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A STUDY ON HRD PRACTICES IN BANKING SECTOR

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ABSTRACT

Banks have to understand that the capital and technology-considered to be the most important pillars of banking are replicable, but not human capital, which needs to be viewed as a valuable resource for the achievement of competitive advantage. India's banking system is to transform itself from being a domestic one to the global level. The most important need in this service industry is naturally the HRD. During the early phase of banking development in India after independence, opportunities for employment of the educated man-power were relatively limited.

KEYWORDS

staff meetings, training and development , brain storming, quality circles.

INTRODUCTION

The primary apprehension of the bank should be to bring in proper integration of human resource management strategies with the business strategies. It should faster cohesive team work and create commitment to improve the efficiency of its human capital. More than operational skills today are banking call for these 'soft skills' to attend the needs and requirement of the customers at the counter

Banks have to understand that the capital and technology-considered to be the most important pillars of banking are replicable, but not human capital, which needs to be viewed as a valuable resource for the achievement of competitive advantage. India's banking system is to transform itself from being a domestic one to the global level . To take up this industry to the heights of international excellence requires combination of new technologies, better processes of credit and risk appraisal, treasury management, product diversification, internal control, external regulations and human resources at the most.

The main challenges faced by Banks in our country are the role played by financial instrumentation in different phases of business cycle, the emerging compulsions of the new prudential norms and bench marking the Indian financial system against international standards and best practices. There is a need for introduction of new technology, skill building and intellectual capital formation.

The most important need in this service industry is naturally the HRD. During the early phase of banking development in India after independence, opportunities for employment of the educated man-power were relatively limited. This sector was the preferred employer for the educated persons in the country in addition to civil services. In recent years, this position has changed dramatically.

STRUCTURE OF INDIAN BANKING INDUSTRY

Banking Industry in India functions under the sunshade of Reserve Bank of India - the regulatory, central bank. Banking Industry mainly consists of:

- Commercial Banks
- Co-operative Banks

The commercial banking structure in India consists of: Scheduled Commercial Banks and Unscheduled Bank. Scheduled commercial Banks constitute those banks which have been included in the Second Schedule of Reserve Bank of India (RBI) Act, 1934.

RBI in turn includes only those banks in this schedule which satisfy the criteria laid down vide section 42 (60) of the Act. Some co-operative banks are scheduled commercial banks although not all co-operative banks are. Being a part of the second schedule confers some benefits to the bank in terms of access to accommodation by RBI during the times of liquidity constraints.

At the same time, however, this status also subjects the bank certain conditions and obligation towards the reserve regulations of RBI. For the purpose of assessment of performance of banks, the Reserve Bank of India categories them as public sector banks, old private sector banks, new private sector banks and foreign banks.

STATEMENT OF THE PROBLEM

Various problems are facing employees especially in HRD practices in various levels.

HRD PRACTICES IN BANK**STAFF MEETINGS**

- Staff Meeting aims at team building, open culture, family feeling and talent recognition which individually and cumulatively benefit the organizations. Bank is discussed in the monthly Staff Meetings conducted at all branches/units and action plan is drawn in achieving them.

BRAIN STORMING SESSIONS

- This is a technique for generating ideas and suggestions on topics of relevance and also to provide alternate solutions to problems by simulative thinking and imaginative power of cross section of employees.

STUDY CIRCLE

- Concept of Study Circle aims at self development of employees by kindling the desire to acquire/update knowledge, information and experience. Guest lectures/ Power Point Presentation / Group Discussions, etc are arranged on topics of general interest by inviting experts in the field.

METHODOLOGY OF THE STUDY

The following methodology is adopted to achieve the above objectives. Both primary and secondary data sources of information and data are used to carry out the present study. Primary data will be collected by interacting with the employees of Andhra bank. A questionnaire is prepared and administered to the employees to ascertain their perceptions.

COLLECTION OF DATA

Collection of data sources mainly consists of two kinds of data has been used they are given below

- Primary Data
- Secondary Data

PRIMARY DATA COLLECTION

Primary data is collected by a survey by designing a structured questionnaire which is distributed to the all of level employees. Design of the Questionnaire mainly includes two types of questions:

MULTIPLE CHOICE QUESTIONS: Here the choices are provided to the respondent and they were supposed to choose the best suitable option.

OPEN ENDED QUESTIONS: The respondents were asked simple questions with no fixed alternatives to their answers.

This questionnaire was prepared to gather the information pertaining to the existing HRD Programs.

SAMPLE TECHNIQUE

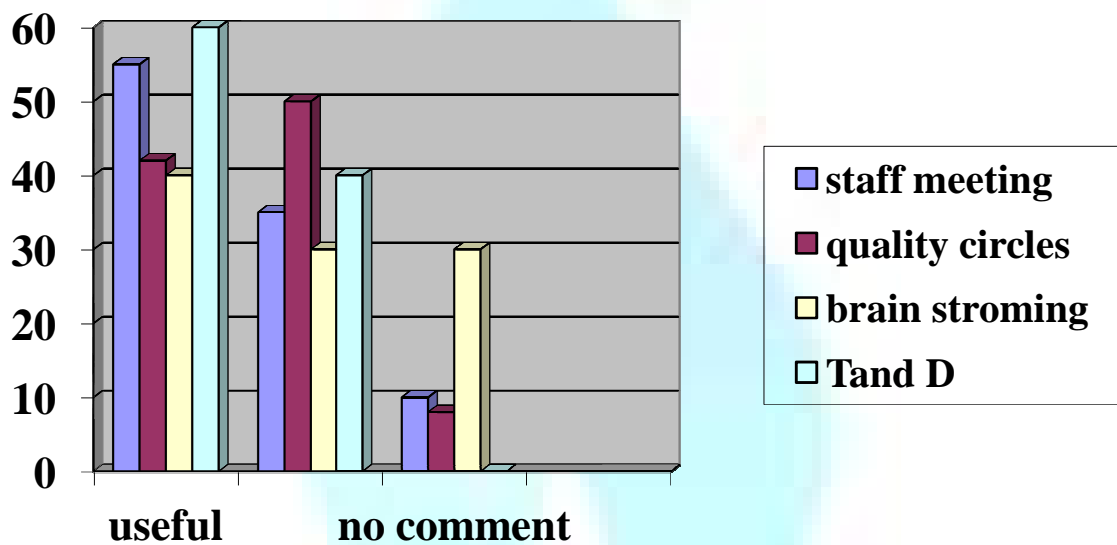
Samples will take by employees through stratified sampling.

SECONDARY DATA COLLECTION

The secondary data is collected from the organization website, journals, Textbooks etc., Most of the data is collected from books and some of the data is gathered from the websites.

DATA ANALYSIS

SL. No :	Useful	Some times necessary	No comment	Performance of HRD practices
Staff meetings	55%	35%	10%	Moderate
Quality circles	42	50	8	Average
Brain storming	40	30	30	Moderate
Training and development	60	40	0	good



SUGGESTIONS

Following suggestions are very essential to adhere for effective Banking Administration:

- HR functions to be linked to corporate goals. Team work is another important and essential soft skill that is necessary in this industry.
- As people are primary asset, it is essential not only to invest in them, but also to ensure that the supporting elements for this asset are such that it can provide the maximum value on a sustainable basis.
- HRD is to be regularly reviewed against business outcomes as part of strategic and operational planning.

RECOMMENDATIONS

- This calls for greater transparency more effective communication, and a high degree of professionalism in the bank's staff, are the need of the hour.
- Continuous up gradations of human resources management strategies with a view to enhancing the level of knowledge, sharpening skills are and also to important the necessary and work culture must be installed.
- Incentive structures need to be conceived, supported by appropriate training and motivations, which aligns the employee's goals and orientations with the core competencies and strategic advantages of the institution

CONCLUSION

In a nutshell, it is felt that, the changing environment, the forces of globalization and liberalization and the advances in information and communication technology have major HR implications for the RBI as well. Financial products are becoming increasingly complex and diverse, while the markets in which they trade get progressively deregulated. It also possesses both opportunities & threats particularly for this public sector banks. HRD practices become integral part of the human resource management.

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