

# CHAPTER THREE

Personnel Strength and  
Profile in the Selected  
Urban Co-operative  
Banks.

### CHAPTER THREE

#### Personnel Strength and Profile in the Selected

##### Urban Co-operative Banks

In the efficient performance of functions in any organisation, be it public, private or co-operative, its personnel play one of the key role. No activity of any organisation can be performed efficiently without competent and qualified personnel. An organisation will fail if its personnel are not competent to execute the work assigned to them. Walter R. Sharp has rightly opined " ... the best planned organisation may produce unsatisfactory results if it is operated by mediocre or disgruntled people. "<sup>1</sup>

Thus human resources are critical for the success of any social activity, more so in the co-operative activity.<sup>2</sup> Like any other co-operatives, personnel constitute an integral part of the Urban Co-operative Banks. In urban banks under study, the number of personnel has increased at a very fast rate during the five years from 153 personnel to 352 personnel. Urban co-operative banks under study have been employed a very large number of personnel at various levels of their organisations. Employees' strength in the different urban co-operative banks under study is examined as under :

#### 3.1 Employees' Strength :

Employees' strength in Rayat Sevak Co-operative Bank Ltd., during 1983-84 to 1987-88 is shown in Table 3.1

Table 3.1 Employees' Strength in R.S.C. Bank, Satara.

| Year    | No. of employees at the beginning of the year | No. of persons appointed | No. of employees promoted | No. of employees transferred/retired | No. of employees at the end of the year |
|---------|---|--------------------------|---------------------------|--------------------------------------|---|
| 1983-84 | 22  | 1                        | 3                         | 3                                    | 23                                      |
| 1984-85 | 23  | 12                       | 1                         | -                                    | 35                                      |
| 1985-86 | 35  | 6                        | -                         | -                                    | 41                                      |
| 1986-87 | 41  | 7                        | -                         | -                                    | 48                                      |
| 1987-88 | 48  | 10                       | 1                         | 1                                    | 57                                      |
|         |   | 36                       | 5                         | 4                                    |   |

Table 3.1 shows that the employees' strength of R.S.C. Bank increased from 22 in 1983-84 to 57 in 1987-88. During the five year period, the strength of employees increased by 35 in all categories of employees. 22 out of the 36 appointments were held in the two years i.e., 1984-85 and 1987-88. These appointments were done due to the expansion of business. In 1983-84, 3 employees got promotions because the Bank had opened three new branches at Sangli, Pune and Ahmednager for the convenience of its members. In 1987-88 one employee was promoted from senior clerk to assistant br. manager at Satara branch. One employee was retired during five years and three employees were transferred. Thus, there was virtually no perceptible change in the strength of the employees during the five year period.

Prathamik Shikshak Sahakari Bank Ltd., Satara.

Employees' strength of P.S.S. Bank Ltd., from 1983-84 to 1987-88 is shown in Table 3.2

Table 3.2  
Employees' strength of P.S.S. Bank.

| Year    | No. of employees at the beginning of the year | No. of persons appointed | No. of employees promoted | No. of employees transferred | No. of employees terminated | No. of employees at the end of the year |
|---------|---|--------------------------|---------------------------|------------------------------|-----------------------------|---|
| 1983-84 | 62  | 15                       | -                         | -                            | -                           | 77                                      |
| 1984-85 | 77  | -                        | -                         | -                            | -                           | 77                                      |
| 1985-86 | 77  | 2                        | -                         | -                            | -                           | 79                                      |
| 1986-87 | 79  | 20                       | 19                        | 6                            | -                           | 99                                      |
| 1987-88 | 99  | 14                       | -                         | -                            | 1                           | 112                                     |
|         |   | 51                       | 19                        | 6                            | 1                           |   |

Table 3.2 reveals that the strength of the employees was increased by 50 during the five years. The strength increased from 62 in 1983-84 to 112 in 1987-88. 15 appointments were made in 1983-84 and 34 appointments were done in the last two years. 19 employees were promoted in 1986-87 due to the expansion of the business of the bank and during this period four new branches were opened at different places in Satara district. Except these promotions, no employee was promoted during the five years. Transfers were very rare and only 6 employees were transferred

due to promotion during five years. One employee was terminated and no employee retired during the period.

Janata Sahakari Bank Ltd., Satara

Table 3.3 Employees' Strngth in  
Janata Sahakari Bank, during 1983-84 to 1987-88

| Year    | No. of employees at the beginning | No. of persons appointed | No. of employees promoted | No. of employees transferred | No. of persons retired/terminated | No. of employees at the end of the year |
|---------|-----------------------------------|--------------------------|---------------------------|------------------------------|-----------------------------------|---|
| 1983-84 | 47                                | 25                       | 5                         | 2                            | 5                                 | 67                                      |
| 1984-85 | 67                                | 22                       | 1                         | -                            | 1                                 | 88                                      |
| 1985-86 | 88                                | 17                       | 7                         | 3                            | 2                                 | 103                                     |
| 1986-87 | 103                               | 11                       | 3                         | 4                            | 5                                 | 109                                     |
| 1987-88 | 109                               | 30                       | 1                         | 3                            | 9                                 | 130                                     |
|         |                                   | 105                      | 17                        | 12                           | 22                                |   |

Table 3.3 indicates that the total strength of employees in the Janata Sahakari Bank increased marginally from 47 in the beginning of 1983-84 to 130 employees at the end of 1987-88. Employees' strength was increased more than two and half times during the five years. Bank had appointed 105 employees during five years and an average appointments were 21 employees per year. The Bank provided more promotion opportunities to its employees and 17 employees were promoted during the five years. 12 employees were transferred either due to the promotions or needs of the management. An average

4 employees per year were separated from the bank on account of termination/resignation by highly qualified employees due to relative poor salary and service conditions. During five years one employee was retired.

The Sainik Sahakari Bank Ltd., Satara

Table 3.4  
Employees' Strength in S.S. Bank during 1984-85 to 1987-88

| Year    | No. of employees at the beginning of the year | No. of persons appointed | No. of employees promoted | No. of employees transferred | No. of employees resigned/retired | No. of employees at the end of the year |
|---------|---|--------------------------|---------------------------|------------------------------|-----------------------------------|---|
| 1984-85 | -   | 2                        | -                         | -                            | -                                 | 2                                       |
| 1985-86 | 2   | 1                        | -                         | -                            | -                                 | 3                                       |
| 1986-87 | 3   | 11                       | 1                         | -                            | -                                 | 14                                      |
| 1987-88 | 14  | 11                       | -                         | -                            | 1                                 | 24                                      |
|         |   | 25                       | 1                         | -                            | 1                                 |   |

Table 3.4 shows that in the beginning of 1984-85 there were no employees because this bank was set-up on 23rd January 1985. The total strength of the employees in the S.S. Bank increased very rapidly during three year period from 2 to 24 employees. It was possible due to increase in the business of the bank in the Satara city and the bank had opened a new branch at Umbraj in the year 1986-87. 22 out of 25 appointments were made in the last two years i.e., 1986-87 and 1987-88. One employee was resigned in the year 1987-88. But no employee was transferred during the period.

The Karad Urban Cooperative Bank Ltd., Br. Satara.

Table 3.5

Employees' Strength in K.U.C. Bank during  
1983-84 to 1987-88

| Year    | No. of employees at the beginning of the year | No. of employees appointed | No. of employees promoted | No. of employees transferred | No. of employees terminated/resigned | No. of employees at the end of the year |
|---------|---|----------------------------|---------------------------|------------------------------|--------------------------------------|---|
| 1983-84 | 8   | -                          | -                         | -                            | -                                    | 8                                       |
| 1984-85 | 8   | 1                          | -                         | -                            | -                                    | 9                                       |
| 1985-86 | 9   | -                          | -                         | -                            | -                                    | 9                                       |
| 1986-87 | 9   | 2                          | 1                         | 1                            | -                                    | 10                                      |
| 1987-88 | 10  | 4                          | -                         | -                            | -                                    | 14                                      |
|         |   | 7                          | 1                         | 1                            | -                                    |   |

Note : appointments are made by H.O. at Karad.

Table 3.5 shows that employees' strength was increased only by 6 employees during the five years. Appointments were <sup>very</sup> few because the Bank did not grow rapidly due to the keen competition from Janata Sahakari Bank, Satara, District Central Co-operative Bank and other commercial banks. Moreover, the Bank's financial resources did not warrant fresh recruitments. Over the period, one employee was promoted from clerk to junior officer and one employee was transferred to Head Office at Karad. No employee was terminated/ resigned during the period. Thus, there was no significant change in the strength of the employees during five years.

S.T. Co-operative Bank Ltd., Branch Satara.

Table 3.6

Employees' Strength in S.T.C. Bank during  
1983-84 to 1987-88

| Year    | No. of employees at the beginning of the year | No. of employees appointed | No. of employees promoted | No. of employees transferred | No. of employees terminated | No. of employees at the end of the year |
|---------|---|----------------------------|---------------------------|------------------------------|-----------------------------|---|
| 1983-84 | 11  | -                          | -                         | -                            | -                           | 11                                      |
| 1984-85 | 11  | 2                          | 1                         | 1                            | -                           | 13                                      |
| 1985-86 | 13  | 2                          | 1                         | -                            | -                           | 15                                      |
| 1986-87 | 15  | 1                          | -                         | 1                            | -                           | 15                                      |
| 1987-88 | 15  | 1                          | -                         | -                            | 1                           | 15                                      |
|         |   | 6                          | 2                         | 2                            | 1                           |   |

Table 3.6 indicates that the employees' strength in S.T. Co-operative Bank increased steadily during the five years. The Bank had appointed only six new employees during the period. Total strength of the employees remained the same ( i.e. 15 ) since three years. Two employees got promotions and two employees were transferred during the five years, while one employee was terminated.

### Profile of the Employees

An employee's performance at the work place is influenced by number of factors such as financial incentives, working conditions, employer-employee relations, superiors' behaviours towards employees and social background of the employees. In the course of survey, certain social background factors such as age, sex, place of birth, religion, father's occupation, education, previous experience of the respondents in the selected urban co-operative banks have been studied.

#### 3.2 Age of the Respondents

Table 3.7

Age of the Respondents in the different Urban Co-operative Banks.

| Age<br>group | Below<br>20<br>years | 21-25<br>years | 26-30<br>years | 31-35<br>years | 36-40<br>years | 41-45<br>years | 46-50<br>years | 51-55<br>years | Total |
|--------------|----------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-------|
| R.S.C.B      | -                    | 1              | 10             | 1              | 1              | 1              | 1              | -              | 15    |
| P.S.S.B      | 2                    | 3              | 6              | 6              | -              | 1              | 2              | -              | 20    |
| J.S.B.       | -                    | 6              | 12             | 4              | 4              | 1              | 1              | 2              | 30    |
| S.S.B.       | -                    | 4              | 10             | -              | -              | 1              | -              | -              | 15    |
| K.U.C.B.     | -                    | 3              | 4              | -              | 1              | 2              | -              | -              | 10    |
| S.T.C.B.     | -                    | 3              | 2              | 5              | -              | -              | -              | -              | 10    |
| Percentage   | 2                    | 20             | 44             | 16             | 6              | 6              | 4              | 2              | 100   |

Table 3.7 shows that 44 percent of respondents were in the age-groups 26-30 years. 20 percent respondents were in the age-groups 21-25 years and 16 percent in the age-groups 31-35 years. In all, 80 percent of respondents were young and distributed in the age-groups 21-35 years, while 6 percent of respondents were old, in the age-groups 46-55 years.

Bankwise classification shows that in R.S.C.B. and in S.S.B. 67 percent of respondents were in the age-groups 26-30 years. In J.S.B. also 40 percent of respondents were in the same age-groups. However, 6.6 percent of respondents of J.S.B. were older than other banks' employees. In P.S.S.B 75 percent of respondents were in the age-groups 21-35 years. In S.S.B. 93 percent of respondents were in age groups 21-30 years and 7 percent respondents were in the age-groups 41-45 years. In S.T.C.B. all respondents were in the age-groups 21-35 years.

#### Categorywise Age of the Respondents

Table 3.8 : Categorywise Age of the Respondents

| Category                    | Below<br>20 Yrs | 21-25<br>Years | 26-30<br>years | 31-35<br>years | 36-40<br>years | 41-45<br>years | 46-50<br>years | 51-55<br>years | Total |
|-----------------------------|-----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-------|
| Officers                    | -               | -              | -              | 7              | 4              | 3              | 1              | -              | 15    |
|                             |                 |                |                | 47%            | 27%            | 20%            | 6%             |                |       |
| Clerks                      | -               | 18             | 43             | 8              | 2              | 1              | 2              | 1              | 75    |
|                             |                 | 24%            | 57%            | 11%            | 3%             | 1%             | 3%             | 1%             |       |
| Sub-ordi-<br>-nate<br>staff | 2               | 2              | 1              | 1              | -              | 2              | 1              | 1              | 10    |
|                             | 20%             | 20%            | 10%            | 10%            |                | 20%            | 10%            | 10%            |       |
|                             | 2               | 20             | 44             | 16             | 6              | 6              | 4              | 2              | 100   |

Table 3.8 shows that 94 percent of officers belong to 31-45 years age-groups and 6 percent were in the age-groups 46-50 years. Among clerical staff 24 percent, 57 per-cent and 11 per-cent belong to the age-groups 21-25, 26-30 and 31-35 years respectively. Sub-ordinate staff had no any predominant age-groups. However, a good majority of the sub-ordinate staff were distributed in the age-groups 20-25 years (40%) and 41-45 years ( 20 percent). 20 percent of sub-ordinate staff were younger and 10 percent were older as compare to other class of employees. Thus, majority of officers were older and majority of clerks were younger, whereas, sub-ordinate staff were either younger or older.

### 3.3 Sex of the Respondents

During the course of survey, it was revealed that 98 percent of the respondents were males, while 2 percent of respondents were females. Urban Co-operative banks under study were not employed female employees except in J.S.B., J.S. Bank had two women employees; which was nearly 1.5 per-cent of total employee of J.S.B. and 0.6 percent ( 2 out of 352) of total employees' strength of urban co-operative banks under study. It was chiefly due to two reasons. One, unfavourable attitude of management towards women employees and second, in-adequate working conditions. All urban banks were not in a position to provide enough space to work as required by women employees, due to their small size business operations.

### 3.4 Birth Place of the Respondents

Table 3.9 Birth Place of the Respondents

| Bank         | Birth places |            |           |            | Total       |
|--------------|--------------|------------|-----------|------------|-------------|
|              | Rural        | %          | Urban     | %          |             |
| R.S.C.B.     | 10           | 67         | 5         | 33         | 15          |
| P.S.S.B.     | 18           | 90         | 2         | 10         | 20          |
| J.S.B.       | 7            | 23         | 23        | 77         | 30          |
| S.S.B.       | 11           | 73         | 4         | 27         | 15          |
| K.U.C.B.     | 3            | 30         | 7         | 70         | 10          |
| S.T.C.B.     | 8            | 80         | 2         | 20         | 10          |
| <b>Total</b> | <b>57</b>    | <b>57%</b> | <b>43</b> | <b>43%</b> | <b>100%</b> |

Table 3.9 indicates that majority of respondents (57 percent) had rural background and 43 percent respondents were from urban areas. 90 percent employees of P.S.S.B., 80 percent employees of S.T.C.B. had rural background, whereas 77 percent of employees of J.S.B. and 70 percent employees of K.U.C.B. were from urban areas. Dominance of rural and urban background employees in different urban co-operative banks showed that some urban banks were dominated by rural background people and other by urban people. For example, P.S.S. Bank was controlled by primary teachers having rural background and hence 90 percent of respondents had born in villages. On the other hand, J.S. Bank dominated by businessmen and urban people, and therefore

77 percent respondents were from urban - areas. However, some urban banks under study had maintained good balance between rural and urban background employees.

Categorywise Birth Place of Respondents

Table 3.10 Categorywise Birth Place of Respondents

| Category              | Birth place |     |       |     | Total |
|-----------------------|-------------|-----|-------|-----|-------|
|                       | Rural       |     | Urban |     |       |
| 1. Officers           | 4           | 27% | 11    | 73% | 15    |
| 2. Clerks             | 49          | 65% | 26    | 35% | 75    |
| 3. Sub ordinate staff | 4           | 40% | 6     | 60% | 10    |
|                       | 57          | 57% | 43    | 43% | 100%  |

Table 3.10 indicates that 73 per-cent of officers and 60 percent of subordinate staff had urban back-ground, while 65 percent of clerical staff were from rural areas. The main reason is that nearly one-third to one half of the clerks were the children of farmers. However, urban banks are working in urban areas and hence urban people captured higher level of management ( i.e., Officers ) and lower level employees ( i.e., peons ).

3.5 Literacy of the Respondents

Table 3.11 : Literacy of the respondents

| Banks    | No. of respondents |    |           |     |          |     |               |     |   |    |                           |
|----------|--------------------|----|-----------|-----|----------|-----|---------------|-----|---|----|---------------------------|
|          | Primary            |    | secondary |     | Graduate |     | Post-Graduate |     | Profess-<br>ional qu-<br>alificat-<br>ion |    | Total<br>respon-<br>dents |
| R.S.C.B. | 1                  | 7% | 1         | 7%  | 11       | 73% | 2             | 13% | -   | -  | 15                        |
| P.S.S.B. | -                  | -  | 1         | 5%  | 16       | 80% | 2             | 10% | 1   | 5% | 20                        |
| J.S.B.   | -                  | -  | 2         | 7%  | 26       | 86% | 2             | 7%  | -   | -  | 30                        |
| S.S.B.   | -                  | -  | 2         | 13% | 10       | 67% | 3             | 20% | -   | -  | 15                        |
| K.U.C.B. | -                  | -  | 1         | 10% | 6        | 60% | 3             | 30% | -   | -  | 10                        |
| S.T.C.B. | -                  | -  | 1         | 10% | 7        | 70% | 2             | 20% | -   | -  | 10                        |
|          |                    | 1% |           | 8%  |          | 76% |               | 14% |   | 1% | 100%                      |

Table 3.11 shows that 76 percent of respondents were graduates and 14 percent of respondents had post graduate degree. One manager<sup>had</sup> professional degree i.e. M.B.A. and 8 percent of respondents were passed secondary examination. J.S. Bank had more graduates ( i.e. 86 percent), whereas K.U.C. Bank had more post-graduates ( i.e. 30 percent). In all units, higher literacy was in P.S.S.B., though majority of employees had rural background.

Categorywise Literacy of employees

Table 3.12 Categorywise Literacy of employees

| Category              | Qualifications |           |           |               |                            | Total respondents |
|-----------------------|----------------|-----------|-----------|---------------|----------------------------|-------------------|
|                       | Primary        | Secondary | Graduate  | Post-graduate | Professional qualification |                   |
| 1. Officers           | -              | -         | 8<br>53%  | 6<br>40%      | 1<br>7%                    | 15                |
| 2. Clerks             | -              | -         | 67<br>89% | 8<br>11%      | -                          | 75                |
| 3. Sub-ordinate staff | 1<br>10%       | 8<br>80%  | 1<br>10%  |               |                            | 10                |

Table 3.12 depicts that nearly 90 percent clerks were graduates and 53 percent of officers also graduates, while 80 percent of sub-ordinate staff had completed secondary examination. 40 per-cent of officers were post-graduates. Nearly 50 percent managers were post-graduates and one watchman had completed his graduation and one peon had passed 4th standard. In all, literacy inputs among employees was very high in selected urban banks.

3.6 Father's Occupation of the Respondents

Table 3.13 Father's Occupation of the Respondents

| Bank     | No. of Respondents |          |                |                           |                  |       |      | Total |
|----------|--------------------|----------|----------------|---------------------------|------------------|-------|------|-------|
|          | Farmer             | Clerical | Techni-<br>cal | Profe-<br>ssion-<br>Busi. | Govt.<br>servant | other |      |       |
| R.S.C.B. | 6 40%              | 2 13%    | -              | 1 7%                      | 6 40%            | -     | 15   |       |
| P.S.S.B. | 5 25%              | 2 10%    | -              | -                         | 12 60%           | 1 5%  | 20   |       |
| J.S.B.   | 2 7%               | -        | -              | 22 73%                    | 4 13%            | 2 7%  | 30   |       |
| S.S.B.   | 6 40%              | 1 7%     | -              | -                         | 8 53%            | -     | 15   |       |
| K.U.C.B. | 3 30%              | -        | 1 10%          | 5 50%                     | -                | 1 10% | 10   |       |
| S.T.C.B. | 6 60%              | -        | -              | 1 10%                     | 1 10%            | 2 20% | 10   |       |
|          | 28%                | 5%       | 1%             | 29%                       | 31%              | 6%    | 100% |       |

Table 3.13 indicates that in all, in six urban co-operative banks 28 percent of respondents came from farmers' families, 29 percent of respondents came either from professionals or businessmen's families, whereas 31 percent of respondents' fathers were in Government service. 5 percent of respondents reported that their fathers were clerks and 5 percent of respondents were children of private workers, and labourers. The share of technicians children was only 1 percent.

Bankwise, in R.S.C.B. 80 percent of respondents were children either of farmers' or government servants. In P.S.S.B. 60 percent of respondents reported that their fathers were government servants ( i.e. primary teachers ). The J.S.B.

dominated by businessmen and hence 73 percent of respondents were children of businessmen and professionals. In S.S. Bank, majority of members were Ex-servicemen and hence 53 percent of respondents fathers' were in Government Services. In K.U.C. Bank professionals ( i.e. doctors ) and businessmen had dominant place in the management and therefore, they had recruited their relatives in the bank service. Hence, 50 percent of respondents said that their fathers were professionals. In S.T.C. Bank, 60 percent of respondents reported that their fathers were farmers, whereas 20 percent of respondents were children of private workers. Above data further reveals that urban co-operative banks were organised on communal basis and employment opportunities were provided to the sons and relatives of those who had voice in the management of the respective urban banks.

Religion :- It was revealed under the survey that 94 percent of respondents were Hindus, 5 percent of respondents were Muslims and 1 percent of respondents were Christians.

### 3.7 Experience of the Respondents

Experience of the respondents in the Urban Co-operative Banks is shown in Table 3.14

Table 3.14 : Experience of the Respondents

| Bank     | 1-5 years | 6-10 years | 11 - 15 years & above | Total |
|----------|-----------|------------|-----------------------|-------|
| R.S.C.B. | 9 60%     | 2 13%      | 4 27%                 | 15    |
| P.S.S.B. | 6 30%     | 7 35%      | 7 35%                 | 20    |
| J.S.B.   | 12 40%    | 10 33%     | 8 27%                 | 30    |
| S.S.B.   | 15 100%   | -          | -                     | 15    |
| K.U.C.B. | 2 20%     | 6 60%      | 2 20%                 | 10    |
| S.T.C.B. | 3 30%     | 4 40%      | 3 30%                 | 10    |
|          | 47 47%    | 29 29%     | 24 24%                | 100%  |

Table 3.14 shows that 47 percent of respondents had experience of 1 - 5 years, 29 percent of respondents had 6-10 years experience and 24 percent of respondents were worked 11-15 years and above in their present banks.

All respondents of S.S.B. had only 1-3 years experience because this bank was set-up in the year 1985, and 60 percent employees of R.S.C.B. had experience in the range of 1-5 years. While 60 percent employees of K.U.C.B. had worked 6-10 years in the present bank. In P.S.S.B., 70 percent of respondents had 6-15 years experience and remaining 30 percent of respondents had 1-5 years experience. In S.T.C.B., 40 percent of respondents had 6-10 years experience and 60 percent of respondents service period range in between 1 to 5 years and 11-15 years. Thus, employees' of S.S.B. were less experienced and employees' of P.S.S.B. were more experienced as compared to the other banks.

### 3.8 Previous Experience of the Respondents

In order to know previous experience of the respondents, the question was asked to them in the questionnaire " Did you work any other place ? if yes, state the reasons for leaving that organisation". In response to the relevant question, the replies of respondents are summarised in below Table 3.15

Table 3.15

## Experience of the Respondents in Other Organisation

| Bank     | No. of Respondents |                               |                                   |                           |                                       |    | Total | respondents |
|----------|--------------------|-------------------------------|-----------------------------------|---------------------------|---------------------------------------|----|-------|-------------|
|          | 'Job<br>'security  | 'Better<br>'working<br>'econ. | 'Better<br>'promotion<br>'Avenues | 'Good<br>'incen<br>'tives | 'Near<br>'er to<br>'native<br>'place' |    |       |             |
| R.S.C.B. | 1                  | -                             | -                                 | -                         | 1                                     | 2  | 13%   | 15          |
| P.S.S.B. | -                  | -                             | -                                 | -                         | 1                                     | 1  | 5%    | 20          |
| J.S.B.   | 1                  | -                             | 2                                 | -                         | 1                                     | 4  | 13%   | 30          |
| S.S.B.   | -                  | -                             | -                                 | -                         | 1                                     | 1  | 7%    | 15          |
| K.U.C.B. | 1                  | -                             | -                                 | -                         | 1                                     | 2  | 20%   | 10          |
| S.T.C.B. | 1                  | -                             | -                                 | -                         | 1                                     | 2  | 20%   | 10          |
|          | 4                  | -                             | 2                                 | -                         | 6                                     | 12 |       | 100         |

Table 3.15 indicates that 88 percent of the respondents did not have previous experience in any other organisation and to them, the present bank is the first employer. The remaining 12 percent of the respondents had previous experience. Out of the total previous experienced respondents (12), 50 percent (6) left the previous organisations for nearer to native place, 33 percent (4) for job security and 17 percent (2) for better promotional opportunities, in urban banks. In all, urban co-operative banks under study had 5 to 20 percent previous experienced staff.

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