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# ***HUMAN RESOURCE MANAGEMENT AND EMPLOYEES PERFORMANCE IN RETAIL BANKING SECTOR***

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## **Abstract**

*Human Resource Management (HRM) has grown very popular over the past decades, and it is now a common characteristic for nearly all larger companies and many smaller ones. One of the reasons for this popularity is the assumption that HRM is a source for competitive advantage and will influence the organizational results and performance in a positive direction. Further the most important need in this banking service industry is naturally the Human Resource 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.*

## **I. INTRODUCTION**

Human Resource Management (HRM) has grown very popular over the past decades, and it is now a common characteristic for nearly all larger companies and many smaller ones. One of the reasons for this popularity is the assumption that HRM is a source for competitive advantage and will influence the organizational results and performance in a positive direction. The thesis takes a closer look at the presumed relationship between HRM and performance. 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 Human Resource 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.

## **The present scenario**

In recent years, this position has changed dramatically. Certain complexities have also developed in HRD within the banking system. Its hierarchical structure gives preference to seniority over performance, and it is not the best environment for attracting the best talent from among the young. How well Challenges are met will mainly depend on the extent to which the banks leverage their primary assets i.e., HR in the context of the changing economic & business environment. Many literature surveys reveal that a standard shift is taking place in the role of the HR function in these organizations. There is a real

danger of the function itself being outsourced in most organization. The danger comes through the following:

- ) The line manager has become increasingly competent even to handle the matters.
- ) The government is seriously thinking of privatization and this leads to a government-protected system, to an environment where it has to be contended with market forces and large corporations with significant brand equity and also follow vastly different HR strategies and practices.
- ) Technology is eliminating routine paper activities.
- ) Virtual organizations are coming up.

#### **Review of previous studies**

- ) “Organizational Effectiveness in Banks” by Usha Sunderarajan determined the factors which contribute a) to organizational effectiveness and b) to differences, if any, in the effectiveness of public and private sector organizations. The study compared the various climate factors which tend to increase or diminish the effectiveness of organizations, taking into account two public sector banks and one private sector bank.
- ) “Innovative practices followed by State Bank of India for educating and developing their employees” by K.Rajendra Prasad, a case and an exploratory study, dwelled upon few of creative and innovative efforts in SBI, Viz., Performance Appraisal, Quality Circles, Job Rotation, Training and Assessment, HRD Quiz, Self Learning Centre actions, Messenger to Manager Programmes, Organization Development Intervention exercises, etc., all of which are aimed at training and developing the bank’s workforce.
- ) R.Prakasam, in his study entitled “Job Rotation Practices in Banks and Employee Attitudes”,

empirically examined the present state of affairs in the banks in terms of the extent of job rotation practices and the major obstacles faced by them in implementing the same. It also studied the extent of job-rotation practices in the organization. The analysis was based on the data obtained from the NIBM’S employee opinion survey. This nation-wide survey collected from the opinions and reactions of about 7,000 bank employees representing the SBI and other fourteen major nationalized banks from all parts of the country, regarding the various personal policies of their respective banks.

#### **How to improve Employee performance in Banks**

##### **Staff Meetings**

Staff Meeting aims at group synergy, team building, open culture, family feeling and talent recognition which individually and cumulatively benefit the organizations. Goals/Targets set for the unit/Bank is discussed in the monthly Staff Meetings conducted at all branches/units and action plan is drawn in achieving them. The forum is being effectively utilized for harmonious functioning of all the branches and administrative units through greater involvement and collective contribution of all staff members.

##### **Brain Storming Sessions**

Brain Storming Session is a technique (Discussion with colleagues) 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. Corporate Topics are selected for each quarter and BSS are conducted in administrative offices/ branches on the topic during every quarter. Worthy implement able suggestions emanated are circulated for necessary action.

### **Study Circle**

Study Circle aims at self development of employees by kindling the desire to acquire/update knowledge, information and experience. Guest lecturers/ Power Point Presentation / Group Discussions, etc are arranged on topics of general interest by inviting experts in the field. Study Circle Meeting are conducted once in two months in administrative offices and once in a quarter in branches

### **Quality Circles**

Quality circle is a time tested tool of Total Quality Management which promotes team spirit, cohesive quality work culture, commitment and involvement of employees.

### **Suggestions and Recommendations**

Following suggestions are very essential to adhere for effective Banking Administration and Employees Performance in retail banking sector:

- ) Shift from Industrial relations manager to Business manager or Commercial manager.
- ) Team work is another important and essential soft skill that is necessary in this industry.
- ) The HR Professionals have to introduce & improve the adaptability of their structure that will be able to absorb, draw and retain the best.
- ) 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 constant basis.
- ) HRD is to be regularly reviewed against business outcomes as part of strategic and operational planning.
- ) To overcome the public sector's hierarchical structure, which gives preference to seniority over performance, is not the best environment to attract the best talent from among the young.
- ) It is worthwhile to consider broad-basing the

courses conducted in these institutions among other higher –level educational institutions, so that specializations in the area of banking and financial services becomes an option in higher education curricular.

- ) There is a need to adopt global best practices in financial sector regulation and supervision and adapt them to the domestic environment. This largely depends on the functioning and policies of public institutions, such as the RBI as it is increasingly subject to public discussion and debate.
- ) 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.
- ) There is a pressing need to develop work practices which encourage efficiency in the banking sector.
- ) 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
- ) This service sector has to explore the feasibility of entering into collaborative arrangements with universities and other institutions in India and abroad to identify and provide specialized training in the financial services industry with an ongoing flow of emerging training packages.
- ) Information technology is an area where human resources development is critical fortunately, Indian professionals are world

leaders in this area and spirit of co-operation and partnership between them in banking industries will result in a strong and modern financial system comparable to the best in the world.

## **II. 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 Human Resource implications for the RBI as well. The long-term vision for India's banking system is to transform itself from being a domestic one to the global level may sound improbable at present. To take up the banking 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. 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.

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