

**Project Report On**  
**Human Resource Management in Banking Sector**  
**“STATE BANK OF INDIA”**

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From

**Bhai Parmanand institute of Business Studies, Delhi.**



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## TABLE OF CONTENTS

<b>Chapter No</b>	<b>Particulars</b>	<b>Page No.</b>
1	1.0 Human Resource management	1
	1.1 Meaning of Human Resource Management	1
	1.2 Characteristics of Human Resource Management	2
	1.3 Need and Development of Human resource management	3
2	2.0 Human Resource Management in Banking	5
	2.1 What is a Bank	5
	2.2 HRM Background and Practices	6
	2.3 HR Practices and Methods	8
3	3.0 Job analysis, Job design, and Job evolution	9
	3.1 Job analysis	9
	3.2 Job design	13
4	4.0 Human Resource Planning	20
	4.1 Recruitment	20
	4.2 Selection	20
	4.3 Placement	21

	4.4 Induction & Orientation	21
	5.0 Human Resource Development	23
	5.1 Management Development	23
	5.2 Career Planning & Development	23
	5.3 Organizational Development	24
6	6.0 Compensations Management	25
	6.1 Compensation	25
	6.2 Compensations and Benefits	26
7	7.0 Human Relations	27
8	8.0 Human Resource Management in Bank	28
	8.1 HRM in Cooperative Banks	28
	8.2 HRM in Regional Rural Banks (RRBs)	28
	8.3 HRM in Public Sector Banks	28
	8.4 HRM in Private Banks & Foreign Banks	29
	8.5 HRM in Public Sector Unit Banks (PSU Banks)	29
9	9.0 Responsibilities of the Human Resource Management Department in Banks	31
	9.1 Role	31
	9.2 Responsibilities	31
10	10.0 Employee Relation in Banks	32

11	Current Challenges Faced by banks in HRM	33
12	12.0 Development in Banks	35
	12.1 Training and Development	35
	12.2 Recruitment	39
	12.3 Selections	40
13	13.0 HRM Issues in Public Sector Banks	45
14	14.0 Organizational Profile of State Bank of India	46
15	15.0 Data Analysis and Interpretation	50
16	16.0 Key Findings.	67
	16.1 Suggestions and Recommendations	68
	16.2 Limitation of the study	69
	16.3 Conclusion	70
17	17.0 Questionnaire	71
18	Bibliography	78

## **DECLARATION**

I, Prince Tiwari, M.B.A second semester student of Bhai Parmanand Institution of Business Studies,( Guru Gobind Singh Indraprastha University, New Delhi) hereby declare that the project report under the Project title “Human Resource Management in Banking Sector” is my own work and I have done this project under the supervision of Mr. S. Thiyagarajan ( HOD of Master of Business Administration).

I also declare that the content of this project is purely a part of this comprehensive project work and the content has not been submitted to any other university for the award of any degree, diploma or fellowship

Further, I assign the right to the university to use the information and contents of this project report to develop cases, case leads, and papers for publication or for use in teaching.

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# **CHAPTER-1**

## **1.0 HUMAN RESOURCE MANAGEMENT**

Human Resource Management or Personnel management is the activity of managing personnel, usually employees.

In any organization, managing personnel is the process of making sure the employees (not the customers) are as productive as they can be. This can include hiring, firing, or transferring people to/from jobs they can do most productively.

This subject is a major at many universities, or a minor in the business school. It is also known as personnel administration, which is functionally an equivalent term.

### **1.1 Meaning of Human Resource Management:**

A business unit needs employees to look after different activities. This is called manpower or human resource. Such human resource needs to be developed fully so that it will make positive contribution for the progress and prosperity of a business unit. For this systematic development and management of human resources is necessary. Human Resource Management (HRM) deals with:

- (a) Training
- (b) Self-development
- (c) Promotions
- (d) Performance appraisal of manpower recruited in an organization.

HRM is an organized learning experience aimed at matching the organizational need for career growth and development. It is a process involving series of learning activities designed to acquire desired level of competence among employees. HRM is a continuous process and it needs money. Such investment creates a team of efficient, skilled and trained manpower which brings success and stability to a business unit. HRM programmes offer long term benefits to an organization.

## **1.2 Characteristics of Human Resource Management:**

### **(1). Upgrading Manpower:**

HRM is basically concerned with the upgrading of manpower working in an organization. This leads to improvement in the individual performance of an employee and also corresponding improvement in the organizational performance.

### **(2). Stress on Training:**

HRM includes various schemes arranged for providing education, guidance, training and opportunities to learn and develop employees of all categories and working in different departments. There is an integrated use of sub-systems (training, career developments, organizational development) in the HRM programme.

### **(3). Attention to learning and career development:**

Learning, self-development, career developments are possible through HRM programmes. These are the core areas of HRM. Career development is possible through joining training courses, reading books and periodicals. Learning and career development raise the capacity of employees to work at highest levels. They are given higher positions with monetary benefits.

### **(4). Organizational Development:**

HRM includes organizational development, which includes effective communication within the organization, coordination of different activities elimination of conflicts of different types and creation of orderly atmosphere in the whole organization.

### **(5). Team Spirit:**

HRM is basically for developing team spirit in the whole organization. For this, departments and levels of management are properly integrated. Team spirit facilitates orderly growth of the organization in the right direction.

**(6). Huge spending by Management:**

All companies invest huge money on HRM activities but such expenditure is absolutely essential for survival in the present competitive business world. HRM programmes create matured, skilled and efficient manpower, which is a valuable asset of a business unit.

**(7). Termination of Employment:**

Termination is an unpleasant part of any manager's job. Employees occasionally must be terminated for breaking rules or failing to perform adequately.

**(8). Continuous Activity:**

HRM is rightly treated as a continuous activity due to new developments taking place regularly in the business world. For this, on the job and off the job training programmes are introduced from time-to-time.

**(9). Wide Scope:**

The scope of HRM programmes is very vast. It is multi-disciplinary in character. Training and guidance are given on different aspects of business management to enable managers to deal with complex managerial problems and challenges.

**1.3 Need and Importance of Human Resource Management:**

**(1). To create stable labor force:**

HRM programmes are needed in order to create stable, efficient, skilled and matured manpower required by an enterprise for the present and future period.

**(2). To update the quality of manpower:**

HRM activities are needed for updating the quality of manpower as per the growing and changing needs of an enterprise. This avoids managerial obsolescence. Even the vacancies at



higher levels can be filled in internally due to HRM programmes as they provide training and opportunities of self-development to employees working at lower levels.

**(3). To develop strength for survival:**

HRM programmes are necessary for survival in the present competitive marketing environment. An enterprise can face market competition only by improving quality, reducing costs and avoiding wastages. All this is possible through HRM.

**(4). To face challenges of technological changes:**

Technological changes are taking place rapidly in every area of business. HRM programmes are needed in order to absorb technological changes taking place with speed. In fact, introduction of new technology, computers, automation, etc. will not be possible unless training is provided to the manpower.

**(5). To satisfy the demand of self-development of employees:**

HRM is needed to meet the needs of employees in regard to self-development and career development aspirations. Employees demand, training facilities, refresher courses, promotions and transfers, career guidance, etc. for their self-development. HRM programmes are needed to fulfill self-development and career development of employees.

**(6). To meet future manpower needs:**

HRM is needed to meet the future manpower needs of the organization. Executives, managers, supervisors leave the job or retire due to age factor. Competent juniors must take their positions. HRM is needed in order to keep ready a team of competent managers as a second line of defence.

**(7). To facilitate expansion and diversification:**

HRM activities are needed to meet the manpower requirements resulting from expansion and diversification programmes undertaken at the enterprise level. Attention should be given to HRM much before the introduction of expansion programme.

**(8). To utilize production capacity fully:**

HRM is needed in order to use the available production capacity to the optimum level. It provides skilled manpower for this purpose.

## **CHAPTER-2**

### **2.0 HUMAN RESOURCE MANAGEMENT IN BANKING**

#### **2.1 What is a Bank?**

The word bank is derived from the Italian banca, which is derived from German language and means bench. The terms bankrupt and "broke" are similarly derived from banca rotta, which refers to an out of business bank, having its bench physically broken. Money lenders in Northern Italy originally did business in open areas, or big open rooms, with each lender working from his own bench or table.

The essential function of a bank is to provide services related to the storing of deposits and the extending of credit. The evolution of banking dates back to the earliest writing, and continues in the present where a bank is a financial institution that provides banking and other financial services. Currently the term bank is generally understood as an institution that holds a banking license. Banking licenses are granted by financial supervision authorities and provide rights to conduct the most fundamental banking services such as accepting deposits and making loans. There are also financial institutions that provide certain banking services without meeting the legal definition of a bank, a so called non-bank. Banks are a subset of the financial services industry.

Human resource management (HRM) has long been overlooked in the corporate sector in the country where a small section, comprising mostly the multi-national companies was practicing the same. With the growing realization of proper HRM in the corporate sector, it has grown into an important activity. Now the head of HRM is an important member of the senior teams of any thriving business.

Although the idea is new for many local businesses where entrepreneurs are at the beginning of the learning curve yet in reality the theme is getting support from the organized entrepreneurs.

The banking sector has grown from a few institutions primarily involved in deposit acceptance and trade finance into a complex multi-player markets where large number of commercial banks, financial institutions and specialized banks are operating with various products and activities.

## **2.2 HRM Background and Practices**

The banking has become a complex activity within the financial market linked directly and indirectly with an over-all national growth and its impact as an integral part of regional segment of a global banking environment. Almost every bank and financial institution is involved in various functions in a day's job and thus requires a highly effective team and appropriate manpower to run the show. Corporate goals are translated into viable realities and profits only with human element that play their due role in achieving the desired results.

Thus even the high automation would require proper man behind the machine to make things happen. This idea has been realized by top management in progressive banks. Like many other organized sectors, banking requires multi-layer manpower for its various requirements of professionals and support staff. The range may require reasonably educated security guards on the one end and a highly educated and trained professional as head of corporate finance at the other. With liberalization of activities within the banking sector, for example, more emphasis on consumer and house finance and personal loans, etc. banking has turned itself into a more market-based business where banks have expanded their reach more to customers' door steps in a big way making banking more practical. This has further highlighted the need for proper deployment of man-power to run banks efficiently. For many years, HRM banks like other institutions have been handling this sensitive activity through respective personnel departments. This means human resources were managed like other physical assets e.g. pieces of furniture, calculators, equipment and appliances.

Personnel departments were primarily engaged in approval of leaves, handling of staff loans, issuance of show cause, conducting disciplinary enquiries and termination from service. Recruitment was a routine function and was done in a mechanical way to hire people with specific educational background irrespective of their real value to the institution.

Success stories of large banking companies have been evident of the fact that HRM is quite different from management of physical assets. Human brain has its own peculiar chemistry.

Its strong sensory and decision-making capacity has to be greatly emphasized by the employers. The work force constituting all levels of employees is constantly thinking in many dimensions.

On the one hand it is the assigned duty and task they are to perform and for which they are paid by their employer, on the other they think of their long run goals and objectives.

By no means, their brains can be controlled to think beyond the current situation of employment. Managing this educated, skillful and trustworthy work force is not an easy job. A few of the current challenges faced by the banking industry in terms of human resource management may be the following:

To make the Indian Banking System stronger, efficient and low-cost, the creation of fundamentals must include in the bank's operations, strategies and processes: strengthening the prudential norms and market discipline; adoption of international benchmarks; management of organizational change and consolidation within the financial system; upgrading the technological infrastructure of the financial system; and human resource development as the catalyst of the transformation (2002).

The Human Resource field in the Banking Industry is considered as one of the process of discovery and transformation. The field of Human Resource can be described as emergent and dynamic within the cultural business aspect in a Banking Industry. The success of today's banking business will sparsely depends on the human resources of the organization, in which plays a crucial role in providing the services needed.

The evolution of banking system in India affected the human resource practices, recruitment and selection practices, and training system. It is very important that the details of human resource are discussed along with the employees, to build their own career planning, perceptions and development.

The primary strength of the industry is the human resource that is why the efforts to develop the skills and management are the main subject placed before the human resource. A major challenge for many banks will be to develop the special competencies and skills for credit appraisal and risk management. Putting the information technology is a key contributed in human resource development. Therefore, the HR model of the future will require professionals to

be both driving and anticipating change, understanding the complexities of the new business environment and forces shaping it.

### **2.3 HR Practices and Methods**

A key focus of the human resource management is highlighted in the role of staffing, performance management, training and development, and compensation that plays indifferent types of business strategies. With the acquisition and preparation of human resources, including planning, recruitment, selection, and training can affect the whole organizational performance.

The HR planning, the start of the strategy, illustrates the process of developing human resource plan. The strengths and weaknesses of staffing options such as outsourcing, use of contingent workers, and downsizing are involved in planning.

The recruitment process is done strategically to determine the talented employee fit for the position. The selection process emphasizes the ways in minimizing errors in employee selection and placement to improve the company's competitive position. The selection method standards such as validity and reliability are utilized.

An effective training systems of the manager's role in determining employees' readiness for training, creating a positive learning environment, and ensuring the training is used on the job.

Beyond the human resource strategies are the rewarding and compensating that can strengthen or weaken the employee effectiveness. In order to give recognition and increase motivational levels amongst the employees, some Banks linked the individual performance in an incentive scheme – or for some rewards that may come into any form .In summary, all of the HRM strategies and function should be aligned to help the company meet its objectives – as well as focusing on their customers .

The best practice approach assert that certain HR practices are found to consistently lead to higher organizational performance, independent of an organization's stated strategy. The high performance HR practices foster innovation through the development of innovation values, encouraging of information sharing, goal setting and appropriate training and development.

## **CHAPTER-3**

### **3.0 Job analysis, Job design and Job evolution**

A job is defined as a collection of duties and responsibilities which are given together to an individual employee. Job analysis is the process of studying and collecting information relating to operations and responsibilities of a specific job. It can be explained with the help of the following diagram

#### **3.1. Job analysis**

Job description Job specification

Job title/ name of the job Qualification

Working hours Qualities

Duties and responsibilities Experience

Working conditions Family background

Salary and incentives Training

Machines to be handled on the job Interpersonal skills

**As mentioned in the above table job analysis is divided into 2 parts**

**a) Job description**

Where the details regarding the job are given.

**b) Job specification**

Where we explain the qualities required by people applying for the job.

#### **Need/importance/purpose/benefits of job analysis**

**Def.:** - A job is defined as a collection of duties and responsibilities which are given together to an individual employee. Job analysis is the process of studying and collecting information relating to operations and responsibilities of a specific job.

## **The following are the benefits of job analysis.**

### **1. Organizational structure and design:-**

Job analysis helps the organization to make suitable changes in the organizational structure, so that it matches the needs and requirements of the organization. Duties are either added or deleted from the job.

### **2. Recruitment and selection:-**

Job analysis helps to plan for the future human resource. It helps to recruit and select the right kind of people. It provides information necessary to select the right person.

### **3. Performance appraisal and training/development:-**

Based on the job requirements identified in the job analysis, the company decides a training program. Training is given in those areas which will help to improve the performance on the job.

Similarly when appraisal is conducted we check whether the employee is able to work in a manner in which we require him to do the job.

### **4. Job evaluation:-**

Job evaluation refers to studying in detail the job performance by all individual. The difficulty levels, skills required and on that basis the salary is fixed. Information regarding qualities required, skilled levels, difficulty levels is obtained from job analysis.

### **5. Promotions and transfer:-**

When we give a promotion to an employee we need to promote him on the basis of the skill and talent required for the future job. Similarly when we transfer an employee to another branch the job must be very similar to what he has done before. To take these decisions we collect information from job analysis.

### **6. Career path planning:-**

Many companies have not taken up career planning for their employees. This is done to prevent the employee from leaving the company. When we plan the future career of the employee, information will be collected from job analysis. Hence job analysis becomes important or advantageous.

### **7. Labour relations:-**

When companies plan to add extra duties or delete certain duties from a job, they require the help of job analysis, when this activity is systematically done using job analysis the number of problems with union members reduce and labour relations improve.

### **8. Health and safety:-**

Most companies prepare their own health and safety, plans and programs based on job analysis. From the job Analysis Company identifies the risk factor on the job and based on the risk factor safety equipment's are provided.

### **9. Acceptance of job offer:-**

When a person is given an offer/appointment letter the duties to be performed by him are clearly mentioned in it, this information is collected from job analysis, which is why job analysis becomes important.

## **Methods of job analysis**

**Def:** - A job is defined as a collection of duties and responsibilities which are given together to an individual employee. Job analysis is the process of studying and collecting information relating to operations and responsibilities of a specific job.

There are different methods used by organization to collect information and conduct the job analysis. These methods are

### **1. Personal observation:-**

In this method the observer actually observes the concerned worker. He makes a list of all the duties performed by the worker and the qualities required to perform those duties based on the information collected, job analysis is prepared.



## **2. Actual performance of the job:-**

In this method the observer who is in charge of preparing the job analysis actually does the work himself. This gives him an idea of the skill required, the difficulty level of the job, the efforts required etc.

## **3. Interview method:-**

In this method an interview of the employee is conducted. A group of experts conduct the interview. They ask questions about the job, skilled levels, and difficulty levels. They question and cross question and collect information and based on this information job analysis is prepared.

## **4. Critical incident method:-**

In this method the employee is asked to write one or more critical incident that has taken place on the job. The incident will give an idea about the problem, how it was handled, qualities required and difficulty levels etc. critical incident method gives an idea about the job and its importance. (A critical means important and incident means anything which takes place in the job)

## **5. Questioner method: -**

In this method a questioner is provided to the employee and they are asked to answer the questions in it. The questions may be multiple choice questions or open ended questions. The questions decide how exactly the job analysis will be done. The method is effective because people would think twice before putting anything in writing.

## **6. Log records:-**

Companies can ask employees to maintain log records and job analysis can be done on the basis of information collected from the log record. A log record is a book in which employee's record /writes all the activities performed by them on the job. The records are extensive as well as exhausted in nature and provide a fair idea about the duties and responsibilities in any job.

## **7. HRD records: -**

Records of every employee are maintained by HR department. The record contain details about educational qualification, name of the job, number of years of experience, duties handled, any mistakes committed in the past and actions taken, number of promotions received, area of work, core competency area, etc. based on these records job analysis can be done.

### **3.2 .Job design**

#### **Definitions: -**

Job design is the process of

- a) Deciding the contents of the job.
- b) Deciding methods to carry out the job.
- c) Deciding the relationship which exists in the organization.

Job analysis helps to develop job design and job design matches the requirements of the job with the human qualities required to do the job.

**Factors affecting job design: -** There are various factors which affect job design in the company.

#### **Factors affecting job design**

- 1. Organizational factors
- 2. Environmental factors
- 3. Behavioural factors

#### **I] Organizational factors:-**

Organizational factors to refer to factors inside the organization which affect job design they are

##### **a) Task characteristics:-**

Task characteristics refer to features of the job that is depending on the type of job and the duties involved in it the organization will decide, how the job design must be done. In case the

company is not in a position to appoint many people; a single job may have many duties and vice versa.

**b) The process or flow of work in the organization:-**

There is a certain order in which jobs are performed in the company. In case the company wishes it could combine similar job and give it to one person this can be done if all the jobs come one after the other in a sequence.

**c) Ergonomics:-**

Ergonomics refers to matching the job with physical ability and characteristics of the individual and in providing an office environment which will help the person to complete the jobs faster and in a comfortable manner.

**d) Work practices:-**

Every organization has different work practices. Although the job may be the same the method of doing the job differs from company to company. This is called work practice and it affects job design.

**II] Environmental factors:-**

Environmental factors which affect job design are as follows

**a) Employee availability and ability:-**

Certain countries face the problem of lack of skilled labour. They are not able to get employees with specific education levels for jobs and have to depend on other countries due to this job design gets affected.

**b) Social and cultural expectations :-**

**The** social and cultural conditions of every country is different so when an MNC appoints an Indian it has to take into account like festivals, auspicious time, inauspicious time, etc. to suit the Indian conditions. This applies to every country and therefore job design will change accordingly.

**III] Behavioral factors:-**

Job design is affected by behavioral factors also. These factors are

**a) Feedback: -**

Job design is normally prepared on the basis of job analysis and job analysis requires employee feedback based on this employee feedback all other activities take place. Many

employees are however not interested in providing a true feedback because of fear and insecurity. This in turn affects job design.

**b) Autonomy:-**

Every worker desires a certain level of freedom to his job effectively. This is called autonomy. Thus when we prepare a job design we must see to it that certain amount of autonomy is provided to the worker so that he carries his job effectively.

**c) Variety:-**

When the same job is repeated again and again it leads to burden and monotony. This leads to lack of interest and carelessness on the job. Therefore, while preparing job design certain amount of variety must be provided to keep the person interested in the job.

### **Methods of job design**

There are various methods in which job design can be carried out. These methods help to analyze the job, to design the contents of the and to decide how the job must be carried out. These methods are as follows: -

I. Job rotation

II. Job enlargement

III. Job enrichment

#### **I. Job Rotation: -**

Job rotation involves shifting a person from one job to another, so that he is able to understand and learn what each job involves. The company tracks his performance on every job and decides whether he can perform the job in an ideal manner. Based on this he is finally given a particular posting.

Job rotation is done to decide the final posting for the employee e.g. Mr. A is assigned to the marketing department where he learns all the jobs to be performed for marketing at his level in the organization. After this he is shifted to the sales department and to the finance department and so on. He is finally placed in the department in which he shows the best performance. Job rotation gives an idea about the jobs to be performed at every level. Once a person is able to understand this he is in a better understanding of the working of organization.

## **Advantages of job rotation**

- i. **Avoids monopoly:-**Job rotation helps to avoid monopoly of job and enable the employee to learn new things and therefore enjoy his job
- ii. **Provides an opportunity to broaden one's knowledge :-**Due to job rotation the person is able to learn different job in the organization this broadens his knowledge
- iii. **Avoiding fraudulent practice:-**In an organization like bank jobs rotation is undertaken to prevent employees from doing any kind of fraud i.e. if a person is handling a particular job for a very long time he will be able to find loopholes in the system and use them for his benefit and indulge (participate) in fraudulent practices job rotation avoids this.

## **Disadvantages of Job Rotation**

- i. **Frequent interruption:-**  
Job rotation result in frequent interruption of work .A person who is doing a particular job and gets it comfortable suddenly finds himself shifted to another job or department .this interrupts the work in both the departments
- ii. **Reduces uniformity in quality :-**  
Quality of work done by a trained worker is different from that of a new worker .when a new worker I shifted or rotated in the department, he takes time to learn the new job, makes mistakes in the process and affects the quality of the job.
- iii. **Misunderstanding with the union member:-**  
Sometimes job rotation may lead to misunderstanding with members of the union. The union might think that employees are being harassed and more work is being taken from them. In reality this is not the case.

## **II. Job enlargement: -**

Job enlargement is another method of job design when any organization wishes to adopt proper job design it can opt for job enlargement. Job enlargement involves combining various activities at the same level in the organization and adding them to the existing job. It increases the scope of the job.

It is also called the horizontal expansion of job activities.

Job enlargement can be explained with the help of the following example - If Mr. A is working as an executive with a company and is currently performing 3 activities on his job after job enlargement or through job enlargement we add 4 more activities to the existing job so now Mr. A performs 7 activities on the job.

It must be noted that the new activities which have been added should belong to the same hierarchy level in the organization. By job enlargement we provide a greater variety of activities to the individual so that we are in a position to increase the interest of the job and make maximum use of employee's skill. Job enlargement is also essential when policies like VRS are implemented in the company.

### **Advantages of job enlargement**

#### **1. Variety of skills:-**

Job enlargement helps the organization to improve and increase the skills of the employee due to organization as well as the individual benefit.

#### **2. Improves earning capacity:-**

Due to job enlargement the person learns many new activities. When such people apply for jobs to other companies they can bargain for more salary.

#### **3. Wide range of activities:-**

Job enlargement provides wide range of activities for employees. Since a single employee handles multiple activities the company can try and reduce the number of employees. This reduces the salary bill for the company.

### **Disadvantages of job enlargement**

#### **1. Increases work burden:-**

Job enlargement increases the work of the employee and not every company provides incentives and extra salary for extra work. Therefore the efforts of the individual may remain unrecognized.

#### **2. Increasing frustration of the employee:-**

In many cases employees end up being frustrated because increased activities do not result in increased salaries.

### **3. Problem with union members:-**

Many union members may misunderstand job enlargement as exploitation of worker and may take objection to it.

## **III. Job enrichment: -**

Job enrichment is a term given by Fredric Herzberg. According to him a few motivators are added to a job to make it more rewarding, challenging and interesting. According to Hertzberg the motivating factors enrich the job and improve performance.

In other words we can say that job enrichment is a method of adding some motivating factors to an existing job to make it more interesting.

The motivating factors can be

- a. Giving more freedom.
- b. Encouraging participation.
- c. Giving employees the freedom to select the method of working.
- d. Allowing employees to select the place at which they would like to work.
- e. Allowing workers to select the tools that they require on the job.
- f. Allowing workers to decide the layout of plant or office.

Job enrichment gives lot of freedom to the employee but at the same time increases the responsibility. Some workers are power and responsibility hungry. Job enrichment satisfies the needs of the employees.

### **Advantages of job enrichment**

#### **1. Interesting and challenging job:-**

When a certain amount of power is given to employees it makes the job more challenging for them, we can say that job enrichment is a method of employee empowerment.

#### **2. Improves decision making:-**

Through job enrichment we can improve the decision making ability of the employee by asking him to decide on factory layout, method and style of working.

**3. Identifies future managerial caliber: -**

When we provide decision making opportunities to employees, we can identify which employee is better than other in decision making and mark employees for future promotion.

**4. Identifies higher order needs of employees:-**

This method identifies higher order needs of the employee. Abraham Maslow's theory of motivation speaks of these higher order needs e.g. ego and esteemed needs, self-actualization etc. These needs can be achieved through job enrichment.

**5. Reduces work load of superiors:-**

Job enrichment reduces the work load of senior staff. When decisions are taken by juniors the seniors work load is reduced.

**Disadvantages of job enrichment**

1. Job enrichment is based on the assumptions that workers have complete knowledge to take decisions and they have the right attitude. In reality this might not be the case due to which there can be problems in working.
2. Job enrichment has negative implications i.e. Along with usual work decision making work is also given to the employees and not many may be comfortable with this.
3. Superiors may feel that power is being taken away from them and given to the junior's. This might lead to ego problems.
4. This method will only work in certain situations. Some jobs already give a lot of freedom and responsibility; this method will not work for such jobs.
5. Some people are internally dissatisfied with the organization. For such people no amount of job enrichment can solve the problem



## **CHAPTER-4**

### **4.0 Human Resource Planning**

This is the process which assures the organization that it will have adequate number of qualified persons, at requisite times, performing in a way to satisfy the needs of the organization & also provide satisfaction to the individual employee, so employed.

#### **The process involves:**

- a) Estimating the present & future requirements of human resources based on objectives & long range plans of the organization.
- b) Calculation of net human resource requirements based on the present availability of human resources.
- c) Taking suitable steps to identify, mould, change & develop the strength of existing employees so as to meet the future requirements.
- d) Preparation of action plans to acquire the balance human resources from outside the organization & to develop the existing employees.

#### **4.1. Recruitment:**

It is the process of searching for future employees (requirement) & ensuring they apply for jobs in the organization.

#### **It involves:**

- a) Identification of existing sources of candidates & developing them.
- b) Seeking out & identifying new sources of applicants.
- c) Motivating the right type of candidates to apply for jobs in the organization.
- d) Ensuring a healthy balance between internal & external sources.

#### **4.2. Selection:**

It is the process of ascertaining the qualifications, experience, skill, Knowledge, etc. of an applicant to ascertain his/her suitability for the job applied.

This includes:

- a) Developing application blanks.
- b) Creating & developing valid & reliable testing techniques.
- c) Formulating interviewing techniques.
- d) Checking of references.
- e) Setting up for medical examination policy & procedure.
- f) Line Managers to be involved in the decision making.
- g) Sending letters of appointment.
- h) Employing the selected candidates, when he reports for duty.

#### **4.3. Placement:**

It is a process of allotting to the selected candidate the most suitable job, as per the job requirements & employee specifications.

This function includes:

- a) Counseling the concerned managers regarding the placements.
- a) Overseeing the follow-up studies, employee performance appraisal to monitor employee adjustment to the job, in the coming days.
- b) Correcting wrong/misjudged placements, if any.

#### **4.4. Induction & Orientation:**

These are procedures by which a new employee is rehabilitated in the new surroundings & introduced to the practices, procedures, policies, people, etc. of the organization.

It includes:

- a) Familiarizing the employee with company philosophy, objectives, policies, career planning & development, company product, market share, history, culture, etc.
- b) Introduce new employee to the people—his colleagues, supervisors & subordinates.
- c) Mould the employees by orientation methods to the new working conditions.

# **CHAPTER-5**

## **5.0 Human Resource Development**

This process involves improving, moulding, & developing the skills, knowledge, creativity, attitude, aptitude, values, commitment, etc. based on the present & future job & company requirements.

### **1. Performance Appraisal:**

It is the continuous & systematic evaluation of individual employees with respect to their performance & their potential for future development.

It includes:

- a) Enunciating policies, procedures & techniques.
- b) Assisting functional managers.
- c) Reviewing & summarizing reports.
- d) Evaluating the effectiveness of various programmes.

### **2. Training:**

It is the process of transmitting the employees the technical & operating skills and knowledge.

It includes

- a) Identification of training needs of the individuals & for the organization.
- b) Developing appropriate training programmes.
- c) Assisting & advising the management in the conduct of training programmes.
- d) Transmitting requisite job skills & job knowledge to the employees.
- e) Asses the effectiveness of the training programmes.

## **5.1 Management Development:**

It is the process of designing & conducting appropriate executive development programmes so as to develop the managerial & human relations skills of the employees.

It includes:

- a) Identification of the areas in which management development is needed.
- Conducting development programmes.
- Motivating executives/managers.
- d) Designing special development programmes/ assessment procedures for promotions.
- Utilizing the services of specialists-both internal & external for development &/or Institutional (external) development programmes.
- Evaluating the effectiveness of executive development programmes.

## **5.2. Career Planning & Development:**

It is the planning of one's career & implementation of career plans by means of education, training, job search & acquiring of work experience.

It includes:

### **A. Internal mobility-**

Vertical, horizontal transfers, promotions and demotion.

### **B. Transfer-**

Process of placing employees in the same level jobs where they can be utilized more effectively as per the needs of the organization. This also means developing transfer policies, offering assistance & guidance to employees under transfer orders & evaluating transfer policy periodically.

### **C. Promotion-**

It deals with the upward assignment of employees to occupy higher positions (with better status & pay) in consonance with resources of employees & job requirement. The department must ensure that:

- Equitable, fair & consistent promotions are formulated & administered.
- Managers & employees are given assistance & guidance on the subject of promotion.
- Executions of promotional policies are as per policies & procedures.

#### **D. Demotion-**

It is the downward assignment of an employee in an organization. The department must ensure that:

- Equitable, fair & consistent demotion policies are drawn up.
- Assisting & advising employees regarding demotions.
- Ensure fair implementation of demotion Policies & Procedures.

### **5.3. Organizational Development:**

The planned process drawn up to improve organizational effectiveness through changes in individual & group behavior, culture & systems of the organization—drawing models from applied behavioral science.

# **CHAPTER-6**

## **6.0 Compensations Management**

### **6.1. Compensation**

Compensation includes all the extrinsic rewards that an employee receives during and after the course of his job. For his contributions to the organization. The principles of compensation payment are that it has to be adequate, equitable and fair to the employees. Compensation encompasses base salary, incentives, bonus and benefits and is based on job evaluation.

**Job evaluation-** It is a systematic determination of the value of each job in relation to other jobs in the organization, in the industry and in the market. In other words, job evaluation involves classifying a job based on its importance and its contribution to the organization and its requirements.

It involves

- Identifying/designing suitable job evaluation techniques;
- Evaluating various jobs;
- Ascertaining the relative worth of jobs in various categories.

**Wage and salary administration -** The process of formulating and operating a suitable wage and salary program is known as wage and salary administration.

It includes:

- Conducting wage and salary survey in the market and in the industry;
- Determining wage and salary rates on the basis of various factors like law, equity, fairness and performance;

- Implementing wage and salary administration programs;

**Incentives-** Incentives are the rewards an employee earns in addition to regular wages or salary based on the performance of the individual, the team or the organization.

**Bonus** — Bonus is primarily a share in the surplus or bounty and is directly related to the organization's performance. In India, the payment of bonus is a very popular means of rewarding employees and is governed by The Payment of Bonus Act 1965.

**Fringe benefits** — Fringe benefits are those monetary and non-monetary benefits given to employees during their employment, and sometimes, in the post-employment period also. These benefits are connected to employment with the organization and are not related to the employee's performance.

These benefits provide a sense of security to the employee and keep them committed to the organization. Some of the marginal benefits include;

- Disablement benefits
- Housing facilities
- Canteen facilities
- Conveyance facilities
- Educational facilities for employees and their children
- Credit facilities
- Recreational facilities
- Medical and welfare facilities
- Post-retirement benefits
- Company stores
- Legal aid

## **6.2. Compensations and Benefits:**

Bank provide compensations to its employees in shape of Cost of any medical Treatment, Cancelled Holidays fees, Repair of vehicle, any injury while doing job tasks and some other. Employees can claim their compensation if any above case occurs. Benefits which are provided by Banks are Paid time off, Retirement, Disability Insurance, Education and training programs.

In Paid time off benefits the employee is paid for the time he don't worked duo to vacation, holiday pay and sick pay. Retirement benefits are in shape of pension, gratuity, provident fund and superannuation fund. In disability insurance bank provides financial support when an employee becomes injured or ill and is unable to do his/her job and in education & training programs bank provide different education & training to their employees to furbish their skill.

## **CHAPTER-7**

### **7.0 Human Relations**

Administering various human resources policies like employment development & compensation & interactions among the employees on one hand & employees & the management on the other, create a sense of working relationships between workers & management & trade unions.

Basically they are all interactions between human beings. Human relations, is therefore, is an important area in management which integrates people into work situations in a way that motivates people to work together with economic, psychological & social satisfaction thereby increasing their productivity. Hence Human Resources Management functions will center on:

1. Understanding perception, personality, learning, intra & inter personal relations, inter & intra group relations.
2. Motivating all employees.
3. Promoting employee morale.
4. Developing communication skills.
5. Developing leadership skills.
6. Redressing satisfactorily through a well-defined grievance procedure.
7. Handling disciplinary cases by established disciplinary procedures & in all fairness.
8. Providing adequate counseling to solve employees' personal, work & family problems, thereby releasing their stress & strain.



## **CHAPTER-8**

### **8.0 HUMAN RESOURCE MANAGEMENT IN BANKS**

The classification of the Indian banks into broad groups such as public sector, old private sector, new private sector, foreign, regional rural banks & cooperatives are largely on the basis of ownership pattern. It is also well known that the business mix, delivery channels & IT strategies of these organizations vary substantially. What is little known but of greater importance is that each of these banks follows very distinct HR practices which have contributed, substantially, to the business processes.

#### **8.1. HRM in Cooperative Banks**

It is sad that the HR policies of cooperative banks are totally dominated by the Registrar of Cooperatives. This is, perhaps, one reason why the cooperatives are unable to improve themselves.

#### **8.2. HRM in Regional Rural Banks (RRBs)**

As regards RRBs, most of them adopt the HR policies of sponsor banks, which are not appropriate for their special nature.

#### **8.3. HRM in Public Sector Banks**

In the recent times, the contours of HR function in public sector banks are slowly but definitely changing. One could say that these banks are discovering the HR function & it is hoped that these banks will fast catch up with others. It may be recalled that, in a controlled environment & to meet with the rapid branch expansion- since 70s- Public Sector Banks (PSBs) have adopted

HRM practices similar to that of Government departments. Herein HRM did not have a direct role in business development but was more concerned with centralized recruitment to staff & providing them across the country.

#### **8.4. HRM in Private Banks & Foreign Banks**

The HR function as practiced by private & foreign banks is effectively involved in the identification of specific skills that each job warrants & recruiting suitable staff by every way possible. In these banks, recruitment is a continuous process with a strong focus on getting the right person for the right job by offering appropriate compensation, incentives & designations. There is a great energy spent in keeping the turnover low & offering appropriate training inputs. Possibly there are as many pay structures as there are employees. More importantly, HRM has a role in monitoring & mentoring the employee. There are no routine transfers. Rather people are recruited in different geographical locations & different levels. Technology has helped in centralizing the back office & other functions such that service can be provided from a distance.

These institutions adopt a proactive performance appraisal system but still short of 360 Degree appraisals. Their training process is concerned with both skill building & motivating. It should, however be said that the demand for professionals on account of growth of Indian Business is such that the efforts of HRM have not helped it from completely staving off staff turnover in the ranks.

#### **8.5. HRM in Public Sector Unit Banks (PSU Banks)**

In the case of PSU Banks the recruitment process is annual & large scale. People are recruited at the lowest grade & promoted in due course. This makes the career path of each employee the responsibility of the organization. This also underlies a belief that anyone can occupy any desk. In such a system specialization is the loser. Recruitment at higher levels is a recent phenomenon & more an exception than rule. Pay packets are uniform for a grade/level with annual increments & uniform perquisites. Increments are earned automatically. Transfers are not driven by business requirements but a matter of routine. Vacancies get created as & when people move up. It is not

uncommon to see new department's spring up just to allow promotions. In a way such a move is justified as salary is linked to grades & not performance. The concept of job rotation is practiced with great conviction. As regard leave it is seen that modern business organizations, driven by work life balance issues & 'operational risk' ensure that certain annual leave is mandatory.

In the case of PSU Banks, the "compulsory leave system" has not yet taken root. In the circumstances an important task at hand is training the staff member, who, on account of age profile is not comfortable working in an IT environment. HRM should also take immediate steps to improve productivity. There is a simultaneous need to balance the demand of IT savvy youngsters joining the organization who ask for high salaries.

PSU Banks are not able to offer market driven salary. Given that banking business & the business of Government are distinct, there is, in the case of PSU Banks, an urgent need that salaries are not limited by what is paid in the ministry but unshackled. Till that happens, HRM should, innovatively tackle the issue.

## **CHAPTER-9**

### **9.0 Responsibilities of the Human Resource Management Department in Banks**

#### **9.1. Role:**

The role of the Human Resource Department is to create the climate & conditions in which management throughout the Bank will be enabled to optimise the individual & collective contribution of all employees to the short & long-term success of the Bank.

#### **9.2. Responsibilities:**

- To be the principal sponsor & “guardian” of HR policies in the Bank.
- To propose & obtain agreement on changes to these policies from time to time & to ensure that policies which have been agreed are being implemented throughout the Bank.
- To contribute fully to the task of meeting the business challenges which the bank has to face by supporting Branch/Unit Managers in continuously developing the potential of employees & in creating conditions in which all the employees are motivated to meet the objectives of the Bank.
- To continuously monitor the Bank’s strategies to ensure that HR policies are appropriate & that employee numbers & skills are fully supportive of such strategies.
- To deliver a full range of personnel services in support of line management. These services include manpower planning, recruitment/transfer, remuneration, and training & employee welfare.
- To support line management in their day-to-day management of the workforce by providing advice & consultancy on personnel & performance management issues.

## **CHAPTER-10**

### **10.0 EMPLOYEE RELATIONS IN BANKS**

The banking sector has been characterized by apparently harmonious industrial relations & has not suffered from the “British Diseases” of industrial action & demarcation issues associated with parts of manufacturing industry (e.g. Batstone, 1984). Banks have promoted unitarism (Fox, 1966) encouraging an ethos of teamwork, shared interest & loyalty, wanting commitment beyond the cash nexus. While banks are generally seen as having a passive approach to employee relations, paternalism did underpin the system & particularly important was the system of internal promotion supported by an unwritten agreement between the major UK Banks on no poaching. The internal labour market created two categories of employees: career & non-career which equated to a male/female divide. Retail banking is a highly labour intensive industry with labour costs forming 70% of total operating expenditure & “involvement in fund transmissions meant that a majority of clerical staff have not been used as a means of marketing the bank’s products nor directly for increasing business but to process existing accounts. They have been regarded as an overhead rather than a resource.”

Until the 1980s, competition between the Banks has been limited, banks operating as an oligopoly & Government’s concern with maintaining economic stability with limits to lending, & control over interest rates facilitated this. The oligopoly fed through to the management of staff

as national wage bargaining minimized competition for labour. However deregulation led to the collapse of the national system & a questioning of the old employment practices.

## **CHAPTER-11**

### **11.0 CURRENT CHALLENGES FACED BY BANKS IN HRM**

#### **Effective work force:**

A time-consuming & hectic job is to hunt the right talent. Higher the professional value of the vacancy, tougher is the search. Identifying the right stuff followed by negotiation is the element which makes the job tough for the employer. Banks are keenly interested to fill up two types of breeds of professionals. Ones who are outstanding professionals with high job hopping attitude—these are those who come in-work for some time & then leave for better prospects. Others are those who are keenly picked-up, trained & are somehow retained to be developed as future management within the bank.

Management trainees are a growing popular phenomenon where freshly qualified business graduates are engaged by banks & a certain percentage of these well-equipped professionals stay back within the organization to grow into the footsteps of senior managers.

Banking jobs being apparently lucrative for many attract a large number of candidates against advertised vacancies in media creating a large database management problem.

This has been facilitated by specialized hiring agencies who may take up the job of hiring in case of large number of vacancies.

#### **Right People:**

The most difficult agenda of HRM across the banking sector is to retain the right people. Sudden growth of retail banking & other services has put pressure on HR Managers in banks to engage more professionals within shorter span of time thereby attracting manpower in other banks on

attractive packages has made the job market very competing. A bank in a normal course invests time & money to hire & train the appropriate workforce for its own operations. This readymade force is often identified & subsequently picked-up on better terms by others.

### **Compensation:**

How much to pay the right employee & how much to the outstanding performer. Banks have traditionally followed pay scales with predetermined increments, salary slabs, bonuses & time based fringe benefits like car & house advance, gratuity, pensions, etc. The situation is not the same anymore. An increment of Rs.500-800 per annum is no more a source of attraction for a professional anymore. A basic pay with traditional formulas of linkage with medical & other facilities has no soothing today.

A promise of future growth, learning culture & corporate loyalty is out of dictionary & does not mean anything to this energetic & competent performer today. A waiting period of 3-4 years in each cadre haunts the incumbents who strongly believe in immediate compensation.

A freshly hired professional requires a brand new car or car loan n resuming office quite contrary to his previous breed of bankers who would wait for the job seniority to qualify for a car loan.

### **Job Satisfaction:**

Everybody in the bank wants to work in the preferential department, preferential location, city of his own choice & boss of his liking. An administrative deviation from any of these results in lowered job satisfaction. Although hiring is normally based on regional requirement matching the area of activity with that of employee's nativity yet other elements like appointment in the department of choice & preference makes the job of HR manager quite challenging.

What the HR manager cannot afford is the dissatisfied employee who not only disrupts the smooth working him, but also spreads the negativity to others by his de-motivated attitude.

### **Morale Boosting:**

What has long been overlooked is the morale boosting of the employees by the organizations. Human beings even if satisfied of material wellbeing need to be appraised & encouraged constantly.

Smart banks have realized this need & have taken steps to keep their work force motivated through proper encouragement like man of the month awards, repeat get-togethers, conferences, sports events, dinners, company sponsored travel, reunions, etc. This is the way employees create a feeling of belongingness.

## **CHAPTER-12**

### **12.0 DEVELOPMENT IN BANKS**

The banks must emphasis on human resource development as one of the critical areas of its operations. It should redraw its training & development schedules to suit the requirements of the current emerging scenario. Requisite training should be imparted to various branch level functionaries as also administrative staff. Besides in-house training the reputed external agencies should be utilized for human resource development with a view to updating their knowledge & to keep them abreast of the current banking scenario for meeting the challenges ahead. The concept of segment specialization may be resorted to in respect of the personnel selected therefore. It is now thought expedient to plan & strengthen the squad of skilled officers in various segments as IT, marketing management, risk management, risk based supervisors, law, security, etc. The lead bank must play an effective role in improving the work environment & pursuing staff welfare measures in the form of whole range of financial assistance with reference to various loans of sorts.

Human resource skills are other areas of challenge. Because of modernization & technological advancement rigorous training & man power planning are required.

In the market scenario characterized by heightened competition, growing customer needs & technological up gradation, the bank fine tunes its HT policy to meet its corporate objectives.

New training systems have been developed to impart competencies & a broad range of skills among the employees to deliver faster & superior service that can delight the customers. The Industrial Relations in the banks have been harmonious & cordial.



## **12.1 TRAINING & DEVELOPMENT**

### Meaning & Definition:

#### **Training:**

Organization & individual should develop & progress simultaneously for their survival & attainment of mutual goals. So every modern management has to develop the organization through human resource development. Employee training is the important sub system of human resource management. Employee training is a specialized function & is one of the fundamental operative functions for human resources management.

After an employee is selected, placed & introduced he or she must be provided with training facilities. Training is the act of increasing the knowledge & skill of an employee for doing a particular job. Dale S. Beach defines the training as “the organized procedure by which people learn knowledge & skill for a definite purpose.” The training system in the banking industry has a strong structural base.

However, in the past the training activities have been more ritualistic due to absence of a strategic link between training & human resources development. Today, it is important that the training function is made an effective organizational intervention by establishing a clear policy of training & development within the framework of total human resource development. The training establishments need to be actively involved in the total training process starting from the identification of the training needs, evaluation of training effectiveness & the benefits of training to the end users viz. the internal & external customers. The need for training & development is determined by the employee’s performance deficiency, computed as follows:

$$\text{Training \& Development Need} = \text{Standard Performance} - \text{Actual Performance.}$$

We can make a distinction among training, education & development. Training, as was started earlier, refers to the process of imparting specific skills. Education, on the other hand, is confined to theoretical learning in the classrooms. Training & Education Differentiated:

<b>TRAINING</b>	<b>EDUCATION</b>
Application oriented	Theoretical oriented
Job experience	Classroom learning
Specific tasks	General concepts
Narrow perspective	Broad perspective

**Development:**

“Give a man a fish, & you give him meal. Teach man to fish, & you give him a livelihood.”

This ancient Chinese proverb seems to describe the underlying rationale of all training & development programs. No banking organization can long ignore the training & development needs of its employees without seriously inhabiting the performance. Even the most careful selection does not eliminate the needs for training, since people are not molded to specifications & rarely meet the demands of their jobs adequately.

This HRM function deals with the overall development of the employees. This includes their professional & well as their personal development. It is a part of HRM function to identify opportunities for enhancing the skills of the resources. Promotion is regarded as one of the ways of recognizing development undertaken by an employee. Development is also largely dependant on training. Generally people think that training & development are one & the same, but there are many differences between them.

## THE TRAINING PROCESS



## **12.2. RECRUITMENTS**

### **Meaning and definition:**

The human resources are the most important assets of an organization. The success or failure of an organization is largely dependent on the caliber of the people working therein. Without positive and creative contributions from people, organizations cannot progress and prosper. In order to achieve the goals or the activities of an organization, therefore, they need to recruit people with requisite skills, qualifications and experience. While doing so, they have to keep the present as well as future requirements of the organization in mind. Once the required number and kind of human resources are determined, the management has to find places where the required human resources are/will be available and also find means of attracting them towards the organization before selecting suitable candidates for jobs.

Recruitment is defined as, “ A process to discover the sources of man power to meet the requirements of the staffing schedule and to employ effective measures for attracting that man power in adequate numbers to facilitate effective selection of an efficient work force.

### **Objectives of recruitment**

#### **Some of the objectives of recruitment are:**

- To attract people with multi-dimensional skills and experiences that suits the present and future organizational strategies.
- To induct outsiders with a new perspective to lead the company.
- To infuse fresh blood at all levels of the organization.
- To devise methodologies for assessing psychological traits.

### **Process of Recruitment:**

Recruitment refers the process of identifying and attracting job seekers so as to build a pool of qualified applicants. This process comprises of five interrelated stages, viz,

- Planning
- Strategy development
- Searching
- Evaluation and control

The ideal recruitment process is the one which attracts relatively larger number of qualified applicants who will survive the screening process and accept positions with the organization, when offered to approach the ideal people, individuals responsible for recruitment process must know how many types of employees are needed, where and how to look for individuals with appropriate qualifications and interests, what inducements to use for various types of applicants group, how to distinguish applicants who are unqualified from those who have a reasonable chance of success, and how to evaluate their work.

### **12.3. SELECTION**

#### **Definition**

Selection is defined as the process of differentiating applicants in order to identify and hire those with a greater likelihood of success in a job. The objective of selection decision is basically picking an applicant from a pool of applicants who has the appropriate qualifications and competency to do the job. The selection procedure cannot be effective until and unless-

- Requirements of the job to be filled have been clearly specified.
- Employee specifications (physical, mental, social, behavioral etc) have been clearly specified.
- Candidates for screening have been attracted.

#### **Selection process is preferable because:**

- It is easier for applicant as they can send their applications to a single centralized department/agency.
- It facilitates contacts with applicants because issues pertaining to employment can be cleared through one central location.

- It helps operating managers to concentrate on their operating responsibilities. This is helpful during peak operating period.
- It can provide for better selection because hiring is done by specialist trained in staffing techniques.
- The applicant is better assured of consideration for a greater variety of jobs.
- Hiring cost may be cut because duplication of efforts is minimized.

## **Selection Process:**

The selection process consists of the following steps:

1. **Application form:** Many companies formulate their own style of application form depending upon the size and nature of business carried on, type and level of the job etc. Information is generally required on the following items in the form: personal background, educational attainments, work experience references etc.

2. **Written test :** Written test is conducted for the qualified candidates after they are screened on the basis of application form to measure the candidates ability towards the job, his aptitude reasoning, knowledge in various disciplines, English language etc.

3. **Preliminary Interview:** The next step that tag along the selection procedure is a preliminary interview wherein the applications are scrutinized so as to eliminate unqualified applications. Preliminary Interviews are short. This interview thus provides information about the candidate related to the job or personal specifications.

4. **Selection Test:** After passing through the interview the next stage that applicant has to prove himself on are the selection tests. There are different types of selection tests for different levels of the organization and that too is further differentiated within different types of organizations. Some of the most common and well-known tests that an applicant has to go through are;

a) **Aptitude test**

- b) **Personality tests:** This is common mostly for the higher levels of management are given to measure a prospective employee's motivation to function in a particular working environment.
- c) **Internal test:** To measure an individual's activity preferences.
- d) **Graphology Test:** is an art wherein the individual's handwriting is seen and accordingly his personality traits are derived by the way he writes.
- e) **Polygraph Test:** Are designed to ensure accuracy of the information given in the applications.
- f) **Medical Tests:** Reveal physical fitness of the candidate.
- g) **Drug test:** Help to ensure the presence of illegal or Performance- affecting drugs.

1. **References and background checks:** Many employer request names, address, and telephone numbers or references for the purpose of verifying information and, perhaps, gaining additional background information on an applicant.

2. **Selection Decision:** After collecting data from all the preceding steps, this is the most crucial step in the entire selection process. The main difference between the preceding stages and this is that former is used to short list the number of candidates and later one is to make a final decision from the pool of individuals who pass the tests, interviews and reference checks. The view of line manager will be generally considered in the final selection because it is he/she who is responsible for the performance of the new employee. The HR manager plays a crucial role in the final decision.

3. **Physical Examination:** After the selection decision and before the job offer is made, the candidate is required to undergo a physical fitness test. The result of the medical fitness test is recorded in a statement and is preserved in the personal records. The main objectives of this test are as follows:

- To detect if the individual carries any infectious diseases.
- To determine whether an applicant is physically fit to perform the work.
- It helps to determine if there are any physical capabilities which differentiate successful and less successful employees.

- Medical checkup protects applicants with health defects from undertaking work that could be detrimental to them or might otherwise endanger the employer's property.
- Last, but not the least such examination will protect the employer from workers compensation claims that are not valid because the injuries or illness was present when the employee was hired.

**1. Job offer:** The next step in the selection process is Job offer for those applicants who had passed the previous stage. Job offer is made through a letter of appointment. Such a letter usually contains the date by which the appointee must report on duty.

Appointee must be given a reasonable time for reporting because it may be quite possible that the appointee is employed in some other company or must be residing in some other city and for such other reasons. Company may also want the appointee to delay in joining the job because the job may require undergoing some training program. Decency demands that rejected applicants must be informed about their non-selection. These applicants' data must be used for future references.

**2. Contract of employment:** After the job offer is made and the candidates accept the offer, certain documents need to be executed by the employer and the candidate. One such document is Attestation form. This form contains vital details about the candidate, which are authenticated and attested by him/her, which could be used for future reference. Another document is contract of employment. This document contains the terms and conditions of employment like designation, perks, term of job and so on. The information written in the contract may vary according to the level of the job. The main drawback of the contract is that it is difficult to enforce them.

**3. Concluding the selection process:** The selection process will not end with executing the employment contract. The step is reassuring the candidates who have not been selected. Such candidates must be told that they were not selected, not because of any serious deficiencies in their personalities, but because their profiles did not match the requirements of the organization.

**4. Evaluation of selection process:** The broad test of the effectiveness of the selection process is the quality of the personnel hired. An organization must have competent and committed



personnel. The selection process, if properly done, will ensure availability of such employees. Audit must be conducted by the people who work independent of the HR department.

## **New methods of selection:**

### **1.360 degree selection or participative selection:**

Normally supervisors administer the selection test and interview. They judge the fit between the job and the candidate. But the employee skills, knowledge and performance affect not only superiors but also subordinates and the employees of the same level. Hence the organization started involving the subordinates and the employees of the same level in administering the employment tests and interviews. This type of selection program is called 360 degree program.

### **2. Employee leasing:**

The client company leases employees from a third party, not on temporary basis but on a full time basis and for long help. An interesting feature is that the client company need not perform personnel activities such as hiring compensation or record keeping. Employees working elsewhere are leased. They are not directly employed by the company where they are working. Employees not recruited by one client are sent to another.

### **3. Selection by invitation:**

Management observes the performance of the key executives of competitors. If the performance of the key executives is excellent or the key executives are the change agents, the management invites them to join the organization by offering attractive salary and benefits. Thus, the significant performance of the executives forms basis for selecting them by invitation.

## **CHAPTER-13**

### **13.0 HRM ISSUES IN PUBLIC SECTOR BANKS**

#### **Background:**

Among the 12 services classified under the services definition of GATS, banking is one of the prominent one. Banking industry in India is one of the most diversified and heterogeneous in terms of ownership; co-existence of private and public sector is one of the best examples of peaceful co-existence of two entirely different cultural systems in the services sector. Coupled with that, the country has a large number of foreign banks with altogether a different work culture and climate. The simultaneous existence of so many types of work ethos, systems and processes are truly symbolic of the great Indian unity amongst diversity. Notwithstanding the fact that lots of efforts have gone into bringing technological & process congruence, it is really unfortunate that very little has been done on the human resource front in this regard.

Unfortunately, public sector banking has been the biggest victim, being governed by outdated & prohibitive sets of government guidelines. The Management often complains lack of adequate power and flexibility; the Trade Unions often look at any directional change with a sense of suspicion; majority of the workforce remains in dream-world of the pre-liberalized scenario of work security. The result is that public sector banks are least concerned about human resource management and reforms thereto and consequently remain under-productive.

Though renaming of Personnel departments to HR departments took place quite a few years ago in some of the public sector banks, the work processes & culture in many of them till today remain outdated and are not in a position to meet changing expectations of the human talent within.

The scope of this is limited to address some of the fundamental issues in areas of human resource management front in the public sector banking in India.

## **CHAPTER-14**

### **14.0 ORGANIZATIONAL PROFILE OF STATE BANK OF INDIA**



State Bank of India is the largest and one of the oldest commercial bank in India, in existence for more than 200 years. The bank provides a full range of corporate, commercial and retail banking services in India. Indian central bank namely Reserve Bank of India (RBI) is the major shareholder of the bank with 59.7% stake. The bank Total is capitalized to the 359.237 billion with the public holding (other than promoters) at 40.3%. SBI has the largest branch and ATM Network spread across every corner of India.

The bank has a branch network of over 15004 branches (including subsidiaries). including 157 foreign offices in 41 countries around the world making it The Largest Banking and Financial Services Company in India, correspondent relationship with 520 International banks in 123 countries. In recent past, SBI has acquired banks in Mauritius, Kenya and Indonesia. The bank had total staff strength of 292,215 as on 31st January, 2013. Of this, 29.51% are officers, 45.19% clerical staff and the remaining 25.30% were sub-staff. The bank is listed on the Bombay Stock Exchange, National Stock Exchange, Kolkata Stock Exchange, Chennai Stock Exchange and Ahmedabad Stock Exchange while its GDRs are listed on the London Stock Exchange. SBI group accounts for around 25% of the total business of the banking industry while it accounts for 35% of the total foreign exchange in India. With this type of strong base, SBI has displayed a continued performance in the last few years in scaling up its efficiency levels. Net Interest Income of the bank has witnessed a CAGR of 13.3% during the last five years. During the same

period, net interest margin (NIM) of the bank has gone up from as low as 2.9% in FY02 to 3.40% in FY06 and currently is at 3.32%.

<b>State Bank of India</b>		
Year	Imperial Bank of India 1900	Mumbai, Maharashtra, India 1 July 1995
Workers	19000 in 2006	292215 in 2012
Branch	12000 in 2006	15004 in 2012
Asset	274 billion	359.237 billion
Establishments	2 June 1806	1969 nationalized
Government of India		

## **State Bank of India**

### **Overview**

State Bank of India is a largest commercial Bank in India entity on the corporate scene having diversified business interests that include Financial Institution.

The State Bank of India, the largest public sector bank of India, offered voluntary scheme (VRS) to trim its workforce as recommended that the banking industry was overstaffed. SBI implemented a VRS or the “Golden Handshake” system. The vast workforce that was once regarded as one of SBI’s strongest assets became a liability following the computerization of the bank. The introduction of this scheme leads to strong protests and SBI faced with a prospect of losing its talented employees and be left with less efficient employees (2012).

Quality is our essence and we, at State Bank of India, have always stressed on the Qualitative aspect. Consequently in this run for quality, quantity has always pursued us. We look forward to reaching the zenith and reaffirm our commitment to the process of sound nation-building.

### **CORE COMMITMENTS - OUR STRENGTH**

- Emotion
- Discipline
- Duty
- No discrimination
- Quality
- Give respect
- Self-respect
- Truth
- Collective Materialism
- Religion
- Absolute Honesty

#### **What**

A commitment of State Bank of India to the genuine needs and rights of anybody & everybody - Be it to a depositor, Share Holder, consumer.... all business associates and Sahara India Family Members.

#### **Need**

India needs effective consumer protection and protection of workers' genuine rights. There are various agencies, promising protection & action. But no external body can provide justice unless the company becomes 'QUALITY CONSCIOUS' WITH STRICTLY NO DISCRIMINATION POLICY AND JUSTICE CONSCIOUSNESS as its very dominating nature.

#### **Motto**

We not only believe but practice NO DISCRIMINATION, JUSTICE & HIGH QUALITY - means enthusiastic, productive performance of duty "KARTAVYA' towards the consumer', workers' genuine satisfaction.

#### **Aim**

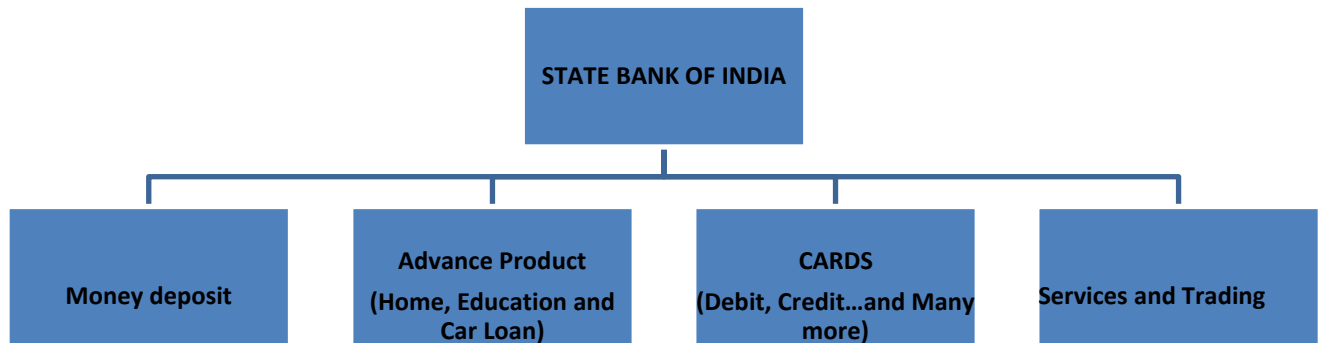
To provide justice - be it a matter of the tiniest imperfection or injustice in our COMMITMENT - products or services. Direct or indirect, short term or long term.

## Where

Kindly rush your grievances/suggestions or any queries related to State Bank of India Services to the nearest S.B.I Branch establishment and/or to:

**“Response Will Never Be Delayed and Justice Will Never Be Denied”**

## BUSINESS ENTITIES

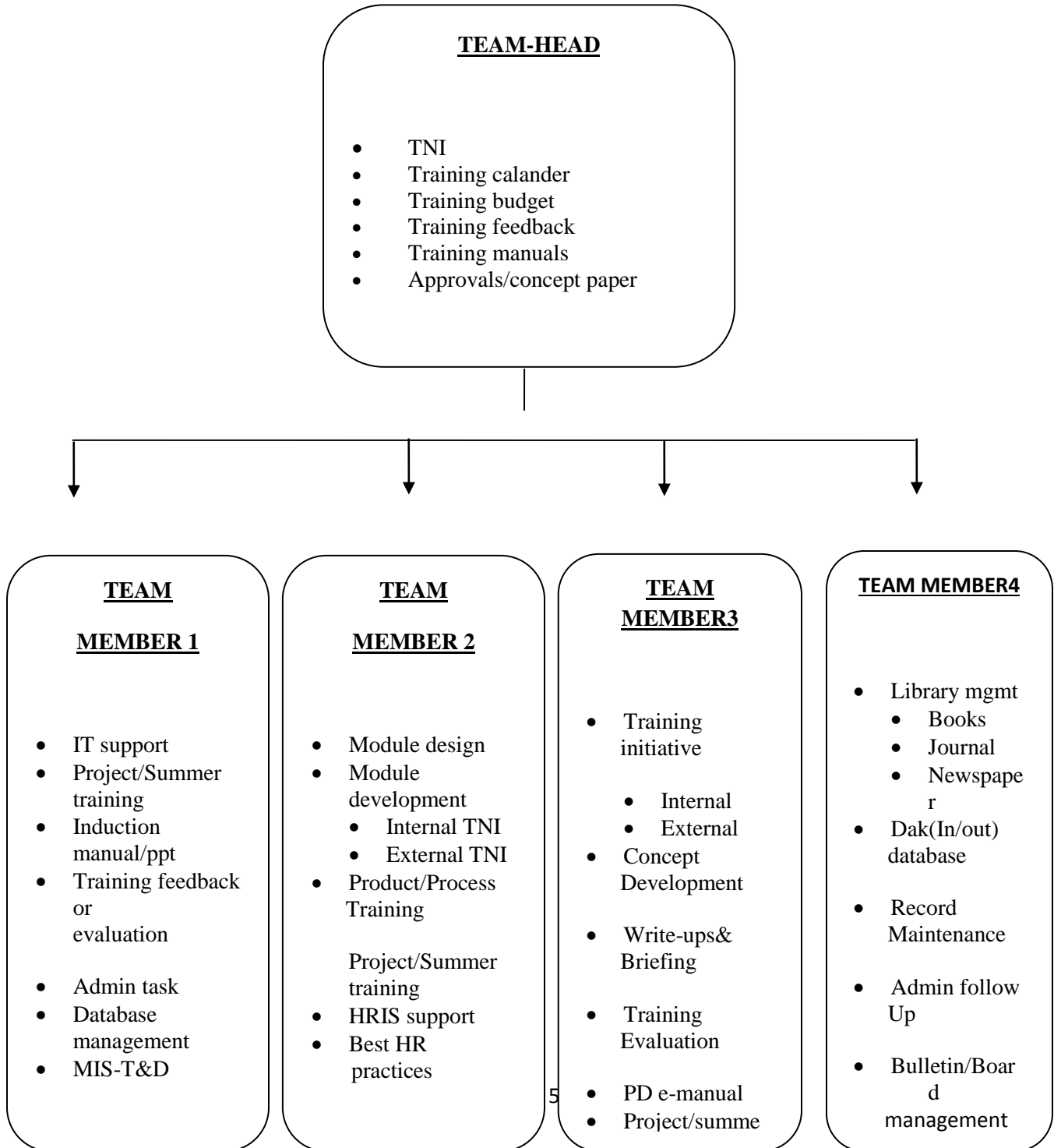


# CHAPTER-15

## DATA ANALYSIS AND INTERPRETATION

### 15.0 ANALYSIS OF SECONDARY DATA

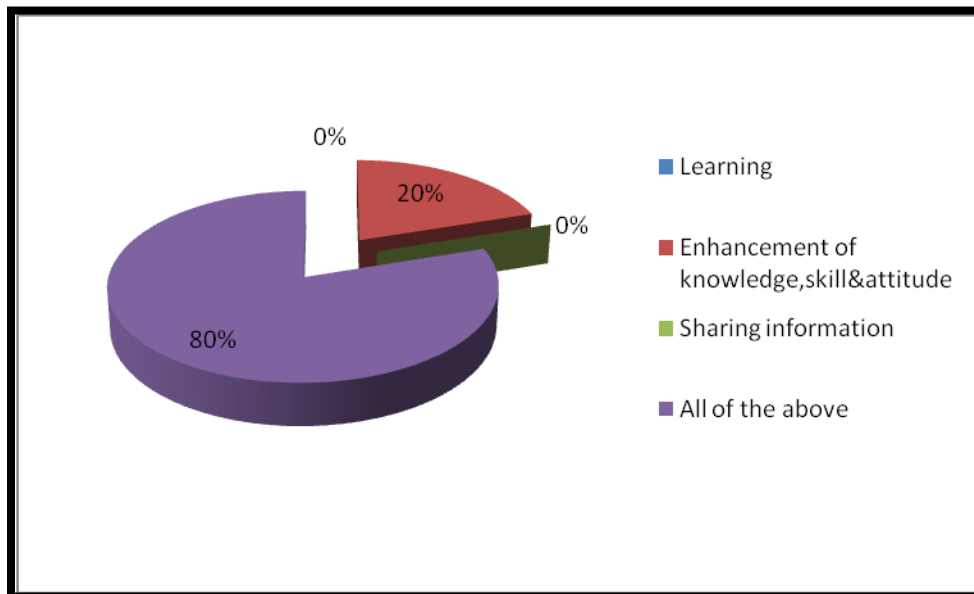
#### Training and Development Function in Banking Sector



## 15.1 ANALYSIS OF PRIMARY DATA

### What do you understand by training?

Learning	0
Enhancement of knowledge, skill & attitude	4
Sharing information	0
All of the above	16



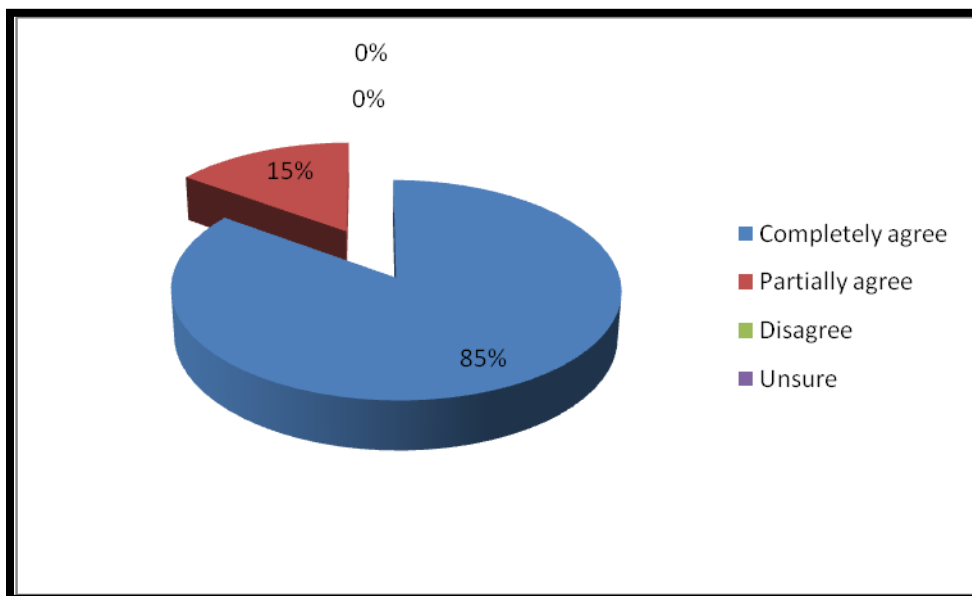
### ANALYSIS

The above result shows that most of the State Banks of India Employees are well aware of the definition, inputs and purpose of the training program. They are self-motivated to attend such training program as it will result in their skill enhancement & improving their interpersonal skill.



## 2. Training is must for enhancing productivity and performance.

Completely agree	17
Partially agree	3
Disagree	0
Unsure	0

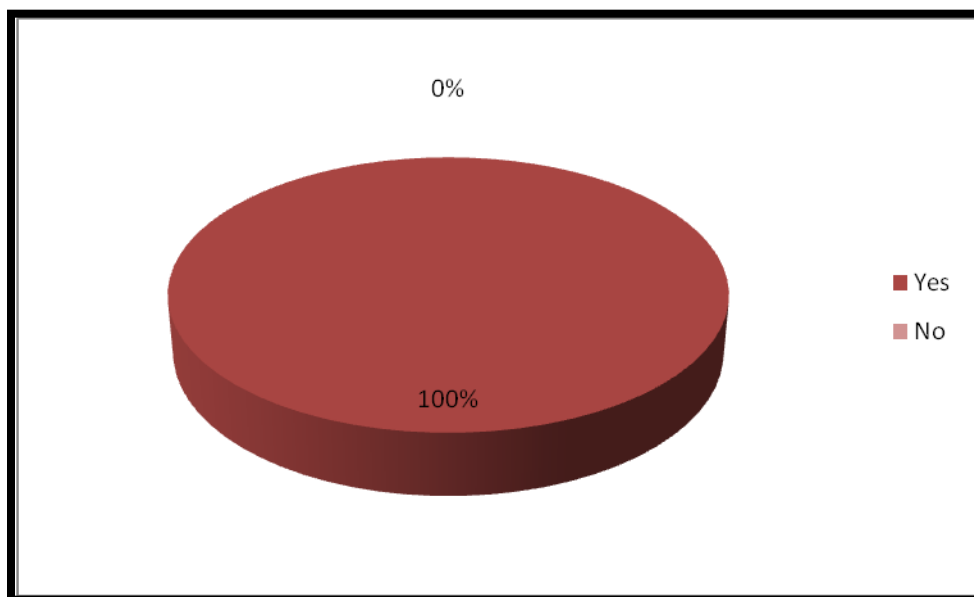


### ANALYSIS:

The above result shows that mostly State Banks of India Employees are well aware of the role and importance of the training. It means somewhere their productivity and performance has been improved after the training program attended by them and it helped them to achieve their goal.

**3. (i). Have you attended any training program in the last 01 year?**

Yes	20
No	0

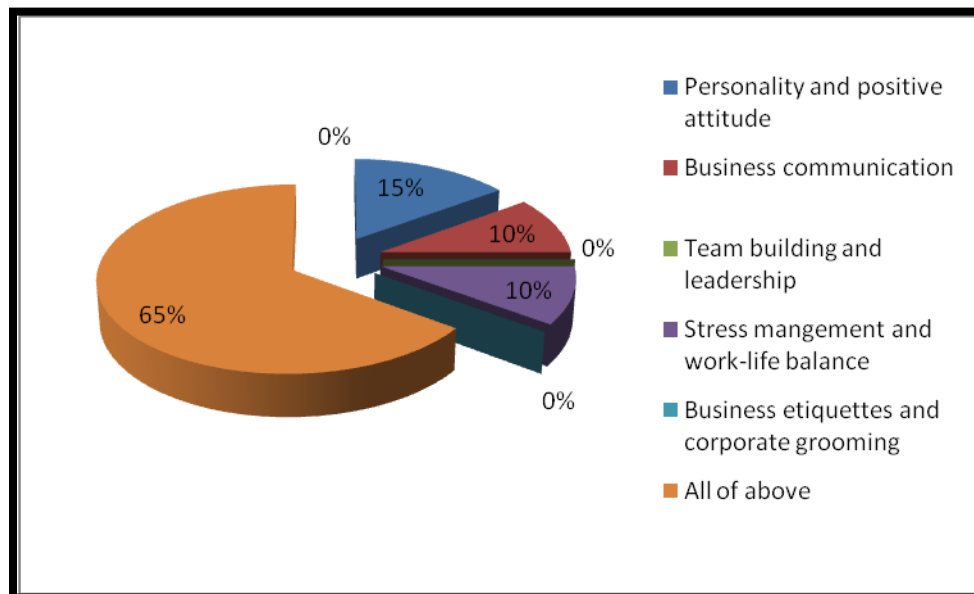


**ANALYSIS:**

100% respondents had attended training program in the last 01 year. It means in State Banks of India HR Department, time to time training is provided to all the Bank's Employes and it is continuous process.

**(ii). If yes, which module of soft skill development training?**

Personality and positive attitude	3
Business communication	2
Team building and leadership	0
Stress management and work-life balance	2
Business etiquettes and corporate grooming	0
All of above	13
If any other ,please specify	0

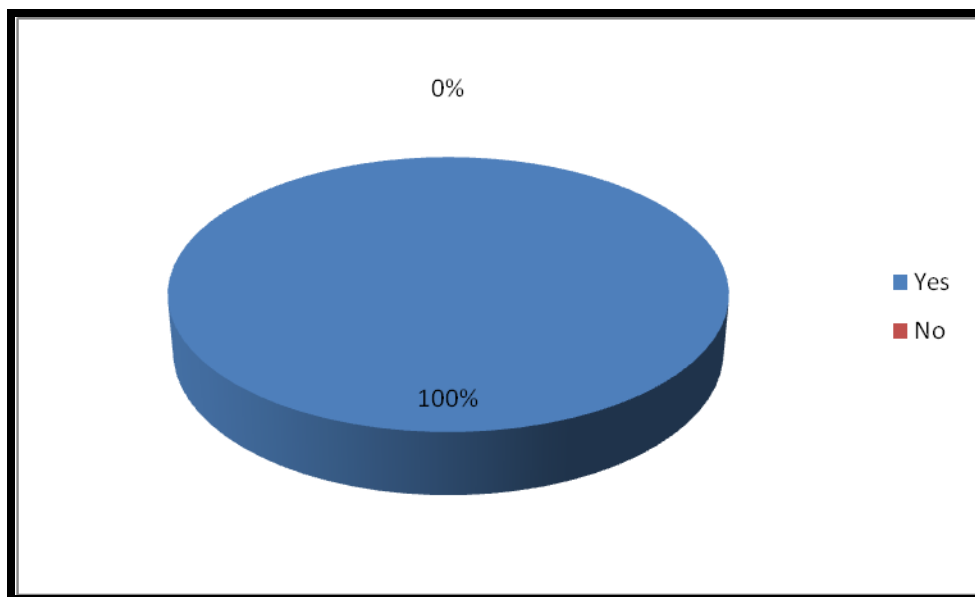


**ANALYSIS:**

65% respondents had attended all the five modules of soft skill development training. But besides soft skill development training, HR department of State Banks of India Employees should also provide product/process or skill based training to enhance the employability.

**4. (i). After the training, have you given feedback of it?**

Yes	20
No	0

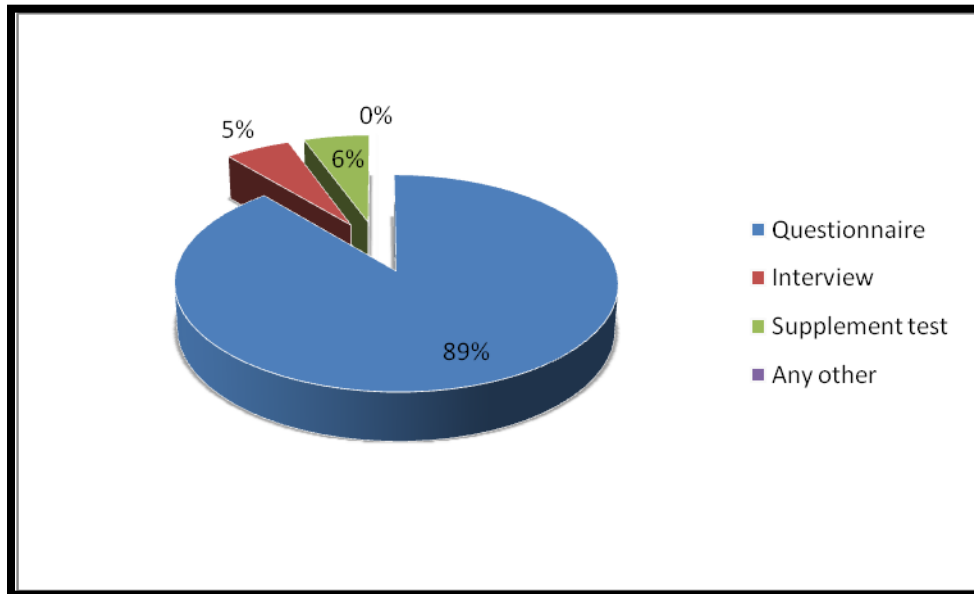


**ANALYSIS:**

100% respondent had given feedback after attending the training. It means each and every respondent are well aware of the importance of giving feedback. They know that their feedback is very important to identify the effectiveness and valuation of training program.

**(ii). If yes, through which method?**

Questionnaire	16
Interview	1
Supplement test	1
Any other	0

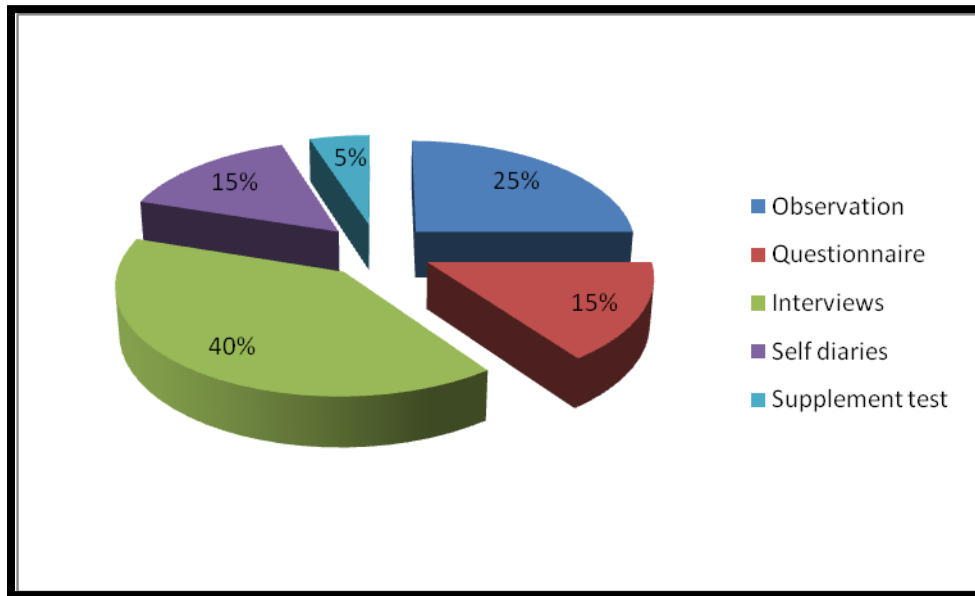


**ANALYSIS:**

The above result shows that the questionnaire is the most popular method of evaluating the training program and other methods are not very much in practice in co HR Department, State Banks of India But since there are various other methods of evaluation of training program like **interviews, supplement test, self-diaries & observation** so it should also implement the other methods also to identify the ROI (return on investment) & effectiveness and valuation of the training program.

**1. Which method of post training feedback according to you is more appropriate?**

Observation	5
Questionnaire	3
Interviews	8
Self-diaries	3
Supplement test	1



**ANALYSIS:**

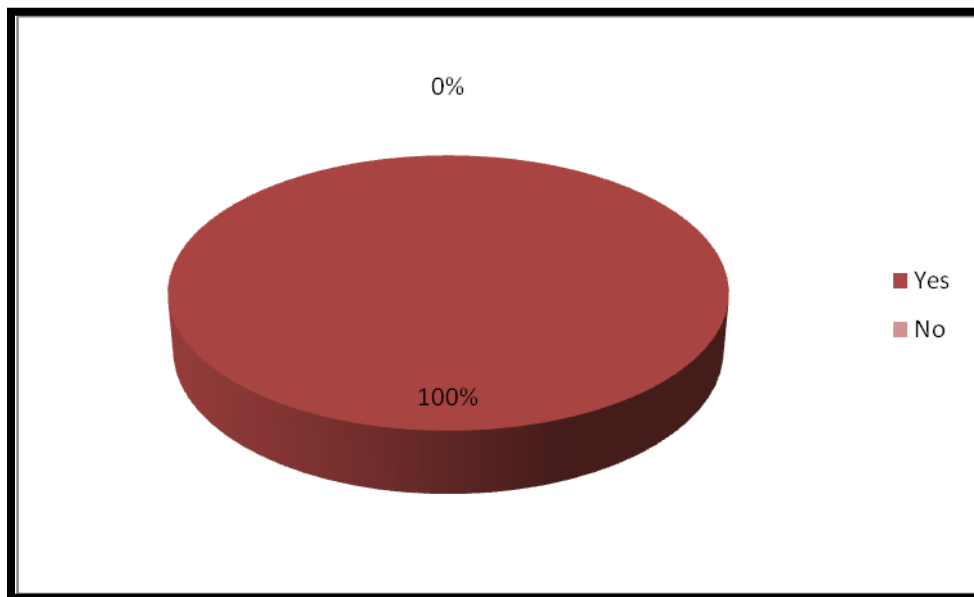
- I. Corporate HR, Sahara India Pariwar, mostly use the questionnaire to get the feedback of trainees but only 15% respondents are in favor of questionnaire because in it there is a possibility of getting inaccurate data and in this responding conditions are also not controlled.
- II. On the other side 40% respondents feel that interview is the most appropriate method of evaluating the training program because it is more flexible method, and in this they can get the

opportunity for clarification and the most important thing is that in the interview, personal interaction is also possible.

- III. 25% are in favors of observation because this is non-threatening and is excellent way to measure the behavioral changes.
- IV. Beside this, 15% are in favors of self-diaries and 5% are in the favour of supplement test. It means that HR department of State Banks of India Employees should also try to use other method of evaluation of training program.

**6.(i). Do you think that the feedback can evaluate the training effectiveness?**

Yes	20
No	0



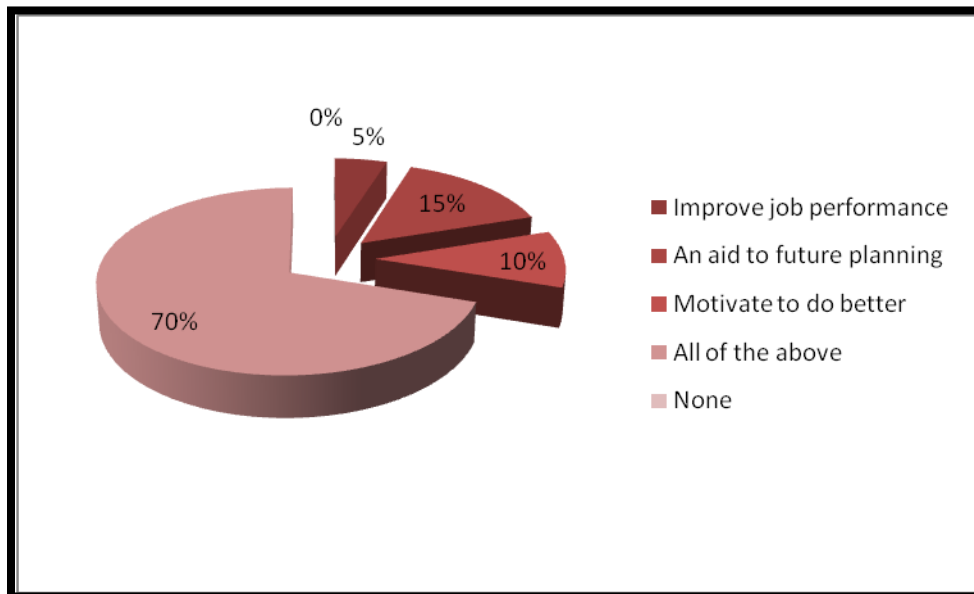
**ANALYSIS:**

100% respondents think that the feedback can evaluate the training effectiveness. It means that HR department of State Bank of India are well aware of the importance of taking feedback after the training.



**(ii).If yes, how can the post training feedbacks can help the participants?**

Improve job performance	1
An aid to future planning	3
Motivate to do better	2
All of the above	14
None	0

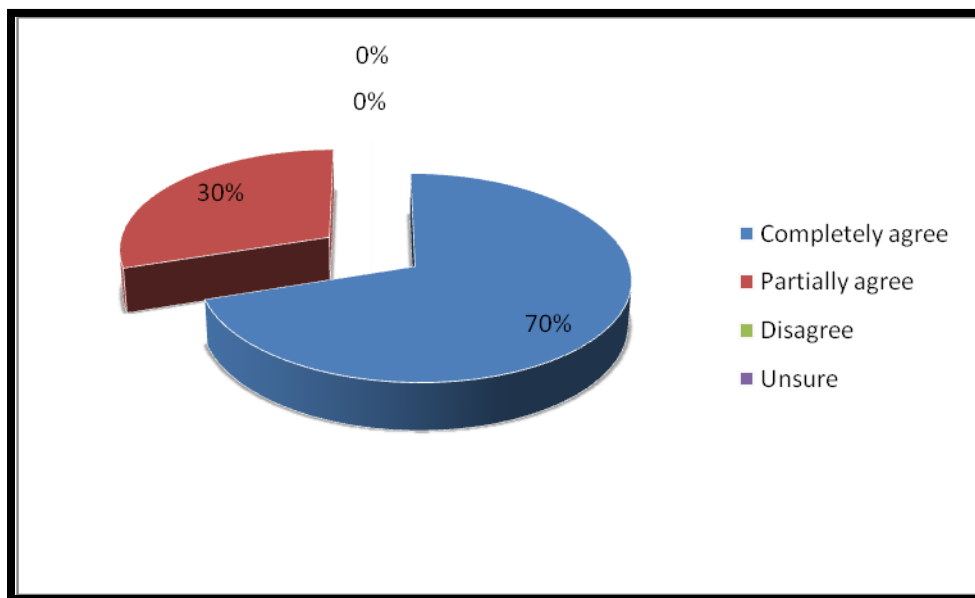


**ANALYSIS:**

70% respondent feel that the post training feedback can help the participants to improve their job performance, is an aid to future planning and can motivate to do better. It means that they are benefited by giving feedback of the training, attended by them.

**7. Post training evaluation focus on result rather than on the effort expended in conducting training.**

Completely agree	14
Partially agree	6
Disagree	0
Unsure	0

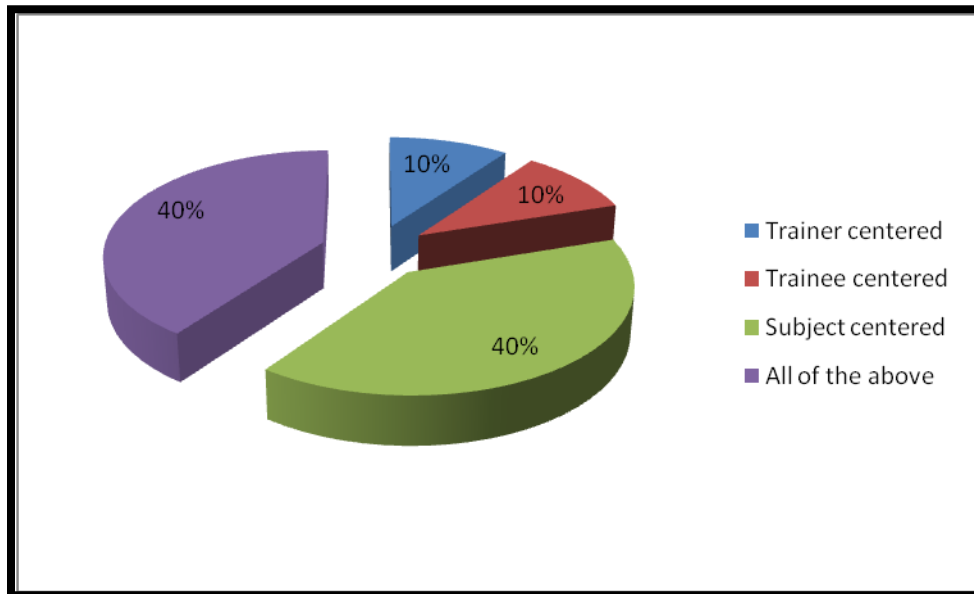


**ANALYSIS:**

70% respondents are completely agree and 30% respondents are partially agree with the statement that post training evaluation focus on result rather than on the effort expended in conducting training program. It means that all the respondent are well aware of the purpose and objective of the post training evaluation.

## 8. What should be the approach of post training evaluation?

Trainer centered	2
Trainee centered	2
Subject centered	8
All of the above	8



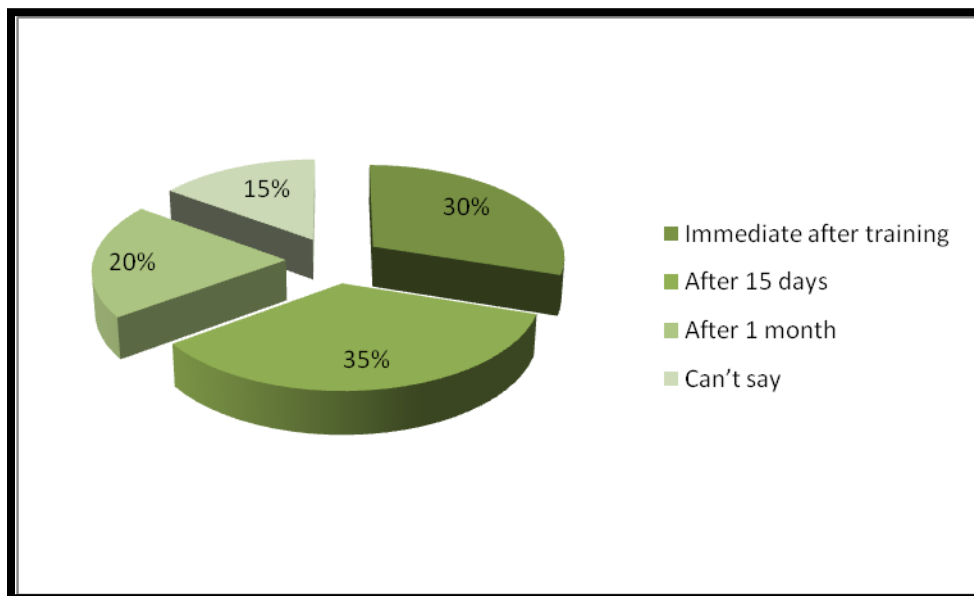
### ANALYSIS:

- I. 40% respondents feel that the approach of post training evaluation should be subject centered and 40% respondent also feel that it should be trainer, trainee and subject centered.
- II. 10% respondents are in favors of trainee centered approach and 10% respondents are in favors of trainer centered approach.

It means that the evaluation procedure should be implemented concerning trainer, trainee and subject.

**9. What should be the ideal time to evaluate the training?**

Immediate after training	6
After 15 days	7
After 1 month	4
Can't say	3



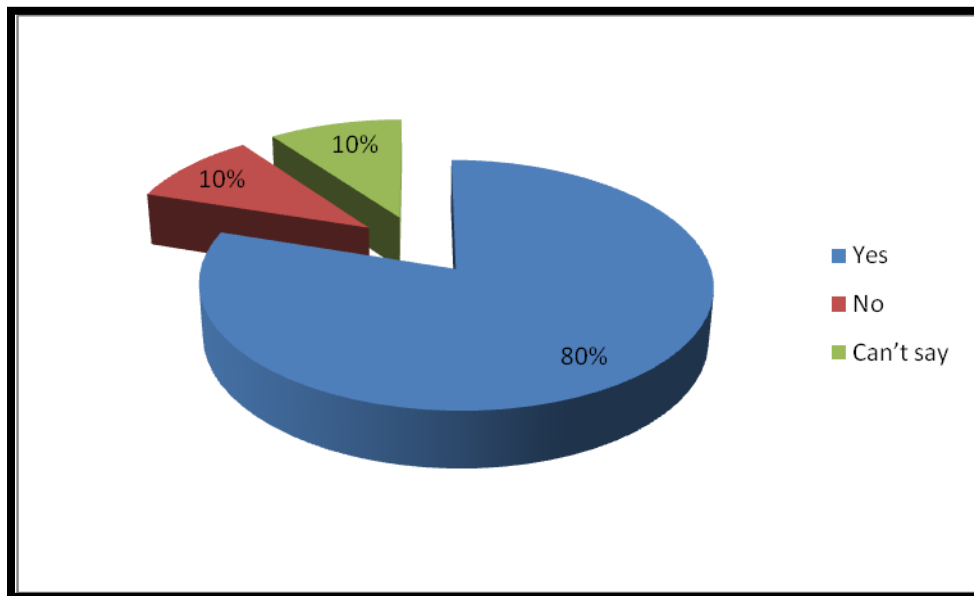
**ANALYSIS:**

35% respondent feel that training should be evaluate after 15 days.30% feel that it should be immediate after training. 20% feel that ideal time to evaluate the training is after 1 month and 15% are unsure.

Since each respondent had attended different training program. So the ideal time of evaluation of training depends on types of training. It could be vary for different training.

**10. Should the post training evaluation procedure reviewed and revised periodically?**

Yes	16
No	2
Can't say	2

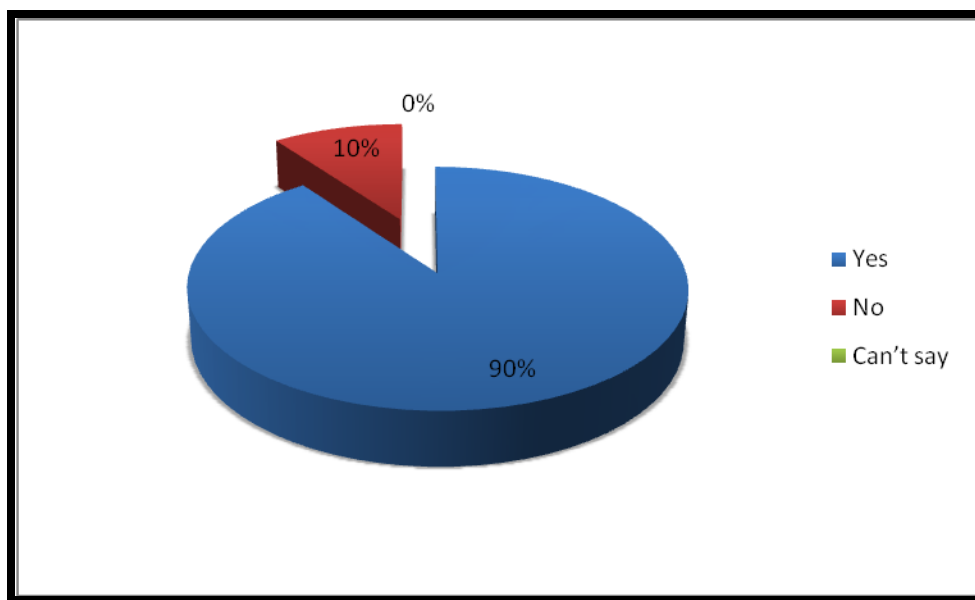


**ANALYSIS:**

80% respondents feel that the post training evaluation procedure should be reviewed and revised periodically. It means that it has to be a continuous process and be taken regularly by the line manager/Reporting manager of the participants. It could also be taken by peer group. Still 10% feel that the post training evaluation procedure should not be reviewed and revised periodically. It means they are satisfied with the post training evaluation procedure, followed by State Bank of India HR Department.

**11. Is the whole feedback exercise after the training worth the time, money and effort?**

Yes	18
No	2
Can't say	0



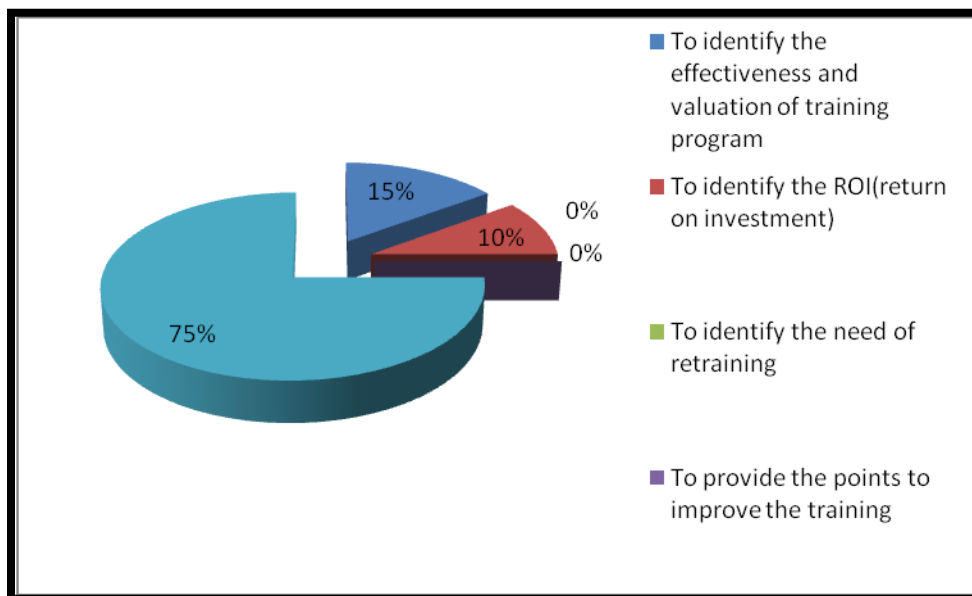
**ANALYSIS:**

90% respondents feel that the whole feedback exercise worth the time, money and effort and 10% respondent are not agree with this. It means that feedback exercise is valuable and wrathful for the participant to achieve their personal goal as well as for the organization.

Still 10% are unsure about it. So there is a need to create awareness among them that how much the feedback exercise is important to identify the effectiveness and valuation of the training program, to identify the ROI(return on investment),to identify the need of retraining and identify the points to improve the training.

## 12. The post training feedback can be used:

To identify the effectiveness and valuation of training program	3
To identify the ROI(return on investment)	2
To identify the need of retraining	0
To provide the points to improve the training	0
All of above	15



### ANALYSIS:

75% respondents feels that post training feedback can be used to identify the effectiveness and valuation of training program, to identify the ROI, to identify the need of retraining and to provide the points to improve the training. And others are also aware of the importance of post training feedback.

## **CHAPTER-16**

### **16.0 KEY FINDINGS**

- Mostly all the State Banks Of India Employees are well aware of the role and importance of the training They are self-motivated to attend such training program as it will result in their skill enhancement & improving their interpersonal skill.
- Corporate HR, State Banks of India, time to time training is provided to all the Employees and it is continuous process.
- Two types of training are provided to the Employees by State Banks of India -induction training and soft skill development training.
- Questionnaire is the most popular mean of evaluating the training program in State Banks of India.
- Most of the Employees feel that interview is the most appropriate method of evaluating the training program.
- Post training evaluation focus on result rather than on the effort expended in conducting the training and it worth the time, money and effort.
- Most of the participants are benefitted by giving feedback after attended the training. It motivated them to do better, helped them to increase their job performance and is an aid to future planning.
- In State Bank Of India , post training evaluation is used to identify the effectiveness and valuation of training program, to identify the ROI(return on investment), to identify the need of retraining and to provide the points to improve the training.



## **16.1 SUGGESTIONS AND RECOMMENDATIONS**

- The management must commit itself to allocate major resources and adequate time to training.
- Ensure that training contribute to competitive strategies of the firm. Different strategies need different HR skill for implementation. Let training help employees at all levels acquire the needed skill.
- Ensure that a comprehensive and systematic approach to training exists, and training and retraining are done at all levels on a continuous and on-going basis.
- Ensure that there is proper linkage among organizational, operational and individual training needs.
- Skill based training (product/process training) should also be provided.
- Besides questionnaire other methods of post training evaluation should also be used like interviews, self-diaries, observation and supplement test.
- The evaluation procedure must be implemented concerning trainer, trainee and subject.
- Post training feedback has to be continuous and should also be taken from line manager/superior & from peers to find out the effectiveness and valuation of training.

## **16.2 LIMITATION OF THE STUDY**

- The study is limited to the State Bank of India NCERT BRANCH. So the study is subject to the limitation of area.
- The time period of the study was only two weeks which may provide a deceptive picture in comparison of the study based on long run.
- Sampling size was of only 20, because only these people had attended soft skill development training.
- State Bank of India only provides soft skill development training, not skill based (product/process) training. So how can one evaluate the skill based training is still unresolved.
- The study is based only on secondary & primary data so lack of keen observations and interactions were also the limiting factors in the proper conclusion of the study.

### **16.3 CONCLUSION**

Today, banks focus on designing programs and process and services to attract, develop and retain top talent. Utilizing the latest technologies HR team has launched sophisticated online systems that provide the employees with details on benefits, compensation, special programs and internal job opportunities. As a global employee population continues to grow, these cutting edge activities are increasingly important to the deliver world-class HR solution.

The core function of HRD in the banking industry is to facilitate performance improvement, measured not only in terms of financial indicators of operational efficiency, but also in terms of the quality of financial services provided. Factors like skills, attitudes and knowledge of the human capital play a crucial role in determining the competitiveness of the financial sector. The quality of human resources indicates the ability of banks to deliver value to customers. Capital and technology are replicable but not the human capital which needs to be valued as a highly valuable resource for achieving that competitive edge. The primary emphasis needs to be on integrating human resource management strategies with the business strategy. HRM strategies include managing change, creating commitment, achieving flexibility and improving teamwork. The other processes representing the overt aspects of HRM are recruitment, placement and performance management.

## QUESTIONNAIRE

Dear Madam/Sir,

I, Prince Tiwari MBA Second Semester student pursuing my course from Bhai Parmand Institute of Business Studies. As a part of my curriculum I am undergoing Project Report at Human Relation Management in Banking Please give your views/opinions in the space given below about the project report feedback in STATE BANK OF INDIA. The information provided by you will be kept highly confidential and will be used by me strictly for an analysis only.

**1) What do you understand by training?**

- a) Learning
- b) Enhancement of knowledge, skill and aptitude
- c) Sharing information
- d) All of above

**2) Training is must for enhancing productivity and performance.**

- a) Completely agree
- b) Partially agree
- c) Disagree
- d) Unsure

**3) (i) Have you attended any training programme in the last 01 year?**

- a) Yes
- b) No

**(ii) If yes, which module of soft skill development training?**

- a) Personality and positive attitude
- b) Business communication
- c) Team building and leadership
- d) Stress management and work-life balance
- e) Business etiquettes and corporate grooming

- f) All of above
- g) If any other please specify \_\_\_\_\_

**4) (i) After the training ,have you given feedback of it?**

- a) Yes
- b) No

**(ii) If yes, through which method?(can select more than one)**

- a) Questionnaire
- b) Interview
- c) Supplement test
- d) If any other please specify \_\_\_\_\_

**5) Which method of post training feedback according to you is more appropriate?**

- a) Observation
- b) Questionnaire
- c) Interviews
- d) Self-diaries
- e) Supplement test

**6) (i) Do you think that the feedback can evaluate the training effectiveness?**

- a) Yes
- b) No

**(ii) If yes, how can the post training feedbacks can help the participants?(can select more than one)**

- a) Improve job performance
- b) An aid to future planning
- c) Motivate to do better
- d) All of the above

e) None

**7) Post training evaluation focus on result rather than on the effort expended in conducting training.**

- a) Completely agree
- b) Partially agree
- c) Disagree
- d) Unsure

**8) What should be the approach of the post training evaluation?(can select more than one)**

- a) Trainer centered
- b) Trainee centered
- c) Subject Centered
- d) All of the above

**9) What should be the ideal time to evaluate the training?**

- a) Immediate after training
- b) After 15 days
- c) After 1 month
- d) Can't say

**10) Should the post training evaluation procedure reviewed and revised**

**Periodically?**

- a) Yes
- b) No
- c) Can't say

**11) Is the whole feedback exercise after the training worth the time, money and Effort?**

- a) Yes

- b) No
- c) Can't say

**12) The post training feedbacks can be used:**

- a) To identify the effectiveness and valuation of the training programme
- b) To identify the ROI( return on investment)
- c) To identify the need of retraining
- d) To provide the points to improve the training
- e) All of above

**13) Any suggestion for improving the post training feedback procedure exists in State Bank of India?**

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**SIGNATURE**

Dear Madam/Sir

We would appreciate your views sharing with us. This will help us to improve more. Please give your views/opinions in the space provided below about this Employee Developments and evaluate the improvements after the training.

## Employee Details

<b>Name</b>		<b>E.C.</b>	
<b>Grade</b>		<b>Department</b>	

## Training Programme

<b>Name of the module</b>	
<b>Date</b>	
<b>Duration</b>	
<b>Venue</b>	



## S.B.I Employee's evaluation after training

S.NO	ATTRIBUTES	Rating – Please tick (✓)			
		EXCELLENT	GOOD	AVERAGE	NEEDS IMPROVE MENT
1	Employee's attitude towards his subordinates and co-workers				
2	Employee's ability to fulfil expected job requirements				
3	Communication skill of the Employee's.				
4	Listening skill of the Employee's				
5	Writing skill of the Employee's				
6	Conflict resolving skills				
7	Ability to work in a team				
8	Ability of taking initiative				
9	Motivational skill				
10	Patience and tolerance level				
11	Stress management skill				
12	Ability to work under pressure				
13	Business etiquettes of the Employee's				
14	Mannerism and behavior of the Employee's				
15	Punctuality at work place				

**Q. Any other area where you would like to recommend this Employee's to undergo training?**

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**Q. Whether this training is relevant to the present requirement of your Department?**

Yes                       No

**Q. Would you recommend this training to other Employee's in your Department?**

Yes                       No

**Q. Any suggestions for improving the effectiveness of the training.**

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**SIGNATURE**

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**CASE AND EXERCIES IN HRM – GEORGE, STEVENS**

**PERSONNEL MANAGEMENT – MAMORIA, C.B.**

## **WEBSITE**

**[www.google.co.in](http://www.google.co.in)**

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**[www.humanmatrics.com](http://www.humanmatrics.com)**

**[www.bussinessweak.com](http://www.bussinessweak.com)**

**[www.sbi.co.in](http://www.sbi.co.in)**