

CHAPTER FOUR

oooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooo

ANALYSIS AND INTERPRETATION OF THE DATA

CHAPTER FOUR ANALYSIS AND INTERPRETATION OF DATA

In the present Chapter, the primary data collected from a sample of 200 respondents is being presented, analysed and interpreted.

The sample comprises 14 managers and 186 non-managerial staff. The basis of sampling was census and accordingly, all the staff of the Bank is included in the sample. However, two different interview schedules were used for collecting the data from these two categories of the sample.

The information collected from the managerial staff, apart from their personal-characteristics pertained more to the operational and executive aspect of the implementation of the Bank's personnel practices. Their responses thus could not be precisely tabulated. As such, only a summary of their responses is recorded.

The data collected from the non-managerial staff pertained more to assessing the impact of the Bank's personnel practices on them and their responses have been accordingly tabulated.

Classification of Respondents according to their Personal Characteristics:

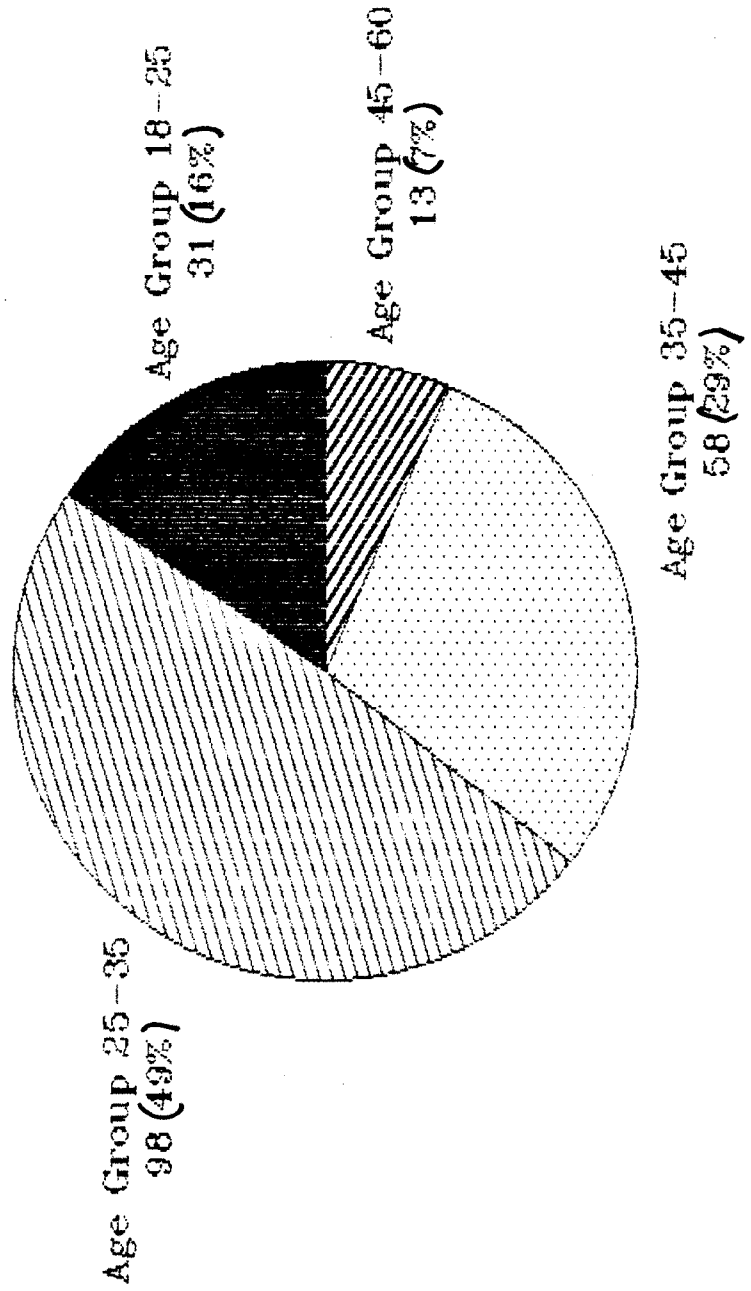
Tables 4.1[1-5] (on the following page) shows the classification of the respondents according to their personal characteristics.

Table 4.1.1 and Chart 1 shows the absence of managers in the age-groups of 18-25 and 25-35. There are 10 (71%)

Table 4.1[1-5]
Classification of respondents according to their Personal Characteristics.

Particulars	Managers		Non-Managers		Total	
	nos.	%-age	nos.	%-age	nos.	%-age
1. Age-group: (years)						
18-25	-	-	31	17	31	15
25-35	-	-	98	52	98	49
35-45	10	71	48	26	58	29
45-60	4	29	9	5	13	7
Total	14	100	186	100	200	100
2. Education:						
Primary	-	-	53	28	53	27
Secondary	-	-	26	16	26	13
Graduate	6	43	82	44	88	44
Postgraduate	1	7	16	9	17	8.5
Graduate & Professional	6	43	9	5	15	7
Postgraduate & Professional	1	7	-	-	1	0.5
Total:	14	100	186	100	200	100
3. Marital Status:						
Married	14	100	157	84	171	85
Unmarried	-	-	29	16	29	15
Total:	14	100	186	100	200	100
4. Occupational Status:						
Watchman	-	-	13	7	13	7
Peon	-	-	45	24	45	22
Jr. Clerk	-	-	88	47	88	44
Cashier	-	-	17	9	17	9
Accountant	-	-	18	10	18	9
Sr. Officer	-	-	5	3	5	2
Manager	14	100	-	-	14	7
Total:	14	100	186	100	200	100
5. Experience: (years)						
Upto 5	-	-	73	39	73	36
5-10	-	-	62	33	62	31
10-15	1	7	21	11	22	11
15-20	7	20	24	13	31	16
20-25	4	29	6	4	10	5
Above 25	2	14	-	-	2	1
Total:	14	100	186	100	200	100

Chart No. 1
Table 4.1.1 : Chart showing
Age Groups of Respondents



managers in the age-group of 35-45 and 4 (29%) in the age-group of 45-60. It also shows that there are 31 (17%) non-managerial staff in the age-group of 18-25, 98 (52%) in the age-group of 25-35, 48 (26%) in the age-group of 35-45 and 9 (5%) in the age-group of 45-60.

It is seen from the above data that a comparatively younger and dynamic age-group of 25-35 dominates in the non-managerial staff, while the managerial positions, in majority, are held by mature and experienced age-group of 35-45 years. It is also observed that the managerial positions in the Head-office are mostly held by the persons in the age-group of 45-60 years.

It is seen from Table 4.1.2 and Chart 2 that out of 14 managers, 6 (43%) are graduate, 1 (7%) is a postgraduate. In addition, 6 (43%) are graduates and professionally-qualified and 1 (7%) manager is a postgraduate and professionally-qualified. Among the non-managerial staff, 82 (44%) are graduates, 16 (7%) are postgraduates and 9 (5%) are graduates and professionally-qualified. The remaining two education levels comprise 53 (28%) primary and 26 (13%) secondary educated respondents. More than 60% of the Bank's manpower is thus well-educated. It was observed that many non-managerial staff educated upto secondary level have aspirations to complete their graduation.

Table 4.1.3 reveals that 171 (86%) employees are married. It is thus seen that majority of the employees are responsible family men.

Chart No. 2
Table 4.1. 2 : Chart showing
Education of Respondents

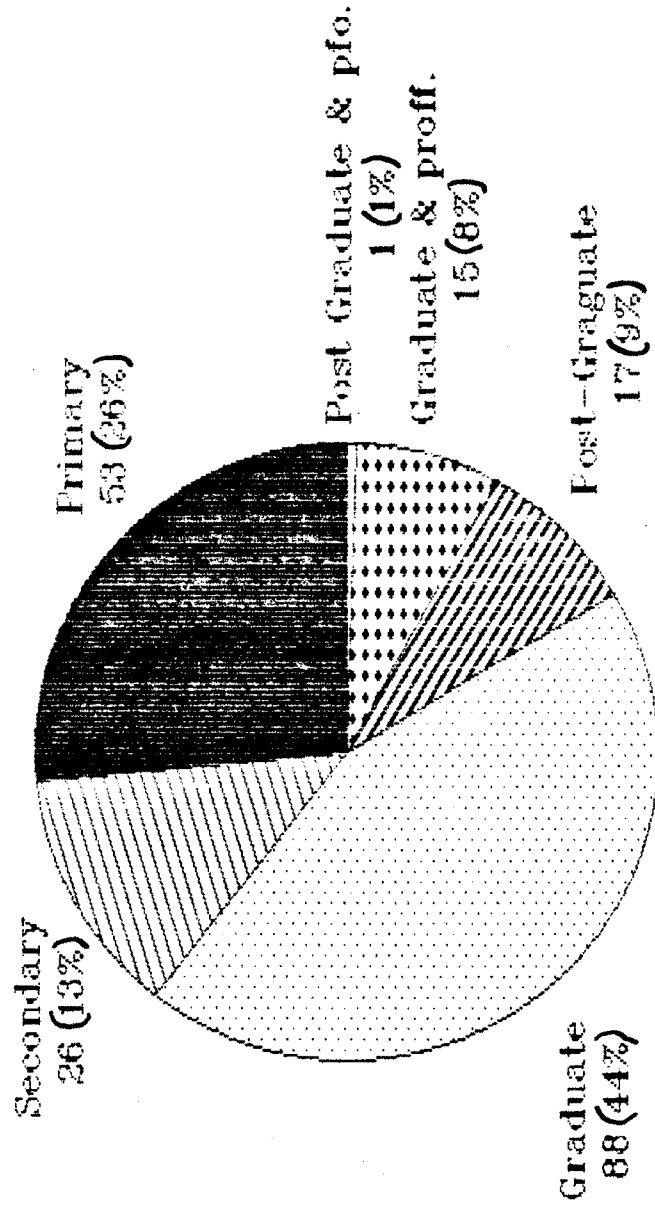


Table 4.1.4 and Chart 3 classify that there are 14 managers. Out of the non-managerial staff, 88 (47%) are clerks; 17 (9%) are cashiers, 18 (10%) are accountants and 5 (3%) are senior officers. Among the rest, 45 (24%) are peons and 13 (7%) are watchmen. Since Bank has 10 branches, its managerial strength of 14 is adequate. Also, the non-managerial staff above the clerical level is commensurate with its volume of business and the size of a multi-branch operation. The number of watchmen is barely adequate. The interesting item of this breakup is the number of peons.

Table 4.1.5 and Chart 4 give the breakup of the respondents according to their experience levels. There are 7 (50%) managers in the experience group of 15-20 years, 2 (14%) managers above 25 years' experience and one manager with 10-15 years' experience. Out of the non-managerial staff, majority, that is, 73 (39%) have experience of upto-5 years. The next experience group 5-10 years has 62 (33%) respondents in it; 21 (11%) respondents have experience of 10-15 years and 24 (13%) of 15-20 years and 6 (4%) of 20-25 years. There are no non-managerial staff in the above-25 years experience group.

Prima-facie, it appears that inspite of the Bank's total lifespan of 60 years, there are no non-managerial staff experienced beyond 25 years. This is attributable to the fact that until 1970, the Bank was a one-office operation and the branch network expansion occurred only after 1985. Some of

Chart No. 3
Table 4.1.4 : Chart showing
Occupational Status of Respondents

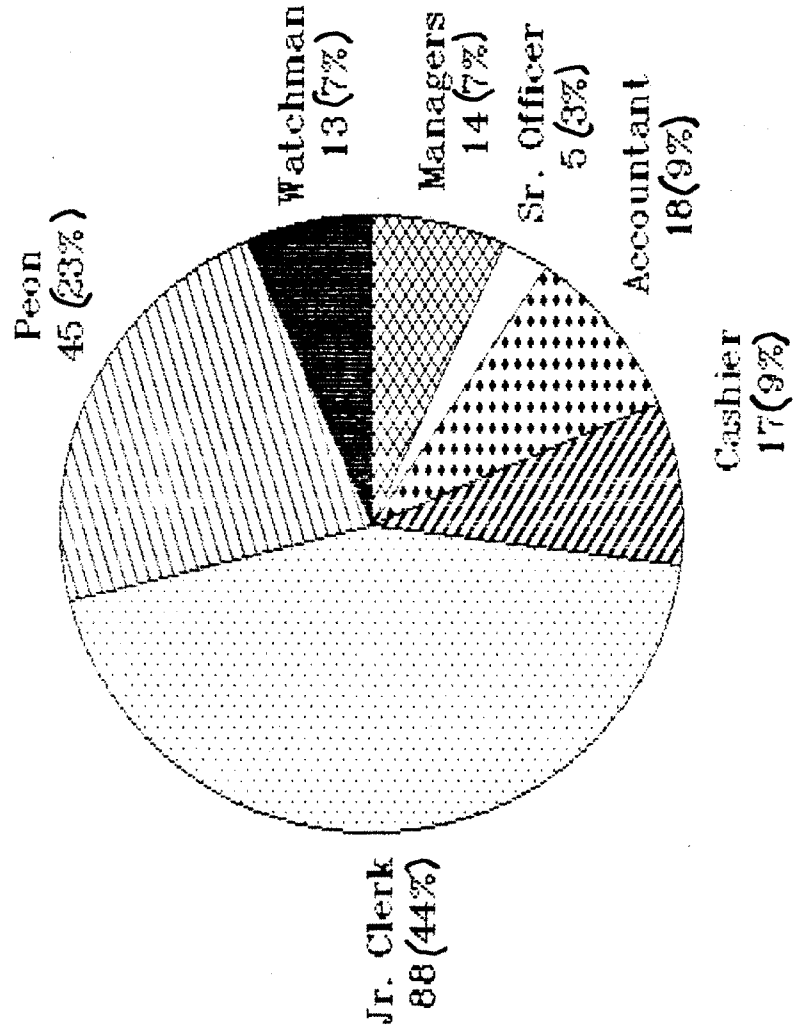
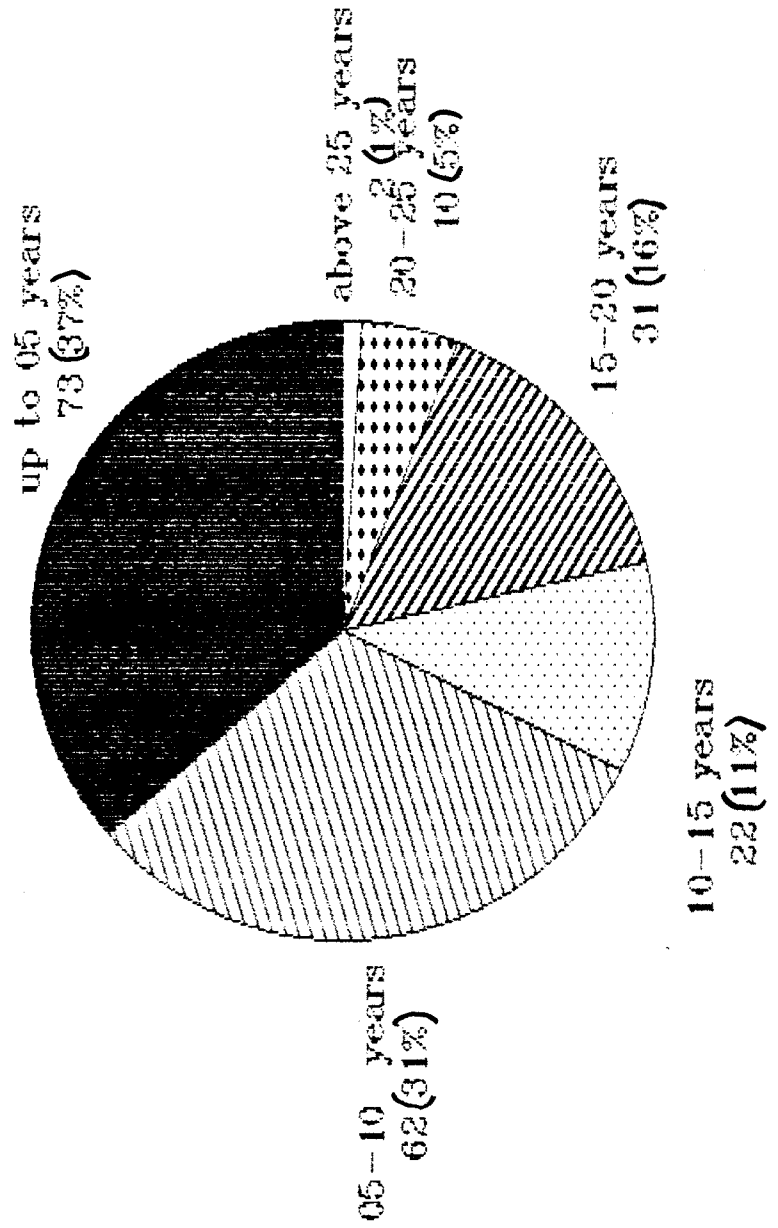


Chart No. 4
Table 4.1.5 : Chart showing
Experience of Respondents



the above 20 years' experienced staff reached managerial positions then; while some others might have left.

The individual responses collected from 14 managers about their job-responsibilities, comments on future plans and policies could not be tabulated. Hence, a summary of these is being presented herebelow.

All the managers have expressed satisfaction with their job position, remuneration, opportunities for advancement and perquisites. All of them have also stated that they are open to suggestions for improving their own and the Bank's performance. The job responsibilities of these fourteen respondents varied from position to position. Individually, each one of them perceived the future of his personal position differently and even expressed tentative ideas about it, including total computerization, increased RBI controls, energetic deposit mobilization and recovery effort. All the managers stated that theirs is a "Theory-Y" organization, which has come about as a result of sustained effort through motivational effort, moral-building sessions, reward-schemes, efficiency-drives, etc., over the years. All the managerial respondents are members, though not office-bearers of the Employees Association affiliated to AIBEA and that the management has cordial relationship with the Association.

The most favoured communication channel for transfer of information between the managers and their subordinate staff was verbal exchange, either face-to-face or over telephone.

Written communication through memos, circulars, feedback reports, etc., was used as a confirmatory procedure. Many of these respondents were frequently deputed by the management to participate in seminars, workshops and conferences on the banking business. Only three branch managers-respondents reported not using a computer in their work.

All the managers enjoy usual managerial perquisites of vehicle-allowance, medical assistance, leave travel concession, liberal housing and vehicle loans, journal subscription, etc.

Majority of the managers agreed that the government's banking policies and the related political events indeed affected their bank's profitability. But as the bank has a solid public reputation and mass patronage, long range adverse effects are minimal.

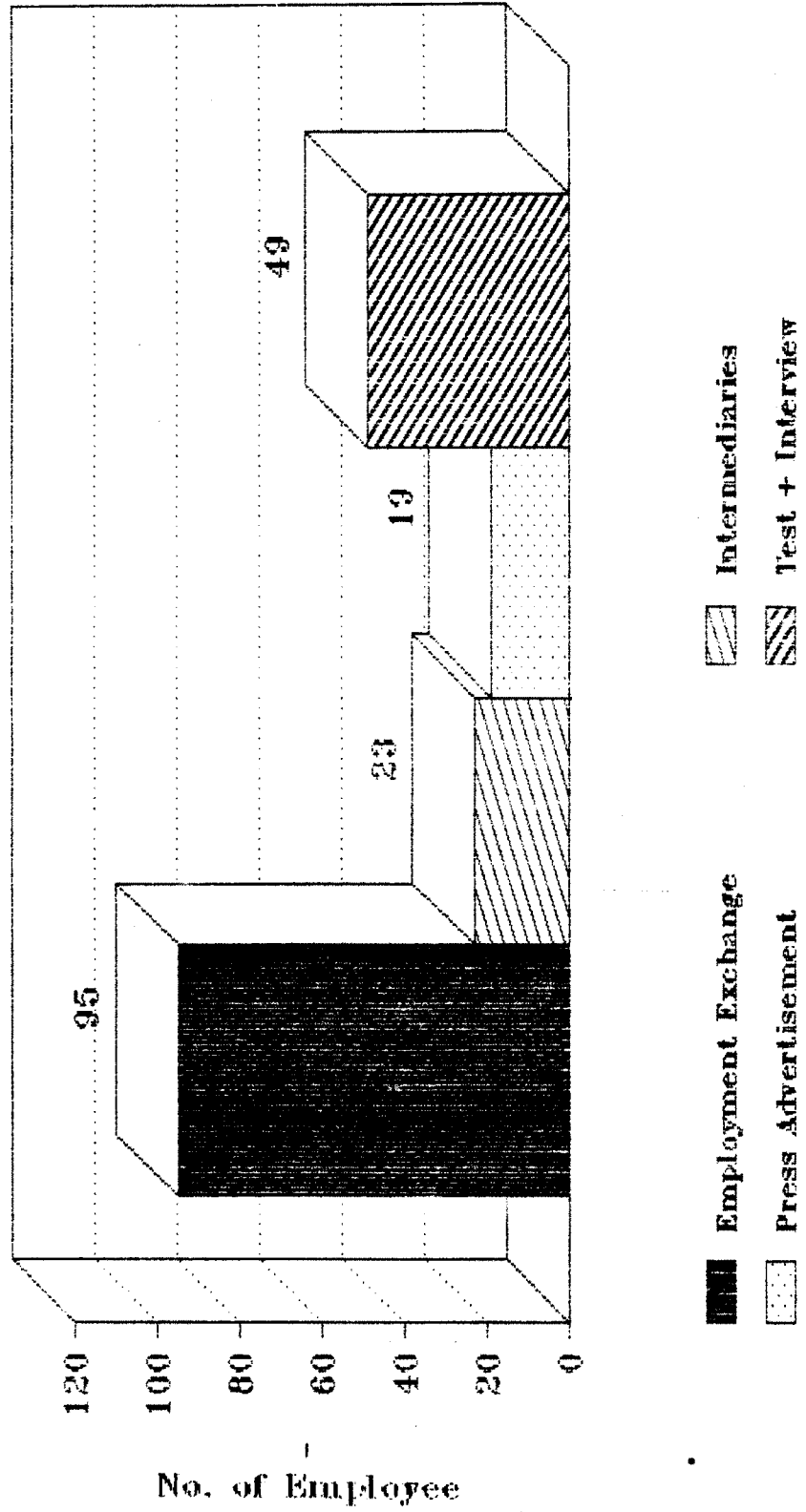
The data presented in Table 4.2 onwards pertains only to the non-managerial staff.

Table 4.2
Selection Media:

Particulars	Number of Employees	Percentage
Employment Exchange	95	51
Intermediaries	23	12
Press-advertisements	19	11
Test and interview	49	26
Total:	186	100.

Table 4.2 and Graph 5 show that majority 95 (51%) staff was recruited through employment exchange, while

Graph No. 5
Table 4. 2. : Graph showing
Personnel Selection Media



another 49 (26%) were recruited through direct test and interview. Significantly, 23 (12%) recruits came to Bank through intermediaries and only 19 (11%) responded to the Bank's press advertisement. Evidently, Bank is following, more or less, routine methods of recruitment.

Tables 4.3[1-4] relate to induction training being imparted by the bank to its new staff.

Tables 4.3[1-4]
Induction Training

Particulars	Number of Employees	Percentage
1. Whether given <u>Training?</u>		
Yes	161	87
No	<u>25</u>	<u>13</u>
Total:	186	100
2. <u>Methods of Induction Training:</u>		
Class-room training	74	40
Question & Answer Sessions	5	3
Participatory Training	17	9
Training Manuals	18	10
On-the-Job Training	58	31
Expert-lectures	<u>14</u>	<u>7</u>
Total:	186	100
3. <u>Opinion about training quality:</u>		
Very Good	117	63
Good	52	28
Fair	17	9
Poor	-	-
Total:	<u>186</u>	<u>100</u>
4. <u>Utility of training:</u>		
Useful	174	94
Unuseful	<u>12</u>	<u>6</u>
Total:	186	100

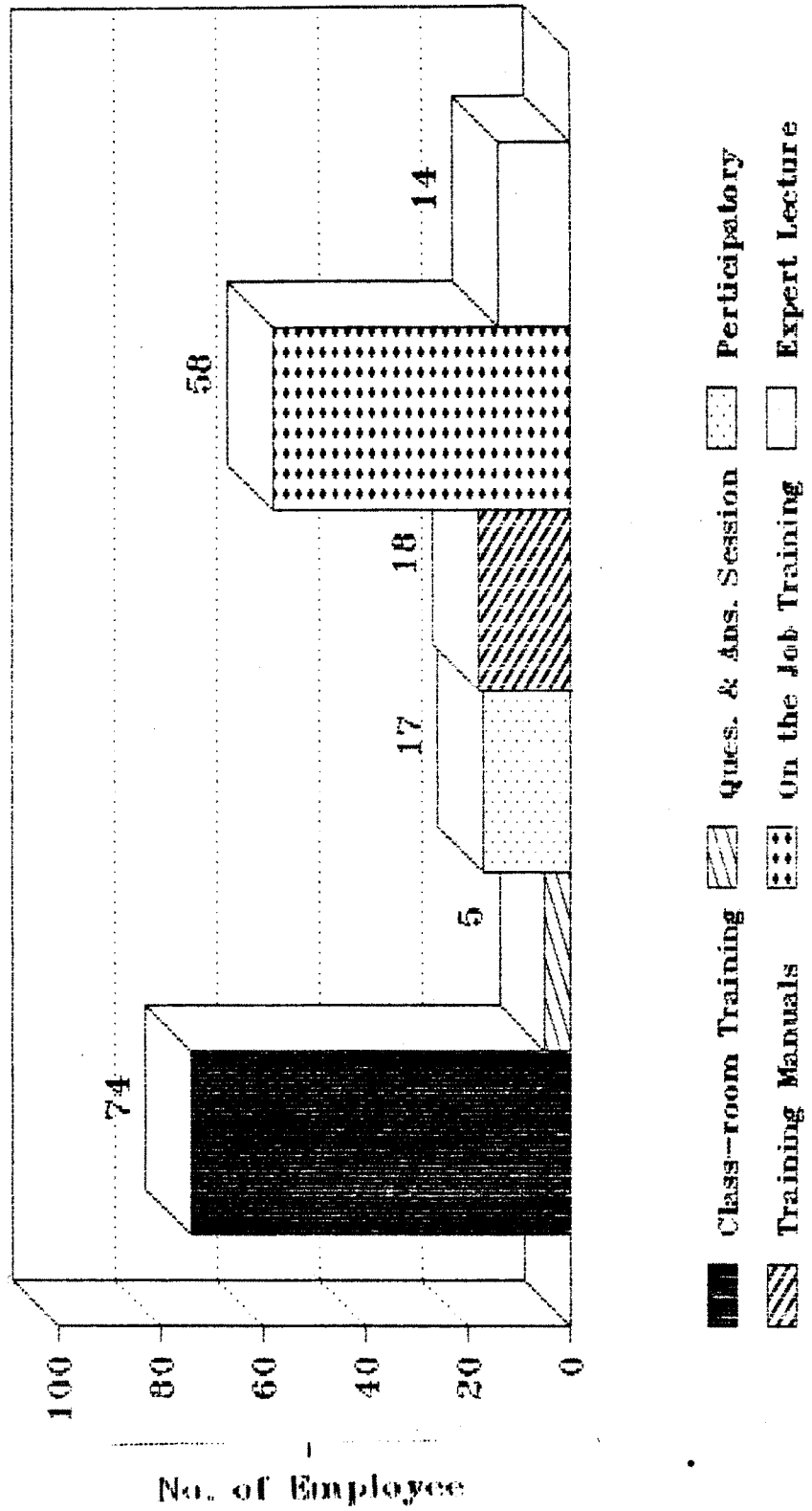
Tables 4.3[1-4] relate to induction training being imparted by the Bank to its new staff. Table 4.3.1 shows that out of the total 186 respondents, 161 (87%) have undergone induction training.

Table 4.3.2 and Graph 6 describe the various methods of training and the number of beneficiaries against each. Majority, that is 74 (40%), staff were given classroom training; while 14 (7%) availed of the experts' training lectures. Eighty-eight (31%) were given on-the-job training, while 18 (10%) were provided with training manuals in a self-learning exercise. Again, 17 (9%) were imparted training through participatory process and 5 (3%) had to meet their training needs through question-answer sessions with their superiors. It is seen that the Bank does not necessarily follow a well laid-out training procedure, which in all probability, is the result of Bank's ad-hoc recruitment decisions.

Table 4.3.3 records the respondents' opinions about the quality of training. Majority, that is, 117 (63%) have expressed it to be 'very good', 52 (28%) felt it to be 'good' the remaining 17 (9%), however, thought it only of 'fair' quality. There was no one to think it of 'poor' quality. Tables 4.3.2 and 3 taken together mean that though the Bank uses mixed methods for training, these seem to be compatible with the needs of the staff, as the majority have expressed their satisfaction over it.

Table 4.3.4 records the opinions of the respondents as to the usefulness of the training in their job; 174 (94%) having given an affirmative answer and 12 (6%) replying in the negative. Considering the size of the Bank's branch net-

Graph No. 6
Table 4. 3. 2 : Graph showing
Methods of Induction Training



work, volume of business and the commensurate manpower needs, this difference of 6% is tolerable.

Tables 4.4[1-2] pertain to the salary levels and its perceived adequacy. Table 4.4.1 and Graph 7 show that 76 (41%) respondents draw a salary of upto Rs.2,000, 73 (39%)

**Tables 4.4[1-2]
Salary and Wages**

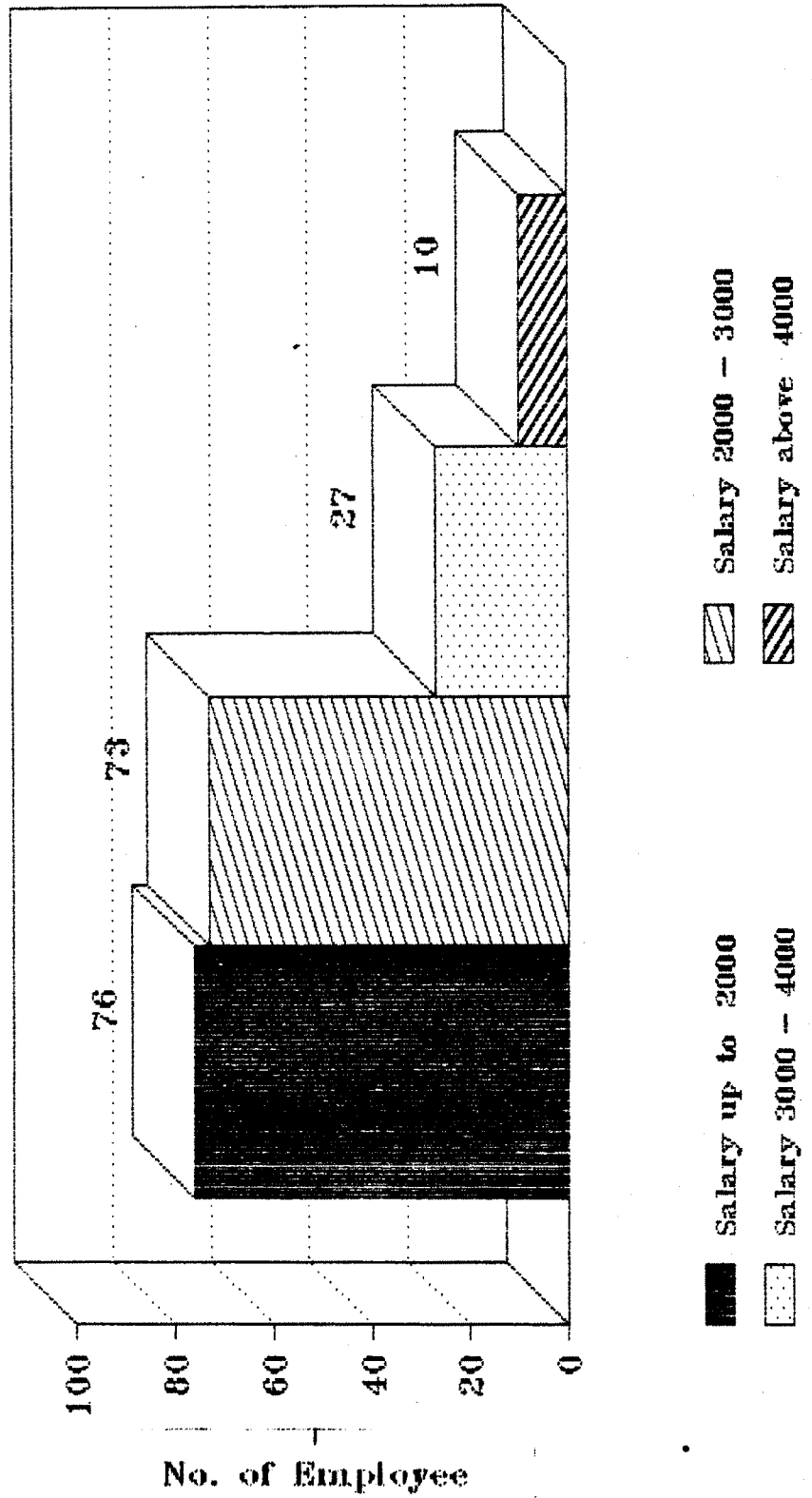
Particulars	Number of Employees	Percentage
1. <u>Salary Levels:</u>		
Upto Rs. 2,000	76	41
Rs.2,001-3,000	73	39
Rs.3,001-4,000	27	15
Above Rs.4,001	<u>10</u>	<u>5</u>
Total:	186	100
2. <u>Adequacy of Salary:</u>		
Adequate	145	78
Non-adequate	<u>41</u>	<u>22</u>
Total:	186	100

between Rs.2001 and 3000; 27 (15%) between Rs.3,001 and 4000 and only 10 (5%) above Rs.4,001. These salaries appear to be commensurate with the occupational statuses of the respondents shown in Table 4.1.4.

As shown in Table 4.4.2, 145 (78%) respondents have expressed that their salary is adequate while 41 (22%) respondents felt it to be inadequate. Satisfaction over salary, of course, is a relative expression.

All the respondents confirmed having received the annual bonus at the rate of 20% (8.33% statutory + 11.67% ex-gratia).

Graph No. 7
Table 4. 4.1 : Graph showing
Level of Salary & Wages



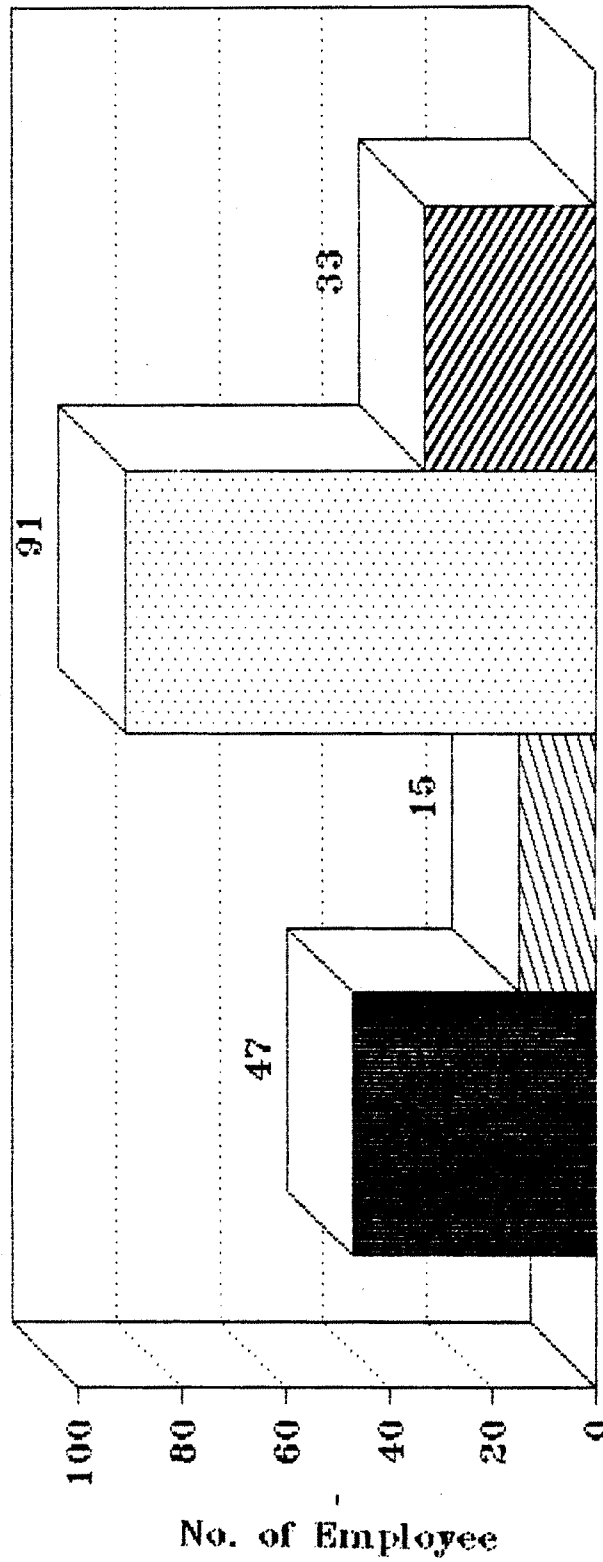
Tables 4.5[1-4] below show the responses about the "work". Table 4.5.1 and Graph 8 show the daily work-hours of the respondents. It is seen that 47 (25%) employees work for upto 6 hours a day, 15 (8%) for 6.1/2 hours, 91 (49%) upto 7 hours and 33 (18%) for upto 8 hours. This non-uniformity in the working hours is attributable to the different business hours of the branches, e.g. the head-office branch is open from 9.00AM to 9.00PM, requiring splits in manning of 6 hours each, while some branches work in morning and evening sessions.

Table 4.5[1-4]
Work Conditions in the Bank

Particulars	Number of Employees	Percentage
1. <u>Daily Work-hours:</u>		
Upto 6	47	25
Upto 6.1/2	15	8
Upto 7	91	49
Upto 8	<u>33</u>	<u>18</u>
Total:	186	100
2. <u>Attending Work Overflows:</u>		
Compulsory	9	5
Optional	<u>122</u>	<u>95</u>
Total:	186	100
3. <u>Work-satisfaction:</u>		
Yes	182	98
No	<u>4</u>	<u>2</u>
Total	186	100
4. <u>Cooperation from Management:</u>		
Yes	184	99
No	<u>2</u>	<u>1</u>
Total:	186	100

Table 4.5.2 shows work-overflow situation in the Bank. Nine respondents have reported that they have to compulsori-

Graph No. 8
Table 4.5.1 : Graph showing
Daily Work Hours



- up to 6 Hours
- up to 6 1/2 Hours
- up to 7 Hours
- up to 8 Hours



ly wait beyond office-hours to complete the daily workload, while for 177 respondents, such waiting was optional.

Table 4.5.3 shows that 182 respondents have responded in the affirmative while 4 respondents have responded in the negative to the question of work-satisfaction.

Table 4.5.4 shows that 184 respondents receive cooperation from the management while 2 respondents do not.

Enquiries leading to the 'transfer' reveal that all the respondents considered it the management's prerogative to effect transfers to meet the organization's convenience and needs. It must also be pointed out that none of the respondents even hinted that the transfer was used by the management for victimization or vindictively.

Table 4.6
Transfers

Particulars	Number of Employees	Percentage
<u>Effect on work:</u>		
Yes	74	40
No	<u>112</u>	<u>60</u>
Total:	186	100

Table 4.6, however, shows that the transfer affected the work performance of 74 (40%) respondents while it did not affect 112 (60%) respondents.

Tables 4.7[1-2] show the awareness and satisfaction with the Bank's promotion policy among the respondents.

As seen from Table 4.8, all the respondents were aware of and reasonably satisfied with the Bank's leave policy.

Tables 4.9[1-4] (on the following page) pertain to social security. All the 186 respondents have been provided adequate social security cover by the Bank through: (i) contributory provident fund, (ii) pension scheme, (iii) reimbursement of medical expenses. It was understood that the Bank has insured all its employees against on-the-job risks. About

Tables 4.9[1-4]
Availability of Social Security

Particulars	Number of Employees	Percen- tage
1. <u>Economic Security:</u>		
Provident Fund	186	100
Pension Fund	186	100
Medical & Health Insurance	186	100
2. <u>Safety Devices:</u>	186	100
3. <u>Safety Committee:</u>	186	100
4. <u>Recreation Facilities:</u>		
Local Newspapers	186	100
Radio/Television	-	-
Indoor Games	-	-
Fieldsports	-	-

the safety provisions in the Bank, all the 186 respondents agreed that there is a functioning safety committee in the Bank and that adequate safety measures have been provided in the head-office complex as well as at the branches. These safety measures include fire-fighting equipment, protection cages for cashiers and safe-deposit vaults as also adequate insurance cover to all the staff.

As regards recreation facilities, which are in fact, intra-mural welfare facilities, it is seen from Table 4.9.4 that all the 186 respondents availed of the local newspapers provided by the Bank. Radio and television, however, are not provided. The head-office complex has a recreation room offering indoor-games like chess, carrom and some reading material. The Bank has an amateur football team that regularly participates in the local league matches. In addition, it also has an Art-Circle for promoting the artistic talents of the employees, particularly in stage performances.

Tables 4.10[1-3] (on the following page) pertain to grievance redressal. As seen from Table 4.10.1 for all the 186 (100%) non-managerial staff, the immediate formal grievance reporting authority is the manager (either at the branch or at the head-office) which they obediently complied with. Informally, it was also reported that the grievances taken to the higher authorities are re-routed through the formal channel.

Table 4.10.2 and Graph 9 describe the time taken for grievance redressal. While 4 (2%) respondents reported immediate redressal; for 15 (8%), it was one week; and for 18 (10%), it was upto one month. Majority of the respondents, however, reported that the redressal time depended on the nature of the grievance.

Table 4.10[1-3]
Grievance Redressal

Particulars	Number of Employees	Percen- tage
1. <u>Grievance Reported to:</u>		
Manager	138	74
General Manager	18	10
Seating Directors	20	11
Chairman	<u>10</u>	<u>5</u>
Total:	186	100
2. Time taken for <u>Grievance Settlement</u>		
Immediately	4	2
One week	15	8
One month	18	10
Depending on its nature	<u>149</u>	<u>80</u>
Total:	186	100
3. Satisfaction over <u>Grievance Redressal</u>		
Yes	180	97
No	<u>6</u>	<u>3</u>
Total:	186	100

According to Table 4.10.3, majority, i.e. 180 (97%) respondents expressed their satisfaction over the grievance redressal, while 6 (3%) were not satisfied with it. An enquiry into the nature of the grievances revealed that a significant proportion comprised adjustment of working hours and transfers and only occasionally, increments and promotions.

Graph No. 9
Table 4.10.2 : Graph showing
Time Taken for Grievance Redressal

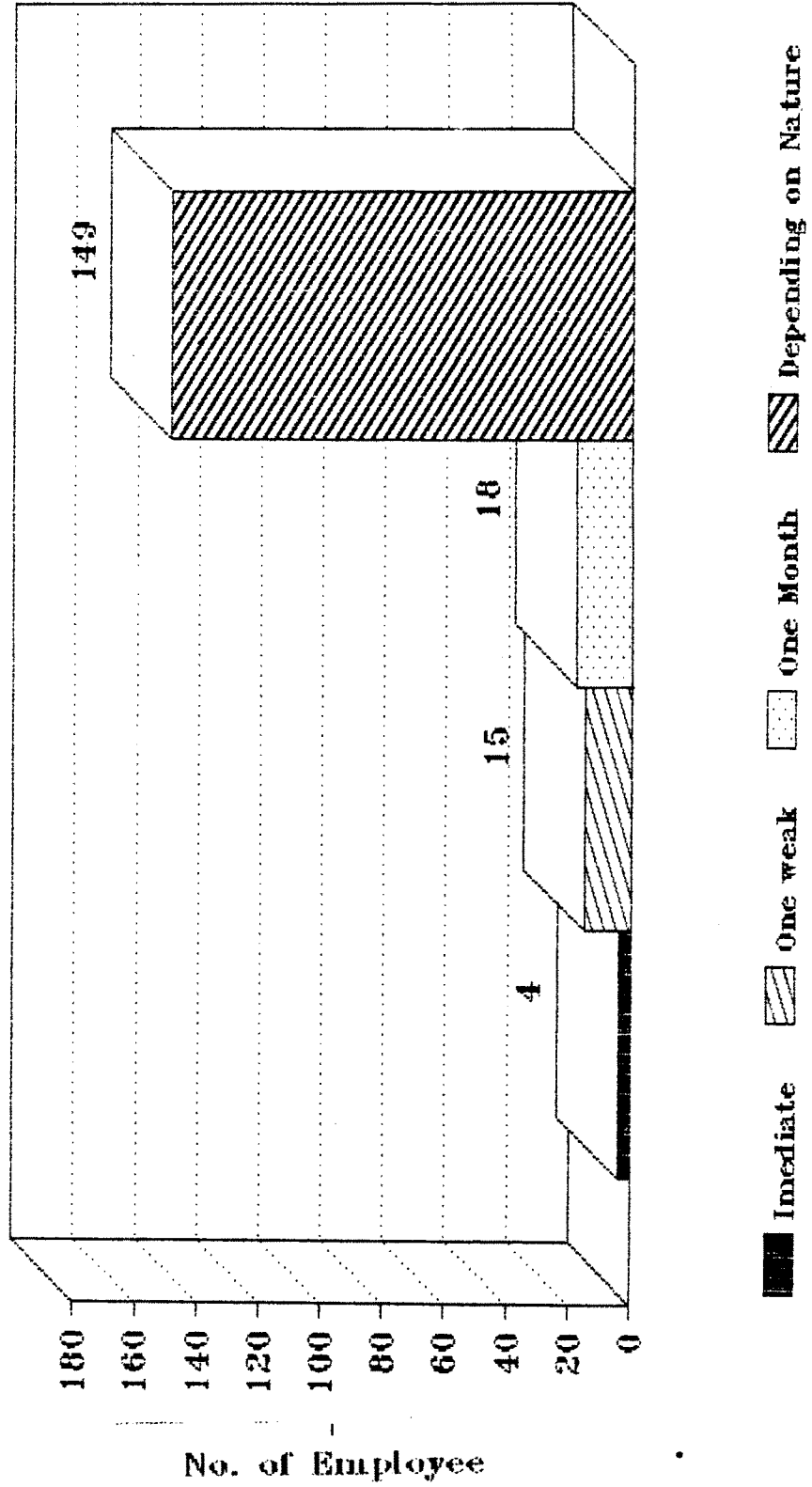


Table 4.11
Awareness of Standing Orders

Particulars	Number of Employees	Percentage
1. Awareness:		
Yes	186	100
No	-	-
Total:	186	100
2. Media:		
Notice-board/Framed Display	15	8
Circulars	131	70
Personnel Manual	<u>40</u>	<u>22</u>
Total:	186	100

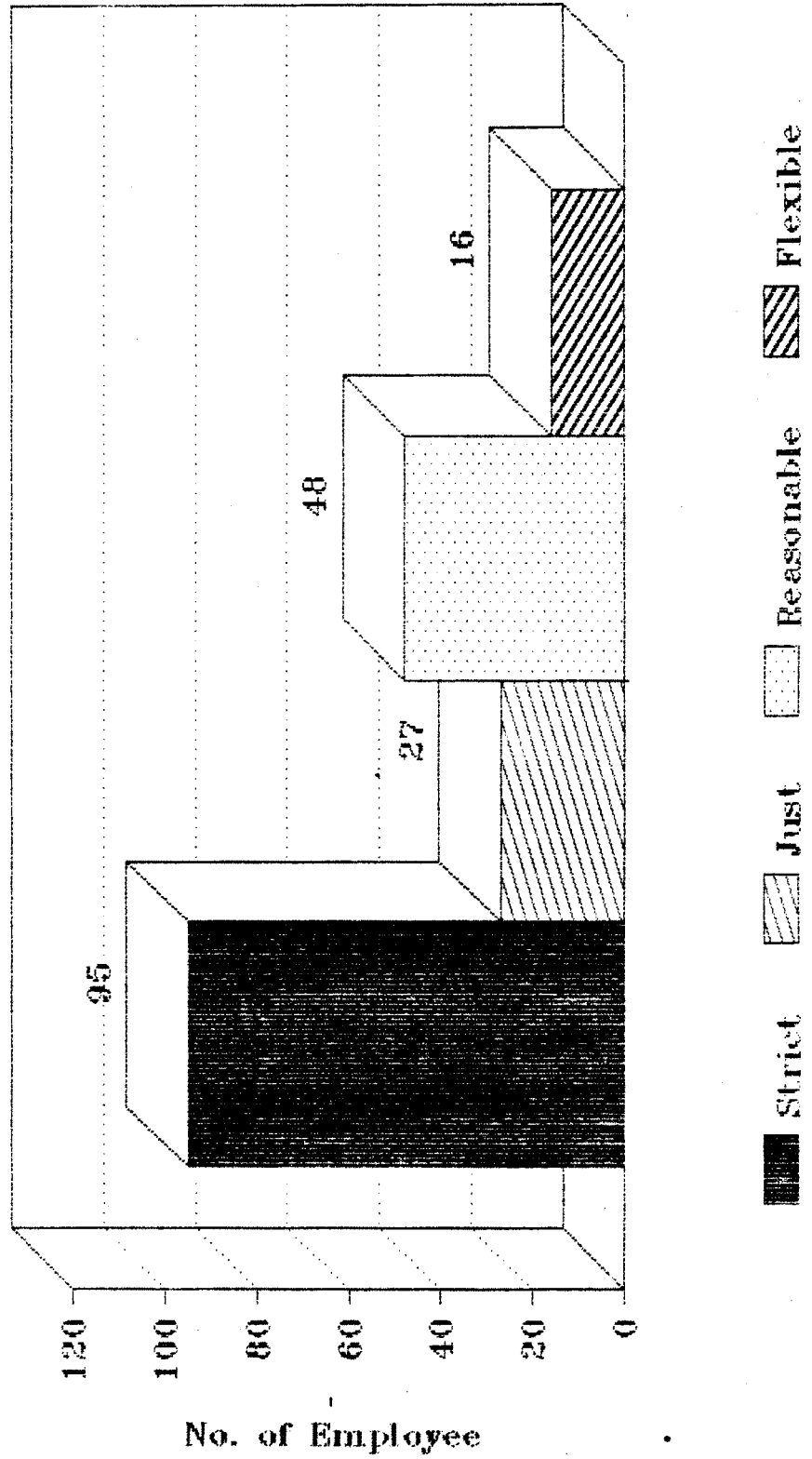
Tables 4.11[1-2] relate to the awareness of the standing orders among the respondents. Table 4.11.1 shows that all the 186 (100%) respondents were aware of the Bank's standing orders governing the employment. As per Table 4.11.2 15 (8%) respondents had become aware of the standing orders through the notice-board, 131 (70%) through regular circulars and the rest 40 (22%) through personnel manual.

Table 4.12
Discipline

Particulars	Number of Employees	Percentage
<u>Perception of discipline:</u>		
Strict	95	51
Just	27	14
Reasonable	48	26
Flexible	<u>16</u>	<u>9</u>
Total:	186	100

Table 4.12 and Graph 10 show the respondents' perception of the discipline in the Bank. According to 95 (51%) respondents, the discipline was strict in the Bank, 27 (14%)

Graph No. 10
Table 4.12.1 : Graph showing
Perception of Discipline



respondents thought it to be just, another 48 (26%) respondents felt it to be reasonable while the remaining 16 (8%) perceived it to be flexible. The nature of discipline and its perception by the employees in a banking organization are, of course, relative to the security rating of the operational area, e.g. employees handling high volume cash would be subject to stricter regimen, while those working in public relations and customer-credit will necessarily have to be allowed to work at a flexible pace.

Table 4.13
Relations with Colleagues

Particulars	Number of Employees	Percentage
Warm and friendly	169	91
Neutral	17	9
Cool and Hostile	-	-
Total:	186	100

Table 4.13 shows the nature of the inter-se relations among the respondents. Majority, that is, 169 (91%) respondents described these relations to be warm and friendly, while 17 (9%) respondents were frank enough to admit these to be neutral. As was expected, no respondent admitted to cool and hostile relations with his colleagues. Since banking is a highly human-interactive enterprise, naturally only the extrovert people would succeed. Still, there would always be a sprinkling of individualistic persons.

The next two tables 4.14[1-2] pertain to the employees' union and the lone strike that occurred in the Bank.

Table 4.14[1-2]
Employees Staff Union

Particulars	Number of Employees	Percentage
1. <u>Employees' Union Membership:</u>		
Yes	185	99.50
No	<u>1</u>	<u>0.50</u>
Total:	186	100.00
2. <u>Opinions about Strike:</u>		
Favourable	177	95
Unfavourable	<u>9</u>	<u>5</u>
Total:	186	100

Table 4.14.1 shows that 185 (99%) respondents are members of the employees' union affiliated to the All-India Bank Employees Association (AIBEA). All the respondents confirmed that the relations between the union and the management are cordial and free of conflict. The management invariably consults the union over policy-matters affecting personnel and welfare. Till date, only one strike has occurred in the bank (in the year 1991) over the demand of wage rise and it lasted for one day when the issue was amicably resolved to mutual satisfaction. Otherwise, the Bank has no history of sustained industrial conflict.

Table 4.14.2 shows the opinions of the respondents about the strike. While 177 (95%) respondents are favourably disposed to resort to strike for settling workplace issues, 9 (5%) do not view it so.