

CONCEPTUAL STUDY OF HR PRACTICES IN HRM RELATED TO UCBs IN MARATHWADA

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ABSTRACT: The analysis is to rationalize the banking activities that prosper on the skills of HR. Earlier in INDIA, Banking was a flourishing business. Initially, the producing homes based banks with a read to manufacturing capitals for artistic activities and HR accessible to security, liquidity, and truthful returns to the investors briefly banking were thought about as a conventional business until 1969. Once major banks were condemned by the govt. of India. However once the nationalization of banks ceased to be thought about for providing grant agencies just for the industrial sector and developed a spirited tool of social amendment a lot of the analysis knowledge are procurable in support of the proposition that their may be an exceptional growth of banking system. Banking is currently a part of the larger monetary industry and variety of players within the market and also the variety of facilities offered are increasing, thereby suggesting a lot of sturdy competition. Understanding the standing of consumers in company culture the UCBs HR unceasingly upgrading the talent of the resources together with human resources in a company for guaranteeing growth and maintaining the pre-eminent position. A considerable study has will be created on the HRM aspects of UCBs. During this space, the banking system wants vital modifications within the basic premises for human resource management and development.

KEYWORDS: Human resources policies, HRM, UCB's. HR, Performance.

I. INTRODUCTION

Banks as a company are made up of a variety of people who struggle to realize the organization's goals. HR encompasses a substantial angle on gain, ability and overall structure potency. It varies from each other in their basic mental talents, skills, approaches, qualifications, and additionally a behavior that interpret for their intricate behavior patterns and emotional makeup. Such distinction gets accrued after they join forces with each other in a group or in a company. This makes numerous kinds of management, values, feelings, beliefs, and opinions of the workers. They need to be given so as to require risks, assume innovatively, and handle new issues. In a very modest atmosphere, staff of any enterprise HR the key issue for deciding the success of the firm, in general, and cooperatives particularly. The HRM approach of cooperative banks has been taken from the wrong perspective and their monetary presentation worries as a result rather than specializing in a way to execute strategy through the performance of the workers in several cooperative banks, the primary priority is value management and also the focus typically begins with the HR perform. Indian cooperative banking movement has versed 100 years of its existence. At constant time, human resources management has been a neglected field in cooperative banks over a amount of your time and poor image of cooperative bank staff within the society affects their morale. Solely recently their has been bigger recognition of this perform. during this paper, a shot has been created to investigate the practices of human resource management and also the challenges baby-faced within the achievement and retention of economical personnel for managing the complicated affairs of cooperative banks. World over, the technology-driven channels like ATM, web banking, and mobile banking have reduced walk-in-customers at the bank branches. However, in India, it is discovered that the shoppers still find it tough to use these technology-based channels and that they HR lighter in ancient banking over the counter in person to confirm error-free and risk-free banking service. Whereas troubled to supply higher and economical service at the counters, the employees is additionally confronted with varied regulative norms to mitigate risks in operations. This clearly establishes that staff of cooperative banks play an important role in managing not only the 'transaction' of a customer however additionally a future long-run relationship with them.

The term Urban Co-operative Banks (UCBs), though not formally outlined, refers to primary cooperative banks placed in urban and semi-urban areas. These banks, till 1996, were allowed to lend cash just for non-agricultural functions. This distinction doesn't hold these days. These banks were historically focused around communities, localities work teams. They basically Lent to little borrowers and businesses. Today, their scope of operations has widened significantly. The term structure policy will be outlined as principles established for leading an organization, a general course of action within which some practices HR developed jointly, in a very constructive method, progressing to reach sure objectives (Singar& Ramsden, 1972). HRM policies outline the angle, expectations, and values of the organization regarding however people HR treated, and still function a degree of reference for the event of structure practices and for choices created by folks, besides leading to equal treatment among people (Armstrong, 2009). During this study, the term HRM policy means that AN organizationally articulated proposal, with theoretical and sensible constructions at intervals human relations progressing to reach the required results. Thereby, HRM policies outline theoretical and sensible denotive engineered to create doable the reaching of an organization's objectives and functions, operative as thinking and acting guides for the HRM space.

The term 'Human resource management' has been the topic of substantial discussion, and its underlying philosophy and character HR extremely arguable. Ample of this contention stems from the absence of an explicit formulation of an agreement on its significance and definition (Storey, 1989; and 1995a), as cited by Bratton and Gold (2003: 7). Obviously, the definition of the topic matter is required for analysis and understanding of HRM theory and follow.

HRM role is that the provision of help in HRM problems to line staff, or those directly concerned in manufacturing the organization's merchandise and services. exploit people's services, developing they are skills, motivating them to high levels of performance, and guaranteeing continued maintenance and commitment to the organization are essential to achieving structure goals.

II. HUMAN RESOURCE MANAGEMENT (HRM)

The term 'Human resource management' has been the topic of goodish dialogue, and its underlying philosophy and character HR extremely polemic. Galore of this conflict stems from the absence of an exact formulation of an agreement on its significance and definition (Storey, 1989; and 1995a), as cited by Bratton and Gold (2003:7). Obviously, the definition of the topic matter is required for analysis and understanding of HRM theory and apply.

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Fig. 1: HRM Process

Source: whatishumanresource.com

III. OBJECTIVES OF STUDY:

1. To study the concept and policies in HRM related to Urban Co-operative Banks in Marathwada Region.
2. To study the effectiveness of Human Resource Management Practices in Urban Co-operative Banks in the Marathwada Region.
3. To analyze the gap between the perceptions of officers and the opinion of the employees with regards to Human Resource Management in Urban Co-operative Banks in the Marathwada Region.

IV. STATEMENT OF THE PROBLEMS:

To continue in a strongly modest market, UCBs must quantify in terms of efficiency. Market-related as well as internal and one vital factor that makes a large change to competitive efficiency for any UCB is the human resource factor.

V. HYPOTHESIS:

1. There is no association between the effectiveness of the recruitment policies and the efficiency of Human Resources Practices in UCBs.
2. There is no association between the effectiveness of HRM practices in UCBs and the level of satisfaction on the overall services of UCBs.
3. There is no association between the perception of officers and the satisfaction level of the employees of UCBs.

VI. LITERATURE REVIEW:

Human resource management/development/practices in related studies:

A) Pre –1991 studies on human resource management/development/practices:

The key element along with profit maximization for the industry is that the value, attitudes, general orientation, and quality of the people determine the industrial development. The shift from manufacturing to service and the increasing pace of technological change are making human resources the ingredient to the nation's well-being and growth and in a service-oriented industry like banks, hospitals, railways, pharmaceutical, the quality, quantity, and utilization of human resources become all the more important observed by Sar, Garth, and Ray (1972). Dick and Carey (1978)² designed a training model based on the ADDIE model, consisting of the following steps-Instructional goals, Instructional analysis, Behaviors and learner characteristics, Performance objectives stage, Criterion-referenced test item', Instructional Strategy, Instructional materials, Formative evaluation, and Summative evaluation.

Nadler (1979) made a distinction between human resource utilization and human resource development. He states that human resource utilization covers traditional functions of personnel administrations, whereas human resource development includes mainly training, education, and development. He further identifies three main roles for the human resource development managers with some sub-roles.

Rao (1982) studied and assessed 45 organizations' HRD practices and observed that:

1. The performance appraisal system is for regulatory purposes mostly and less for HRD development;
2. Salary increment used as a reward mechanism,
3. The potential appraisal system is not well-practiced, and
4. Training is well attended by employees.

B) Studies during 1991–2000 period on human resource management/development/practices:

Rao conducted another survey for knowing the performance appraisal of human resource development functions in Indian organizations. This study shows that monitoring the human resource development implementation in public sector organizations scored slightly better than the private sector while the reverse seems to be true on the human process reserved.

According to Ishwar (1991) 23 state that for HRD, 3 things are important namely:

- (1) Way to better adjust the individual to his/her job and the environment,
- (2) The greatest involvement of the employee in various aspects of his work,
- (3) The greatest concern for enhancing the capabilities of the individual.

Laplaand Benstel (1999)³⁵ has assessed the role of training and innovation in workplace performance productivity. They observed that training leads to an increase in the quality of labor, by equipping employees with greater skills and knowledge. Training needs as per changes in demographics of employees, increasing job complexity technology, and competition. Jitendranand Baum (2000)³⁶ studied human resource development and sustainability in Indian tourism and observed that only 'on the job' training is practiced by the Indian tourism industry.

C) Studies during 2001 – 2013 period on human resource management / development / practices:

Dhar (2001) assessed recruitment and promotion policies, merits and competence, performance appraisal and motivation, morale, and commitment. He suggested the Recruitment and promotion policies be reviewed time to time, Merits and competence should be given greater emphasis in promotion, Performance appraisal system to be modified and undertaken time to time, Motivation, morale and commitment and sense of belonging and involvement of employees at all to level should be enhanced. Hansson (2002) studied two questions, based on 26 company's data. He examines what determines employee training from an organizational perspective and to what extent training investments contributes to company performance. He concluded that training has a positive impact on organizational performance.

The conclusion of this study is that in the Vishakhapatnam steel plant, the training needs of employees are taken care of by two departments one is T & D center and another is the HRD center. There are in-company training programs and outstation training program. Rao suggested that the employee with an experience of more than 15 years can be considered for supervisory training and computer training.

Khan (2008)⁶⁰ finds that most of the employees feel need to re-structure the organizations, train, and develop them according to its pre-determined objectives. They feel that their potentialities are not fully utilized for enhancing the performance/productivity of organizations. The conflict between employees and management leads to unsatisfactory service.

VII. RESEARCH METHODOLOGY:

The research methodology is a scientific and systematic procedure to solve research problems. The objectives are achieved by studying Human Resource Management in selected Urban Co-operative Banks in Marathwada Region. The study refers to the overall UCBs in bank's movement in Marathwada Region (i.e. Aurangabad, Beed, Nanded, Osmanabad)

The research study is based on secondary data and Primary data. This is an empirical study in which the Researcher will use the survey, direct personal interviews, and observations for data collection. The Researcher will use the tracer analysis methodology for analysis and ascertainment of the performance of Human Resource Management in Urban Co-operative Banks.

The researcher will use the following statistical tools and methods for analysis and interpretation of data-collection, classification, serration, tabulation, arithmetic mean ratios, percentages, graphic presentation, application of χ^2 (chi-square) tests, other tests wherever necessary. The SPSS software will be used for computerized calculations of this study. The researcher has very cautiously considered the statistical tools and techniques for data analysis.

The close-ended questionnaires regarding the HRD policies and practices were prepared by using the Likert Type Five Point Summated Scale. These questionnaires were canvassed and personally administered. The questionnaires relating to HRD policies were obtained from the management of all urban co-operative banks in the district. The questionnaires relating to HRD practices were served to all employees of selected branches in all

the urban co-operative banks. Statistical techniques like tabulation, graphical representation, pie chart, mean, stand ard deviation, chi-square test, etc. have been used. The analysis is presented in two sections namely the extent of usage of HRD policies and the effectiveness of HRD practices as perceived by the officers and clerks. The collected data was organized, coded, and analyzed using the SPSS. To measure the level of satisfaction about HRD policies, percentage and mean scores have been used. Mean and stand ard deviation are calculated for the group of officers, a group of clerks, and total employees for different HRD policies. To study the relation between the level of satisfaction of employees about HRD policies, a chi-square test has been used. A Chi-square test is conducted for the bivariate table to test the independence of the level of employment (officers and clerks) and the levels of response for each HRD policy. Since data is qualitative in nature and the sample size is more than 30, Karl Pearson’s chi-square test is used for analysis. The p-value is calculated on the basis of the chi-square test. The inferences have been drawn to test the independence of perceptions on HRD policies and the level of employment.

VIII. SAMPLING METHOD:

The Researcher has selected the convenient method of Rand om Sample. Maharashtra has a large number of Urban Co-operative Banks. As of 2016, there is 1,574 number of Urban Co-operative Banks in Maharashtra, which includes 52 Scheduled Urban Co-operative Banks, 1,522 Non-Scheduled Urban Cooperative Banks, and Credit Co-operative Societies. These 1,522 Urban Co-operative Banks are registered under the Maharashtra State Co-operative Act 1960 and Reserve Bank of India Act 1949. There is a dual control over Urban Co-operative Banks. There are Four Urban Co-operative Banks which are selected from Marathwada Region for the research work.

These Four Urban Co-operative Banks are as follows:

1. DeogiriNagariSahakari Bank Ltd., Aurangabad.
2. Vaidyanath Urban Co-operative Bank Ltd., Parli (Vaijnath), Dist. Beed.
3. BhagyaxmiMahila Co-operative Bank Ltd., Nanded.
4. OsmanabadJantaSahakari Bank Ltd., Osmanabad.

IX. RESULT and DISCUSSION:

The study covered eight central cooperative banks in Marathwada Region and was conducted through personal interviews with the senior managerial personnel and managers. They suggested that all recruitment should be done on the basis of detailed job specification and merit should be only criteria for selection. The management should accept the right of the employees to form employees union and in case they are formed, the management should develop a cordial relationship with them and try to involve the employees and their union leaders as partners in the business operation to increase productivity.

Sr.No.	HR Practices / Dimensions studied	No. of companies studied
1	Conceptual aspects of HRM	06
2	Manpower policy and planning	11
3	Training and development	08
4	Compensation management	08
5	Industrial relation	12
	Total 5 practices Companies =	45

Table .1: HR Practices / Dimensions

Human Resource Management (HRM) consists essentially of four functions - acquiring, developing, motivating, and retaining human resources. The acquisition function starts with planning for the number and a category of employees required and ends with staffing. The development function has three dimensions - employee training, management development, and career development. The motivation function includes identifying the individual motivational needs of employees and finding ways to motivate them. The retention function is concerned with providing a conducive work environment for the employees and nurturing them to make them feel committed and attached to the organization.

The notion of human resource development dimensions is very complicated as it has interconnections with several approaches and has the involvement of variables of multiple natures. In terms of building resources of an area, the dimensions of human resource development are of primary importance. In fact, human resource development dimensions occupy the central position in the geographical study of a region and become the basis upon which other kinds of development for peace and prosperity of the population of a region or country depends. Dimension refers to the constituent elements or characteristics of human resources. Sinha, B. R. K. (2012).

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