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**EMPLOYEES' JOB SATISFACTION LEVEL: A STUDY OF PALLAVAN GRAMA BANK IN TAMILNADU****Dr. R. ESWARAN****RESEARCH SUPERVISOR & ASST. PROFESSOR OF COMMERCE  
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RASIPURAM****ABSTRACT**

*In this highly competitive world, success of any organization depends on its human resource. Banks are no exception to this. A satisfied, happy and hardworking employee is the biggest asset of any organization, including banks. Workforce of any bank is responsible to a large extent for its productivity and profitability. Efficient human resource management and maintaining higher job satisfaction level in banks determine not only the performance of the bank but also affect the growth and performance of the entire economy. So, for the success of banking, it is very important to manage human resource effectively and to find whether its employees are satisfied or not. Only if they are satisfied, they will work with commitment and project a positive image of the organization. The present project makes an effort to study the job satisfaction of Pallavan Grama Bank in Tamilnadu.*

**KEYWORDS**

Pallavan Grama Bank, employees' job satisfaction level.

**JEL CODE**

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**1. INTRODUCTION**

Banking sector essentially provides job to a large no. of individuals and thus it is necessary to measure satisfaction level of employees working at bank. "Job satisfaction can be defined as acceptance of goals, willingness to work hard and intention to stay with the organization." Work has an economic aspect as well as mechanical aspect; it has also a psychological aspect. The happier people are within their job, the more satisfied they are said to be. Job satisfaction is not the same as motivation, although it is clearly linked. Job design aims to enhance job satisfaction and performance; methods include job rotation, job enlargement and job enrichment. Other influences on satisfaction include the management style and culture, employee involvement, empowerment and autonomous work groups. Job satisfaction is a very important attribute, which is frequently measured by organizations.

**2. REGIONAL RURAL BANK**

Regional Rural Banks were established under the provisions of an Ordinance passed in September 1975 and the RRB Act 1976 to provide sufficient banking and credit facility for agriculture and other rural sectors. These were set up on the recommendations of The M. Narasimham Working Group<sup>11</sup> during the tenure of Indira Gandhi's government with a view to include rural areas into economic mainstream since that time about 70% of the Indian Population was of Rural Orientation. The development process of RRBs started on 2 October 1975 with the forming of the first RRB, the Prathama Bank with authorised capital of Rs. 5 crore at its starting. Also on 2 October 1976 five regional rural banks were set up with a total authorised capital Rs. 100 crore (\$10 Million) which later augmented to 500 crore (\$50 Million). The Regional Rural Bank were owned by the Central Government, the State Government and the Sponsor Bank (There were five commercial banks, Punjab National Bank, State Bank of India, Syndicate Bank, United Bank of India and UCO Bank, which sponsored the regional rural banks) who held shares in the ratios as follows Central Government-50%, State Government- 15% and Sponsor Banks- 35<sup>12</sup>%. Earlier, Reserve Bank of India had laid down ceilings on the rate of interest to be charged by these RRBs.

**2.1 PALLAVAN GRAMA BANK**

Pallavan Grama Bank, Sponsored by Indian Bank was formed on 31-08-2006 by amalgamation of erstwhile Adhiyaman Grama Bank, Dharmapuri & Vallalar Grama Bank, Cuddalore as per GOI Gazette Notification dated 31-08-200. Prior to amalgamation, Adhiyaman Grama Bank with its Headquarters at Dharmapuri was functioning in two districts viz. Dharmapuri & Krishnagiri and Vallalar Grama Bank with its Headquarters at Cuddalore was functioning in two districts viz. Cuddalore and Villupuram After amalgamation, the Bank has been allotted additional 11 Districts viz., Coimbatore, (Tiruppur.) Erode, Kancheepuram, Karur, Namakkal, Nilgiris, Salem, Thiruvallur, Thiruvannamalai and Vellore taking the total number of districts to 15.

**2.2 SHARE CAPITAL**

The authorised capital of the Bank is ₹ 2000.00 lakhs and the paid up capital is ₹655.78 lakhs shared by the shareholders as below:

**TABLE 1**

Government of India (50 %)	- ₹ 327.89 lakhs
Government of Tamil Nadu (15 %)	- ₹ 98.37 lakhs
Indian Bank (35 %)	- ₹ 229.52 lakhs

**2.3 HUMAN RESOURCE DEVELOPMENT**

The staff strength of Pallavan Grama Bank is 702. In each branch, employees were working in the designation of working. Manager, Assistant Manager, Officer, Clerk and Cashier.

**3. RESEARCH OBJECTIVES**

To study PGB employees satisfaction level from analysis of job related factors

**3.1 DATA SOURCES**

Primary data source used and a field survey method was employed to collect first-hand information from 150 sample respondents.

**3.2 STATISTICAL TOOLS**

The statistical tools like, Percentage, Mean, Standard deviation, Chi-Square Test, t-test and ANOVA were used for analysis of job related factors.

3.3 ANALYSIS OF JOB RELATED FACTORS

The analysis of job related factors of the respondents have been made with the help of parameters such as Designation, Computerized branch, Working experience, Salary drawn from the bank, Salary drawn sufficient to meet the family requirements, Challenging assignments in the bank, Recognition of service in the banking career, Job transfer, Promotion policy for the bank, Situation in which job satisfaction is derived, Work load, Working on Saturday and Job rotation. The analysis job related factors helpful to know the satisfaction level of the employees of Pallavan Grama Bank. The satisfaction of job related factors to the employees was the basic requirements of banking organization. So, it is important to identify the factors which satisfy the employees and those factors which are not satisfy the employees. The banking organizations may be in a position to correct the factors, which are not satisfy the employees.

TABLE 3: JOB RELATED FACTORS ANALYSIS

S.No	Variables	Group	No.of Respondents	Percentage
1	Designation	Manager	43	28.6
		Assistant Manager	51	34.0
		Officer	17	11.3
		Clerk	21	14.0
		Cashier	18	12.0
2	Computerized	Fully computerized	104	69.3
		Partly computerized	46	30.7
3	Working experience	Less than 2 years	30	20.0
		2-4 years	57	38.0
		4-6 years	28	18.6
		More than 6 years	35	23.4
4	Salary drawn from the bank	Below Rs. 20,000	25	16.7
		Rs. 20,001– 40,000	76	50.6
		Rs. 40,001–60,000	29	19.4
		Rs. 60,000 and above	20	13.3
5	Salary drawn sufficient to meet the family requirements	Yes	106	70.7
		No	44	29.3
6	Challenging assignments in the bank	Yes	116	77.3
		No	34	22.7
7	Recognition of service in the banking career	Yes	115	76.6
		No	35	23.4
8	Job transfer	Within the region	29	19.3
		Within the District	106	70.7
		Within State	8	5.4
		Any Branch	7	4.6
9	Situation in which job satisfaction derived	Working in the native place	28	18.6
		Working within the region of the native place	72	48.0
		Working within the native state	26	17.4
		Working in any place	24	16.0
10	Work load	High	20	13.4
		Medium	80	53.3
		Normal	46	30.7
		Low	4	2.6
11	Working on Saturdays	Yes	85	56.6
		No	65	43.4
12	Job rotation	Highly satisfied	65	43.3
		Satisfied	35	23.3
		Neutral	39	26.1
		Dissatisfied	5	3.3
		Highly dissatisfied	6	4.0
<b>Total</b>			<b>150</b>	<b>100</b>

Source: Primary Data

The majority respondents said that 69.3 percent of the bank branches were fully computerized and the least 30.7 percent of the respondents said that the bank branches were partly computerized.

Among the respondents the majority 38.0 percent of the respondents were working in the bank 2 to 4 years and the least 18.6 percent of the respondents were working in the bank 4 to 6 years.

Among the respondents the majority 50.6 percent of the respondents amount of salary drawn from the bank were Rs. 20,001 to 40,000 and the least 13.3 percent of the respondents amount of salary drawn from the bank were Rs. 60,000 and above.

Among the respondents the majority 71.0 percent of the respondents feels that the salary drawn were to meet the family requirements and the least 29.0 percent of the respondents said that the salary drawn were not to meet the family requirements.

Among the respondents the majority 77.3 percent of the respondents were get challenging assignment in the bank and the least 22.7 percent of the respondents were not challenging assignment in the bank.

Among the respondents majority 76.6 percent of respondents were said that they are favour towards recognition of service in the banking career and the least 23.4 percent of the respondents were said that they are unfavour towards recognition of service in the banking career.

Among the respondents the majority 70.7 percent of the respondents told that the job is transferable within the state and the least 4.6 percent of the respondents told that the job transferable to Overseas.

Among the respondents the majority 48.0 percent of the respondents were drive job satisfaction in working within the region of the native place and the least 16.0 percent of the respondents were drive job satisfaction in working in any place.

Among the respondents the majority 53.3 percent of the respondents told that the work load were medium and the least 2.6 percent of the respondents told that the work load were low.

Among the respondents the majority 56.6 percent of the respondents were told that they were satisfied on working Saturdays and the least 43.4 percent of the respondents were told that they were not satisfied on working Saturdays.

Among the respondents the majority 43.3 percent of the respondents told that the job rotation were highly satisfied and the least 3.3 percent of the respondents told that the job rotation were dissatisfied.

#### 4. CONCLUSION

The bank should introduce a scheme of incentives and pay incentive bonus to the staff who show good performance of recovery of overdue. For difficulties undergone by the staff placed in rural areas suitable compensatory incentives should be provided. Efforts should be made for providing basic amenities like housing, transport and communications, drinking water, electricity, education and entertainment in the rural areas. The branch staff should not be transferred from the branch before a specified period, say 5 years, unless their shifting becomes absolutely necessary in the interest of the bank. The manager and staff should reside in the same village / town where the bank branch is located.

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