

# **CHAPTER VII**

## **SUMMARY**

## **FINDINGS AND SUGGESTIONS**

## 7.1 Summary

7.1.1 The Noble Laureate economists of the U.S.A considered that the prosperity of America is not as much due to capital as much it is due to qualitative human resource. The miraculous performance of Japan in all walks of life is attributed to the workaholic nationals. The prime importance of human resource among other factors of production is established and accepted. Since independence the efforts of the Government of India in the direction of caring human element manifest the acceptance to this fact that the man is more important than machines and materials.

7.1.2 The development of human resource is vital for all industries and organisations but its importance multiplies many fold for service industry like banking. The banking sector is one of the most important sectors of the economy. Presently the banking industry is facing three basic problems, namely declining profitability trend, deteriorating customer service and employee-employer relationship. The analysis of these problems brings home a single factor mainly responsible for these problems and that is the human factor and its management.

**7.1.3** The human resources in the banking industry is not only important, but it is expensive and delicate too. An increasing awareness about the growing importance of human resource made management to alter its style of handling this resource. 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).

**7.1.4** This study has made an attempt to understand the present state of HRD in Rajasthan-based commercial banks i.e., the SBBJ and the BDR. These banks are considered Rajasthan based because only these banks have their registered and the head office in Rajasthan. The study has kept its scope limited to the Managerial Personnel therefore, the universe of this study comprised of managerial personnel working in the SBBJ and the BDR.

**7.1.5** It was decided to undertake an indepth study of the various aspect of HRD. Therefore, an attempt was made to understand the HRD practice profile by interviewing ten top level managerial personnel looking after HRD activities with the help of Questionnaire No. 1 (Appendix 1 ). And a

stratified random sample of 130 bank officers working in grade scales I to V was also drawn. The selected officers were interviewed with the help of a comprehensive questionnaire (Appendix 2 ) containing four sections. Section-A was designed to assess HRD Climate; Training and Performance Appraisal were studied with the help of section-B and section-C respectively. Section-D was included in the questionnaire to know about the type of leadership behaviour exhibited by the managerial personnel.

**7.1.6** The information obtained about various aspects of HRD, namely the HRD Practice Profile, HRD climate, Training, Performance Appraisal, and Leadership, were quite enormous and it was difficult to process and draw useful data relating to various attributable groups through manual process therefore, it was decided to use computer for recording and processing.

## **7.2 HRD : An Overview**

**7.2.1** History of HRD reveals that it is a new organizational activity. Malcolm Knowles and Leonard Nadler were the two major contributors during 60's and 70's in the field of HRD. Knowles spoke for a more humane approach which

is learner-centered instead of being content-centered. Whereas Leonard Nadler provided a structure and order to the emerging concepts in the field of HRD.

**7.2.2** The study has brought out that the concept, contents and structure of HRD is the culmination of the gradual importance attached by different organisations to human resources from time to time in response to the changing socio-economic-political environment. HRD is a destination of the '**importance journey**' through which people at work has travelled. The rungs of the importance ladder that can be identified are namely; Social Obligation, Labour Welfare, Personnel Management, Human Resources Management and Human Resources Development.

**7.2.3 Social Obligation :** The Mill owners who were playing the role of an employer started hiring labour and they treated human labour at par with machines and material and this led to inhuman behaviour towards their employees. At that time the employers helped the employees only on humanitarian grounds. The facilities provided during those days were purely voluntary therefore the employers discharged these activities under social obligation. Towards the close of the 19th century laborers started

organising and claiming certain facilities as their rights and this was the beginning of the 'labour welfare era'.

**7.2.4 Labour Welfare :** The welfare activities taken up by the mill owners/employers was the result of the mounting pressure of labour organisations and the proclamation of various Acts in this regard. The help which was provided earlier the employers voluntarily under their social obligation was now given a legal or semi legal form in the name of "Labour Welfare Activities". The united efforts of labourers and the legal support by the Government compelled the employers to provide at least the minimum facilities to the labourers so as to ensure them comfortable life and environment to work. All these steps created a class among the employees i.e. **labourer**. The other employees were not covered under these Acts and were also not united in the manner the labourers were.

**7.2.5 Personnel Management :** The development of management science and its acceptance by the entrepreneurs made them realise that for getting good results it is not only necessary to carry on labour welfare activities, but it is also important to render necessary care and manage people at work i.e. **"Personnel"**. The term "Personnel" is broader than the term "Labour". The people at work started getting

more and more importance in the whole setup of business operations. Managing people became more difficult than that of money, machines and material therefore, it was considered as one of the technical tasks and was also given the recognition as a separate branch of management science named

**7.2.6 Personnel Management :** The person managing the personnel started to realise that discharging his assignment efficiently and effectively would be possible only if he understands human behaviour properly. This realisation was the point of shift from traditional approach to human relations.

**7.2.7 Human Resources Management** (Traditionally, it was believed that the people work only for economic needs; they always try to maximise their rewards and there is no conflict between individual and organisational goals. But researches have brought out that the people are diversely motivated and money is not the only consideration for which they work. People do not always act rationally, they have to be impressed upon to identify their objectives and integrate them with those of organisations. It has also been brought out that higher productivity and greater human satisfaction comes through team work and employees participation. It has

now been well recognised that the organisation is a social system. Its social environment affects the jobs and vice-versa. All these new facts about people had given birth to human relation movement which in turn has changed the approach of management towards people at work. When the roots of the human relations movement got good hold they moved a little further and replaced the term 'Personnel' by 'Human Resources' or to say 'Personnel Management (PM)' was replaced by Human Resource Management (HRM).

**7.2.8** The HRM has redefined the PM function and expanded its role from a control-oriented supplier of employees to an over all human resources management; i.e., human resource planning, development, and utilization approach. Human resource management is a more comprehensive approach to the management of people at work.

**7.2.9** With the increase in the effect of behavioural sciences the field of human resources management concerned it self to the motivation and development of the individual employee. This concept of developing individual employee gradually got more and more importance in the changing socio-political-economic environment. This did not allow the term HRM to survive and the term HRM was substituted with a new term "HRD", i.e., Human Resources Development.

**7.2.10** Peter Drucker, in 1954, noted that it is no longer a question of whether we want to develop our human resources or even whether we would. It is now a matter of survival of society and the human area that shows the greatest potential for growth and organizational effectiveness.

**7.2.11 Human Resources Development** : The organisations of all sorts function with the help of Physical resources, financial resources and Human resources. The effective and efficient utilisation of physical and financial resources depends on how well is the human resources utilised and developed. It has now been felt that there is a need for accepting and introducing a system called Human Resources Development which consciously help in utilising and developing human resources.

**7.2.12** As per Leonard Nadler HRD is concerned with an organized series of learning activities, within specified time limits, designed to produce behavioural change in the learner. There are three different kinds of HRD activities  
One : activities designed to make people more effective in their present positions, may be labeled to as "training";  
Two : the activities designed to enable individuals to move to other positions within the organisation. The focus is on

a job that is different but identifiable, where the behaviours needed are known. These activities may be labeled as "education"; and Three : the activities which are designed to prepare an individual for future positions or for new activities within the organisation. However, at this stage, it is not possible to be specific as to how the new behaviors will be used or even if they will be used. These activities will be labeled as "development".

**7.2.13** In India, HRD has practically been propounded by Pareek and Rao. HRD is defined as a process by which the employees of an organisation are helped in a continuous planned way to :

- (1) acquire or sharpen capabilities required to perform various functions associated with their present or expected future roles;
- (2) develop their general capabilities as individuals and discover and exploit their own inner potentials for their own and/or organisational development purposes;
- (3) develop an organisational culture in which superior subordinate relationships, team-work and collaboration among sub-units are strong and contribute to the professional well-being, motivation and pride of employees.

7.2.14 Thus Human Resources Development is a continuous process to ensure the development of employee competencies, dynamism, motivation and effectiveness in a systematic and planned way.

7.2.15 The labels refer to the importance which was attached to the human resources from time to time. These labels indicate an interesting journey. Till any new term for Human Resources Development (HRD) is coined it seems that the distination of labels has come. All these labels referred above indicate and emphasise the importance given to the Human Resources.

### 7.3 HRD in Commercial Banks

7.3.1 It is quite surprising that only a quarter century ago, people working in banks had not even heard the name HRD. Even the personnel management concepts were little known to banks in early sixties.

7.3.2 It was realised by banks that the managerial people they have are not formally and properly trained in modern mangement techniques. Banks started setting up personnel departments in the mid and and late sixties.

Therefore, they started engaging professionals with personnel background to work in the newly created personnel departments. Almost at that time the banking industry entered into a New Era.

**7.3.3** Major 14 commercial banks were nationalised in 1969. It started a new phase in the life of banking industry. In early seventies, banks' main focus of attention had been to expansion of branches and growth of business. This pressure was so great that the issues related to internal management, consolidation, and motivation of employees were not given a desired attention. This was the period of massive expansion; massive recruitment and massive promotions. There were very quick promotions in the management cadre also. A number of problems started emerging as a result of this development. One of the most painful consequences of this period was indiscipline and apathy of employees towards customers.

**7.3.4** Banks by and large tried to manage these changes by expanding their training system. Training helped in a great deal in acquisition of new technical knowledge and skills for different aspects of operational banking. But training itself is not enough for meeting the challenge

posed by the new roles assigned to and acquired by the banking industry.

**7.3.5** The concept of HRD got attention of the bank management after the management of personnel was given professional treatment. It was felt that it was not enough to recruit good employees, have effective personnel administration and maintain satisfactory industrial relation, it was also necessary to ensure that employees were treated as the most important resource in the organisation.

**7.3.6** It gradually dawned upon the bank managements that human resource was not only the most important resource but was also the most expensive and the most delicate resource. It is the only resource which has feelings and a behaviour pattern, prediction of which is not easy. Uncared material and machines may reduce to assets valuing ZERO but uncared human resources may turn into a LIABILITY. Therefore banks started setting up HRD departments to satisfy the newly-felt need.

**7.3.7** The State Bank of India invited Dr. Udai Pareek and Dr. T.V. Rao around 1975 to help them introduce the HRD systems in their group. Since then several banks have

started creating a formal HRD department. While in some banks the discrete HRD function/department has shown visible transition in their personnel policies. Whereas in some other banks only the titles have changed and HRD departments continue to perform the routine activities of personnel administration.

**7.3.8** While the HRD function has grown in size in banks, yet a lot more remains to be done. It is necessary at this stage for the HRD functionaries in banks to carry out a review of the work done so far and take corrective measures wherever necessary. What has been done till now can be deemed as ad-hoc work, generally based on immediate requirements. Therefore, there has been a widespread feeling that HRD is merely a 'fashionable term' and nothing much has been attempted or the basic thrust of HRD is not felt at the operating level.

#### **7.4 HRD Studies : An Overview**

**7.4.1** The issue of HRD in banks has been studied by the NIBM in 1983 and the same issue was studied in 1986 at the centre for HRD at XLRI. The NIBM study (1983) has pointed out 'employees' opinion on some dimensions of HRD functions in banks such as Training, Job rotation, Annual

confidential report, Transfer, promotion etc. This study did not receive proper attention of the banking industry. It had virtually gone unnoticed.

**7.4.2** The XLRI study by Rao and Abraham (1986) has revealed that there is a wide gap between the belief of the top management and their practice with regard to HRD. In their opinion banks have banked in training as the mechanism for HRD and that too has not been properly planned and evaluated. Job rotation was considered as a good facilitation for employee development. Promotion have been seen as time bound and principally based on seniority. In their opinion experimentation and initiative have emerged as an 'alien' practice in the bank. This too was considered difficult to be practiced in banks.

**7.4.3** The aforesaid studies however bring out some facts about HRD as it was understood then. Since then, the concept its application and instruments have rapidly developed therefore, it was in the fitness of things to undertake a comprehensive study to assess and understand the present state of HRD in banks after taking the benefit of currently available knowledge and instruments.

7.4.4 Therefore, an attempt has been made, within the limited resources available to the researcher, to understand the present state of HRD in Rajasthan-based commercial banks. Various aspects of HRD have been studied with the help of primary information collected through personal interviews of managerial personnel working in various grade scales with the help of structured questionnaires. The multi-angled analysis of the comprehensive data has helped in understanding many important facts and facets of HRD in banks.

7.4.5 It has been decided to report the main findings of the study in the pattern that is in perfect match with the style of reporting the analysis in the preceding chapters. The findings are reported under three major titles, each title consisting of two parts -- A & B. Part-B of each title is divided into four sections. An overview of the scheme of reporting the findings is as follows :

#### **FINDINGS (OVERALL)**

##### **PART-A**

- \* HRD Practice Profile

##### **PART-B**

- \* Section-A : HRD Climate
- \* Section-B : Training

- \* Section-C : Performance Appraisal
- \* Section-D : Leadership

#### **FINDINGS (SBBJ)**

##### **PART-A**

- \* HRD Practice Profile

##### **PART-B**

- \* Section-A : HRD Climate
- \* Section-B : Training
- \* Section-C : Performance Appraisal
- \* Section-D : Leadership

#### **FINDINGS (BOR)**

##### **PART-A**

- \* HRD Practice Profile

##### **PART-B**

- \* Section-A : HRD Climate
- \* Section-B : Training
- \* Section-C : Performance Appraisal
- \* Section-D : Leadership

# **FINDINGS**

**( OVERALL )**

## **PART - A**

### **7.5 HRD Practice Profile**

\* Approximately 45% of HRD activities are adequately performed by commercial banks in Rajasthan.

\* Job-rotation has emerged as excellently performed HRD activity.

\* 60% of the respondents belonging to top level management and looking after HRD activities are not participating in the activities of professional bodies related to HRD to keep in touch with new developments.

## **PART - B**

### **Section-A**

#### **7.6 HRD Climate**

\* The Opinion Score about HRD climate (51.17) reveals that banks in Rajasthan have Good Developmental Climate.

\* Attributewise analysis has also brought out that the banks in Rajasthan have Good Developmental Climate as the opinion expressed by all the attributable groups was unanimous. The opinion scores for all the attributable groups ranged between 46 and 69.

\* The statementwise analysis has brought out that approximately 78% of the statements were considered 'mostly true' and the rest were considered 'sometimes true'.

\* The statementwise opinion by the respondents belonging to different age groups revealed that the middle aged respondents opined more favourably about the presence of HRD climate as compared to low and senior aged respondents.

\* Arts graduates opined more favourably as compared to Commerce and Science graduates about the HRD climate.

\* The respondents who joined the bank after 1969 opined more favourably about HRD climate as compared to those who joined the bank before 1970.

\* The respondents who became officers through promotion opined more favourably as compared to those who joined the bank directly as officer.

\* The place of posting and grade scale of the respondents have not influenced the opinion about the HRD climate.

It was interesting to note that the respondents who have Arts background and joined the bank after 1969, became officer by promotion and ranging in the middle age groups, have opined the HRD climate more favourably than their counterparts.

## **Section - B**

### **7.7 Training : An HRD Instrument**

\* The Opinion Score about Training (26.65) reveals that the importance and implementation of Training is Good in Rajasthan-based commercial banks.

\* Attributewise analysis has brought out that the importance and implementation of Training is Good in Rajasthan-based commercial banks as the opinion expressed by all the attributable groups was unanimous. The opinion scores for all the attributable groups ranged between 24 and 36.

\* The statementwise analysis has brought out that approximately 58% of the statements were considered as 'mostly true' whereas the rest were considered as 'sometimes true'.

\* The statementwise opinion by the respondents belonging to different age groups revealed that senior aged respondents opined more favourably about the importance and implementation of Training as compared to middle and low aged respondents.

\* The Arts graduates opined more favourably about the importance and implementation of Training as compared to Commerce and Science graduates.

\* The opinion about the importance and implementation of Training is not influenced by the place of positing and the grade scales of the respondents and it is hardly influenced by the length of service and the channel of recruitment too.

## **Section-C**

### **7.8 Performance Appraisal : An HRD Instrument**

\* The Opinion Score about Performance Appraisal (22.44) reveals that the importance and implementation is of 'Average level' in Rajasthan-based Commercial banks.

\* Attributewise analysis has brought out that the importance and implementation of Performance Appraisal is of 'Average level' in Rajasthan-based commercial banks as the opinion expressed by all the attributable groups was unanimous. The opinion scores for all the attributable groups ranged between 17 and 34.

\* The statementwise analysis has brought out that ALL the statements were opined as 'sometimes true' by the respondents.

\* The opinion by the respondents belonging to different age groups revealed that senior aged respondents are more critical as compared to low and middle aged respondents.

\* The Science graduates are more critical about importance and implementation of Performance Appraisal as compared to Commerce and Arts graduates.

\* The respondents who joined the bank before 1970 are more critical as compared to those who joined the bank after 1969.

\* The respondents who joined the bank as officers were more critical about the importance and implementation of Performance Appraisal as compared to those who became officers through promotion.

\* The respondents who are working in administrative offices are more critical as compared to those who are posted in branches.

\* The respondents who belong to higher grade scales opined more critically as compared to those who are working in GS I or II.

## **Section-D**

### **7.9 Leadership**

\* The analysis of the Leadership Style Scores reveal that the dominant leadership style of the managerial personnel of the Rajasthan-based commercial banks is 'Developmental'. The back-up style of the respondents has emerged to be 'Benevolent', whereas the supplemental style

is 'Critical'. Respondent represent a mixture of all the three styles in their behaviour.

\* The attributewise analysis has brought out that attributes have hardly influenced the style of leadership. The dominant style of leadership among managerial personnel belonging to any of the attributable groups is 'Developmental'. The backup-style is 'Benevolent'. At the same time the 'Critical' style has stood as supplemental one.

\* The attributewise leadership style scores indicate that senior aged managers have lower critical content as compared to young and middle aged managerial personnel.

\* The critical content in the style of Arts graduate is less as compared to that of Science and Commerce graduates.

\* Managerial personnel posted at administrative offices have less critical approach as compared to those who are posted at branches.

\* The style of leadership seems to be unaffected by the channel of entering the bank and also by the length of service of the respondents.

\* The managerial personnel working in higher grade scales are less critical as compared to those who are working in the grade scale I or II.

# FINDINGS

( 8 8 8 J )

## PART - A

### 7.10 HRD Practice Profile

\* Approximately 42% of the HRD activities are adequately performed by the SBBJ.

\* Job-rotation and In-house newsletter activities have emerged as excellently performed activities.

\* 60% of the respondents belonging to top level management and looking after HRD activities are not participating in the activities of professional bodies related to HRD to keep in touch with new developments.

## PART - B

### Section-A

#### 7.11 HRD Climate

\* The Opinion Score about HRD climate (50.86) reveals that Good Developmental Climate exists in the SBBJ.

\* Attributewise analysis has also brought out that the SBBJ have Good Developmental Climate as the opinion expressed by all the attributable groups was unanimous. The opinion scores for all the attributable groups ranged between 46 and 69.

\* The statementwise analysis has brought out that approximately 83% of the statements were considered as

'mostly true' and the rest were considered as 'sometimes true'.

\* The statementwise opinion by the respondents belonging to different age groups revealed that middle aged respondents opine more favourably about the presence of HRD climate as compared to lower and senior aged respondents.

\* Arts graduates assessed more favourably about the HRD climate as compared to commerce and science graduates respondents.

\* The length of service of the respondents has not influenced the opinion about the HRD climate.

\* The respondents who became officers through promotion opined more favourably as compared to those who joined the bank directly as officers.

\* The respondents who are posted at administrative offices opined more favourably as compared to those who are posted at branches.

\* The respondents working in I or II grade scales opined more favourably as compared to those who are working in higher grade scales about HRD climate.

## Section - B

### 7.12 Training : An HRD Instrument

\* The Opinion Score about Training (27.45) reveals that the importance and implementation of Training is Good in the SBBJ.

\* Attributewise analysis has brought out that the importance and implementation of Training is Good in the SBBJ as the opinion expressed by all the attributable groups was unanimous. The opinion scores for all the attributable groups ranged between 24 and 36.

\* The statementwise analysis has brought out that approximately 58% of the statements were considered as 'mostly true' whereas the rest were considered as 'sometimes true'.

\* The opinion by the respondents belonging to different age groups revealed that middle-aged respondents opine more favourably about the importance and implementation of Training as compared to senior and young respondents.

\* The Arts graduates opined more favourably about the importance and implementation of Training as compared to Science and Commerce graduates.

\* The respondents who joined the bank before 1970 opined more favourably as compared to those who joined the

bank after 1969, about importance and implementation of Training.

\* The respondents who became officers by promotion considered more favourably as compared to those who joined bank directly as an officer, so far as importance and implementation of training is concerned.

\* Officers who are posted at administrative offices rated more favourably as compared to those who are posted at branches so far as importance and implementation of training is concerned.

\* Respondents working in grade scales I & II considered importance and implementation of Training more favourably as compared to those who are working in higher grade scales.

### **Section-C**

#### **7.13 Performance Appraisal : An HRD Instrument**

\* The Opinion Score about Performance Appraisal (23.73) reveals that importance and implementation of Performance Appraisal is of 'Average level' in the SBBJ.

\* Attributewise analysis has brought out that the importance and implementation of Performance Appraisal is of 'Average level' in the SBBJ as the opinion expressed by all

the attributable groups was unanimous. The opinion scores for all the attributable groups ranged between 17 and 34.

\* The statementwise analysis has brought out that ALL the statements were opined 'sometimes true' by the respondents.

\* The opinion by the respondents belonging to different age groups revealed that senior-aged respondents are more critical as compared to lower and middle aged respondents about importance and implementation of performance appraisal.

\* The Science graduates are more critical about importance and implementation of Performance Appraisal as compared to Commerce and Arts graduates.

\* The respondents who joined the bank before 1970 are more critical as compared to those who joined the bank after 1969.

\* The respondents who joined the bank as officers were more critical about the importance and implementation of Performance Appraisal as compared to those who became officer by promotion.

\* The place of posting has not influenced the opinion about importance and implementation of Performance Appraisal.

\* The respondents who belong to higher grade scales are more critical about importance & implementation of

performance appraisal as compared to those who are working in GS I or II.

#### **Section-D**

#### **7.14 Leadership**

\* The analysis of the Leadership Style Scores reveals that the dominant leadership style of the managerial personnel of the State Bank of Bikaner & Jaipur is 'Developmental'. The back-up style of the respondents has emerged to be 'Benevolent', whereas the supplemental style is 'Critical'. Respondent represent a mixture of all the three styles in their behaviour.

\* The attributewise analysis has brought out that attributes have hardly influenced the style of leadership. The dominant style of leadership among managerial personnel belonging to any of the attributable group is Developmental. The back-up style is 'Benevolent'. At the same time the 'Critical' style has stood as supplemental one.

\* The attributewise Leadership Style Score indicates that senior-aged managers have lower critical content as compared to young and middle aged managerial personnel.

\* The critical content in the style of Arts graduate is less as compared to that of Science and Commerce graduates.

\* Managerial personnel posted at administrative offices have less critical approach as compared to those who are posted at branches.

\* The managerial personnel working in higher grade scales are less critical as compared to those who are working in the grade scale I or II.

\* The managerial personnel who joined the bank as officers have less critical approach as compared to those who became officers through promotion.

\* The managerial personnel who joined the bank before 1970 have less critical content as compared to those who joined the bank after 1969.

# **FINDINGS**

**( B O R )**

## PART - A

### 7.15 HRD Practice Profile

\* Approximately 55% of the HRD activities are adequately performed by the BOR.

\* No activity has emerged to be excellently performed activity.

\* 60% of the respondents belonging to top level management and looking after HRD activities are not participating in the activities of professional bodies related to HRD to keep in touch with new developments.

## PART - B

### Section-A

#### 7.16 HRD Climate

\* The Opinion Score about HRD climate (51.56) reveals that Good Developmental Climate exists in the BOR.

\* Attributewise analysis has also brought out that the BOR have Good Developmental Climate as the opinion expressed by all the attributable groups was unanimous. The opinion scores for all the attributable groups ranged between 46 and 69.

\* The statementwise analysis has brought out that approximately 61% of the statements were considered as

'mostly true' and the rest were considered as 'sometimes true'.

\* The statementwise opinion by the respondents belonging to different age groups revealed that middle aged respondents opine more favourably about the presence of HRD climate, as compared to low and senior aged respondents

\* Arts graduates assessed more favourably about the HRD climate as compared to commerce and science graduates.

\* Respondents who joined the bank after 1969 considered more favourably about the presence of HRD Climate as compared to those who joined before 1970.

\* The respondents who became officers through promotion opined more favourably as compared to those who joined the bank directly as an officer.

\* The respondents who are posted at branches opined more favourably as compared to those who are posted at administrative offices.

\* Higher grade scale officers opined more favourably as compared to those who are working in grade scales I or II about HRD climate.

## Section - B

### 7.17 Training : An HRD Instrument

\* The Opinion Score about Training (25.27) reveals that the importance and implementation of Training is Good in the BOR.

\* Attributewise analysis has brought out that the importance and implementation of Training is Good in the BOR as the opinion expressed by all the attributable groups was unanimous. The opinion scores for all the attributable groups ranged between 24 and 36.

\* The statementwise analysis has brought out that approximately 58% of the statements were considered as 'mostly true' whereas the rest were considered as 'sometimes true'.

\* The opinion by the respondents belonging to different age groups revealed that middle and senior aged respondents opined more favourably about the importance and implementation of Training as compared to young respondents.

\* The Arts graduates opined more favourably about the importance and implementation of Training as compared to Science and Commerce graduates.

\* Respondents who joined the bank after 1969 opined more favourably as compared to those who joined before 1970 about importance and implementation of Training.

\* The respondents who became officers through promotion considered more favourably as compared to those who joined bank directly as officers, so far as importance and implementation of training is concerned.

\* Officers who are posted at branches rated more favourably as compared to those who are posted at administrative office about so far as importance and implementation of training is concerned.

\* Respondents who are working in higher grade scale considered importance and implementation of Training more favourably as compared to those who are working in grade scales I or II.

## **Section-C**

### **7.18 Performance Appraisal : An HRD Instrument**

\* The Opinion Score about Performance Appraisal (27.99) reveals that importance and implementation of performance appraisal is of 'Average level' in the BOR.

\* Attributewise analysis has brought out that the importance and implementation of Performance Appraisal is of

'Average level' in the BOR as the opinion expressed by all the attributable groups was unanimous. The opinion scores for all the attributable groups ranged between 17 and 34.

\* The statementwise analysis has brought out that approximately 82% of the statements rated as 'sometimes true' or 'rarely true' whereas rest were opined as 'mostly true.

\* The statementwise opinion by the respondents belonging to different age groups revealed that young respondents are more critical as compared to middle and senior aged respondents about importance and implementation of performance appraisal.

\* The Commerce graduates are more critical about importance and implementation of performance appraisal as compared to Science and Arts graduates.

\* The respondents joined the bank before 1970 are more critical as compared to those who joined the bank after 1969.

\* The respondents who joined the bank as officers were more critical about the importance and implementation of Performance Appraisal as compared to those who became officers through promotion.

\* The respondents who are posted at branches are more critical as compared to those who are posted at administrative offices.

\* The respondents who belong to higher grade scales opined more critically as compared to those who are working in GS I or II about importance and implementation of Performance Appraisal.

#### **Section-D**

#### **7.19 Leadership**

\* The analysis of the Leadership Style Scores reveals that the dominant leadership style of the managerial personnel of The Bank of Rajasthan Limited is 'Developmental'. The back-up style of the respondents has emerged to be 'Benevolent', whereas the supplemental style is 'Critical'. Respondent represent a mixture of all the three styles in their behaviour.

\* The attributewise analysis has brought out that attributes have hardly influenced the style of leadership. The dominant style of leadership among managerial personnel belonging to any of the attributable group is 'Developmental'. The back-up style is 'Benevolent'. At the

same time the 'Critical' style has stood as supplemental one.

\* The attributewise leadership style score indicates that senior aged managers have lower critical content as compared to young and middle aged managerial personnel.

\* The critical content in the style of Arts graduate is less as compared to that of Commerce and Science graduates.

\* Senior managerial personnel have less critical approach as compared to those who joined the bank after 1969.

\* The style of leadership seems to be unaffected by the channel of recruitment and also by the place of posting of the respondents.

\* The managerial personnel working in higher grade scales are less critical as compared to those who are working in the grade scale I or II.

# **FINDINGS**

**( AN OVERALL ANALYSIS )**

## 7.20 An Overall Analysis of Findings

An attempt has been made to understand and summarise the aforesaid findings so as to develop an overall viewpoint about HRD in Rajasthan-based Commercial banks. This exercise has helped in drawing the following HRD scenario.

- \* Good HRD climate exists in commercial banks.

- \* The dominant style of leadership of the managerial personnel is Developmental. The back-up style is Benevolent, whereas their supplement style is Critical. The mix of leadership style of the managerial personnel is perfectly in congruence with HRD needs.

- \* The findings about the HRD instruments i.e. Training and Performance Appraisal have led to a conclusion that the commercial banks are yet to enter the world of HRD in its real spirit.

- \* The above statements lead to one major conclusion that there is every hope of introducing and implementing HRD systems successfully in the commercial banks. The commercial banks could be compared to a prepared land that is situated in a favourable climatic region where a seed can germinate, grow, flower and bear fruits comfortably. Therefore, it can be said that if management decides and Government support, the commercial banks will be able to implement HRD in its true spirit.

\* The study of the SBBJ (A Public Sector Bank) and of the BDR (A Private Sector Bank) has revealed that Good HRD climate exists, the dominant style of leadership is developmental and the importance and implementation of the HRD instruments is of a similar level in both the banks representing Public and Private sector. Therefore, it can be concluded that there seems hardly any influence of the sector on the state and scope of HRD in commercial banks.

# SUGGESTIONS

## **7. 21 Suggestions**

**7.21.1** Suggestions get proper placement if they are suitably prefaced with an issue. An attempt has therefore been made to identify problem areas and then offer suggestions. Hence this pattern has been adopted in this section.

**7.21.2** Leaving aside the fact that for a successful implementation of any task, it is one of the necessary conditions to have at the helm of affairs characterful, competent and willing people guided by higher truths of life. This is much more needed when it comes to implementing HRD successfully.

### **ONE**

#### **7.21.3 The Issue**

The study has brought out that the term HRD and its related aspects did not and do not mean strictly the same for all the organisations at all the places. Still there is no consensus in this regard. Different groups use the same term to mean differently. Therefore, it can be said that HRD is yet to take a final shape.

#### **7.21.4 The Suggestion**

It is therefore suggested that all the professional bodies and academicians who are related to HRD should arrive at a commonly accepted form and contents of HRD after taking into consideration the presently available knowledge and material. Or the GOI may constitute a study group entrusted with the task of arriving at consensus about the form and meaning of HRD, as there is a separate Ministry for HRD.

### **TWO**

#### **7.21.5 The Issue**

The study has made an attempt to understand the term HRD and during this search an interesting journey through which the titles related to human beings (with organisational context) travelled were identified. In the opinion of the researcher HRD is a destination of 'the importance journey' through which people at work has travelled. The rungs of the importance ladder that can be identified are, namely Social Obligation, Labour Welfare, Personnel Management, Human Resources Management and Human Resources Development. One more thing which came to the notice of the researcher was that the available literature on HRD has somehow included all the activities relating to people at work being carried out by organisations under the HRD canopy.

### 7.21.6 The Suggestion

In the light of the aforesaid facts it is suggested that all the activities related to the human resources of the organisation formally be included in the scope of HRD or all the labels be merged into the HRD. This attempt will remove the present confusion with regard to the terms referring various activities. This change if accepted will certainly help in implementing the HRD activities successfully. An integrated view of all such activities will allow rational attempt and save the wastage because of duplication and the fear of ignoring some important element.

## THREE

### 7.21.7 The Issue

After nationalisation the commercial banks entered into an era of identity-crisis. This led to many more problems including defining their role. Since the role started changing very quickly the management of the industry could not decide their style of behaving. It has been noted that the demands from this industry was much more than its capacity to respond. The systems and the personnel of this industry could not re-adjust themselves according to the demands of

change. The banks continued functioning well even without application of the principles of professional management. But they could not avoid this for a long time and started assigning the management nomenclature to the activities they had been carrying on so far without bothering to accept the management concepts in their true spirit, may be because the existing manpower was trained in that respect. In the wake of new developments elsewhere banks could not restrict the entry of HRD. But unfortunately banks did not have the HRD trained personnel. Therefore, the understanding and application of the concept could not find its way in banks as discovered by this reserach study.

#### **7.21.8 The Suggestion**

It is therefore suggested that the banks should recruit HRD experts and handover the task of developing human resources if at all they are interested to have successful HRD implementation. It is necessary because this task of HRD is so technical that it cannot be efficiently performed by those who are not properly trained in this respect.

## FOUR

### 7.21.9 The Issue

The study has brought it out clearly that there exists a good HRD Climate. It has also brought out that the leadership behaviour orientation is developmental. The findings of the study about implementation of the HRD instruments show that the commercial banks are not able to implement efficiently even the most popular and ageold instruments like training and performance appraisal. Therefore, it can be concluded that the banks are yet to enter the world of HRD in its real spirit.

### 7.21.10 The Suggestion

It is therefore suggested in the light of the facts mentioned in the Issue four that the management of banks and the Government should take an avowed commitment that HRD will be implemented in banks. The findings of the research study suggest that the banks will be able to implement HRD successfully if they take necessary steps with a sense of commitment as commercial banks could be compared to a prepared land that is situated in a favourable climatic region where a seed can germinate, grow, flower and bear fruits comfortably.

## FIVE

### 7.21.11 The Issue

The study has brought out that various attributes have shown their effect on the opinion expressed. This is perhaps because of their perspective and diverse individual goals and expectations.

### 7.21.12 The Suggestions

It is therefore suggested that while planning and implementing HRD activities the bank management should give proper importance to the various attributes such as Age, academic background, channel of recruitment, place of posting etc. The HRD activities must be directed targetgroupwise.

**7.21.13** Suggestions have been made for overcoming the difficulties faced with regard to HRD. The study findings indicate 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 into offering suggestions with regard to operational modalities. In the opinion of the researcher many more micro researchers on several aspects of HRD will have to be undertaken for assessing, identifying and suggesting operational modalities.