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PERSONNEL MANAGEMENT PRACTICES OF AXIS BANK WITH SPECIAL REFERENCE TO COIMBATORE CITY

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Abstract:

According to Megginson human Resources refer to the "the total knowledge, skills, creative abilities, talents and aptitude of an organization's workforce, as well as the values, attitudes and the beliefs of the individuals involved" The work efficiency of human resources keeps on increasing with the passage of time. Human Resources are" the knowledge, skills, creative abilities, talents and aptitudes obtained in the population." They also motivate them to work harder and smarter in achieving the goals by utilizing their knowledge and skills efficiently. Human Resource Management helps in maintaining the work Environment balanced by co-ordination and dispersal of responsibility to the bottom level in the organization.

Keywords: HRD, Banks, Development, Human resource.

Introduction:

Banking System came in existence since the early period of Babylon in the traditional culture in Rome, and the advance system of banking started during the renaissance era in Italy, where bankers bought and sold foreign currencies and also took demand deposits. These deposits were given to the banker by the depositors orally without anything in writing by sitting behind his table. The concept of cheque was unknown during that period. Bank ruptcy is derived from the ritual of breaking the benchmark, which are unable to pay their debts. Prominent Indian Banker of that period was from Medici Family who ruled Florence, made Loans for Merchant in Europe. The present banking system is only two hundred years old but its roots as a profession in India like country is very old.

There is also evidence on this concept that the banking business was undertaken in the pre historic period in India.B.K. Bhargava is a man of early phase who was carrying the banking activities in the early era of India. They received deposits, provided loans, personal security and made the process of granted loans simpler. The concept of the loan deeds was common during that phase, providing loans to the kings, act as a treasurer and managed currency issues of the nation. During the era of Mughal rule in India, the Indian history depicts that domestic and foreign trade loans are given to them and these Mughal Rulers assisted the economy at the time of the crises.

EVOLUTION OF BANKING IN INDIA:

Reserve Bank of India (RBI) was established in 1935 and is the central bank of India. The Committee on Financial System (1991) is known as the Narasimhan Committee which prepared the blue print of the reforms. The reforms led to changes in the approach of the banks towards few things such as competition, profitability and productivity and the need and scope for harmony of global operational standards and adoption of best practices. The reforms had brought the significant changes in the strength and sustainability of Indian banking

PRM Practices in Banking Sector:

The Employees of banks have to do lot of work. Previously the entire work was carried using paper. With the introduction of technology, banks have implemented new software in which new material and new information can be seen. Entire Integrated Organizational Personnel Management ought to interface with other systems enabling and developing the communication between departments such as pay systems with Finance & Accounting Department.

Objectives:

- To analyze demographic profile of samples
- To examine the role of PRM practices in selected Axis banks of Coimbatore City
- To suggest policy measures for the development of PRM practices in the selected Axis banks in Coimbatore City

Sampling Technique:

In Research Sampling is indispensable technique. Sampling techniques have been used in all relevant research to make research findings cost effective.

In this study STRATIFIED RANDOM SAMPLING has been used. 120 Samples has been Selected from the various branches of study area.

PURPOSE OF THE STUDY:

Banking sector is the organization where employees from every field work. The competition have been increased so much that the career oriented Human Research Methodology. More than three years banking sector have taken growth in their work productivity level as well as in incurring the profit for the organization. In Indian Private sector banks the employees productivity depends upon the work Hours, quality of services, Capital Invested in the technology. Now the employees do not have to do lot of paper work because new technology consisting the various software's as well as new and integrated database system in the computer have made the work simpler for the employees in the bank. The software's have made the work easy. All the information can be stored and is easily available by using the software's which have been made for managing the work of the different departments of the bank like Human Resource work, Finance Work, E-Retailing Work of the bank.

Tools for Data Analysis:

Simple Tabular Classification, One Way ANOVA Test, used because there are more than two variables and to find the difference between them, Chi Square Test used for estimating the relationship among the variables like Productivity, satisfaction and Perception of employees using HRIS and will be use in prediction of the values.

Review Of Literature:

Rudrabasavaraj has compared the Personnel Management practices such as manpower planning and selection, employee morale and welfare measures, recruitment, training, promotions, transfers and communication of 12 cooperatives, 6 public sector organisations and 14 private sector organisations. 14 He found that in many ways cooperatives were far behind the public and private sector organisations in the personnel management practices. C. Dinesh^ in his research study concluded that a proper evaluation. (Rudrabasavaraj M.N., Personnel Administration Practices in India. **[Pune: VAMNICOM Publications, 1969], p.p. 88-96)**

K.K. Jacob in his research study points out some factors that contribute job satisfaction. According to him, interpersonal relationship, service conditions, job security, freedom and authority, salary, chances for promotion etc. have a bearing on job satisfaction. (Jacob, K.K., Personnel Management in India, [2"" Edition] **[Rajasthan: Himanshu Publications, 1987], P. 118)**

Rao in his research study observes that human resource planning is essentially the process of getting the right number of qualified people into the right job at the right time.
Rao, V.S.P., Human Resource Management in Small Industry, **[New Delhi: Discovery Publishing House, 1991] p.93.**

Vijayakumar. R. et al., (2007)57 in his article titled "Computerized Banking" covers that Indian banking sector today is likewise amidst I.T. upset. Mixes of banking and serious reasons have prompted expanding significance of all-out banking automation in the Indian Banking sector. E-banking in India in its current structure is a colossal achievement. The innovation and ideas are picking up acknowledgment. Individuals are starting to see the accommodation and advantages of e-banking. The appearance of Foreign and private keeps money with their prevalent cutting-edge innovation-based services pushed Indian banks to stick to this same pattern by going in for the most recent advances to meet the risk of rivalry and hold their customer base. **(Dr.Vijayakumar, R, et.al., " Digital Banking", Organizational Management, Vol.XXIII, No:2, July–September 2007, p.5)**

Table: 4.1

Demographic Profile of Samples			
Parameters	**Category**	**Frequency**	**Percentage**
AGE	21 - 30	37	30.83
	30 - 40	53	44.17
	Above 40	30	25.00
	Total	**120**	**100.00**
GENDER	Male	74	61.67
	Female	46	38.33
	Total	**120**	**100.00**
QUALIFICATION	UG	46	38.33
	PG	54	45.00
	Professionals	20	16.67
	Total	**120**	**100.00**

Table 4.2

Technology Plays a Major Role for Bank Employees		
Strongly Disagree	14	11.67
Disagree	12	10.00
Neutral	10	08.33
Agree	46	38.33
Strongly Agree	48	40.00
Total	**120**	**100.00**

Table 4.3

Technology helps Organizations to assess the level of Employees from Applicant to Retiree		
Strongly Disagree	11	09.16
Disagree	15	12.50
Neutral	17	14.17
Agree	44	36.67
Strongly Agree	33	27.50
Total	**120**	**100.00**

Table 4.4

Tracking of the employees work by software, it helps to increase employee performance i so that they can get promotion on time		
Strongly Disagree	13	10.83
Disagree	11	09.17
Neutral	13	10.83
Agree	42	35.00
Strongly Agree	41	34.17
Total	**120**	**100.00**

Table 4.5

HR work and usage of HRIS software in organisation makes a balance between personal and professional life of employees		
Strongly Disagree	14	11.67
Disagree	17	14.17
Neutral	11	09.17
Agree	45	37.50
Strongly Agree	33	27.50
Total	**120**	**100.00**

Table 4.6

HRIS provide timely feedback to the employees so that it improves their image and Bank's image		
Strongly Disagree	17	14.17
Disagree	13	10.83
Neutral	12	10.00
Agree	37	30.83
Strongly Agree	41	34.17
Total	**120**	**100.00**

ONE WAY ANOVA (Technology & Education)

H01: There is no significant difference between Education and Software Efficiency, Managements Performance, Employee's Satisfaction and Training and development

ANOVA						
		Sum of Square	**df**	**Mean Square**	**F**	**Sig**
Software Efficiency	Between Groups	4.684	3	1.561	2.450	0.16
	Within Groups	115.316	117	0.985		
	Total	120	120			
Management's Performance	Between Groups	2.685	3	0.895	1.614	0.672
	Within Groups	117.315	117	1.002		
	Total	120	120			
Employee's Satisfaction	Between Groups	5.612	3	1.87	1.114	0.756
	Within Groups	114.388	117	0.977		

	Total	120	120			
Training & Development	Between Groups	3.875	3	1.292	1.497	0.215
	Within Groups	116.125	117	0.992		
	Total	120	120			

*** Significant at the 1% level Analysis:**

It can be seen from above Table that null hypotheses are accepted as the p values are greater than 0.05 for the Software Efficiency, Management's Performance, Employee's Satisfaction, and Training and development.

Chi – Square tests

Association between the Age and Education

	Value	Df	P Value	Statistical Inference
Karl Pearsons Chi Square	378.53	5	**0.000**	**X2 = 378.53**
Likelihood Ratio	346.29	5	**0.000**	**Df = 5**
Linear Association	85.68	5	**0.000**	**P= .000 < 0.05**
N of Valid Cases	116			***Significant @5% level**

Analysis: It can be seen from above Table the P value is lesser than our chosen Significance at = 0.05 levels, the null hypothesis is rejected. Inference drawn that there is an association between Age Group & Education Level.

Conclusion:

The research puts a lot of concern on the HRD activities, innovative advances, section of new private and foreign banks, enormously expanded business, continually changing perspectives of the Government and also the administration and the fulfilment rate of representatives and their maintenance level in the Indian banking industry. Consequently, the extent of the

examination rotates around the current HRD exercises in Indian business and outside banks and to recognize issues, which block the development of HRD practices especially in the banking industry. The field of examination has been geologically limited to the banks situated in the Coimbatore. Further, the investigation kept its degree just on the chose segments of HRD atmosphere, with the goal that every other angle like vocation arranging and improvement, acceptance, Feedback and guiding and so on are prohibited from the domain of this study.

In India, dealing with a banks is one of a kind and testing when contrasted with some other financial action. Managing an account exercises are very directed both by the social esteem frameworks and financial contemplations. It gives the idea that the multifaceted nature of the assignment has expanded complex, making the administration of banks increasingly troublesome and testing in the years ahead, than over the past. The essential factor in the administration of business banks is human asset advancement. It is imperative for a bank to build up their work force with the end goal to adapt to expanding and changing requests in bank. It has turned out to be unavoidable for the banks to focus truly on setting up frameworks for appropriate human resource development.

Consequently, Human Resource Development expect importance in perspective of the quick changing situations and requirement for the managing an account industry to embrace new Job evaluation with the end goal to react to these ecological changes. The imperativeness of human asset to saving money industry relies on the level of its improvement. Banks ought to be dynamic, development arranged and quick changing to build up their human asset. It is obviously that banks having skillful human asset become quicker, can be dynamic and steer the hearts of the clients. Any managing an account association that is occupied with enhancing its administrations and adequacy needs to build up its representative abilities to play out the assignments required to realize such change.

Banks in India are agitated and need to focus more on Human Resource Development exercises to manage themselves in the aggressive, developing and regularly changing business condition. Clearly, banks are confronting unfavorable conditions both inside and remotely, for which they are required to reclassify and update their present HRD frameworks to beat those circumstances with the assistance of their HR. In this setting, an endeavor is made to attempt a far reaching examination to survey the HRD practices of the head banks in the banks of the Indian banking industry.

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