### CHAPTER VI

**Human Resource Practices in MG Bank**

- Responses of Sub-staff – An Analysis

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CHAPTER VI
HUMAN RESOURCE PRACTICES
IN MG (KVG) BANK
- Responses of Sub-staff-An Analysis

The analysis in this chapter is focused on the responses of the sub-staff relating to different aspects of human resources practices in Malaprabha Grameena Bank (Karnataka Viaks Grameena Bank). The responses of the selected 108 sub-staff of the Bank relate to the following aspects:

- Recruitment and Placement
- Employee Training
- Promotion Policy of the Bank
- Transfer Policy of the Bank
- Wage / Salary Administration
- Job Satisfaction
- Trade Union and Grievances Settlement.

The responses analysed in this chapter have been obtained from the selected 108 respondent sub staff of the Bank in the study area. The responses presented in the statistical tables have led to some significant trends, findings and conclusions.

6.0 RECRUITMENT AND PLACEMENT

There is good deal of satisfaction among the respondent sub staff of the MG (KVG) Bank about the method of recruitment of personnel. Large majority of the 108 sub-staff of the Bank covered by the study have expressed satisfaction about the recruitment method of the Bank. The following table provides the details of the responses.
Table No. 6.1
Method of Recruitment of Staff of MG (KVG) Bank

<table>
<thead>
<tr>
<th>Response</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Satisfied</td>
<td>8</td>
<td>7.41</td>
</tr>
<tr>
<td>Satisfied</td>
<td>77</td>
<td>71.30</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>9</td>
<td>8.33</td>
</tr>
<tr>
<td>Can not Say</td>
<td>11</td>
<td>10.19</td>
</tr>
<tr>
<td>No Response</td>
<td>3</td>
<td>2.78</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Field survey

The details of responses presented in the above table indicate that large majority of 77 respondents constituting 71.30 percent of the total are 'satisfied' with the method of recruitment of personnel in the MG (KVG) Bank. Further 8 respondents accounting for 7.41 percent were highly satisfied with the recruitment method. However 9 respondents constituting, 8.33 percent of the total were 'dissatisfied' with the bank's method of recruit of staff. There were 11 respondents who could not say anything about the method of recruitment while 3 respondents did not respond.

Placement of Sub Staff in MG (KVG) Bank

Placement of selected candidate is the last phase of the process of recruitment. The management has to formulate a suitable placement policy to place the right person in a right place. The placement policy of the MG (KVG) Bank has been found satisfactory by majority of respondent sub-staff of the Bank. The following table provides the details of the responses.
Table No. 6.2
Placement Policy of MG (KVG) Bank

<table>
<thead>
<tr>
<th>Level of Satisfaction with Placement Policy</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Satisfied</td>
<td>7</td>
<td>6.48</td>
</tr>
<tr>
<td>Satisfied</td>
<td>62</td>
<td>57.41</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>19</td>
<td>17.59</td>
</tr>
<tr>
<td>Can not Say</td>
<td>17</td>
<td>15.74</td>
</tr>
<tr>
<td>No Response</td>
<td>3</td>
<td>2.78</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Field survey

It is evident from the details in the above table that 57.41 percent of the total number of respondent sub-staff have expressed their satisfaction about the placement policy of the MG (KVG) Bank. Further the placement policy of the Bank has been found highly satisfactory by 7 respondent sub staff accounting for 6.48 percent of the total. A small number of 19 respondents accounting for 17.59 percent of the total have expressed their dissatisfaction about the placement policy of the Bank. It is revealed by the study that 15.74 percent of the respondents could not form their opinion on the placement policy of the Bank.

6.1 TRAINING OF SUB-STAFF OF MG BANK

Training undergone by the sub staff of the MG(KVG) Bank included different types viz. special training, apprenticeship training, probation training, training through part time work, special training, cum apprenticeship training and probation cum part time work etc. The responses are indicated in the following table.
Table No. 6.3
Type of Training Undergone by Sub Staff of MG (KVG) Bank

<table>
<thead>
<tr>
<th>Type of Training</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Special Training</td>
<td>19</td>
<td>17.59</td>
</tr>
<tr>
<td>Apprenticeship Training</td>
<td>1</td>
<td>0.93</td>
</tr>
<tr>
<td>Probation</td>
<td>44</td>
<td>40.74</td>
</tr>
<tr>
<td>Part Time Work</td>
<td>26</td>
<td>24.07</td>
</tr>
<tr>
<td>Spl-Training &amp; Apprenticeship</td>
<td>2</td>
<td>1.85</td>
</tr>
<tr>
<td>Probation and Part Time Work</td>
<td>1</td>
<td>0.93</td>
</tr>
<tr>
<td>No Response</td>
<td>15</td>
<td>13.89</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Field survey

The details of the above table indicate that majority of the respondents worked on probation basis, others did part time work. A few of them had undergone special training. The respondents had undergone more than one type of training in the Bank.

**Training of Sub-Staff Satisfactory And Uniform**

The responses of the majority of sub staff of the MG (KVG) Bank covered by the study indicate that the training was satisfactory and uniform to all cadres of employees. The following table provides details of the responses.

Table No. 6.4
Training of Sub Staff Satisfactory and Uniform to all Cadres

<table>
<thead>
<tr>
<th>Response</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>73</td>
<td>67.59</td>
</tr>
<tr>
<td>No</td>
<td>29</td>
<td>26.85</td>
</tr>
<tr>
<td>No Response</td>
<td>6</td>
<td>5.56</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Field survey
The training is found satisfactory and uniform to all category by 67.59 percent of the respondents, while 26.85 percent of the respondents did not find the training satisfactory and uniform to all cadres.

Method of Training at MG Bank (KVG Bank)

On the job, off the job and job rotation are the three types of training at the Bank as asserted by the respondent sub staff. The following table provides the details.

<table>
<thead>
<tr>
<th>Method of Training</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>On the Job</td>
<td>52</td>
<td>48.15</td>
</tr>
<tr>
<td>Off the Job</td>
<td>18</td>
<td>16.67</td>
</tr>
<tr>
<td>Job rotation</td>
<td>27</td>
<td>25.00</td>
</tr>
<tr>
<td>Other</td>
<td>6</td>
<td>5.56</td>
</tr>
<tr>
<td>No Response</td>
<td>5</td>
<td>4.63</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Field survey

On the job training in Bank is indicated by maximum of 48.15 percent of the total; off the job training by 16.67 percent and training through job rotation is mentioned by 25 percent of the respondent sub staff.

6.2 PROMOTION OF SUB-STAFF IN MG BANK

The position of Promotions of the sub staff in the MG (KVG) Bank is no different from that of the clerical employees covered by the study. Large number of 104 sub staff constituting 96.30 percent have mentioned that they have not been promoted even
once since their joining the job in the Bank. However a very small number of 4 respondent sub staff have obtained one promotion during their service. They constituted only 3.70 percent of the total number of 108 sub staff of the Bank covered by the study. Lack of promotion opportunities result in un-rest and discontent among the employees. There is need for providing adequate promotion opportunities in order to keep the employees happy and satisfied with their job. The following table provides details of responses.

| Table No. 6.6 |
| Promotions Given to Sub Staff in MG Bank (KVG Bank) |
| Response | Number of Respondents | Percent |
| No Promotion | 104 | 96.30 |
| One Time or More | 04 | 3.70 |
| Total | 108 | 100.00 |
| Source: Field survey |

**Promotion Policy in MG (KVG) Bank**

The criteria followed for promotions in the MG Bank consist of factors like seniority, efficiency, seniority cum efficiency, seniority cum merit and seniority efficiency and merit. Maximum number of respondent sub staff have mentioned that promotions in the Bank are made on the basis of seniority cum merit. The following table provides the details.

| Table No. 6.7 |
| Criteria Promotion Policy in MG (KVG) Bank |
| Criteria | Number of Respondents | Percent |
| Seniority | 13 | 12.04 |
| Efficiency | 3 | 2.78 |
| Seniority and Efficiency | 29 | 26.85 |
| Seniority cum Merit | 54 | 50.00 |
| Seniority, Efficiency and Merit | 2 | 1.85 |
| No Response | 7 | 6.48 |
| Total | 108 | 100.00 |
| Source: Field survey |
Present Promotion Policy in MG (KVG) Bank

Responses of the majority of sub staff indicate that the present promotion policy of the MG Bank is satisfactory. This is quite surprising since large number of 104 respondent sub staff have asserted that they did not get any promotion in their service in the bank. The responses are almost identical with the pattern of the responses of the clerical staff covered by the study. The following table provides the details.

Table No. 6.8
Present Promotion Policy in MG Bank - Responses of Sub Staff

<table>
<thead>
<tr>
<th>Response</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Satisfied</td>
<td>3</td>
<td>2.78</td>
</tr>
<tr>
<td>Satisfied</td>
<td>60</td>
<td>55.56</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>27</td>
<td>25.00</td>
</tr>
<tr>
<td>Can not Say</td>
<td>.15</td>
<td>13.89</td>
</tr>
<tr>
<td>No Response</td>
<td>3</td>
<td>2.78</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Field survey

The details in the above table indicate that 55.56 percent of the total number of 108 respondent sub staff were satisfied with the promotion policy of the Bank in addition to 3 respondents who were highly satisfied. Dissatisfaction about the promotion policy was expressed by 27 respondent sub-staff of the Bank accounting for 25 percent of the total. Further 15 respondents constituting 13.89 percent could not indicate any opinion on the promotion policy of the Bank.
6.3 TRANSFER POLICY IN MG (KVG) BANK

Transfer policy of the MG (KVG) Bank is found satisfactory by a relative majority of 43 respondent sub staff of the Bank and a very small number of 4 respondents even found it highly satisfying. A very substantial number of 39 respondents have found the transfer policy as dissatisfying. The following table provides the details of the responses of the sub staff of the bank covered by the study.

<table>
<thead>
<tr>
<th>Satisfaction with Transfer Policy</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Satisfied</td>
<td>4</td>
<td>3.70</td>
</tr>
<tr>
<td>Satisfied</td>
<td>43</td>
<td>39.82</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>39</td>
<td>36.11</td>
</tr>
<tr>
<td>Can not Say</td>
<td>16</td>
<td>14.81</td>
</tr>
<tr>
<td>No Response</td>
<td>6</td>
<td>5.56</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Field survey

Graph No. 16

Satisfaction with Transfer policy

Highly satisfied 39%
Satisfied 6%
Dissatisfied 36%
NR satisfied 4%
Cannot say 15%


Reasons for Transfer of Employees in the MG Bank

The transfers in the Bank are effected for the following main reasons

I. On Promotion / Seniority
II. On Need of the Bank
III. On Request of the Employee
IV. As a Procedure of the Bank
V. As a Punishment

The following general observations have emerged from the responses of the sub staff on the above aspects.

1. Maximum number of 4 respondents have mentioned that transfer on grounds of promotion / seniority have been made one time in the Bank compared to one respondent who maintained that transfers took place twice on this ground.

2. Transfer on grounds of need of the Bank was effected twice in case of maximum of 20 respondent sub staff of the Bank while 14 respondents mentioned one time transfer on this ground. Transfer on this ground have taken place three and four times in case of 2 respondents each respectively.

3. Transfer on request have taken place 2 times in case of maximum of 20 respondents followed by 1 time transfer on request incase of 16 respondent sub staff of the Bank. Transfers on this ground have taken place 3 times in case of 11 respondents and four times in case of 1 respondent sub staff.

4. Transfers as a procedure of the Bank have been effected 2 times in case of maximum of 17 respondent sub staff
followed by 1 time transfer on this ground in case of 14 respondent sub staff. Transfer on 3 and 2 times have been effected in case of 7 and 2 respondent sub staff respectively.

5. Transfer as a punishment have been effected 4 times in case of 2 respondent sub staff and 1 time and 5 times in case of 1 respondent each respectively.

The adjoining table provides the above details.

<table>
<thead>
<tr>
<th>Reason</th>
<th>Number of Times</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>On Promotion/Seniority</td>
<td>1</td>
<td>4</td>
<td>3.70</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>1</td>
<td>0.93</td>
</tr>
<tr>
<td>On Need of the Bank</td>
<td>1</td>
<td>14</td>
<td>12.96</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>20</td>
<td>18.52</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>2</td>
<td>1.85</td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>2</td>
<td>1.85</td>
</tr>
<tr>
<td>On Request</td>
<td>1</td>
<td>16</td>
<td>14.81</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>20</td>
<td>18.52</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>11</td>
<td>10.19</td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>1</td>
<td>0.93</td>
</tr>
<tr>
<td>As a Procedure</td>
<td>1</td>
<td>14</td>
<td>12.96</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>17</td>
<td>15.74</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>7</td>
<td>6.48</td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>2</td>
<td>1.85</td>
</tr>
<tr>
<td>As a Punishment</td>
<td>1</td>
<td>1</td>
<td>0.93</td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>2</td>
<td>1.85</td>
</tr>
<tr>
<td></td>
<td>5</td>
<td>1</td>
<td>0.93</td>
</tr>
</tbody>
</table>

Source: Field survey
6.4 PERSONNEL POLICY OF MG (KVG) BANK

There is awareness among large number of respondent sub staff of the Bank about the personnel policy of the Bank. The following table provides the details of the responses.

Table No. 6.11
Awareness of Personnel Policy Among Sub Staff of MG (KVG) Bank

<table>
<thead>
<tr>
<th>Response</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>70</td>
<td>64.82</td>
</tr>
<tr>
<td>No</td>
<td>34</td>
<td>31.48</td>
</tr>
<tr>
<td>No Response</td>
<td>4</td>
<td>3.70</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Field survey

Large majority of 70 respondents constituting 64.82 percent of the total have affirmed that they are aware of the personnel policy of the MG Bank. However, 34 respondent sub staff of the Bank constituting 31.48 percent were not aware of the same while 4 respondents accounting for 3.70 percent of the total did not responds.

Graph No. 17

Awareness about Personnel Policy

- Yes: 64.82%
- No: 31.48%
- NR: 3.70%
Designing of Personnel Policy of MG (KVG) Bank

The responses of the 108 sub staff of the Bank reveal differences in the perceptions of the staff regarding the agency / authority which designs the personnel policy of the Bank. The agency authorities mentioned in this context by the respondents include:

i. Board of Directors of Bank
ii. Personnel Department of the Bank
iii. Committee on Personnel Management
iv. Indian Bank's Association
v. Directors and Personnel Department
vi. Personnel Department and Committee on Personnel Management.

The following table provides the details of responses of the sub staff covered by the study.

Table No. 6.12
Authority Responsible for Designing Personnel Policy

<table>
<thead>
<tr>
<th>Authority</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Board of Directors</td>
<td>65</td>
<td>60.19</td>
</tr>
<tr>
<td>Personnel Department</td>
<td>26</td>
<td>24.07</td>
</tr>
<tr>
<td>Committee on Personnel Management</td>
<td>6</td>
<td>5.56</td>
</tr>
<tr>
<td>Indian Bank's Association</td>
<td>2</td>
<td>1.85</td>
</tr>
<tr>
<td>Directors and Personnel Dept.</td>
<td>2</td>
<td>1.85</td>
</tr>
<tr>
<td>Personnel Department and Committee on Personnel Management</td>
<td>1</td>
<td>0.93</td>
</tr>
<tr>
<td>No Response</td>
<td>6</td>
<td>5.56</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Field survey
The designing of the personnel policy of the MG (KVG) Bank has been done by the Bank's Board of Directors according to large majority of 65 respondent sub staff consisting 60.19 percent of the total. The personnel policy is designed by Personnel Department of the Bank according to 26 respondents accounting for 24.07 percent of the total. A very small number of 2 respondents each have mentioned that the personnel policy is designed by Indian Bank’s Association and by Board of Directors and the Personnel Department respectively. One respondent has mentioned that the personnel policy of the Bank is designed by Personnel Department and the Committee on Personnel Management.

**Method of Communication of Personnel Policy**

The MG (KVG) Bank's method of communication of its Personnel Policy has been largely satisfactory to the sub-staff of the Bank covered by the study. The following table provides details of the responses of the sub staff of the Bank.

<table>
<thead>
<tr>
<th>Level of Satisfaction</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Satisfied</td>
<td>9</td>
<td>8.33</td>
</tr>
<tr>
<td>Satisfied</td>
<td>75</td>
<td>69.45</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>9</td>
<td>8.33</td>
</tr>
<tr>
<td>Can not Say</td>
<td>15</td>
<td>13.89</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Field survey

The responses presented in the above table indicate that maximum of 69.45 percent of respondents have expressed their
satisfaction about the method of communication of the personnel policy of the Bank to the employees while 9 respondents accounting for 8.33 percent have expressed their high satisfaction in this context. However a small number of 9 respondents have expressed their dissatisfaction about the method of communication of the Bank’s personnel policy to the employees. A good number of 15 respondents constituting 13.89 percent were non committal in expressing their opinion about the personnel policy of the Bank.

**Opinion of Sub Staff of MG Bank on Personnel Policy**

The personnel policy of the Bank has been found extremely fair by small number of 8 respondents while large majority of 66 respondents have considered it as 'fair'. The following table provides the details of responses.

<table>
<thead>
<tr>
<th>Opinions</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely Fair</td>
<td>8</td>
<td>7.41</td>
</tr>
<tr>
<td>Fair</td>
<td>66</td>
<td>61.11</td>
</tr>
<tr>
<td>Unfair</td>
<td>9</td>
<td>8.33</td>
</tr>
<tr>
<td>Can not Say</td>
<td>22</td>
<td>20.37</td>
</tr>
<tr>
<td>No Response</td>
<td>3</td>
<td>2.78</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Field survey

The responses of the sub staff of the Bank presented in the above table indicate that more than 68 percent of the total (72) number of 108 respondents have found the personnel policy of the Bank ‘fair’ while a small number of 9 respondents
accounting for 8.33 percent have considered the personnel policy of the Bank as 'unfair'. A good number of 22 respondents accounting for 20.37 percent of the total have not been able to give any opinion on the personnel policy of the Bank.

WAGE AND SALARY OF SUB-STAFF OF MG (KVG) BANK

The basic pay of maximum number of sub staff of the Bank varied from Rs. 5001 to Rs. 8000 per month. A substantial number of sub staff covered by the study were paid a basic pay of more than Rs. 8001. The following table provides the details of the responses.

<table>
<thead>
<tr>
<th>Basic Pay</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs. 5000 or less</td>
<td>27</td>
<td>25.00</td>
</tr>
<tr>
<td>Rs. 5001 – 8000</td>
<td>46</td>
<td>42.59</td>
</tr>
<tr>
<td>Rs. 8001 +</td>
<td>35</td>
<td>32.41</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Field survey

It is evident from the details in the above table that maximum of 46 respondent sub staff accounting for 42.59 percent of the total were paid a basic pay of Rs. 5001 – 8000 followed by 35 respondents receiving a basic pay of more than Rs. 8001, while 27 respondents received basic pay of less than Rs. 5000 per month.
Take Home Pay of Sub-Staff of the Bank

The take home pay of maximum of 44 respondent sub staff was in the range of Rs. 8001 to 10000. A good number of 35 respondents received take home salary of Rs. 10001 and more. The following table provides the details.

Table No. 6.16

<table>
<thead>
<tr>
<th>Take Home Pay</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs. 5000 or less</td>
<td>2</td>
<td>1.85</td>
</tr>
<tr>
<td>Rs. 5001 - 8000</td>
<td>27</td>
<td>25.00</td>
</tr>
<tr>
<td>Rs. 8001 - 10000</td>
<td>44</td>
<td>40.74</td>
</tr>
<tr>
<td>Rs. 10000 +</td>
<td>35</td>
<td>32.41</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Filed survey

The details of responses presented in the above table indicate that a very small number of 2 respondent sub staff received a take home salary of Rs. 5000 or less while 27 respondents received take home salary of Rs. 5001 to 8000.

6.5 WAGE AND SALARY – POLICIES IN MG (KVG) BANK

Wage policy of the Bank has been considered as 'adequate' by maximum of 56 respondent sub staff accounting for 51.85 percent while 15 respondents accounting for 13.89 percent of the total considered it as 'inadequate'. A substantial number of 30 respondents accounting for 27.78 percent felt the wage policy of the Bank was 'fair'. However 7 respondents constituting 6.48 percent could not form any opinion in this context. The following table provides the details.
Table No. 6.17
Opinion of Sub Staff of the Bank About the Wage Policy

<table>
<thead>
<tr>
<th>Opinion</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adequate</td>
<td>56</td>
<td>51-85</td>
</tr>
<tr>
<td>Inadequate</td>
<td>15</td>
<td>13.89</td>
</tr>
<tr>
<td>Fair</td>
<td>30</td>
<td>27.78</td>
</tr>
<tr>
<td>Can not Say</td>
<td>07</td>
<td>6.48</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Field survey

Wage and Job Proportion

The responses of 91 sub staff constituting 84.26 percent have confirmed that wage is proportionate to job. The following table provides the details.

Table No. 6.18
Wage is Proportionate to Job

<table>
<thead>
<tr>
<th>Response</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>91</td>
<td>84.26</td>
</tr>
<tr>
<td>No</td>
<td>13</td>
<td>12.04</td>
</tr>
<tr>
<td>No Response</td>
<td>4</td>
<td>3.70</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Field survey

The details in the above table indicate that 12.04 percent of the respondents felt that wage was not proportionate to their job. This indicates a certain level of discontent about the job policy among the respondent sub staff of the Bank.

Satisfaction About Wage Policy of the Bank

It is significant to note that 78.70 percent of the respondents were ‘satisfied’ with the wage policy of the Bank in
addition to 12.04 percent of the respondents who felt that they were highly satisfied with the Job Policy of the Bank.

Table No. 6.19
Level of Satisfaction About the Wage Policy of the Bank

<table>
<thead>
<tr>
<th>Level of Satisfaction</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Satisfied</td>
<td>13</td>
<td>12.04%</td>
</tr>
<tr>
<td>Satisfied</td>
<td>85</td>
<td>78.70%</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>9</td>
<td>8.33%</td>
</tr>
<tr>
<td>Can not Say</td>
<td>1</td>
<td>0.93%</td>
</tr>
<tr>
<td>Total</td>
<td>108</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

Source: Field survey

The wage policy was not satisfactory to 9 respondent sub staff of the Bank constituting 8.33 percent of the total. A lone respondent was unable to offer his comments about the wage policy of the Bank.
Satisfaction About Take Home Pay

The responses of the large majority of the Bank indicate that they were satisfied with their take home pay while a small number of the sub staff felt that they were not satisfied with their take home pay. The following table provides details of the responses.

<table>
<thead>
<tr>
<th>Response</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>97</td>
<td>89.81</td>
</tr>
<tr>
<td>No</td>
<td>8</td>
<td>7.41</td>
</tr>
<tr>
<td>No Response</td>
<td>3</td>
<td>2.78</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Field survey

It is evident from the details in the above table that 89.81 percent of the total number of 108 respondents were satisfied with their take home pay while 8 respondent sub staff were not satisfied with their take home pay. A small number of 3 respondents accounting for 2.78 percent did not respond.

Borrowings to Meet Routine Expenditure

The respondent sub staff were asked to indicate if they resorted to borrowings for meeting their routine expenditure in order to know whether their take home pay was adequate. The responses of the sub staff indicate that smaller number of respondents did resort to borrowing for meeting their routine expenditure. The following table provides the details of the responses.
Table No. 6.21
Borrowing for Meeting Routine Expenditure

<table>
<thead>
<tr>
<th>Response</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Often</td>
<td>12</td>
<td>11.11</td>
</tr>
<tr>
<td>Often</td>
<td>6</td>
<td>5.56</td>
</tr>
<tr>
<td>Less Often</td>
<td>27</td>
<td>25.00</td>
</tr>
<tr>
<td>None</td>
<td>58</td>
<td>53.70</td>
</tr>
<tr>
<td>No Response</td>
<td>5</td>
<td>4.63</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Field survey

It is significant to note that maximum number of 58 respondent sub staff did not borrow for meeting their routine expenditure. Hence the take home pay is largely adequate to the sub staff of the Bank. Even among those who borrowed for the routine expenditure 27 respondents borrowed less often. This trend further supports the view that the take home pay of the sub staff of the Bank is adequate.

**WAGE SETTLEMENT BETWEEN UNION AND IBA**

The respondent sub staff of the Bank are satisfied with the wage settlement between the Union of the Bank employees and the IBA. The following table provides details of the responses.

Table No. 6.22
Wage Settlement Between Employees Union and the IBA

<table>
<thead>
<tr>
<th>Level of Satisfaction</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Satisfied</td>
<td>9</td>
<td>8.33</td>
</tr>
<tr>
<td>Satisfied</td>
<td>70</td>
<td>64.81</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>12</td>
<td>11.11</td>
</tr>
<tr>
<td>Can not Say</td>
<td>12</td>
<td>11.11</td>
</tr>
<tr>
<td>No Response</td>
<td>5</td>
<td>4.64</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Field survey
Maximum number of 70 respondent sub staff of the Bank constituting 64.81 percent were satisfied with the wage settlement between the employee union and the IBA. There was dissatisfaction about the wage settlement among 12 sub staff respondents accounting for 11.11 percent of the total. An equal number of 11.11 percent could not offer any comment on the same.

**Bonus, Incentives and Benefits in MG (KVG) Bank**

Majority of 51 respondent sub staff have expressed satisfaction about the bonus, incentives and benefits availed of in the Bank service. The following table provides details of responses.

<table>
<thead>
<tr>
<th>Response</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Satisfied</td>
<td>3</td>
<td>2.78</td>
</tr>
<tr>
<td>Satisfied</td>
<td>51</td>
<td>47.22</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>25</td>
<td>23.15</td>
</tr>
<tr>
<td>Can not Say</td>
<td>24</td>
<td>22.22</td>
</tr>
<tr>
<td>No Response</td>
<td>5</td>
<td>4.63</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Field survey

The responses presented in the above table indicate that majority of 51 respondents constituting 47 percent of the total were satisfied with the bonus, incentives and benefits given to them by the Bank. A substantial number of 25 respondents were dissatisfied in this context, while 24 respondents could not express their views on the same.
Awareness About Retirement Benefit

The respondent sub staff have indicated their awareness about the retirement benefits in the Bank viz. P.F., family pension, Gratuity, PF and Gratuity, PF – Family Pension and Gratuity etc. The following table provides details of the responses of the sub staff of the Bank covered by the study.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provident Fund</td>
<td>34</td>
<td>31.48</td>
</tr>
<tr>
<td>Family Pension</td>
<td>6</td>
<td>5.56</td>
</tr>
<tr>
<td>Gratuity</td>
<td>10</td>
<td>9.26</td>
</tr>
<tr>
<td>PF, Family Pension and Gratuity</td>
<td>43</td>
<td>39.81</td>
</tr>
<tr>
<td>PF, Family Pension</td>
<td>11</td>
<td>10.18</td>
</tr>
<tr>
<td>Others</td>
<td>1</td>
<td>0.93</td>
</tr>
<tr>
<td>No Response</td>
<td>3</td>
<td>2.78</td>
</tr>
<tr>
<td>Total</td>
<td>108</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Field survey

Maximum number of 43 respondents have indicated their awareness about the retirement benefits of PF, Family Pension and Gratuity. Awareness of PF alone is indicated by 34
respondent sub staff covered by the study, Awareness about gratuity is indicated by 10 respondents.

Job Satisfaction – Responses of Sub Staff of MG (KVG) Bank

There is job satisfaction among large number of respondent sub staff of the Bank as could be seen from their responses. The following table provides the details of the responses.

<table>
<thead>
<tr>
<th>Level of Satisfaction</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Satisfied</td>
<td>15</td>
<td>13.89</td>
</tr>
<tr>
<td>Satisfied</td>
<td>85</td>
<td>78.70</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>3</td>
<td>2.78</td>
</tr>
<tr>
<td>Can not Say</td>
<td>4</td>
<td>3.70</td>
</tr>
<tr>
<td>No Response</td>
<td>1</td>
<td>0.93</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Field survey

Majority of 83 respondent sub staff were ‘satisfied’ with their job in the Bank. They constituted 78.70 percent of the total. A small number of 15 respondents accounting for 13.89 percent of the total were highly satisfied. However 3 sub staff covered by the study were ‘dissatisfied’ with their job in the Bank. A small number of 4 respondents were non-committal on this aspect.

A large number of 100 respondents mentioned that they enjoyed their job in the Bank.
Bank Work - Responses of Sub-Staff

A total number of 40 respondents felt that the Bank work was routine while an equal number of 40 respondents found the job interesting. The Bank's work was found 'challenging' by a good number of 25 respondent sub staff of the Bank. While a lone respondent sub staff of the Bank found the work 'boring'.

Satisfaction About Bank Rules

The Bank rules have been found satisfactory by maximum of 94 respondent sub staff accounting for 87.04 percent of the total. However 10 respondents constituting 9.26 percent of the total did not find the Bank rules as satisfactory.

Opinion of Sub Staff About the Management of the Bank

The bank management has been considered as good by majority of 61 respondents constituting 56.48 percent of the total. A small number of 13 respondents accounting for 12.04 percent have considered the Bank management as ‘excellent’. The following table provides the details of responses.

<table>
<thead>
<tr>
<th>Opinion</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excellent</td>
<td>13</td>
<td>12.04</td>
</tr>
<tr>
<td>Fair</td>
<td>26</td>
<td>24.07</td>
</tr>
<tr>
<td>Good</td>
<td>61</td>
<td>56.48</td>
</tr>
<tr>
<td>Bad</td>
<td>3</td>
<td>2.78</td>
</tr>
<tr>
<td>No Response</td>
<td>5</td>
<td>4.63</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source : Field survey
It is clear from the details of responses presented in the above table that the Bank management is considered 'good' by 56.48 percent, excellent by 12.04 percent, 'fair' by 24.07 percent, and 'bad' by 2.78 percent of the respondent sub staff of the Bank.

**Job Satisfaction in Relation to Other Related Aspects of Job**

The following aspects of job satisfaction in relation to the related areas are analysed here

i. Wage Adequacy and Job Satisfaction

ii. Wage policy and Job Satisfaction

iii. Job and Wages Proportion and Job Satisfaction

iv. Take home Pay and Job Satisfaction

v. Service Benefits and Job Satisfaction

vi. Leave Rules and Job Satisfaction

vii. Leave Travel Concession and Job Satisfaction

viii. Grievance Settlement Procedure and Job Satisfaction

ix. Attitude of Management Towards New/Women Employees and Job Satisfaction.

1. **Wage Adequacy and Job satisfaction About Wage Policy**

There is congruence of maximum number of sub staff expressing 'adequacy of wage' and maximum number of respondents expressing 'satisfaction' of the wage policy. The following table provide the details of the responses.
Table No. 6.27
Wage Adequacy and Job Satisfaction

<table>
<thead>
<tr>
<th>Opinion</th>
<th>Satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Highly satisfied</td>
</tr>
<tr>
<td>Adequate</td>
<td>9</td>
</tr>
<tr>
<td>Percent</td>
<td>60.00</td>
</tr>
<tr>
<td>In adequate</td>
<td>3</td>
</tr>
<tr>
<td>Percent</td>
<td>20.00</td>
</tr>
<tr>
<td>Fair</td>
<td>2</td>
</tr>
<tr>
<td>Percent</td>
<td>13.33</td>
</tr>
<tr>
<td>Cannot say</td>
<td>1</td>
</tr>
<tr>
<td>Percent</td>
<td>6.67</td>
</tr>
<tr>
<td>NR</td>
<td>0</td>
</tr>
<tr>
<td>Percent</td>
<td>0.00</td>
</tr>
<tr>
<td>Total</td>
<td>15</td>
</tr>
<tr>
<td>Percent</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source : Field survey

2. Wage Policy And Job Satisfaction

Wage policy is found adequate by maximum number of staff among the maximum number of those expressing job satisfaction. The following table provides the details of responses relating to these two related aspects.

Table No. 6.28
Wage Policy & Satisfaction with Job

<table>
<thead>
<tr>
<th>Feeling About Wage Policy</th>
<th>Satisfaction with Job</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Highly Satisfied</td>
</tr>
<tr>
<td>Adequate</td>
<td>9</td>
</tr>
<tr>
<td>Percent</td>
<td>60.00</td>
</tr>
<tr>
<td>In adequate</td>
<td>3</td>
</tr>
<tr>
<td>Percent</td>
<td>20.00</td>
</tr>
<tr>
<td>Fair</td>
<td>2</td>
</tr>
<tr>
<td>Percent</td>
<td>13.33</td>
</tr>
<tr>
<td>Cannot say</td>
<td>1</td>
</tr>
<tr>
<td>Percent</td>
<td>6.67</td>
</tr>
<tr>
<td>NR</td>
<td>0</td>
</tr>
<tr>
<td>Percent</td>
<td>0.00</td>
</tr>
<tr>
<td>Total</td>
<td>15</td>
</tr>
<tr>
<td>Percent</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source : Field survey
3. Wage Proportion with Job and Job Satisfaction

Maximum number of sub staff respondent expressing satisfaction with their job have also affirmed that wage is proportionate with their job. The following table provides the details of responses.

Table No. 6.29
Wage Is Proportionate With Job

<table>
<thead>
<tr>
<th>Nature of Job</th>
<th>Highly Satisfied</th>
<th>Satisfied</th>
<th>Dissatisfied</th>
<th>Cannot Say</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>12</td>
<td>74</td>
<td>3</td>
<td>2</td>
<td>91</td>
</tr>
<tr>
<td>Percent</td>
<td>80.00</td>
<td>86.05</td>
<td>100.00</td>
<td>50.00</td>
<td>84.26</td>
</tr>
<tr>
<td>No</td>
<td>2</td>
<td>9</td>
<td>0</td>
<td>2</td>
<td>13</td>
</tr>
<tr>
<td>Percent</td>
<td>13.33</td>
<td>10.47</td>
<td>0.00</td>
<td>50.00</td>
<td>12.04</td>
</tr>
<tr>
<td>NR</td>
<td>1</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>Percent</td>
<td>6.67</td>
<td>3.49</td>
<td>0.00</td>
<td>0.00</td>
<td>3.70</td>
</tr>
<tr>
<td>Total</td>
<td>15</td>
<td>86</td>
<td>3</td>
<td>4</td>
<td>108</td>
</tr>
<tr>
<td>Percent</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Field survey

4. Take Home Pay and Job Satisfaction

Large number of respondent sub staff expressing satisfaction about take home pay and large number of respondents with job satisfaction coincide as could be observed from the following table.

Table No. 6.30
Satisfaction with Take Home Pay & Satisfaction with Job

<table>
<thead>
<tr>
<th>Satisfaction with Take Home Pay</th>
<th>Highly Satisfied</th>
<th>Satisfied</th>
<th>Dissatisfied</th>
<th>Cannot Say</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>13</td>
<td>79</td>
<td>3</td>
<td>2</td>
<td>97</td>
</tr>
<tr>
<td>Percent</td>
<td>86.67</td>
<td>91.86</td>
<td>100.00</td>
<td>50.00</td>
<td>89.81</td>
</tr>
<tr>
<td>No</td>
<td>2</td>
<td>4</td>
<td>0</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>Percent</td>
<td>13.33</td>
<td>4.65</td>
<td>0.00</td>
<td>50.00</td>
<td>7.41</td>
</tr>
<tr>
<td>NR</td>
<td>0</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>Percent</td>
<td>0.00</td>
<td>3.49</td>
<td>0.00</td>
<td>0.00</td>
<td>2.78</td>
</tr>
<tr>
<td>Total</td>
<td>15</td>
<td>86</td>
<td>3</td>
<td>4</td>
<td>108</td>
</tr>
<tr>
<td>Percent</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Field survey
5. **Service Benefits and Job Satisfaction**

Maximum number of sub staff respondents expressing job satisfaction have expressed satisfaction about the benefits they got from their Bank service. The following table provides the details of the responses.

<table>
<thead>
<tr>
<th>Opinion About Benefits</th>
<th>Satisfaction with Job</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Highly Satisfied</td>
</tr>
<tr>
<td>Highly Satisfied</td>
<td>1</td>
</tr>
<tr>
<td>Percent</td>
<td>6.67</td>
</tr>
<tr>
<td>Satisfied</td>
<td>7</td>
</tr>
<tr>
<td>Percent</td>
<td>46.67</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>0</td>
</tr>
<tr>
<td>Percent</td>
<td>0.00</td>
</tr>
<tr>
<td>Cannot say</td>
<td>6</td>
</tr>
<tr>
<td>Percent</td>
<td>40.00</td>
</tr>
<tr>
<td>NR</td>
<td>0</td>
</tr>
<tr>
<td>Percent</td>
<td>6.67</td>
</tr>
<tr>
<td>Total</td>
<td>15</td>
</tr>
<tr>
<td>Percent</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Field survey

6. **Leave Rules and Job Satisfaction**

Maximum number of sub staff covered by the study were satisfied with Leave rules of the Bank and were also satisfied with the job. The following table provides details of the responses.

<table>
<thead>
<tr>
<th>Opinion About Leave Rules</th>
<th>Satisfaction with Job</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Highly Satisfied</td>
</tr>
<tr>
<td>Yes</td>
<td>15</td>
</tr>
<tr>
<td>Percent</td>
<td>100.00</td>
</tr>
<tr>
<td>No</td>
<td>0</td>
</tr>
<tr>
<td>Percent</td>
<td>0.00</td>
</tr>
<tr>
<td>NR</td>
<td>0</td>
</tr>
<tr>
<td>Percent</td>
<td>0.00</td>
</tr>
<tr>
<td>Total</td>
<td>15</td>
</tr>
<tr>
<td>Percent</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Field survey
7. **Leave Travel Concession and Job Satisfaction**

Majority of the sub staff of the Bank with job satisfaction have expressed their satisfaction about the Leave Travel Concession provided by the Bank. The following table provides the details.

<table>
<thead>
<tr>
<th>Availability of Leave Travel Concession</th>
<th>Satisfaction with Job</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>Highly Satisfied</td>
<td>15</td>
<td>81</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Percent</td>
<td>100.00</td>
<td>94.19</td>
<td>100.00</td>
<td>100.00</td>
<td>95.37</td>
</tr>
<tr>
<td>No</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Percent</td>
<td>0.00</td>
<td>2.33</td>
<td>0.00</td>
<td>0.00</td>
<td>1.85</td>
</tr>
<tr>
<td>NR</td>
<td>0</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>Percent</td>
<td>0.00</td>
<td>3.49</td>
<td>0.00</td>
<td>0.00</td>
<td>2.78</td>
</tr>
<tr>
<td>Total</td>
<td>15</td>
<td>86</td>
<td>3</td>
<td>4</td>
<td>108</td>
</tr>
<tr>
<td>Percent</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Field survey

---

8. **Grievance Settlement Procedure And Job Satisfaction**

Maximum number of respondent sub-staff satisfied with the grievance settlement procedure of the Bank were those belonging to the maximum number of respondents with job satisfaction. The following table provides the details of responses.

<table>
<thead>
<tr>
<th>Grievances Settlement Procedure</th>
<th>Satisfaction with Job</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Satisfied</td>
<td>Highly Satisfied</td>
<td>5</td>
<td>2</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Percent</td>
<td>33.33</td>
<td>2.33</td>
<td>0.00</td>
<td>0.00</td>
<td>6.48</td>
</tr>
<tr>
<td>Satisfied</td>
<td>6</td>
<td>57</td>
<td>1</td>
<td>2</td>
<td>66</td>
</tr>
<tr>
<td>Percent</td>
<td>40.00</td>
<td>66.28</td>
<td>33.33</td>
<td>50.00</td>
<td>61.11</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>1</td>
<td>13</td>
<td>1</td>
<td>1</td>
<td>16</td>
</tr>
<tr>
<td>Percent</td>
<td>6.67</td>
<td>15.12</td>
<td>33.33</td>
<td>25.00</td>
<td>14.81</td>
</tr>
<tr>
<td>Cannot Say</td>
<td>3</td>
<td>14</td>
<td>1</td>
<td>1</td>
<td>19</td>
</tr>
<tr>
<td>Percent</td>
<td>20.00</td>
<td>16.28</td>
<td>33.33</td>
<td>25.00</td>
<td>17.59</td>
</tr>
<tr>
<td>Total</td>
<td>15</td>
<td>86</td>
<td>3</td>
<td>4</td>
<td>108</td>
</tr>
<tr>
<td>Percent</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Field survey
9. Job Satisfaction And Attitude of Management Towards New / Women Employees

Majority of the respondent sub staff with job satisfaction have expressed their satisfaction about the attitude of the management towards new/women employees of the Bank. The following table provides the details of the responses.

**Table No. 6.35**

<table>
<thead>
<tr>
<th>Opinion</th>
<th>Highly Satisfied</th>
<th>Satisfied</th>
<th>Dissatisfied</th>
<th>Cannot Say</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Satisfied</td>
<td>9</td>
<td>2</td>
<td>0</td>
<td>1</td>
<td>12</td>
</tr>
<tr>
<td>Percent</td>
<td>60.00</td>
<td>2.33</td>
<td>0.00</td>
<td>25.00</td>
<td>11.11</td>
</tr>
<tr>
<td>Satisfied</td>
<td>5</td>
<td>59</td>
<td>2</td>
<td>1</td>
<td>67</td>
</tr>
<tr>
<td>Percent</td>
<td>33.33</td>
<td>68.60</td>
<td>66.67</td>
<td>25.00</td>
<td>62.04</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>0</td>
<td>7</td>
<td>1</td>
<td>0</td>
<td>8</td>
</tr>
<tr>
<td>Percent</td>
<td>0.00</td>
<td>8.14</td>
<td>33.33</td>
<td>0.00</td>
<td>7.41</td>
</tr>
<tr>
<td>Cannot say</td>
<td>1</td>
<td>14</td>
<td>0</td>
<td>2</td>
<td>17</td>
</tr>
<tr>
<td>Percent</td>
<td>6.67</td>
<td>16.28</td>
<td>0.00</td>
<td>50.00</td>
<td>15.74</td>
</tr>
<tr>
<td>NR</td>
<td>0</td>
<td>4</td>
<td>0</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>Percent</td>
<td>0.00</td>
<td>4.65</td>
<td>0.00</td>
<td>0.00</td>
<td>3.70</td>
</tr>
<tr>
<td>Total</td>
<td>15</td>
<td>86</td>
<td>3</td>
<td>4</td>
<td>108</td>
</tr>
<tr>
<td>Percent</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Field survey
Factors Preferred For Improving Job Satisfaction

The respondent sub-staff have ranked some factors as important factors for improving job satisfaction in the Bank. The following generations have emerged on the basis of the responses of the sub staff of the Bank.

1. Maximum of 20.37 percent of respondent sub staff have assigned first rank to transfer policy for improving their job satisfaction. Other capital factors which are assigned first rank in this context are promotion policy (18.52%) and hike in wage (18.52%)

2. Second rank is assigned to hike in wage (15.74%), work condition (13.52%) and transfer policy (12.96%).

3. The third rank is assigned by respondent sub staff to work condition (23.15%), hike in incentives (12.96%) and transfer policy (11.11%), job rotation (11.11%) and appraisal system (11.11%)

The adjoining table provides details of ranks assigned by the sub staff of the Bank to factors that improve the job satisfaction.

Perception of the Respondent Sub Staff of the Bank About the Nature of Job, Service Benefits, Incentives, Bank Rules, Hours of Work etc.

The responses of the sub staff covered by the study on the above mentioned aspects are summarized here.

1. Large majority of 100 respondents constituting 92.69 percent of the total have found the Bank’s Job as easy while 6.48 percent found the job difficult.

2. Majority of 94.44 percent of the respondents sub staff are happy with the working hours of the Bank.
3. The Job has been considered as secure by 92.59 percent of the respondent sub staff of the Bank.

4. Responses of the sub staff indicate that 73.15 percent of the sub staff covered by the study are not interested in joining other organizations, if the same status and pay scale are given. This indicates that they are satisfied with their job in the Bank.

5. Mental satisfaction in the job has been experienced by majority 88.69 percent of the respondent sub staff.

6. Majority of 88.89 percent of the sub staff covered by the study do not apply for leave frequently due to strain.

7. Majority of 91.67 percent of the sub staff covered by the study asserted that they got leave when they required it.

8. The family of the respondents is happy with job, pay and facilities in case of 93.52 percent of the total.

9. Growth in the organization is perceived as a possibility according to 78.70 percent of the sub staff covered by the study.

10. The job in the Bank is considered as an opportunity by majority of 73 respondent sub staff constituting 67.59 percent of the total. A small number of 29 respondents considered the job as a matter of an employment.

11. Majority of 92.59 percent of the sub staff are satisfied with the existing physical facility in the Bank.

12. Computerization up to 100 percent of Bank operations is preferred by 35.19 percent of the respondent sub staff while 34.26 percent of the respondents preferred computerization up to 75 percent.
13. The recommendations of Narasimhan committee on Bank reforms are agreed to by majority of 59.26 percent of the respondent sub staff.

14. The latest technologies used in Bank’s operations have been found ‘good’ by majority of 57.41 percent of the sub staff while 24.07 percent of the respondents found them as ‘excellent’ and 16.67 percent considered the latest technologies used in the Bank as ‘fair’.

15. Maximum of 51 respondent sub staff preferred ’listening music’, as a method for reducing stress in job. Meditation and Yoga were preferred by 13 and 12 respondents respectively for reducing stress in job.

16. Transfer policy of the Bank has been considered as the reason for common unrest among employees according to maximum of 71 respondent sub staff of the Bank.

17. Demand for pension benefit is not considered by the Bank. though covered by the VIII-Bipartite Agreement between the union and IBA according to maximum of 30 respondent sub staff of the Bank.

18. Majority of 60 sub staff constituting 55.56 percent of the total felt that the MG (KVG) Bank has exploited 100 percent of their ability. While 24 respondents opined that the Bank exploited only 75 percent of their ability.

19. The choice of the Bank’s service was made on the ground of personal interest according to 100 respondent sub staff, for better pay (26 respondents), better promotion (11 respondents) and because of absence of other job (47 respondents).

20. The respondents sub staff have expressed their awareness about the leave travel concessions available at the Bank.
### Table No. 6.36
**Factors Given Preference to Bring Improvement in Job Satisfaction**

<table>
<thead>
<tr>
<th>Factors</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>NR</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Promotion Policy</td>
<td>18.52</td>
<td>12.04</td>
<td>6.48</td>
<td>3.70</td>
<td>22.22</td>
<td>9.26</td>
<td>8.33</td>
<td>2.78</td>
<td>2.78</td>
<td>4.63</td>
<td>9.26</td>
<td>100.00</td>
</tr>
<tr>
<td>Transfer Policy</td>
<td>20.37</td>
<td>12.96</td>
<td>11.11</td>
<td>10.19</td>
<td>7.41</td>
<td>9.26</td>
<td>4.63</td>
<td>3.70</td>
<td>3.70</td>
<td>7.41</td>
<td>9.26</td>
<td>100.00</td>
</tr>
<tr>
<td>Job Rotation</td>
<td>3.70</td>
<td>4.63</td>
<td>11.11</td>
<td>16.67</td>
<td>9.26</td>
<td>17.59</td>
<td>12.96</td>
<td>5.56</td>
<td>4.63</td>
<td>9.26</td>
<td>100.00</td>
<td></td>
</tr>
<tr>
<td>Hike in Wage</td>
<td>18.52</td>
<td>15.74</td>
<td>2.78</td>
<td>5.56</td>
<td>0.93</td>
<td>9.26</td>
<td>6.48</td>
<td>16.67</td>
<td>9.26</td>
<td>5.56</td>
<td>9.26</td>
<td>100.00</td>
</tr>
<tr>
<td>Job Enrichment</td>
<td>5.56</td>
<td>8.33</td>
<td>8.33</td>
<td>12.04</td>
<td>9.26</td>
<td>13.89</td>
<td>23.15</td>
<td>7.41</td>
<td>1.85</td>
<td>1.85</td>
<td>8.33</td>
<td>100.00</td>
</tr>
<tr>
<td>Hike in Incentives</td>
<td>0.00</td>
<td>11.11</td>
<td>12.96</td>
<td>2.78</td>
<td>10.19</td>
<td>4.63</td>
<td>3.70</td>
<td>6.48</td>
<td>22.22</td>
<td>15.74</td>
<td>10.19</td>
<td>100.00</td>
</tr>
<tr>
<td>Inter Personal</td>
<td>5.56</td>
<td>10.19</td>
<td>9.26</td>
<td>5.56</td>
<td>11.11</td>
<td>10.19</td>
<td>8.33</td>
<td>24.07</td>
<td>7.41</td>
<td>0.00</td>
<td>8.33</td>
<td>100.00</td>
</tr>
<tr>
<td>Work Condition</td>
<td>12.04</td>
<td>13.89</td>
<td>23.15</td>
<td>9.26</td>
<td>5.56</td>
<td>1.85</td>
<td>9.26</td>
<td>1.85</td>
<td>1.85</td>
<td>9.26</td>
<td>12.04</td>
<td>100.00</td>
</tr>
<tr>
<td>Appraisal System</td>
<td>1.85</td>
<td>1.85</td>
<td>11.11</td>
<td>6.48</td>
<td>4.63</td>
<td>6.48</td>
<td>13.89</td>
<td>7.41</td>
<td>25.00</td>
<td>12.96</td>
<td>8.33</td>
<td>100.00</td>
</tr>
<tr>
<td>Communications</td>
<td>6.48</td>
<td>3.70</td>
<td>4.63</td>
<td>5.56</td>
<td>6.48</td>
<td>3.70</td>
<td>6.48</td>
<td>7.41</td>
<td>12.04</td>
<td>34.26</td>
<td>9.26</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Field survey
6.6 TRADE UNIONS IN MG (KVG) BANK

There is no identity of responses among the sub staff of the MG Bank about the number of unions of employees in the Bank. The responses indicate that there was one union of employees in the Bank according to maximum of 66 respondents accounting for 61.11 percent of the total.

Maximum number of 70 respondents constituting 64.81 percent mentioned that their unions had affiliated to AIBEA while 31 respondents mentioned that the Bank’s unions had affiliated to BEFI. Affiliation of Bank’s employee unions to AIBOC and NOBW was also indicated by some respondent sub staff of the Bank.

Differences Between Unions Perceptions of Sub Staff

The major areas that distinguish trade unions of the Bank employees are based on

- Affiliation to major Trade Unions.
- Objectives and Principles
- The responses of the majority of the sub staff covered by the study are indicated in the following table.

<table>
<thead>
<tr>
<th>Differences</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affiliation</td>
<td>2</td>
<td>1.85</td>
</tr>
<tr>
<td>Objectives and Principles</td>
<td>18</td>
<td>16.66</td>
</tr>
<tr>
<td>No Difference</td>
<td>50</td>
<td>46.30</td>
</tr>
<tr>
<td>Don’t Know</td>
<td>15</td>
<td>13.89</td>
</tr>
<tr>
<td>No Response</td>
<td>23</td>
<td>21.30</td>
</tr>
<tr>
<td>Total</td>
<td>108</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Field survey
The details of responses in above table indicate that maximum of 50 respondents accounting for 46.30 percent found that there is no difference between the unions. A small number of 18 respondent sub staff of the Bank accounting for 16.66 percent of the total referred to objectives and principles of the unions making the difference between them. A still small number of 2 respondent sub staff mentioned that differences between the unions was due to differences in affiliations to larger unions. A few respondents expressed their unawareness about the differences between the unions and 23 sub staff covered by the study did not respond.

6.7 GRIEVANCES SETTLEMENT IN MG (KVG) BANK

There is large amount of satisfaction about the settlement of employees grievances in the Bank as asserted by respondent sub staff of the Bank. A large majority of 66 respondents constituting 61.11 percent of the total were 'satisfied' with the settlement procedure of their grievances. The following table provides the details.

Table No. 6.38
Grievances Settlement Procedure in MG Bank (KVG Bank) - Responses of Sub Staff

<table>
<thead>
<tr>
<th>Level of Satisfaction</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Satisfied</td>
<td>7</td>
<td>6.48</td>
</tr>
<tr>
<td>Satisfied</td>
<td>66</td>
<td>61.11</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>16</td>
<td>14.81</td>
</tr>
<tr>
<td>Can not Say</td>
<td>19</td>
<td>17.60</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Filed survey
The details of responses presented in the above table indicate that 61.11 percent of respondents were 'satisfied' while 6.48 percent were highly satisfied. Thus nearly 68 percent of the respondents were satisfied with the grievances settlement procedure of the Bank. Dissatisfaction regarding the grievances settlement procedure was expressed by 14.81 percent of the respondents while 17.60 percent could not give any opinion about the same.

Graph No. 20

Management's Attitude towards Settlement of Grievances of New / Women Employees

The responses of the sub-staff of the Bank indicate again high level of 'satisfaction' about the managements attitude towards the settlement of grievances of the new / women employees of the Bank. The following table provides the details of the responses of the sub staff of the Bank.
Table No. 6.39
Attitude of Management Towards New / Women Employees About Grievances

<table>
<thead>
<tr>
<th>Management Attitude</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Satisfied</td>
<td>12</td>
<td>11.11</td>
</tr>
<tr>
<td>Satisfied</td>
<td>67</td>
<td>62.04</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>8</td>
<td>7.41</td>
</tr>
<tr>
<td>Can not Say</td>
<td>17</td>
<td>15.74</td>
</tr>
<tr>
<td>No Response</td>
<td>4</td>
<td>3.70</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Filed survey

Large majority of 62 respondent sub staff constituting 62.04 percent of the total have expressed their satisfaction about the attitude of the management towards the grievances settlement of new /women employees of the Bank. A small number of 12 respondents accounting for 11.11 percent of the total were highly satisfied. However 8 respondents constituting 7.41 percent of the total were dissatisfied with the attitude of the management of the Bank towards the settlement of grievances of new /women employees of the Bank. Further 17 respondents accounting for 15.74 percent of the total could not offer any comments on this aspect. There were no responses form 3.70 percent of the total.

**Reasons for the Grievances of Sub Staff in MG Bank**

The major reasons for the grievances of the sub staff covered by the study related to the following aspects.

i) Probation   ii) Transfer   iii) Promotion   iv) Business hours of the Bank   v) Leave and   vi) Discrimination etc.

The details of the responses of the sub staff are provided in the following table.
Table No. 6.40

Grievances of the Sub Staff of the MG Bank

<table>
<thead>
<tr>
<th>Grievances</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Probation</td>
<td>6</td>
<td>5.56</td>
</tr>
<tr>
<td>Transfer</td>
<td>47</td>
<td>43.52</td>
</tr>
<tr>
<td>Promotion</td>
<td>11</td>
<td>10.18</td>
</tr>
<tr>
<td>Business Hour</td>
<td>3</td>
<td>2.78</td>
</tr>
<tr>
<td>Leave</td>
<td>4</td>
<td>3.70</td>
</tr>
<tr>
<td>Discrimination</td>
<td>3</td>
<td>2.78</td>
</tr>
<tr>
<td>None</td>
<td>47</td>
<td>43.52</td>
</tr>
</tbody>
</table>

Source: Field Survey

The details in the above table indicate that the respondent sub staff have mentioned more than one factor of grievances. Maximum number of 47 respondents have transfer related grievance followed by grievances related to promotion (11), probation (6), leave (4), business hour (3) and discrimination in service (3). Maximum of 47 respondent sub staff have not mentioned any grievances.

Agency Responsible for Handling Grievances in MG Bank

There is no consensus of opinion among the sub staff covered by the study about the agency/authority for handling the grievances of the staff in the Bank. The respondents have mentioned different agencies in this context viz. Union of employees, Management, Supervisor, Manager etc. The following table provides the details of the responses of the sub staff.

Table No. 6.41

<table>
<thead>
<tr>
<th>Agency Handling Grievances</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Union</td>
<td>7</td>
<td>6.48</td>
</tr>
<tr>
<td>Management</td>
<td>82</td>
<td>75.93</td>
</tr>
<tr>
<td>Supervisor</td>
<td>2</td>
<td>1.85</td>
</tr>
<tr>
<td>Manager</td>
<td>7</td>
<td>6.48</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
<td>1.85</td>
</tr>
<tr>
<td>No Response</td>
<td>8</td>
<td>7.41</td>
</tr>
<tr>
<td>Total</td>
<td>108</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Field survey
It is evident from the details in the above table that 82 respondents constituting 75.93 percent of the total have mentioned that management of the Bank handles the grievances. Smaller number of 7 each mentioned union of employees and the manager of the Bank handling the grievances. Further 2 respondents referred to supervisor in the Bank looking after the grievances handling in the organization.