

" A Study of Personnel Policies and Practices in
Selected Urban Co-operative Banks in Satara City."

CHAPTER NOS.	CONTENTS	Page Nos.
	CERTIFICATE	IV
	DECLARATION	V
	PREFACE	VI
	LIST OF TABLES	XIV
	LIST OF CHARTS	XVIII
	LIST OF ANNEXURES	XVIII
ONE	<u>Objectives, Methodology and Scope</u>	1 - 19
1.1	Introduction	
1.2	Statement of the problem	
1.3	Objectives of the study	
1.4	Hypothesis	
1.5	Selection of Urban Banks.	
1.6	Sample under the study	
1.7	Methodology	
1.8	Interview	
1.9	Data Collection	
1.10	Scope of the study	
1.11	Limitation of the study	
1.12	Organisation of the study	
TWO	<u>Profiles of Selected Urban Co-operative Banks</u>	20 - 50
2.1	Urban Co-operative Banks	
2.2	History and Development of Urban Co-operative Banks in India.	

1.	2.	3
2.3	: Urban Co-operative Banks in Maharashtra	:
2.4	: Urban Co-operative Banks in Western Maharashtra	:
2.5	: Urban Co-operative Banks in Satara District	:
2.6	: The Rayat Sevak Co-operative Bank Ltd., Satara	:
2.7	: Prathamik Shikshak Sahakari Bank Ltd., Satara	:
2.8	: The Janata Sahakari Bank Ltd., Satara	:
2.9	: The Sainik Sahakari Bank Ltd., Satara	:
2.10	: The Karad Urban Co-operative Bank Ltd., Br. Satara	:
2.11	: S.T. Co-operative Bank Ltd., Br. Satara.	:
THREE	: <u>Personnel Strength and Profile in the Selected</u>	:
	: <u>Urban Co-operative Banks.</u>	: 51 - 69
3.1	: Employees Strength in Urban Banks.	:
3.2	: Age of the Respondents.	:
3.3	: Sex of the Respondents.	:
3.4	: Birth Place of the Respondents	:
3.5	: Literacy of the Respondents.	:
3.6	: Father's Occupation of the Respondents.	:
3.7	: Experience of the Respondents	:
3.8	: Previous Experience of the Respondents.	:
FOUR	: <u>Formulation of Personnel Policies.</u>	: 70-91
4.1	: Policy on Manpower Management	:
4.2	: Objectives of Personnel Policies	:
4.3	: Need for Personnel Policies.	:
4.4	: Organic Unity in Policies.	:
4.5	: Formulating Personnel Policies.	:
4.6	: Steps in the Policy Formulation Process.	:
4.7	: Responsibility for Establishing Policies.	:

1.	2.	3.
4.8	: Written Personnel Policy.	:
4.9	: Practical difficulties in writing personnel : policies.	:
4.10	: The Half-way-House Approach to Personnel Policies:	:
4.11	: Communication of Personnel Policy.	:
4.12	: Advantages of Personnel Policies.	:
4.13	: Personnel Policies in the Selected Urban Banks. :	:
4.14	: Urban Banks having Personnel Policy	:
4.15	: Employees' Awareness of the Personnel Policy	:
4.16	: Employees' Participation in Policy Formulation. :	:
4.17	: Employees' Satisfaction with Communication of : Personnel Policy.	:
4.18	: Employees' Satisfaction with various Elements : of Personnel Policy	:
4.19	: Personnel Policy and Employees' Union	:
4.20	: Union Satisfaction with Personnel Policies.	:
FIVE	: <u>Personnel Policies and Practices related to</u> : <u>Recruitment and Selection, Training and</u> : <u>Development, and Promotion and Transfer</u>	:
A)	: <u>Recruitments and Selection,</u>	: 92 - 134
5.1	: Recruitment Policy.	:
5.2	: Issues of Recruitment Policy	:
5.3	: Sources of Recruitment	:
5.4	: Selection Policy	:
5.5	: Selection Procedure	:
5.6	: Employees' Awareness of Recruitment and : Selection Policies.	:

1.	2.	3.
5.7	Sources of Recruitment in Urban Banks	:
5.8	Internal VS. External Sources.	:
5.9	Selection Procedure in Urban Banks.	:
5.10	Implementation of Reservation Policy.	:
5.11	Employees' View about Selection Procedure.	:
B)	<u>Training and Development</u>	:
5.12	Training Policy	:
5.13	Content of Training Policy.	:
5.14	Need of Training in Urban Co-operative Banks.	:
5.15	Training Programmes in Urban Banks.	:
5.16	Training Position in selected Urban Banks.	:
5.17	Methods and Duration of Training.	:
5.18	Employees' Awareness of Training Policy	:
5.19	Employees Preference of different Methods of : Training.	:
5.20	Employees' Opinions about Training and : Development Policies.	:
C)	<u>Promotion and Transfer</u>	:
5.21	Promotion Policy	:
5.22	Transfer Policy	:
5.23	Promotion and Transfer in Urban Cooperative Banks:	:
5.24	Employees' Familiarity with Promotion Policy	:
5.25	Different Criteria for the Promotion	:
5.26	Number of Promotions in Urban Banks.	:
5.27	Employees' Satisfaction with Promotion Policy.	:
5.28	Transfers in Urban Co-operative Banks.	:
5.29	Transfer Position in Urban Banks.	:

1.	2.	3.
5.30	: Number and reasons for Transfers.	:
5.31	: Employees' Opinion about Transfer Policy.	:
SIX	: <u>Personnel Policies and Practices related to</u>	:
	: <u>Wages and Salaries, Employee Benefits and</u>	:
	: <u>and Services, Employee Grievance and Job-</u>	:
	: <u>Satisfaction.</u>	: 135 - 173
A)	: <u>Wages and Salaries</u>	:
6.1	: Objectives of Wage and Salary Policies	:
6.2	: Elements of Wage and Salary Policies.	:
6.3	: Wages and Salaries in Urban Banks.	:
6.4	: Mode of Payment in Urban Cooperative Banks.	:
6.5	: Minimum Monthly Basic Salary	:
6.6	: Maximum Monthly Basic Salary	:
6.7	: Minimum and Maximum Annual Increments	:
6.8	: Dearness Allowances in Urban Banks.	:
6.9	: Employees' Satisfaction with Salary Policies	:
B)	: <u>Employee Benefits and Services</u>	:
6.10	: Employees' Opinion about Fringe Benefits.	:
6.11	: Employees' Benefits in Urban Banks.	:
6.12	: Union Leaders' Opinion about Fringe Benefits	:
C)	: <u>Employee Grievance Redressal</u>	:
6.13	: Employee Grievance Redressal Machinery	:
6.14	: Grievances in Urban Co-operative Banks.	:
6.15	: Grievances Settlement Procedures used in Urban	:
	: Banks.	:

1.	2.	3.
6.16	: Employees' Opinion about the Manner of the	:
	: Grievance Handling.	:
6.17	: Grievances Prevention Policies of Urban Banks	:
D)	: <u>Job Satisfaction</u>	:
6.18	: Job satisfaction in Urban Co-operative Banks.	:
6.19	: Reasons for employees' Job Satisfaction	:
6.20	: Superiors' attitude towards employees.	:
SEVEN	: <u>Employer - Employee Relations.</u>	: 174 - 185
7.1	: Historical background of labour-management	:
	: relations in co-operatives.	:
7.2	: Unionism in the Selected Urban Co-operative	:
	: Banks.	:
7.3	: Employees' Unions, their Affiliation and	:
	: Memberships.	:
7.4	: Reasons for Unpopularity of Unionism in Urban	:
	: Co-operative Banks.	:
7.5	: Members' Involvement in Union Activities.	:
7.6	: Employees' Opinion about Helpfulness of Union	:
	: Leaders.	:
7.7	: Employees' Participation in Strike.	:
7.8	: Employer-Employee Relations after Strike	:
7.9	: Employees' Unions from Management Point of View	:
EIGHT	: <u>Summary, Findings and Suggestions</u>	: 186 - 214
8.1	: Profiles of Selected Urban Co-operative Banks.	:
8.2	: Personnel Strength and Profile in the selected	:
	: Urban Banks.	:

1.	2.	3.
8.3	Formulation of Personnel Policy	
8.4	Recruitment and Selection	
8.5	Training, Promotion and Transfer	
8.6	Wage and Salary	
8.7	Employee Benefits and Services.	
8.8	Employee Grievance Redressal	
8.9	Job Satisfaction	
8.10	Employer - Employee Relations.	
8.11	Main Findings of the study	
8.12	Confirmation of Hypothesis	
8.13	Suggestions.	
8.14	Scope for further Research	
	<u>ANNEXURES</u>	215 - 230
	<u>BIBLIOGRAPHY</u>	231 - 235