



Employees Perceptions and Attitudes towards HRD Climate (A Study of Selected Branches of State Bank of India in Andhra Pradesh)

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Abstract

Today, Indian banking Industry is facing problems of unprecedented changes in technology, increased competition and the need to provide high quality financial services to customers. This has necessitated changes in the way business is conducted and has dramatically altered the skill requirements of employees. The effective use of technology has resulted in significant improvement in efficiency and productivity. It has become inevitable for banks to train and develop the skills of their employees in tune with the technological changes and increasing urge for retention of customers. In the light of these developments, Indian banks are looking forward to provide opportunities to their employees to continuously upgrade their skills and utilize their potential to the fullest extent.

Commercial banks in India, to compete with new private and foreign banks need to gear-up their workforce through proper HRD practices. Thus, HRD in the context of banking sector not only mean to impart new knowledge and skills of the employees but also develop their capabilities to meet the needs of both internal and external environment, attaining self-confidence and motivation for public services. Against this background, this paper aims to explore HRD issues and possible areas for improving HRD systems in State Bank of India which is a prime bank in the Indian banking industry. The study identifies variations in HRD climate perceptions and attitudes of employees of the bank under study.

Keywords: HRD Climate, HRD Mechanism, Employees, Perceptions, Technological Changes, Quality Circle, Career Counseling

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1. INTRODUCTION

Today, banking sector in India is currently facing problems of unprecedented changes in technology, increased competition and the need to provide high quality, yet cost-effective service continues to transform the industry. This has necessitated changes in the way business is conducted and has dramatically altered the skill requirement of its employees. The effective use of technology has resulted in significant improvement in efficiency and productivity. It has become inevitable for banks to place a higher degree of importance to train and develop the skills of their employees in tune with the technological changes and increasing urge of retaining customers. The banking institutions in the light of these modifications in their set-up have to provide opportunities to their employees to continuously upgrade their skills and utilize their potential to the fullest extent.

Now, the commercial banks in India are facing tremendous challenges due to the entry of new private sector and foreign banks. In order to compete with these new banks, the existing banks need to gear-up their workforce through proper HRD practices. Obviously, the success of banks depends mainly on the successful handling of their human resources¹. Thus, the HRD in the context of banking would mean not only the development of new knowledge and skills of the employees but also developing capabilities to meet the needs of both internal and external environment, attaining self-confidence and motivation for public services². It also aims at giving more and more thrust on the human resource to encourage creativity for the better customer service.

2. OBJECTIVES OF THE STUDY

This paper examines the possible areas for improving the HRD systems in the banking sector in the light of technological advances, entry of private and foreign banks, increasing importance of paradigm 'customer satisfaction and retention', etc.

The following are the specific objectives of the study:

- i) to present the origin and growth of HRD practices in the banking sector;
- ii) to study the nature and extent of HRD systems in the selected bank;
- iii) to know the quality of HRD activities and perceptions of the employees;
- iv) to suggest measures for the improvement of HRD functioning in the selected bank for the study.

3. METHODOLOGY OF THE STUDY

3.1. Selection of the Sample:

The researcher has visited several branches of State Bank of India in Andhra Pradesh, which is a pioneering bank with the largest network in India. About 20 branches in the urban agglomeration, with a total population of more than 1000 employees have been covered during this survey research with the approximate average strength of the each branch of 50 employees and by administering of the questionnaire to a sample population. Depending upon the practical feasibility, random samples of 200 employees from various levels were selected from the twenty branches. While taking the sample, enough care has been taken in order to have an equal representation with respect to every cadre and every branch under the study. The sample was

randomly selected from the lists of the employees at various cadres obtained from different branches of the bank.

3.2. Collection of Data:

The data were collected from both the primary and secondary sources. A questionnaire was designed to collect the primary data with respect to HRD policies and practices and opinions of employees with regard to HRD activities in the bank. The questionnaire was divided into three parts. The first part consists of 29 questions on general climate and OCTAPAC culture, the second part dealt with the HRD sub-systems consisted of 22 questions and the third part focused the issues relating to the attitudes of the employees consisted of 22 statements. Besides this questionnaire, interviews were also conducted to collect the data from the managers and senior officials of the bank. Some more information regarding the HRD and its practices were collected through secondary sources, of which bank documents, internal circulars, various reports became a part.

The HRD climate was studied in the selected bank with the help of a structured questionnaire. The questionnaire is divided into two sections and consists of 51 statements relating to the HRD Climate classified into three parts, i.e. General Climate, OCTAPAC and HRD Sub-systems. The views expressed by each of the respondent are quantified with the help of a 'Five Point Scale'. The rating scale is: for 'highly satisfied' a rating of 5; 'satisfied' a rating of 4 'neither satisfied nor dissatisfied' indicates a rating of 3; 'dissatisfied' indicates a rating of 2; and 'highly dissatisfied' indicates a rating of 1.

3.3. Method of Analysis:

For the purpose of analysis, item-wise mean values, their averages and percentage scores have been calculated. For analysing HRD climate, mean value for each item ranges from ratings 5 to 1 where rating 5 indicates an exceptionally good climate and rating 1 indicates an extremely poor climate on any particular dimension. Scores above 3 indicate an average HRD climate giving substantial scope for betterment. While scores around 4 indicate a good HRD climate where most of the employees have positive attitude towards HRD policies and practices, scores around 2 indicate a poor HRD climate on that dimension. A similar interpretation was exercised to the average mean values on all items. The mean values were arrived at by 'weighted average' method. In order to make the interpretations easier, the mean values were further converted into percentage scores using the 'Rao' formula 1991³.

$$\text{Percentage Score} = (\text{Mean value} - 1) \times 25$$

Percentage score indicates the degree to which a particular dimension exists in the bank out of the ideal 100. Thus, it is certainly desirable for the organisation to have a percentage score above 50 on each item as well as on overall items. The Mean values and percentages were used to evaluate the HRD climate of the selected bank. The questionnaire was personally administered to several employees by the researcher followed by informal discussions. In a similar fashion the attitudes of the sample population have also been examined thoroughly. A questionnaire facilitating 22 statements was administered among the sample population for the purpose of studying the attitudes of the employees of the selected bank. This study is based on the assumption that an optimum level of development climate is essential for facilitating HRD system in the banking industry as well in any other industry.

4. ANALYSIS AND INTERPRETATION:

4.1. HRD Climate

Table - 1 shows division of respondents in the selected bank according to mean value, under three broad groups viz., general climate (X1), HRD mechanisms (X2) and OCTAPAC culture (X3) which constitute the overall HRD climate in the bank. The data in table-1 show that the mean value ranging between 3.00 and 3.99, 60 per cent of the total respondents in the group X1, 61.00 per cent of the total respondents in the group X2 and 34.50 per cent respondents fall in the group of X3. It can also be seen from the table-1 that 19.50 per cent of the total respondents in the group X1, 6.00 per cent of the total respondents in the group X2 and 17.00 per cent of the total respondents in the group X3 fall in the mean value ranging between 4.0 and 4.99. It is very interesting to note that 8.50 per cent of the total respondents in each of the three groups fall in the highest mean value of 5.0. While 12.00 per cent of the total respondents in the first group X1, 19.50 per cent of the total respondents in the group X2 and 40 per cent of the total respondents in the group X3 fall in the mean value ranging between 2.0 and 2.99.

Considering the mean value above 3.00 as the favourable response, it can be stated that more than 88 per cent of the total sample have a high degree of response in favour of general climate. Around 76 per cent of the total sample has responded in favour of HRD mechanisms and only 60 per cent of the total respondents have a good degree of response towards OCTAPAC culture.

Table 1: Details of dimension-wise responses on HRD climate

MEAN VALUES	GENERAL CLIMATE(X1)		HRD MECHANISMS(X2)		OCTAPAC(X3)	
	Resp.	%	Resp.	%	Resp.	%
5.0	17	8.50	17	8.50	17	8.50
4.0-4.99	39	19.50	12	6.00	34	17.00
3.0-3.99	120	60.00	122	61.00	69	34.50
2.0-2.99	24	12.00	39	19.50	80	40.00
1.0-1.99	-	-	10	5.00	-	-
TOTAL	200	100.00	200	100.00	200	100.00

Table-2 shows distribution of the respondents according to mean value regarding the overall HRD climate obtained in the selected bank. It shows that a maximum of 51.00 per cent of the respondents fall in the mean value ranging between 3.00 and 3.99 and 14.50 per cent fall in the mean value range 4.0 and 4.99 and the remaining percentage of the sample respondents fall in the mean value of 5.0. It clearly indicates that about 74 per cent of the total respondents have high degree of response in favour of the HRD climate in the selected organisation. On the other hand, 24 per cent of the total sample respondents are unfavourable towards HRD climate in the bank with a mean value below 3.0.

Table 2: Details of overall HRD climate responses

(General Climate, HRD Mechanisms and OCTAPAC)

MEAN VALUES	NO. OF RESPONDENTS	% IN THE TOTAL
5.0	17	8.50
4.0-4.99	29	14.50
3.0-3.99	102	51.00
2.0-2.99	46	23.00
1.0-1.99	6	3.00
TOTAL	200	100.00



4.1.1. General Climate:

This section is devoted to the measurement of views of employees towards HRD climate in the State Bank of India as per the mean values and percentage of scores obtained. The average mean value of the items relating to the general climate of the State Bank of India is estimated at 3.62 and a percentage score of 65.63. This indicates that a moderate level of organisational climate facilitating Human Resource Development existed in the selected bank. It can be said that the general climate of the selected bank is at the middle of the road with scope for further improvement. The management of SBI should take necessary steps to improve the general climate in the bank keeping in view the ideal score.

In order to identify the perceptions of the employees on item-wise in the general climate, further analysis is conducted. The general climate concerning HRD is divided into different dimensional areas, i.e. management belief in HRD; Training; Employee development; Rewards and motivation and Personnel values. These dimensions are analysed in the following paragraphs.

The data on '**Management beliefs in HRD**' and the perceptions of the employees, measured in the form of mean values, explains the management concern to HRD Climate. The overall percentage score for this dimension is 68.28 with an average mean value of 3.73, which indicates that the management has a good belief in the philosophy of HRD Climate.

Training is another important dimension of HRD climate in the banking sector and shows the average mean value of this dimension is 3.61 leading to a percentage score of 65.30 which understood that a barely moderate level of satisfaction exists in the minds of employees with respect to the training carried out in this bank. This even score reveals that the managers in this bank do not regularly conduct assessment of training needs.

The data with respect to the '**Employee Development**', it can be said that the average mean value of this dimension is 3.34 and percentage score stands at 58.56 which tells that the employee development takes place in this bank is very formal. From this, one can conclude that there is plenty of scope for improving the climate relating to employee development.

The mean and percentage scores of the perceptions of the employees with respect to the dimension '**Rewards and Motivation**' of the selected bank was calculated as 61.38, with a mean value of 3.45 which indicates that the system of rewards and motivation is existing in SBI and it is formal.

The mean and its percentage scores of the '**Personnel Values**' of the selected organisation was 3.88 with an average percentage of 71.94, indicates that there exists a stable HRD climate in the bank consequent to having a good understanding with the personnel policies. Therefore, all these properties are favorable to support a good HRD climate in the banking sector.

4.1.2. OCTAPAC Culture:

The OCTAPAC culture is also one of the innate features of HRD climate. The average mean value pertaining to this OCTAPAC culture was 3.46 and the percentage score was 61.62, which indicate that a moderate culture was prevailed in the bank with respect to OCTAPAC. Therefore, it was reasoned out that the OCTAPAC culture in SBI is at the middle-road and there is lot to do for its development in the bank.

It can also be noted down that there is a friendly atmosphere existed and people believe each other in the bank. On the contrary, the lowest mean value of 3.17 and the percentage score of 54.28 pertaining to understand employees difficulties shows that a mere attempt was being made

by the managers in the SBI. Taking into account both the indicators at once, it can be understood that relations were good among the subordinate employees and between managers and employees a poor degree of relations prevailed in the bank. The employees also perceived that the support provided by their superiors to accomplish their tasks is very negligible. On the other hand, it is also discovered from the data that there is a moderate collaboration and teamwork among the employees in the bank.

It is also observed from the data that hardly any employee is given an opportunity to discover and use his capabilities and potential in his work. It also shows that adequate climate exists in the bank to enable the employees to feel free to communicate their problems and difficulties to higher-ups. It can be concluded from the foregoing discussion that the managers don't understand the difficulties of the employees but only allow them to express.

Further, the data also revealed that the managers sometimes but not every time recognize employees to make them feel important by giving high level responsibilities. It also substantiate that managers fairly give feedback on the deficiencies of employees without hurting their ego and develop team spirit among employees.

4.1.3. HRD Sub-Systems:

It can also be seen from the data that the HRD systems assume that higher level competencies like managerial skills, leadership, team building, management of employee initiative, etc. could be developed mostly on-the-job. These competencies need to be acquired continuously provided the psychological climate in the organisation is conducive to learn. In order to develop such complex competencies to the employees, HRD systems aim at creating organisational environment that is conducive.

The performance appraisals, counselling, quality circles, rewards, training programmes, career development, OD exercises, etc. are used as instruments to develop human competencies. The successful implementation of Human Resource Development involves taking an integrated look at HRD and making efforts to use as many HRD mechanisms as possible. To assess the climate of HRD systems in the selected organisation, several items are identified and the employee responses are calculated. The average percentage score was 61.45, which indicates that the climate in the selected bank in relation to HRD systems was moderate. However, it is inferred that the existing climate is favourable for the development of the employees in the bank.

To probe into the nature of items practiced more successfully and contributing effectively towards HRD practices in the bank, the respondents' opinion scores are ranked on the basis of mean values. In the light of the facts, it is worth noting that statement 'job-rotation facilitates employee development' classified first among the HRD practices in State Bank of India. It makes the researcher comprehend that the 'job rotation' is the major factor facilitates HRD climate in the bank. The management and employees of the bank with regard to job-rotation has fairly a good degree of agreement between them resulting in a positive attitude.

Then comes second in the list, the bank gladly receives change and development. Innovation is the buzzword for the State Bank of India as far as the information technology is concerned. It was also coincided that the management fairly plans on regular basis for career development of employees. The employees in this bank are constantly acquainted with the changing procedures and regulations through training programmes. The bank managers help the subordinates to

develop their individual worth and interest in the work. This understands that the managers in the bank are fairly acting as role models to their subordinates.

It is also revealed from the data that the promotion policy in the bank is fair and logical. On the other hand, it is also interesting to note that the scope for development of subordinate employees is at very low degree. It is also observed from the data that average climate existed with respect to motivational attitude of the management combining rewards and appreciation. Therefore, the attitude of the management can said to be fair and logical in the bank with respect to motivational aspect. It is also noted that there is a mechanism to reward any good work done by any employee indicating that average climate existed with respect to rewarding of employees.

For the purpose of presenting an exhaustive view of HRD climate in the State Bank of India, the total HRD climate was presented in Table 3. The grouping of various components of HRD was done with a view to finding out the extent of change in HRD climate with corresponding change in the general climate, HRD mechanisms and OCTAPAC culture. Table-3 shows the mean value of various dimensions each under the variable **General Climate (X1)**, **HRD Mechanisms (X2)** and **the OCTAPAC Culture (X3)**. The table under reference shows that the general climate for facilitating HRD is more conducive in State Bank of India. This is apparent from the overall mean value of 3.60 regarding the general climate.

Table 3: Various components of HRD climate and their interdependence in the selected bank

Sl. No.	General Climate(X1)	HRD mechanisms(X2)	OCTAPAC(X3)
1.	3.80	3.80	3.94
2.	3.73	3.43	3.51
3.	3.65	3.62	3.34
4.	3.57	3.33	3.48
5.	3.35	3.30	3.34
6.	3.48	3.05	3.54
7.	3.42	3.11	3.17
8.	3.97	4.08	3.25
9.	3.93	3.40	3.54
10.	3.11	3.85	3.51
Average Mean	3.60	3.49	3.46

Overall mean of means = 3.51

Correlation between X1 and X2 = +0.75

Correlation between X1 and X3 = +0.49 Correlation between X2 and X3 = +0.45

Multiple correlation = +0.56

(Source: Compiled from the collected data of the study.)

The position of the bank is somewhat different with respect to the other variables of HRD. The average mean value of HRD mechanisms has been computed as 3.49. In other words, the employees of the bank have exhibited a moderate level of satisfaction relating to the HRD systems and practices in the bank. With respect to the OCTAPAC culture, another variable of HRD, whose mean value has been worked out as 3.46, indicating the existence of a moderate level of culture and climate for facilitating HRD. The table further reveals that there is a high degree of positive

correlation between general climate and HRD mechanisms. However, it was noticed that an inadequate positive correlation existed between general climate and OCTAPAC culture and between HRD mechanisms and OCTAPAC culture resulting in plenty of scope for further improvement. The multiple correlation which has been estimated at +0.56 supports this view.

4.2. Attitudes of the Employees

The attitude survey in the State Bank of India has been performed with a view to examining the sensibility of the employees towards the prevailing HRD climate. The attitudes of the employees have been determined with the help of 22 statements, which affects the HRD climate. The responses have been obtained on the similar scale as applied in case of HRD climate. In fact, the attitude survey questionnaire was administered to the same category of the employees along with the HRD climate questionnaire in the bank. In order to facilitate free and frank expressions, employees in the bank were not asked to reveal their names and their qualifications. However, they were asked to mention the ranks held by them in order to examine the perceptions of the different levels of the employees.

Table -4 shows the data on attitude of respondents towards the prevailing overall HRD climate in the selected organisation. It can be seen from the table that the maximum of 71.00 percent of the total respondents registered a mean value ranging between 3.0 and 3.99 and whereas 11.50 percent of the total respondents fall in the mean value range of 4.00 - 4.99. It is quite interesting to note that more than eight percent of the total respondents registered highest score of 5.0 indicating that a very favourable attitude among them with regard to HRD climate. Thus, more than 90 percent of the total respondents have a high degree of response in favour of HRD climate and the rest of the total respondents are against to this view.

Table 4: Attitudes of respondents towards prevailing overall HRD climate in the selected bank

Mean	No. of Respondents	% in the Total
5.0	17	8.50
4.0-4.99	23	11.50
3.0-3.99	142	71.00
2.0-2.99	18	9.00
1.0-1.99	-	-
TOTAL	200	100.00

(Source: Compiled from the collected data of the study.)

Table 4.a depicts the attitudes of different categories of employees towards HRD climate prevailed in the State Bank of India during the period of study. The data in table-4a under reference indicates that about 79 percent of the senior management category has registered a mean value ranging between 3.0 and 3.99 showing a favourable attitude and the remaining 21 percent deny their favour to the existing HRD climate. Surprisingly, there was no employee in the senior management cadre with a mean value above 4.0, which indicates that the senior management category is not absolutely in favour of the HRD climate. Whereas, at the junior management cadre, nearly 91 percent of them were favourable to the prevailing HRD climate and a mere 9 percent exhibited unfavourable attitude towards the HRD climate. On the other hand, in

the clerical category nearly 95 percent have shown a very favourable attitude and only an insignificant percentage of clerical staff have shown unfavourable attitude towards HRD climate existing in the bank. This implies that clerical employees pursue the HRD environment in the bank more closely than the senior and junior management categories of the employees.

Table 4.a: Attitudes of different levels of employees towards HRD climate in the selected bank

MEAN VALUES	SENIOR MANAGEMENT		JUNIOR MANAGEMENT		CLERICAL	
	Resp.	%	Resp.	%	Resp.	%
5.0	-	-	6	9.68	12	10.90
4.0-4.99	-	-	6	9.68	17	15.46
3.0-3.99	22	78.57	45	72.58	75	68.19
2.0-2.99	6	21.43	5	8.06	6	5.45
1.0-1.99	-	-	-	-	-	-
TOTAL	28	100.00	62	100.00	110	100.00

(Source: Compiled from the collected data of the study.)

For further analysis, the attitude questionnaire was split into four broad dimensions to facilitate an easy understanding of the employees' attitudes. They are: Training and Development, Recognition and Reward, Security and Relationships. All these four aspects have been profoundly studied bringing the relative dimensions (items) under these heads. For example, statements on training, individual development or growth, job-rotation, etc. have been brought under the head 'Training and Development'. Statements on individual worth, appreciation, appraisal, recognition, reward system, etc. were studied under the head 'Recognition and Reward'. Similarly, statements on affiliation, content, welfare, etc. have been studied under the head 'Security'. Finally, under the head 'Relationships' statements on teamwork, subordination, unanimity, etc. were studied.

Table 4.b shows the mean value of the factors each under the dimensions 'training and development', 'recognition and reward'; 'security' and 'relationships' as obtained in the attitude survey. It indicates that the employees hold a favourable attitude with regard to the sense of security and training and development practices in the bank. This is apparent from the average mean value regarding the dimension 'security' which was at 3.88 and 'training and development' at 3.74 respectively. In other words, the employees have exhibited a high degree of satisfaction towards these two dimensions. Nevertheless, the attitude of the employees is somewhat different when compared to the other two dimensions. This is apparent as the dimension 'relationships' obtained an average mean value of 3.54. With the support of this outcome and through direct observation it can be inferred that there exist relationships but they were aimless or purposeless. However, the environment towards this particular dimension is conducive for improving the relationships within the bank. Similarly, the average mean value of 3.41 computed with respect to the dimension 'recognition and reward' reveals that the attitude of the employees is slightly favourable towards the dimension. It is also observed from the data that the employees have exhibited a low degree of satisfaction with respect to recognition and reward systems in the bank when compared to the other dimensions.

Table 4.b: Employees attitudes on different elements of HRD and their Interdependence

Sl. No.	Training and Development(Y1)	Recognition and Reward(Y2)	Security (Y3)	Relationships (Y4)
1.	3.49	3.28	4.28	3.77
2.	3.60	3.48	4.14	3.54
3.	3.94	3.48	3.57	3.74
4.	3.85	3.57	3.71	3.28
5.	3.85	3.25	3.74	3.40
Avg. Mean	3.74	3.41	3.88	3.54
Overall Mean of Means = 3.64		Correlation between Y1 - Y2 = +0.88		
Correlation between Y1 - Y3 = +0.89		Correlation between Y1 - Y4 = +0.91		
Correlation between Y2 - Y3 = +0.83		Correlation between Y2 - Y4 = +0.90		
Correlation between Y3 - Y4 = +0.90		Multiple Correlation = +0.88		

(Source: Compiled from the collected data of the study.)

The mean overall value has been calculated as 3.64, which indicates that employee in State Bank of India had a moderate degree of satisfaction towards Human Resource Development. Further, it is also observed that the correlation coefficient between different variables is very positive, which indicates a high degree of correlation existed between the variables. In the foregoing analysis statistical techniques viz., 'mean values', 'percentage scores', and 'correlation' were applied for precise examination of the data.

4.3. Hypothesis Testing and Conclusion

In order to test the hypothesis of the study the researcher used the technique of 'standard deviation', an important measure of variation. In the final stage of analysis 'coefficient of variation' is also used to determine the extent of variability as well as the consistency of the opinions expressed. The hypothesis of the present study is that "perceptions/attitudes of employees about HRD climate differ corresponding to their levels in organizational hierarchy."

For testing this statement, Means and Standard Deviations with respect to HRD climate and Attitudes of the employees in the selected bank are computed and shown in Tables-5 and 6 respectively.

Table 5: Category-wise perceptions on HRD climate in the selected bank

Sl. No.	Category	Mean	Standard Deviation
1.	Senior Management	3.19	0.49
2.	Junior Management	3.61	0.56
3.	Clerical Staff	3.53	0.73

(Source: Compiled from the collected data of the study.)

Calculation of Coefficient of Variation (C.V.) regarding HRD climate perceptions:

$$c.v (1) = (0.49 / 3.19)100 = 15.36 \%$$

$$c.v (2) = (0.56 / 3.61)100 = 15.51 \%$$

$$c.v (3) = (0.73 / 3.53)100 = 20.67 \%$$

Table 6: Category-wise employees attitudes towards HRD practices in the selected bank

Sl. No.	Category	Mean	Standard Deviation
1.	Senior Management	3.27	0.28
2.	Junior Management	3.68	0.58
3.	Clerical Staff	3.66	0.63

(Source: Compiled from the collected data of the study.)

Calculation of Coefficient of Variation (C.V.) regarding attitudes towards HRD climate:

$$c.v (1) = (0.28 / 3.27)100 = 8.56 \%$$

$$c.v (2) = (0.58 / 3.68)100 = 15.76 \%$$

$$c.v (3) = (0.63 / 3.66)100 = 17.21 \%$$

The calculation of Coefficient of Variation with respect to 'HRD climate' and 'Employees Attitudes' is presented in the corresponding lines. As the coefficient of variation is minimum, for category one in both the cases (HRD Climate and Attitudes), therefore the most consistent category in the present study is Senior Management Cadre. It can be noticed through the obtained results of the analysis that for any two categories of employees in the bank, the coefficient of variation is not equal. This upholds the hypothesis of the present study "*perceptions/attitudes of employees about HRD climate differ corresponding to their levels in organisational hierarchy.*"

Therefore, it can be stated from the foregoing analysis that HRD climate variations exist with regard to perceptions as well as attitudes among different categories of employees of the bank. The information further delineates that the climate facilitating HRD is moderately favourable in the bank and that the employees are moderately satisfied with the existing climate. This tendency gives plenty of scope for further improvement in the Human resource development climate in the bank.

5. FINDINGS OF THE ANALYSIS

- (i) It was observed from the analysis that in several branches of the State Bank of India, the officers and the managers have been working overtime due to the implementation of VRS in the bank. In consequence to this the working hands in case of officers level is inadequate and also not in proportion to the workload assigned to them and this would certainly lead to the frustration of this group of employees in particular. Obviously, this tendency communicates that an atmosphere of exploitation of human resource is prevailed in the bank.
- (ii) It is also found from the analysis that the majority of the respondents have a high degree of response in favour of general climate. On the other hand, around three-fourth of the interviewers have responded in favour of HRD mechanisms and only 60 per cent of the respondents have a good degree of response towards OCTAPAC culture. On an average, it can be concluded that about 74 per cent of the respondents have high degree of response in favour of the overall HRD climate in the bank.
- (iii) There is a greater clarity of working norms and standards in the bank and the employees are completely aware of the work rules and procedures of the bank. It is also noticed that most of the learning in the bank occurs on the job, which explains that the employees in the bank familiarise most of the work procedures only during their on-the-job training.

- (iv) Job-rotation is a regular phenomenon in the bank, and this facilitates employees' development as they are frequently subjected to internal transfers within the same branch and thus they are supposed to secure skills involved in multifarious functions of the bank.
- (v) In the attitude survey it also observes that the employees are greatly satisfied of their affiliation to the bank. Further, the analysis also revealed that the junior management cadre has a high degree of response in favour of HRD climate in the bank. The senior management cadre has manifested a high degree of response in favour of 'training and development' when compared to the remaining two categories of employees.
- (vi) Coming to the 'recognition and reward' system, the Junior Management cadre employees are highly favourable towards this dimension than the other two categories. It implies that most of the employees from junior management category were recognised and rewarded for their contributions.
- (vii) The analysis also reveals that the dimension OCTAPAC culture registered lowest mean value among the other dimensions of the study and therefore, it can be said that an average OCTAPAC culture was present in the bank. One can conclude from this that the managers in the bank are not keen to support their subordinates' development continuously and the top management efforts to identify and utilise the potential of the employees were insignificant.

6. SUGGESTIONS

The management of the bank has to encourage the employees to set-up more quality circles, which improve human relations and morale at work, promote participating work culture, enhance problem-solving capability, improve communications and so on and there by enhance the work efficiency and excellence in every field of work.

It is further suggested that the bank has to take care of the employees, who were unfavorable to the overall HRD climate. In this direction the bank is required to carry out surveys from time to time within the bank in order to comprehend a) the percentage of people who are against the climate, and b) the drawbacks of the system. These kinds of surveys help the banks to know the degree of HRD climate frequently.

The employees irrespective of their cadres should equally be treated with respect to the dimension 'recognition and reward'. Managers should not be partial in determining the good performers. The system of 'recognition and reward' is at the threshold in the bank and the management should devise the ways to recognise the virtuous performers.

The bank has to motivate all the categories of employees irrespective of their cadres and allow them to apply their skills. Unless they were given this opportunity it may not be possible for them to contribute well. So it is the responsibility of the bank to show avenues for employees to contribute and excel as well.

Despite the fact that, it may not be possible to reduce the workload with respect to the officers' category yet bank can go for increasing the manpower in a busy branch so that the burden would be lessened to the existing personnel. The branches with minimum amount of business may be allotted the minimum number of officers and branches with more amount of business may be allotted more number of officers and thus, a rational adjustment of manpower should be facilitated.

It is also suggested that a separate department for HRD could be set-up for enabling bank to exercise full-fledged Human Resource Development practices. The personnel and HRD department is more concentrating on personnel matters and as well as some matters pertaining to HRD viz., training, rewards management, performance appraisal and job rotation. This may not adequately support HRD climate in the bank. In fact, the personnel and HRD department is supposed to promote OCTAPAC culture and implement other HRD mechanisms vigorously in order to have a good overall HRD climate conducive to the development of individuals. But this is not happening in SBI, where the personnel and HRD department is overburdened with the personnel matters. Therefore, it is better to have a separate HRD department in the bank for facilitating a complete Human Resource Development climate in coordination with the personnel department.

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