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HUMAN RESOURCE MANAGEMENT PRACTICES IN A CO-OPERATIVE BANKS: A CASE STUDY ON SHRI RAJKOT DISTRICT CO-OPERATIVE BANK

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ABSTRACT

This research has provided discussion of Human Resource Management practices of Rajkot District Co-operative bank. It primarily focused on opinion of employees on Human Resource Management practices, programmes and the impact of such Human Resource Management practices on organizational performance. The purpose was to importantly evaluate the perceptions of employees on Human Resource Management practices and establish the impact of properly managing human resources on organizational performance. The job satisfaction dimensions of pay and benefits, work place values and performance appraisal facilities are positively. The management should ensure bank employees the annual review process is transparent and employees' performance is responsible for increment and promotion. Human resource management especially in banking sector examined manpower planning, recruitment, appointment, induction, confirmation, training, performance appraisal, transfer and promotion. In a banking sector there are good working environment with team work basic need. Recent trends in bank has to hire skilled employee, available technical support and proper utilization of sources including manpower.

KEYWORDS

Shri Rajkot district co-operative bank limited, human resource management practices, employees satisfaction level.

JEL CODES

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INTRODUCTION

Human: Refer to the skilled workforce in the organization. Resource: Refer to limited availability or scarce. Management: Refer to maximize or proper utilization and make best use of limited and a scarce resource. Co-operative Banks: Co-operation is derived from the Latin word "Co-operari", 'Co' means "with" and 'operari' means "to work". Hence co-operation means **Working Together** with others for a common purpose. **C. R. Fay, 1904** define Cooperation "A co-operative society is an association for the purpose of joint trading, originating among the weak, and conducted always in an unselfish spirit, on such terms that all who are prepared to assume the duties of membership may share in its rewards in proportion to the degree in which they make use of their association".

REVIEW OF LITERATURE

Muhammad Maqsood Khalid (2014), "HRM Practices and employee performance in public sector organizations in Pakistan: An Empirical study": this research paper undertakes the analysis of declining performance in Pakistani public sector organizations. The survey was conducted to examine the implementation of HR practices and determine their relationship employees' performance efficiency in organization.

Vikram Jeet (2014) "A Study of HRM Practices and its Impact on Employees job Satisfaction in Private Sector Banks: A Case Study of HDFC Bank": In this paper undertake current business environment organizations are facing some challenges in form of acquisition and optimization of human resource. The success of an organization depends upon several factors but the most of the affects the organization performance is its employee. In the study, the HRM practice dependent Training, Performance Appraisal, Team Work and Compensation has significant impact on job satisfaction.

Dr. R. Madhesh (2014) "Human Resource Management Practices in Primary Agriculture Co-operative Credit Societies (PACCS) in Tamil Nadu: Issues and Challenges": In this paper focuses on the Human Resource Management practices in Primary Agricultural Co-operative Credit Societies in Tamil Nadu. Recently, the study of HRM practices has shifted from studying individual practices and their influence on organizational performance to studying the entire HRM system. This clearly establishes that employees of Primary Agricultural Co-operative Credit Societies play a vital role in managing not only the 'transaction' of a customer but also future long-term relationship with them. This paper discusses about Human Resource Management practices which play a vital role in increasing firms' performance.

DEVELOPMENT OF SHRI RAJKOT DISTRICT CO-OPERATIVE BANK LIMITED

After India's independence in 1947, 217 princely states of Kathiawar, including the former kingdom of Junagadh, were merged to form the state of Saurashtra on 15 February 1948.

Initially, it was named United State of Kathiawar which was renamed to Saurashtra State in November 1948. The exercise took up a lot of Shri SARDAR Vallabhbhai Patel's time to convince the local princes and petty subas (totalling 222 in Saurashtra alone).

The capital of Saurashtra State was Rajkot. Uchharangray Navalshankar Dhebar, who became Saurashtra's first Chief Minister. He was succeeded by Rasiklal Umedchand Parikh on 19 December 1954.

To cater Banking need of the Saurashtra State, An Apex Bank was form in 1951. It was named as "The Saurashtra State Co-Operative Bank Ltd." was registered on 15/10/1951 under the Saurashtra State Co-operative Act, vide Reg. No:15/10/51 dated 15/10/1951 and commence banking business on 04/05/1952 and continue till 1959. This Bank was functioning as an Apex Bank of Saurashtra, representing entire Saurashtra State i.e. Rajkot, Jamnagar, Junagadh, Surendranagar, Bhavnagar, Kutchh, having 73 branch office in entire SAURASHTRA STATE.

REORGANISATION OF BANK

The Registrar, Cooperative, Bombay State, held two meeting of the committee consisting of the representative of Central cooperative Financing Institutes, working in the state, the first meeting was held at PUNE on 06/05/1957 and second meeting at Bombay on 27/05/1957 – The Idea/ Purpose of the meeting is "One State, And One Apex Bank As Well As One District, One Central Co-Operative Bank" was born in this meeting.

As a result of the meeting, It was accepted that Central cooperative bank be established on the District Basis on or after 31/12/1957 in the Bombay state.

As a result of these reorganization activities, "The Saurashtra State Co-Operative Bank Ltd." is ceased to exist as a Apex Bank Of Saurashtra State and new Central Co-operative Bank named as "The Rajkot District Central Cooperative Bank Ltd." was borne on 15/05/1959, vide registration no: 24940 dated 15/05/1959 and having 9 branches in the Rajkot District area. The other remaining branches of the Saurashtra State co-operative Bank Ltd. is transferred / amalgamated to other respective district of central co-operative bank.

FEATURES OF CO-OPERATIVES

Co-operation is a special method of doing business. It has the following features:

1. AN ASSOCIATION OF PERSONS

A Co-operative Society comes into existence when a group of individuals join hand and form an association.

2. AN ENTERPRISE OR UNDERTAKING

Co-operation lays stress on ethical standard and it is basically an enterprise. It is run by members themselves at their own cost and risk.

3. VOLUNTARY ASSOCIATION

An individual is free to join the Society and resign from his membership of the Society at his will and discretion.

4. SERVICE OBJECTIVE

The main object of co-operative society is to serve its members rather than to earn Profits.

5. DEMOCRATIC MANAGEMENT

The Co-operative Society follows the cardinal principle of democracy i.e, one man one vote. The affairs are handled by the Board of Directors. The capital does not get any special treatment over human being in co-operation.

6. EQUITY

No discrimination among members is made on the grounds of religious faith, political Ideology, and educational qualifications and so on.

7. NORMS OF SOCIAL JUSTICE

There is no class division among capitalists and working class in Co-operation.

8. A PART OF SOCIO-ECONOMIC MOVEMENT

The Co-operative movement is viewed as a constituent part of the overall socioeconomic movement of the country.

9. IT IS BASED ON PROPORTIONALITY OR EQUALITY

The surplus is distributed not according to share taken but according to the proportion of business operation a member has effected with the society.

10. IT IS A UNIVERSAL MOVEMENT FOUND IN ALL COUNTRIES OF THE WORLD.**ELEMENTS OF HUMAN RESOURCE MANAGEMENT**

Professional management is essential for any banking system and hence RBI insists on it. But on many occasions the state government dissolves the elected boards of cooperative institutions and deposes government officials to manage the affairs of the banks. As the government officials do not possess adequate expertise in banking, the efficiency of the cooperative bank's suffered.7 the political interferences in the activities of cooperative institutions are another drawback for the absence of good governance.

RECRUITMENT AND SELECTION

Recruitment provides the opportunity to cater to changing needs of people by either repositioning current employees or injecting fresh blood into the organizational element.

There are three modes of recruitment in the Rajkot Nagarik Sahakari Co-operative Bank, namely.

- By direct recruitment.
- By taking persons on group of representatives from sister Co-operative institutions.
- By promotion.

The main source of recruitment is through the State Employment Exchange which receives a restricted distribution. Thus, in the want of a wide publicity of available posts, the service in Shri Rajkot District Co-operative bank is easily available to the persons known to the top and middle executives. Internal promotion can be a good practice if merit is not sacrificed.

TRAINING AND DEVELOPMENT

With the significant increase in the complexity and size of service, especially in view of the task undertaken by the Shri Rajkot District Co-operative bank for the socio-economic development in urban, semi-urban and rural areas, the need of the training has been greatly felt. The outcome of the training to any type of organization includes increased productivity of employees, improved morale, reduced supervision, and increased organizational stability and flexibility. Shri Rajkot District Co-operative bank provides training for many reasons.

1. To teach the employees perform in their initial job assignment.
2. To prepare employees for future promotions or for upcoming changes in design, processes and technology in their present jobs.

The operational structure and administrative set-up established for training of personnel in Shri Rajkot District Co-operative bank in Rajkot is inter co-ordinate and divided as, senior, middle level and junior staff. The State Co-operative Unions, and the District Level Unions, the top organizations are responsible for making sufficient arrangements for co-operative training. The major problems found in Shri Rajkot District Co-operative bank are: need of knowledge of funds management resulting in acceptance of high cost deposits and there is position in low return uses.

PERFORMANCE APPRAISAL

Performance appraisal is a systematic approach to tracking individual performance against the targeted objectives of the organization and identifying strength and opportunities for improvement. In Shri Rajkot District Co-operative bank, the appraisal is not implemented seriously for permanent employees. All the employees are in favors of introduction of performance appraisal though there is no systematic appraisal followed, right now.

PROMOTION

The upward mobility in an organization brings about positive change in the status, responsibility and monetary benefits of an employee. As per co-operative bank rules in force, provisions have been made for promotion of the employees, by their seniority only. No organization has been able to attract and retain key people in the long-run by throwing money at them. Once the employees are promoted to higher levels, improvement of their competencies is an urgent need. Employees' competencies are the knowledge, skills, abilities, personality and characteristics that serve as the foundation for employees' behavior. Competencies are a foundational drive of employees as well as organization success because they only represent potential employees' performance.

COMPENSATION

One of the most important issues before the Shri Rajkot District Co-operative bank in Rajkot is variable compensation. The salary structure of Shri Rajkot District Co-operative bank is different for the same cadre and salary structure of Shri Rajkot District Co-operative bank, is not standardized all over the state. Thus, seniority has accounted for the compensation administration.

EMPLOYER - EMPLOYEE RELATIONSHIP

A pleasant employer-employee relationship is essential for the effective functioning of the Shri Rajkot District Co-operative bank. Since Co-operative organizations consist of groups of human beings, each of whom is activated by changeable motives, no co-operative administration can fulfill its obligation if it is not supported entirely by the employee at all levels. The challenge for the Shri Rajkot District Co-operative bank is to encourage people to set free their power of thinking and apply it to their daily work. The government should always encourage the employees to bring out their fullest talent for the success of the institution. Simple encouragement to generate new ideas is not enough. When people make genuine attempts to implement their ideas and fail, they need to be encouraged to try further. Otherwise, they will never bother to think and try again; they will just follow their managers. Success can only be achieved if staff feel they are being treated correctly by the concern and fully understand the objectives and rational for their achievement.

STATEMENT OF THE PROBLEM

Here in this statement "HRM Practices in Cooperative Bank: A Case Study on Shri Rajkot District Co-operative bank" study only concern with the cooperative bank as well as only research on Shri Rajkot District Co-operative bank limited.

OBJECTIVES OF THE STUDY

Specifically, the following objectives have been framed to assess the HRM practices in a cooperative bank in a Rajkot District Co-Operative Bank:-

- To study about the present HR Practices.
- To study the growth and HRM practices of a Rajkot District Co-Operative Bank in the head office.
- To study the recruitment process, promotion process, induction process, training process, Recognition policy, financial compensation of Rajkot District Co-Operative Bank.
- To analyze the employee's satisfaction level related to the bank.

NATURE OF THE STUDY

It is an empirical research. The number of managers is managing the human resource management and practices. So, the study is undertaken on the basis of adequate sample size 100 questionnaire bank managers discussed in sampling design and size also.

TYPE OF THE RESEARCH

This case study is very popular form of qualitative analysis and involves a careful and complete observation of a HR department in Rajkot District Co-Operative Bank, be that HR department entire group of people. It is a case study in depth rather than size. The case study HR department more importance on the full analysis of a limited number of events and their interrelations. The case study deals of Rajkot District Co-Operative Bank with the processes that take HR department and their interrelationship. Thus, case study is essentially an intensive investigation of the particular one HR department under consideration. The object of this case study is to locate the factors that account for the behavior and performance patterns of the given HR department as an integrated totality.

SAMPLE DESIGN

Researcher has selected one cooperative bank "Shri Rajkot District Co-operative Bank Limited" and sample size 100 taken by the researcher because bank HR department have small staff.

SOURCE OF THE DATA

The present study is both descriptive and analytical and uses primary data. Data pertaining to history and growth of the organization, membership pattern, recruitment of resources and operation of resources, organizational structure, employees profile, recruitment, selection, training, placement, promotion, salary structure, other HRM functions and the business performance were elicited from the books and records maintained by the sample banks. All the permanent employees i.e., 100 employees working in head office were selected as respondents for the study. The perception of the employees was studied by using a structured questionnaire interview schedule. Further, organizational atmosphere of the bank was also analyzed.

TOOLS AND TECHNIQUES

For the purpose of calculation of data collected by the researcher whether the primary some tools have been used by the researcher and use conbach's alpha calculation of statistical techniques.

CRITERIA FOR IDENTIFY RAJKOT DISTRICT CO-OPERATIVE BANK FOR CASE STUDY**Cronbach's Alpha (α) using SPSS Statistics**

Cronbach's alpha is the most common measure of internal consistency ("reliability"). It is most commonly used when you have multiple Likert questions in a survey/questionnaire that form a scale and you wish to determine if the scale is reliable. If you are concerned with inter-rater reliability, we also have a guide on using Cohen's (κ) kappa that you might find useful.

A researcher has devised a 52-questions questionnaire to measure how safe people feel at work at an industrial complex. Each question was a 5-point Likert item from "strongly disagree" to "strongly agree". In order to understand whether the questions in this questionnaire all reliably measure the same latent variable (feeling of safety) (so a Likert scale could be constructed), a Cronbach's alpha was run on a sample size of 30 workers.

SPSS Statistics Output for Cronbach's Alpha

SPSS Statistics produces many different tables. Here analysis as per the some randomly selected some question. The first important table is the **Reliability Statistics** table that provides the actual value for **Cronbach's alpha for bank having provided opportunities to the employees**, as shown below:

1) ANALYSIS TO GIVE OPPORTUNITIES TO THE EMPLOYEES BY THE BANK

TABLE NO. 1: RELIABILITY STATISTICS		
Cronbach's Alpha ^a	Cronbach's Alpha Based on Standardized Items ^c	N of Items
-1.528	-1.775	6

(Source: Computed by SPSS)

From, we can see that Cronbach's alpha is **-1.528**, which indicates a high level of internal consistency for our scale with this specific sample.

TABLE NO. 2: SCALE STATISTICS			
Mean	Variance	Std. Deviation	N of Items
20.67	3.816	1.953	6

(Source: Computed by SPSS)

Here the above table shows that as per the calculation by SPSS **mean score** of the total questions is **20.67**, **variance 3.816** and **standard deviation 1.953**.

2) ANALYSIS OF EMPLOYEES EVALUATION AND UPGRADATION LEVEL

TABLE NO. 3: RELIABILITY STATISTICS		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.558	.560	3

(Source: Computed by SPSS)

From, we can see that Cronbach's alpha is **.558**, which indicates a high level of internal consistency for our scale with this specific sample.

TABLE NO. 4: SCALE STATISTICS			
Mean	Variance	Std. Deviation	N of Items
9.97	7.620	2.760	3

(Source: Computed by SPSS)

Here the above table shows that as per the calculation by SPSS **mean score** of the total questions is **9.97**, **variance 7.620** and **standard deviation 2.760**.

3) ANALYSIS OF FINANCIAL COMPENSATION

TABLE NO. 5: RELIABILITY STATISTICS		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.588	.581	4

(Source: Computed by SPSS)

From, we can see that Cronbach's alpha is .588, which indicates a high level of internal consistency for our scale with this specific sample.

TABLE NO. 6: SCALE STATISTICS			
Mean	Variance	Std. Deviation	N of Items
27.53	24.602	4.960	8

(Source: Computed by SPSS)

Here the above table shows that as per the calculation by SPSS mean score of the total questions is 27.53, variance 24.602 and standard deviation 4.960.

4) ANALYSIS OF SOCIAL RELATIONS WITH A BANK

TABLE NO. 7: RELIABILITY STATISTICS		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.731	.733	6

(Source: Computed by SPSS)

From, we can see that Cronbach's alpha is .731, which indicates a high level of internal consistency for our scale with this specific sample.

TABLE NO. 8: SCALE STATISTICS			
Mean	Variance	Std. Deviation	N of Items
20.53	20.395	4.516	6

(Source: Computed by SPSS)

Here the above table shows that as per the calculation by SPSS mean score of the total questions is 20.53, variance 20.395 and standard deviation 4.516.

5) ANALYSIS OF RECRUITMENT ON THE BASIS OF MERIT AND EDUCATION

TABLE NO. 9: RELIABILITY STATISTICS		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.449	.448	16

(Source: Computed by SPSS)

From, we can see that Cronbach's alpha is .731, which indicates a high level of internal consistency for our scale with this specific sample.

TABLE NO. 10: SCALE STATISTICS			
Mean	Variance	Std. Deviation	N of Items
55.60	38.248	6.185	16

(Source: Computed by SPSS)

Here the above table shows that as per the calculation by SPSS mean score of the total questions is 55.60, variance 38.248 and standard deviation 6.185.

RESEARCH FINDINGS

HRM Practices are a continuous process. It may some different kinds of processes are available in recruitment process, training process, induction process, promotion process, Recognition policy and financial compensation. In HR department employees had a very important think study by the researcher that as a review of employees bank had been given time to time payment. All employees are taken financially facilities provide by the Rajkot District Co-Operative Bank. Rajkot District Co-Operative Bank had been providing proper organization place to the employees. Recruitment process had been strictly based on merit and education. Rajkot District Co-Operative Bank had been after recruitment provides a good training to the employees. As per the questionnaire and analysis of Rajkot District Co-Operative Bank to the all employees' are take facilities like training programs, workshop and seminar, develop the skill and also provide career growth. Rajkot District Co-Operative Bank provides bonus, salary increments, incentives are due to in time. All most vice president is very satisfied with Rajkot District Co-Operative Bank HRM practices. All employees are satisfied with six HRM practices but they have want to some changes in bank.

SUGGESTIONS

1. The working environment conditions like supervisor, manager, vice president and employees' leadership, relations with colleagues; span of control should be properly communicated for the smooth functioning of the bank.
2. A standardized performance appraisal system should be developed which should be same for all positions.
3. Head of the HR department suggestions should be encouraged. Employees would be given chance to participate in workshop as well as seminars, to discuss to give some suggestions and their views.
4. Performance appraisal should be further discussed with the employees and employees should be given chance for improvement.

CONCLUSION

This research has provided discussion of HRM practices of Rajkot District Co-operative Bank in cooperative banks. It primarily focused on perception of employees on HRM practices, and programmes and the impact of such HRM practices on organizational performance. The purpose was to importantly evaluate the perceptions of employees on HRM practices and establish the impact of properly managing human resources on organizational performance. The job satisfaction dimensions of pay and benefits, work place values and performance appraisal facilities are positively. The management should ensure bank employees the annual review process is transparent and employee's performance is responsible for increment and promotion.

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