number of sample employees in all the cadres did not endorse the opinion expressed by majority employees.

- The management of APGB adopts performance appraisal methods like checklist and self-appraisal. The former method is being used for clerk-cum-cashiers whereas the latter for officer III and IV, officer I and II cadre employees.

- The management of APGB is practicing the policy of sending the feedback to their employees.

- About 50 per cent of the sample employees have not agreed that there is a positive relationship between performance appraisal system and bank policies.

- The management of APGB is taking every care in conducting performance appraisal more methodically and scientifically.

- Human resource and industrial relations department is playing key role in providing the training to the employees.

- Andhra Pragathi Grameena Bank focuses teaching methodology on both on-the-job training and off-the job training methods. Most of the off-job training methods are used in APGB. Both internal training and
external training institutes of the APGB mainly concentrate on the off-the-job training methods.

The sample respondents (45) have felt that the APGB's management has provided opportunities to acquire new skills. The rest of the respondents have moderate and low and very low levels of perceptions. The management of APGB has taken right decision to allow the employees to learn new skills so that the performance of the bank particularly on operational and financial could be strengthened as efficiency of the employees would be improved.

The degree of awareness towards training programmes is very high in the higher cadre sample employees when compared to lower cadre employees i.e., clerk-cum-cashiers.

Majority of the respondents in all the cadres have opined that the management of Andhra Pragathi Grameena Bank recognized the need for training to its employees.

The degree of acceptance in connection with periodicity and adequacy is highly noticed in the case of officer I & II followed by officer III & IV while the reverse is true in the case of clerk-cum-cashier cadre. It may be found that programmes are conducted periodically and adequately in the higher cadres when compared to clerk-cum-cashier.

The degree of satisfaction is more pronounced in officer III & IV closely followed by officer I & II and clerk cum
cashier. It is proved that higher cadre enjoys more facilities and better environment in the training centre.

- Majority of the sample respondents felt that the significance and need for training so as to prevent the obsolescence and wastage during the operational time of the APGB.

- The cadre-wise analysis reveals that employees of officer III & IV have strongly accepted that the bank has been arranging the training programmes effectively to the requirements of employees. The employees of other two cadres have expressed more or less similar opinions with regard to the arrangement of training programmes by the management of APGB.

- Almost all the sample respondents in all three cadres have agreed the need for training to improve the performance levels. Only, the meagre number of respondents has negative opinion and did not agree with the majority respondents.

- The cadre-wise analysis points out that employees of officer I & II cadre require more managerial capabilities. Therefore, the management of the bank has concentrated much in developing managerial capabilities during the training period more particularly to officer I & II cadre employees.

- All the sample respondents in officer III & IV cadre and majority of the employees in other two cadres have opined evaluation method followed during training period is quite satisfactory. The sample employees of
the APGB are trained effectively they are satisfied with the evaluation procedure adopted by the bank.

APGB is formulating effective policies for identifying the training needs of the employees. The employees of the bank require training activities since the bank has emerged newly in its present form. The newly recruited employees usually improve their skills, talents and overall attitude towards banking operations so that the deficiencies can be removed to enable them to achieve the goals of the bank.

Refresher training programme has given the satisfaction to a great extent to more than 50.0 per cent of employees. Cadre - wise analysis points out that the majority of the employees of cadre I & II and clerk-cum-cashier have obtained satisfaction to a greater extent.

The employees belonging to higher level cadres are having much awareness in solving the solution for critical problems through training programmes as compared to clerk-cum-cashier cadre employees.

Majority of the sample respondents have expressed that there is no relationship between training needs and training contents.

The respondents of officer III & IV and officer I & II have recognised the significance and usefulness of feedback concerning training programmes. The reason is that the management of APGB would take up
training programmes based on the feedback given by its employees.

- There are no differences in the opinions of different cadres of employees. In other words, majority of sample employees of these cadres are fully satisfied with promotion policy since performance is major benchmark for promotions.

- Promotions are mainly based on seniority. In other words, the management of APGB is satisfying its employees by considering seniority as basis for promotion among the qualified employees.

- Majority of officer I and II employees have responded very positively regarding promotion as a reward than other cadres like officer III & IV and clerk-cum-cashiers.

- The majority of employees felt promotion is a motivating factor. Only a few of them have not endorsed the perceptions of majority employees. Therefore, it may be deduced that promotion is a weapon in the hands of management not only to increase the work efficiency but also helps to fix the more responsibilities to its employees.

- On the whole majority of sample respondents have greatly accepted that promotion has a bearing impact on effectiveness of the Andhra Pragathi Grameena Bank. In other words, the promotion has consequential linkages on the performance of the individual employees and banks effectiveness. Promotion policy
followed by AGPB is more suitable and convenient to its employees.

- The transfer policies and procedures of APGB are not acceptable to around 50 per cent of the sample respondents belonging to different cadres.

- Higher cadre employees have negative opinion whereas clerk-cum-cashiers have positive opinion regarding acquisition of new skills. It may be inferred that clerk-cum-cashiers are acquiring new skills due to transfers when compared to higher cadre employees.

- The majority of employees felt transfers would build up the morale among the employees. Negative opinions are minimum. The transfers adopted by the AGPB are building the morale among the employees.

- Majority of employees of all the cadres have moderate acceptance that the transfers will improve versatility of an employee. In other words, the sample employees of all the cadres have not believed that transfer alone would help to improve the versatility dimension.

- The perceptions of majority of the officer cadre employees on overall satisfaction with transfers are similar. In other words, the majority of officer cadre employees are highly satisfied with transfer policy whereas majority of clerk-cum-cashiers are not satisfied with the transfer policy. It may be inferred that the transfer policy followed by AGPB is more suitable for officer cadre employees than clerk-cum-cashiers.
Majority of sample employees responded that rewarding an employee is core element in overall HRD system. It may be inferred that employees could expect the rewards for their individual efforts.

Among three cadres of employees of APGB, lower cadre employees have strong opinion that reward would motivate them when compared to higher cadre employees.

Overall 65.0 per cent of employees responded at very high and high, 17.50 per cent of employees responded at moderate and 17.50 per cent of employees responded at low and very low levels. There is a correlation between rewards and employee performance.

In case of clerk-cum-cashier employees, 78.72 percent of them agreed that rewards are provided based on the bank policies and 21.28 per cent of employees have not agreed. Comparing all three cadres of employees, there is no much difference in their opinions. Overall 81.25 percent of employees have agreed while 18.75 percent of employees did not accept.

Three cadre employees have same opinion that bonuses are provided based on the performance.

The perceptions of majority officer cadre employees of different cadres on overall satisfaction with reward system are similar. In other words, the majority of all cadre employees are highly satisfied with reward system.
3.0 RESULTS OF HYPOTHESES TESTED

➢ The hypothesis that "employees age and their cadre are independent" is accepted.

➢ It is presupposed that "employees gender and their cadre are independent" is accepted.

➢ The formulated hypothesis is that "there is no significant relation between employees degree of acceptance and their cadre with respect to performance appraisal system" is accepted.

➢ It is hypothesized that "there is no significant relation between employees' degree of acceptance and their cadre with respect to training and development" is accepted.

➢ The formulated hypothesis is that "there is no significant relation between employees' degree of acceptance and their cadre with respect to promotion policy" is accepted.

➢ It is presumed that "there is no significant relation between employees' degree of acceptance and their cadre with respect to transfer policy" is accepted.

➢ The formulated hypothesis is that "there is no significant relation between employees' degree of acceptance and their cadre with respect to reward system" is accepted.
4.0 SUGGESTIONS

➢ Self-appraisal method shall also be used for clerk-cum-cashiers so that the lower cadre employees are psychologically satisfied with the appraisal system.

➢ The salary hikes of employees shall be linked with their performance appraisal. In other words, salary should be increased based on the performance of employees.

➢ The management of the APGB shall initiate steps to make all the employees to have a clear idea about the performance appraisal methods.

➢ The performance appraisal reviews shall be conducted to the expected levels of employees. In other words, the performance appraisal measures are to be organised periodically i.e., for every 3 months.

➢ The performance standards set shall be communicated to its employees well in advance so that the employees shall improve their performance in tune with the standard set.

➢ The weaknesses of the employees shall be mitigated through effective performance appraisal system.

➢ Positive relationship shall be established between performance appraisal system and bank policies.

➢ The performance appraisal awareness shall be made to the employees, more particularly to clerk-cum-cashiers so that the appraisal system will be more effective.
The employees whose performance is below average rate shall be identified. This category of employees shall be trained properly to improve their performance.

The highly performed employees shall also be given cash and kind incentives besides promotion and transfer.

The internal training and external training institutes of APGB shall also concentrate on the job training methods like coaching and induction.

All cadres of employees shall be given opportunity to acquire new skills so that the performance of the bank particularly in operational and financial shall be strengthened.

The awareness towards training programmes shall be created among clerk-cum-cashiers so that their working performance shall be improved.

Adequate training programme shall be conducted to clerk-cum-cashiers. The periodicity of the training programmes to clerk-cum-cashiers shall be condensed. In other words, the training programme shall be arranged to this cadre for every 2 years instead of 3 years.

More facilities and better environment in the training centre shall be provided to the clerk-cum-casher employees so that disparity in treatment during the training period shall be minimised.
Training programmes shall be arranged to all cadre employees so as to prevent the obsolescence and wastage during the operational time of the bank.

The training programme shall be arranged effectively to officer I & II and clerk-cum-cashier employees.

The skilled development training programmes shall be arranged to clerk-cum-cashier employees.

Training needs must be identified to meet the requirements of all cadres employees so that they improve their skills, talents and overall attitude towards banking operations. The effective training enables them to remove the deficiency and to achieve the goals of the bank.

The quality of the refresher training programmes shall be improved to increase the satisfaction level of the employees.

Awareness among clerk-cum-cashier employees shall be created in solving the solution for critical problems through training programmes. To this end, more time shall be devoted to these employees. These employees shall be trained through most experienced personnel.

The training needs and training contents shall be synchronised. In other words, training contents shall be designed as per the training needs of the employees. Otherwise, the purpose of the training programme will become a futile exercise.
Feedback shall be taken after completion of the training programme even from the lower cadre employees i.e.; clerk-cum-cashiers. The feedback helps to overcome the lapses in the training programme. Consequently, effective training programmes and need based training programmes shall be arranged.

More emphasis shall be given on planning the training programme based on the training skills requirement identified in performance appraisal.

All the cadres of employees shall be provided an opportunity to participate in the training programmes organised by RBI and NABARD on regular basis so that the employees can acquire quality skills and talents resulted in effectiveness of the bank.

The employees shall be promoted on the basis of merit cum seniority not on the basis of seniority cum merit which is now prevalent in APGB.

Additional skills like leadership skills, training skills, man-management skills shall be considered for promoting the employees of officer I & II cadre.

Weightage to performance shall be given 50 per cent instead of 15 per cent for the purpose of promoting the employees. This enables the employees to concentrate on their performance in order to get promotion. On the otherside the improved performance has bearing impact on the effective functioning of APGB.
- Internal work quality assessment shall be established for evaluating the performance to offer promotions to the employees.

- Transfer policies and procedures shall be reviewed. These policies shall be more appropriate and acceptable to employees.

- The transfer policy shall be more transparent. In other words, politically motivated transfers shall not be entertained.

- The employees' option shall be given first preference in the case of transfers so as to satisfy the psychological attitude of the employees.

- The rewards like 'employee of bank', and 'employee of the branch' shall be introduced so as to motivate the employees to perform well.

- Customer satisfaction level shall be considered one of the benchmarks for awarding the employees.

- Cash incentives shall be given as awards to the various cadres of employees for their outstanding performance. Further, the rewards offered by the bank shall inculcate organisational value in the minds of all cadres of employees.
5.0 FURTHER SCOPE OF STUDY

➢ The study has envisaged to cover subsystems of HRD. The untouched sub-systems of HRD may be undertaken for further study.

➢ The study has touched upon five key sub-systems of HRD. An in-depth investigation can be carried about on each sub-system of HRD.

➢ An inter bank research study may also be carried out by prospective researchers.