

# Study of Problems and Prospects of Labour Productivity in Banking Business

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## ABSTRACT

Human resources consist of the total knowledge skills, creative abilities, talents and aptitude of an organisation's work force as well as the values and attitude and beliefs of the individuals involved in it. Thus, human resource includes different dimensions of qualities and nature which the work force belongs to. Similarly, it is justified as the sum total of inherent abilities, acquired knowledge and skills represented by the talent and aptitude of employed, as human resources. Therefore, human resources planning of other along with various nature, abilities and qualities that the belong.

**Keywords :** Knowledge Skills, Aptitude, Human Resource

## I. INTRODUCTION

The enterprise which provide satisfaction for the individuals involved, on the basis of above saying of various eminent authors, we conclude that human resource planning is the action plan for the procurement, utilization improvement and presentation of human resources with a view to attain enterprise goal. Thus the main thrust of human resource planning is to make the human resource capabilities of the firm matching with the organisational requirement.

Process of Human Resource Planning: Human resource planning is the beginning of human resources management. The process of human resource planning i.e., manpower planning is stated as the process of forecasting developing and controlling the people by which a firm ensures that it has the right number of people and the right kind of people at the right place

doing work for which they are economically most useful.<sup>4</sup>

Gorden Mc Beath States that the manpower planning involves two stages. The First stage is concerned with the detailed planning of manpower requirement for all types and level of employees throughout the period of the plan and the second stage is concerned with planning manpower supplied to provide the organisation with the right type of people from all sources to meet the planned requirement.'

S. Taneja has mentioned that the basic steps in manpower planning process are as forecasting future manpower requirement, either in terms of mathematical 'projection of trends in the economic environment and development in industry or in the terms of judgmental estimates based upon the specific future plans of a company, making an inventory of present manpower resources and assessing the extent to which these

resources are employed optimally, anticipating in manpower problems by projecting present resources into the future and comparing them with the forecast of requirement to determine their adequacy both quantitatively and qualitatively and planning the necessary programmes of recruitment selection, training, development, utilisation, transfer, promotion, motivation and compensation to ensure that future manpower requirement are properly met.<sup>6</sup> Therefore, the process of manpower planning includes forecasting of manpower requirement based on organisational goal, assessing the present position of manpower inventory to decide surplus or deficit manpower position in future, and plan to acquire or lay off, train, develop utilize, motivate and compensate with a view to ensure future manpower needs and utilize them optimally. Thus manpower planning is an integrated view of the personnel systems of organisation. The major component of the human resources planning as stated by DateS. Beach are,

- (i) goals and plans and the organisation
- (ii) current human resource situation,
- (iii) human resource forecast,
- (iv) implementation programmes, and
- (v) audit and adjustment.<sup>7</sup>

Human resource capabilities of the firm must be made matching with corporate objectives and plans.<sup>8</sup> For this purpose, forecasting of human resource requirement must be capable to specify the quantity of manpower. Quantity and quality of people required to meet enterprise objective is decided on the basis of volume and nature of job and quality of manpower required to perform that job. On the basis of its surplus or deficit manpower position is found out. In the absence of such information future need of human resource cannot be assessed, its result makes unable to plan for procurement, utilisation, improvement and preservation of human before forecasting of human resource. Therefore, the planner has to analyse this aspect before forecasting human resource need. Thus manpower planning involves for basic steps, viz.

- (1) anticipating manpower needs.
- (2) planning job requirements and descriptions (job analysis)

(3) analysing skills to determine the nature of manpower needed.

- (4) selecting adequate source of recruitment.<sup>9</sup>

Manpower requirement in an organisation consists various categories with different varying levels of skills. Therefore, while evaluating existing manpower it is necessary to classify distinct occupations or skills. Further, employees in different categories may be classified according to rank and levels of skills. This classification could be done on the basis of job description derived from job analysis.<sup>10</sup>

Job analysis is the basic tool for managing human resources.<sup>11</sup> Job analysis provides information regarding the nature of the job and characteristics or qualifications that are desirable in the job holder.<sup>12</sup> Job analysis includes two elements itself with the context of the job, task, working conditions, and responsibilities, emphasises the experience, education and skills of the incumbent must bring to the job.<sup>13</sup> The process of determining duties (i.e. job descriptions and skills required) (i.e., job analysis) for performing jobs in the organisation is referred to as the job analysis. Thus job analysis facilitates the planner of human resource to locate the human resource inventory position. Management has to plan for supply sources in case of deficit human resource inventory position and/or to think for restricting on hiring reduction of working hours, early retirement, etc. But very often all those means are very difficult to implement because of legal reasons as well as negative attitude of employees unions. Because in most cases such measures are against law as well as employees union always stands against it.

The deficiency of human resource will stand as an obstacle in the process of achieving the organisational goal. Therefore, after the fixation of number of personnel required for future, the next step is to advertise in the leading national newspapers through the Banking Recruitment Board. This personnel activity is known as recruitment. Thus, recruitment relates to the aspect of personnel administration which involves locating and attracting manpower with a view to selecting from it qualified individuals for job vacancies.<sup>14</sup> Whereas the goal of recruitment is to create a large pool of persons who are available and

willing to work for a particular company, the selection process has as its objective the sorting out of elimination of those judged unqualified to meet job and organisation requirement.<sup>15</sup> Selection of a wrong man on a wrong job creates obstacle to the organisational growth. Thus in order to avoid such wrong and systematic procedures in selection, in the selection process, decision makers must evaluate how applicants abilities fit organisational needs.<sup>16</sup> There are various tests of which have been developed in an effort to find more objective means of measuring the qualification of job applicants. The major advantages that they may uncover qualification and talent that would not be detected by interviews or by listings of education and job experiences.<sup>17</sup> Such tests aid in approaching towards scientific and meaningful selection. But the reliability and validity of such tests must be checked from time to time.<sup>18</sup> Results of selection and placement procedures must be followed up from time to time in order to ensure their effectiveness and revisions should be made where necessary. There should be more techniques of the selection procedure.<sup>19</sup>

**Requirement and Selection Process in SBI :** Central Recruitment Board (State Bank Group) Bombay, is the body for recruitment of clerks and Probationary Officers in the Junior Management cadre scale I in the State Bank Group.

Publication of the notice of vacancies is the beginning of recruitment process in S.B.I. Such advertisement are made through important newspapers. Advertising in National Newspapers provides information to large number of people.

Following are the essentials of such advertisements as specified in the general principles.<sup>20</sup>

(a) Advertisements must be published in the reputed (highly circulated) news papers of the country for the purpose of making it known to all.

(b) Generally, the duration for submitting the application remains thirty days.

(c) Such advertisements contain :-

- (i). level of the post advertised.
- (ii). number of personnels required in that post,
- (iii). classification showing permanent or temporary nature of the post.
- (iv). minimum academic qualification required,

- (v). nature or type of work,
- (vi). duration of probation period,
- (vii). monthly salary,
- (viii). type of examination procedures for selection.
- (ix) nationality,

(x). examination centres

(d) Application for the post is usually accepted only within the specified data and time.

The above procedure of recruiting the personal is similar to all banks including S.B.I. Thus the content of the advertisement is the same for all the time and for all organisation.

**Application Blank :** After applying for the potential manpower through advertisement, by the candidates and after receiving application the first stage of the process is complete and selection process starts. Because the recruitment in the employment process is not only upto the point of making application.<sup>21</sup> The information obtained from application form are as follows.<sup>22</sup>

(a) Post applied for

(b) Personal data - Name, Address, Age, Sex, Marital status to identify the persons.

(c) Educational qualification - School, college and Universities attended, Certificate/Diploma/Degree obtained, year of passing, subjects offered, Grade or Division obtained.

(d) Occupation including that of parents,

(e) Name of two persons for reference other than the candidates relatives.

(f) Previous Employment, if any-duration, reason for leaving.

(g) Lastly, the application must submit a declaration that all the information given are true and the photo attached in the form is his own.

Apart from it, the applicant must submit the attested duplicate copies of the following certificates :

(a) Age Certificate,

(b) Certificate of nationality and citizenship

(c) All certificates of educational qualifications

(d) Certificate of experience etc.

(e) On the date of the interview, the applicant must submit all the original certificates to tally with the duplicate submitted certificates along with medical certificates.

Thus the application blank is the basic source of information which helps in selecting the best alternative candidate. But the right use of such information depends on the ability of the concerned authority in handling the selection work and legal provision laid down for it.

**Written Examination :** The written Examination is the basic criteria used in Central Requirement Board (S.B.I. Group) Bombay (C.R.B.) for selection of candidates. General principles of employment in S.B.I. are common, but in the case of technical posts practical test along with or without examination may be conducted for the advertised post. They may be asked to appear at the written examination also. Written examination is used as the first step of screening the suitable applicants in S.B.I.

**A. Written Examination for the Post of Probationary officers in S.B.I. group.**

The written examination comprises objective type tests and descriptive type paper, special attention should be paid to the different objective type tests since these are different from the usual school/college examination. A composite test booklet consisting of four tests is given to the examinees - (i) General Awareness, (ii) English Language, (iii) Quantitative aptitude, (iv) Reasoning.

To qualify in the written examination a candidate has to pass in each test separately. The test of general awareness, reasoning and quantitative aptitude remains both in Hindi and English, of course, the test of English will be set in English only.

Recently, the S.B.I has taken steps for the expansion of branches in rural areas. A few words are given below as it indirectly affects the total employment of S.B.I.

R.B.I. target to achieve a population coverage of 17,000 per Bank office in rural/semi urban areas in each block has already been achieved. Now the average: population per bank branch in rural and semi urban areas have come down to 13,000. Hence R.B.I. have decided that there is no need for evening any branch expansion programme as such for any specific period with targets like population coverage per bank office as was being done in the past.

Now the further growth of bank office will instead depend on well established need, business potential and financial viability of the proposed office. In the context

of the foregoing, R.B.I. approach to the future branch expansion is as under:

**Branch Expansion in Rural Areas:** There may still be need for a moderate number of additional branches in rural areas generally on two counts - (i) service area allocated to a bank branch may be found unmanageable due to large number of villages allotted, number of constituents to be catered to and long distance/difficult terrain involved in servicing the area. (ii) the increase in business of a rural branch justifiable warranting an additional bank branch which could be viable. The special needs of the hilly/tribal areas will have to be given due weight age, obviously, licenses for additional branches would be granted by R.B.I. in favour, of the bank in whose service area the proposed rural centre falls. Hence, from now on apart from opening branches in rural areas on the above criteria, S.B.I have to concentrate on improving the quality and range of service provided by its existing branches. And after identifying such centres for opening new rural branches, the concerned Regional Manager, has to send the list of such identified centres with necessary particulars to the L.B.O. (Lead Bank Officer) of the related district. The L.B.O. after consolidating the list received would submit it to the district collector for recommendations and onward transmission to the R.B.I. through the concerned state government (Institutional Finance Department). The Regional Managers have to ensure that the list of such centres with necessary particulars for opening branches must reach the concerned L.B.O.

**Branch Expansion in Semi Urban Areas:** Individual banks had to submit to R.B.I. by the 28th Dec their consolidated proposal for opening branches in semi urban centres during the next three years. The proposal are to be prepared in the light of all relevant factors such as the development of trade and industries, the number of existing branches and the viability of proposed branches on the lines of preformed criteria. However the licenses for semi-urban centres will hereafter be issued specifying the locality. Applications in this respect have already been submitted by S.B.I. to R.B.I.

**Branch Expansion in Industrial Areas/Project Sites:** Project sites, industries/areas/estates and new markets may require additional bank branches, R.B.I. Will grant

license for opening branches at such places depending upon the merits of the case. As opening branches at such place having vast development potential may be indeed a very profitable venture, S.B.I. Therefore, need to keep well acquainted with the developments taking place around in the vicinity of S.B.I. and wherever new projects are coming up or an industrial area is going to be developed S.B.I. have to seize the opportunity to apply for a license for opening a branch at that place. While applying for opening of branches at such centres, S.B.I. have to provide the following information:

1. Project description along with estimated outlay thereon.
2. Stage of implementation of the project.
3. Deficiencies in the existing banking arrangement.
4. Whether the project place falls in an existing service area if so, the bank whose branch is serving such area.
5. The involvement of the bank; if any, in financing such projects.
6. Existing branches if any, and the viability of the proposed branch the format given at (appendices II) is to be used.

**Extension Counters:** R.B.I. have changed the procedure for allotment of extension counters by institution a limit of 1% branches located in urban/metropolitan/port town centres. 27 Extension counters are permitted within the premises of big offices/ factories / hospitals/ military units/educational institutions, etc. Where there is a large component of staff/workers/students who because their identical working hours and non-availability of banking facility at reasonable distance, find it difficult to carry out their banking transactions. These are generally not allowed at residential colonies, shipping complexes, market places and places of worship,, etc. RBI considers applications for granting licenses to open extension counters from the principal banker/leader of the consortium to the institution. However, the request from any commercial bank other than principal banker of the institution may be considered by the RBI only if the principal banker is unwilling to open the extension counter or the baSe branch of the principal banker to which the proposed extension counter is to be linked is far away, say beyond 8 kms.

**Shifting Premises:** Shifting of administrative offices - RBI's approval is not required for shifting of administrative offices, if controlling office is entirely within the same centres. However, the new postal address and the location of shifting of the new premises are to be advised to the concerned Regional Offices of RBI soon after shifting.

Part shifting of departments/divisions of an administrative officer/ controlling officer; In case the shifted department/ division functions as an independent administrative unit, it will require prior approval of SBI. In such cases the shifted department/division does not function as an independent administrative unit. But continues to be part and parcel of the concerned administrative officer although functioning from a different premises will not require prior approval of RBI. However, such shifting is to be advised to the concerned branch of RBI.

**Shifting of Bank Branches:** Distance stipulates- (i) residential area. A minimum distance of 400 metres is to be maintained between the place of proposed office and an existing office, if any, of the commercial bank/co-operative bank/ regional bank, (ii) Non-residential area - in all other cases, in commercial areas, a branch should not be opened in the same building where another commercial/co-operative bank or urban co-operative bank is already having an office or in a building opposite or adjoining to it.

Shifting of rural/semi urban branches for the purpose of shifting of a rural or semi urban within the same revenue village, no permission of RBI is necessary provided no other bank branch is functioning at that centre and the terms and conditions mentioned in the licence are not violated on account of such shifting. Even if, any other bank branch is functioning there,, no prior approval of RBI is needed for the purpose of shifting of the branch in the same revenue village provided the terms and conditions of the licence is not violated and the distance stipulates mentioned above are strictly complied with.

Shifting of branches in urban/metropolitan/port town centres - shifting of such branches in their entirely in the same locality/area due to existences of space constraints, etc. can be done without prior approval of



RBI provided that the distance stipulates mentioned above are strictly complied with and the terms and conditions contained in the licence are not violated on account of such cases of shifting where change of locality is involved and/or distance stipulation are not complied with is to be referred to RBI through Local Head Office for their prior approval. Cases of doubts or where the nature of locality is not easily decipherable is also be referred to RBI.<sup>28</sup>

#### Shifting of a Part/Division of a Branch:

In this case prior approval of RBI is necessary as the concerned licence requires amendments in the terms and conditions. In such cases of partial shifting it is to be ensured that no identical business is carried out at both the premises and bank to confirm this position while applying to RBI.

#### Conclusions:

Manpower planning in SBI is not made systematically. Absence of job description has made the existing human resources planning system ineffective. Advertisement in newspapers is the only source of recruiting the personnel's required in SBI. Specified design of advertisement may be a hurdle in the process of attracting the most effective potential employees. Application form used in SBI is not changeable according to requirement. Screening of application for selection and rejection of candidate is practised and competitive examination is compulsory for fulfilling any vacancy. Written tests and interviews at final stage are conducted for making choice of effective candidates. But the reliability and validity of the written test as well as interviews used for final selection is doubtful. No attempt is made to test the reliability and validity of those selection tests since the designing of courses content for written test, techniques of test and interview are alleged to be under cloud by some people. Final selection is made on merit basis for which specified weightage of marks allotted for various attributes of the potential candidates, viz., educational qualifications, experience and performance on interview. Thus, the procurement of human resource in SBI not seems to be helpful in achieving the organisational goal by employing the candidate best matching with job.

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