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HRD Practices Adopted By Punjab National Bank With Reference To Kangra District Himachal Pradesh

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Abstract: Human Resource Development plays vital role in every organization because it is now considered as a part of modern management system. HRD is helpful in development of employee's physical capacities, relationships attitudes, values, knowledge and skills. The success of the Banks depends not only on the satisfaction of their customers but also the satisfaction level of the employees working in the banks. The level of satisfaction of the bank employees can be ensured and enhanced by effective HR-practices adopted by the Banks. The study is aimed at assessing the extent of HRD Practices in Punjab National Bank. For the purpose of the study, primary data is collected from 300 employees of Punjab National Bank from Kangra district through a structured questionnaire. The study revealed that the Performance appraisal, Training and Development, career planning, motivation, compensation management and grievance redressal are better in Punjab National Bank.

Keywords: HRD Practices, Punjab national bank, Satisfaction of the Bank Employees

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I. INTRODUCTION

In India, the origin of human resource management can be traced in the 1970s, concern for welfare shifted towards higher efficiency, a change in professional values of human resource managers was visible. During the 1980s due to new technology and other environmental changes, Human Resource Development (HRD) became a major issue. During the 1990s, the overwhelming role of human factor in industry has been realized. Growing awareness about the significance of human side of organisation has led to the development of human resource management as a distinct discipline. Focus on human values and a philosophical approach, are likely to provide this discipline the status of a profession.

Human Resource Development (HRD) is a process of developing skills, competencies, knowledge and attitudes of people in an organization. The people become human resource only when they are competent to perform organizational activities. Therefore, HRD ensures that the organization has such competent human resource to achieve its desired goals and objectives. HRD imparts the required knowledge and skill in them through effective arrangement of training and development programs. HRD is an integral part of Human Resource Management (HRM) which is more concerned with training and development, career planning and development and the organization development. The organization has to understand the dynamics of HR and attempt to cope with changing situation in order to deploy its HR effectively and efficiently. According to **Leonard Nadler,** "Human resource development is a series of organized activities, conducted within a specialised time and designed to produce behavioural changes."

Banks have to understand that the capital and technology-considered to be the most important pillars of banking are replicable, but not human capital, which needs to be viewed as a valuable resource for the achievement of competitive advantage. The long-term vision for India's banking system is to transform itself from being a domestic one to the global level may sound far-fetched at present. To take up this 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. The satisfaction of the employees working in the bank is predominant condition for the success of any bank. The satisfaction of the bank employees can be ensured and enhanced by effective HR-practices adopted by the Banks. An attempt to verify the HR-practices of one among the Punjab National Bank situated in KangraDistrict of Himachal Pradesh.

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II. BRIEF HISTORY OF PUNJAB NATIONAL BANK

PNB is an Indian banking and financial services company .The Head office of PNB in New Delhi, India. It serves over 80 million customer having 6968 across 764 cities. It has 9935 ATM's across branches over the world. PNB India's first Swadeshi bank commenced its operation on April 12, 1895 from Lahore. Lala laj Path Rai played a key role in PNB's birth. When the first branch opened the Rai was its account holder with 2 lakh capital and 20000 its working capital. India's first Prime Minister Jawaharlal Nehru and Gandhi included the other customers of PNB's over the years. After the partition PNB its register its office Lahore to New Delhi. Today, PNB has nearly 7000 branches in India and this bank listed on world's biggest public companies.

III. REVIEW OF LITERATURE

- 1. **Khanna.P & Sehgal.M** (2016), "A study of HRM Practices and its effect on employees job satisfaction in private sector banks with special reference to ICICI banks in Ludhiana" found that organizations facing emerging challenges in the form of procurement and optimization of human resource. The objective was to examine the relationship between HRM practices and job satisfaction of bank employees and to explored the impact of HRM practices and job satisfaction of private bank employees. Exploratory research was used in this paper with 100 sample size of different departments of branches of ICICI bank in Ludhiana. The Results of study identified that the HRM practices like Training ,Performance appraisal, Term work and compensation has significant role on job satisfaction. But employee participation has no significant role. The employees of ICICI banks in Ludhiana city. The researcher recommended that ICICI bank has to build new policies to improve employees participation at middle level and senior level.
- 2. **Mathivanan .B** (2013) has attempted in the paper titled as "A study on HRM practices in public sector banks in Krishnagiri District". The aim of this paper was to determine the human resource management practices in the banking sector. The objective of the study highlighted the functions of HRM'S and their relevance target achieved by bank, to occurred HRM tasks were performed in banks ,to find out the motivation factors that influenced the employees and to examine the effectiveness of training system as well as performance appraisal system in the banking sector. Research area taken in the study was all the public banks in Krishnagiri districtand sample size 150 employees of banking sector. The data analysed with sophisticated statistical tools were used like chi-square test, ranking techniques, Independent t test,post hoc tests,ANNOVA table and Friendman test in banks .The finding of the study expressed only 40% of the respondents were developing for the future roles and other 34% of the employees were maintaining high motivation level of employees. There was no uniformity found in the case of ranking of the objective of HRM.
- 3. Anuradha. S &Prasanth. S.M (2016), "recommended that Employees perception towards HRD practices among select public sector bank in Pondicherry" have pondered that HRD practices are established in every organization but the proper use of these practices are absolutely lacking in any public sector bank. The objective of the study aimed to study HRD practices of Pondicherry banks and the satisfaction level of the employees towards HRD practices of sample banks. Exploratory study carried out to identify employee's satisfaction with 328 respondents working in 22 public sector banks and its branches. The findings of the study showed that the mean satisfaction score revealed that the respondents have a higher satisfaction levels (3.66) towards providing assistance to bank employees in identifying KPA'S as a part of performance Planning followed by potential appraisal (3.46) and employees have a lower satisfaction score towards training the bank employees the study concluded that HRD practices play an important role for the success of any organization and public sector banks are not exceptional to direct impact on the performance of the employees.

IV. HRD PRACTICES IN INDIAN BANKS

The whole economy including the banking sector ,facing challenges to do well .Various HR issues faced by banks poat liberalization are changed business positioning. The secret of success of any company depends on how they treat employees and keep them satisfied. For that they have to design their human resource processes like recruitment, selection, training and development, performance appraisal and other based on employee perspective in order to benefit them. The executives of the bank are now modifying their traditional human resources practice in to innovative human resource practices in order to meet the challenges from other competitive banks. Effective human resource practices relate to Bank's performance by contributing to employee and customer satisfaction, innovation, productivity and development of a favorable organizational working climate in the Banks.

V. OBJECTIVES OF THE STUDY

- To find out the satisfaction level of bank officers on HRD practices of their banks.
- To measure the relationship between the demographic characteristics of bank employees and their level of satisfaction on HRD practices

VI. METHODOLOGY

6.1 Research Design

The methodology of the study is based on the primary data as well as secondary data. The study depends mainly on the primary data collected through a well-framed and structured questionnaire to elicit the well-considered opinions of the respondents.

6.2 Targeted Population & Sample

Punjab National Bank operating in Kangra District has been chosen for the study. In Kangra District 84 Punjab National Banks are functioning. 300 officers & non officers of different age group, different gender, different designation and different length of work experience have been chosen as respondents for this study by using simple random sampling technique

6.3 Source of Data

Data was collected from staff members of PNB through primary & secondary source of data.Qutionnaire & interviews were used.

6.4 Data Collection Tool

Required data had been enumerated from the chosen respondents by using structured schedule. The schedule contained the items related to the demographic variables of the employees and important attributes of HR-practices namely recruitment and selection, training and development, performance appraisal, career development, motivation, compensation management and grievance handling. Descriptive, t test and one way ANOVA were used as a statistical tool for the study.

6.5. Hypotheses of the Study

- Gender of the Punjab National bank officers does not influence their satisfaction level on HR-practices.
- There is no significant relationship between the age of the Punjab National Bank employees and their satisfaction level on HR-practices.
- The level of satisfaction of the PNB officers based HR-practices does not differ with respect to their work experience.
- Designation of the Punjab National Bank officers does not have any influence on the satisfaction level on HR-practices.

VII. ANALYSIS AND INTERPRETATIONS

It is found from the analysis of the data that offices of PNB functioning in Kangra district in Himachal Pradesh follow HR-practices. The study has been tested by using the statistical tools't' test and One-Way ANOVA.

Table 1: Profile of the sample units

3	Name of Branches	Number	Number of respondents		
		-Male	Female	Total	
1	Main bazaar Kotwali	17	3	20	
2	Gaggal	15	3	18	
3	Main bazaar Kangra	16	2	18	
4	Yol cantt	5	1	06	
5	Kacheri road	7	1	08	
6	T.C.V.Dal	7	1	08	
7	Sidhpur	3	1	04	
8	KangraRoad Dharamshala	15	1	16	
9	Palmpur main branch	13	3	16	
10	Dehra	9	1	10	
11	Haripur	6	2	08	
12	Bankhandi	6	1	07	
13	P.S.C.Palmpur	10	1	11	
14	Shahpur	8	1	09	
15	Jasur	8	1	09	
16	Nagrota surain	9	1	10	
17	Jawalamukhi	8	1	09	
18	Baijnath	8	1	09	

19	Rehan	9	1	10
20	Adde de hatti	5	2	07
21	Khanyara	5	2	07
22	Masroor	6	2	08
23	Raja ka talab	9	0	09
24	Damtal	17	2	19
25	Droh	8	1	09
26	Thural	10	2	12
27	Rait	10	2	12
28	Mcleodganj	9	2	11
	Total	258	42	300

Table 2 Gender wise classifications

S.no.	Particular	No. of respondents	%age
1	Male	258	86.0
2	Female	42	14.0
	Total	300	100

It is clear from the table that majority of respondents i.e. 86% belongs to the total sample of male category and 14 % under the category of female employees in PNB bank.

Table 3 Designation

S.no	Particular	No.of Respondents	% age
1	Officers	142	47.33
2	Non-officers	158	52.67
	Total	300	100

It is clear from the table that majority of respondents i.e. 52.67% belongs to the total sample of non-officers category and 47.33% under the category of officers' employees in PNB bank.

Table 4 Age wise classification

S.no.	Particular	No. of respondents	Percentage		
1	20-30	110	36.7		
2	31-40	134	44.7		
3	41-50	45	15.0		
4	51-60	11	3.7		
	Total	300	100		

It is clear from the table that majority of respondents i.e.44.7% belongs in the age group between 31-40, followed by 36.7% that is in the age group of 20-30 .very few respondents i.e.3.7% belongs to the age group of 51-60 years.

Table 5 Work experience

S.no.	Particular	No. of respondents	Percentage
1	Up to 5 years	167	55.7
2	6-10 years	89	29.7
3	11-15 years	21	7.0
4	More 15 years	23	7.7
	Total	300	100

It is clear from the table that majority of employees 55.7% having up to 5 years of work experience whereas very few respondents i.e. 7% having up to 11-15 years of work experience.

7.1 Hypothesis –I

Ho: Gender & designation of PNB employees does not influence their satisfaction level on HR practices.

Table 6: Results of 't' test for Gender and HRD practices

		Gender		't' value	'p' value	
	Male	Fe	male			
HR Practices	Mean	SD	Mean SD			
	59.77	7.765 60.55	10.098		-0.57	0.57

The Table 6 shows that the calculated p value (0. 57) for the variables Gender and HR practices in Punjab National Bank is found to be greater than 0.05 at 5% level of significance. Since the calculated p value for the variables Gender and HR practices is greater than 0.05, the null hypothesis H0 is accepted. Hence, it was concluded that Gender of the Punjab National Bank does not influence their satisfaction level on the HR practices followed in their banks.

Table 7: Results of 't' test for Designation and HRD practices

		Designat	tion		't' value	'p' value
HR	Offic	ers	Non-off	icers		
Practices	Mean	SD N	Iean S	D		
	14.27	2.548 14	1.03 2.1	70	0.89	0.38

The Table 7 shows that the calculated p value (0. 38) for the Designation and HR practices in Punjab National Bank are found to be greater than 0.05 at 5% level of significance. Since the calculated p value for the designation and HR practices is greater than 0.05, the null hypothesis H0 is accepted. Hence, it was concluded that designation of the Punjab National Bank does not influence their satisfaction level on the HR practices followed in their banks.

7.2 Hypothesis – II

Ho: There is no significant relationship between the age,work experience of PNB employees and their satisfaction level on HR-practices

Table 8 Results of One-Way ANOVA for Age and HR Practices

Age Group					
Below 25	11.58				
25-35	11.91				
35-45	11.40				
Above 45	11.27				
'F' value	0.75				
'p' value	0.52				

Table 8 shows that the calculated 'p' value for the variables 'Age' and HR-practices is 0.52 which is greater than the value 0.05. So, it is needless to say that H0 is accepted. Results of the One-Way ANOVA reveal that there is no significant difference between the Punjab National Bank of different age group towards their satisfaction on HR practices adopted by their Banks.

Table 9 Results of One-Way ANOVA for work experience and HR Practices
Work Experience

Up to 5 years	25.26
6-10 years	25.76
11-15 years	26.62
More 15 years	25.65
'F' value	1.07
'p' value	0.36

Table 9 shows that the calculated 'p' value (0.36), for the variables "Work Experience and HR practices" is greater than 0.05 at 5% level of significance. Since, the "p" value is greater than 0.05, the H0 is not rejected for the variables work experience and HR practices. Hence, it is concluded that the work experience of the Punjab National Bank does not influence their level of satisfaction on the HR practices adopted in their banks.

VIII. CONCLUSION

The Study carried out in Punjab National Bank branches, Kangra District adopt HRD practices discloses various facts. However, the efficiency and the performance of HRD practices differ among banks. Though the bank officers insignificantly differ themselves in the level of satisfaction on HR practices on different functional areas of HRM of their banks, yet all respondents have same level of satisfaction over the HR practices adopted in the banks. Moreover the demographic characteristics Gender, Age, Designation and Work Experience do not influence the level of satisfaction of the Punjab National Bank on the HRD Practices.

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