



**HUMAN RESOURCE MANAGEMENT (HRM) PRACTICES IN PUBLIC
SECTOR BANKING: A CASE STUDY**

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Abstract

Human resources constitute the most valuable asset in the perspective of development in every organization. The study of human resource management practices has been an important and critical area in management and organizational performance from last several years especially in the banking industry. Human resource management (HRM) has emerged as a major function in organizations. HRM is the organizational function that deals with issues related to people such as, hiring, performance management, organization development, safety, wellness, benefits, employee motivation, communication, administration and training. The purpose of this study is to identify the need of human resource practices in bank as well as to know the human resource development programmes in banks, to know the working conditions in banks and to identify the contribution human resource practices towards improving the efficiency of bank employees in public sector banks. The study was conducted on the HRM practices in public sector banking in Chikkamagaluru city of Karnataka, in India. The data collected from primary and secondary sources. Further, data to be classified, tabulated and interpreted to arrive at a meaningful and suitable results. And to give the recommendations for needful action to be taken by the authorities.

Key words: Human Resource Management, Motivation, Bank Employee, Organization Development, Communication, efficiency.

I. INTRODUCTION

Human resource management is a management function involving procurement of suitable human resources train and develops their competencies. Motivate them. Reward them effectively and create in them an urge to be part of the management team whose aim should be render, dedicated committed services for the success and growth of the organization.

The study of human resource management practices has been an important and critical area in management and organizational performance from last several years especially in the banking industry. HRM practices refer to organizational 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 is the management of people with in the internal environment of organizations, Comprises the activities, policies and practices involved in planning, obtaining developing, utilizing evaluating maintaining and retaining the appropriate number and skill mix of employees to achieve the organizations objectives presently organizations are competing through



implementing the unique HRM practice and due to the globalization organizations adopt the most up to date HRM practices in order to accomplish the organizational goals. Best HRM practices are advantageous for both employee and employer it plays an important role in constructive growth of the organization.

II. IMPORTANCE OF THE STUDY

The human resource management is a growing concept. It has tremendous relevance to service sector like banking human input is the single largest input that goes in the banking industry. The level of efficiency production of this input gets reflected in the quality of services offered by banks to its customers, an also in its ultimate grow productivity and profitability. Hence the banks today lay great stress on HRM functions.

Banking will need employees with special skills and abilities, right attitudes and behaviors to make these happen. Organizational performance cultivating into effectiveness, efficiency, success and development depend on the optimal utilization of human resource. Notwithstanding the level of technology, banking is primarily a labour intensive services sector. Hence it will not be possible for the banks to sustain performance unless human resource management is given prime importance because the technology is only on aid to human effort and not a substitution there of Banks will need to create complete advantages through their employees. Because no meaningful change is possible without the proper management of human resources, organization would have to now emphasis on using human resources to differentiate in the complete environment. It is a recognized fact that HR occupies a unique and sensitive position in the banking industry therefore a study of this nature will help the selected banks to appreciate the impact of HRM of organizational performance. This study will propose appropriate HRM strategies, polices, processes, program and practices and the possible outcomes in the bank settings. The study helps to know HRM practices in Indian banks and also to know use of technology in maintaining the employees in new competitive era. The study helped us to know the current practices in banks to manage their employees. The study helps to the policy maker's researches and bankers etc. Further it would be also use the formulation of bank policies related to the HRM practices in a banking sector. Therefore the present study focus on HRM practices in public sector banks in Chikkamagaluru city in Karnataka in India.

III. SCOPE OF THE STUDY

The scope of the study is focus on to find out the perception of bank officials in different designation towards HRM practices in the Banking sector. The scope of study is covering current trends in the area of recruitment and selection, training and development, appraisal of performance, promotion, compensation, work culture, manpower productivity, managing multicultural individuals, continuous improvement programs employee involvement and work place, diversity etc. The contemporary study is guiding the public sector banks to adjust their human resource management practices as per current needs in order to increase productivity. The scope of the present study is limited only to selected public sector banks and their branches in Chikkamagaluru city of Karnataka, in India.



IV. OBJECTIVES OF THE STUDY

The objectives of the present study as follows

- To analyze the organizational and HRM practices in banking sector.
- To analyze the awareness and satisfaction level of the bankers regarding HR management.
- To identify the various problems of HRM practices in public sector banks.
- To give the suggestions and policy recommendations to improvement of HRM practices.

V. RESEARCH METHODOLOGY

The study was conducted in Chikkamagaluru city of Karnataka, in India. According to the 2011 census Chikmagaluru district has a total population of 11,37,961 of which 56, 6,622 are males and 5,71,3398 are females. The total area of Chikkamagaluru district is 7201 sq.km and number of Hoblies 34, the seven Taluks of the district have been further sub divided into 34 hoblies (revenue cities) and density population is 1587 per sq.km. Chikmagaluru district has a strong banking network in all the Seven Taluk. Almost all major commercial banks existence in district and around 107 branches in across the district.

Simple random sampling and multi stage stratified random sampling technique has used. A sample of 50 employees were selected in different designation of various public sector commercial banks in Chikkamagaluru city.

The present study is based on the primary and secondary data. Primary data is collected from 50 banks officials in different public sector commercial banks with the help of well-structured questionnaire. secondary data were obtained from reports, Journals, Books and few websites.

The data which are collected has classified according to its characteristics. Further the study used conventional statistical tools like percentage and average for analyzing the perception of the bank employees regarding the HRM practices in banks and explaining the results.

VI. DATA ANALYSIS AND INTERPRITAITION

In this study the data have been analyzed for the purpose of the study. The data has been collected from respondents, thus the collected data were tabulated and presented in this paper. The data analysed to draw the results about various factors that are related to HRM practices in public sector banking.

Gender wise-classification is necessary to now the ratio of male and female employees who have given their responses in the organization where the study is undertaken. The data is been gathered and exhibited in table no. 1



Table- 1: Gender-wise Classification of the Respondents.

Sl.No	Gender	No. of Employees	Percentage
1	Male	36	72
2	Female	14	28
	Total	50	100

Source: Field survey

The table no 1 shows the result of gender-wise employees of the banks. Out of 50 respondents, 72 percent of the respondents are belongs to male and 28 percent of the respondents are female employees. It clear that the majority (72 percent) of respondents are male employees in the organization.

Table - 2: Age-Wise Classification of the Respondents

Sl.No	Age-group	No. of Respondents	Percentage
1	18-30	27	54
2	31-45	13	26
3	46-60	10	20
	Total	50	100

Source: Field survey

The table no 2 shows that age-wise classification of employee is important to now the different age - group people working in the banks who have given response regarding HRM practices. The table reveals that 54 percent of the respondents belongs to the age- group of 18 to 30 years, out of 50 respondents, 26 percent of the respondents belong to the age group of 31-45 years and 20 percent of the respondents belong to the age group of 46-60 years. The study found that majority of the employees are youngsters.

Table -3 Designation of the Employees

Sl.No	Designation	No. of Employees	Percentage
1	Senior manager	03	06
2	Branch manager	02	04
3	Assistant manager	11	22
4	Deputy manger	01	02
5	Manger	06	12
6	Clerks	22	44
7	Other	05	10
	Total	50	100

Source: Field survey

The table no 3 shows that majority of the employees are clerical staff (22) There are of manager, 11 assistant manager, 3 senior manager, 02 branch manager, 5 other employees The designation of an employee decides his work in the organization. It not only creates a sense of responsibility but also provides an individual with certain power.



Table -4 Number of year of services of employees

Sl.No	No of years of services	No. of Employees	Percentage
1	Below 10 years	25	50
2	11-20 years	12	24
3	21- 30 years	8	16
4	Above 30 years	5	10
	Total	50	100

Source: Field survey

The service plays a major role in deciding an employee performance. The table no 4 reveals that fifty (50percent) percent of the employee have the experience of below 10 years. 24 percent of the employees have experience of 11-20 years. 16 percent of the employees have experience of 21 to 30 years and 10 percent of the employees experience of above 30 years. The results shows that majority (i.e half of the employees 50 percent) are less experienced.

Table - 5: IT Background of Employees

Sl.No	Particulars	No. of Respondents	Percentage
1	Moderate knowledge on IT	21	42
2	Minimum knowledge on IT	18	36
3	No. IT knowledge	08	16
4	More than moderate	2	4
5	Good IT knowledge	1	2
	Total	50	100

Source: Field survey

The table no shows 5 that condition of IT background of employees. Out of 50 respondents, 42 percent of the respondents are moderate knowledge in IT, 36 percent of the respondents are minimum knowledge in IT, 16percent of the respondents are having no knowledge about IT, 4 percent of the respondents are more than moderate, only 2 percent of the respondents are good IT knowledge. The study found that majority of the respondents are moderate knowledge on IT day by day, technology was moderate, so it was very important for banks employees.

Table - 6: Opinion of Factor regarding HRM Practices by the Banks

Sl.No	Factors	Opinion of Respondents			
		Agree	Percentage	Disagree	Percentage
1	Performance	48	96	02	04
2	Review	42	84	08	16
3	Role analysis	44	88	06	12
4	Reward	37	74	13	26
5	Potential	36	72	14	28
6	Training	42	84	08	16
7	Job rotation	38	76	12	24
8	Job enrichment	38	76	12	24
9	Other factor	20	40	03	06

Source: Field survey

The table no 6 shows that Opinion of Factor regarding HRM practices by the Banks. Out of 50 respondents, 96 percent of the respondents are agree and 4 percent of the respondents



are disagree about the factor are performance of the organizational development. 88 percent of the respondents are agree and 12 percent of the respondent are disagree to role analysis, 84 percent of the respondents are agree and 16 percent of the respondents are disagree about the reviews and training, 76 percent of the respondents are agree and 24 percent of the respondent are disagree about the job rotation and job enrichment, 74 percent of the respondent are agree and 26 percent of the respondent are disagree about the reward, 72 percent of the respondent are agree and 28 percent of the respondent are disagree about the potential. The studies found that majority of the respondents were agree regarding factors of HRM practices .

Table - 7 The Factor Influencing the Individual Development in HRM Practices

Sl.No	Factors	No. of Respondents			
		Agree	Percentage	Disagree	Percentage
1	Promotion	44	88	06	12
2	Interest	46	92	04	08
3	Nomination	34	68	16	32
4	Personal	35	70	15	30
5	Organizational	35	70	15	30
6	Other	17	34	06	12

Source: Field survey

The table No 7 shows that the factor influencing the individual development in HRM. Out of 50 respondents 92 percent of the respondent are agree and 8percent of the respondent are disagree about the interest factor influencing the individual development in HRM, 88percent of the respondent are agree and 12 percent of the respondent are disagree about the promotion, 70 percent of the respondent are agree and 30 percent of the respondent are disagree about the personal factor and organizational, 68 percent of the respondent are agree and 32 percent of the respondent are disagree about the nomination factor of the individual development in HRM, 34 percent of the respondent are agree and 12 percent of the respondent are disagree about the other factor influencing the individual development in HRM. The study found that 46 percent of the respondents are stated in interest factor influencing the individual development in HRM practices.

Table - 8 Development programmes for HRM Practices by Banks

Sl.No	Particulars	No. of Respondents			
		Agree	Percentage	Disagree	Percentage
1	Training and development	44	88	06	12
2	Organizational development	43	86	07	14
3	It orientation	37	74	13	26
4	Career development	37	74	13	26
5	Employee orientation	35	70	15	30
6	Capacity building	31	62	19	38



7	Leadership and supervisory development	35	70	15	30
8	Others	9	18	5	10

Source: Field survey

The table no 8 shows that Development program for HRM by the Banks. Out of the 50 respondents 88 percent of the respondents are agree and 12 percent of the respondents are disagree about the training and development, 86 percent of the respondents are agree and 14 percent of the respondents are disagree about the organizational development, 74 percent of the respondents are agree and 26 percent of the respondents are disagree about the IT orientation and career development, 70 percent of the respondents are agree and 30 percent of the respondents are disagree about the employee orientation and leadership and supervisory development, 62 percent of the respondents are agree and 38 percent of the respondents are disagree about the capacity building, 18 percent of the respondents are agree and 10 percent of the respondents are disagree about the other factor of human resource development program supported by banking institute. This table reveals that majority (88%) of the respondents are agree to training and development supported by the human resource development program in banking institute.

Table - 9: Quality of HRM Training for Employees

Sl. No	Quality level	No. of Respondents	Percentage
1	Best	08	16
2	Better	27	54
3	Good	15	30
4	Other	0	0
	Total	50	100

Source: Field survey

The table no 9 shows that quality of HR training of employee. Out of 50 respondents 54 percent of the respondents are quality of HR training for employee is better, 30 percent of the respondents are training for employee is good, and 16 percent of the respondents are providing training for employee for best. The tables found that majority of the respondents are providing training for employee HRM practices in better.

Table - 10: Employment Security Practices HRM in Banks

Sl. No	Particulars	No. of Respondents			
		Agree	Percentage	Disagree	Percentage
1	Employee are assured of long term future with the employees	47	94	03	06
2	There are sanctions for employees who do not obey instructions yet achieve desired result	29	58	21	42
3	There is a formal fair and reasonable process for handling grievances and complains	32	64	18	36
4	If the organization were	35	70	15	30



	facing economic problems employees would be the last to get downsized				
5	It is very difficult to dismiss an employee	39	78	11	22

Source: Field survey

The table no 10 shows that employment security practices HRM in banks. Out of 50 respondents 94 percent of the respondents agree and 6 percent of the respondents are disagree regarding employee are assured Employee are assured of long term future with the employees, 22 percent of the respondents disagree about the It is very difficult to dismiss an employees, 78 percent of the respondents are agree and 30 percent of the respondents are disagree about the If the organization were facing economic problems employees would be the last to get downsized, 64 percent of the respondents are agree and 36 percent of the respondents are disagree about the there is a formal fair and reasonable process for handling grievances and complains and 58 percent of the respondents are agree and 42 percent of the respondents are disagree about the there is sanctions for employees do not obey instructions yet achieve desired result. The table founds that majority of the respondents are in employee are assured of long term future with the employees according to employment security practices HRM in banks.

Table - 11: Performance Appraisal and Management Practices in HRM in Banks

Sl.No	Particulars	No. of Respondents			
		Agree	Percentage	Disagree	Percentage
1	In this organization employees are provided performance based feedback and counseling	39	78	11	22
2	The appraisal data is used for decision making like promotion job rotation training, compensation transfer and discharge	38	76	12	24
3	There are corrective measures for under performance	32	64	18	36
4	Appraisal system is growth and development oriented	34	68	16	32
5	There is a well-defined performance management strategy	32	64	18	36
6	Retraining redeployment and employability take precedence over downsizing	30	70	20	30
7	There is regular appraisal for promotion	42	84	08	16

Source: Field survey

The table no 11 that performance appraisal and management practices in HRM in banks. Out of 50 respondents, 84 percent of the respondents are agree and 16percent of the respondents are disagree about the there is regular appraisal for promotion in the performance appraisal and management practices in HRM in banks. 78 percent of the respondents are agree and 22 percent of the respondents are disagree about the in this



organization employees and provided performance based feedback and counseling. 76 percent of the respondents are agree and 24 percent of the respondents are disagree about in this the appraisal data is used for decision making like promotion job rotation training, compensation transfers and discharge, 68percent of the respondents are agree and 32 percent of the respondents are disagree about the appraisal system is growth and development oriented, 64 percent of the respondent are and 36 percent of the respondents are disagree about the there are corrective measures for under underperformance and there is a well-defined performance management strategy, 70 percent of the respondent are agree and 30percent of the respondents are disagree retraining redeployment and employability take precedence over downsizing. The table reveals that majority (84%) of the respondents are agree to there is regular appraisal for promotion for employees in the performance appraisal and management practices in HRM in banks.

Table - 12: Career Planning Practices by Banks

Sl.No	Particulars	No. of Respondents			
		Agree	Percentage	Disagree	Percentage
1	Career development is the responsibility of the employee	48	96	02	04
2	Employees career aspirations within the organization are discussed with immediate supervisor	32	64	18	36
3	Employees are clear about promotion possibilities	38	76	12	24
4	The organization plans for the career and development of employees	39	78	11	22
5	organization prefers an internal employee whenever a vacancy open up	37	74	13	26

Source: Field survey

The table no 12 shows the career planning practices by banks. Out of 50 respondents 96percent of the respondents are agree and 4 percent of the respondent are disagree about the career development is the responsibility of the employee, 78 percent of the respondent are agree and 22 percent of the respondent are disagree about the organization plans for the career and development of employees, 76 percent of the respondent are agree and 24 percent of the respondent are disagree about the employees are clear about promotion possibilities, 74 percent of the respondents are agree and 26 percent of the respondents are disagree about the organization prefers an internal employee whenever a vacancy open up and 64 percent of the respondents are agree and 36 percent of the respondents are disagree about the employees career aspirations within the organization are discussed with immediate supervisor. The table reveals that majority (96%) of the respondents are agree in career development is the responsibility of the employees in the career planning practices in the bank employees.



Table - 13: Participation Employees in HRM practices

Sl.No	Particulars	No. of Respondents			
		Agree	Percentage	Disagree	Percentage
1	In bank employees are allowed to make many decisions	33	66	17	34
2	Employees are often asked by their supervisions to participate in decisions	29	58	21	42
3	Employees are encouraged to suggest improvement in the way jobs are done	39	78	11	22
4	Supervisors keep open communication with employees in banks	41	82	09	18

Source: Field survey

The table no 13 shows that Participation Employee in HRM practices. Out of 50 respondents, 82 percent of the respondents are agree and 18 percent of the respondents are disagree about the employee participation in the banks supervisors keep open communication with employees in banks, 78 percent of the respondent persons are agree and 22 percent of the respondents are disagree about the employees are encouraged to suggest improvement in the way jobs are done, 66 percent of the respondents are agree and 34 percent of the respondents are disagree about in the bank employees are allowed to make many decisions and 58 percent of the respondents are agree and 42 percent of the respondents are disagree about the employees are often asked by their supervisions to participate in decisions. The table reveals that majority (82%) of the respondents are supervisors keep open communication with employees in banks.

Table - 14: HRM Practices of Staff by the Bank

Sl.No	Particulars	No. of Respondents			
		Agree	Percentage	Disagree	Percentage
1	Banks adopts selecting in herring	38	76	12	24
3	The focus of staffing in banks is for Manual and physical skill	41	82	09	18
4	The focus of staffing in banks is for Technical skills	47	84	03	06
5	The focus of staffing in banks is for Problem solving skills	40	80	10	20

Source: Field survey

The table no 14 shows that HRM practices of staff by the bank. Out of 50 respondents, 84 percent of the respondents are agree and 6 percent of the respondents are disagree about the focus of staffing in banks is for technical skills, 82 percent of the respondents are agree and 18 percent of the respondents are disagree about the focus of staffing in banks is for manual and physical skill, 80 percent of the respondents are agree and 20 percent of the respondents are disagree about the focus of staffing in banks is for problem solving skill and 76 percent of the respondents are agree and 24 percent of the respondents are disagree about the banks



adopts selecting in herring. The table found that majority (84%) of the respondents are the focus of staffing in banks is for technical skills HRM practices of staff agree to the technical skills in the banks.

Table - 15: Level of job Satisfaction of HRM Practices

Sl.No	Particulars	No. of Respondents			
		Agree	Percentage	Disagree	Percentage
1	Performance evaluation	47	94	06	06
2	Promotional potential	39	78	11	22
3	Training and development	32	64	18	36
4	Job description	29	58	21	42
5	Work relationships	33	66	17	34
6	Pay and fringes benefits	33	66	17	34

Source: Field survey

The table no 14 shows job satisfaction of HRM practices in the banks. Out of 50 respondents, 94 percent of the respondents are agree and 6 percent of the respondents are disagree about the performance evaluation for the HRM policies and practices and job satisfaction of HRM in the banks, 78 percent of the respondents are agree and 22 percent of the respondents are disagree about the promotional potential, 66 percent of the respondents are agree and 34 percent of the respondents are disagree about the work relationships and pay and fringes benefits of HRM policies and practices and job satisfaction of HRM in the bank, 64percent of the respondents are agree and 36percent of the respondents are disagree about the training and development, 58 percent of the respondents are agree and 42 percent of the respondents are disagree about the of description if the HRM policies and practices and job satisfaction of HRM in the banks. The table reveals that majority of the respondents are agree about the performance evaluation of the employee in the HRM policies and practices and job satisfaction of HRM in the banks.

Table - 15: Problems of Human Resource Management practices

Sl.No	Problems	No. of Respondents	Percentage
1	Marketing of HR services	13	26
2	Man power planning	32	64
3	Management	21	42
4	New approach to performance management	19	38
5	Towards a frame work for continuous development and learning	16	32
6	Improper HR policy	25	50

Source: Field survey

The table no 15 shows that problems of HRM practices. Out of 50 respondent 64 percent of the respondents are the man power planning is main problem in HRM in banks, 50 percent of the respondents are agree in improper HR policy in the HRM banks, 42 percent of the



respondents are agree in management problem, 38 percent of the respondents are belongs to new approach to performance management problems, 32 percent of the respondents are believe in towards a frame work for continuous development and learning, 26 percent of the respondents are agree with the marketing of HR services problems in human resources management in banks. The table revels that majority of the respondents are agree with the man power planning problems in human resource management in the banks.

Table - 16 : Suggestions for Implementing in HRM Practices

Sl.No	Suggestions	No. of Respondents	Percentage
1	Feed back	30	60
2	Documentation	14	28
3	Promotion	13	26
4	Training	28	56
5	Transfer	16	32
6	Agree	09	18
7	Layoff	11	22
8	Personal research	14	28
9	Manpower planning	29	58

Source: Field survey

The table no 16 shows that suggestions for implementing HRM Practices for employees. Out of 50 respondent, 60 percent of the respondents are suggest the to provide the feedback for the employees, 58 percent of the respondents are suggest the to provide the manpower planning for the employees, 56 percent of the respondents are suggest the training for the employees, 32 percent of the respondents are suggest the transfer for the employee, 28 percent of the respondents are suggest the to provide the documentation and personnel research for the employees, 26 percent of the respondents are suggest for the employee provide the layoff and 18 percent of the respondents are suggest for to provide the agree for the employee. The tables reveals that majority of the respondents are suggest to provide for the feedback for the employee for the implementing employee works in the banks.

VII. MAJOR FINDINGS

- The organizational and human resources management climate in banks is good, because methods of job analysis is also good, employees involving functional job analysis, individual interviews, observation and group interviews.
- The study found that 42 percent of the respondents are agree with the condition of IT background of employees moderate knowledge on IT and 96 percent of the respondents are agree with the performance factor influencing the organizational development in HRM practices.
- The study found that 92 percent of the respondents are agree with the interest factor influencing the individual development in HRM and 86 percent of the respondents are agree with the organization makes all payments due to us in name to human resource management practices in banks.
- The study reveals that 88 percent of the respondents are agree with the training and development in human resource development program supported by banking institute.



- The study found that 82 percent of the respondents are agree with the content is there is a training strategy and coherent training program and there is a budget dedicated to training and development every year in the training and development practices in HRM.
- The study found that 36 percent of the respondents are agree with the coaching methods is not a cognitive method of providing training and 54 percent of the respondents are agree with the better quality of training for employment in the banks.
- The study found that 42 percent of the respondents are agree with the skills for systematic training and 94percent of the respondents are agree with the employees are assured of long term future with the employees in employment security practices HRM in banks.
- The study found that 84 percent of the respondents are agree with the there is regular appraisal for promotion in performance appraisal and management practices in HRM in banks and 96 percent of the respondents are agree with the career development is the responsibility of the employee in the career planning practices in banks.
- The study found that 84 percent of the respondents are agree with the bank gets terms opinion and idea before making and decision in terms work of banks and 82 percent of the respondents are agree with the supervisions keep open communication with employee participation in banks.
- The study found that 84 percent of the respondents are agree with the focus of staffing in banks for technical skills in HRM practices of staff in the banks and To identify the problem of HRM practices in banks according my field survey manpower planning (64 percent), improper HR policy (50 percent), management (42 percent), new approach to performance management (38percent).
- The needful suggestions and recommendation to regarding the HRM practices in banks according my field survey feedback (60 percent), manpower planning (58 percent), training (56 percent).

VIII. SUGGESTIONS

- Remuneration system be revised for the better performance of the employees. Performance appraisal system is formed in such a way that should be able to attain the career goals and Management should train all the employees to get the explore to all department to get the employee can confidently and handle all type of jobs.
- It is very needing bank manager and in employees to aware of these webs based practices in a bank and Awareness is to be created at all levels that HRM is every body's business and systems for creating such awareness are to be developed.
- To development human resources the bank should undertake different HRD programs including continuing education and training. It orientation career development etc. banks have good number of bright employees and it should create opportunities for employees higher studies with fellowship scholarship at home and abroad
- Banks should organize seminars. Workshops conference different short courses and training programs on financial matters current issues software up graduation on



regular basis that would definitely help to develop knowledgeable manpower create awareness and change mental attitudes among the professionals

- All banks and supporting bodies should allocate sufficient budget and send competent employees to international conferences and seminars to prepare them for the competitive knowledge market of 21st century.
- The banks should apply standard techniques for employee's job evaluation performance measurement and audit as a routine work. On the basis of the result their duties and responsibilities should be resigned and restricted because it will reduce the repetitive work and reduce monotonous environment.
- Banks have a separate human resource departments it is essential to empower the department or divisions for handling different issues in HRM in banks the divisions should be incorporated with well-organized HRIS human resources information systems and modern IT facilities.
- More important personal policies like transfer and promotion are to be views periodically transfer placement policy should be implemented in fairness with minimum favoritism and under favoritism from either side this will initial confidence amongst all.
- New manual for computer audit should be prepared and the access to software kind of access and the risks involved are required to be assessed periodically so that of computerized branches serve the purpose of an audit in banking sector.

IX. CONCLUSION

HRM is no longer just a support function but a strategic tool for competitive advantage. Employee satisfaction is prerequisite to customer satisfaction. Effective organization depends on having the right system of HR policies and practices in order to recruit, select, develop, appraise, compensate and place, promote or send away the employees. Successful HRM requires that the banks practice a sound management philosophy that respects human dignity and diversity and are committed to the growth of employees, believes in the value of employees' contribution and involve them in decision making and share the wealth equitably and fairly. Thus the Indian commercial banks are expected to focus on recruitment, planning, career planning and training, performance-linked incentives, succession planning and grooming of leaders for public sector commercial banks. Recruitment machinery is not properly equipped as required to attract talent and to retain and train them through well-planned policies and practices. Training and development of the staff has been an integral part of the banks since beginning which somehow missed the track midway and the only significance for the training was to fill in the slots of the training programs and keep the training centers going by achieving the targets.

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