



A STUDY ON HRD ACTIVITIES INCLUDED IN NATIONALISED BANKS OF MAHARASHTRA

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Abstract:

Present study is related with study of activities of Human resource development practices implemented in the Nationalised banks of Maharashtra is in the form of 'ex-post-facto' and empirical research in its approach in which an effort is made to study the HRD activities carried out in banks

HRD activities are actions that has to be taken in development of organisation and employees. It includes development of organisation, employees and increasing efficiency of organisation. In this regard study was conducted regarding the agreement of the branch managers to the eleven major actions of the HRD included in the questionnaire.

Average score of each HRD activity for branch managers taken together were used for the conclusions. It is good to notice that the overall combined average score of all the 11 activities for branch managers was 4.21 indicating 84.2% degree of agreement of the branch managers. Overall score values of all these activities ranged from the lowest 4.06 and the highest 4.30 (from 81% to 86% degrees of agreement

From this analysis, it could be inferred that the branch managers expressed their very high degree of agreement for all the 11 activities of HRD included in the questionnaire and as such all these activities were found highly relevant for HRD in the nationalised banks.

Key Words : Human Resource Development (HRD), Human Resource (HR)

1. INTRODUCTION:

Man is a social animal. He likes to live together and work together a community.

While living so, to bring happiness for all, he has developed many social organisations. An organisation is a collection of individuals who strive willingly together for a common goal; working as a group of over a period of time. Among the social organisations, 'banks' deserve the credit of being noteworthy. Bank have become a part and parcel of man's life. Ancient man used caves as storehouse of his treasures. The idea of a man to preserve his belonging safely for the future is the core idea behind the present concept of banking.

Etymologically, bank can be traced to the French word Banque meaning 'chest' and the Italian word 'banco' meaning 'bench'. The chest is a place where valuables are kept and it refers to the safe keeping function. A bench refers to a table, counter or place of transaction of business with reference to a bank. These two words highlight the basic functions of a bank namely to furnish a place for transacting a business and providing safe keeping function.

The economic development of a country is judged by the accumulation of resources. Among the major resources like land, labour, capital and market, Capital is occupying a prime position. The monetary position of a country is monitored by this unique invention of man, namely 'banks'.

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2. OBJECTIVES OF THE STUDY

To study HRD activities in nationalised Banks of Maharashtra

3. REVIEW OF LITERATURE:-

Abraham Enthenkuzhy in his study on "A study of HRD Practices in Indian Organizations" says that HRD philosophy, training, promotions and rewards are extensively used HR instruments. But he says that there is a wide gap between belief and practice of HRD at the top management level.

In this study, it is pointed out that individual HRD methods are more important than the HRD profile as a whole.

In a study entitled "Measuring Human Resources - an Overview of Practice and a

Prescription for Results", Ulrich Dave made a survey on the relationships between HR practice and financial performance particularly with regard to turnover, productivity and financial results.

Kuldeep Singh in his study "Strategic HR Orientation and Firm Performance in India" concludes that the strategic alignment of HR planning, selection, performance evaluation, compensation, development, staffing policies results in better organizational performance.

Charles Moseley in the study "The Human Resource Dimension and Reform" concludes that only by empowering employees, to accept the responsibility and to make decisions as fully active participants in the life of the organization, can organizations hope to create the kind of responsiveness needed to meet the changing needs of customers in today's business environment.

In a study entitled "HRD in Sundram Fasteners", M. S.Sambamurthy shows the significance of Human Resource Planning in the effective HRD programmes in terms of optimum utilization of human resources.

T. V. Rao in a study entitled "Integrated HRD systems" pleads for performance appraisal which is based on interview between the manager and the subordinates during which the subordinate's strengths and weaknesses are discussed, concerns are shared and the subordinates get the opportunity to defend or improve deficits, in the performance. He further pleads that appraisals should lead to actions rather than rewards.

Similarly M.S. Sambamurthy in the study cited earlier concludes that a good appraisal system handled with sensitivity can significantly improve the level of commitment, morale and motivation of employees.

U. A. Dandekar, S. C. Karnik and S. M. Sathye in their study entitled "Improving HRD in the Power Sector : The Case of Performance Appraisal in M.S.E.B." found that potential appraisal was never used to be a part of the performance appraisal exercise.

Srinivas R. Kandula and B. Haribapuji in their paper entitled "Stepping Stones to Success" conclude that in most of the organizations career planning of human

resources, of late, being adopted as competency based career planning as the way to corporate excellence.

4. RESEARCH METHODOLOGY

4.1 Research:

This research work is in the form of 'ex-post-facto' study in which the an effort is made to study the existing perceptions of the managerial cadre branch managers regarding the HRD concept and philosophy, HRD practices and measures, expectations and realizations and possible impact of HRD etc.; without manipulating in any way the scenario as it stands presently. Thus, the study is largely empirical in approach.

4.2 Type of Study

Though the population of the study is finite but it is very large sized, so the method of sampling has used in place of census method of enquiry and this is considered appropriate keeping in view the individual researcher's limitations with regard to time, money and efforts. Still, every effort has been made to ensure that this sampling study largely proves representative of the population of the study.

4.3 Sample Size:

10% from Rural Branches and Urban Branches were selected which comes to total of 317 branches are selected for study purpose. Following tables displays sample area selected for the study.

TABLE 1

DETAILS OF BANK BRANCHES SELECTED FOR STUDY

SI. No.	Name of the Bank	Rural Unit	Urban unit	Rural branches selected	Urban branches selected	Total No. of branches Selected.
1.	State Bank of India	300	729	30	72	102
2.	Bank of India	286	320	28	32	60
3.	Bank of Maharashtra	416	537	42	53	95
5.	Central Bank of India	316	272	31	29	60
	Total	1318	1858	131	186	317

4.4 Data Collection

Being empirical study, it is completely based on primary data collected through well designed, structured and comprehensive questionnaire developed in view of the theoretical literature and existing research findings as also the objectives of the research study. The questionnaire contains scaling questions with five point scale and some questions are in the form of ranking questions too. The information sought being qualitative, scaling and ranking questions are most appropriate and through such questions, qualitative information has been indirectly quantified.

This questionnaire was mailed to 317 branch managers working in selected bank branches of various districts in Maharashtra state.

Though 317 branch managers were contacted, but could get the response from 210 managers through the mailed questionnaires which was nearly 66%. However, this 66% response is considered fairly good and is a point of big satisfaction.

TABLE 2

Bank wise Branch Managers selected for study

Sr.No.	Name of Bank	Branch managers
1	State bank of India	71
2	Bank of India	42
3	Bank of Maharashtra	56
4	Central Bank of India	41
	Total	210

Table 2 shows that total branch managers selected from State Bank of India was 71, From Bank of India it was 42, Bank of Maharashtra it was 56 and from Central Bank of India 41 manager – cadre branch managers were selected for study.

5. LIMITATIONS OF THE STUDY

Following are main limitations of the study

- (i) Only bank branch managers working in various Nationalized Banks of Maharashtra state only were contacted for present study. Hence the conclusions of

the study may not necessarily be representative of all the employees of the banks working in the country as a whole (including rural and semi-urban areas).

(ii) The employees of other banks like Regional Rural Banks, non-scheduled commercial banks and co-operative banks are not covered.

6. DATA ANALYSIS AND INTERPRETATION

HRD activities are actions that has to be taken in development of organisation and employees. It includes development of organisation, employees and increasing efficiency of organisation. In this regard study was conducted regarding the agreement of the branch managers to the eleven major actions such as

(i) Utilising Human Resource properly for achieving individual and organisational goals.

(iii) Developing Constructive Mind & Personality of Employees

(iv) Developing inter team collaboration.

(v) Developing organisational health, culture & effectiveness.

(vi) Rewarding and Recognizing the Contribution and Qualities

(vii) Good cordial relationship among superior and subordinates.

(viii) Generating systematic information about Human Resource.

(ix) Planning Overall Development of the bank and analyzing changing behavioural pattern of employees.

(x) Organisational Growth by personal development of manpower.

(xi) Rendering quality and satisfactory services

These responses shown in tables 6.1 to 6.11 have been further processed and analysed as per details given in Table – 6.12.

TABLE - 6.1**Increasing knowledge, skills and capacities of employees.**

Particulars	Response of Branch Managers	Total Score Points
Highly Agree (5)	92	460
Agree (4)	84	336
Less Agree (3)	19	57
Not Agree (2)	13	26
No Idea (1)	2	2
Total	210	880

Source : Questionnaire analysis

From Table 6.1 it displays that 90% of branch managers agrees to this action of HRD that increasing knowledge, skills and capacities of employees are prime activities of HRD in any organisation and that too in banks. It is the responsibility of branch managers to organise such programme which will enhance knowledge and skill of bank employees.

TABLE – 6.2**Utilisation of Human Resource for achieving individual and organisational goals**

Particulars	Response of Branch Managers	Total Score Points
Highly Agree (5)	100	500
Agree (4)	82	328
Less Agree (3)	15	42
Not Agree (2)	12	24
No Idea (1)	01	01
Total	210	898

Source : Questionnaire analysis

Table 6.2 shows that 92% of branch managers says that utilizing Human Resource for achieving individual and organizational goals is prime action of HRD. Any organization can succeed with human resource only. Human beings are resource of organization for achieving the objectives. Therefore, utilizing this resource will help the organization to achieve its motive and increase profitability.

TABLE - 6.3

Developing Constructive Mind & Personality of Employees

Particulars	Response of Branch Managers	Total Score Points
Highly Agree (5)	84	420
Agree (4)	95	380
Less Agree (3)	16	48
Not Agree (2)	11	22
No Idea (1)	04	4
Total	210	874

Source : Questionnaire analysis

From Table 6.3 93% of branch managers says that HRD is mainly devoted for human development. In this sense developing constructive mind and personality of the employee for the benefit of organization is major activity of HRD. It helps for sound development of human resource personality. It can be developed by sending employees for various training programmes, management development programmes in colleges of repute like RBI training school, IIM, IIT, etc.

TABLE – 6.4

Developing inter team collaboration

Particulars	Response of Branch Managers	Total Score Points
Highly Agree (5)	73	365
Agree (4)	100	400
Less Agree (3)	21	63
Not Agree (2)	14	28
No Idea (1)	2	2
Total	210	858

Source : Questionnaire analysis.

From table 6.4 it gets clear that developing team collaboration is another activity of HRD. HRD constantly strives of human development. Human beings cannot be developed without sound team collaboration. Therefore, 89% of branch manager showing positive response to this statement.

TABLE – 6.5**Developing organisational health, culture & effectiveness**

Particulars	Response of Branch Managers	Total Score Points
Highly Agree (5)	108	540
Agree (4)	72	288
Less Agree (3)	16	48
Not Agree (2)	11	22
No Idea (1)	3	3
Total	210	901

Source : Questionnaire analysis.

Table 6.5 is of Organisational health, culture and effectiveness means good working atmosphere creates sound health, good culture among the organisation which automatically leads with effectiveness for every activity in organisation. From bank point of view to create good image in the mind of public it is essential to develop good culture and health for effectively achieving objective and in competition with private and foreign banks. Therefore, branch managers has agreed to 91% of their agreement for this action of HRD playing important role in banking organisation.

TABLE – 6.6**Rewarding and Recognising the Contribution and Qualities**

Particulars	Response of Branch Managers	Total Score Points
Highly Agree (5)	106	530
Agree (4)	71	284
Less Agree (3)	19	57
Not Agree (2)	12	24
No Idea (1)	2	2
Total	210	897

Source : Questionnaire analysis.

Table 6.6 says that if qualities are not rewarded employees may not give their best in the organisation. From this point of view branch managers had given their highly agree and agree statement as if quality are rewarded with financial and non financial incentive automatically quality will be improved. 90% of branch managers are in favourable position.

TABLE – 6.7

Good cordial relationship among superior and subordinates

Particulars	Response of Branch Managers	Total Score Points
Highly Agree (5)	100	500
Agree (4)	74	296
Less Agree (3)	22	66
Not Agree (2)	12	24
No Idea (1)	2	2
Total	210	888

Source : Questionnaire analysis.

From Table 6.7 it gets clear that good cordial relationship among employees and subordinates is important for developing Organization. HRD activities and actions says that if good relationship is maintained automatically organization can pursue for more and more profits with enhanced customer relationship. From this point of view HRD facilitates action in favorable direction. 89% of branch managers show positivity for this action of HRD.

TABLE – 6.8

Genrating systematic information about Human Resource.

Particulars	Response of Branch Managers	Total Score Points
Highly Agree (5)	67	335
Agree (4)	101	404
Less Agree (3)	36	108
Not Agree (2)	---	0
No Idea (1)	6	6
Total	210	853

Source :- Questionnaire analysis.

From table 6.8 it is understanding that HRD activity is possible only when we are

having enough information about Human Resource operating in Banking Organisation. From this point of view for this activity branch managers what we called as Line manager who are responsible for developing HRD in organisation agrees 86% of this agreement.

TABLE – 6.9

Overall Development of the bank & changing behavioural pattern of employees.

Particulars	Response of Branch Managers	Total Score Points
Highly Agree (5)	91	455
Agree (4)	88	352
Less Agree (3)	28	84
Not Agree (2)	0	0
No Idea (1)	3	3
Total	210	894

Source : Questionnaire analysis.

From Table 6.9 it says about action of HRD from planning overall development of the bank and analyzing changing behavioural pattern of employees. HRD constantly tries to improvise human relation, knowledge, skills, development etc. From this point of view there are number of employees working in the banks. So from this point of view branch manager were surveyed and response says that 90% of them says that HRD helps for the above stated objective.

TABLE – 6.10

Organisational Growth by personal development of manpower

Particulars	Response of Branch Managers	Total Score Points
Highly Agree (5)	107	535
Agree (4)	77	308
Less Agree (3)	12	36
Not Agree (2)	11	22
No Idea (1)	3	3
Total	210	904

Source : Questionnaire analysis.

From table 6.10 says that organisational growth is possible only by developing of

manpower. HRD activity and action is playing important role in developing human beings called as resource. Branch manager who are in charge of developing employees clerks, and subordinates showing 93% of their commitment for this action of HRD in positive way.

TABLE – 6.11

Rendering quality and satisfactory services

Particulars	Response of Branch Managers	Total Score Points
Highly Agree (5)	101	505
Agree (4)	80	320
Less Agree (3)	16	48
Not Agree (2)	11	22
No Idea (1)	2	2
Total	210	897

Source : Questionnaire analysis.

Table 6.11 shows rendering quality and satisfactory services as one of activity in the bank. It is possible only when human resource or employees working in the bank are well capable of performing their activity and in return they can provide good services. Therefore, it is major duty of branch manager as responsible person of implementing HRD that they must train the employees in proper way and hence increasing quality services.

TABLE – 6.12**Ranking related with HRD Activities.**

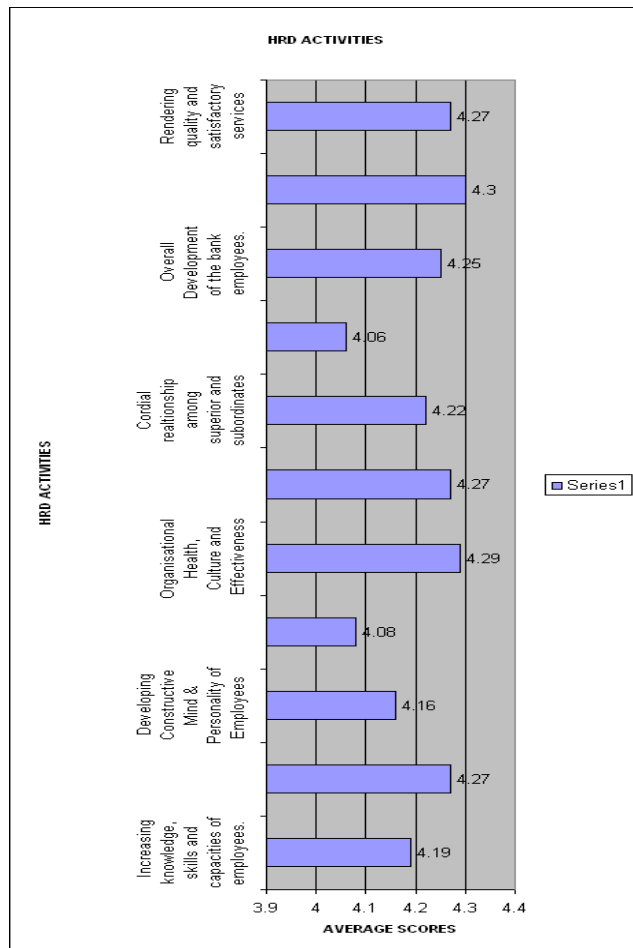
Name of HRD Activity..	Average Score = Total score / 210	Ranking on basis of average scores.
Organisational growth by personal development	4.30	1
Developing organisational health, culture & effectiveness	4.29	2
Utilisation of Human resource properly.	4.27	3
Rewarding and recognising contribution & quality	4.27	3
Rendering quality & satisfactory services	4.27	3
Overall development & behaviour pattern.	4.25	4
Cordial relationship among superior & subordinates.	4.22	5
Increasing knowledge, skill and capacities of employees.	4.19	6
Developing constructive mind and personality.	4.16	7
Developing inter team collaboration.	4.08	8
Generating systematic information about HR	4.06	9

Source : Analysis of Table 6.1 to 6.11

As per the Table – 6.12, the total score for 11 HRD activities comes to 46.36, where as overall average score comes to 4.21 on a 5-point scale.

Instead, the average score of each HRD activity for branch managers taken together were used for the conclusions. It is good to notice that the overall combined average score of all the 11 activities for branch managers was 4.21 indicating 84.2% degree of agreement of the branch managers.

From this analysis, it could be inferred that the branch managers expressed their very high degree of agreement for all the 11 activities of HRD included in the questionnaire and as such all these activities were found highly relevant for HRD in the nationalised banks.

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