CHAPTER VI

SUMMARY OF FINDINGS AND SUGGESTIONS
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The BDCC Bank came into existence as 'Control Financing Agency' on 28th July, 1919 to render valuable services to the public. Among the DCC Banks, the BDCC Bank is the second highest in terms of per staff in the Karnataka State. It has been endeavouring to solve the problems of the weaker sections of the society— who are till recently neglected by the Commercial Banks. In addition, it plays a vital role in all the sectors of the economy. In mobilising the scattered resources and in helping the downtrodden class, the BDCC Bank plays an important role in the backward areas of Bijapur and Bagalkot districts where the population is scattered.

The BDCC Bank co-ordinates and controls the co-operative societies, forecasts and arranges for the financial requirements, and functions as a nerve centre of co-operative finance. It acts as a balancing centre of the co-operative societies and acts as a parent institution to the entire co-operative movement in the Bijapur and Bagalkot districts. The business of the Bank, at the initial stage, was confined to the Bijapur city, but, later on, the Bank extendend its activities outside the Bijapur city. At the end of 31st March, 1999, the Bank had 52 branches, of which 25 branches were in Bijapur district and 27 branches in the Bagalkot district. It serves as a connecting link between the Apex Bank at state level and Primary Agricultural Co-operative Societies at village level. At the early stage of its operation, the Bank had a membership of 141 societies and individuals. At the end of the year 1999, the Bank had 1,306 members. The Bank started its business with a meagre share capital of Rs.38,000. At the end of the year 1999, the Bank had a share capital of Rs. 1,152.52 lakhs. In the year 1978-79, the Bank earned a profit
of Rs. 22.81 lakhs, but in the year 1989-90 and 1991-92, the Bank suffered a loss of Rs. 223.38 lakhs and Rs. 115.34 lakhs respectively. Since 1992-93, the Bank has been earning profit. For the year 1998-99, the Bank earned a profit of Rs. 500.72 lakhs. Of the total branches, 9 branches in Bijapur district and 5 branches in Bagalkot district suffered a loss in that year.

For all the achievements and failures of the Bank, manpower resources hold the key position. The success of any organisation depends on how effectively human resources are managed and utilised. In today's highly complex and competitive situation, the choice of right personnel has far-reaching implications for the enterprise. Rapid technological changes, escalating labour cost, shifting job requirements, rising education and expectation level among the employees and high performance levels demanded by increasing competition etc., have contributed to the need for manning an organisation with both suitable and competent manpower. Hence, building and maintaining an effective human organisation becomes one of the most important management functions. All other resources are unproductive, except the efforts of the personnel and that of the Directors of the Bank.

However, the BDCC Bank, over the period, has been suffering from several personnel problems, like, absenteeism, late coming, absence of personnel department, unscientific method of selection, absence of written test, inadequate training facilities, unwanted placement, improper transfer, non-recognition of merit, un-satisfactory promotion policy, lack of motivation, unhealthy working conditions, lack of incentive schemes, inadequate welfare facilities, absence of participative management etc. These personnel problems are most alarming and undesirable to the BDCC Bank. If these problems
are not eradicated, they give birth to other organisational problems. Hence, the personnel problems are to be sorted-out and concrete steps to tackle them should be taken up by the BDCC Bank to maintain overall efficiency of the Bank. At the same time, the Bank management needs a band of professional people, i.e., intelligent, well trained, devoted and imaginative staff, to infuse the overall growth and productivity of the BDCC Bank.

Hence, the present study is a regional study and it predominantly focuses on examining the varied personnel policies and practices followed by the BDCC Bank, for the purpose of providing a package of useful suggestions.

**Major Findings of the Study**

The major findings of the present study are:

I. **An Appraisal of Manpower Planning and Development Policies and Practices-I**

   (Manpower Procurement and Development)

1. **Manpower Planning**

   i) There is no existence of a separate manpower planning cell in the BDCC Bank at the H. O. level and branch level and no attempt has been made to setup the same.

   ii) While forecasting the manpower, judgemental forecast methods particularly managerial estimates, are being adopted by the BDCC Bank. The manpower forecast is made on the basis of information presented by the concerned section managers, where the management expenses per employee should not exceed 2.5% of the working capital. Statistical projection method, which is adopted by the Commercial Banks, is not adopted by the BDCC Bank, in forecasting the manpower.

   iii) Only quantitative factors are taken into consideration in determining the manpower requirements, but, none of the qualitative determinants towards banking...
business-related factors or job-related factors is taken into account in determining the manpower requirements of the Bank.

iv) In determining the manpower requirements, all social factors, some of economic and Governmental factors are taken into account. But, technological factors are totally neglected while planning for manpower requirements.

v) The Bank considers only the deficit aspect of manpower in manpower planning for future requirements. But, the other aspects, such as, surplus and both surplus and deficit aspects are not considered in manpower planning.

2. Recruitment and Selection

i) In the internal source of recruitment, dependents and relatives of deceased and disabled employees are tapped, but, the present employees' relatives and friends are not tapped. Similarly, in the external source of recruitment, press advertisement is tapped by the Bank, but, Colleges / Universities and Employment Agencies, which provide a rich source of prospective personnel, are not tapped by the Bank.

ii) Methods of recruitment exhibit that the highest post, i.e., Managing Director of the Bank, is filled through deputation by the Government of Karnataka, which constitutes 0.50 percent of the total appointments. Cadre II to VI (except stenographer) vacancies are filled through promotion, which constitute about 35.50 percent of the total appointments. Cadre VI to X (except Bank Supervisors) vacancies are filled through the mode of direct recruitment, which constitute about 64 percent of the total appointments.
iii) The Selection Committee of the Bank is chaired by the president and it comprises of 3 members from the Bank (one Managing Director and two Directors), one Deputy Director from Social Welfare Department, Government of Karnataka and 1 Deputy Registrar from Co-operative Societies, Bijapur. The members of the selection board do not have the knowledge of general banking, behavioural science, academics etc. Such persons will not be able to recognise the skills, perceptions, values, talents etc., of the candidates.

3. Placement and Induction

i) Job placement is made where there is a shortage of personnel without matching the man traits to job traits. It leads to under performance.

ii) It is the discretionary power of the management to give the placing in a random way. Some times, the employees are even supposed to find vacant seats for accommodating themselves.

iii) Once the placement is made to the employees, there is no follow up action by the Bank, in regard to its placement. The induction system in the Bank is informal. The process of induction is not systematic and effective.

4. Training

i) Job related skills, particularly performance appraisal tool, are adopted to ascertain the training needs. Other job related skills, like, personnel skill inventory and conducting the tests, and behaviour related skills, like, morale and attitudinal survey and organisational analysis are not adopted to ascertain the training needs.

ii) The Bank adopted on the job-training and off the job-training. In respect of on the job-training, only rotation and coaching methods are used. Similarly, in case of off the job-training, only lectures and conferences methods are followed, but, case studies, role playing and simulation methods are not adopted by the Bank.
iii) The Bank has no training wing of its own, to provide the training to its employees. It depends purely on external source of training. The Bank deputes its employees to outside training institutions to acquire recent knowledge in the banking industries.

iv) The Bank is not measuring the performance of the employees after undergoing their training programme, for which they were sent. Hence, the investment made in training the employees would be unproductive.

5. Transfer

i) While making the transfers of employees, length of service is considered most. Sometimes, the personal request of the employees is also considered in the transfers. The management also uses its discretionary power to transfer the employees.

ii) Rotation transfer, request transfer and punishment transfer methods are being adopted by the Bank. Remedial transfer is not adopted by the Bank.

iii) There is no consistency in the defined length of service between the two transfers. Sometimes, transfers are made even twice in a year and sometimes, they are not made even up to ten years.

iv) Transfer policies are not uniformly applied to all the categories of employees, which affect the employees' job satisfaction.

v) Intimation of probable transfers of the employees is not made to the concerned employees well in advance; as a result, there may be a negative impact on the efficiency of the employees.

vi) There is no practice of appraisal of post-transfer performance. The time and energy spent in preparing the list of transfer would be unfruitful and the amount spent for transferring the employees would be unproductive.
6. Performance Appraisal

i) There are two tools of appraisal adopted by the Bank viz., service register and confidential report. They are recorded once in a year, based on the performance of the employees.

ii) There is no practice of communicating the positive and negative qualities of performance to the employees as recorded in the confidential report, in their names.

iii) Intuitive approach is adopted by the Bank, for the performance appraisal, in which the Managing Director appraises the performance of the employees. Self appraisal approach, traits approach and other methods of appraisal are not adopted by the Bank.

iv) There is no practice of conducting the post appraisal interview; as a result, the employees can not know where they stand.

7. Promotion

i) Promotion is purely based on seniority. Employees are given promotions on the basis of their length of service. There was a relaxation for SC/ST employees, in case of seniority, till 1998, after that, the relaxation was cancelled, due to high court decision. Merit and merit-cum-seniority promotion is not followed by the Bank.

ii) No screening committee is framed, for judging the ability of the employees, in making the promotion. SRs and CRs are the tools used to find out the good conduct of the employees. If the bad remarks are mentioned in the service registers and confidential reports of the employees, the promotion of those employees would be stopped until the bad remarks are to be cleared out.

iii) No promotion decisions are taken by the Bank at a later stage, so as to evaluate the extent of satisfaction, towards promotions.
iv) Frequency of promotions reveals that the Bank has made the promotions every year, and some times, twice in a year. Expansion of business, separations of employees by way of resignation, death, retirements, dismissal etc., are the main causes for frequent promotions.

II. An Appraisal of Manpower Planning and Development Policies and Practices-II (Manpower Maintenance and Integration)

1. Employees' Compensation

i) In fixing the pay scales, the Bank considers the ability to pay the salary to its employees, cost of living index, pay scales in counter part Banks, employees' union pressure and Government legislations, other factors, like, demand and supply of manpower, job requirements etc., are not considered in fixing the pay scales of the employees.

ii) Pay Revision Committee includes the management members of the Bank, union members of the Bank and representative of the Government i.e., Managing Director. The committee discusses the view points, problems, suggestions etc, of all the parties and finally it would come to the final decision amicably.

iii) The Bank has adopted time rate system in which the employees are paid monthly salary. But, the Bank has not adopted the incentive schemes to its employees.

iv) Frequency of pay revision reveals that the pay scales are revised once in five years, regularly. If there is a delay in the implementaion of new pay scales, the pay scales are to be implemented retrospectively. But, in the year 1994, new pay scales are not implemented retrospectively. One year and 3 months' delay is made in introducing the new pay scales. For that, no arrears of new pay scales are given to the employees.
v) Pay package includes three kinds of allowances and benefits depending upon the cadre, position and qualifications of the employees. One special increment is provided to employees who possess Bachelor or Master Degree.

2. Fringe Benefits Including Welfare Measures

i) Pay for the time not worked includes holidays, casual leave, sick leave, earned leave, commuted leave etc. But study leave is not provided to the employees.

ii) Retirement benefits, such as, provident fund, pension fund, gratuity, encashment of leave, voluntary retirement benefits etc, are provided to the employees of the Bank.

iii) Housing loan, credit societies, reading rooms, daily news papers, maternity aid, uniforms, cycle stands, social programmes and cultural programmes are provided by the Bank. But, accommodation facilities, canteen facilities, legal aid, employee counselling, creche and child care, post office, park, recreation facilities and educational programmes are not provided to the employees.

3. Working Conditions and Communication System

i) Furniture, colouring, lighting, drinking water etc., are prevalent in all the branches of the Bank. But, clean and attractive premises, ventilation and temperature, disposal of waste and effluents, adequate space for working etc., are less prevalent in most of the branches of the Bank.

ii) All the channels of communications, such as, downward, upward, horizontal and informal communications are prevalent in all the branches of the Bank. It is reported that, all the employees of the Bank are in a position to get all information through various channels effectively. But, some times the informal channel distorts the communication.
4. Collective Bargaining and Employees' Participation in Management

i) Individual as well as collective bargaining exists in the Bank.

ii) Collective bargaining in the Bank is made to settle the important issues, like, revising the salaries, bringing the improvement in the service conditions etc.

iii) Employees' association reached an agreement with the management of the Bank to introduce new pay scales and allowances. As a result, new pay scales were introduced by the management in the year 1995-96.

iv) In the year 1998-99, the Bank introduced a new promotional policy i.e., seniority - cum-merit promotion- policy. But, the employees' association opposed the new promotion policy through its collective bargaining. As a result, another agreement was signed to continue the earlier promotion policy i.e., seniority based promotion.

v) Employees' participation in management through ownership, board of directors, suggestion schemes, joint councils and committees are not prevalent in the Bank. Participation of employees in the management of the Bank is totally avoided. No step was taken to introduce this system during the period covered under study.

vi) The concept of employees' participation in management, although very important for co-operative organisations, was not accepted by the management of Co-operative Banks.

5. Indiscipline and Disciplinary Measures

i) Major and minor penalties are imposed to the employees depending upon their mode of misconduct.

ii) Low percent of the employees are being covered under disciplinary actions/ measures during the period covered under study. The rate of indiscipline is very
low (1.24) and negligible during the period covered under study. Majority of the indiscreet cases relate to misbehaviour, negligence, commission of fraud, unauthorised absenteeism etc. Late-coming is a common practice in the Bank.

iii) As a result of disciplinary measures, taken during the period covered under study, 7 employees are dismissed, 15 employees are demoted, increments are stopped to 12 employees.

6. Grievances and Their Redressal

i) Individual as well as collective grievances exist in the Bank.

ii) Salary payment, leave, forfeiture of increments, transfer, seniority, promotion, demotion, discharge etc., are the main grounds for employees grievances, during the period covered under study.

iii) Informal or open door policy method and formal or step ladder type of procedure are prevalent in the Bank. The employee is given every right to present his grievances, either directly or through proper channel i.e., through his officers.

iv) The total number of cases involved in the grievances, during the period covered under study, is 9. Out of 9, 6 cases are related to forfeiture of increments and 3 to demotions. All the cases of grievances are settled during the period covered under study. Out of 9, 7 cases are redressed in favour of employees and 2 cases are settled against the employees.

III. Manpower Planning and Development Policies and Practices:

Employees' Perception

1) Employees' perception with regard to manpower planning reveals that about 64 percent of the total selected personnel are dissatisfied and 23 percent are satisfied. Officers are more dissatisfied than sub staff and clerks. Absence of a
separate manpower cell, improper forecast for future requirements of HR, improper assessment of surplus and shortage of HR, failure to meet the needs of expansion and diversification of programmes, are the reasons for dissatisfaction.

2) Employees' perception towards recruitment and selection reveals that about 50 percent of the total selected personnel are dissatisfied and 33 percent are satisfied. Officers are more dissatisfied than clerks and sub staff. Absence of written test, improper recruitment procedure, political interference etc., are the reasons for employees' dissatisfaction.

3) Employees' perception, in respect of the deputation of Government Official, reveals that about 74 percent of the total selected employees are dissatisfied with the practice of deputation of Government Official. Officers are highly dissatisfied compared to clerks and sub staff. Absence of chance for highest internal promotion, lack of banking knowledge and bureaucratic attitude of the Government Official are the main reasons for their dissatisfaction.

4) Employees' perception, relating to placement and induction, reveals that 49 percent of the total selected employees are satisfied and 42 percent are dissatisfied. Clerks are more dissatisfied than the sub staff and the officers. Unwanted place, undue influence of power and of politics are the main reasons for their dissatisfaction.

5) Employees' perception, in respect of training system, reveals that 50 percent of the total selected employees are dissatisfied. The dissatisfaction of clerks and sub staff is more than that of the officers. Lack of post-training performance evaluation, linguistic/dietic/climatic problem outside the State Training Centres, and improper method of selection for training are the reasons for the employees' dissatisfaction.
6) Employees' perception with regard to transfer reveals that 47 percent of the total selected employees are dissatisfied. The dissatisfaction of clerks is more than that of the officers and sub staff, political / caste interference / pressure, transfer not according to the stipulated period and uninteresting place are the main reasons for employees' dissatisfaction.

7) Employees' perception towards performance - appraisal reveals that 53 percent of the total selected employees are dissatisfied. The amount of dissatisfaction the of sub staff is more than that of the officers and clerks. Entries made in CRs are not communicated to the employees, absence of proper method of making entries in CRs, favouritism in making the entries in SRs etc., are the reasons for employees' dissatisfaction.

8) Employees' perception towards promotion reveals that 58 percent of the total selected employees are satisfied. 38 percent of the officers, 33 percent of clerks and 29 percent of the sub staff showed their dissatisfaction. The reasons for their dissatisfaction are subjective screening, reservation policy, political / caste influence / pressure etc.

9) Employees' level of satisfaction in respect of remuneration reveals that 46 percent of the total selected employees are satisfied. 46 percent of the officers, 30 percent of the clerks and 24 percent of the sub staff are dissatisfied. More than 80 percent of the employees are dissatisfied regarding the delay in revision and implementation of new pay scales; pay scales are not similar to those of the Nationalised Banks and encashment of pay / DA / is not equal to price index.

10) Employees' level of satisfaction in respect of fringe benefits including welfare measures reveals that 56 percent of the total selected employees are satisfied. 39 percent of the officers, 36 percent of the clerks and 25 percent of sub staff showed their dissatisfaction. Absence of over time facilities, leisure /
vocation benefits, absence of consumer stores, employees' counselling, legal aid etc., are the main reasons for the employees' dissatisfaction.

11) Employees' level of satisfaction towards the working conditions and communication system, reveals that 64 percent of the total selected employees are contented. 47 percent of the officers and 53 percent of the clerks showed their dissatisfaction. Non-introduction of computer in the business is the main reason for their dissatisfaction and lack of clean and attractive premises, inadequacy of congenial ventilation, least disposal of waste and effluents, minimum modernised furniture etc., are the other reasons for employees' dissatisfaction.

12) Employees' degree of satisfaction with collective bargaining and employees' participation in management reveals that 49 percent of the total selected employees are dissatisfied and 33 percent are satisfied. The degree of dissatisfaction of clerks and sub staff is more than that of the officers. Absence of employees' participation in management is a major cause, as expressed by 37 percent of the total dissatisfied employees, for their dissatisfaction. 27 percent of the employees are dissatisfied regarding the lack of unity among the members of the union. Improper method of negotiation, weak trade/employees union etc., are the other reasons for employees' dissatisfaction.

13) Employees' degree of dissatisfaction with regard to disciplinary measures reveals that about 86 percent of the total selected employees are satisfied with the disciplinary measures. Clerks are totally satisfied. 55 percent of the officers and 45 percent of the substaff expressed their dissatisfaction with regard to disciplinary measures. Immediate actions are not taken expeditiously to settle the cases; this is the main reason for their dissatisfaction as expressed by 37
percent of the dissatisfied employees. Discrimination in settling the similar
offences, unfair and partial enquiry in handling the cases etc., are the other
reasons for employees' dissatisfaction.

14) Contentment of the employees in respect of grievances redressal machinery
 procedure reveals that a high level of satisfaction has been found with regard to
grievances redressal procedure as expressed by 92 percent of the total selected
employees. 50 percent of the officers and 50 percent of the sub staff have showed
their dissatisfaction. Improper examination of grievances personal records, lack
of visit to the work-spot where the grievances arise, absence of scope for face
to face discussion and the least arrangement for periodic meeting of the employees
with higher authorities are the main reasons for employees' dissatisfaction.

Suggestions

In the light of the findings, the following suggestions are made for the
purpose of better manpower management of the BDCC Bank in particular, and
manpower management of other Co-operative Banks, in general.

1. Establishment of a Separate Manpower Planning Cell

   The BDCC Bank has been suffering from the non-existence of a separate
manpower cell. Hence, a separate manpower planning cell should be established
and it should be headed by a competent and specialised person possessing the
knowledge of human resources management, and thereby, manpower planning
can be done on scientific lines to realise the effective utilisation of present
manpower and forecast the manpower requirements in tune with business plans.

2. Scientific Forecast of Manpower Requirements

   Delhip technique and normal group technique of judgemental forecasts and
statistical projections, such as, linear regression analysis, multiple linear regression
analysis and markovian model, are not adopted in the present study, in determining the manpower requirements. Similarly, business-related qualitative factors, such as, deposit mix, deposit accounts by types, credit accounts by types, credit mix, location of branches and new services to be involved; job related qualitative factors, such as, skills, perceptions, values, attitudes, judgement and job satisfaction; economic factors, such as, market structure and banking competition; technological factors, like, automated teller and computerisation; and governmental factors, like, women reservations etc., are not considered by the BDCCBank in determining the manpower requirements. Hence, the same must be considered in determining the manpower requirements, which form the basis for scientific human resource/manpower development process.

3. Perfect Linkage Between Existing Manpower and Forecast of Manpower Requirements

The BDCCBank considers only the deficit aspect of manpower in planning the manpower for future requirements. Other aspect, like, surplus is not considered in the manpower planning. Hence, the manpower estimate should be done on a well thought out scientific process, after considering both deficit aspect and surplus aspect of manpower equally, so as to avoid over staffing or under staffing.

4. Recruitment from Right Source

In the external source of recruitment, only the press advertisement is tapped by the BDCCBank, but other sources, like, colleges/universities, employment agencies etc., which provide a rich source of personnel, are not tapped. Hence, a rich source of recruitment should be opted by the Bank to bring in new blood and invite the competent and qualified personnel which is an indispensable asset of the Bank.
5. Proper Screening Before Selection

The present study reveals that the BDCC Bank is not conducting the employees selection tests. Achievement test, intelligence test, aptitude test, dexterity test, personality test etc., should be used in selection procedure, to judge the ability of the candidate. The personal interview should be given less weightage in order to reduce the element of subjectivity, which, in turn, will help in raising the morale of the candidates and efficiency of the Bank.

6. Proper Composition of Selection Committee

It is observed in the present study that the members of the selection committee, constituted by the BDCC Bank, do not have the knowledge of general banking, behavioural science, academics etc. They may not be able to recognise the skills, perceptions, values and talents of the candidates. Hence, the selection committee members must have much background of co-operative banking, so as to identify the skills, judgemental abilities etc., of the candidates.

7. Discontinuation of Deputation of Govt. Officials on the Board of Bank's Management

It is clear from the study that the appointment for the highest post, i.e., Managing Director, is made through the deputation by the State Government through the Registrar of Co-operative Society. This method of deputation of Govt. Officials on the Bank management creates disappointment among the senior officers of the Bank, who are more talented. Hence, deputation of the Government Official to the highest post should be avoided, so as to encourage the internal senior officers, who are having thorough knowledge about the Bank.

8. Fair Placement and Induction

Placement and induction system of the present study is suffering from some defects, such as, non-matching of man traits to job traits, random placement,
non-systematic induction process etc. Hence, placement should be made after due consideration of the demands of the job and social and psychological needs of the individuals, so as to ensure the matching between the man- traits and the job- traits. While deciding the placement, position, place etc., should be considered so as to keep the employees most contented. Once the placement is made, the employee should be retained in the same position for a reasonable period, so as to manage the job efficiently and effectively. Similarly, new employees of the Bank should be introduced systematically, so as to give them a clear idea about the environment of the job and the Bank, which creates an interest in their jobs and promotes a feeling of belongingness and loyalty to the Bank.


It is observed in the study that the Bank does not have self owned training wing and cannot introduce the reward schemes. Therefore, the Bank should establish its own HRD Department to provide the training to its employees. It should not depend purely on external source of training. The training imparted to the employees should be in accordance with the objectives of the Bank, like, customers' behaviour, accounting skills, application of computer etc. After the completion of training, the trainee's performance must be evaluated and effective employees must be rewarded. Then only, the investment made in the training would be productive. Hence, the system of reward should be introduced by the Bank to encourage performance of the employees.

10. Skill and Need-based Training Policy

It is evident from the present study that while ascertaining the training needs, job related skills, like, personnel skill inventory, tests during training period etc., are neglected.
Similarly, behaviour-related skills, like morale and attitudinal survey and organisational analysis are totally ignored. As the individual employees differ from each other in respect of their background, requirements, potential and aspirations as well as their positions in the organisational hierarchy, these skills are to be taken into account in ascertaining the training needs.

11. Objective and Unbiased Transfer Policy

It is found in the study that the management is using its discretionary power in making the transfer of the employees. Such a policy creates discontentment among the employees. Transfer policies should be uniformly applied to all the categories of the employees. A minimum length of service in a specific place should be fixed as a norm so as to avoid the collusion between the employer and the employees. There must be consistency in the defined length of service between the two transfers, so as to make the transfer policies and practices more effective. Hence, the management must maintain its dignity by non-using its discretionary power, in making the transfer of the employees.

12. Adoption of Remedial Transfer in Certain Cases

Remedial Transfer, which is the best method of transfer, is totally neglected by the Bank. Hence, remedial transfer be adopted by the Bank, as a remedial measure, to avoid the unwanted situation, like, tussle between the supervisor and his subordinate.

13. Intimation About the Transfers Well-in-Advance

Communication of probable transfers of the employees is not made by the Bank to the concerned employees. But, the same be made to the concerned employees, well in advance, so as to enable them to make all the arrangements that are required to be done to their family.

It is found in the present study that there is no independent performance appraisal cell to appraise the performance of the employees. Hence, an independent performance appraisal cell should be established to evaluate the performance of the employees so as to motivate the spirit of objectivity in the system.

15. Communication of Negative and Positive Points of Performance Appraisal to Employees

In the BDCC Bank, at present, there is no practice of communicating the positive and negative points of performance to the employees. But, if the positive points or qualities are recorded in the confidential report of the employees, the same may be communicated to the concerned employees so that the employees are made aware of their better performance. Similarly, the negative points should also be communicated, as recorded in the confidential report, to the employees so that they can understand their limitations and change their attitudes.

16. Adoption of Suitable Methods of Performance Appraisal

At present, only intuitive approach is adopted by the Bank in appraising the performance of the employees. But, other approaches and methods are not adopted by the Bank. Important approaches, like, self appraisal approach, group approach, traits approach etc., and methods, like, ranking method, graphic method, critical incidents method etc., be adopted by the Bank to evaluate the worth of the employees and to estimate their potential for future development.

17. Merit-based Promotion Policy

Seniority is the only criterion followed by the Bank at present in promoting
the employees to the higher grades. At the same time, the Bank should not neglect other criteria, such as, merit, merit-cum-seniority etc., in promoting the employees to the next grades, to encourage the meritorious and qualified personnel. For promotees, a minimum qualification be prescribed.

18. Constitution of Screening Committee for Effecting Promotions

It is found in the study that there is no screening committee for promoting the employees, and for judging the ability of the employees. So, there is a need to form a screening committee in the Bank to examine the suitability of the candidate for promotions so that the meritorious and highly deserving employees can be encouraged. Service Registers (SRs) and Confidential Reports (CRs) are not the tools to measure the abilities of the employees. Sometimes, the employees who have poor performance would get good performance appraisal in the CRs and SRs by their loyalty, obedience etc., with their superiors. Similarly, promotions be made frequently and at a right time. Frequent promotions build loyalty, morale and a sense of belongingness among the employees.

19. Introduction of Post-transfer, Post-training, Post-promotion-performance Appraisal System

It is observed in the present study that the system of post-event appraisal is not prevalent in the Bank. There should be an appraisal of placement at a later stage to ensure the effectiveness of placement decisions. Post-training performance be measured to ensure the effective performance and higher productivity; post-transfer performance be appraised to ensure the amount spent on transfer, fruitful; Post-performance appraisal interview be conducted by the Bank to avoid misunderstanding between the appraiser and the appraisee, by developing a mutual discussion; and promotion decisions should be taken by the Bank, at the later stage, to assess the level of contentment in the personnel, with regard to promotion.
20. Fixation of Pay Scales Based on Rationality

The present study reveals that the pay structure is not adequate, as in Commercial Banks. Pay scales should be fixed on the basis of job description (i.e., job content, job context, job skills, job training, job responsibility etc.) on the one hand and the job specification (i.e., qualification, competence, experience etc.) possessed by the personnel, on the other. Dearness allowances should be given periodically to compensate the employees against the increased cost of living. The pay scales of the Bank should be similar to those of the Commercial Banks to avoid the job dissatisfaction among the BDCCB's employees.

21. Incentive Schemes for Recognition of Efficiency

There is a problem of incentive schemes in the present study. Hence, the Bank should introduce various incentive schemes to motivate the employees to work more efficiently. Employees should be rewarded for their extra work, service, contribution, qualifications etc. One additional increment for the successful completion of Part I of CAIIB and two increments for the successful completion of Part II of CAIIB must be provided, as provided by the Commercial Banks.

22. Adequate Fringe Benefit

Fringe benefits, which are available to the employees of the BDCC Bank, are not adequate. The Bank should take care to provide adequate fringe benefits to its employees to keep them most contented. Study leave be provided to the employees so as to make them fit for the job. Over-time facilities be provided to the employees to encourage the efficient and hard working employees. Retirement benefits, particularly deposit-linked insurance, medical aid, etc., should be provided so as to infuse a spirit of objectivity in the system. Accommodation facilities, canteen facilities, legal aid, employees' counselling, creche and child
care, park, recreation facilities, and educational programmes should be provided by the Bank, so that the employees can realise their maximum potentialities in doing their jobs.

23. Creation of Congenial Work Climate

Working conditions, which are provided by the Bank, are inadequate. Hence, the Bank should provide good working conditions to its employees to encourage the efficiency in their work. Clean and attractive premises, ventilation and temperature, disposal of waste and effluents, adequate space etc., should be maintained by the Bank to keep the working place more attractive and to improve the employees' performance.

24. Timely Revision of Pay Scales & Payment of Arrears

The arrears of new pay scales could have been given by the Bank to its employees retrospectively i.e. from 01.01.1994 but no decision has been taken by the Bank towards the same. Hence, there must be a timely revision of pay scales and payment of arrears so as to motivate the employees during their service only.

25. Scope for Employees' Participation in Management

It is clear from the present study that employees' participation in management system, in the BDCC Bank, is totally non-prevalent. Now-a-days most of the Banks are inviting the employees' participation in management. Hence, employees' participation in management system should be welcomed by the Bank to improve the employer and employees' relationship. The Govt. should frame the legislations to support the employees' participation in the management of the Bank. Employees' participation in management creates an atmosphere in which the employees and management feel closer to each other. It, ultimately, helps in boosting employees' morale and productivity of the Bank.
26. Timely Disciplinary Actions

While handling the cases of indiscipline, the management of the Bank should follow scrupulously the principles of natural justice. It should not be biased in handling the cases. Cases of indiscipline must be disposed as promptly as possible, so as to avoid tension. Employees should be given sufficient time to make their representation, before they are subjected to disciplinary actions. The management of the Bank should not hesitate to impose major penalties for grave misconduct.

27. Effective Grievances Redressal Machinery

Unnecessary delay in settling the grievances leads to manpower turnover, absenteeism, decrease in the level of sincerity, punctuality and morale. Hence, grievances should be settled as early as possible. The grievances redressal committee should visit the work spot where the grievances arise so as to ensure face-to-face discussion. The decisions of grievances, which are taken by the redressal machinery, should be impartial, irrespective of positions and affiliations, so as to ensure overall acceptability. The grievance redressal machinery should be effective. It should generate confidence in the minds of the employees that their complaints will be investigated and judicious decisions will be given within a reasonable period of time. Prompt, impartial and effective handling of grievances is the key to industrial peace.

28. Exploration of Causative Factors Behind Employees' Dissatisfaction.

The present study reveals that satisfied respondents are 48 percent and dissatisfied respondents are 42 percent. Of the total dissatisfied respondents, officers are 40 percent, clerks are 31 percent and substaff is 29 percent. Even though the number of dissatisfied respondents is lower than that of satisfied respondents, the lower number of dissatisfied respondents should not be neglected by the Bank, as it leads to inefficiency and low morale among the employees.
employees. Even though it is not possible to eliminate the entire dissatisfaction of the employees, it can be reduced to the minimum as far as possible.

29. Imparting of Philosophy Relating to Work Ethics

It is found in the study that some of the Bank employees are found to be operationally inefficient and irregular. Such a situation may be the result of the vary culture of the employee or lack of knowledge relating to ethics. Hence, it is fair on the part of the Bank management to make a total transformation in the work culture of the employees by guiding them at regular intervals through the propaganda of business ethics philosophy by arranging seminars, workshops, conferences etc.

30. Adoption of Total Quality Management Philosophy

Banking is basically a service-oriented industry. The Bank's services are broadly classified into three categories, namely, deposit-related services, credit-related services and auxiliary services. The quality of any of these services depends upon the quality of manpower. In view of this, it is better to train the Bank employees in the sphere of total quality management so that work culture of the employees would be automatically improved.

To sum up, formation of scientific manpower plan based on internal and external environmental scanning, procurement of right manpower for the right job at the right time through right mode, proper human resources development practices, effective performance appraisal system, suitable incentive schemes and timely redressal of employees grievances, if any, would go a long way in managing and developing the manpower of the BDCC Bank in particular and other DCCB's in the country, in general.