

# **Human Resources Development** with special reference to **Commercial Banks in Rajasthan**

Thesis Submitted for the  
Degree of  
Doctor of Philosophy

by

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under the supervision of

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1992

## CERTIFICATE

*This is to certify that the thesis entitled "Human Resources Development with special reference to Commercial Banks in Rajasthan", submitted by Mr. Govind Narain Purohit, Research Scholar, in the Faculty of commerce and Management Studies, Jai Narain Vyas University, Jodhpur, in full requirement for the award of the degree of "Doctor of Philosophy in Commerce", is an original work of investigations carried out by himself under my supervision. No part of this work has been done any where else. This work has not been submitted for a degree or any other academic qualification at any University or examining body in India or abroad.*

  
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## ACKNOWLEDGEMENTS

I am grateful to Dr. Ashok K. Bohra, whose scholarly guidance, encouragement and affectionate pressure helped me in completing this research work.

I am also grateful to Professor Sushil J. Lalwani, Head and Dean, Faculty of Commerce and Management Studies, Jai Narain Vyas University, Jodhpur for care, affection and encouragement I received from him.

Professor Raj K. Agarwala, the then Head, Department of Commerce, University of Jodhpur, Jodhpur, encouraged me to undertake this research project, and helped me from time to time, I express my gratitude.

It is a pleasure to acknowledge the wholehearted help and encouragement extended by Shri G.K. Purohit former G.M. (Planning & Development) SBBJ, Shri Rajeev Bhatnagar HRD Manager (SBBJ), Shri Vipin Joshi and D.K. Purohit officers of the SBBJ.

Shri K.M. Rohatgi, the DGM in the BOR, Shri U.C. Agrawal, Shri Arun Grover and Shri B.S. Mehta officers in the BOR deserve special thanks for their wholehearted cooperation.

I express my sorrow for the sudden and untimely demise of Mr. A.S. Grewal who was Deputy General Manager in The Bank of Rajasthan Ltd.. I am deeply indebted to him for his indispensable and unforgettable contribution in my research efforts.

Sarvashri Pukh Raj Purohit, Devi Singh and Kaushal of the Faculty Library deserve special mention for their willing help throughout this work. I am indebted to the libraries of the Indian Institute of Management, Ahmedabad; XLRI, Jamshedpur; NIEM, Pune and of the Jai Narain Vyas University, Jodhpur for making me available the relevant material.

This research study could not have been completed without the kind cooperation of the respondents in sparing time and attention. I thankfully appreciate their respect for a researcher.

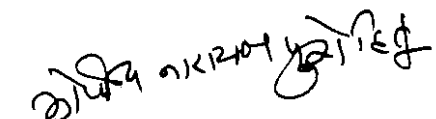
I owe a profound debt to my teachers, Professor J.K. Vyas, Professor R.K. Bissa, Dr. B.S. Rajpurohit and Shri J.K. Sharma whose constant insistence made me to sustain myself at work. I am also thankful to my friends Dr. V.S. Vyas, Dr. Mahendra Singh Rathore, Mr. Harish Purohit and Ms. Kusum Lohiya for their help during the work.

To my father Shri Udai Kishan Purohit and mother Mrs. Vimla Devi, I owe everything that I am and all that I may be in my life. The training and inspiration gained and the sense of dedication and discipline imbibed from them are my strengths. I am thankful to my sister Dr. Usha Vyas and brother-in-law Dr. D.P. Vyas whose encouragement proved vital in this academic effort.

My travelling fellow-in-life, Meenakshi, deserves all that I can offer, for her inspiring role which made the work not only enjoyable but a labour of love.

I am thankful to Shri Niranjan K. Bohra for developing the type script and Shri Narendra Gandhi of Vijaydeep Computers, Jodhpur for his meticulous care in word processing.

24 December, 1992



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## CONTENTS

PREFACE (i) - (iv)

CHAPTER		PAGES
I	INTRODUCTION	1 - 14
II	HRD : AN OVERVIEW	15 - 54
III	HRD IN COMMERCIAL BANKS	55 - 81
IV	HRD : AN OVERALL ANALYSIS (A Case Study of Rajasthan)	82 - 147
V	HRD IN STATE BANK OF BIKANER AND JAIPUR	148 - 209
VI	HRD IN THE BANK OF RAJASTHAN LIMITED	210 - 276
VII	SUMMARY, FINDINGS, AND SUGGESTIONS	277 - 321

### APPENDICES

### BIBLIOGRAPHY

## PREFACE

The Human resource is the most valuable asset for every organisation. The success of any organisation in the long run depends mainly on the quality of its human resources. This is especially true in a service oriented industry like banking. The human resources in the banking industry is not only important, it is expensive and delicate too. The study on profitability in public sector banks has brought out that the manpower expenses claim more than 90% of the 'spread' (interest earned minus interest paid). This explains expensiveness of the resource. The human being is considered to be a complex creation in the world with reference to its behaviour therefore, this resource is said to be the most delicate resource.

The traditional method of introduction of change by compulsion, use of authority, threat to security will have to be replaced by a desirable process of introducing change by understanding, discussion, participation, persuasion and flexibility. In an industry which is traditional in its orientation, would require not only financial investment but investment of intentions, investment of time, and above all

a will to create a healthy organisation. HRD is an emerging profession. It has tremendous relevance to service sector like banking. Banks have initiated HRD, yet the field suffers from inadequacy of its application. It has great potential to bring about a change in the banking.

Initially the man was given lowest importance in comparison to other resources but later its importance went through a transition covering several steps. An attempt has been made to understand this whole journey which started from Social Obligation and has culminated in the form of Human Resources Development (HRD).

This study has centered around understanding HRD with special reference to commercial banks. The study has assessed the present state of Human Resources Development in the Rajasthan-based commercial banks by interviewing managerial personnel working in these banks.

The State Bank of Bikaner & Jaipur (SBBJ) and The Bank of Rajasthan Ltd. (BOR) were considered Rajasthan-based banks

because only these banks have their registered and the head office in Rajasthan. Eventually this study has helped in knowing the state of HRD in the public sector banks and the private sector banks.

The study has been carried out with the help of secondary as well as primary data. The primary data were collected with the help of comprehensive questionnaires from the respondents representing different strata. The comprehensive nature of questionnaire helped in understanding various aspects of HRD, such as HRD Practice Profile, HRD Climate, Training, Performance-Appraisal and orientation of Leadership behaviour. The findings of the survey about these aspects has helped the researcher to conclude that there is every hope of introducing and implementing HRD systems successfully in commercial banks. The commercial banks should be compared to a prepared land situated in favourable climatic region where a seed can germinate, grow, flower and bear fruits comfortably.

The study of the SBBJ (A Public Sector Bank) and the BOR (A Private Sector Bank) has also revealed that Good HRD Climate exists, the dominant style of Leadership is Developmental and importance and implementation of HRD instruments is of the same level in both the banks, representing public and private sector.

An attempt has also been made to offer suggestions for overcoming the difficulties faced with regard to HRD in general and in particular its application in banks. Since the study findings indicated that HRD has not yet found its way in the banking industry insofar as the HRD concept prescribes improvement over the traditional personnel function. Therefore the researcher has not ventured in offering suggestions with regard to operational modalities. In the opinion of the researcher many more micro researches on several aspects of HRD will have to be undertaken for assessing, identifying and suggesting operational modalities.