A STUDY ON HUMAN RESOURCE MANAGEMENT IN STATE BANK OF INDIA WITH SPECIAL REFERENCE TO THOOTHUKUDI DISTIRCT

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ABSTRACT

Human Resource Management is a modern term for what has traditionally been referred to as personal administration or personal management.. The customer service that is provided by bank to its customer's banks sell services through their employees and therefore the dealing of the bank employees with their customer is of capital importance. Today Banks are existing in a stiff competition and the banks are facing problems in the areas of technological advancement, shortage of resources power, energy etc. In addition to that, the employees are safe guarded by providing welfare, safety, training and performance appraisal measures to improve their efficiency and productivity. So an attempt is made in this study to what extent human resource management is contributing for the satisfaction of the employees in the **SBI**. A sample of **65** employees has been selected using **convenient** sampling method. The study says human resource management is contributing for the satisfaction of the employees in the **SBI**. The following statistical tools have been used for analyzing the collected data: Tables, Percentage, Ranking techniques and, Chi-square test. Finally the researcher provides the suitable suggestions to improve Human Resource Management practices in the **SBI** and it will go a long way to get success.

1. INTRODUCTION

Human Resource Management is a modern term for what has traditionally been referred to as personal administration or personal management. Human resource management's function is to assist the general manager or the top management in keeping the employees satisfied with their jobs.

Human Resource Management practices refers to organisation activities directed at managing the pool of human resource and ensuring that the resources are employed towards the fulfillment of organizational goals. Human Resource Management practices the activities, policies and practices involved in planning, obtaining, developing, utilizing, evaluating, maintaining, and retaining the appropriate numbers and skill mix of employees to achieve the organization's objectives. Presently banking sector are competing through implementing the unique HRM practices and due to the globalizations organizations adopt the most up-to-date HRM practices in order to achieve the organizational goals. Best HRM practices are valuable for both employee and employer; it plays an important role in supportive growth and competency of the Banking Sector.

2. SIGNIFICANCE OF THE STUDY

State Bank of India is an Indian multinational, public sector banking and financial services company. It is a government owned corporation with its headquarters in Mumbai, Maharastra. On 1st April 2017, State Bank of India, which is India's largest bank, merged with five of its Associates Banks. This is the first ever large scale consolidation in the Indian Banking Industry. With the merger, State Bank of India will enter the league of top 50 global banks with 2,78,000 employees, 420 million customers, and more than 24,000 branches and 59,000 ATM's. SBI's market share will increase to 22 percent from 17 percent it has 198 offices in 37 countries, 301 correspondents in 72 countries. The Bank is ranked 232nd on the fortune Global 500 list of the world's biggest corporation as of 2016.. In addition to that, the largest bank in India having presence across the country even in remote areas. More than two-third of the Bank's total branches is in rural and semi-urban areas, demonstrating the Bank's intent of serving all strata of the society. According to this, the study focused to analyze the Human Resource Management Practices in State Bank of India of the study area of Tuticorin District.

3. OBJECTIVES OF THE STUDY

- ➢ To study the demographic character of the employees in **SBI.**
- ➢ To analyze the existing human resource management practices in **SBI**.
- ➢ To suggest appropriate measures to enhance the HRD in SBI.

4. HYPOTHESIS

The following hypothesis is used in the present study

- *"There is no significant association between Income of the respondents and Working conditions*

5. METHODOLOGY

The study has based on both primary and secondary data. Both the data were collected and presented in this research report.

- **Sampling design**

The primary data collected by the researcher from the various categories of State Bank of India employees in Thoothukudi. The researcher has to adopt sample study to collect data. A sample of **65** employees has been selected using **convenient** sampling method.

- **Secondary data**

The secondary data were extracted from various standard text books, articles, reports, leading magazines, journals, and websites and so on.

6. TOOLS AND TECHNIQUES

The following statistical tools have been used for analyzing the collected data:

- Tables
- Diagrams
- Percentage
- Chi-square test
- Weighted Average Mean

7. LIMITATIONS OF THE STUDY

The study has associated with the following limitations

- ❖ Due to insufficient of time the study is limited to Thoothukudi area only.
- ❖ The study is limited to cover the HRM in SBI employee only.

- **Collection of data**
  1. Primary data
  2. Secondary data
- **Primary data**

The present study is a descriptive and analytical one. Primary data were collected from the employees of SBI in Thoothukudi distirct with the help of questionnaire.

- ❖ The finding of the study is not extended to other areas.

8. ANALYSIS AND INTERPRETATION OF DATA

There is a difference employee in male and female. The researcher has gathered the details about it.

Table1
Gender Wise Classification

Gender	No. of Respondents	Percentage to total
Male	39	60.00
Female	26	40.00
Total	65	100.00

Source: Primary Data

Table 1 show that out of 65 respondents, 39 respondents (60%) are male and the remaining 26 (40%) respondents are female.

It is understood from the study has disclosed that a majority of 60% of the respondents are male.

Table 2
Age Wise Classification

Age	No. of Respondents		Total	Percentage		Percentage to Total
	Male	Female		Male	Female	
21 to 30 yrs	11	9	20	16.92	13.85	30.77
31 to 40 yrs	16	11	27	24.62	16.92	41.54
41 to 50 yrs	10	2	12	15.38	3.08	18.46
Above 50 yrs	2	4	6	3.08	6.15	9.23
Total			65			100

Source: Primary Data

It is observed from the Table 2, that out of 65 respondents, 41.54 per cent respondents are 31 to 40 years, 30.77 per cent of the respondents are in the age 21 to 30 years, 18.46 per cent respondents are in the age group of 41 to 50 years, 9.23 per cent of the respondents are under age group of above 50years.

It is found that most of the respondents (41.54%) are in the age group of 31 to 40 years

Table 3
Work Experience

Work experience	No. of Respondents		Total	Percentage		Percentage to Total
	Male	Female		Male	Female	
Below 5yrs	17	8	25	26.15	12.31	38.46
6 - 10yrs	10	9	19	15.38	13.85	29.23
11- 15yrs	3	4	7	4.62	6.15	10.77
16 -20 yrs	4	3	7	6.15	4.62	10.77
Above 20yrs	5	2	7	7.69	3.08	10.77
Total			65			100.00

Source: Primary Data

The Table 3 reveals that out of 65 respondents, 38.46 per cent of the respondents have completed work experience below 5 years, 29.23 per cent of the respondents have completed work experience 6 to 10 years and 10.77 per cent respondents have completed work experience in 11 to 15 years, 16 to 20 years and above 20 years.

The most of the respondents (38.46%) are having the work experience below 5 years.

Table 4
Designation

Work experience	No. of Respondents		Total	Percentage		Percentage to Total
	Male	Female		Male	Female	
Clerk	25	15	40	38.46	23.08	61.54
Cashier	15	8	13	7.69	12.31	20.00
Manager	4	2	6	6.15	3.08	9.23
Assistant Manager	5	1	6	7.69	1.54	9.23
Total			65			100

Source: Primary Data

The above Table 4, it shows that out of respondents taken from the study 61.54 per cent of the respondents, (38.46 per cent male and 23.08 per cent female respondents) belonging to clerk category 20 per cent respondents (7.69 per cent male and 12.31 per cent female respondents) belong to manager and the remaining 9.23 per cent (7.69 per cent male and 1.54 per cent female respondents) belonging to assistant manager category.

It is clear that the majority 61.54% of the respondents are working as Clerk category.

Table 5
Monthly Incomes

Income	No. of Respondents		Total	Percentage		Percentage to Total
	Male	Female		Male	Female	
Below Rs.20,000	3	2	5	4.62	3.08	7.70
Rs.20,000-Rs40,000	18	14	32	27.69	21.54	49.23
Rs.40,000-Rs 60,000	7	3	10	10.77	4.62	15.39
Rs.60,000-Rs.80,000	4	2	6	3.08	6.15	9.23
Above Rs.80,000	7	5	12	10.77	7.65	18.46
Total			65			100

Source: Primary Data

Table 5 reveals that out of 65 respondents, 49.23% of the respondents are earning monthly Rs.20,000 to Rs.40,000, 18.46% of the respondents are earning monthly above

80,000, 15.39% of the respondents are earning monthly Rs.40,000 to Rs.60,000, 9.23% of the respondents are earning monthly Rs.60,000 to Rs.80,000 and 7.70% of the respondents are earning monthly less than Rs.20,000.

It is revealed from the Table 5 that majority 49.23% of the respondents are earning the income level Rs.20.000 to Rs.40,000.

Training and Development

The researcher made an attempt to rank the opinion of the respondents

Table 6
Opinion about Training and Development
(Using Weighted Average Method)

Opinion	HS	S	NO	NS	HNS	Total	WAM	Rank
Arrangement of training programmes	165	104	12	2	-	283	4.35	I
Facilities available to the employees	125	120	30	-	-	275	4.23	II
Treatment of high potential employees	105	72	48	14	3	242	3.72	III

Source: Primary Data

From the above Table 6, it is found that the Arrangement of training programmes ranks first, Facilities available to the employees has got second rank; Treatment of high potential employees has got third rank.

From the above analysis, it is clearly indicated that most of the employees got enough training programmes

Wages and salary administration

The researcher made an attempt to rank the opinion of the respondents

Table 7
Opinion about Wages and salary administration
(Using Weighted Average Method)

Factors	HS	S	NO	NS	HNS	Total	WAM	Rank
Wages and salary structure	185	92	15	-	-	292	4.49	I
Adequacy of various allowances	50	124	42	2	9	217	3.49	II
Wages settlement period	210	56	21	4	-	291	4.47	III

Source: Primary Data

From the above Table 7, it is found that the Wages and salary structure ranks first, Adequacy of various allowances to the employees has got second rank; Wages settlement period employees has got third rank

From the above analysis, it is clearly indicated that most of the employees satisfied with their Wages and salary structure.

Working conditions

Table 8
Opinion about Working Condition (Using Weighted Average Method)

Factors	HS	S	NO	NS	HNS	Total	WAM	Rank
Psychological climate to acquire new knowledge and skills	145	108	12	10	-	275	4.23	II
Organizational climate	55	136	33	18	-	242	3.72	III
Adequacy of safety arrangement	190	52	42	-	-	284	4.36	I

Source: Primary Data

From the above Table 8, it is found that the Adequacy of safety arrangement ranks first, Psychological climate to acquire new knowledge and skills to the employees has got second rank, and Organizational climate of employees has got third rank

From the above analysis, it is clearly indicated that most of the employees are satisfied with the safety arrangement made by the banks.

Labour welfare measure

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Table 9

Opinion about Labour welfare measure

(Using Weighted Average Method)
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Factors	HS	S	NO	NS	HNS	Total	WAM	Rank
Medical facilities	160	80	6	12	5	263	4.04	II
Drinking water	140	128	9	4	-	281	4.32	I
Canteen	45	32	48	40	12	177	2.72	XII
Rest and launch room	90	96	27	22	3	238	3.66	V
Recreational facilities	35	116	22	22	4	200	3.08	XI
Facilities for children's education	135	64	36	20	-	255	3.92	III
Library	80	60	48	4	11	203	3.12	VIII
Parking facilities	110	92	33	10	4	249	3.83	IV
Festival advance	-	44	57	44	13	158	2.43	XIII
Community hall	60	100	53	12	3	228	3.50	VI
Supply of uniform and shoe's	35	64	54	36	6	195	3	X
Facilities for sanitation	70	84	6	24	6	190	2.92	XI
Housing facilities	95	60	42	16	9	222	3.42	VII

Source: Primary Data

From the above Table 9, it is found that Drinking water facility has ranks first, Medical facilities employees has got second rank, Facilities for children's education has got third rank.

From the above analysis, it is clearly indicated that most of the employees are satisfied with the availability of drinking water facility, But less satisfied with festival advance provided by the banks.

9. TESTING OF HYPOTHESIS

An attempt has been made by the researcher to test the following hypothesis:

"There is no significant association between Income of the respondents and Working conditions."

To test the above hypotheses Pearson's Chi – Square test is applied and the results are presented in the following Table 10.

Table 10
Observed and expected value of income and Working conditions

Income	Value	Working conditions			Total
		Psychological climate to acquire new knowledge and skills	Organization climate	Adequacy of safety arrangement	
Below Rs.10,000	Observed	15	9	9	33
	Expected count	15.3	9.1	8.7	33.0
Rs.10,000 – Rs.20,000	Observed	7	2	3	12
	Expected count	5.6	3.3	3.2	12.0
Rs.20,000- Rs.30,000	Observed	5	2	1	8
	Expected count	3.7	2.2	2.1	8.0
Rs.30,000- Rs.40,000	Observed	4	5	3	12
	Expected count	5.6	3.3	3.2	12.0
Above –Rs.40,000	Observed	6	4	5	15
	Expected count	6.9	4.1	3.9	15.0
Total	Observed	13	31	21	65
	Expected count	13.0	31.0	21.0	65.0

Table 11
Chi – square result of income and *Working conditions*

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi – Square	3.700[a]	8	.883
Likelihood Ratio	3.761	8	.878
Linear-by-Linear Association	7.243	1	.622
No. of Valid Cases	65		

Source: Primary data

From the Table 11, it is revealed that the significant value of the chi-square value of 0.883for the 8 degrees of freedom is 0.644 which is more than the acceptable level of 0.05. Hence the **null hypothesis is accepted** and it is concluded that ***"There is no significant Income of the respondents and Working conditions".***

10. FINDINGS OF THE STUDY

- The study has disclosed that a majority of 60% of the respondents are male.
- Clearly exhibits that out of 65 respondents (41.54%) the   respondents are between the age group of 31 to 40 years
- The most of the respondents (38.46%) are having the work experience below 5 years.
- It is clear that the majority 61.54% of the respondents are working as clerk category.
- It is revealed that majority 49.23% of the respondents are on the income of (Rs. 20.000 to Rs.40,000).
- Most of the employees are satisfied with the arrangement of training program.
- Majority of the respondent are satisfied with their Income.
- Majority of the employees are satisfied with the safety measures provided by the banks.

11. SUGGESTIONS

- ➢ The organization must make it essential that the employee of the concern must know about the company goals and objectives and strive to the achievement of the goals.
- ➢ Providing better working condition with latest technologies and up gradations satisfy with all people in the organizations.
- ➢ There's no other better motivator than rewards. Employees must be motivated from time to time by way of giving incentives.
- ➢ The organization must provide positive working climate to employees which will brings their potential and help them to grow individually.

12. CONCLUSION

The success of banks basically depends on the development of the bank employees. Along with coherent development of the worker, technical infrastructures of the bank must be ensured to develop the effectiveness of the employee. Considering the present dynamic global business environment, the present paper mainly focused on the HRM system in SBI in Thoothukudi distirct and overall HRM practices which is an appreciable factor in public sector.

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