Chapter 6

Conclusions and Suggestions
INTRODUCTION

This chapter, being the final chapter of this research report, brings together the conceptual and analytical strands in the preceding chapters and presents the conclusions of this investigation and the suggestions emanating there from.

Within the scope of this investigation, 'Nationalised Banks' are those former joint stock banking companies that were nationalized under the Banking Companies (Acquisition & Transfer of Undertaking) Act, 1969; 'Scheduled Banks' are those joint stock banks that are included in Schedule-II of the Reserve Bank of India Act; 'Cooperative Banks' are those non-agricultural co-operative credit societies registered under the Karnataka State Cooperative Credit Societies’ Act and defined by the Reserve Bank of India as 'Urban Co-operative banks' organized for accepting deposits from the public and carrying on normal banking business.

For the purpose of collecting the primary data needed for fulfilling the objectives of this investigation, out of the total 2750 - strong human resource-force of the Nationalised, Scheduled and Cooperative banks functioning in Dharwad District, a sample of 130 officer staff, 290 clerical staff and 130 subordinate staff was taken up through Purposive Quota Accidental Sampling technique for administering two separate pre tested structured interview schedules- one for ascertaining the HRD environment and another for ascertaining the effectiveness of the select human resource development (HRD) practices of (1) Training, (2) Performance Appraisal, (3) Career Planning and Development and (4) Employee welfare, together with an opinion survey about the role of the employee association in the HRD effort, in their respective banks.

Major Conclusions

The following have emerged as the major conclusions of the present investigation.
Human Resource Profiles of the Banks in Dharwad District

The representative profiles of each of the staff levels, as emerged under this work, are:

1. Officer Staff

The representative bank officer in the study area is a 36-45 years old male, graduate, with 16-25 years service. Except in cooperative Banks, he mostly is member of the officer staff association with 11-20 years membership.

While 50% of the scheduled and cooperative bank officers belong to the middle (36-45) years age group, 58% of the Nationalised bank officers are senior age (48-60) year’s people. Also, on an average 37% officers in all the banks are either double graduates or postgraduates.

2. Clerical Staff

The representative bank Clerk in the study area is a 26-45 years old male, graduate, with 6-20 years service. Except in Cooperative banks, he also mostly is a member of the clerical staff association with 5-20 years membership.

While 55% of the clerical staff in the Scheduled banks and 66% in the Nationalised banks are middle aged, 56% of them in the cooperative banks belong to the younger age group of 26-35 years. Also, on an average 20% of the clerical staff in all the banks are double graduates, postgraduates or double postgraduates.

3. Subordinate Staff

The representative bank Subordinate staff in the study area is a 26-45 years old male, matriculate, with up to 6-25 years service. Except in the Cooperative banks, he also mostly is a member of the subordinate staff association with up to 11-25 years membership.

While 72% subordinate staff in the scheduled banks belong to senior age group and 60% in the Cooperative Banks belong to the prime age group of 18-25
years, and in the Nationalised banks, about 67% belong to the younger and senior age groups.

**HRD Environment in Banks**

The HRD environment interview schedule was administered to a total of 130 officers, 290 clerks and 130 subordinate staff in the Nationalised, Scheduled and Cooperative banks.

As can be seen, the interviewed bank staffs collectively have rated the HRD environment as being 'Excellent' in respect of four questions, namely, (1) Awareness of importance of training (2) Interpersonal trust and support (3) Open downward communication (4) HRD supportive personnel policy.

The bank staffs collectively have rated the HRD environment as being 'Good' in respect of twenty eight questions namely, (1) Open upward communication (2) Absence of harshness (3) Appreciation of Initiative taking (4) Objective performance appraisal (5) Reward for good work (6) Interest in junior's skill development (7) Open lateral communication (8) Transparency in promotions (9) Training culture in the bank (10) Identifying junior's potential (11) Patience with juniors (12) Interest in junior's grievance reprisal (13) Interest in junior's future well being (14) Pervasiveness of team spirit (15) Mistakes as part of growth process (16) Empathy for juniors (17) Considerate attitude towards juniors (18) Constructive acceptance of criticism (19) Junior's development as a responsibility (20) Acceptance of delegated authority (21) Self appraiser attitude (22) Matching potential with training needs (23) Openness with superiors (24) Application of acquired skills in training (25) Effort for junior's future well being (26) Recognition of initiative taking (27) Taking initiative and (28) Spirit of experimentation.

The staffs have collectively rated HRD environment as being 'Fair' in respect of three questions namely, (1) Absence of mutual prejudices (2) Individual self confidence and (3) Delegation of authority.
Thus, it may be concluded that a remarkably similar mid-range ‘Good’ HRD environment prevails in all the banks. Staff-wise, it is near excellent ‘Good’ among officers, mid-range ‘Good’ among the subordinate staff and near fair level ‘Good’ among the clerical staff.

It may be observed that collectively, there is a gap of about 24.80 percentile points between the perfect (100%) and the prevailing (75.20%) HRD environment in the banks in the study area. The gap is precisely 22.20 % among the officer staff, 27.80 % among the clerical staff and 23.60 % among subordinate staff.

**HRD Practice of Training in Banks**

Only the officer and the clerical staffs in all the banks were administered the opinion survey schedule regarding the HRD practice of training. The subordinate staff was excluded from this opinion survey since none of the banks have focused on it.

Of the fifteen questions of training investigated, collectively in all the bank categories and at both the staff levels, the four questions that secured ‘Excellent’ opinions are: (1) Awareness of training and growth nexus, (2) Training’s role in bank’s image building and (3) Customer utility of special training and (4) Competence of special training tutors/instructors.

Collectively in all the banks and at both the staff levels, the ten questions of training that elicited ‘Good’ opinions, are (1) Proper identification of training needs (2) Mental preparation for bank work (3) Opportunity for application of training acquired skills (4) Competence of induction training tutors/instructors (5) Future orientation of the training policy (6) Recognition of training acquired skills display (7) Future adequacy of training (8) Development of leadership qualities (9) Pre-special training Counseling and (10) Planning & Duration of induction training.
However, the only one question that collectively in all the banks at both the staff levels garnered merely ‘Fair’ opinion is: (1) Human Relations skill development.

In sum, although there is a mid-range ‘Good’ opinion among the officer and clerical staffs about the HRD practice of training in their respective banks, the opinion is near-excellent level ‘Good’ in the Nationalised and Scheduled banks, but near fair level ‘Good’ in the Cooperative banks.

It is also revealed about the HRD practice of training in their respective banks that, the officer staff of the Nationalised banks carry an ‘Excellent’ opinion, followed by a near excellent level ‘Good’ opinion of the Scheduled bank officers and the mid range ‘Good’ opinion of the Cooperative bank officers. On the other hand, the clerical staffs of Scheduled and Nationalised banks carry only a mid-range ‘Good’ opinion, while the opinion of the clerical staff of the Cooperative banks is near fair level ‘Good’.

In sum, although the collective mean score for all the three bank categories and two staff levels against the fifteen questions of training explored, has resulted in ‘Good’ rating, there are bank-category wise individual differences- Cooperative bank staff’s collective mean score of 3.60 (72.00%) is in the lower-range ‘Good’ rating, Scheduled bank staff’s collective mean score of 3.88 (77.60%) is in the mid-range ‘Good’ rating, while Nationalised bank staff’s mean score of 3.91 (78.20%) is the higher-range ‘Good’ rating, leading to the inference that the HRD practice of training is most effective in the Nationalised banks, while it is least effective in the Cooperative banks.

It may also be inferred that generally compared to the clerical staff, the officer staff collectively is better aware of, and hence, holds a better opinion about, the HRD practice of training in their respective banks. In other words, training as an HRD practice is more effective with the officer staff than with the clerical staff in all the banks. The effectiveness is most with the Nationalised bank’s officer staff and least with the Cooperative bank’s clerical staff.
It may further be observed that collectively, there is a gap of about 24.20 percentile points between the perfect (100%) and the prevailing (75.80%) effectiveness of the HRD practice of training in the study area. The gap is approximately 26.60% among the clerical staff and 21.80% among the officer staff.

**HRD Practice of Performance Appraisal**

Of the ten dimensions of the performance Appraisal, collectively in all the bank categories and at all the three levels, the six questions that evoked ‘Excellent’ opinion, are (1) Help in Promotion Preparations (2) Help in Career Planning (3) Exploration of self’s Training needs (4) Motivation for self Improvement (5) weightage to merit and skill and (6) Weightage to special skills display.

The four questions that brought out ‘Good’ opinions are: (1) Weightage to Diligence in work (2) Motivation for non-monetary rewards (3) Favouritism-free appraisal and (4) Unbiased/Unprejudiced appraisal.

Inter-sectorally, Scheduled bank staff collectively has returned an ‘Excellent’ opinion, while the collective opinions returned by the cooperative and Nationalised bank staffs are near excellent ‘Good’, about the HRD practice of Performance appraisal in their respective banks.

Inter-staff level wise, officer staff in all the banks has returned an ‘Excellent’ opinion, followed by the near excellent ‘Good’ opinion of the subordinate staff and a mid range ‘Good’ opinion of the clerical staff, about the HRD practice of performance appraisal in their respective banks.

It may thus be concluded that, collectively, the effectiveness of the HRD practice of performance appraisal is ‘Excellent’ in all the banks, although it is rather more effective among the officer staff, followed by the subordinate and the clerical staff.
It may further be observed that collectively, there is a gap of about 19.60 percentile points between the perfect (100%) and the prevailing (80.40%) effectiveness of the HRD practice of performance appraisal in the banks in the study area. The gap is approximately 22.40% among the clerical staff, 21.20% among the subordinate staff and 16.80% among the officer staff.

**HRD Practice of Career Planning and the Development in banks**

Of the ten dimensions of the Career Planning and Development investigated, collectively in all the bank categories and at all the three staff levels, only the two questions elicited ‘Excellent’ Opinions, they are (1) Guidance for attaining Work perfection and (2) building organizational loyalty.

The eight dimensions that generated ‘Good’ opinion are (1) Promotion guidance by seniors (2) Guidance for attaining career goals (3) Exposure to varied work situations (4) Encouragement for self development (5) Information about career options (6) Career counseling by seniors (7) Talent spotting among the juniors and (8) Counseling about the job satisfaction.

Inter-sectorally, scheduled bank staff collectively has returned an ‘Excellent’ opinion, while the collective opinions returned by the Cooperative and the Nationalised bank staffs is mid-range ‘Good’, about the HRD practice of performance appraisal in their respective banks.

Inter-staff level wise, officer staff in all the banks has returned an ‘Excellent’ opinion, followed by the near excellent ‘Good’ opinion of the subordinate staff and a mid-range ‘Good’ opinion of the clerical staff, about the HRD practice of career planning and development in their respective banks.

It may thus be concluded that the effectiveness of the HRD practice of career planning and development is excellent in all the banks. Further, it is more effective among the officer staff followed by the subordinate and the clerical staff.
It may further be observed that collectively, there is a gap of about 21.20 percentile points between the perfect (100) and the prevailing (78.80%) effectiveness of HRD practice of career planning and development in the banks. The gap is precisely 24.40% among the clerical staff, 21.60% among the subordinate staff and 17.80% among officer staff.

**HRD Practice of Employee Welfare in the Banks**

Unlike personnel management function that views only the intra-mural work life of an employee being eligible for major welfare emphasis, the HRM and the HRD functions strive to bring about a qualitative change in an employee’s total life, i.e. work life, family life and social life. Accordingly, the opinion survey schedule administered to the respondents explored their satisfaction with the different aspects of their work life, family life and social life, separately.

(a) **Work life**

Of the ten dimensions of the work life investigated, collectively in all the banks and at all the three staff levels, none secured ‘Excellent’ satisfaction response. The three questions that elicited ‘Good’ satisfaction response are: (1) Medical, Disability and Life Insurance (2) Provision for worry free retirement life and (3) Protection from occupational hazards.

The five questions that generated ‘Fair’ satisfaction response are: (1) To and Fro workplace traveling facilities/conveyance (2) Health care facilities (3) Recreational Facilities (4) Expert counseling for addiction free life style and (5) Expert counseling for handling job stress, tension and conflict.

The two questions, that generated ‘Poor’ satisfaction response are: (1) Sports and physical exercise facilities and (2) Group Activities.

Intersectorally, Nationalised bank staff has reported lower range ‘Good’ satisfaction, and the cooperative and scheduled bank staffs have reported mid range ‘Fair’ satisfaction with the quality of work life. Inter-staff level wise, both
the officer and subordinate staffs have reported mid range 'Fair' satisfaction, while the clerical staff has reported lower range 'Good' satisfaction with the quality of work life. Collectively, all the three staff levels in all the banks reported only a 'Fair' level satisfaction with the quality of work life.

It may thus be concluded that the satisfaction of the bank staff in the study area with the quality of their work life is only fair.

It may further be observed that collectively, there is a gap of about 31.60 percentile points between the perfect (100) and the prevailing (68.40%) satisfaction with the work-life related employee welfare facilities among the bank staff in the study area. The gap is precisely 33.40% among the clerical staff, 31.80% among officer staff and 29.60% among the subordinate staff.

Family Life

Of the ten questions of the family life investigated, collectively in all the bank categories and at all three staff levels, the three dimensions that secured 'Excellent' satisfaction response, are: (1) Mutual trust and affection in the family (2) Congenial family atmosphere and (3) Material comforts at home.

The six questions that elicited 'Good' satisfaction response, are (1) Ability to organize religious/family functions (2) Absence of domestic financial worries (3) Ability to organize family outings (4) Housing facilities (5) Extent rest and relaxation and (6) Medical care for dependents.

The only one question that generated 'Fair' satisfaction response is Educational assistance for dependents.

Inter-sectorally, both the Nationalised and Scheduled bank staffs have reported 'Excellent' satisfaction, while the Cooperative bank staff has reported 'Fair' satisfaction, with the quality of their family life. Interstaff level wise, the officer staff reported near excellent satisfaction while both the clerical and the subordinate staffs have reported mid range 'Good' satisfaction with the quality of their family life. Collectively, all the three staff levels in all the bank categories have reported only a 'Good' level satisfaction with the quality of their work life.
It may thus be concluded that the satisfaction of the bank staff in the study area with the quality of family life is generally good.

It may further be observed that collectively, there is a gap of about 22.00 percentile points between the perfect (100) and the prevailing (78.00%) satisfaction with the family life-related employee welfare facilities among the bank staff in the study area. The gap is precisely 22.60% among the clerical staff, 22.40% among the subordinate staff and 21.00% among the officer staff.

Social Life

Of the nine dimensions of the social life investigated, collectively in all the bank categories and at all the staff levels, the four questions that secured 'Excellent' satisfaction response, are (1) Pride in being employee of this bank (2) Respect for self in the neighborhood (3) Participation in neighborhood events and (4) Invitations to social functions.

The four dimensions that elicited 'Good' Satisfaction, are (1) Participation in social events/activities (2) Membership of social organization (3) Membership of voluntary service organizations and (4) Pursuit of hobbies.

The only one question that generated 'Fair' satisfaction response is Cultivation of art personal artistic creativity.

Collectively, intersectorally and interstaff level wise, all the staffs have reported near excellent 'Good' satisfaction with the quality of their social life.

It may thus be concluded that the satisfaction of the bank staff in the study area with the quality of their social life is nearly excellent.

It may further be observed that collectively, there is a gap of about 21.20% percentile points between the perfect (100%) and the prevailing (78.80%) satisfaction with the social life-related employee welfare facilities among the bank staff. The gap is precisely 21.40% among the clerical staff, 21.20% among the officer staff and 21.00% among the subordinate staff.
Treatment Received

Of the six questions about the treatment received, collectively in all the bank categories and at all the three staff levels, all the six dimensions secured 'Excellent' satisfaction responses.

Collectively, inter bank and inter staff level wise, all the bank staffs have reported 'Excellent' satisfaction with the treatment received during their workplace familial and social interaction with others.

It may thus be concluded that the satisfaction of bank staff in the study area with the treatment received during their interaction with others is excellent.

Quality of Total life

The quality of total life is the average of the satisfaction levels in the work life, family life, social life and the treatment received.

Inter-bank category comparison shows that Nationalised and Scheduled bank staffs have reported 'Excellent' satisfaction, followed by Cooperative bank staff reporting 'Good' satisfaction with the quality of total life. Inter-staff level wise, officer, clerical and subordinate staffs have all reported middle range 'Excellent' satisfaction with the quality of total life.

Intersectorally, Nationalised bank staff reported marginally 'Excellent' satisfaction, followed by Scheduled and cooperative bank staffs reporting mid to lower range 'Good' satisfaction with the quality of total life. Inter staff level wise, all the staff levels have reported mid to higher range 'Good' satisfaction with the quality of total life. Collectively, thus all the three staff levels in all the bank categories have reported only a 'Good' level of satisfaction with the quality of total life.

The quality of total life, in turn, depends on the intra and extra mural employee welfare activities of the organization.

It may also be further observed that there is a gap of 22.20 percentile points between the perfect (100%) and the prevailing (77.80%) satisfaction with
the quality of total life among the bank staff in the study area. The gap is precisely 23% among the officer staff, 24.00% among the clerical staff and 22.60% among the subordinate staff.

**Role of Employee Associations in HRD Efforts of the Banks**

It was found that the union movement in the Nationalised and Scheduled banks is quite dynamic, while it is rather subdued in the Cooperative banks.

Of the seventeen questions about the role of employee associations in various workplace related issues investigated, collectively in all the bank categories and at all the three staff levels, six questions that evoked ‘Excellent’ opinions, are (1) Maintenance of salaries and Allowances (2) Job Security (3) Constructive attitude towards OD (4) Followup for member’s Welfare (5) Support in grievance redressal and (6) Sensitivity to members welfare.

The eleven dimensions that brought out ‘Good’ opinion, are (1) Reciprocity in grievance redressal (2) Cordial Union management Relations (3) Union management joint OD effort (4) Contribution to OD through HRD (5) Participation in bank’s HRD Effort (6) Potential development (7) Promotion security (8) Union management sharing of HRD vision (9) Leadership development (10) redressal of personal grievances and (11) Career objectives achievement.

Inter sectorally, the Nationalised and Scheduled bank staffs collectively have returned an ‘Excellent’ opinion, while the collective opinion returned by the Cooperative bank staff is only in the lower range ‘Good’, about the role of the employee associations in the HRD effort in their respective banks.

Inter staff level wise, after discounting the subdued opinions of the Cooperative bank staff, all the staff levels in the Nationalised and Scheduled banks have returned an ‘Excellent’ opinion, about the role of the employee associations in the HRD effort in their respective banks.
It may further be observed that collectively, there is a gap of about 21.80 percentile points between perfect (100%) and the prevailing (78.20%) about the role of the employee associations in the HRD effort of the banks in the study area. The gap is precisely 23.00% among the clerical staff, 21.60% among the officer staff, and 20.00% among the subordinate staff.

Testing of The Hypotheses

In view of the above conclusions, the first two hypotheses, namely,

1. An ‘Excellent’ HRD environment prevails in the Nationalised banks, it is ‘Good’ in the Scheduled banks but merely ‘Fair’ in the Cooperative banks

2. An ‘Excellent’ HRD Environment prevails at the officer staff level; it is ‘Good’ at both the clerical and subordinate staff levels.

Stand Rejected.

The hypotheses, namely,

3. Employees of Nationalised banks carry a better opinion about the HRD Practice of Training than the Scheduled and Cooperative banks,

4. Officer staffs of the banks carry a better opinion about the HRD Practice of Training than the clerical staff.

Stand Accepted.

The hypotheses, namely,

5. Employees of Nationalised banks carry a better opinion about the HRD Practice of Performance Appraisal than the employees of the Scheduled and Cooperative banks,

6. Officer staff of the banks carry a better opinion about the HRD practice of Performance Appraisal than the clerical and subordinate staff.

Stand Accepted.
The hypothesis, namely,

7. Employees of Nationalised banks carry a better opinion about the HRD practice of Career Planning and Development than the employees of Scheduled and Cooperative banks.

Stands Rejected.

The hypothesis, namely,

8. The officer staff of the banks carry a better opinion about the HRD Practice of Career Planning and Development than the clerical and subordinate staffs.

Stands Accepted.

The hypothesis, namely,

9. Employees of Nationalised banks carry a better opinion about the HRD practice of Employee Welfare than the employees of Scheduled and Cooperative banks.

Stands Accepted.

The hypothesis, namely,

10. The Officer staff of the banks carry a better opinion about the HRD Practice of Employee Welfare than the clerical and subordinate staff.

Stands Rejected.

Lastly, the hypothesis, namely,

11. Bank Employee Associations generally have a positive attitude towards the bank's HRD efforts.

Stands Accepted.
MAJOR SUGGESTIONS

The present research investigation was conducted in a limited geographical area with mixed urban: rural setting. It has been observed that, there are inter-sectoral and inter-staff level variations in the opinions of the bank employees, about the HRD environment and implementation of the selecte HRD practices in their respective employing banks. Accordingly, the major suggestions emerging out of the above conclusions are:

Human Resource Development (HRD) Environment in Banks

Although, the collective HRD environment in all the banking sectors is remarkably similar at mid-range 'Good' level; inter-staff level wise, at the apex, it is 'Excellent' among the officer staff of the Nationalised banks, but at the nadir, it is merely 'Fair' among the clerical staff of the Nationalised banks. The remaining two sectors and seven staff groups fall in between. Evidently, on individual basis, each bank lays different emphasis on different dimensions of the HRD effort targeted on different staff levels.

The investigation has clearly identified the HRD environment dimensions needing only a little more fillip and those needing reinforcement and drastic interventions. In order to elevate the HRD environment to an 'Excellent' level throughout the banking sector, it is recommended that the present human resources policies of each bank be reoriented towards the personal and professional development of individual bank employees. This would call for designing of HRD interventions with certain important and basic considerations:

1. Leaving behind the personnel practices that are generally insensitive to the individuality and the development needs of the employee.
2. Translating HRD ideas into reality shall require: (1) Modifying established personnel policies and practices and (2) designing specific programs around the core of organization's well defined and well understood HRD goals.
3. The HRD effort should consider each and every aspect of employees' work and his/her interaction at the work place, such as job design, upward, downward and lateral communication, development of training, performance and potential appraisal, career planning and development assistance, grievance redressal, compensation and welfare, etc.

4. Although the responsibility for self-growth is ultimately that of the individual, the organization should shoulder the responsibility of creating conditions for growth. For ensuring individual growth, intervention through HRD processes is far more effective than the traditionally practiced direct control methods.

5. Making top management- Executive Directors and Boards of Directors- take genuine interest in the professional and intellectual development as also improvement in the quality of life of all employee.

6. Involving the total organization and not just its segments in elevating and retaining the HRD environment at an 'Excellent' level.

7. Monitoring at predetermined intervals, through regular survey and updates, of the HRD environment and inducing appropriate corrections right from the policy making level.

HRD Practice of Training in Banks

Although the banks, per se, extensively use training as an employee enablement practice, this investigation has also brought to light certain areas that actually retard the effectiveness of training as an HRD intervention, e.g. inadequate pre-special training counseling, inadequate planning and duration of special training programs, inadequate opportunity for the application of training acquired skills and inadequate development of human relations skills during training, as viewed by the recipients of training.
Evidently, for being used as an HRD intervention, special training of the bank employees should have a real personal and professional development orientation. This shall, more specifically, require:

Preparing accurate job descriptions for which special training would be necessary;

Induction training should include a better explanation of career prospects, such as training and seniority based promotions, avenues for developing special skills and talents, non monetary benefits, on-going/proposed welfare measures etc.

Pre training counseling, if necessary, about changes in living habits, formal study requirements, physical and mental preparedness etc. Also about issues that may affect the trainee’s lifestyle, family, work place, social relations, etc in the post training job.

Refresher training to keep individual job skills in fine fettle. Regular job knowledge updates for improving an individual’s work performance, bringing in its wake increased work satisfaction.

Precise matching up of the job description with the potential jobholder, aptitude testing of the selected trainee to confirm the match-up, checking physical and mental abilities of the selected trainee to withstand the severity of the post-training job.

Explaining to the selected trainee the nature, risks and rewards of the post training job, career and growth opportunities;

Such procedure would establish a sound alliance between the banks qualitative and quantitative requirements of specially trained human resources and the individual career goals of the employees sincerely interested in using training as a development intervention. This would also eliminate the grudge of inadequate opportunity to practice training acquired skills.
Since banking is a highly dynamic activity, with continuous ascendance of ever newer innovations, regular updates of knowledge, awareness and practice through refresher training programs focused on specific groups would go a long way in keeping them abreast of the current and anticipated challenges in their assigned work.

HRD Practice of Performance Appraisal in Banks

Performance appraisal is both a tormenting and rewarding practice occurring at regular intervals during an employee’s career. Performance appraisal, as an HRD process is both much explained and equally maligned one. In reality, performance appraisal takes place continuously in organizations both as a formal process and as a part of workplace interaction. This investigation has found that an overwhelming majority of the bank employees, through their 'Excellent' to 'Good' opinions, have expressed an explicit faith in the appraisal system in their respective banks. The effectiveness of the system is due partly to its time tested history and partly to its scientificness. Still, about one-fourth of the bank employees have reservations about the certitude of the unbiased/unprejudiced and/or favoritism free appraisal. Hence, it may be suggested:

❖ That the performance appraisal system be made more transparent;

❖ Before implementing, the system should receive acceptance of both the administration and a cross section of bank employees. It should be flexible enough to serve its purpose during organizational and environmental transitions and facilitate open discussions between superiors and subordinates.

❖ Performance standards be developed from the analysis of current job descriptions/specifications and appraisals be based on these.

❖ Performance review discussion should be a two way communication between the appraiser and the appraisee.
❖ That a post appraisal interview be conducted by a senior officer for counseling the appraisee about the present performance and rendering career planning guidance.

❖ That the efficacy of the performance appraisal system in relation to the HRD environment within and social, economic and technological environment outside be evaluated regularly.

Such a system would facilitate unbiased appraisal of employees' performance against both quantitative and qualitative standards. Incidental benefits would be: reduced absenteeism and tardiness, improved upward/downward communication, motivation for rendering above average performance, encouragement to self actualization among subordinates and improved public image of the organization. An efficiently administered performance appraisal system would also improve the HRD environment remarkably in banking sector of Dharwad district.

**HRD Practice of Career Planning And Development**

Career planning and development, being of recent origin, is as yet a hazy area among the HRD practices. It is a fully information based practice. Hence, the accuracy, prevalence, articulacy and the comprehensibility of the information are of primary importance both to the organization and the individual. This investigation has found that the practice is highly effective in the Scheduled banks but it is lackadaisical in Nationalised and Cooperative banks.

It may, therefore, be suggested that the banks may begin by establishing a 'Career Counseling and Training Information Cell' within the HRD department for disseminating the information about the career options and training opportunities. The cell may provide professional quality career planning and development advise to those seeking its assistance.
HRD Practice of Employee Welfare in Banks

The present exploration has found, through the high satisfaction levels reported about the quality of total life, that both the intra and extra mural welfare mechanisms are being used quite efficiently to keep the employees contented. The mechanisms that need further reinforcement are recreational group activities and sports and physical exercise facilities in the work life, educational assistance for dependents in the family life and cultivation of personal artistic creativity in the social life.

It may be suggested that each bank may evolve appropriate modification to the existing mechanisms in this behalf.

Role of Employee Association in the HRD Effort of the Banks

The present study has found that both the Nationalised and Scheduled banks have, by and large, accepted the adage that ‘Union is the other side of management’ and accordingly, the employee associations on the premises of these banks are enacting a powerful role in protecting their member’s interest as well as enhancing the bank’s HRD effort through active participation. On the other hand, union movement is still in infancy in the Cooperative banks and the managements of these banks are yet to learn to live with the phenomenon. On the whole, while complementing the bank employee associations for their role in furthering the cause of HRD in their respective banks, it may be suggested that they should not fall in the complacency trap.

Future of HRD in Banking sector

With the opening of Indian economy, there is a stiff competition from the private banking sector to the Nationalised, Scheduled and Cooperative banks. New technology, techniques, innovative personnel policies and schemes are being formed every day. Such a trend calls for proactive actions from the Nationalised, Scheduled and Cooperative banks. Cutthroat competition and better future prospects are attracting better human resources towards vibrant private sector. Such a trend would make the established banking sector
redundant. Hence immediate steps need to be taken to be in contention for a better future. Also, mechanization of banking procedures with computers etc, has made many employees apprehensive. Such apprehensions should be curbed with proper training and career planning and development.

HRD Initiative and HRD Professionals for Banks

Finally, it may be suggested that designing, implementing, monitoring and evaluating HRD interventions is a specialist function within the realms of Human Resource Management, for which the banks should have HRD professionals in their organisation. The qualities desirable among them are:

❖ Substantial experience of bank work as a senior officer

❖ Thorough knowledge of HRD/HRM practices and research experience

❖ Knowledge of the applied aspects of Human Sciences (Sociology, Psychology, social Welfare, Social Work, Organizational behaviour, etc). Also of computer based modeling and simulation, sociometry, operations research and management information system

❖ Complete understanding of the prevailing organizational culture, organizational environment and HRD environment within the bank, together with definite notions for bringing about a change for the better

❖ Ability to identify others’ special talents, organize work, maintain and monitor information system

❖ Ability to liaise with individuals and organization

❖ Aptitude for research and development work

❖ In addition, the HRD professionals’ personality should possess the following attributes:

❖ Dynamism and Leadership
❖ Sociability and Affability
❖ Faith in human qualities and Capabilities
❖ Positive attitude towards interacting individuals and Organizations
❖ Imagination, Creativity and Receptivity to new ideas;
❖ Concern for excellence in self’s and Other’s work;
❖ Concern for people’s personal and Professional growth;
❖ Ability to visualize short and Long term future

The thesis is concluded with these suggestions based on the findings of this investigation.