

CAIIB MADE SIMPLE

(Optional Paper)

HUMAN RESOURCE MANAGEMENT

(CAIIB PAPER - 3)

Version 1.0

**(A Very useful book for Day to Day Banking and all
Knowledge Based Examinations)**

COMPILED BY

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क्षेत्रीय कर्मचारी प्रशिक्षण महाविद्यालय, मुंबई

मेकर टावर्स, ई-विंग, 13वीं मंजिल, प्लॉट ८५, जी. डी. सोमानी मार्ग, कफ़ परेड, मुंबई - ४००००५

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Preface

Dear Friends,

Banking/Financial sector in our country is witnessing a sea change & banker's business has become more complex & difficult in this driven era of knowledge & technology. There are mass retirements happening due to super annuation & many new recruits are joining the Bank. More than 40% staff strength is newly recruited in last three to four years. An official working in the Banking sector has to keep pace with Updated knowledge, skills & attitude, as the same is required everywhere. There is need to issue a comprehensive book covering all the aspects so that new recruits get updated very fast without referring many voluminous books.

This book titled “ CAIIB MADE SIMPLE ” has many unique features to its credit & consists of all topics/syllabus required for CAIIB examination with clear concept & simple language with latest changes during 2015-16 (upto June/July 2015 as per IIBF/ CAIIB exams.requirement) also included. This Book is divided into four Modules namely A, B, C & D with Practice Test Papers / Test Yourself based on latest IIBF syllabus for CAIIB examination.

The Book also covers the full syllabus (latest) of CAIIB examination and also recalled questions & MCQ based on IIBF examination Pattern will be helpful to all aspirants who are taking up CAIIB examination

During preparation of this book, I have received tremendous support from Team RSTC, Mumbai, many friends & colleagues especially Sri V Manoj from RSTC, Guwahati, my wife Mrs Renu, who is also a banker, my son Master Ritwiz Aryan & Special thanks to Sri B P Desai Sir (Our Ex. AGM & now Faculty on Contract at RSTC, Mumbai) for vetting & compilation of this book.

As any work will have always scope for further improvement, I shall be grateful if any feedback is provided for improvement in contents of the book.

I wish you all the best for the written test & hope the study material will help in achieving the goal.

Place : Mumbai
Date : 18.12.2015

SANJAY KUMAR TRIVEDY
Senior Manager & College-in-Charge
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ABOUT CAIIB EXAMINATION

CAIIB EXAMINATION – Dec 2015

OBJECTIVE

CAIIB aims at providing advanced knowledge necessary for better decision making covering risk, financial and general bank management.

MEDIUM OF EXAMINATION : Either in Hindi or English

ELIGIBILITY : Candidates must have completed JAIIB or PART-1 of the Associate Examination, and their membership subscription should not be in arrears.

SUBJECT OF EXAMINATION

I. Compulsory Paper

1. Advanced Bank Management
2. Bank Financial Management

II. Elective Papers (Candidates to choose any one of their Choice)

- | | |
|--------------------------|-------------------------------|
| 1. Corporate Banking | 7. Human Resources Management |
| 2. Rural Banking | 8. Information Technology |
| 3. International Banking | 9. Risk Management |
| 4. Retail Banking | 10. Central Banking |
| 5. Co-operative Banking | 11. Treasury Management |
| 6. Financial advising | |

There is no exemption in any of the above subject/s for prior qualification/s.

The Institute has introduced electives to give opportunities for candidates to specialize in the vertical of their choice. Candidates may choose the elective in the area they are currently working or in the area they would like to work in future. It is suggested that the candidates may choose the elective in the area they are currently working and later move to other elective as this will enable appropriate skills / build up for handling different banking verticals.

Cut-off Date of Guidelines / Important Developments for Examinations

In respect of the exams to be conducted by the Institute during May / June of a calendar year, instructions / guidelines issued by the regulator(s) and important developments in banking and finance up to 31st December of the previous year will only be considered for the purpose of inclusion in the question papers. In respect of the exams to be conducted by the Institute during November / December of a calendar year, instructions / guidelines issued by the regulator(s) and important developments in banking and finance up to 30 June of that year will only be considered for the purpose of inclusion in the question papers. (**This has been taken from IIBF – Vision Monthly Magazine , June 2015, Page no. 7)**

Further, questions based on current developments in banking and finance may be asked. Candidates are advised to refer to financial news papers / periodicals more particularly "IIBF VISION" and "BANK QUEST" published by the Institute.

MODE OF EXAMINATION

Examination will be conducted in Online Mode at majority of centres and under offline mode (paper and pencil) at selected centres as per the notification given on the web site in this regard. Examination will be held on three consecutive Sundays (one paper on each Sunday).

PROCEDURE FOR APPLYING FOR EXAMINATION

Application for examination should be made online from the Institute's website www.iibf.org.in. No physical form will be accepted by the Institute with effect from 1 January, 2013.

PATTERN OF EXAMINATION : Each Question Paper will contain approximately 100 objective type multiple choice questions, carrying 100 marks including questions based on case study / case lets. The Institute may, however, vary the number of questions to be asked for a subject. There will NOT be **negative marking** for wrong answers.

Further, questions based on current developments in banking and finance may be asked. Candidates are advised to refer to financial news papers / periodicals more particularly "IIBF VISION" and "BANK QUEST" published by the Institute.

Questions for the CAIIB Examination will be asked for :

(a) Knowledge testing, (b) Conceptual grasp, (c) Analytical / logical exposition, (d) Problem solving, (e) Case analysis

TYPES OF QUESTIONS

100 Objective Type Multiple Choice Questions - carrying 100 marks – 120 minutes and question will be based on Knowledge Testing, Conceptual Grasp, Analytical / Logical Exposition, Problem Solving & Case Analysis

- A. MULTIPLE CHOICE- (Each Questions 01 Marks)– QUESTIONS & ANSWERS (40-50 QUES)
- B. MULTIPLE CHOICE – (Each Questions 01 Marks)– PROBLEMS & SOLUTIONS (15-20 QUES)
- C. MULTIPLE CHOICE–(Each Questions 01 Marks)–APPLIED THEORY–QUES. & ANS. (15-20 QUES)
- D. MULTIPLE CHOICE – (Each Questions 02 Marks)– CASE STUDIES & CASE LETS (10-15 QUES)

QUESTIONS MODELS : TYPES OF QUESTIONS

Type – A : MULTIPLE CHOICE – QUESTIONS & ANSWERS

The Best Method for assessing working capital limit used by the bank for seasonal Industries is :

1. Operating Cycle Method, 2. Projected Networking Method, 3. Projected Turn over Method & 4. Cash Budget Method

Type – B : MULTIPLE CHOICE – PROBLEMS & SOLUTIONS

Mr. Ram Kumar is having overdraft account with Canara bank upto Rs.100,000. The present Debit Balance in the account was Rs. 80550.00. The bank has received attachment order from Income tax deptt. For Rs. 16,200.00. What can the bank do in this situation ?

- Unless the bank is a debtor, there can be no attachment and an unutilized overdraft account does not render the bank a debtor (but creditor) & hence can not attach.

Type – C : MULTIPLE CHOICE – APPLIED THEORY – QUES. & ANS

Financial Institution wish to have the money lent by them repaid in time. Secured advances sanctioned by banks possess what kind of security ?

- Secured Advances have impersonal security i.e. Tangible Security

Type –D : MULTIPLE CHOICE – CASE STUDIES & CASE LETS (PROBLEMS & SOLUTIONS)

Economic development of a country to a large extent depends upon Agril. & Industrial sectors. Development of agril. Depends upon irrigation facilities while industrial development on availability

of power, good transport and fast communication facilities. All these are called infrastructure. Read the case let & explain which industries constitute infrastructure ?

- a. Energy, Transport & Communication
- b. Irrigation, construction of bridges & dams over Rivers & stable govt. at Centre.
- c. Availability of Funds for PMEGP , SJSRY & Indira Awas Yojana

DURATION OF EXAMINATION: The duration of the examination will be of 2 hours.

PERIODICITY AND EXAMINATION CENTRES

The examination will be conducted normally twice a year in May / June and November / December on Sundays.

Pass: Minimum marks for pass in every subject - 50 out of 100 marks.

Candidate securing at least 45 marks in each subject with an aggregate of 50% marks in all subjects of CAIIB examination in a single attempt will also be declared as having passed JAIIB Examination.

Candidates will be allowed to retain credits for the subject/s they have passed in one attempt till the expiry of the time limit for passing the examination as mentioned bellow,

TIME LIMIT FOR PASSING THE EXAMINATION

Candidates will be required to pass CAIIB examination within a time limit of 2 years (i.e. 4 consecutive attempts). Initially a candidate will have to pay examination fee for a block of one year i.e. for two attempts. In case a candidate is not able to pass CAIIB examination within 1st block of 2 attempts, he / she can appear for a further period of 1 year (2nd block) i.e. 2 attempts on payment of requisite fee. Candidates who have exhausted the first block of 2 attempts, should necessarily submit the examination application form for the next attempt, without any gap. If they do not submit the examination form immediately after exhausting the first block, the examination conducted will be counted as attempts of the second block for the purpose of time limit for passing.

Candidates not able to pass CAIIB examination within the stipulated time period of two years are required to re-enroll themselves afresh by submitting fresh Examination Application Form. Such candidates will not be granted credit/s for subject/s passed, if any, earlier.

Attempts will be counted from the date of application irrespective of whether a candidate appears at any examination or otherwise.

“CLASS OF PASS” CRITERIA

The Institute will consider the FIRST PHYSICAL ATTEMPT of the candidate at the examination as first attempt for awarding class. In other words, the candidate should not have attempted any of the subject/s pertaining to the concerned examination any time in the past and has to pass all the subjects as per the passing criteria and secure prescribed marks for awarding class. Candidate re-enrolling for the examination after exhausting all permissible attempts as per the time limit rule will not be considered for awarding class.

First Class: 60% or more marks in aggregate and pass in all the subjects in the FIRST PHYSICAL ATTEMPT. First Class with Distinction: 70% or more marks in aggregate and 60 or more marks in each subject in the FIRST PHYSICAL ATTEMPT.

CAIIB EXAMINATION –Dec 2015
(Last date for applying for examination : 10/09/2015)

ONLINE MODE		
Examination DATE	TIME	SUBJECTS
06/12/2015 Sunday	ONLINE - Will be given in the admit Letter	Advanced Bank Management
13/12/2015 Sunday	ONLINE - Will be given in the admit Letter	Bank Financial Management
20/12/2015 Sunday	ONLINE - Will be given in the admit Letter	Corporate Banking Rural Banking International Banking Retail Banking Co-operative Banking Financial Advising Human Resources Management Information Technology Risk Management Central Banking Treasury Management
Last Date for receipt of Change of Centre Requests at the respective Zonal Offices for the CAIIB/Electives Examinations scheduled for Dec 2015 : 30th October 2015		

Revised Examination Fees inclusive SERVICE TAX @14% with effect from 1st June, 2015

(Examination Eligible for Members Only)			
Sr. No.	Name of the Exam	Attempts	For Members(Rs)
1	CAIIB	First Block of 2 attempts	3078
		Second Block of 2 attempts	3078

SYLLABUS

HUMAN RESOURCES MANAGEMENT

Module - A : Human Resources Management

Concepts, Policies and Practices : Fundamentals of HRM; Importance of Human Capital, Management of transformation, New insights into HR Management and contemporary issues, Relationship between HRM and HRD; Structure and Functions, Policies and Practices, Role of HRD professional, Development of HRM in India.

Behavioural Dynamics in organizations; Person - Job Fit, Group Dynamics, Group Problem Solving and effectiveness, Leadership and Team building, Change Management, Human Response - Implications of benchmarking; TQM, BPR, ISO 9000 Series and other techniques for Organizational improvement and Management of Service Industry; Quality Circles. Six Sigma and its implication in organizational development.

Organizational Change and Development; Responsibility Charting, Conditions for Optimal Success, Role of Change Agent and Managing Change.

HRM in Banks : Traditional Role of Human Resources Department in Banks, Expectations from HR Department, Conflict of new initiatives with work culture and capacity, Major HRM challenges facing Banks, Core Banking and HR challenges, Knowledge management in Banks; Need for Knowledge Management Officer, Role in the Banks, HRM and Information Technology, Information and Database Management, Preparation and updation of Manuals and job cards, Linkage with Educational Institutions.

Module - B : Building an HR strategy

Strategy Formulation and implementation; Need for a distinctive HR strategy, Formulating the strategy; connecting strategy to organization, aligning HR Systems with decision framework, Relationship between Sustainable strategic success and performance of the organization, Execution of strategy : Role of CEO, Executive team, and line Managers, Succession Planning, HRD Audit, Effectiveness of HRD, Best HR practices in banks.

Organizational Communication; Barriers to Communications, Steps for effective communication in the organisation

Manpower Planning; Recruitment, Selection, Placement and Promotion.

Recruitment Vs Outsourcing : Concept and Feasibility of Outsourcing, advantages, disadvantages and constraints, Compensation; incentive system linked to productivity, dealing with attrition.

Performance Management and Appraisal Systems : Performance Appraisal System, Role of P A S, Emerging Trends, 360 degree performance Appraisal, Appraisal Vs Feedback, Competency Mapping, Key Performance Areas (KPA)

Module - C : Motivation, Training and Skill Development

Human implications of Organisations; Learning and instructions, Learning Processes, Employee Behaviour, Theories of Motivation and their practical implications, Motivational strategies, Reward and Incentive schemes, job enrichment, job rotation. Employee Development strategies and Techniques. Training and Development; Attitude development, Role and impact of training, Career Path Planning and Counseling, Changing face of Banking, Future of Bank Education, Identification of Training Needs.

Training Methodology; subject matters of Training, Training infrastructure in Banks, outsourcing of Training, On - the job training, Management of conflict between Training and operations due to manpower constraints, Development of soft skills and communications. Developing competencies through e-learning, virtual learning and self directed learning. Training measurement and impact.

Module - D : Personnel Management and Industrial Relations

The personnel functions : Legal aspects of personnel functions, trade unionism and Industrial Relations; Industrial Relations and Negotiations in the Indian Banking Industry, Collective Bargaining Concepts; Bipartite Settlements in Banking, Employee Welfare; Policies and Schemes.

Grievance Redressal and Discipline; Mechanism and Processes, Discipline Management including Domestic Enquiry, Role of Management and Functions, Conflict Management and Resolution, Frauds in Banks, Risks attached to Delegation of Financial Powers; Precautions and Controls, Need for a vigilance Dept in Banks, Diversity and Gender Issues, Dealing with the cases of Sexual harassment.

Workers' Participation in Management, Experience of Employee Participation in Indian banking industry.

FUNDAMENTALS OF HUMAN RESOURCES MANAGEMENT

Human resources management has been one of the most important task of any organization that has bearing on its performance.

People management is dynamic and always remains a 'live' issue. On the other hand, the technology gets stabilised at least for certain period in its evolution process, due to which it is passive. Human affairs in any organisation are influenced by a wide variety of emotions like love, hate, needs, expectations, values, beliefs, traditions and changes in social, political and economic field.

Organisation — Organisation is the rational coordination of the activities of a no. of people for the achievement of some common explicit purpose or goal through division of labour and through a hierarchy of authority and responsibility (Schein, 1979).

From labour management to Human Resources management: Different phases : With the Industrial Revolution, there was a need for separate departments like finance, accounting, production etc. But the process of HRM saw three distinct phases.

Phase-1: Conventionally the HRM received little exclusive attention of HR was deemed to be acquired and managed easily. In this phase, the HR function revolved round the functions such as time keeping, wage administration etc. A new dimension of bargaining between the Unions and the management during the Industrial Revolution gave rise to creation of departments like Labour Deptt. In 1902, the National Cash Register Company established labour deptt. In this phase, the organizational maintenance goal, as such, was not widely recognized or accepted, except among a limited group of individuals.

Phase-2: Personnel Deptt. in this phase looked like the one in 70s. The major area continued to be selection, training, methods, improvement and employees welfare. In this phase, the focus went beyond the '9 to 5' concept of work and included long term issues. The outlook also changed from mere 'labour' to 'person'. In this phase proper attention was given to development and administration of systems for:

1. Acquisition (i.e. recruitment and selection)
2. Integration (i.e. induction training)
3. Training and placement (formal or on the job training)
4. Compensation (incentives, welfare schemes, medical benefits, long term benefits)
5. Promotion (reward for good performance)
6. Evaluation (performance record).

Phase-3: In this phase, a new thinking on motivation was getting consolidating based on McGregor's Theory X and Y (explanation of organizations), McClelland's work on Achievement motivation, Herzberg's Motivation- Hygienic theory and Argyris work on job contents. Hence the 70s and 80s witnessed the emergence of this phase with emphasis on people management. The organizations adopted the developmental approach characterized by humanistic-participative value. Career planning and succession planning have evolved as mechanisms of growth for the individuals and the organizations.

Authors and their work related to HRM :

1. *Peter Drucker* (in the book *Land Marks of Tomorrow*) - no matter how much we can quantify, the basic phenomenon are qualitative ones such as change, innovation, risk, judgement, dedication, vision, reward and motivation.
2. *Robert Owen (1771-1858)* — Best investment of organisation is in worker (he called vital machines)
3. *Charles Babbage (1792-1871)* — A professor of mathematics an advocate of division of labour. He believed in applying scientific principles to work processes for increasing productivity and reducing expenses.
4. *Frederick Taylor (1856-1915)* — He is famous for his concept of Division of Labour **and** Time & Motion studies.
5. *Grant and Gilberths* — **They substantiated Frederick Talylor's concepts.** Major assumptions of approach of Frederick **Talylor** are:

Task can be broken down to simple units for people to understand and perform

People do a given activity in return for money. People will have to do what is defined by organisation and in turn by technology.

This approach ignored vital aspects of human behaviour (1) it concentrated on activities related to work only

and behaviour aspect not taken into account.

6. *Elton Mayo and others at Western Electric Company (1924-33)* — Impact of Human Studies is landmark in evolution of management thought and human approach in management.

7. *Researchers like Chris Argyris, A. Maslow, Douglas McGregor and Fredrick Herzberg* — Highlighted dimensions of motivation. **Development of people management function** : The history of management of

people as a distinct managerial function goes back to end of 19th century and beginning of 20th century when there was significant increase in no. and size of organisational units. In India, the experiment of group behaviour in Ahmedabad Mills by Prof. AK Rice (1952) is a significant contribution.

HRM & HRD - STRUCTURE AND FUNCTIONS

Human resources management of an organisation is often an independent department composed of various sections including recruitment and retention, performance and appraisal management, HRD and compensation sections. HRM refers to the art of managing *all aspects* of the human workforce in an organization. It aims at providing an optimal working environment for employees to fully and freely utilize their skills to their best to achieve the organisational goals. HRD is sub category of **HRM** which focuses on 'nurturing' employee's skills. **HRD** aims at developing a superior workforce so that the company and individual employees may achieve their work goals in the customers' service. There is no conflict between the structure and functions of **HRM** and **HRD**. The routine functions are part of HRM and HRD function emphasizes on organisational interventions for climate development, employee development & organisational development, linked with organisational goals. *Change of nomenclature of department relating to human resources management:*

1st stage - Labour and welfare department, 2nd Personnel department & 3rd HRM department

Components:

The conventional components of people management are categorized under Personnel Administration.

The system related to acquisition, promotion, administration, salary and long term benefits are covered under administration.

The traditional labour management, grievance and discipline management activities are covered under maintenance systems.

The development systems such as induction, development and growth, performance appraisal and counselling, career planning are covered under HRD.

There is no conflict between the structure and functions of HRM and HRD. The difference is only in the approach and emphasis. HRM assumes that the management of people is an integral part of the resources management task within organization for achievement of organizational goals. HRM focuses on developing people related system. Hence routine functions become part of HRM.

On the other hand, the HRD functions emphasize on climate development and change management process. The focus of HRD is on overall organizational development process which also include development of people.

ROLE OF HR PROFESSIONALS

With the passage of time, the role of HR professional came to be known as a specialized job — a staff function. Individuals having special qualifications and skills joined the organizations as specialist professionals. Shaphard (1977) summarized the role and qualification of HRP in different phases:

1945-65 : About 30 year old., ex-army or civil service background, meticulous and systematic but not innovative.

1966-75 : About 40 year old, ex-teacher having some training background, having no experience in production or such organizational functions. He does not have influence or credibility with top or line management.

1975-85 : About 30 year old, reporting directly to CEO, widely read, innovative and receptive to change. He may be member on the Board. Acts as facilitator.

Personnel Functions and responsibilities of line and personnel managers

Function	Line management <u>r e s p o n s i b i l i t y</u>	Personal Deptt. responsibility Role analysis, administering recruitment and selection, complying with legal and organizational rules.
Recruitment and selection	Provide data for job analysis and specify desired skills	
Retention	Interview candidates and decide	Fair and consistent policies and practices
Training & development	On-the-job training, coaching etc.	Career planning and organizational
Performance appraisal	Performance and potential appraisal, counseling	Development of performance appraisal system, maintenance of personal records and
Grievances	Handling grievances	Setting up grievance procedures, monitoring and recommending_policy
Discipline	Responsibility to manage discipline_	Advice on disciplinary rules.

ATTRIBUTES OF HR PROFESSIONALS

Technical attributes:

1. knowledge of performance appraisal system and their functioning
2. knowledge of potential appraisal and mechanism of developing a system.
3. Knowledge of various tests and measurement of behaviour
4. ability to design and coordinate training program at worker and supervisory level
5. Professional knowledge of personnel and management
6. Knowledge of behavioural sciences
7. Understanding of overall organizational culture.
8. Knowledge of career planning, processes and practices
9. Knowledge and skills in counseling

Managerial attributes

10. Organising ability
11. Systems development skills

Personality

12. Initiative, imagination and creativity
13. Positive attitude towards others
14. Concern for excellence
15. Ability to work as a team member.

HR function in Banks: It is not generally performed professionally. HRD is considered a generalist discipline. CII developed an HR Competency Model in 2004 that listed 19 inter-linked competencies for HR heads. These includes behavioural competencies (such as communication, initiative, drive, creativity, self confidence, teamwork, influence, problem **solving** and inter-personal skills), which have been embedded in io functional competencies (such as business knowledge, change management, diversity management, service orientation, execution excellence, financial perspective, building expertise, personal credibility, relationship management and strategic thinking and alignment).

Role of HR professional in future (as per Ulrich): a partner with senior **and** line managers in strategy execution, helping to move planning from board room to market place an expert in the way work is organised and executed.A champion for employees representing their concerns to senior management and working to increase employee contribution.An agent of continuous transformation, shaping processes and a culture that improve an organization's capacity for change.

What should the HR professional do ? acquire additional professional qualifications relevant to their role.Holding regular meetings of study circle. Exchange ideas with personnel fraternity from different organisations. Association with and participation in activities organised by other professional bodies. Interaction between **HR and** technology experts & Undertake problem based project studies.

Things to remember: 1. The role of HR functionaries has undergone qualitative change

HR functionaries have total responsibilities about the management of human resource in the organization. 2.HR functionaries are responsible for development of HR related systems.HR professionals must have qualification in HRM. Line managers should not meddle with the management of HR.

DEVELOPMENT OF HR FUNCTIONS IN INDIA

In India, by the 60s, the demand for personnel professionals start emerging. Around that time, institutions like Indian Institute of Personnel Management (IIPM) and National Institute of Labour Management (NILM) were established.

The objective of establishing IIPM was to develop and spread the ideas concerning the human values and serve as a forum for exchange of ideas and experiences and collection and dissemination of the principles, practices, techniques and methods regarding Personnel Management.

The objective of establishment of NILM was to encourage and promote the development of cordial relations between the employers and employees, conduct investigations in to different labour problems, undertake study of existing labour legislation for improvement, organize training and instruction in personnel management.

Later on these two bodies were merged as National Institute of Personnel-Management during 1982. In the earlier phases, India had visionaries like JN Tata who established TISCO at Jamshedpur. This organization took a no. of steps in the area of HRM based on which, some of important legislations were later on passed in India. These initiatives of TISCO and following legislations are as under:

Aspect / Area	By TISCO	Enforced by	Name of the Act
8-hour working day	1912	1948	Factories Act
Free medical aid	1915.	1948	ESI Act
Establishment of Welfare Deptt	1917	1948	Factories Act
School facilities for children	1917		
Formation of committees for handing complaints concerning service	1919	1947	Indl. Disputes Act
Leave with pay	1920	1948	Factories Act
EPF Scheme	1920	1952	EPF Act
Workmen's Accident compensation	1920	1923	Workmen's Compensation Act
Tech. Institute of apprentices, craftsmen and enagg. Graduates	1921	1961	Apprentices Act
Maternity benefits	1928	1946	Bihar Maternity Benefits Act
Profit sharing Bonus	1934	1965	Payment of Bonus Act
Retiring gratuity	1937	1972	Payment of Gratuity Act

In addition to the above, the other provisions of law include:

1. Article 16(1) of Indian constitution — provision for equal opportunity for employment.
2. Employment Exchanges (compulsory Notification of Vacancies) Act 1959 — required the employers to notify the vacancies
3. Apprentice Act 1961 — provision for training linked to employment
4. Child Labour Act 1986, Bonded Labour System Act 1976, Inter-state Migrant Workmen Act 1979 — for safeguarding the interest of specific groups.

In 1980s, the Govt. started introducing employee participation and allocating shareholding to workers. HRD as a sub-system of HRM emerged as a feature.

Qualitative difference between Personal Function and HR System (as per Pareek & Rao)

Personnel Function	Human Resources System
An independent function	A sub-system of a larger system i.e. organization
Main task to respond effectively to the demands	Main task is to develop enabling capabilities (pro-
Main responsibility for personnel matters	All managers share the responsibility of HRM
Main emphasis on personnel admn. or	Main emphasis on developing people and their

People are motivated by salary and reward

People are motivated by challenges and opportunities for development and

In the few organizations such as Larsen & Toubro, BHEL, MARUTI, HDFC etc. started using innovative practices. Among Indian banks, SBI, BoB, Canara Bank also took initiatives in HRM.

Other developments in India:

- Establishment of National **HRD** Network during 1985
- Establishment of Indian Society for Training & Development in 1970
- 5th Pay Commission that made recommendations for making performance appraisal open, improvement in motivational skills etc

HRM & INFORMATION TECHNOLOGY

Globalisation has removed all the physical and national boundaries by linking organizations from all parts of the world, by use of IT. FIRM as a function has dual responsibility to respond to the developments having taken place in the area of information technology (IT), for transformation of the mind set of all individuals across the organization and also use of IT in day to day decision process. The banking sector has absorbed maximum technology for their operations. IT has offered a variety of delivery channels to support customers' needs in an efficient and effective manner.

Role of IT in HRM

There is lot of scope for use of IT in whole range of FIRM functions i.e. recruitment, training, placement, appraisal and reward system, organizational development initiatives etc.

The need for use of IT can be seen through the following:

1. Basic information about employee used within the organization.
2. New dimensions have been added to employee data such as training, competencies, skills, expectations etc.
3. Up-dation of employees data
4. HRD decisions are data-based now and IT provides that data.
5. Adherence to statutory requirements.

As per Nadler:

1. Massive influx of technology into workplace presents great challenge in keeping the workforce's work and knowledge base current and avoid workforce obsolescence
2. New tools disrupt traditional work patterns and can have demoralizing effect. HRD effort must align to the corporate planning.
3. HRD efforts would be examined in terms of contributing to high performance work unit and demonstrating results.
4. Massive influx of technology into workplace presents great challenge in keeping the workforce's work and knowledge base current and avoid workforce obsolescence
5. New tools disrupt traditional work patterns and can have demoralizing effect. HRD effort must align to the corporate planning.
6. HRD efforts would be examined in terms of contributing to high performance work unit and demonstrating results.

HR Information and Database Management

A computer based data can enhance the quality of decision making. A typical HR information system includes the following types of data: The need for use of IT can be seen through the following:

1. Bio-data
2. Educational qualification
3. Professional qualification
4. Organisational history (entry level, promotion, placements, training, performance appraisal, competencies).
5. Salary & allowances.

The above type of data, requires few changes over a time period. But the data base provides lot of information as input for decision making.

HR Research

Research in FIRM can be undertaken to understand:

1. trends of existing systems like recruitment, promotion, training, appraisal system etc.
2. to understand the workforce in terms of motivation, commitment, expectation, frustration etc.
3. to remain sensitive to internal environment, regular opinion surveys, benchmarking, climate studies etc. can be conducted.

Knowledge Management (KM)

KM refers to process of (a) creating, (b) storing (c) distributing and (d) pooling the knowledge (as per Wilcox¹⁹⁹⁷)-

The people in a system are the sources of creating knowledge while storing and distributing the information is the responsibility of the information technology machinery of the organization.

Hence management of 'knowledge worker' is very critical issue and cannot be done by traditional, bureaucratic process.

Knowledge management has gained prominence in the light of the uncertainty that the employee who has created the knowledge, will continue with the organization or not, particularly where the attritions levels are higher.

DEVELOPMENT OF HUMAN RESOURCES

People in an organization cannot be treated like other factors of production. Hence, after originating as a set of activities, HRM has over the years, acquired a status of a crucial function of the organization. It has been recognized that there is linkage between the individual's satisfaction and organisation's growth.

HRD & its sub-systems

HRD means organized learning experience in a definite time period to increase the possibility of improving job performance growth (Nedlar-1984).

Organisations set goals and direct their efforts to achieve these goals. These goals may be in terms of production, finance, sale, control or monitoring of people. The organizations have structure to manage the entire process. This structure is the edifice around which the processes are built. Each unit of this sub-system requires certain knowledge, skills and attitude in an individual.

Hence for ensuring performance of the individuals it is essential that:

1. Individuals has the knowledge as to what is expected of each unit / level.
2. Individuals have the required capabilities to do what is expected
3. Mechanisms are available to measure what is expected.

According to Nadler, HRD is a process, by which the employees are helped in a continuous and planned way to:

1. Acquire or sharpen capabilities required to perform various functions associated with their present or expected future jobs.
2. Develop their general capabilities as individuals and discover and exploit their own inner potentials for their own and or organizational development purposes.
3. Develop an organizational culture in which supervisor-subordinate relationships, teamwork and collaboration among sub-units are strong and contribute to professional wellbeing.

Sub-systems: The sub-systems that can be developed include:

1. Training and development
2. Performance appraisal, feedback and counseling
3. Potential appraisal, career planning
4. Organizational development
5. HR information system

HRM has three sub-systems viz. administrative, developmental and maintenance.

Job analysis : It is a technique that facilitates the listing of what is required to perform a task. It comprises of job description, job specification and ob evaluation.

Job description	To record each and every activity an individual is to perform in a given set-up
Job specification	A list of requirements in terms of educational qualification, age, work experience, specific knowledge, skills, expertise, temperament etc.

Job evaluation	Used to compare similarity between jobs within an organization or between organizations or even in an industry.
Task	A basic element of a job and requires a person to achieve a specific product.
Job	A complex system of task requiring an individual to achieve an overall product and still making the relationship relevant.
Position	It puts an individual in hierarchical pattern expecting those below to report or surrender to higher positions and conform to their expectations while those higher up, may be led to exploit the relationship and demand conformity.
Role	It emphasizes the pattern of mutual expectation
Work	It involves still complex pattern as it goes beyond to encompass sotto-psychological relationship.

Training & Development - Role & Impact of Training

The objective of training and development is to comprehend how this concept of learning could be applied to the organizational context. Establishment of training and development system as part of the HRD effort involves (a) identification of training needs (b) conducting of the training (c) evaluation of training and (d) selection and development of trainers.

Objective of Training and Development:

Employees should be provided with learning opportunities to enable the organizations and individuals to achieve their goals. The organizations have to analyse their requirement. The need of the organization can be linked to the career progress of the individuals that could lead to:

1. Improved performance of the individual on his present job.
2. His preparation for an identified job in a not-too distant future.
3. His general growth not related to any specific job.

Training : It is the learning related to the present job. When goal is to improve performance, it should be conducted and evaluated to check the improvement.

Education: It is the learning to prepare the individual for a different but identified job. If the goal is futuristic, it would be required to be provided.

Development : It is the learning for growth of the individual not related to a specific present or future job. No direct impact may be seen on the performance.

Theories of adult learning:

Lindeman's work was the first instance of defining the perspective of adult learning. It is defined as a cooperative venture in non-authoritarian & informal learning, the chief purpose of which is to discover the meaning of experience, a quest of mind which digs down to the roots of the pre-conceptions which formulate our conduct.

There are a no. of theories to explain as to how we learn. Nadler categorizes them in three sets:

Mechanistic (or behaviouristic) theories : learner is passive in the process of learning. Learning occurs only when a learner is conditioned to give the right response.

Cognitive theories : The purpose of learning is to teach the brain to engage in such critical thinking and problem solving.

Organismic (or Humanistic) theories — Learning occurs when learners have the freedom to learn what is particularly relevant to their personal life situation.

As per Decenzo and Robbins:

1. Learning is enhanced when the learner is motivated.
2. Learning requires feedback.
3. Reinforcement increase the likelihood that a learned behavior will be repeated.
4. Practices increase a learner's performance.
5. Learning must be transferable to the job.

APPROACH TO TRAINING

For proper training, a systematic approach has to follow certain logical processes for enhancing knowledge, skills and attitudes of their personnel, which include:

Step 1 — Analysis and identification of training needs.

Step 2 - Preparation of a training plan

Step 3 — Conduct of the training program which includes designing the program in terms of the time,

duration, target group, sequence of inputs and methodology. The teaching methodology include readings, lectures, experimental lectures, discussion, participation training, case studies, role plays.

Step 4 — Evaluation of the training program and the plan (there are various levels for evaluation i.e. reaction level, learning level, the behavior level, functioning level).

Step 5 — Selection and development-of trainers.

ATTITUDE DEVELOPMENT

Attitude can be defined as a persistent tendency to feel and behave in a particular manner towards different situations.

Components: Attitude has three basic components i.e. emotional, informational & behavioural.

Emotional component : This involves person's feeling that may be positive or negative.

Information component : A belief may be founded on insufficient observation or information or opinion. A branch manager is of the opinion that a 2 weeks' training may be adequate for a person to work effectively as a System Administrator, which actually may be 4 weeks. The belief of the manager represents his attitude toward training.

Behavioural component: It consists of person's tendency to behave in a particular way towards the object. The behaviour of the manager in the above situation has impact on the workplace.

Significance of attitude at workplace

Attitudes help predict work behaviour. It also helps people adapt to their work environment. Attitude serve 4 important functions:

1. The adjustment function — which helps a person to adjust to his work environment.
2. The ego-defensive function — which helps a person to defend his self-image.
3. The value-expression function — which helps a person with a basis for expressing their value.
4. The knowledge function — which helps a person to organize and explain the world around.

Changing attitude:

Though it is difficult but it is not impossible to change the attitude of the people. The major barrier against such change are prior commitments and lack of information. These barriers can be come over by providing new information, by resolving the discrepancies between attitude and behaviour. To an extent, the change is possible by co-opting i.e. getting people involved in improving the things.

CAREER PATH PLANNING

Individuals expect certain changes or advancements to take place in a time bound period and when such changes do not occur, they get frustrated or aliened.

Erik Erikson has divided life into 8 stages (4 in childhood and 4 in adulthood). The adulthood stages are relevant in understanding, as to what the individuals expect in the organizational careers. These stages are: Adolescence — where individual's development is to achieve an ego identity.

Young adulthood — where the individual starts developing relationship with individuals, groups or occupation.

Adulthood — where the individuals starts guiding the next generation and passes on values and knowledge to others.

Maturity — where the individual attempts to achieve ego integrity.

Levinson's age-specific transitions correspond to Erikson's 4 adult stages.

Dalton, Thompson and Price have emphasized roles and-relationship, an individual may experience in the 4 career roles such as :

- (a) apprentice — this is beginning of the career. Individual is doing routine work at this stage.
- (b) colleague — beginning of making an independent contribution.
- (c) Mentor — where individual develops ideas, manages others and
- (d) Sponsor — individual broaden his perspective and think long term as he is now a part of the top management.

Career pattern

Driver (1985) has listed these patterns as CAREER CONCEPTS. These include:

- (a) Linear career — where the individual enter into an occupation and plans for upward movement

using the organizational hierarchy.

(b) **Steady state career** — where the individual enters into an occupation, acquires skills but decides not to move upward.

(c) **Transitory career** — where individuals shift to new jobs.

(d) **Spiral career** — where individuals shift to new jobs, move up in status and rank.

Schein has given another framework of 3 dimensional movement i.e.

(a) vertical i.e. along with the hierarchy

(b) circumferential — along with the different divisions and functions

(c) radial towards the centre of the organization.

In a bank situation, three types of movements may be as under:

Vertical Movement

Scale	Management level	Minimum years of experience before promotion to next grade
I	Junior Management	7 years Now Changed to 3-4 years in all
II	Middle Management	5 years Top Top
III	Middle Management	5 years
IV	Senior Management	3years
V	Senior Management	2 years
VI	Top Management	2 years
VII	Top Management	2 year

Horizontal movement

Branch size	Branch Manager	Major business dimensions
Small	Scale 19MG)	Personal Banking, agriculture, priority sector
Medium	Scale II (MMG)	Personal Banking, agriculture, priority sector, commercial credit
Large	Scale IIISMMG)	SSI, Industrial and institutional credit
Very Large	Scale IV-V (SMG)	SSI Industrial institutional credit and forei n

Inclusion movement

Office	Management level	Responsibilities
Regional office	Scale III	Incharge of Functon like credit, staff, development & inspection
Regional office	Scale IV (Regional Manager)	Coordination, control and development of the region
Zonal Office	Scale IV (Chief)	Incharge of functions like credit, staff,development, inspection
Zonal Office	Scale V Scale VI (Zonal Manager)	Coordination, control and development of the zone
Central Office	Scale IV — Chief Manager	Head of functions like credit, staff, development,
Central Office	Scale V — AGM	Overall supervision and policy review function
Central Office	Scale VI — DGM	Overall control and policy review for modifications
Central Office	Scale VII — General Manager	Strategic management for a function :review,change

Career Anchors:

This concepts refers to a personal sense of type of work individual wants to pursue and what that work implies about the individual. It has three components:

1. Self perception of the talents and abilities based on one's performance.
2. Self perceived motives and needs based on self-diagnosis and feedback
3. Self perceived attitudes and values based on interactions with the norms and values implicit in the

organization. As per Schein there are 5 types of career anchors:

- Technical / functional competencies
- Managerial competencies
- Security
- Creativity
- Autonomy

Career Path Planning System

In general, the career development has two distinctive phases i.e. prior to acquiring qualification and after acquiring qualification. Career planning is primarily an HRD sub-system. It establishes the linkage between other sub-systems like manpower planning, job rotations, transfer, placement, training and performance appraisal. While implementing the career plan, the organization has to see that:

1. Policy of career planning is made explicit. Benchmarks are laid down.
2. Career path is a facility for growth and not a right for advancement.
3. Career path should be made known to the employee.
4. Career path is followed uniformly for all employees without bias.
5. Career path should be flexible to accommodate variation. For

effective implementation of career path, the organizations have to:

1. Define the career stages in relation to the organizational levels.
2. Identify the core jobs at each level
3. Define and spell out the criteria for each successive level.
4. Placement is the next career role.

SELF DEVELOPMENT

Organisations are required to bring about strategic changes involving business diversification, expansion and structural changes in response to emerging demands. Organisations are not able to bring total change of mindset of their people.

For creating learning organizations, the people in the organization have to be sensitized to the need for self-renewal. To achieve a lasting effect, the organizations have to concentrate on how the HR could be reoriented towards such self-renewal. Unless the individuals change, they would not be able to survive. The change in the organization comes only when the individuals sense that change is occurring and he has to take corrective steps to ensure that he does not become a misfit.

For self-development of the individual in the context of an organization, the under-noted aspects require consideration:

At individual level : motivation pattern, locus of control and power bases.

At inter-personal level : Interpersonal needs, Transactional Analysis

At group level : Being effective member in the work group

At Individual Level

Motivation pattern	Individuals have to be aware, what motivates them, what is his contribution to the group activities OR what kind of influence he is exerting. Such analysis can reveal that for job satisfaction he can look for those opportunities. It would facilitate creation of awareness about career anchor and then deciding what is the most suitable action for development and increasing effectiveness.
Locus of control	Concept given by Lefcourt and Levenson explains that individuals have beliefs about who is responsible for what happens in life. With some individuals there is more external locus of control and with others there is internal locus of control. Such beliefs have impact on individual performance. A conscious effort by an individual as to who controls him, can reveal the areas of development. Specific strategies can be drawn by the individual to bring the desired orientation.

Power bases	As per Kotler, the power is a measure of person's potential to get others to do what he or she wants them to do, as well as avoid being forced to do what he or she does not want to do. A person become aware of the power he has and how much more is needed which is quite relevant. Perception of having and using power, empowers a person.
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Interpersonal interactions:

There are a very large no. of situations in an organization, when people interact with each other and influence each other. Accordingly, people can acquire influencing styles.

According to Schutz, there are 3 basic interpersonal needs implied in interaction among people i.e. inclusion, control and affection.

Satisfactory relationship includes (a) a psychologically comfortable relationship with people on a dimension of initiating interaction and (b) a psychologically comfortable relationship with people with respect to eliciting the behaviour from others.

Transactional Analysis

Transactional Analysis (or TA) is the process of analyzing and understanding the behaviour of a human being. It helps in understanding the behaviour of the self and others, improve the inter-personal relationship and ensures effective communication.

The concept was developed by Eric Berne based on the concept of Freudian Psychology suggested by Sigmund Freud. He made the Freudian ego and superego simple by replacing with 3 ego states of human mind having no relationship with the age of a person. These ego states are:

Parent Nurturing and controlling and being critical

Adult Being logical, rational, having control over emotions, eagerness for problem solving, rational decision making

Child Being emotional, irrational, decision making normally not based on logic and rationale

People make basic assumptions about their own self-worth and also about the other people in the environment. Harris called these combinations as *Life Positions* which are described in the form of OKAYNESS.

PERSONALITY TRAITS UNDER TRANSACTIONAL ANALYSIS

I am OK. You are OK (i.e. both have value)	I am OK. You are not OK (i.e. I have value and you do not have value)
I am not OK. You are OK (i.e. you have value but I do not have value)	I am not OK. You are not OK (i.e. neither person has value)

Based on the ego states, there are 4 personality traits of a person. The most appropriate under these is considered to be "I am OK. You are OK".

Self-awareness

Understanding self, helps in self-development. The concept of *Johari Window* by Luft and Ingham, explains what is meant by self-awareness. There are two dimensions (a) how much of one's behaviour is known to him (b) how much he feels others know him. These two dimension give 4 sections called (a) arena (b) blind (c) closed and (d) dark.

JOHARI WINDOW

	Known to self	Not known to self
Known to others	Arena (i.e. open space)	Blind
Not known to others	Closed	Dark

The size of arena is critical for improving effectiveness. More a person feels that other know him, more conducive the environment becomes and the better he is equipped, to face the challenges. Hence, Arena is required to be increased.

Emotional intelligence

As per Daniel Goleman link between IQ test scores and the achievements in life is dwarfed (dusted) by the totality of other characteristics that one brings to life. These characteristics are called emotional intelligence (i.e. abilities such as being able to motivate oneself and persist in the face of frustration, to control the impulse and deny gratification, to regulate one's moods and keep away distress from swamping the ability to think. There are five *components* of emotional intelligence:

Self awareness : ability to recognize, understand, emotions and their effect on others.

Self regulation :ability to control disruptive impulse, to think before acting.

Motivation :Passion to work for reasons that go beyond money or status.

Empathy : Ability to understand emotions of others and treat people according to their

Social skills emotional reactions.

:Proficiency in managing relationships and building networks and ability to find common ground and build rapport.

HUMAN IMPLICATIONS OF ORGANISATIONS

Human behaviour and individual differences

Human behaviour is a combination of originating and responding behaviour. It is the result of biological and psychological processes.

According to Kurt Lewin behaviour is a function of the person and environment around him.

The factors that influence the behaviour of an individual can be grouped as:

- Environmental factors — Economic, social, political.
- Personal factors — Age, sex, education, abilities, marital status and no. of dependents etc.
- Organisational factors — Physical facilities, organization structure and design, leadership, compensation and reward system etc.
- Psychological factors — Personality, perception, attitude, values, learning etc.

From the angle of an organization, the organization views the employees as the rational humans motivated by money. As a result, it adopts economic man and rational man approach.

However, economic motives alone may not influence the behaviour at the workplace. Other factors such as treatment, acknowledgement of their contribution etc. also affect the behaviour.

Employees behaviour at work

Employees behaviour at workplace plays important role in success of the organization. The people in an organization do not work in isolation and their role and performance is interdependent.

Assumptions about human behaviour at work:

1. There are difference between individuals.
2. Concept of a whole person
3. Behaviour of an individual is caused.
4. An individual has dignity.
5. Organisations are social systems.
6. There is mutuality of interest among organizational members.
7. Organisational behaviour is holistic.

There are certain commonalities in the persons such as persons like all other persons, like some other persons and like no persons.

Hence, the individuals have certain common characteristics.

There are several theories to explain the concept of personality. One dimension is in the form of Type A and Type B behaviour profiles.

A person with Type A behaviour is generally restless, impatient with a desire for quick achievement and perfectionism. Such managers in banks, usually keep their cabin untidy and it gives a messy appearance. His table may be full of papers and it may be difficult at times, to trace important papers on his table. He may be in the habit of blaming others.

On the other hand, Type B persons, are much more easy going, relaxed about time pressure, less competitive and more philosophical in nature. Such managers are systematic and methodical in their day to day work. They plan the work by differentiating as urgent and important.

EH Erikson identified 8 developmental stages in explaining the personality. These stages are:

Stage	Name
Stage-i	Trust vs mistrust
Stage-2	Autonomy vs shame & doubt
Stage-3	Initiative vs guilt
Stage-4	Industry vs inferiority
Stage-5	Identify vs role diffusion
Stage-6	Intimacy vs isolation
Stage-7	Generativity vs stagnation
Stage-8	Integrity vs despair

Personality Theories

There are certain common patterns and variable that determine the personality of the people. Experts have developed certain personality theories.

Psychoanalytical Theory	Based on Freudian concept of unconscious nature of personality. Human behaviour and motivation is outcome of psychoanalytic elements i.e. id, the ego and the super ego. Id is the foundation of unconscious. Ego is conscious in nature and relates the conscious urges to the outside world. Id demands immediate pleasure and Ego controls it. Super ego supports the Ego.
Trait Theory	There are many traits common to all but there are few traits that are unique to few. On the basis of traits, people are described as aggressive, loyal, pleasant, flexible, humorous, sentimental, impulsive etc.
Self-concept theory	Personality and behaviour is determined by the individual himself. We have our own image and our actions are consistent with such image (Carl Rogers). An employee with a self concept of high intelligence, independence and confidence may not look for such reinforcement techniques as monetary rewards.
Social learning theory	Personality development is more a result of social variables than biological factors. Much of human behaviour is learnt or modified by learning. Personality is the sum total of all that a person has learned.

Personality and Brain

Brain influences the personality. Such contribution of brain could be through Electrical simulation of the brain (ESB) and split brain psychology. It may be possible physically to manipulate personality through ESB.

The split brain (right vs left brain) psychology is closely related to ESB.

<p>Left Hemisphere (controls right side of the body)</p> <p>Performs functions such as speech, logical (mathematical), linear (detailed) sequential, controlled, intellectual, dominant, active, analytic, reading, writing etc.</p>	<p>Right hemisphere (controls left side of the body)</p> <p>Performs functions such as special (musical), holistic, simultaneous, emotional, intuitive, creative, spiritual, facial recognition_recognition of complex figures etc</p>
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Johan Hollands personality job fit theory :

Holland presents 6 personality types and proposes that satisfaction and dissatisfaction with the job depends on how individuals successfully match their personality with their occupations. These 6 personality types include :

- 1.Realistic** (shy, genuine, persistent stable, conforming, practical) — Farmers, mechanic, assembly line worker.
- 2.Investigative** (analytical, original, curious, independent) — Biologist, economist, news reporter.
- 3.Social** (sociable, friendly, cooperative, understanding) — social worker, teacher, counselor
- 4.Conventional** (conforming, efficient, practical, unimaginative, bank teller, file clerk) accountant, corporate manager.
- 5.Enterprising** (self-confident, ambitious, energetic, domineering) Lawyer, real-estate agent.
- 6.Artistic** (imaginative, disorderly, idealistic, emotional, impractical)- painter, musician, writer.

Diversity

Race, ethnicity and gender are the more recognized forms of diversity. The diversity has implications for HR system such as disability, family background, age, life style and culture. These identity groups can affect the employee's attitude at workplace.

Previously, the organizations used to promote homogeneity which is called 'homogeneous reproduction'. But much similarity in the organization can be detrimental to long-term growth, renewal and ability to respond to important environmental changes such as dynamic market conditions, new technologies and ideas etc.

Modern employers encourage diversity at workplace. There are 3 predominant traditional HR approaches for managing diversity i.e.

- (b) (a) **diversity enlargement** (this increases the representation of individuals of different ethnic and cultural backgrounds) **diversity sensitivity** (it acknowledges the existence of cultural distance and attempt to teach individual members about cultural differences via training) and
- (c) **cultural audits** (it generally tries to determine what is blocking the progress of non-traditional employees).

Gender issues

Many jobs have preference for a particular gender both from employer's and employee's point of view due to physical, social, psychological and emotional considerations.

Jobs requiring physical strengths — men are preferred.

Jobs requiring hospitality — women are preferred.

Banking, teaching, healthcare etc. have all seen a good representation of women in India. To provide for equal remuneration, India has also passed The Equal Remuneration Act 1976. For providing against the vulnerability of women at workplace, Factories Act 1948 provides for special permission for requiring women to work at odd hours.

Supreme Court has also issued comprehensive directive against cases of exploitation, sexual harassment and discrimination at workplace.

Theories of Motivation and their practical implications

Motivation refers to a process beginning from the inner state of a person and ending with need fulfillment. When a student puts in hard work in studies, his motivation level is considered as high. When a worker shirks work, his motivation level is deemed to be low.

The word motivation is derived from a Latin word 'movere' i.e. to move. As a behavioural concept, motivation is of great interest to the Managers in business organization.

There are various theories of motivation such as:

Theory	Description of-the theory
Scientific management or Rational Economic View	FW Taylor contributed much to this theory. Theory states that: -Physical work could be scientifically studied to determine the optimal method of performing a job. -Workers can be made efficient by giving prescription. -Workers would be willing to accept these prescriptions, if paid on a differential piece work basis.
Human Relations Model	As per Elton Mayo, social contracts at workplace are important in addition to money. Workers can be motivated by acknowledging their social needs and making them feel useful and important.
Abraham Maslow's Need Hierarchy Theory	He identified five levels of needs: 1:Physiological needs: Food, rest, exercise, shelter etc. 2:Safety needs: Protection against danger, threat, deprivation. 3:Social needs: Need for belonging, for association, for acceptance, for giving and receiving friendship and love. 4:Ego/esteem needs: Need For self confidence, for dependence, for achievement, for knowledge and need for status, recognition, appreciation. 5:Self-fulfillment or self-actualisation needs: To realise one's own potentialities, to experience continued self-development, to be creative.
Frederick Herzberg's Two Factor Theory	It states that there are two sets of motivating factors i.e. hygiene or maintenance factors relating to job environment and other the motivators relating to contents of the job. Motivational factors include recognition, advancement, responsibility, achievement, possibility of growth & work itself. Maintenance factors include company policy and administration, technical supervision, salary, job security, personal life, working conditions, status, inter-personal relations with peers and supervisors.
Clayton Alderfer's ERG Theory	It is based on existence, relatedness and growth (ERG). People have needs in a hierarchy and these-needs determine the human behaviour. ERG theory has three levels of needs compared to 5 in case of Maslow. As per ERG theory, more than one-need may be operative at one point of time rather than only one need as per Maslow theory.
Achievement Motivation Theory	According to DC McClelland, there are three needs i.e. for achievement, for power and for affiliation.
Victor H Vroom's Expectancy Model	This theory is known by other names also <i>such</i> as instrumentality theory, path-goal theory, valence-instrumentality-expectancy theory. As per theory, motivation is determined by the nature of reward people expect to get as a result of their job. Man being rational tries to maximize his perceived value of such rewards. There are three elements in the model i.e. expectancy, instrumentality and valence (value a person assigns to the desired reward).
James Stacy Adams' Equity Theory	Theory proposes that motivation to act, develops after the person compares the inputs / outcomes with the identical ratio in comparison to the other person. Upon feeling inequity, the person is motivated to reduce it.
Lyman W Porter and Edward E Lawler—Performance satisfaction Model	It states that the motivation does not equal satisfaction and performance. These are all separate variables. Effort does not lead to performance directly. The reward that follows will determine the satisfaction.
Reinforcement Theory.	The consequences of an individual's behaviour in one situation influences that individual's behaviour in a similar situation.

Motivation and behaviour

Behaviour is generally influenced by a desire to achieve some goal and goal may be known to the individual or-it may not be known to him. Each activity is supported by motivation.

Motives - Individuals carry a set of inner motivations and drives that influence the way he behaves much more radically than he realizes. Motives are needs, wants, drives or impulses within the individual.

Goals - These are outside an individual. These are the hopes for rewards towards which the motives are directed.

Motivation To Work

There are several ways of motivating people at work such as money, appreciation, job enrichment, job rotation, participation.

Money	It is important motivator as money has the capability to meet several needs of a person. Maslow's physiological needs like food, clothing and shelter can be met by money. Money has a limited impact as motivator and it has diminishing returns.
Appreciation	An effective non-monetary benefit is the recognition and appreciation for good job. It satisfies self esteem need. It also has impact on other group members.
Job enrichment	A job is enriched when it is challenging and creative. It provides more decision making, planning and controlling experiences.
Job rotation	Shifting an employee from one job to another keeps his interest in the job intact. Besides, there is lot of learning opportunity in job rotation.
Participation	Participation of the employee in the management of an organization keeps the employee motivated.
Quality of work life	Adequate and fair compensation, safe and healthy environment, jobs aimed at developing and using employee's skills and abilities, integration of job career and family all contribute in improvement in quality of work life.

Role concept and analysis

Role refers to a set of expected behaviour patterns attributed to someone occupying a given position in an organization. Role and position are different concepts. Role is a position a person occupies in an organization and it is an obligational concept. Position is a relational and power related concept.

The concept of role widens the meaning of work and relationship of the employee with other significant persons in the system. There are few important aspect of role such as role stagnation, inter-role distance, role set conflict (which has various forms such as role ambiguity, role expectation conflict, role overload, role erosion, role inadequacy, personal inadequacy etc.)

Important aspect of Role

Role stagnation	When a person is promoted, he assumes a new role but if he fails in the new role, he experiences role stagnation, even though he occupies a new role. In turn this causes role stress. A senior clerk, when promoted as officer, may find himself in such a situation, at times.
Inter-role distance	If an individual occupies more than one role, there could be conflicts between the roles. A branch manager also performs the role of husband and father at home. When he is not able to give time to family, this creates stress.
Role set conflicts	Different people have different expectation from one role. There is possibility of incompatibility amongst expectation of others. It may then result into role ambiguity, role expectation conflict, role overload etc.
Role ambiguity	When the individual is not clear about the expectations from him about the role this is called role ambiguity. It may be in relation to activities, responsibilities, priorities or general expectations.
Role expectation conflict	When there are conflicting expectations or demand from a role, the role occupant experiences conflict and stress. These expectations may come from boss, customer, seers or subordinates.

Role overload	When a role occupants finds that there are too many expectations from the role. it may occur when the role occupant lacks power or where there are large variations in the expected output.
Role erosion	Where the role occupants finds that certain functions that he is perform are being performed by someone else, having a different rol. It is individual's subjective feeling. In a small bank an additional post of general manager has been created. earlier there was one GM only. The existing GM may start feeling that there is role erosion.
Resource inadequacy	When the resources required for performance of a role are not adequacy, the role occupant may experience the resource inadequacy.
Personal inadequacy	When the role occupant finds that he does not have adequate skills, knowledge or experience to perform the role effectively.
Role isolation	When role occupant finds that certain roles are closer to him and other at a distance, the main criteria being the frequency and ease with which he could perform the role.

EMPLOYEES' FEED BACK AND REWARD SYSTEM

Progressive organizations make efforts to obtain regular feedback from the employee on various aspects of HRM. This is done by way of some satisfaction or climatic survey. The information is gathered both formally and informally about the attitude and satisfaction of employees. At formal level this is collected through well designed questionnaires, psychological, suggestion schemes etc. The informal information is gathered through discussions with the representatives of employee, observation of managers and superiors based on the behaviour pattern of the employees.

Thorough such surveys, the organization is able to understand as to how effectively, it is managing its people.

Feedback through climatic survey :

Under this, the organizations measure individuals' perception about the climate within the organization. The coverage of a typical climate survey can be as under:

1. Structure (employees' feeling about constraints on groups, rules, regulations, procedures, communication channel, delegation.)
2. Responsibility (employees' feeling about being your own boss, clarity of role)
3. - Reward (employees' feeling about being rewarded for good job, perception about reward and punishment system)
4. Risk (sense of riskiness and challenge in the job and in the organization)
5. Warmth (general feeling of fellowship, informal supporting culture)
6. Support (perception about helpfulness of managers)
7. Standards (perceived importance of implicit and explicit goals and performance standards)
8. Conflict (employees' feeling that the managers and others want to hear different opinion)
9. Identity (employees' feeling of belongingness to the organization and perceived value).

Reward and compensation

The wages as compensation is viewed as the main attraction to join or change a job. Compensation should be reasonable and justifiable to keep the employee happy and devoted in the organization. Basic aim of an individual is to earn satisfactory wages and perform well to be recognized for other financial and nonfinancial rewards.

Types of compensation ; Compensation refers to a monetary reward for the performance of the job plus other benefits. It include wages or salary, bonus, cash allowances, benefits such as accident, health insurance cover, employer' contribution to the retirement funds, provision for accommodation etc.

Type of position	Compensation
Managerial job (top, middle, junior)	Remuneration
Supervisory	Salary
Clerical or administrative	Wages

Unskilled, semi-skilled	
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Factors for deciding compensation : These factors could be:

- (a) company objectives,
- (b) employee market situation and
- (c) internal and external pressures.

Compensation theories : According to 3rd pay commission, a good compensation package covers factors like adequacy, societal considerations, supply and demand position, fairness, equal pay for equal work and job evaluation.

Adequacy of wages : The committee on fair wages, pronounced certain wage concepts such as: Minimum wages, Living wages, Fair wages, Need-based minimum wages.

Legal framework : The level of compensation theoretically gets decided by the socio-economic considerations. Administration, however, protects the workforce from irrationally low wages. In India, the Govt. has come out with following enactments:

The payment of wages Act 1936, The minimum wages Act 1948, The payment of bonus Act 1965 and The equal remuneration Act 1976.

Job evaluation: This is one of the important measures to determine the level of compensation package. It helps in distinguishing jobs in the level of complexity, skills required, the risk involved and link compensations accordingly. The objective of job evaluation are:

1. To determine the compensation rates.
2. To link pay with the requirement of the job
3. To provide for pay differential taking into account the skills, efforts, hazards required in each job.
4. To establish a compensation structure.

Process of job evaluation — It involves job analysis, job description and job specification. It is also important for manpower planning, performance appraisal.

Performance and rewards : From this angle, the compensation may be fixed, totally variable and mixed.

Fixed — Based on job analysis or market conditions or the collective bargaining power of the union, the compensation is fixed for various jobs. Fixed level creates low level of motivation.

Variable - Compensation is decided based on performance. This induces high level of performance.

Mixed — It tries to remove the drawbacks of both the variable and fixed compensation. A fixed level is fixed with the provision to give incentive for performance.

Practices in Indian Banking Industry

In Indian banking system, initially the structure of compensation was decided by the banks themselves. Later on, on formation of Unions and associations, the situation started taking different shapes. In the early 50s and 60s, the bank union contended that banks should pay according to capacity but bank management denied the same. The matter was referred to the Tribunal for adjudication.

The first such adjudication was in the form of Sastry Award followed by Desai Award.

Later on (since 1966) the system of Bipartite Settlement was put to practice. The settlement is binding on both the parties and is valid for 5 years.

Bank managements, of late have been of the view that the wage settlement should be bank wise.

PERFORMANCE MANAGEMENT

The basic objective of HRM is to create an environment, where the individual contributes his best to meet the corporate goals and gets satisfaction, out of what he does. Their performance is measured to examine their contribution and also for compensation.

Appraisal system :

Performance appraisal is an important tool both for the organization and the employee. It is a process by which the management finds out how effective it has been in hiring and placing the employees. It is an important tool to review employee performance, take corrective steps through training, interventions or placement decision, reward good performance and attempt to take the employee performance at a higher level.

The appraisal system may be formal or informal depending upon the requirements of the

organization.

Objectives of the system:

According to McGregor, the performance appraisal plans meet 3 needs:

1. Judgemental for salary increases, transfers and promotions.
2. Developmental — telling an employee how he is doing and suggesting changes in his skills, attitude and behaviour.
3. Counselling by the superior.

The specific objective, the system should serve are:

1. To enable the organisation to maintain an inventory of the quality and skills of people and identify and meet their training needs_
2. To determine the performance linked increments and provide data for promotions and transfers.
3. To maintain individual and group development and fulfill their aspirations by sharing with them, their standard of observed performance and help them reach the benchmarked by skill upgradations programs.

Process of evaluation:

The process of evaluation has to take care of the following aspects:

- Organization sets up the performance standards, that should be clear, realistic and measurable.
- Standards are required to be conveyed to the employees.
- For measurement of performance, data is collected.
- Based on data/information; the performance is measured.
- Outcome of the appraisal is discussed with the employee emphasizing the strong points and counseling him on the weak points.
- Corrective steps are taken.

Appraisal methods

Each organization has to choose a method for performance appraisal, as it suits its requirement. There are two sets of methods i.e. traditional and modern methods.

Traditional methods	Modern methods
<ul style="list-style-type: none">• Straight ranking method• Comparison method• Grading method• Graphic method• Forced choice method• Forced distribution method• Free form essay method• Group appraisal method.	<ul style="list-style-type: none">• Assessment centre method• Management by objectives method• Human asset accounting method• Behaviourally anchored rating scale

The features of these methods are:

Method	Description
Straight ranking	Relative position is assessed and people are rated in order of merit and placed in a grouping,
Comparison	Employees are compared on certain selected factors like leadership, initiative etc. It is also called factor comparison method.
Grading	Certain features are considered for grading. Scales are decided on the basis of these grades which can be Outstanding (A), very good (B), average (C), below average(D)
Graphic or linear rating	Methods takes into account the employee characteristics and contribution. Rating is on a continuous scale.
Forced choice or distribution	Superior is made to make his choices to minimize the bias. Employee is rated on predetermined distribution scale.
Free form essay	Appraiser makes a free form, open-ended appraisal of the employee regarding job knowledge, attitude, development needs.
Group appraisal	Group of appraisers rate an employee who have some knowledge about employee's performance.

Assessment centre	It is a modern method. Employee's behaviour is assessed on the basis of performance of different activities such as group discussion, business games, in-basket exercise etc.
Management by objectives	It attempts to minimize the external controls and emphasizes on motivation levels of the employees. Objective of MBO is to change the behaviour and attitude for getting results.
Human asset accounting	Human assets, like other assets, are valuable. Money estimates are attached to the value of an organization's personnel and its external goodwill. Current value of the human assets is appraised by undertaking periodical measurement of two variables called key causal (i.e. management policies, strategies, skills) and intervening enterprise (loyalty, attitudes, motivation level).
Behaviourally anchored rating scale	Jobs are described through illustrations or by giving critical incidents of effective and ineffective performance. A scale is devised on the basis of these incidents.

Management by objective method (MBO):

This system emphasizes on goal achievement rather than the method involved. The process is:

- Setting up of organisational goals.
- Goal setting is a joint process.
- Frequent reviews of performance through one to one meeting.
- Sharing of feedback in altering the course of action, if required.

Advantages — Involves participative approach in goal setting. (b) enhances motivational skills (c) creates an environment of competition within the organization for enhanced performance (d) provides objective appraisal method (e) early identification of problems.

Potential assessment:

The performance appraisals emphasizes the past performance and does not help much in making assessment about the potential performance. For this purpose, the organizations may make use of Potential Appraisal Report. The assessment centre method (of performance appraisal) used in conjunction with the performance appraisal system, can help in determining the potential.

Performance appraisal vs Confidential Report

Annual performance appraisal can also be carried as a confidential activity. This report is submitted to the controlling office. There is no transparency and the superior assumes greater importance and wields power. No feedback is given to the employee as to how he is performing. Hence, there is no developmental consideration.

Merits and demerits of Appraisal system

Merits	Demerits
<ul style="list-style-type: none"> • Reveals concern for performance • creates an environment of organization. • Provides feedback to the employees and steps are taken in time. • Raises general motivation level of the employees if 	<ul style="list-style-type: none"> • There is halo effect i.e. rate an employee is or low. • Leniency or strictness tendency interferes with the appraisal and appraisal gets • Assigning average rating to all aspects of rating.

COUNSELLING

Among various facets of human relations, counselling is probably one of the oldest relationships. From ancient times till the development of modern management concepts, counselling as a technique has proved its worth time and again and has become an indispensable tool for the development of human beings.

Counselling refers to establishment of a relationship between two persons where one assumes a superior role (by dint of his competence, capabilities and knowledge) as a counsellor and the other as a counsellee or client. Counselling is infusion of ideas, strength and showing direction to a person to behave

or act in desired manner as expected of him.

Managerial counselling refers to a relationship between a superior and a subordinate and aims at paving the way for the development of subordinate as a human being notwithstanding the organisational needs and objectives. Here the supervisor help the subordinate to realise his potentials for development without resorting to the establishment of traditional relationship of counsellor and counsellee. This is done through an objective way of making the subordinate realise his position and trying to explore the goal jointly and heading towards it consciously. Here the supervisor intervenes in an objective way and thus helps the subordinate in a participative way.

Successful counselling:

- a: Preparedness of the supervisor i.e. right and positive aptitude where he has to accept the fact that the whole exercise is going to be mutual between two normal people on a give and take basis. He must know the background, attitude, feeling and personality of the subordinate.
- b: Tuning in with the subordinate i.e. accurate understanding of the subordinate so that the supervisor can really feel the pulse of the subordinate and can see the setting where the subordinate is standing as well as his view point. This is also known as empathy.
- c: Acceptance of the subordinate as an individual and in totality.
- d: He should be a good listener and patience to listen to subordinates carefully. He should encourage the subordinate to communicate as much as possible.

How to proceed : Dos and do-nots

- a: Acquainting with the background.
- b: Relaxed setting.
- c: Facing the counsellee as a human being
- d: Psychological rapport
- e: Do not argue
- f: Eliciting information.
- g: Catching the contradictions and giving the feedback.
- h: Identification of needs jointly.

The managerial counselling mentioned above revolves around the expectations of organisation from the human resources it engages. The gap between what the organisation wants its human resources to do and what they otherwise do is the area where, through various techniques-developments are possible and managerial counselling in this regard can play an important role as an effective technique.

HRM : BANKING INDUSTRY IN INDIA AND ITS IMPLICATIONS

INTRODUCTION:

In India the banking sector is segregated as public or private sector banks, cooperative banks and regional rural bank§. Foreign banks has been given a different head followed by upcoming foreign banks in this section.

The last decade experienced a complete reform in the financial and banking sector. The capital and financial market, banking & non-banking organisation and financial instruments was redressed towards development.

Easy Banking: With the advancement of technology, banking sector has become more easy, fast, accurate and also time saving. ATMs, Mobile Banking, SMS Banking and Net Banking is only the tip of an ice-berg.

Role of HRM in Indian Banks:

HRM contributes to organizational performance in different ways: through sound functional basics; through effective realignment when the external environment changes; and by building an organizational context to that the organization ..;an cope with the dualistic forces (2002).

Human Resource in Banking

The core function of **HR in** banking industry is to facilitate the performance improvement among its people. Factors such as skills, attitudes and knowledge of personnel, play a critical role in determining the

competitiveness within the organization or the industry (2002). The quality of human resources indicates the ability of banks to deliver the value to clients or customers.

Indian banking industry has been an important driving force behind the nation's economic development. The emerging environment poses both opportunities and threats, particularly to the public sector banks, as well as the human resource in changing economic and business environment. The primary emphasis needs to be on integrating human resource 'strategies with the business strategy. Above the aspects of recruitment, placement, performance management, rewards and employee relations - a radical transformation of the existing personnel structure in public sector banks like the seniority over performance is not the best environment for attracting the best talent from the young competitive environment. However, recruitment practices as well as on-the-job-training and redeployment are considered as one of those many improvements of HR in Indian Banks (2002).

HRM BACKGROUND AND PRACTICES

To make the Indian Banking System stronger, efficient and low-cost, the creation of fundamentals must include in the bank's operations, strategies and processes: strengthening the prudential norms and market discipline; adoption of international benchmarks; management of organizational change and consolidation within the financial system; upgrading the technological infrastructure of the financial system; and human resource development as the catalyst of the transformation (2002).

The Human Resource field in the Banking Industry is considered as one of the process of discovery and transformation. The field of Human Resource can be described as emergent and dynamic within the cultural business aspect in a Banking Industry. The success of today's banking business will sparsely depends on the human resources of the organization, in which plays a crucial role in providing the services needed.

The evolution of banking system in India affected the human resource practices, recruitment and selection practices, and training system. It is very important that the details of human resource are discussed along with the employees, to build their own career planning, perceptions and development.

The primary strength of the industry is the human resource that is why the efforts to develop the skills and management are the main subject placed before the human resource. A major challenge for many banks will be to develop the special competencies and skills for credit appraisal and risk management. Putting the information technology is a key contributed in human resource development. Therefore, the HR model of the future will require professionals to be both driving and anticipating change, understanding the complexities of the new business environment and forces shaping it (2002).

HUMAN RESOURCE MANAGEMENT (HRM): KEY ISSUES

The basic function of any HR department of a service organization like a bank revolves round the well being of the human resources working within. Here the word "human resources" mean both the officers and workmen staff.

The primary beliefs embedded in the scheme of things in HRM parlance are:

- To serve customer as the ultimate goal if one is to remain strategically competitive on a sustainable basis.
- Internal workforce primarily those occupying frontline positions have to be extremely motivated since they are primarily involved in the process of delivery of customer service.

- Since people are at the core of this service organization, this resource will have to be considered as the most important stakeholder and has to be treated with as much care / empathy as possible.
- Since the objective of human resource management is to manage human resource talent, this is also known as talent management.
- Management has to evolve suitable talent management strategies to attract, manage, develop and retain this key asset.
- Since in a service industry like banking, there is very little product differentiation, the main differentiating strategy is with reference to human resources management.
- Since emotional instinct is as important as intelligence quotient for human resources, the policy

can not be. uniformly applied to all, as each human being is different.

- This is true for all levels of a bank; the type of strategy might, however, vary according to the tier of cadre.
- Commitment of top management is an essential pre-condition if human management resource management strategy is to succeed in any organization.

With the above theoretical perspective in background, let us look into some of the major human resource issues with special reference to public sector banks.

1. Talent Acquisition:

The first step in respect of right human resource management is the **right acquisition** strategy for **right people**. This is vital as people are at the core of business delivery processes in a banking organization. Unfortunately, public sector banks are seriously affected because of resistance of Union on one side and existence of a mammoth organization like Banking Services Recruitment Board (BSRB) for so-called common entrance process. There is very little flexibility and freedom for such banks to attract right talent from **market place at market price**. Although some freedom has been given of late, for all practical purposes, there is no concept of **campus recruitment** (direct recruitment of management trainees from the management institutes) in such banks. As a result, there is serious **human resource scarcity** in public sector banks at junior management level.

The other issue of concern has been that public sector banks have never resorted to concept of **employer branding** from recruitment perspective and therefore, they are one of the least preferred career choices particularly of educated youth with talent. The banks are not to be blamed as they do not have the competitive advantage to attract right talent compared to their private / foreign compatriots or other players in the market place.

2. Talent Management:

This is the second stage of talent development in an organization. Talent management involves the following steps:

- Placement of **right person at right place**
- Induction of human resource in the **organizational culture**
- Talent **recognition**
- Talent **appreciation & feedback mechanism**
- Creation of **congenial climate** for talent nurturing

Unfortunately, many of the above issues lack serious consideration in public sector banks. HR in the public service banking bank is still considered as a support service and not integrated with its strategic vision, mission and goals / objectives. As a result, placement of personnel in a given place is primarily driven by the criteria of "**vacancy fulfillment**" and nothing beyond that. There are very few occasions where proper induction takes place from an HR perspective, CVs of the people are scanned and right people are placed at right places. The major problem with public sector bank management is that few options are available to them and all HR functions are driven by several considerations other than pure merit because of several interferences from different quarters.

The other area of concern in this regard is the **mix of age** of a public sector bank. Against **average age** of employees of a private sector in the range of 30-35, the same for a public sector bank is around 50, if not more. There is lot of division and unnecessary sense of animosity between different classes of people in terms of age, status, officers vs. workmen, and so on and so forth. Despite their best efforts, it has been very difficult for the bank management to **change this age-old** hostility & divide and this has come in as a strong way against creating right conducive climate for HR practices to percolate.

3. Talent Development:

Apart from having right climate, the other important issue that one looks into before giving a medium to long-term commitment for a career, is **satisfaction** arising from **job enrichment / rotation**, getting

recognition for doing 'a god job, expectation of **performance-based payment, flexibility** in terms of job hours & other related aspects, both **monetary and non-monetary incentives and a fast track promotion process** though which one can look for prospects **of a good career ahead**. Many of these issues are not possible in public sector environment, not because of unwillingness of **management to provide but because of outdated** government and regulatory systems and procedures.

Retaining right talent in a competitive scenario thus becomes quite difficult, if not impossible. **No doubt things, of late, are changing but quite at** a slower pace compared to general deregulation in the corporate scenario. **In absence of proper talent development strategies**, it has been very difficult for public sector banks to retain talent. This **became obvious when many public sector banks came** out with a scheme of voluntary retirement scheme which saw the exit of **good talent quite contrary to intention of the** management while introducing such scheme.

4. Placement in Right Position and Promotion:

These concepts are virtually absent in public sector banks. Merit is often overlooked and other considerations outweigh for posting in positions that are always considered coveted and represent self-esteem, for example, foreign postings and posting in foreign exchange trading desks. Very often it has been observed that decisions to fill in some of these positions are not objective, are random and do not follow the principle of meritocracy. This is equally applicable for filling in the vacancies at top position like GM—Credit, etc. There are lots of grey areas in such policies that include lack of transparency and perceived objectivity.

Issues Forward:

Does this mean that everything is lost in public sector banks as far as HR policies go? Does it imply that HRM has no relevance in public sector banking? What should be done to reverse the process and see emergence of good HR systems and policies in public sector banks? What makes good HR policies for the public sector banks within the given constraints?

The answer to many of the above issues lies in changes in some of the constraints of government rules and regulations. What this means is that all HR policies should be left to the management of banks both for evolution as well as implementation. Till that time it happens, many of the issues will remain unresolved. However, even within given constraints, many steps can be taken to make the HR systems effective and to make the workplace not only a place to work like machine but a place of fun and to work & enjoy. Some of the riders in this regards are given in the following paragraphs:

- Setting up of a strong HR department both at the corporate as well as administrative offices (zonal / regional offices) of the banks and manning them with qualified and experienced HR people who are not only mature in age and exposure but also acceptable to people at large as executives with positive and objective approach. The top-most HR position in the bank like GM-HR, etc. should be handled by a person who commands respect from a wide cross-section of employees and perceived as a positive person. HR top position should be considered as top-most coveted job in the bank at senior-most level.
- Every bank should have detailed policy guidelines regarding HR issues in the bank. This should be developed keeping in view the existing government guidelines and in consultations with the Unions. But the most important aspect is that these guidelines should be explicit, in line with strategic goals / objectives of the bank, transparent, and take into account complaint redressal mechanism of employees at large.
- The specific roles of the HR department should focus on the following aspects of the employees at all levels:
 - Right placement of right people at right jobs
 - Detailed job description including accountability at each level
 - A comprehensive code of ethics policy
 - Specific rewards (both monetary as well as non-monetary) appreciating talent. For example, the best branch manager award for each zone, best employee award for each branch, etc.
 - Open two-way communication channel between the line managers and employees and top managers to ensure that communication channels are being used properly at all levels.

- Mechanism to identify talent at each level of operation and ways to appreciate the achiever
- Specific means to design a well-structured succession planning at each level
- Creation of an internal Ombudsman for taking care of complaints
- Out of the box thinking and innovation to ensure employee engagement like internal competitions on new product / process improvement, scheme of taking select achievers to a place for trip, etc.

The above are only some of the suggestions. The specific action plans could vary from bank to bank. The McKinsey Report on "War for Talent" provides seven talent imperatives that every successful company must adopt to remain competitive in this complex and competitive world. These include building talent mindset at all levels of the organization, creating employee value proposition (EVPs) that would induce employees to continue with a company, building a high-performance oriented culture, always recruiting the greatest available talent, developing all employees to their full potential and conscious attempt to retain high performers. HR departments of public sector banks should consider implementing some of these ideas to take care of these strategic imperatives.

When the undersigned joined banking services in 1970s as a Probationary Officer in a large public sector bank, things were different. We had to go through lots bureaucratic and procedural practices; HR as a department was not existent: we had only IR and Personnel department. Ninety percent of time of both the departments was spent in resolving legal issues, union negotiations and yearly transfers on ritual basis. Promotions were, by and large, time bound and used to follow a structured approach without scope for much flexibility. The banking system had very few options as well as mechanism to identify talent, leave aside managing the talent.

During the tenure of the undersigned at the National institute of Bank Management in early 1990s, things had already undergone change. In some of the bigger banks, HR departments had come into existence and processes and systems were much more employee friendly than the 70s. This period also saw the launch of the general economic reforms process and banks were also influenced by the same. With the advent of Narsimham committee recommendations, process of partial privatization of public sector banks through process of listing, arrival of the new generation private sector banks, the liberalization under commitment to GATS & baking system, public sector banks started facing the real challenges. This includes all aspects of banking including HR practices. The **new generation leadership** started appreciating the importance of HR polices and practices.

In today's scenario, the top management of many public sector banks has started implementing the right HR practices. Some of the latest instances have been performance-based promotion policies, objective methodologies for transfer to various positions, specific training policies for all categories of staff, introduction of appreciation scheme for bank employees at all levels, among many others. One of the unique cases has been launch of the Advanced Management program by Indian Institute of banking and Finance (IIBF) in collaboration with select management institutes. This 1-year long education program aims at professionalizing senior banking personnel. This novel experiment has found strong sponsorship from a few leading public sector banks. The initial indicators have been quite satisfying.

However, till the time playing ground becomes even, it is a difficult game the public sector banks are in. The earlier the regulators and government understand this crucial issue, the better it will be for Indian banking system as a whole, as a substantial chunk of banking business in India is till today in public sector domain and will, hopefully, continue to be seat least in near future. Therefore, human resource management issues in public sector banks need to be given top priority both by the government / regulatory as well as the Top Management of these banks. This should be the key area of reforms if Indian banking system aspires to become globally competitive.

HRM PRACTICES IN BANKS:

Human Resource is an area, which has proved its worth in the history of business world. The organizations that opt it at very earlier stage and implement innovative and effective techniques get their reward in the form of high performance and marvelous growth. Darwin's doctrine of 'survival of the fittest' is valid in the business world too and the organizations that want to survive in the market have to be fit in each and every respect. Among all the aspect of organizational functions, Human Resource Management

is the backbone of all. It serves as the spinal cord of whole system and integrates different functioning efficiently and effectively.

Human Resource Management has lot of functions to do, dealing with the 'Human' asset of organization from hiring to firing them. In this process, it performs the functions of human resource planning, recruitment, selection, orientation and training, monitoring, performance appraisal and motivating the employees for the sake of higher performance.

Bank Alfalah Ltd. & Pepsi Co. has a rich history of success and in its success, among other factors; Human Resource Management has a pivotal role. In these organizations, there is a well-integrated, established and innovative human resource system that judges the employees, their potentials and their weaknesses and does corrective actions without any bias, discrimination and without any delay. In these organizations, there are well-organized methods for all of the HRM functions. Through proper planning of HRM, they try to improve their employee's performance as well as their employee's job satisfaction level to achieve their objectives.

But, as is normal, there are also some weaknesses in these organizations that should be taken care to get more accurate and perfect results from the HRM system. But, finally, we can conclude that apart from weaknesses the HRM system of **Bank Alfalah Ltd. and Pepsi Co.** are working marvelously and this can further be enhanced by taking certain steps some of which are given in the end.

Our main focus in this report is on the HR functions and their requirements in both of the organizations. This report has been prepared as the requirements of the course of MBA. We have split this report in various sections and have tried to keep them in an organic sequence. We have tried our best to present this report in concise but comprehensive manner.

Human Resource Management

"Human Resource Management consist those activities designed to provide for and coordinate the Human Resources of an organization ".It can be defined as "all the practices, systems and procedures implemented to attract, acquire, develop and manage human resources to achieve the goals of an organization. Human resources of an organization is one of the largest investment. Government reports shows that approximately 65% of national income is used to compensate employees. Proper management of Human Resources of an organization is very important because People are important assets of an organization. The success of an organization is highly depend on the performance of the people. But the People's performance depends upon careful attention to them. Therefore, an organization cannot achieve its goals and objectives without proper Human Resource Management.

Human Resource Functions

Tasks and duties performed in both large and small organizations to provide for and coordinate human resources. Human Resource Function encompasses a variety of activities that significantly affect all areas of organization. Human Resource Functions are given below

- Human resource planning.
- Recruitment / Decruitment.
- Selection.
- Orientation and Training.
- Career Development.
- Performance management system.
- Compensation and Benefits.

Human Resource Planning

Human resource planning is defined as "process of getting the right number of qualified people into the right job at the right* time." HRP is also define as "the system of matching the supply of people internally (existing employees) and externally (those to be hired or searched for)."

The long term success of any organization ultimately depends on having the right people in the right at the right. Organization objectives and the strategies for achieving those objectives are meaningful only when people with the appropriate talents, skills and desire are available to carry out those strategies.

Types of Planning: There are three types of planning:

- Human resource planning
- Strategic planning
- Tactical or Operational planning

Strategic Planning

Strategic planning is not about how to position products and businesses within an industry. Rather, it is about changing industry rules or creating tomorrow's industries. The biggest benefit of strategic planning is its emphasis on growth and it encourages managers to look for new opportunities, rather than simply cutting more workers. Strategic planning may result in new business acquisitions, new capital investment or new management approaches. It provides direction and scope to tactical planning.

Tactical or Operational Planning

This aspect of planning addresses issues associated with the growth of current or new operations, as well as with any specific problems of planned growth. Purchasing new or additional office equipment to enhance efficiency (e.g. computer hardware or software).

Steps in the HRP Process

HRP consists of four basic steps

1) Determining Organizational Objectives

Organizational Objectives: Statement of expected results that are designed to give the organization and its members direction and purpose.

Cascade approach: Objectives setting process designed to involve all levels of management in the organizational planning process. It is not a form of top to down planning but the idea here is to involve all levels of management.

2) Determining the Skills and Expertise Required (Demand)

After establishing organizational, divisional, and departmental objectives, operating manager should determine the skills and expertise required to meet their respective objectives.

METHOD OF FORECASTING HR NEED

Judgmental Method

- Managerial estimation
 - Delphi technique
- Scenario analysis

Mathematical method

- Statistical method
- Modeling method

BENCH MARKING

3) Determining Net HR resource

This process involves a thorough analysis of presently employed personnel and a forecast of expected changes.

- Skill Inventory
- Management Inventory
- Anticipating Changes in Personnel

4) Developing Action Plans

Once the net human resource requirements have been determined, managers must develop action plans for achieving the desired results. The following section discusses action that can be taken.

Adding Human Resource

- Permanent hiring
- Temporary hiring

- Outsourcing

Reducing Human Resource

- Downsizing
- Layoff
- Termination
- Earlier retirement
- Voluntary resignation inducement

TOOL AND TECHNIQUES OF HRP

1. **Succession Planning**

Technique that identifies specific people to fill future openings in key positions throughout the organization. Succession planning almost always involves the use of a replacement chart which shows both the incumbents and potential replacements for given positions within the organization.

2. **Commitment Manpower Planning**

A systematic approach to human resource planning designed to get managers and their subordinate thinking about and involved in human resource planning.

3. **Ratio Analysis**

A tool used in human resource planning to measure the organization's human resource vitality as indicated by the presence of promotable personnel and existing backup. The end product of ratio analysis is an overall organizational vitality index which can be used as a broad measure of the organization's human resource vitality. The index is calculated based on the numbers of promotable personnel and the number of existing backups in the organization.

Recruitment

"It is process of seeking and attracting a pool of people from which qualified candidates for new vacancies can be chosen". Most organizations have a recruitment function manage by the Human Resource Department. In an organization recruiting the right number of people at the right time is the top priority.

Organizations do have options other than recruiting new employees to their work. Some of these options include using temporary workforce, offering overtime to existing employees, subcontracting the work to other organizations and leasing the employees. One final reason may be to outsource the work to other companies.

Human Resource planning, recruitment and selection processes. Job analysis gives the nature and requirement of the jobs to be filled. Recruitment concerns providing the pool of people required to fill the jobs. The selection process concerns choosing from the pool of qualified people the individuals or group of individuals most likely to succeed in a given job.

Different Methods of Recruitment

An organization may fill a particular job with someone already employed by the organization or with someone from outside. Following are the different methods of recruitment from inside the organization or from outside the organization.

Internal Methods of Recruitment

When an organization has been effective in recruiting and selection in past, one of the best sources of talent are its own employees. There are many advantages of hiring people from inside the organization like the organization has a good idea about strengths and weaknesses of their employees, recruiting from inside the organization has a good impact on the employees performance and morale. Recruiting within the organization has also some disadvantages like infighting for promotion within organization become overly intense and has a negative affect on the organization performance. Different methods of internal recruitment are given below

- Job Posting and Bidding.
- Memos to Supervisors.
- Listings in Employee Publication.
- Buy back.

External Methods Of Recruitment

External recruitment is needed in organization that is growing rapidly or has a large demand for technical, skilled or managerial employees. External recruitment has also certain advantages and disadvantages. Some advantages are the pool of people available is much larger than internal sources, employees hired from outside brings new insights and perspectives to the organization etc. Disadvantage of external hiring is that it is very difficult practically to attract, contract and evaluate potential employees. External sources of recruitment are

- Advertising.
- Employment Agencies.
- Temporary help Agencies.
- Employees Leasing Agencies.
- Campus Recruiting.
- Internet Recruitment.
- Employees Referrals and Walk- ins

An obvious and very important question human resource department face is which method of recruitment supplies the best talent pool. Generally it seems safe to say that research has not identified a single best source of recruitment. Thus organization must take steps to identify its most effective recruitment method.

Who is responsible for recruitment? In most large and small-size organizations, the human resource department is responsible for recruitment. These organizations usually have employment office in human resource department. The employment office has recruiters, clerical personnel who handle the recruitment activities. In small organizations. **External Methods Of Recruitment**

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Decruitment

"Techniques for reducing the labor supply within an organization". Decruitment might be motivated economic conditions, new technology etc. Following are the different methods of Decruitment

- Firing.
- Layoffs.
- Attrition.
- Transfers.
- Reduced Workweeks.

- Early Retirements
 - Job Sharing.

SELECTION

"The process of screening the job applicants to ensure that most appropriate candidates are hired".

"Personnel selection is the procedure used in judging whether applicants are or are not suited for positions needing to be filled".

Human resources are the important asset of an organization. An organization provides satisfaction and value to customers through their employees. For this reason, the HR selection process has a critical importance. Before selecting the employees, many instruments are used to screen the applicants. There are five stages of selection process.

- Establishing Selection policies
- Establishing Criteria and techniques
- Gathering and Evaluating information about Employees
 - Making the Accept or Reject decision
- Communicating the Decision

Internal Selection

Means for certain job we are looking or using existing candidate. When we go for internal selection succession identifies potential internal candidates. Information is stored in HRIS. Internal selection can be accelerated. With internal selection steps in selection process are eliminated.

External Selection

When we are looking for a candidates with special skills which Then selection procedure includes following steps

- Preliminary reception
- Tests
- Interview
- Verification
- Medical evaluation
- Supervisory interview
- Realistic job preview

Hiring decision

Preliminary reception

It can be formal or informal in which the application are screen and we take interviews from different applicants to measure their voices ,dress, physical appearance , personal grooming , educational background, professional training and to limited extent experience.

Tests: Tests are still one of the major methods of uncovering qualifications and talents that might go unnoticed in other instruments of selection. The major reason for using testing is that it is the only selection technique that is objects.

Types of Tests: Tests can be classified on the basis of personal characteristic sought from the applicant. These includes

- Psychological tests.
- Aptitudes tests.
- Interests tests.
- Personality tests.
- Knowledge tests.

Test Validation: It means that test scores relate significantly to job performance or to job relevant criterion.

Interviews

The in-depth interview is often referred to as employment interview, the reemployment interview or the diagnostic interview. It is probably the most important part of the whole selection procedure. It may be

- Structured
- Unstructured
- Mixed
- Behavioral
- Stress

Reference Check

There are three kinds of references *personal, academic, and past employment*. First of them is of little value as they tend to be biased in the favor of applicant. The second is of considerable value if the personnel recruited develop a relationship with the teachers based on mutual respect and interest. The most important references the applicant's former employer. A measure of person's actual accomplishments, abilities, weaknesses and strengths may be obtained through this way.

Medical Evaluation

Although a physical examination is given as a part of pre employment procedures. First, it is designed to screen out individuals who might not be capable of performing the assigned duties effectively. Second, the exam can be used to screen **out who** might have high incidence of absenteeism, illness or accidents. Third, it can prevent hiring people with communicable diseases. Finally, it can be used as a defense against unwarranted claims under workers compensation laws or in suits for **damages**.

Supervisory Interview

The ultimate responsibility for a newly hired worker's success falls to the immediate worker's supervisor. Because he is able to evaluate applicant's abilities. He can then relate with requirement of job. So this matching proves good and required selection.

Realistic Job Preview

It is general intro to environment before hiring. Employee is allowed to see where he will work. **Often** involves showing equipment and working conditions. Employee turnover is reduced when it is used. Mostly it for technical working personnel.

Hiring Decision

This step used to choose the candidates from among the remaining applicants. Whether the selection process regarded as positive selection or negative selection. We make decision on the basis of criteria we have developed in the selection process. If the applicant meets the criteria we select it otherwise we reject him. When the decision is made not to make nor for job offer, the rejection may be done by either the personnel office or the

Orientation: "The introduction of new employees to the organization, work unit and job."

Employees receive orientation from coworkers and from the organization. It can be:

Informal Orientation: From coworkers. It is usually unplanned and unofficial. It often provides the new employee with misleading and inaccurate information.

Formal Orientation: From organization. It official and is of much importance. Orientation is conducted at two distinct levels.

- Organizational Orientation.
- Departmental and Job Orientation.

Organizational Orientation

It presents topics of relevance and interest to all employees. There should be balance between organization interest **and employee personal** interest. This sort of orientation maintains it.

Departmental and Job Orientation

Specific orientation that describes topics unique to the new employees specific department and job.

Orientation Kit

It is a supplemental packet of written information for new employees. This kit is prepared by HRD provides wide variety of information. Care should be taken that not too much information is delivered to employees. Many organizations require employee to sign a form indicating they have received and read that kit. It involves material like

- Organizational chart.
- Map of company's facilities.
- List of holidays and benefits
- Copy of insurance plan
- Copies of required forms and etc.

Orientation Length and Timing

It is virtually impossible that employee absorb all the information in one long session. It should be brief but not to exceed two hours, spread over several days, increase interest among employee. Long sessions can result in a negative attitude on the part of new employee.

Orientation's Evaluation

HRD should conduct an annual evaluation of total program. The purpose of this evaluation is to determine whether current program is enough or company needs other way to improve it.

Training

Training is a learning process that involves the acquisition of skills, concepts, rules or attitude to enhance the employee performance. Several firms use training for different reasons as

- Economic, social, technical and government changes.
- Planned organizational changes
- Performance problem as low motivation, low productivity etc.
- Regulatory, contractual and professional changes.

Basically it is the responsibility of immediate manager to train the new employee but sometimes this task is delegated to the senior coworker. Regardless of the quality of training it is very essential for a new employee. Training process involves the following process.

1. Perform job analysis
2. Perform need assessment
3. Establish training objectives
4. Conduct training program
5. Evaluate training outcomes

Let us discuss these one by one.

1) Job Analysis

(i) Job Description

(ii) Job Specification

- Job Description:** It is the written statement about the nature of the job and requirement of the job.
- Job Specification:** Description of the competency, education and experience qualifications the incumbent must possess to perform the job.

2) Needs Assessment

Needs assessment is the systematic analysis of the specific training activities the organization is required to achieve the objectives.

Training must be directed toward the accomplishment of the organizational goal. It means that the organization should commit its resources only into those activities that toward the accomplishment of organization objectives. An organization can decide that what method that is going to adopt in need assessment. There are different methods that an organization can use in need assessment. These are

- i. Interview with employees
 - ii. Survey Or Questionnaire
 - iii. Focused Groups
 - iv. Observation
- Document Examination

i. Interview: Interview with the employees can be conducted by the hr specialists or by outside expert. The questions may be as:

- What problem the employee facing in the new job?

- What additional skills and knowledge is required?
- What training does the employee believe is needed?

II. Survey / Questionnaire: The list of the skills required to perform a job is prepared and the employees are asked to choose those skills in which they require training. We can also use employee attitude survey for this purpose. We can use customer survey in order to get knowledge about the training needs of the over all organization.

iii. Observation: It is very effective way to determine the training needs but for the observation trained hr job . **Focused Groups:** Focus groups are composed of employees from the various departments and from the various levels in the organization. Usually human resource specialist or the outside expert conducts the session. Focus group discusses the following topics.

- A. What knowledge / skills will our employee need for our organization to stay competitive in the next 5 years?
- B. What problem that our organization has that can be removed through the training?

3) Establishing Training Objectives

After determining the training needs the organization set the objectives to meet those need training objectives can be broadly categorized in to 3 categories.

i. Instructional Objectives

- What principles, attitude and construct is to be learned?
- What are to be taught?
- When they are to be taught?

ii. Organizational and Departmental Objectives

- What impact that the training will have on the organizational and the departmental outcomes?

iii. Individual Performance & Growth Objectives

- What affect the training will have on the individual attitude outcomes after the training?
- What will the impact of training on the personal growth?

4) Methods of Training

On the job training is normally given by a senior employee or the immediate manager in this method employee is not only shown how to perform the job but also allowed him to perform it on his own.

Job Rotation: Job rotation is on the job training method in which an individual is moved from one job to another job allowing the individual to stay on particular job from some time period as of 6months to 1 year.the advantage of job rotation is it increases the exposure and provides flexibility. Different techniques used by the trainer in job rotation are

- Preparation Of Trainee For Learning The Job
- Breaking Job into Different Components & Identifying The Key Points.
- Performance of Operation & Knowledge.
- Performance Tryout
- Follow-Up

Apprenticeship Training: Apprenticeship training is the mixture of on the job, off the job, in the practical and theoretical aspect of the work required in the highly skilled occupation. The length of apprenticeship training is determined by the standard adopted in the industry. Usually a skilled and experienced person conducts the on the job training the purpose of this training is to learn the practical aspects of the job. Apprentices also learn the theoretical study in the classroom.

Classroom Training: This training is conducted off the job and it is the most frequently used method in the training. It is an effective way to impart knowledge to a large number of audiences at the same time. Basically it is frequently used for technical, managerial and professional employees.

Virtual Classroom: Virtual classroom is an online teaching and learning technique that the most of the latest companies are following now days. In virtual classroom the participant at the local class and remote class can ask question from the lecturer.

5) Evaluating Training: Evaluation of the training is broken down into 4 areas:

- **Reaction:** is concerned with how much trainee liked the program
- **Learning:** is concerned with what principles, facts and concepts were learned
- **Behavior:** did the job behavior of the individual changed after the program
- **Results:** is concerned to measure the changes in the variable for which the training program was conducted as for absenteeism, improved productivity and low motivation problems.

Principles of Learning: The use of the strong learning principles during the implementation of training program helps to ensure that the program will succeed. There are some principles of the learning analyst should be selected.

- Motivation to personal goals.
- Knowledge of the results
- Reinforcement
- Flow of the training program
- Practice and repetition
- Spacing of sessions
- Whole or the part training

Career Development: It is an on going formalized effort by an organization that focuses on developing and enriching the organization's human resources in light of both the employees and the organization need. "In organizational development (or OD), the study of career development looks at: *how individuals manage their careers within and between organizations* and how organizations structure the career progress of their members". (Web definition)

Career Development Objectives

From the organization view point, career development has three major objectives.

- a) To meet the immediate and future human resource needs of the organization on a timely basis.
- b) To better inform the organization and the individual about the potential career paths within the organization.
- c) To utilize existing human resource programs to the fullest by integrating the activities that select, assign, develop, and manage individual career with the organization.

Career Planning: Process by which an individual formulates it career goal and develop a plan for reaching those goals. Who is responsible for career development?

1. Organization's responsibilities.
2. Employee's responsibilities.
3. Manager's responsibilities.

Organization's Responsibilities

The organization is the entity that has primary responsibility for instigating and ensuring that career development has take place. Especially the organization's responsibilities are to develop and communicate career options within the organization to the employee. The organization should carefully advice an employee concerning possible career paths to achieve that employee's career goals. Human resource personal are generally responsible for ensuring that this information is kept current as new jobs are created and old ones are phased out.

Employee's Responsibilities

Employee major responsibility is career planning. Career planning is not something one person does for another; it has to come from the individual. Only the individual knows what he or she wants out of a career, and certainly there desires vary appreciable from person to person. Career planning does not happen automatically, it needs hard work and conscious effort. The organization can help by providing trained specialist to encourage and guide the employee.

Manager's Responsibilities

It is the manager moral duty to facilitate the subordinate's career. First and foremost, the manager should serve as a catalyst and sounding board. The manager should show his employee how to go about the

process and then help the employee evaluate the conclusion.

Managers Roles

- I. Appraising performance
- II. Coaching and supporting
- III. Guiding and coaching
- IV. Providing feed back
- V. Supplying information
- VI. Maintaining integrity of system

Unfortunately many managers do not perform their managerial duty and do not perceive career counseling. They have never considered it as a part of their job. Therefore many organizations have designed training program to help their Manager to develop their necessary skills in this area.

Implementation of Career Development Program: Successful implementation of career development program involves four basic steps.

1. Individual assessment
2. Organization assessment
3. Communicating career options
4. **Career counseling**

Individual Assessment: Many people never stop to analyze their abilities, interest, and career goals. People by using **this** approach basically they assess their abilities. Therefore many organizations have developed tailor made form and **training** program for the use of their employees.

Assessment by the Organization: Different organization has different sources of information that can be used for **assessing the employee**. The most frequently source is "**performance appraisal process**". Other potential sources include 1) assessment center 2) **personal records reflecting information** such as **education and** previous work experience.3) checks and **balance system**.

Communicating Career Options: The basic objectives of, the careers goals are to see the opportunities for future that are available within the organization and outside the organization The organization can do several things to facilitate such awareness, posting and advertising job vacancies is one activity that helps employees get a feel for their options.

Career Patching: Sequences of developmental activities involving informal and formal education, training, and job experience that help make an individual capable of holding a more advanced job in the future.

Career Self Management: The ability to keep up with changes that occur within the organization, industry and prepare for the future.

Career Counseling: Career counseling is the activity that integrates the different steps in the career development process. Career counseling may be performed by employee's immediate manager, a human resource specialist, or the combination of the both. Most of the time it perform the immediate manager conduct counseling with the appropriate input human resource personal. The immediate manager has the advantage of practical experience, knows the company and in a position to make a realistic appraisal of organizational opportunities.

Compensation & Benefits

Compensation is refers to all the extrinsic rewards employees receives in an exchange for their work, composed of the base wage or salary, any incentive or bonuses and any benefits Compensation is an important part of the personnel system. Wages and salary administration is highly subjective. Many values and judgments are involved in determining what should be paid to employee as compensation for their knowledge, education, training, time and effort.

Pay refers only to the actual dollars an employee receives in exchange for their work.

Base Wage or Salary is hourly, weekly or monthly pay that employee receives for their work.

Incentive refers to rewards offered in addition to the base wage or salary and usually directly related to the performance. 'BENEFIT' rewards employee receives as a result of their employment and position with the organization.

Compensation Policies

Certain policies must be formulated before a successful compensation system can be developed and implemented.

- Minimum and maximum level of pay(taking in to the consideration the worth of the job to the organization, ability to pay, govt. regulation, union influences and market pressures)
- General relationship among levels of pay (e.g. between senior management and operating management, operating employees and supervisors)
- The division of the total compensation dollars(that is what portion goes into base pay, incentive program and benefits)

Performance Management System

"Performance management is a **process** used within organization to establish and evaluate an individual's job performance to achieve goals and objectives". Performance management system is directly tied to the organizational reward systems provide a powerful incentive for employees to work diligently and correctly towards achieving organizational objectives. When properly designed and implemented, performance management system not only let employees know how well they are presently performing but also clarify what needs to be done to improve performance.

Environmental Factors as Performance Obstacles

Many factors beyond the control of the employees may affect their performance. Common potential performance obstacles are

- Inadequate work facilities and equipments.
- Restrictive Policies that affect job.
- Lack of cooperation from others.
- Temperature, Lighting and Noise.
- Work shift and Machinery.

Responsibilities of Human Resource Department in Performance Management: Performance management system requires a coordinated effort between the human resource department and the managers of the organization who are responsible for conducting performance appraisals. Generally, the responsibilities of human resource department are to:

- Design the performance management system and select the methods and forms to be used for appraising employees.
- Maintain performance appraisals record for the individual employees.

Responsibilities of Immediate Managers

The responsibility of the manager in performance appraisals are to

- Evaluate the performance of the employees.
- Complete the forms used in appraising the employees and return them to the human resource department.
- Review appraisals with the employees
- Establish a plan for improving the employee's performance.

Performance Appraisals

"A process of systematically evaluating performance and providing feedback upon which performance adjustments can be made". Performance appraisal should be based on job analysis, job description, and job specifications. Performance appraisals may be formal and informal.

Formal Performance Appraisals:

"A formalized appraisal process for rating work performance, identifying deserving 'poises or promotions, and identifying those in need of further training".

Informal Performance Appraisals:

"The process of continually feeding back to subordinates information regarding their work performance". **Performance Appraisals Methods:**

Whatever methods of performance appraisals an organization used; it should be based job realistic. Widely used performance appraisals methods are given below:

- Management by Objectives(MBO)
- Multi-rater assessment(or 360-degree feedback)
- Graphic rating scale
- Behaviorally anchored rating scale(BARS)
- Critical —incident appraisals
- Checklists
- Forced-choice rating
- Ranking methods
- Work standard methods
- Essay writings

Providing Feedback:

The results of the employee's performance appraisals must be communicated to the employees after performance evaluation. For this purpose a proper interview must be conducted. The manager should answer the following questions.

1. What good contribution is the employee making?
2. **Is the** employee is working up to his or her potential?
3. Is **the** employee clear about the manager's performance expectation?
4. What training does the employee need to improve?
5. **What** strengths does the employee have that can be built on or improved?

Introduction to Bank Alfalah

Bank Alfalah Limited was incorporated on June 21st, 1997 as a public limited company under the Companies Ordinance 1984. Its banking operations commenced from November 1st, 1997. The bank is engaged in commercial banking and related services as defined in the Banking companies ordinance, 1962. The Bank is currently operating through 104 branches in 36 cities, with the registered office at B.A. Building, I.I. Chundrigar, Karachi.

Since its inception, as the new identity of H.C.E.B after the privatization in 1997, the management of the bank has implemented strategies and policies to carve a distinct position for the bank in the market place. Strengthened with the banking of the Abu Dhabi Group and driven by the strategic goals set out by its board of management, the Bank has invested in revolutionary technology to have an extensive range of products and services. This facilitates our commitment to a culture of innovation and seeks out synergies with clients and service providers to ensure uninterrupted services to its customers. We perceive the requirements of our customers and match them with quality products and service solutions. During the past five years, we have emerged as one of the foremost financial institution in the region endeavoring to meet the needs of tomorrow today.

Products & Services: The bank's primary objective is to provide a wide range of financial products and services to individuals and various other entities in the country. They are continuously formulating new products and services for the growing and diversified needs of their ever-expanding client base. Bank Alfalah has launched Credit Cards, ATM Cards, and plans to further expand its online facilities. Following are the major products of Bank Alfalah Limited, which are prime examples of quality innovation, providing timely banking opportunities to their customers:

Deposits

- | | |
|--------------------|---------------------|
| i. Saving Deposits | ii. Notice Deposits |
| v. Royal Group | vi. Term Deposit |

Certain important information for questions on HRM (Common for all Chapters):

- 1 Attitude has emotional, informational, behavioural dimensions.
- 2 Attitude though difficult, but it can be changed.
- 3 One of the weapons to change the attitude is by arousing fear.
- 4 Attitude changes can be tried through influence of friends and peers, opinion leaders and co-opting people in the decision making process.
- 5 Career roles such as sponsor, colleague, apprentice and mentor can be arranged in the ascending order as sponsor, colleague, mentor and apprentice.
- 6 . In transaction analysis, the transaction is blocked When a transaction takes place between parent to parent.
- 7 An individual's personality has a combination of child, adult and parent ego status.
- 8 In transactional analysis "I am not OK, you are OK' stands for— I do not have value. You have value.
- 9 Every member of the group has to work out the task of the group, maintain the cohesiveness of the group and understand the decision making process of the group.
- 10 HR professionals must have concern for people and their development.
- 11 HR professionals must have ability to work as a team member
- 12 National Institute of Labour Management was started mainly for promotion and development of cordial relationship between employees and employers.
- 13 Hawthorne Studies revealed that productivity depends on emotional state, relationship with colleagues, kind attention of the supervisors.
- 14 Application of IT to serve customers of a bank has tremendous potential.
- 15 The main task of knowledge management is to capture tacit knowledge of people for future use.
- 16 Andragogy refers to adult learning.
- 17 Labour unrest and formation of unions was started because more emphasis was laid on work, there was :11,echoliicz.11 approach towards the workers, behaviour of the workers was totally ignored.
- 18 The central theme of Human Approach in Management is that the individuals are motivated by sense of achievement.

10th BIPARTITE SETTLEMENT

1. The wage revision will be effective from 1.11.2012.
2. The annual wage increase in salary and allowances @15% which works out to Rs. 4725 crores on salary slip components.
3. The new scales will be constructed after merging dearness allowance corresponding 4440 points as on November, 2011, which works out to 60.15% and adding a load factor of 2% on Basic Pay plus Dearness Allowance as on 31st March 2012 amounting to around Rs. 597 crores.
4. Distribution of annual wage increase between Workmen Unions and Officers' Associations will be worked separately based on breakup of establishment expenses as on 31.3.2012.
5. Every second and fourth Saturday of the month will be holiday and the other Saturdays will be full working days.
6. All other issues of the Managements and Unions/Associations discussed during the process of negotiation will be settled to the mutual satisfaction.
7. The parties will meet on mutually convenient dates to draw out a detailed Bipartite Settlement/Joint Note on the various issues on which consensus positions have
Employees covered by the Settlement : as on 1-11-2012 - PSBs

	otal Clerks	,08,175
	otal Substaff	,31,567
	otal part time employees	5,156
	otal workmen	,64,898

Including Private Banks and Foreign Banks who are parties to the Settlement, around 4,80,000 as on 1-11-2012.

As of now, the total workman covered by these Banks is around 6,50,000.

e) Period of Settlement: 5 years from 1-11-2012 upto 31-10-2017

f) Wage increase : Rs. 2,270 crores i.e. 15 % increase over the payslip cost as on March, 2012.

Salient Features of 10th Bipartite Settlement 1. Pay Scales (w.e.f. 1-11-2012) :

Including stagnation increments

The 10th Bipartite Settlement regarding salary, allowances and other terms and conditions of service of Workmen Employees signed on 2 5.0 5.201 5 has been permitted to be implemented by the Board of Directors vide their orders dated 18.06.201 5.

We furnish here below the revised salary and allowances. Other terms and conditions of service and other issues are furnished in the Annexures.

1. SCALES OF PAY:

With effect from 1st November, 2012 the scales of pay shall be as under:-

Clerical Staff							
1765	55	3730	15	5175	80	0095	145
8110	120	0230	310	1540	(20 years)		
Subordinate Staff							
560	25	0860	10	2910	90	4870	70
5580	55	3545	(20 years)				

Note:

- (a) Fitment in the new scales of pay shall be on a stage-to-stage basis.
- (b) There shall be no change in the dates of annual increments because of the fitment.

2. STAGNATION INCREMENTS:

In partial modification of Clause 5 of Bipartite Settlement dated 27th April 2010, both clerical and subordinate staff (including permanent part-time employees on scale wages) shall be eligible for eight

stagnation increments w.e.f. 1st November 2012 at the rate and frequency as stated herein under:

The clerical and subordinate staff including permanent part-time employees on scale wages on reaching the maximum in their respective scales of pay, shall draw eight stagnation increments at the rate of Rs.1310/- and Rs.6 55/- (pro rata in respect of permanent part-time employees) each due under this settlement, and at frequencies of 3 years and 2 years respectively, from the dates of reaching the maximum of their scales as aforesaid except that in the case of clerical staff, sixth, seventh and eighth stagnation increments will be released two years after receipt of fifth, sixth and seventh stagnation increments respectively, provided that an employee who has completed two years or more after receiving fifth stagnation increment as on 1st November 2012 shall receive the sixth stagnation increment as on 1st November 2012.

Provided further that a clerical / subordinate staff (including permanent part-time employees on scale wages) already in receipt of seven stagnation increments shall be eligible for the eighth stagnation increment on 1st May 2015 or two years after receiving the seventh stagnation increment, whichever is later.

In this connection the financial benefit on account of this reduction of eligibility from 3 to 2 year for sanction of Stagnation increment shall accrue on or after 01.05.2015.

3. DEFINITION OF 'PAY':

In reiteration of Clause 6 of the Bipartite Settlement dated 27th April 2010, 'Pay' for the purpose of Dearness Allowance, House Rent Allowance (HRA) and superannuation benefits including for contribution to National Pension System (NPS) shall mean Basic Pay, Stagnation increments, Special Pay, Graduation Pay, Professional Qualification Pay and Officiating Pay, if any.

Note:

The increment component of Fixed Personal Pay as given in column Annexure III shall rank for superannuation benefits.

4. DEARNESS ALLOWANCE

In substitution of Clause 7 of Bipartite Settlement dated 27th April 2010 with effect from 1st November 2012, the Dearness Allowance shall be payable as per the following rates:-

Clerical and Subordinate Staff 0.10% of 'pay'

Note:

Dearness Allowance in the above manner shall be paid for every rise or fall of 4 points over 4440 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100.

Note : The Special Allowance with applicable DA thereon shall not be reckoned for superannuation benefits viz., pension including contribution to NPS, PF Et Gratuity.

(a) It is clarified that there shall be no ceiling on Dearness Allowance.

(b) Dearness Allowance shall be calculated and paid on Basic Pay, Special Pay, Graduation Pay, Professional Qualification Pay and Officiating Pay, if any, payable under this settlement in respect of both clerical and subordinate staff.

(c) All other existing provisions relating to Dearness Allowance Scheme shall remain unchanged.

5. HOUSE RENT ALLOWANCE:

In substitution of Clause 9 of the Bipartite Settlement dated 27th April 2010 with effect from 1st November 2012, the House Rent Allowance payable shall be as under:

	Area	Rate as percentage of Basic Pay [No Minimum/ No Maximum]
	Places with population of more than 45 lakhs Et Project Area Centres in Group 'A'	0.00%
	Places with population of 12 lakhs and above including State of Goa Et Project Area Centres in Group 'B'	0.00%
	Other places not covered in [i] Et [ii] above	50%

Note:

- (1) Where quarters are provided, HRA shall not be payable and the rent to be recovered shall be 0.3% of the first stage of the Scales of Pay.
- (2) All other existing provisions relating to House Rent Allowance shall remain unchanged.

6. SPECIAL ALLOWANCE:

With effect from 1.11.2012, workmen employees shall be paid Special Allowance at 7.75% of the Basic pay with applicable DA thereon.

. TRANSPORT ALLOWANCE:

In partial modification of Clause 10 of the Bipartite Settlement dated 27th April 2010, Transport Allowance shall be paid as under, with effect from 1ST November, 2012:

Clerical and Subordinate Staff

Upto 15 th stage of the scale of Pay	-	Rs.425/- per month
16 th stage of the scale of Pay and above	-	Rs.470/- per month

Provided that a Sub-staff drawing transport allowance at Rs.470/- per month, on being promoted to clerical cadre is fitted at a stage lower than 16th stage, he shall continue to be paid the same Transport Allowance of Rs.470/- per month.

Note:

- (i) All permanent part time employees including those on probation and drawing

scale wages shall be paid transport allowance on pro rata basis as under: -
Up to 15 years of service - Pro rata @ Rs.425/- per month Above 15 years of service -
Pro rata @ Rs.470/- per month

(ii) This provision by itself will not preclude the payment of any existing allowance of this nature paid as a result of Government guidelines/bank level settlements.

8. SPECIAL PAY:

In modification of Clause 11 of the Bipartite Settlement dated 27th April 2010, with effect from 1st November 2012:

i) The Special Pay payable to the clerical staff and subordinate staff shall be as mentioned under ANNEXURE I to this Circular.

ii) In all other aspects, the general rules and provisions contained in Chapter V of the Bipartite Settlement dated 19th October 1966 relating to special pay carrying posts, as modified from time-to-time, shall continue to apply.

iii) With effect from 1st November 2012, Graduation Pay and Professional Qualification Pay payable to the clerical staff in banks shall be as mentioned in ANNEXURE II to this Circular.

1. The annual wage increase in salary and allowances @ 15% which works out to Rs.4725 crores on salary slip components.

2. The new scales will be constructed after merging dearness allowance corresponding 4440 points as on November 2011, which works out to 60.15% and adding a load factor of 2% on Basic pay plus Dearness Allowance as on 31st March 2012 amounting to around Rs.597 crores.

3. Distribution of annual wage increase between workmen unions and Officers Associations will be worked separately based on breakup of establishment expenses as on 31-3-2012.

4. Every second and fourth Saturday of the month will be a holiday and the other Saturdays will be full working days.

5. All other issues of the Managements and Unions/Associations discussed during the process of negotiation will be settled to the mutual satisfaction.

6. The parties will meet on mutually convenient dated to draw out a detailed Bipartite Settlement/Joint Note on the various issues on which consensus positions have been reached. The parties will endeavour to finalise the Bipartite Settlement/Joint Note within a period of ninety days from the date of this minutes.

7. Salient features of the Cost Sheet/ Distribution sheet signed today with regard to Payslip Component are as follows:

2. Dearness Allowance: On and from 1.11.2012, Dearness Allowance shall be payable for every rise or fall of four points over 4440 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.10% of Pay.

3. One additional stagnation increment for Scale II and III payable two years after the last stagnation increment drawn or from 01.11.2012, whichever is later and **one stagnation increment for Scale IV** are the special feature of this settlement

4. House Rent Allowance (w.e.f. 1.11.2012)

AREA	RATE
Major "A" Class Cities and Project Area Centres in Group A	9 % of Pay
Other places in Area I and Project Area Centres in Group B	8% of Pay
All Other places	7% of Pay

5. CCA: The maximum amount has been raised from Rs. 540 to Rs. 870, Rs. 375 to Rs. 600, for Area 1 and State of Goa and for Rest, respectively, without any change in the percentage

6. FPP: increment component of FPP has been increased from the range of 800/900/1000/1100/1200/1300 to Rs. 1310/1460/1650/1800/1960/2120, plus DA as applicable

7. PQP: raised from Rs. 410 to Rs. 670, and from Rs.1030 to Rs. 1680

8. Special Allowance : With effect from 1.11.2012, officers shall be paid D.A. carrying Special Allowance as under:

Scale I-III - 7.75% of Basic Pay + applicable Dearness Allowance thereon
Scale IV-V - 10% of Basic Pay + applicable Dearness Allowance thereon
Scale VI-VII- 11% of Basic Pay + applicable Dearness Allowance thereon

9. Medical Aid: Officers in JMG & MMG Scales– Rs. 8,000 /-p.a. Officers in SMG & TEG Scales – Rs. 9,050/-p.a.

10. Date of Effect: 01.11.2012

TEST YOUR SELF

PRACTICE TEST PAPERS

(BASED ON IIBF TEST PATTERN)

(CAIIB PAPER - 3)

(Optional Paper)

HUMAN RESOURCE MANAGEMENT

TEST YOUR SELF -1

HRM IN BANKS

1. HRD environment eventually means actions, tendencies and commitments which supports.
 - a. openness and risks taking b) Proactivity and autonomy c) Collides with each other d) Only (a) + (b)
2. Prerequisites for HRD is/are-
 - a. Examining appraisal systems b) Selection of chiefs for HRD among senior officers
 - c) Executive is made/leader d) Both (a) and (c)
3. What are the requirements for effective of HRM?
 - a. Posting of staff with appropriate skills and capabilities
 - b. Identify long term trends in the supply and demand for staff and plan accordingly
 - c. Incorporate employee performances in the deployment process/ ability to make changes in the staffing pattern
 - d. Giving continuous training to employees
4. Public Sector Banks whether business unit or HRD have any role in selection of candidates?
 - a. HR is solely responsible for staff management b) HR is primarily responsible
 - c) HR and Business units are jointly responsible d) Business units are solely responsible
5. For Management Development Programme course contents include-
 - a. Organisation/management principles/human relations b) Skills for other's development
 - c) Behavioural aspect of Management d) Both (a) + (b)
6. HRD practices in banks include-
 - a. Staff meetings/Quality-Circle b) Brain Storming Sessions/Study Circles
 - c) Both (a) + (b) d) Executives Meeting
7. Where the most of jobs in banking are monotonous/ repetitive and routine, what is the role of the HRD department?
 - a. empower employees through motivation organisational structure
 - b. engage employees through systems and procedure
 - c. emergiges employees through need to focus greater attention d) All above
8. If the challenges faced by banks is on sustaining profit and business development, then what are the related issues?
 - a. Improving skill sets with the staff b) build a casual marketing staff
 - c) Slowly and steady develop skills to match the business priorities d) Both (a) and (b)
9. To sustain and improve the profit volume and margins, banks have to do-
 - a. Developing new areas of business/improving service quality
 - b. Increasing operational effectiveness/deepening customer base
 - c. Both (a) + (b) d) To continue traditional way of delivery channels.
10. Labour Welfare Officers appointment were first started under-
 - a. Factories Act, 1948 b) Companies Act, 1922
 - c) Employees Provident Fund Act d) Industries Development (Regulation) Act
11. The general functional areas of personnel can be grouped
 - a. determining the staffing/measuring performance and developing potential
 - b. maintaining effective personnel management relationships
 - c. anticipating and coping with organisational changes d) All above e) Both (a) + (b)
12. The role of HRD personnel is to-
 - a. description of entire process/analytical decomposition b) identification of HRD elements and resources
 - b. Both (a) + (b) d) Analytical decomposition only
13. The primary goal of HRD is-
 - a. To increase productivity of workers/and organisational profitability
 - b. Improve workers' skill and enhance motivation, to prevent obsolesces at all levels
 - c. prevent obsolescence and increase organisational profitability only d) Both (a) ± (b)
14. To achieve, workers increased productivity and organisational profitability, the role of a HRD manager is-
 - a. to assist employees in obtaining knowledge/skills b) to play enabling role for providing the right context

- b.** Intervention on individual and organisational effectiveness **c)** Both (a) and (b) **d)** All above
15. There are various roles of a HRD officer as per American Society for Training and Development. Which are 3 important among them?
- a.** Administrator's/evaluator's/career development advisor
b. Supporting individual's work/managing staff, unions discussion/ watching organisational behaviour
c. Leader's/facilitator's/provider of instructional material from management's role
d. Needs analysis's/organisational's change/basing decisions on traditional method's roles.
16. Under HRD Officer's role, for providing co-ordination and support services, for the delivery of HRD programme, is called-
- a.** Administrator's role **b)** Leader's Role **c)** Market role **d)** Need's analysts role
17. What activities are covered under HRD Officer's role or Researcher?
- a.** Identifying developing and testing new theories concepts and their implications
b. Identifying theories, concepts and technologies models
c. Developing and testing hardwares **d)** Testing and translating implications
18. For which activities, knowledge and internal skill, HRD consultants are appointed?
- a)** Training and management development programmes TQM/ISO:9000/quality circles/BPR/Benchmarking
b) Value engineering/Just in time/total productive maintenance/six sigma
c) All above **d)** Both (c) and (b)
19. Vedas say that there are 3 pathway for anyone, to opt under HRD. Which are to be opted by a HRD Manager?
- a.** Brahmajnaan prayaanam/dharma jhaana prayaraanam/Karma jnaana prayanam
b. Brahma Jnaana/Dharma **c)** Dharma/Karma **d)** Brahma/Karma
20. State the practical managerial principles from Vedas for HRD
- a.** Asathos Maa Sat Ga mayafTamaso maa 3yotir Gamaya/Mruthyormaa Anutham gamaya
b. Saha naa Vavatu/Saha naa Bhumktu
c. Satyaan no pramadithvyam/Bhadram Kernebhi Srunuyaam deva
d. All above **e))** Both (a) + (b) only
21. Vedas lay great emphasis on proper Human Resource)..
- a.** Development **b)** Remuneration **c)** Practices **d)** Management
22. For personality development, what personality traits are predominant in Vedas?
- a.** Annamaya + Pranamaya + Mano Maya + Vijananamaya + AnandaMaya
b. All above except manomaya **c)** All above except pranamaya + Vijnanamaya
d) All above except Anandmaya + Manomaya
23. Among the 5 types of personality traits in vedas, which is the most commonly observed phenomenon?
- a.** Annamaya (Physical + Materialistic) **b)** Pranamaya (energetic + action oriented)
c) Manomaya (emotional + sentimental) **d)** Vijnanamaya (Intellectual + Judgmental)
e) Anand Maya (Creative + Visionary)
24. Vedas have got Varnas and competency (classes) based on the core principle of division of work (because of varying mental temperaments. Such varnas are-
- a.** Brahman **b)** Kshatriya **c)** Brahman + Kshatriya + Vaisya + Shudra **d)** Shudra
25. Why such varna's were created in Vedas, based on which type of labour expertisation for Brahman?
- a.** Administrator's/execution/Governance **b)** Planning / advisory services / consulting / preaching
c) Service / physical labour **d)** Trade / Service / Manual Labour
26. Predominant quality in each division of labour is different. What are predominant qualities for Kshatriya Varna?
- a.** Rajas - Tamas - Satva – Tamas **b)** Tamas – Satva **c)** Rajasik **d)** Tamsik
27. Vedic division of labour is meant for selecting any vocation or job that suits one's inherent
- a.** Mental temperament **b)** Birth **c)** Specialization **d)** Treatment
28. Vedic management structure (Asrama) in a business organisational environment depends on which dimensional approach?
- a)** Brahmachari/Grihastha/Vanprastha/Sanyasi
b) Management Trainee/ Manager/ director/ management consultant Student / married person / forest hermit / world renouncer **c)** All above have same meaning **d)** Only (b) (c)

29. In Vedic management structure Grihastha asrama represents -
a) Learning of management practices b) Learning of job under guidance of Grihastha
c) Middle and senior level manager who performs the job d) Top level management responsible for visioning
30. Under Vedic management Sanyasi refers to-
a) neutral and independent management consultant
b) experienced executive, who has disassociated with any kind of job
c) broad policy layer for healthy corporate culture d) Guides and facilitates the work of Grihasthas
31. Leadership is the -
a. ability to influence other people b) ability to create within people an urge to do
c) ability to obtain willing co-operation of the followers d) All above e) Only (a) + (b)
32. A leader is concerned with-
a. Task b) Individuals c) Groups d) Task / individuals and groups
33. There are various styles of a leadership which one is most useful?
a. 1.1 style b) 1.9 style c) 9.9 style d) 9.1 style
34. Leadership style of 1.9 type means -
a. having high concern for people and low for tasks
b. having low concern for people and also low for tasks
c. having equal high concern for both task and people
d. having high concern for task and low concern for people
35. What is meant by Building Teams?
a. A common group b) A cohesive group c) A command group d) A correlated group
36. A team is evaluated on features like-
a. Co-operation / confrontation avoiding / common objectives
b. Openness of view and unwritten procedure systems
c. Regular review/appropriate leadership d) All above e) Both (b) + (c)
37. In building teams things are evaluated on the basis of various features. While interacting with each other there would be differences and misunderstandings, which are discussed to clear up, what it is called?
a. Openness b) Confrontation removal c) Support and trust Co-operation
38. In building team, what members do to clarify and improve working. This is called-
a. Grievances settlement b) Regular Review c) Audit d) Supervision
39. What is intended in change?
a. Implying adaptation and transformation b) Improve effectiveness and should be appropriate
c) Both (a) + (b) d) Transformation and appropriateness
40. The major elements of an organisation are?
a. Goals/structure/technology and people b) Targets/profitability/mechanisation
c) Result oriented goals/human resource management d) Both (b) + (c)
41. Management of change is concerned with context of
a. Organisation (inner and outer) / time of sequence b) Change c) Process of implementing change
d. All above e) Both (a) + (c)
42. In the context of organisation process of change includes-
a. Trade unions / Government policy b) Political situation, popular opinion and all in (a)
c) Adaptation to environment d) Drift
43. The most common manifestations of drift are-
a. Strong departmental perceptives as against conflicts
b. diffused contracts / low morale of employees / rigidity in style of functioning + all in (a) above
c. High accommodation in inter personal relationship d) All above
44. Changes in management may relate to which element of the system?
a) Goals - workgroup – skills b) Role relationship - updated technology - service functions and (a) above
c) structure-management styles-information systems-wages and incentives + (b) above

d) Loss of power I influence/status

45. Why there is resistance to change?

a) Loss of power - loss of influence - loss of status b) b. Loss of opportunities growth or career + (a) above

c) Inability to acquire new skills inability to fit in to new roles + (b) above

d) inconvenience in new working conditions and more burden and responsibility + (c) above

e) Only (c) + (a)

46. The resistance to change can decrease by -

a. Competent authority who directed for change b) authority is untrustworthy, promises are incredible

c) authority is seen as now sensitive to difficulties and concern of subordinates

d) When one is afraid for penalty if mistakes are made

47. Is there any system, by which resistance to change can be reduced?

a. by dose monitoring and guidance b) by success achieved by those who innovate being made known to others

c) both (a) + (b) d) Resistance can not be reduced

48. When superior uses his/her authority to make decisions and announces what he/she expects from others is called-

a. Unilateral approach to change b) Shared approach to change

c) Delegation approach to change d) Shared and delegated approach to change

49. In group discussions, in which groups are given wide latitude to diagnose problems or to choose from alternatives is called approach to change)

a. Unilateral b) Shared c) Delegation d) All above

50. An approach to change which lays emphasis on the subordinates reaching decisions, on their own is called-

a. Delegation b) Shared c) Unilateral d) Both (b) + (c)

51. What is required to be done, when change management helps an organisation to stay on top of changes by-

a. Building resilience b) Focus on critical issues and avoid energy description

c) Anticipate opportunities to become more competitive and manage in a climate of uncertainty

d) Only (a) + (c) e) All above

52. The main activities of change management are-

a. Filtering changes/managing changes/management reporting b) Reviewing and closing of requests for change

c) All above d) Providing management information

53. There are various conditions for change management. Tick minimal 3 such conditions :

a. Ability to notice weaknesses/top management commitment with grant of services/appointment of staff non-renewable period

b. Monitor changes at specific stages/experience of early success/ no deal in context of local situation

c. Trust and candour rests with juniors/ensures non diversion of direction under day to day work/staff to oversee the implementation d) All above

54. For Total Quality Management (TQM) the required qualities are :-

a. Understand customer's current and future needs/leaders establish unity of purpose/involvement of people for organisation's benefit

b. achievement of desired results when resources and activities are managed as a process and (a) above

c. Mutually beneficial suppliers relationships enhances the ability to create value and (b) also

d. Should have a temporary objective of the organisation

55. What management system are available for TQM?

a. Organisational management system b) Human resource management system

c) Total quality management system d) All above

56. Business Process Re-engineering is all about-

a. Searching new/business process

b. Implementation new/business process to achieve breakthrough results + (a) above

c. Fundamentals rethinking and radical redesign of business process + (b) above

d. It involves, going back to beginning and forget the earlier growth

57. The characteristics of BPR are-

- a. Structure to process orientation/business process/customer oriented/benchmarking of BPR
- b. Number of business process varies/owning of responsibility/holistic view of process/role of LT
- c) All above d) Some of (a) and some of (b)

58. Continuous improvement and radical innovations in order to reduce time and cost with enhancement of organisational flexibility and customer satisfaction is the feature of-

- a. TQM b) BPR c) ISO 9000 d) Benchmarking

59. A system which cuts across functions/departments and boundaries of organisation, to achieve organisational goals, is known

- a. Quality Circle b) TQM c) BPR d) All above

60. In business and financial institutions, to manage the volume of transactions, to improve the quality standards of service to customers and introduce new products or services, is named as

- a. Customer Service b) TQM c) Quality Circle d) Role of I.T. in BPR

61. Objectives of BPR is/are-

- a. cost reduction/time and space shrinkage/quality enhancement
- b. work life average/profit improvement/survival in present
- c. Time and space enhancement/cost increase/increase customer satisfaction
- d. Simply process for employees/maintain market share at quality dilution

62. Define the basic steps needed in BPR

- a. Implementation of traditional process/designing and preparing a prototype of new process
- b. Implementation of new process/reviewing and evaluating the progress.
- c. Identification of IT. levels/discarding the existing processes
- d. Development of business vision keeping the old objectives

63. BPR is a pre requisite for banking in-

- a) Core Banking Solutions b) Total Banking Solutions c) Networking d) All above

64. BPR in banking and finance aims at-

- a. Considerably reduction in the time lag of deliverables
- b. Undertake transactions much more conveniently and improving profitability
- c. Enhancement of business prospects and retention of clients d) All above e) Both (b) + (c)

65. Banks do, by popularizing LT. based delivery channels, for reduction in transaction costs?

- a. Telebanking b) Kiosks/Internet banking + (a) above
- c) Remote customer enquiry terminals + (b) d) Phone banking only

66. Considerations, which are required to be thought before adopting BPR in banks?

- a. Type of customer service improvement/their impact on performance
- b. Total cost savings achievable/reduction in time cycles/unsuitability of present process + (a) above
- c. Commitment by top management to re-engineering/support of employees/reasonable time limit for re-engineering process + (b) d) Low feasibility success

67. Common illness in BPR are-

- a. Resources used only to cope with crises/large number of errors and rework/numerous signs off
- b. Lower ratio of total process time/normal complexity as a result of changes
- c. Mountains of paper work/reports and files/rising customer complaints and system break down
- d. Both (a) + (c)

68. Barriers to BPR are-

- a. Fear of employees and managers/employees suffer loss of morale
- b) Willing acceptance by employees/adequate knowledge and skills
- c) Benefits poorly communicated/resistance by employees/ organisational overload and lack of resources + (a) above
- d) All above

69. Implications of benchmarking technique used are for

- a. Quality management b) Human resource management
- c) Search for best practices + (a) d) Customer service with no difference

70. Benchmarking means-

- a. Copying ideas from competitors b) search for those best practices that would lead to superior

performance c) Systematic and continuous measurement process d) All above

71. An examination of a competitors, product to see addition of new features and use of new process by them is called

a. Reverse engineering b) Process benchmarking c) BPR d) Combination of all

72. State the benchmarking process which does not necessarily lead to learning is called

a. Process benchmarking b) Xerox benchmarking c) Reverse engineering d) Internal Engineering

73. A process which is aimed at understanding how a corporate's processes perform in comparison to competitors, is called-

a. Process benchmarking b) TQM c) ISO 9000 d) Quality Circle

74. Which type of process benchmarking with indirect competitors in the banking/financial and insurance services may be much better. The risk of legal action and accusation of collaboration are probably less-

a) Internal b) Competitive c) Out of Industry d) All above

75. To facilitate the international exchange of goods and services formation of standardisation is done by-

a. Central Government b) ISO-9000:2000 c) BPR d) Quality Circle

76. ISO 9001:2000 specifies requirements for

a. Quality Management b) Performance improvements

c) Certification on the basis of parameters d) All above

77. Guidelines for standardised performance improvements are known by-

a. ISO 9002:2000 b) ISO 9001:2000 c) ISO 9004:2000 d) ISO 9003:2000

78. In ISO 9000:2000 the various sections of standardisation are-

a. Activities used to supply products b) Quality management/Management responsibility

c) Resource management and measurement analysis d) All above

79. Quality Circle is a circle of-

a. Quality conscious people organised for quality improvement and work environments

b. Small voluntary group of people, from same work area for solving work related problems

c. Quality circle is an important management tool in the management for increased employee motivation and productivity d) All above are the same

80. Which are the areas, where quality circle plays its part in customer service, in banks?

a. Reduction in transaction time/timely payment of pensions

b. Balancing of books/efficient functioning of ledger posting machine

c. Growth in resident deposits/recovery of monthly instalments of recurring deposits

d. Employment of staff on busy days/easy availability of vouchers/ form

81. What role the QC has in recovery of Non-Performing Assets of the bank?

a. Recovery of entire NPA b) Recovery of agricultural advances

c) Recovery of weaker sector advances d) Recovery of SME advances

82. All types of prevention of frauds is done by QC exercises. How far true?

a. All frauds prevention b) Frauds where outsiders are involved

c) Fraud prevention in outstation cheques sent for collection not under CBS

d) Systematic change of duties of clerks/officers. e) Both (c) + (d)

83. What is easily, possible under QC for optimum utilisation of manpower?

a. Saving manhours/employment of staff on busy days overcoming shortage of peons/ improvement in arrangements within the branch.

b. All of (a) above except overcoming shortage of clerks and officers.

c. All as in (a) except employment of staff on busy day and shortage of peons and clerks

d. Nothing since this is the job of the management

84. What QCS do for the providing of amenities to customers?

a. enough seating arrangement/easy availability of vouchers/necessary firm and stationery to customers

b. drinking water facility + all above

c. drinking water facility to staff and not to customers + all above as in (a)

d) easy availability of vouchers/forms to customers only

85. Is it possible to do any thing under QC for the personal growth of staff?

a. Improvement in job knowledge/increasing general awareness of staff

b. Better security to staff during working hours

c. Improvement in job knowledge is the work of employees' unions, rest of (a) (b)

- d. Both (a) + (b)
86. What is not in the scope of the QC?
- a. Cleanliness in the premises/beautification of branch
 - b. Guidance to illiterate and new customers especially school children
 - c. To transfer the unwanted employee/officers from the branch
 - d. To discuss their problem of increment/promotion and overloading in work
 - e) Both (c) (d)
87. It is now well appreciated by the corporate world, that the customers have their rightful expectations to buy quality products at competitive price) For improving the bottom line (profit) synergy between their two can be called-
- a. QC
 - b)TQM
 - c)Six Sigma practices
 - d) BPR
88. Designing and monitoring business activities to minimise waste and resources without compromising with customer satisfaction, is in which quality practice?
- a. TQM
 - b)Six Sigma
 - c) Quality Circle
 - d) All above
89. What does differentiate six sigma with TQM?
- a) Defects free
 - b) Less Quality
 - c) Good Quality
 - d) Better Quality
90. Success of any bank or financial institution is measured in terms of-
- a. Market Share
 - b) Profit
 - c) Size
 - d) All above
91. HRD department's work includes employees'
- a. Selection/placement/induction/training/objective
 - b. Performance appraisal/career planning/potential development
 - c. Some of as in (a) and some as in (b)
 - d) Both (a) (b)
92. What are the major challenges in bank's merger and acquisitions-human due diligence?
- a. Teams are cohesive groups
 - b. All groups are teams
 - c. Building team means one man output is another man's input, the another person being the external customer
 - d. Members of the team cooperate with each other this implies that they do not show concern and adjust to each other
93. Members of the team take responsibility, for the team as a whole only if there is-
- a. Co-operation
 - b) Support and trust
 - c) Common objective
 - d) Appropriate leadership
94. Certain traits are essential for
- a. Effective leadership
 - b) Help in effective leadership
 - c) Goal clarity
 - d) Help produce result
95. The leadership function is exercised by
- a. The formal leader only
 - b) Members other than the formal leader
 - c) Leaders to produce result
 - d) Members to have goal clarity
96. Which of the following cause fear and resistance to change?
- a) Shift away from your close friends
 - b) Change in Junior
 - c) Decrease workload
 - d) Irresponsibility
97. Which of the following helps to reduce resistance?
- a. Learning the new skills
 - b) Juniors are sensitive to concerns of subordinates
 - c) Information about negative results experienced elsewhere
 - d) Both (b) (c)
98. The levels at which the changes takes place-
- a. Attitude of the group
 - b) Knowledge at individual level
 - c) Behaviour level of individuals/organizational
 - d) Both (a) + (b)
99. Change may also be resisted because one does not like-
- a. Initiation of the change
 - b) Principles not justifying the change
 - c) Purposes sought to be achieved by the old system
 - d) Both (b) (c)
100. The motivation to try out the changes improves-
- a. Mission clarified and accepted
 - b) Values are not shared
 - c) Feeling of some liberty on the change agenda
 - d) Sense of more liberty without responsibility or without any status
101. What are the expectations from HR department?
- a. Change a fact of corporate life
 - b) Employee satisfaction
 - c) Employees commitment
 - d) All above
102. Why people/employees of an organisation leave?

- a.** Value-perceived worth to an organization **b)** Equity-perceived worth compared to other individuals
- b.** Finances-ability to maintain certain standard of living **c)** All above **d)** Both (a) + (c)
103. Employees who leave any organisation due to reasons of-
- a,** Jealousy due to non recognition/favouritism-person may be singled out to receive less
- b)** Anomaly-payment for attendance only/twisting precedent-nor recognition of similar actions in future
- c)** Both (a) + (b) **d)** Favouritism only
104. What is the object, under performance appraisal of the employee, in any organisation?
- a.** Avoid discrimination in ranking the personnel **b)** Avoid professionalism to base the career of the personnel
- c)** To assess as per whims of the seniors **d)** To assess as per exit policy of the organisation
105. Pension is given to employee for-
- a.** Loyalty and compliance **b)** Sustenance amount for old age
- c)** Not working any other organisation lower in rank **d)** Meet out the old age diseases expenses
106. What is most appropriate for keeping employees in an organisation?
- a.** Extrinsic reward only **b)** Intrinsic motivation
- c)** Guaranteed employment without career **d)** Possibility of getting pension after retirement
107. To produce optimum quality in banking industry, what is essential?
- a.** Extrinsic factors **b)** Intrinsic factors as beauty **c)** Both (a) + (b) **d)** Competition among employees
108. Human due diligence means investigation of-
- a.** Management team/staff **b)** Structure/issues/managerial capacity of a potential partner
- c)** Both (a) + (b) **d)** Financial due diligence
109. In mergers and acquisitions of banks in India, what are steps essential before M & A?
- a.** Inclusion of 1-IRD managers is core strategic team **b)** Analysis and offer to evaluate the fitness of companies
- c)** Transition and integration to be known to employees **d)** Both (a) + (b)
110. Discuss the fundamental is human due diligence?
- a)** Concrete and sound HR guidelines/motivation/suitable reward systems
- neverance for management and staff/managerial competence/ training needs/feedback and learning devices
- Internal alignment during integration/expendable skills of the potential bank/non availability of resources
- Both (a) + (b) only
111. Human capital plays constructive role in M & A process. What is required for its effectiveness?
- a.** ensuring effective communications
- b.** achieving cultural alignment + formation of mobile team of transition executives + (a) above
- c.** treating those leaving with same respect and attention as those staying **d)** Both (b) (c)
112. What are the issues/constraints in CBS vis-a-vis involvement of FIR?
- a.** Out sourcing vs. recruitment for special task **b)** High average age of the employee/pruning of staff
- c)** Training, re-training seeds vis-a-vis low appetite of acquiring new skills **d)** All above
113. Important features of knowledge are-
- a.** Does not suffer from scarcity/location no longer matters
- b.** Trade business, laws, taxes etc, cannot be applied easily +knowledge is difficult to quantify
- c.** Both (b) + (a) **d)** Knowledge is difficult to quantify + (a) above
114. Knowledge management refers for critical issues of
- a.** Organisational adaptation **b)** Survival and competence against discontinuous environmental change
- c)** Synergisticscombination of data and information processing capacity **d)** All above **e)** Only (a) + (c)
115. Knowledge management is the process of
- a.** Identifying knowledge resources **b)** Organising knowledge resources
- c)** Managing + Organising + Identifying the knowledge resources **d)** Only (a) + (b)
116. In the process of implementation and scaling up, banks have faced variety of difficulties, such as
- a.** Snapping of connectivity/errors in software **b)** Slowdowns/down time/wrong entries in customer

accounts + (a) above c) Natural disasters like floods, earthquakes d) Fine tune contingency, planning and operational risk

117. The importance of training in banking sector depends upon the sense of seriousness of-

a. Chairman & Managing Director b) Executive Director c) General Manager HRD and training d) Reserve Bank of India

118. Banks have diversified platforms to deliver training such as-

a. Classroom b) Business games/simulations/online learning c) On job training/structured mentoring/coaching

d) All above e) Only (a) + (c)

119. In order to add value, training needs to be

a. Measured b) Invested c) mentored d) disseminated

120. When can a bank employee be constructed as having professional attitude?

a. When punctual/respects the valuable time of others b) Follows the superior instructions/observant and responsible c) Representative of his/her organisation's goodwill d) Both (a) to (c)

121. Demographic variables do not influence the bank employees' overall work related attitude, such as Age/income/length of service

Gender/educational qualification/ownership of bank

Length of service/income amount/cadre

d) They do influence the attitude on all above

122. What influences the bank employees' attitude on work culture?

a. Educational qualification b) Ownership of bank c) Location of the branch d) All above e) Only (a) + (c)

123. What is the major change in Public Sector Banks, after globalisation?

a. Shed off their traditional attitude b) resorted to aggressive marketing

c) Used better technology and customer orientation as against private sector banks

d) Success depends on the ability of banks for financial potential

124. Foreign banks are allowed to function in India, but this has led to-

a. Restoration of PSBs net worth b) high level of transparency

c) Indigenous banks to be competitive d) Both (a) + (b)

125. Most often training programmes are measured by reaction. Can it be on the basis of?

a. Learning b) Behaviour c) Results d) All above

ANSWER

1	D	2	A	3	C	4	C	5	D
6	C	7	D	8	A	9	C	10	A
11	D	12	C	13	D	14	E	15	A
16	A	17	A	18	D	19	C	20	A
21	B	22	A	23	A	24	C	25	B
26	C	27	A	28	D	29	C	30	A
31	D	32	D	33	C	34	A	35	B
36	D	37	B	38	B	39	C	40	A
41	D	42	B	43	B	44	C	45	D
46	A	47	C	48	A	49	B	50	A
51	E	52	C	53	A	54	C	55	D
56	C	57	C	58	B	59	D	60	D
61	A	62	B	63	D	64	D	65	C
66	C	67	D	68	C	69	C	70	D
71	D	72	C	73	A	74	B	75	B
76	D	77	C	78	D	79	B	80	A
81	D	82	E	83	A	84	B	85	A
86	E	87	C	88	B	89	A	90	D

91	D	92	A	93	D	94	B	95	B
96	A	97	A	98	B	99	A	100	A
101	D	102	D	103	C	104	A	105	A
106	B	107	B	108	C	109	D	110	D
111	D	112	C	113	D	114	D	115	C
116	B	117	A	118	D	119	A	120	D
121	D	122	D	123	A	124	C	125	D

TEST YOUR SELF -2

126. HRD identification is done through
 Gap in knowledge/abilities and skills
 Determination of importance in reference to goals Both (a) + (b)
 d, Focus on new performance requirement/possible HRD solutions
127. The strategic intents which organisations try to fulfil through HR are-
 a) To develop greater perspective in a globally competitive environment
 b) Improve the cost effectiveness for development introduce more timely and flexible learning support
 c. Both (a) + (b) d) Only (b)
128. HR strategy factors encompass those areas which are instrumental for success of organisation
a. Recruitment and selection/performance appraisal
b. Career Development/Training/Compensation / designing and incentive schemes
c. Both (a) and part of (b) except compensation designing d) Both (a) + (b)
129. Which plays vital role in strategy formulation and its performance?
a. Human resource management b) Planning and administration
 c) Chairman's office d) Production/recruitment/marketing
130. What is/are the role(s) of CEO is HR?
a. Developing HR corporate policy/action planning/appointment of competent persons for functioning
b. Examining appraisal systems/starting organisational development exercises/developing training policy
c. Both (a) + (b) d) Only (a) + Developing HR climate/HR personnel/exercise patience with HR
131. Discuss the roles of the HR Manager
 a) Administrator/evaluator/career development advisor/instructor or facilitator
 b) marketing programmes and services/instructor material producer
 c) Needs analyst/organisational changer/researcher + (a) above d) Both (b) + (c)
132. The responsibility of the Line Managers in HR is to create conditions and develop them in order to enable employee to
a. acquire and develop new condition b) perceive possible outcome of such new capabilities + (a)
 c) assess the self growth and enjoy the growth process + (b) above d) These are the responsibility of HR Manager
133. Why the development role, which a line manager is played for employees-
a. To motivate people to learn and take responsibility b) To encourage to promote small group activities
 c) To decision-making d) Both (a) + (b) e) All above
134. Succession planning is useful in which time frames?
a. Immediate b) Intermediate c) Long Range d) All above
135. Steps which are required in succession planning?
a. Prepare staffing plan/selection and placement/ensure congenial organisational environment
b. Performance appraisal/preparation of management resource inventory + (a)
c. Selection and placement/performance appraisal d) Preparation of management resource inventory
136. Basic object of HRD audit to-
a. Control and quantifying of results b) designing future lines of action in HR
 c) Both (a) + (b) d) Only quantifying of results
137. In which areas the HR audit helps?
 a) Legal compliance/Record keeping/employee relations b) Record keeping/employee relations
 c) Employee Orientation d) Legal compliance

- 138 The objectives of HR audit are-
 to determine the effectiveness of management programmes analyse the factors and recommend for correcting deviations + (a)
 extent to which line managers have complied with HRD policies + (b)
 to study future manpower inventory and identify shortfalls
139. Which are the advantages of HR-audit?
 a, to review compliance of administrative regulations
 b. to install a service of confidence in management and perform due diligence review for shareholders
 c. To perform due diligence review for employees d) Both (a) + (b)
140. Discuss the role of HRD audit in business improvement
 a. Increase in professionalism/create a learning organisation
 b. Human productivity strength and weaknesses/role clarity of HRD and line managers + (a)
 c. Involvement of top management + (b) d) Involvement of department heads only + (b)
141. Employee accountability is strengthened in
 a. HR Audit b) HR Training c) Succession Planning d) HR functions
142. One of the results, is to focus on knowledge, attitudes and skills required by the employee, under
 a. HR Training b) HR Audit c) HR Function d) TQM
143. Personal selling demonstration and demonstration cum sale, are nothing but-
 a. Oral communication b) on-verbal c) Active d) Body Language
144. Communication barriers do not include-
 a. Hurdles b) Hindrances c) Problems d) Face to Face
145. The main barriers of communications are-
 a. Organisational + Semantic b) Personal + psychological + resistance to new ideas
 c) Both (a) + (b) d) Organisational/psychological
146. Psychological barriers in communication relate to-
 a. resistance to new ideas b) overlooking message
 c) Premature evaluation d) fear of challenge of authority
147. Which one is a part of personal barriers in communication
 a. Regard and attitudes b) Security of Jobs c) Dignity d) Peace of mind
148. Pre requisites of an HRD Audit are-
 a. Legal compliance/compensation/Training and Development
 b. Recruitment/Termination/employee relations/communication + (a) above
 c. Record maintenance-technology upgradation/policies and procedures + (b) above
 d. Only procedures and policies + (a) above
149. Cost effective Training means-
 a. adequate return after training to organisation
 b. adequate growth of trainee in career
 c. Identification for training needs and utilisation of training inputs for organisation growth
 d. all in (c) above, except for growth and development of employee only.
- 150 Psychological barriers in communication do not include-
 a. Ill considered judgements b) Failure to listen oral or non verbal communications
 c) Loss by transmission and poor retention d) Unwillingness to communicate upward
151. Which one of these is other type of communication barrier?
 a) Closed Mind b) assumption is failure of communication c) Message Overload d) Fear of challenge of authority
152. Insufficient adjustment period such as status or period of work is covered under which category of barrier of communication?
 a) Others b) Psychological c) Barriers in subordinate d) Personal
153. How to remove barriers in communication?
 a) Giving of orientation b) Use of grapevine c) Empathetic listening + (a) + (b) d) Empathetic Listening + (a) only
154. For minimising the linguistic barriers in communication, what is required to be done by the sender?
 a) Clarity of message b) Understanding the receiver
 c) Acceptance or rejection of message through feedback d) proper and understandable language

155. For solving the problems of barriers in communication what technique should be adopted?
a) Realistic planning b) Sensitivity training c) Use of informal grapevine d) All above
156. Discuss the steps for effective oral communication
a) Bravity b) Clarity + (a) c) Avoidance of cliché or phrases + (b) d) Logical sequence + (e)
157. What is to be avoided in effective oral communication?
a. Jargon/verbosity/prepositions/chiches b) Precise words/logical sequence/adjective and adverbs
c) Both (a) + (b) d) Coherence/emphasis/readability
158. When verbosity is used in oral communication, then what are the dangers?
a. Greater clarity b) Tiring of Listener c) Misunderstanding meaning d) Both (b) + (c)
159. The essentials of effective non-verbal communication are-
a. Cohenence b) Emphasis on ideas + (a)
c) Completeness/Clarity/Courtesy/sequencing/brevity d) Both (b) + (c)
160. Discuss the important factors needed of readability in non-verbal communication
a. average sentence length/percentage of simple sentences/use of verbs expressing forceful actions
b. Proportion of familiar words/proportion of abstract words
c. Percentage of long words + (a) + (b) d) Some of (a) and some of (b) only
161. Important principles of internal communication are-
a. Build teamwork and motivate employees attitudes
b. Employees be informed mutual interest in company success + (a)
c. Communication and its measurements/long term investment in professional talent + (b)
d. Management must recognise its responsibility integrity in listen and speak + (c)
162. What is expected and required effective internal communication?
a. managers to support corporate communications b) top management to create communication climate + (a)
c) long term investment in professional talent + (b) d) employees to be well informed about their self interest + (c)
163. Why external communication in the organisation is essential?
a) Link between employees and shareholders b) Link between customer and public + (a)
c. Public complaints and suggestions + (b) d) Only (a) + (b)
164. In what way, general public is reached under external communication by any organisation?
a) News Releases b) Public Meetings c) Release of periodic advertisement in media d) All above
165. The way with which, the communication with customers can be done, by any organisation-
a. Prepare welcome letters signed by CEO b) mailing of pamphlets, booklets
c) prompt response to all enquiries d) All above
166. How the communication with dealers, depends in an organisation?
a. Nature of product b) Distribution + (a)
c) Media of communication on the nature of industry + (b) d) Written communication through letters/circulars only
167. Learning appetite is needed for new recruits for
a. Fulfill self actualization need b) Writing skill c) Intellectual capital d) All above e) Only (b) and (c)
168. Recruitment policy of an organisation should have about employee
a. Proper reference checking b) Organising workshop and training
c) Efficiency evaluation + (a) + (b) d) designing, induction, training programme, after one year of recruitment
169. Essentials required in a good manager in an organisation, are-
a. Moral quotient b) Should not sacrifice long term value c) Spiritual quotient d) All above
170. What are the requirements of an innovative recruitment?
a. Just hire even without specific job profile b) Right leadership (a)
c) Cross border and homing pigeon + (b) d) Making its own leaders + (c)
171. Under recruitment of seniors, and middle levels what can be preferred at present?
a. Warriors (Soldiers) b) Administrative Service c) Management of Business Admn. d) Hiring from the same industry

172. What is the challenge before banks, at the present time in human resource?
a. Increase profitability b) Retain the employees
 c) Unlimited working hours d) Unending regulations of the government
173. Discuss the reasons of attrition in banks is/are-
a. Jobs not fulfilling expectations of employees b) Relationship with the manager/superior executive + (a)
 c) Threat to their jobs due to mergers and acquisition + (b) d) Employees face hardships
174. What is the reason in Public Sector Banks, for higher attrition?
a. Poor functioning of HRD b) Postings of employees to remote locations
 c) Absence of outsourcing d) All above
175. How to retain human capital in banks?
 a) Share leadership vision with employees. b) Share goals and direction with employees
 c) Contribution towards growth of environment of trust d) Access of all information for decision making + all above
176. Bank or any corporate is supposed to embrace the parameters needed to become a-
 a) Good Corporate Citizen b) Profit making organisation
 c) Long term relationship with lower staff turnover rate + (a) + (b) d) Both (b) (c)
177. Which one of these is, retention principle?
 a) Just knowledge and complete job assigned
 b) Employees are given compensation as agreed upon by both parties
 c) Suggestions and grievances of employees be heard but managers need not guide or suggest to them
 d) Bank's need to value their employees, through managers, by interacting with them
178. What are the key factors for talent retention in an organisation?
 a) Strong employee culture/offering staff, with soft benefits/good career development opportunities
 b) Offering with soft benefits/good career development opportunities
c. Good career development opportunities d) Strong brand that people are proud to work for
179. For optimal performance of employee, what scheme has been adopted by microfinance institutions?
a. Appropriate product b) appropriate policies c) incentives to clients d) Staff incentive schemes
180. Smooth functioning of banks in India is dependent upon its-
a. Quality of human capital b) Sufficiency of share capital c)
 c) Enhancement of profitability d) Quality of chairman and Managing Director's behaviour
181. At entry level, in any organisation, due to which reasons, people leave the job, in India?
 a) Little chance to move ahead b) Dissatisfaction with the organisation's policies
 c) Easy availability of better paying jobs d) All above
182. Manpower planning consists of-
a. determining the jobs to be done/identifying the skills/estimating the exists likely/filling up the requirements
b. identifying the skills/filling up the requirements
c. Estimating the turnover likely to happen in near future d) determining the jobs to be done
183. Are there any disadvantages of recruitment through advertisement in the newspaper and website?
a. Range for selection becomes quite wide b) expensive/availability of large number of applications
 c) after recruitment the criteria and satisfaction are not satisfied d) Both (a) (b)
184. An interview is an opportunity to make an assessment about the applicants on attributes-which are these attributes?
 Attitudes/behaviour/values/beliefs/style b) Little time to take/encourage the applicant to talk revealing of applicants thoughts c) Some of (a) and some of (b) d) Both (a) (b)
185. While taking interview, the interviewer has to do-
a. Talk as little as possible b) Avoids making the candidate uncomfortable
c. Questions which may be answered by giving factual information be asked d) Only (b) (c)
186. In basket exercises what is/are adopted in selection of vacancies?
 a) High Level b) Middle Level c) Junior Level d) All levels
187. Discuss the purpose of reference and medical tests while selecting a person-
 a) Confirms suitability b) Decides suitability c) Authenticates suitability d) An above
188. Promotion is basically a reward for-
 a) Efficiency Seniority b) Physical fitness c) Physical Fitness d) Retention

189. Forms of promotion are-
a. Formal b) Informal c) Open and close d) All above
190. Open and close promotion form means-
a. No restriction on existing employees only but to best talents
b. Open means open competition among working employees of the organisation and vice versa
c. Close means close to outsiders' candidates d) Both (a) + (b)
191. Promotion is an important motivational tool, for employees to-
a. Reduce discontent b) Increased unrest and discontent
c. Improve effectiveness of an organization d) Both (a) + (c)
192. What is the purpose of promotion?
a. Greater use to organization b) Recognition of individual performance + (a)
c. Promote job satisfaction + (b) d) Provide opportunities to enhance employees skills and activities + (c)
e. Only (a) + (b)
193. Explain the basis of promotion to employees-
a. Merit Rating + Trade tests + age group preference b) Seniority/quota system/promotion by examinations
c. Personal attributes/performance appraisal d) All above e) Only (a) + (c)
194. In promotion of employees personal attributes plays their role where-
a. Intelligence/health/energy b) Stamina/inherent attitude/understand preference
c. Intelligence/stamina/energy/interest and preference d) Both (a) + (b)
195. Core function of HRD in banking is, to facilitate
a. Performance improvement b) Operational efficiency + (a)
c. Quality of financial services provided + (b) d) Performance appraisal
196. What is 360° performance appraisal?
a. Top down process b) Feedback about workplace performance
c. Upward feedback subordinates evaluating superior d) Feedback from customers and external clients
e. Both (b) to (d)
197. What is 360° appraisal?
a. a process that provides an employee opportunity in decision making
b. a process that provides an officer opportunity of feedback about own performance
c. a process that provides an employee with feedback about his/ her workplace performance
d. Both (a) + (b)
198. In 360° performance appraisal the candidate is assessed periodically by-
a. number of assessors like boss/immediate subordinate/colleagues/ internal customers and external customers
b. number of assessors like boss/internal and external customers
c. number of assessors like boss and colleagues
d. number of assessors by his/her own boss
199. Advantages of 360° performance appraisal is are
a) Participants get a fairer well sounded impression of work
b) Bosses get an overall perspective about person's skills + (a) above
c) Organisation can develop appropriate skills to reflect company's value + (b)
d) continuous progress is achieved through periodic revaluations + (c)
200. Disadvantages of 360° performance appraisal is/are-
a. No disadvantages b) fear of receiving/giving feedback
c) Not being offered any clear way to overcome the development gaps exposed + (b)
d) Too bureaucratic with large number of questionnaires to collate and score + (c)
201. While promoting an employee, private banks, what criteria is adopted?
a) both merit and seniority b) merit only criteria
c) educational qualification/experience and seniority d) educational qualifications only
202. In every PSB and private banks there is some kind of performance incentive scheme) What is

main criteria for for awarding incentive scheme?

a. Based on targets achieved b) Adhoc c) Based on seniority d) Based on popularity with the seniors/boss

203. 360° performance appraisal in banks, has more relevance and significance for-

a. Identification/recognition and development of talents

b. enhancing measures like training/special assignments c) self appraisal d) Both (b) + (c)

204. Ingredients of good 360° appraisal system are/is

a. Selection of feed back tools b) Selection and training of raters + (a)

c) Discussion with the appraisee + (b) d) review of the feedback material (c)

205. Discuss the pitfalls of 360° performance appraisal

a. Can not work in controlled, hierararchical environment

b. Collection of feedback, a discounting c . task

c. Subjectivity in rating/different d . behaviour and their different findings/ tough task to rate boss or colleagues/+ (a) +(b)

d. Post ponement of performance appraisal indefinately when negative feed back/bosses tend to become hard towards subordinates and give lower scores in the name of, better administration

206. An officer (or manager) in a bank has not been able to reach the business targets, then it can be presumed that he/she is-

a. Lacking Leadership qualities- b) Capability to shoulder higher responsibility

c) Negative feedback d) Both (a) + (b) only

207. Feed back is a regular interaction with the employee and shows :-

a. response to acts and omission or commission b) opportunity to improve his/her performance + (a)

c) sort of summary of an employee's work d) non-performance/performance/contribution of the employee

208. Negative feedback should be based on-

a. Facts/figures/events b) opinions and views c) generates bad feeling d) Both (b) + (c)

209. Qualities required for model performance-appraisal from a senior management personnel, in a Indian Bank are-

a. Quick and consistent decision making b) Macroplanning driving for results

c) good communication and very high energy levels integrity- d) All above e) Both (b) + (c) only

210. What are the qualities for a Middle and Junior level personnel, in Indian Bank, under model appraisal?

a) Customer Orientation/good appearance/pleasant manners/marketing and cross selling

b) Negotiating capabilities/problem solving/excellence in communication/skills/delegation/team building

c) Both (a) + (b) d) Some of (a) and some of (b) only

211. Self-appraisal system and competencies are different from feedback-appraisal, self-appraisal can be done by a bank employee on the basis of-

a) Self understanding the jobs/goals set either by self or by higher authorities.

b) Reasons for unsatisfactory appraisal or excellent appraisal

c) How the performance can be improved or developed d) All above

212. What is the role of the management, in performance appraisal system?

a. Analyses/reviews and evaluates performance of an employee b) Analyses and reviews performance

c) Analyses performance of an employee d) Performance needs of the organisation

213. Role of performance management is to accomplish-

a. Performance needs of the organization b) Guide the development of individuals for skill and knowledge

c) Motivate individuals/provide data adopt condition of human capital + (b) d) All above

214. Competency Mapping is possible through approaches like-

a. Job analysis/workforce skills analysis/supply and demand analysis b) Job analysis/Gap analysis/solution analysis

c) Gap analysis/solution analysis + (a) d) Both (a) + (b)

215. What is the job of work analysis in competency mapping?

a. Helps to describe skills required to carry out a function b)

- b. tasks/responsibilities and skill requirements for successful job
- c. Workforce of the future in line with the vision d) All above

216. To understand the difference between the workforce of today and future and its addressing is done by-

- a) Demand and supply analysis b) Solution analysis c) Job analysis d) Workforce skill analysis

217. The popular method/model for service quality measurements is/are-

- a. Servqual b) Gap c) Questionnaire d) All above

218. The servqual model for assessing customer perceptions and expectations includes dimensions

- a. Reliability b) Tangibles facilities
- c) Willingness to help customers/knowledge and courtesy of employees to convey trust and confidence
- d) Provision of caring/individualised attention + all above

219. It is said that perception of customer and the bank's executives differ, on various quality dimensions. Such factors are-

- a. accessibility/technology/timely delivery of services b) Courtesy/competency of the employees
- c) Listening complaints, patiently and employee's politeness d) All above

220. Factors of quality for a bank's executives, for providing services are-

- a. Accessibility-technology-courtesy-competency-flexibility responsiveness
- b. Responsiveness/accessibility/technology/flexibility/security/ employee politeness
- c. Both (a) + (b) d) Courtesy - Competency - politeness

221. Learning is a process of acquiring new skills or knowledge which results-

- a) Shifting to new organization b) New behavior c) Wisdom enhancement d) Shared vision for self development

222. Steps needed to create a learning organisation are-

- a) Awareness at organisational level/creation of learning environment b) Leadership for competitive advantage/degree of empowerment c) Simulation games + (a) + (b) d) Both (a) + (b) only

223. The working modalities of learning are-

- a) Development of personal skills and qualities b) Greater motivation/flexibility in workforce
- c) More creative opportunities creation/team spirit d) Knowledge sharing/interdependency/breakdown of communication barriers + (c) + (a) e) All above

224. In employee's behaviour anxiety is dependent. How the anxiety is caused in person for change in behaviour?

- a) Employee's assumptions b) Employee's beliefs c) Experience of the events + (a) + (b) d) Only (a) + (b)

225. When the behaviour of the persons will be perceived favourably by customers and other persons, if the employee?

- a. High energy level/action oriented/listens
- b. Genuinely interested in others/expresses clearly and effectively/ makes people feel good
- c. Establishes eye contact with people/presentation manners/tries to provide comfort without hurting anybody
- d. All above

226. When the behaviour of the employee would not be perceived favourably by customers?

- a. Works according to rules and tells the customer about rules
- b. Personalises transactions by using/calling customers by names
- c. Treats customers in a unhurried manner d) Can prioritise tasks, set objectives and work them to completion

227. Maslow Theory of motivation is based on-

- a) Human needs b) Achievement c) Power needs- d) Two factors

228. Human needs have been divided into five categories under need hierarchy theory. Who invented this theory?

- a. Mclelland b) John Atkinson c) Maslow d) Herzberg

229. In two factors theory, two separate sets of factors are relevant, in any motivational setting the two factors are-

- a. Satisfaction or motivators b) Hygiene or maintenance c) Justice or Fairness d) Both (a) + (b)
- e) All above

230. Achievement Motivational theory is based on certain basic things, which are-

- a. Need for achievement/power and affiliation b) Safety/Social/Esteem needs
c) Good work habits/flexible and adaptable d) Anxiety/behaviour/synthesis
231. Need to excel interviews of internally set standard of performance, persons seek satisfaction in doing things, better is called-
- a. Need for affiliation b) Need for power c) Need for achievement d) Need for human behaviour
232. Under which theory of motivation, the employee feels that what he/she receives from company is fair to terms of effort or skill he/she contributes to the organisation?
- a. Equity Theory b) Significant Theory c) Balanced Theory d) Fair Theory
233. Anything which gives satisfaction to the person is called-
- Incentive b) Reward c) Achievement d) Involvement
234. Awards are those which are external to the job itself, are called-
- a) Extrinsic b) Intrinsic c) Challenge d) Recognition
235. Rewards which the individual gives to himself/herself are called-
- a. Extrinsic b) Intrinsic c) Non-monetary d) Supportive
236. Non-monetary rewards mean-
- a. achievement/career advancement/appreciation b) attention/recognition/power/freedom/non participatory
c) Status/creative self expression/esteem/tangible d) Both (b) (c)
237. Non-monetary incentives are-
- a. Non-tangible and non-visible b) Supervising style/organisational policies and practices
c) Work environment + (a) (b) d) Participation decision making + (c)
239. Some of the important techniques of job-design includes-
- a. Job Rotation b) Job Enlargement c) Job enrichment d) All above
239. With a view to make the job more interesting, meaningful and challenging, this process of building several positive, intrinsic inducements and attractions is referred to-
- a. Job Rotation b) Job enrichment c) Job enlargement d) Job Design
240. A Job is considered enriched and meant to include-
- a. Higher level needs for achievement b) Advancement/esteem/recognition
c) Self expression and self actualization d) All from (a) to (c)
241. The limitations in job enrichment and job enlargement are-
- a. Lithe scope for enlargement and enrichment b) Large scale restructuring of jobs + (a)
c) Large number of employees like routine/repetitive/simple and narrow job + (b)
d) No Limitations
242. Job rotation is the practice of moving a person, through different jobs in the-
- a. Same level of responsibility b) Different level of responsibility
c) Higher level of responsibility d) Lower level of responsibility
243. Which one of the following types is not job rotation?
- a. Specified observation b) Assignment c) Managerial. Training Positions d) Specified managerial position
244. Any thing becomes strategic for organisation, which improves?
- a. Revenues b) Profitability c) Career Development d) All above
245. Poor employee development programme may affect an organisation at least-
- a. Higher employee turnover b) Decreasing employment
c) Addition in cost due to recruitment expenses/training expand reduced performance
d) Any of two above
246. What issues need to be considered to empower employees development process-
- a. Commitment of top-management/employees to be infused will sense of confidence
b) Basic information like Mission, objectives, plans, career opportunities need to be communicated to the employee
c) Employees also need to be communicated, about their status of their present position and organisational expectations d) All above

247. What the banks are required to use, techniques for development of their employees?

- a) Use training systems and establishment to the fullest extent. FIR department should work as knowledge management centre
b) For continuity in service excellence, rules-procedures and customer data should be made available to new recruited staff
c) Only (a) + (b)
d) All above

248. In banks, in which area outsourcing of services is possible?

- a) Routine skills and functions
b) Training blended with learning
c) Marketing of bank products
d) Both (a) + (b) only

249. Key Performance Areas means-

- a. Areas which are within the responsibility of the role
b. Areas which the management has demarcated to be performed by employee
c) Areas for strengthening of skills and attitudes
d) All above

250. Training is defined the systematised tailor-made programme to suit the needs of a particular organisation for developing-

- a. Attitudes/actions/skills and abilities in employee
b) Actions/skills and abilities
c) Skills and abilities
d) Skills only

251. Training serves important purposes of-

- a. To increase the performance level of an employee
b. Constantly develop manpower to meet the current and future needs + (a)
c. Ensure effective utilisation of human resources + (b)
d) To integrate individual goals with organisation + (c)

252. Impact of Training in an organisation may be categorised as-

- a) Updating knowledge/Avoiding obsolescence/improving performance/imparting trade specific skills
b) To help to match individual needs, goals and abilities
c) To assist individuals acquire experience in organisational activities
d) Establishing workforce to withstand the technological change

253. Avoiding obsolescence is the impact of training, How it is done?

- a. Organisational restructuring
b) Training of employees irrespective of their functional levels
b. Redeployment of employees in restructured job
d) All above
e) Only (b)
(c)

254. What is/are the purposes of careerpath planning under HRM?

- a. To help match individual needs, goal and abilities with organisational job demands
b. To assist individuals acquire experience in organisational activities the organisation may have the person to count on
c) Both (a) + (b)

255. For an employee to grow with higher positions he/she has to widen the awareness beyond his/her limited function. This opportunity is provided by-

- a. Careerpath planning
b) Training
c) Additional qualifications
d) Above all

256. Careerpath Planning is affected by-

- a. Employee preference
b) Employee requirements
b. Employee preference/employees requirement and structure of the organization
d) Both (a) + (b)

257. Discuss the advantages of careerpath planning

- a. Increasing perceptive of total organisation
b. Providing varied experience/diversification on capabilities/classifying options + (a)
c. Acceptability of change
(b)
d) Only, providing varied experience

258. **Counselling under HR Development is-** a. Advise, b. Process of interaction, c. Analyse the performance, d. All above

259. The conditions for effective counselling are- a. Mutual trust, confidence and openness, b. Ensuring subordinates' free participation, c. Employee development not considered in isolation of performance appraisal
d. All above

260. Phases of performance counselling are – a. Rapport building/employee should discover own SWOT/action plans, through brain storming sessions, b. Two way communication/employee be encouraged for their own performance appraisal, c. Organisational objectives are integrated, d. All

above

261. Proper implementation of IT projects in banks, is considered important mainly for-

a. Organizational objectives are interlinked with technology plans , b. Failure to implement strategic I.T. plans resulting wastage of resources, c. Improper implementation leads to dissatisfaction and reluctance to continue

d. Improper implementation creates problems in maintaining priorities in future planning e .All above

262. The technological projects, in banks, need to be subjected to acid test of-

a. Cost benefit analysis

b. Return on investment in technology

c. Built in review of planned costs

d. Both (a) (b)

e. Only (c) (d)

263. Can computerisation of bank business make improvement in vigilance administration?

a Bring necessary standards of integrity which would reduce corruption

b Cannot bring necessary standards of integrity which would reduce corruption.

c Computerisation is a means to provide improved service t customers

d Computerisation is not a means to provide improved service customers

264. What is the essence of banking operations?

a. Security and confidentiality of transaction b) Deviate behaviour of employees/customers and outsiders

b. earning profit and being stability to the organization d) d, All above

265. What is the role of vendors of I.T. products like Microsoft and IBM in banking services?

a. Intermediaries b) Provider of services c) Alternative delivery channel d) Both (a) + (b)

266. Developments relating to e-commerce are important for banks because it integrates-

a. Sell-pay-cycle over the internet b) Introduction of digital checks internet money

c) Information partners of banks' customersd) All above e) Only (a) + (b)

267. The working with competitors is commonly referred to as "Co-operation" wherein banks compete with each other on many fronts and join hands with each other, for a common initiative) These efforts are-

a. Automated cleaning/shared network b) Netting c) Both (a) + (b) d) None of above

268. What are the subjects, in present banking, wherein supervisory staff to be trained?

Risk Management/Money laundering/Derivative Products Profitability Issues/capital adequacy/outsourcing of non core activites Marketing of bank services and products/product design/funds management/wealth management/portfolio management All above

Only (b) + (c)

269. E-learning utilises a network for delivery interaction or facilitation

a) LAN b) WAN c) Internet d) d) All above

270. E-learning includes training through-

. Distributed learning/distance learning/computer based and web based trainings

Distance Learning/web based

Distributed Learning

d) Computerised Training

271- Do the training institutions in banks have to play any role, in the globalisation environment in banking? Faculties have to focus on-

a. Research b) Conduct impact studies c) Continue with classroom training

d) Develop and suggest newer products to top management e) e, Only (a) + (b) + (d)

272. What are the challenges that lie ahead, before banks?

a. Profitability/Risk Management/Non Performance Assets

b. Competition/preventing customer defection development of strong training system + (a)

- c. Profitability/Competition/Presenting customer defection/NPAs management
- d. Risk management/customer relationship management of NPAs/ development of strong training system

a. 273. Methods for determining the planning needs, for employees in banks are-
 Organisational emphasis,^{d)} where needed b) Content of training, which the employee must do

c) What skills/knowledge/attitudes employee must develop d) Only (a) + (c)

274. On which aspects training system has to emphasize to keep the track, with organisational goals?

- a. Motivation/Communication/adapting with changing needs
- b. . Continuous training system/interpersonnel relationships/optimism/ attitudes towards customers
- c. Motivation/continuous training system/attitude towards customers and superiors/optimistic view
- d. Both (a) + (b)

275. For designing any training programme, whether any steps are required to be taken?

- a. Yes, 5 steps, selecting strategies/breaking objectives/choosing methodology/deciding on packages/designing the programme
- b. Yes 3 steps, product up-to-date training/support the company's objectives/private customer service skills
- c. Yes 2 steps, Decide different packages/use specification for different training methods
- d. Both (b) + (c)

276. What are certain objectives of training functions viz?

- a. Products up-to-date training/develop and implement management training programme for middle level managers
- b. Provide customer service skills to all new employees/support the company's objectives in reaching its goals
- c. Both (a) + (b)
- d) Part of (a) and part (b) only

277. Training method commonly used, for employee in banks is-

- a. On the job training b) Classroom Training c) Off the job training d) Vestibule Training

278. Off the job Training Method consists of Lecturers/conference/group discussions/e-learning Apprenticeship/assistant to executives/job rotation Step by step training identified in a sequence Training on similar to those actual practice

279. Lectures is one of the methods of off-the job training. Lecture focuses on

- a) Understanding b) Enriching knowledge and skills
- c) Understanding by small group d) d) Learn on their own by employees

280. Which is the best method of training, by which enriching of interaction skills, of the employees? a) Conference b) Lectures c) Role Playing d) E-learning

281. Training evaluation is measured by-

- a. Goal based/Goal free/Responsive b) Systems/professional review/quasi-legal
- c) Goal based/systems/responsive d) Both (a) (b)

282. Which is the widely used measurement model for training, incorporating change of behaviour of trainee?

- a. Kirkpatrick Approach b) Hussett's Investment Analysis c) C.I.P.P. Model d) d, Kaufman's

283. The model most popular, which benefits the society and surrounding environment, in the organisations is?

- a. Kaufman's 5 level b) Philips c) Financial Utility d) Net Present Value Method

284. The 5 levels of Return on investment model by Philip's contain-

- a) Content/Input/reaction/outcome/Return on investment
- b) Enabling reaction/acquisition/application/organisational output/ societal outcomes
- c) Reaction and planned action/Learning/Job application/Business results/Return on investment
- d) Financial utility/number of people/effective or outcome/Monetary value of effect/financial cost per

person.

285. The training measurement model which compares the value of money, now with the value of money in the future, is called-

- a. Financial Utility Model b) Net Present Value c) C.I.R.0 d) C.I.RR

286. Training Measurement categories are developed, as per need) What are those needs?

- a. Content/input/reaction/outcome b) Context/inputs/process/product
c) Acquisition/application/organisational output/social outcomes
d) Learning/Job application/business results/return on investment

287. Virtual Learning Means

- a. Computer generated environment or learning that feels like a real one
b. An artificial visualization created through computer hardware and software
c. An artificial urban simulation presented to the user, in such a way, that it appears and feels like a reality
d. People's understanding of what computers can do has shifted dramatically as the size and cost of those devices have reduced. Albeit their power having grown manifold
e) All above

288. The characteristics of virtual reality as a medium has-

- a. Users can interact with models b) Models are represented in 3 spatial dimensions
c) Feed back from actions is given with noticeable power i.e) in real time d) All above

289. What are other words for virtual reality?

- a) Virtual learning/virtual environment/visualization
b) Interactive 3D (i3D)/Digital Prototypes/urban simulation/visual simulation/4D-CAD
c. Virtual learning/Digital prototypes/visual simulation d) Both (a) + (b)

290. Virtual Reality Systems support the use of an interactive spatial, realtime medium. These systems are classified as-

- a. Immersive b) Non Immersive/augmented reality
c) Both (a) + (b) d) Half Immersive and half non Immersive

291. In virtual learning, immersive system totally surrounds the user with-

- a. Assumptions b) Private unmediated experience
b. Interface between a computer and a user is removed/user can interact with the virtual world, which might be a simulation of real world d) All above

292. Non immersive system of virtual reality, is similar to immersive system except-

- a. Does not totally immerse the viewer b) Allows users to see VR through a screen
b. Uses a more generic hardware d) All above e) e • Only (a) + (c)

293. Augmented reality system of V.R. overlays

- a. Virtual and real world b) Allowing user to interact with both the worlds through video and computer images
c) C. Both (a) + half of (b) d) Both (a) + (b)

294. Whether virtual reality has any use anywhere in HRM?

- a. Yes-is distance learning and training b) No-No use in any human area
c) Yes-brings a more human touch to distance education d) Both (a) + (c)

295. Through virtual learning constraints of classroom training are overcome and allow access to server to trainees/ members at a-

- a. Time and place convenient to trainees b) To attend classroom training in a computer room only
c) To provide training not at their work place d) Both (a) + (b)

296. Communication is the process of exchanging-

- a. Information/ideas and thoughts b) Contact/voice/hearing
c) Transmission/receiving and understanding d) All above

297. Effectiveness of communication is measured by-

- a. Receiver b) Feed back c) Sender d) Intermediary

298. Discuss the principles of effective verbal communication-

- a. Civil and courteous/clear objective/simple and polite
- b. Easily understandable/sender be sensitive to receiver's response
- c. Voice language and body language/communication not adverse to the receiver
- d) Both (a) + (b)

299. Communication skills numbers are-

- a. Reading/Writing/Speaking/Listening
- b) Listening/Speaking
- c) Speaking/Writing
- d) Writing only

300. Principles of good listening are-

- a. Listen patiently/understand speakers feeling/restatement and summary/time for discussion
- b. Common cliches/avoid expressing views/less explanation/Rapport + (a)
- c. No anger or disapproval/How of communication/no haste or impatience + (b)
- d. Dignity/self respect/self esteem/ideas and values

301. Establishing a good interpersonal relationship means-

- a) Establishing rapport
- b) Relationship plus skill
- c, Establishing support to dignity
- d) establishing support to self-esteem

302. Which is not an essential element of interpersonal relationship-

- a. Communicate and listen properly
- b) Show apathy to other party
- c, Show sympathy to the receiver
- d) Try to remove apprehensions of the receiver

303. For improving one's communication skills understanding one's-

- a. Own self communication
- b) Own Sensory
- b. Own channels of taste-touch and sound
- d) Both (a) + (b)

304. Perception is a process, by which, we distriminate among-

- a. Sight
- b) Sound
- c) timuli
- d) Taste

305. The process of perception is•influenced by factors like-

- a. Our needs and wants
- b) Sensory inability
- c) Our stimuli
- d) All above

306. Intra personal communication can be improved by-

- a. Understanding Ourselves
- b) Understanding Receiver
- c) Self respect
- d) Self, a person's outer world

307. Through self-disclosure, we find out a lot, about oneself and we can build-

- a. Intra personal relationship
- b) Inter personal relationship
- c) Restatement and Summary
- d) Both (a) + (c)

308. Persuasive skill is built on establishing a good rapport and winning the trust of the speaker. The elements of persuasion are-

- a Explain reason of doing/dbeying
- b. Show concern for understanding the problems, the receiver is facing
- c. Explain that non-doing may have good impact on receiver's credit
- d) Both (a) + (b)

309. What are the skills available, to develop ability to communicate?

- a. Smile/Be modest/avoid arguments
- b. Begin on a positive note/ask questions, when answer is required/ know what you want to say
- c. Both (a) + (b)
- d) Go on talking without thinking

310. E-learning refers to the use of Internet or organisational intranet to conduct-

- a. Training online
- b) Communication online
- C) On line trading on Stock exchange
- d) Online banking

311. Requisites for e-learning online are-

- a. Support of top management/training be decentralised and individualised
- b. Potential learners need not computer literate
- c. Few number of learners exist
- d) Both (b) + (c)

312. Advantages of e-learning are-

- a. Self paced, allows for consistency and incorporates built in guidance
- b. All trainees ready for e-learning
- c. Appropriate for leadership and cultural change

- d. Lesser upfront cost and investment
313. The disadvantages of e-learning are-
- a. Inconsistency in delivery of training b) Does not incorporate built in guidance and help
- c) Causes trainee anxiety d) Cannot be used to enhance instructor led training
314. Common success factor of e-learning are-
- a. Closely aligned to the needs of business
- b. Closely blended with other types of training
- c. On going support from senior level + (a) + (b)
- D A range of people with different skills are not involved + (c)
315. The term industrial relations means-
- a. Relationship between Management and Labour b) Relationship between organisation and employees
- c) Relationship that grows out of employment d) All above
316. Trade unions are combination of workers and is a-
- a. Voluntary Organisation b) Regulatory Organisation c) Protective Organisation d) Both (a) + (b)
317. Industrial relations are influenced by-
- a. Employers/employers association/usages-customer-tradition
- b. Employees/trade unions/government rules/awards/policies courts and tribunals
- c. Both (a) + (b) d) Employer and employees/courts and tribunals
318. Role of HRM is to contribute to the-
- a. Quality of worklife b) Fair remuneration c) Safe and healthy environment d) Both (a) + (b)
319. The main objective of any trade union is-
- a. To protest the interest of workers b) To protest the interest of employers
- b. To protect the transfer/promotions/recruitment d) All above
320. Trade union is meant to conduct-
- a. Strikes b) Negotiations c) Fight for rights only d) All above
321. Trade unions specifically concentrate to achieve objectives:
- a. Wages and salaries implementation/working conditions
- b. Protection from disciplinary actions/implementation of personnel policies + (a)

c) Negotiations on give and take basis/employer employee relations + (b) above

d) Protect the interest of employees + (c) above

322. Essentials for sound industrial relations, depends on-

- a. Ability of employers and trade unions b) Collective bargaining
- b. Maintenance of industrial peace d) All above

323. For maintenance of industrial peace, it is possible to establish machinery for

- a. Preventive measures b) Legislative and non legislative measures
- c) Both (a) + (b) d) Only Legislative measures

324. In industrial disputes, settlement methods include-

- a. Voluntary arbitration b) Conciliation c) Adjudication d) Both (a) + (b) + (c)

325. Collective bargaining is a procedure regulated by agreements between their-

- a. Bargaining agents and employers b) Employees and employees
- c) Employers and employers d) Labour officer and Trade unions

326. Features of collective bargaining is/are-

- a. Collectively/equal strength/sufficient flexibility
- b. Negotiations voluntarily/continuous process/dynamic process/power relationship
- c. Employer-employee do not retreat from their positions d) Both (a) + (b) collective

327. In which areas, bargaining is extended-

- a. Work norms/changes in technology/work tools, techniques and practice
- b. Group insurance/employees rights c) Staff transfers and punishment d) All above

328. Which one of these is not a type of bargaining?
- a. Conjunctive b) Co-operative c) Average output d) Both (a) + (b)
329. When the employees and employers try to maximise their respective gains, through zero sum game, name the type of bargaining-
- a. Productivity b) Composite c) Conjunctive d) Cooperative
330. When corporates are hit by recessions, unions try to show their willingness for flexible negotiations. Name the type of bargaining, it is-
- a. Distributive b) Co-operative c) Composite d) Survival based
331. It is alleged that bargaining agreements have increased the workload of the employee) Under which bargain, employees bargain, for increase in wages but demand equity in matters relating to work-norms. State the name of the bargain kind-
- a. Productivity b) Conjunctive c) Composite d) Distributive
332. Under liberalisation/automation/opening of trade to foreign investors, trade unions adopt, which bargaining type, for survival in the industry?
- a. Composite b) Conjunctive c) Co-operative d) Productivity
333. Name any 3 popular bargaining methods, acceptable both to the unions and employees-
- a. Armed Truce/Conflict based/Accommodation b) Conflict based/accommodation/zero sum game
c) Co-operative/power bargaining/composite d) Composite/Zero sum game/productivity
334. When each party view the other party, as an adversacy, then this method is called-
- a. Conflict based b) Armed Truce c) Power Bargaining d) Conjunctive
335. In cases, where, each party uncompromising, takes a hard line and resists any ventures for compromise, the method is influenced by-
- a. Armed Truce b) Power Bargaining c) Conflict based d) Tightrope
336. When both parties adjust to each other, having flexibility/ tolerance and compromises, rather than emotion and raw-power. This method is claimed to be named-
- a. Accommodation b) Co-operative c) Zero sum game d) Adjustment Method
337. Where each side (Labour and Management) accepts the other as a full partner, not only in everyday matters but also in technology change/improvement in quality of worklife and business decision making. This method can be called-
- a. Accommodation b) Co-operative c) Armed Truce d) Composite
338. What are the 3 essential conditions for effective bargaining?
- a) Unanimity among workers/positive attitude/willingness to sacrifice something
b) Should follow previous agreements/employers should fully understand the problem/gaining more
c) Unanimity among employees/equal strength of both parties/ prepared to get something
d) Willingness to sacrifice something/neutral attitude of trade unions/ employer-employees representatives should be clear about problems
339. The employer-employees should have mutual trust/ confidence/willingness to settle/respect rights and responsibilities of other party, is covered under-
- a. Effective bargaining method b) Essentials for effective bargaining
c) Types of bargaining d) Areas of bargaining
340. What are the conditions essential for effective bargaining, in a trade union leader?
- a. Positive attitude/prepared to sacrifice something/respect for rights of employer
b. Positive attitude/clear about problem/watch and see attitude
c. Both (a) + (b) d) Some of (a) and some of (b)
341. Why labour welfare schemes are required in any industry company?
- a. Good health of employees b) Good health of employers
b. Does reduce the standard of living of workers d) Protects social evils like drinking/gambling
342. The measures inside the workplace, underwelfare activities for the workers are/is-
- a. Improvement of work environment/neighbourhood safety and cleanliness
b. Upkeep of premises/compound walls/lawns/godowns etc and maintaining of workshop temperatures

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c) Collective disputes conversion d) All above

356. Advantages of grievances handling procedure-

- a. Management can know employees feelings b) Employee gets grievances ventilated
- b. Keeps a check on supervisor's attitude d) Both (b) + (c)
- c. All above

357. What essentials the grievance mechanism should eventually have?

- a. Conformity with legal provisions/unambiguity in procedure/simple and short procedure and promptness in handling
- b. Track of effectiveness and functioning to be improved timely/ unambiguity in procedure + all (a)
- c. Training to all supervisors and union leaders + (b)
- d. Only statutory provisions should be complied

358. When, aggrieved worker approaches the foreman (or department in charge) and tells him/her the grievance) What the foreman is supposed to do under model grievance mechanism?

- a. Redress worker's grievance b) Ask him/her to approach production engineer
- c) While working no such raising of grievances are allowed only after the duty ends
- d) Give answer to worker within 7 days

359. What is the total time permitted, under model grievance mechanism, to each authority to redress the worker's grievance

- a. Foreman immediate/supervisor-2 days/lead of Department-3 days grievance committee - 7 days
- b. Foreman immediate/supervisor-3 days/Head of Department-5 days/ Grievance committee-7 days
- c. Foreman immediate/supervisor-1 day/Head of Department-3 days/ Grievance Committee-3 days
- d. By grievance committee directly in 3 days

360. Every establishment employing 100 or more workers should frame standing orders, with the provision for redressal of grievances of workers. This is to be done under which law?

- a. Factories Act 1948 b) Industrial Disputes Act, 1947
- c. Industrial Employment (Standing Orders) Act, 1946 d) Worker's participation (Standing Orders) Act

361. Causes of industrial disputes are-

- a. Wages/Union rivalry/multiplicity of labour laws b) Political interferences/unfair labour practices
- c) Economic slow down + (a) + (b) d) Both (a) + (b)

ANSWER

126	ALL	127	C	128	D	129	A	130	C
131	D	132	C	133	D	134	D	135	B
136	C	137	A	138	C	139	D	140	C
141	A	142	B	143	A	144	D	145	C
146	C	147	A	148	C	149	C	150	D
151	A	152	A	153	C	154	D	155	B
156	D	157	A	158	D	159	D	160	C
161	D	162	C	163	C	164	D	165	D
166	C	167	E	168	C	169	D	170	D
171	A	172	B	173	C	174	A	175	D
176	C	177	D	178	A	179	D	180	A
181	D	182	A	183	B	184	A	185	D
186	A	187	A	188	A	189	D	190	D
191	D	192	D	193	D	194	D	195	C
196	E	197	C	198	A	199	D	200	D
201	B	202	A	203	A	204	D	205	C
206	D	207	B	208	A	209	D	210	C
211	D	212	A	213	D	214	C	215	A

216	B	217	A	218	D	219	D	220	A
221	B	222	C	223	E	224	C	225	D
226	A	227	A	228	C	229	D	230	A
231	C	232	A	233	B	234	A	235	B
236	A	237	D	238	D	239	B	240	D
241	C	242	A	243	D	244	D	245	C
246	D	247	E	248	D	249	A	250	A
251	D	252	A	253	D	254	C	255	A
256	C	257	C	258	B	259	D	260	A
261	E	262	D	263	B	264	A	265	D
266	D	267	C	268	D	269	D	270	A
271	E	272	B	273	D	274	D	275	A
276	C	277	B	278	A	279	A	280	C
281	D	282	A	283	A	284	C	285	B
286	A	287	E	288	D	289	D	290	C
291	D	292	D	293	D	294	D	295	A
296	A	297	B	298	D	299	A	300	C
301	A	302	B	303	A	304	C	305	D
306	A	307	B	308	D	309	C	310	A
311	A	312	A	313	C	314	C	315	D
316	A	317	C	318	D	319	A	320	B
322	D	323	A	324	D	325	A	326	D
327	A	328	C	329	C	330	B	331	C
332	A	333	A	334	B	335	C	336	A
337	B	338	A	339	B	340	A	341	A
342	D	343	A	344	A	345	D	346	A
347	C	348	B	349	C	350	D	351	C
352	A	353	B	354	A	355	D	356	E
357	C	358	A	359	A	360	C	361	C

TEST YOURSELF - 3

362. Are there any steps to be taken, for grievance procedure by the employer? Those steps are-

- a. Identification of grievance
- b. Define the problem properly and accurately/collection of complete information and its classifications
- c. Information be analysed/develop alternative solutions/prompt redressal of grievances and implement the solution at every stage + (a) d) Both (c) + (b)

363. How to handle grievances?

- a. Grievance in writing/taking to employee directly for speaking truth/ ensure confidentiality and handle the case within tie frame
- b. Treat each case as important, and obtain grievances in writing/ examine company's position/identify violations/do not hold back the remedy, if the company's wrong +a) above
- c. Get all the facts (relevant) about the grievance/examine the personnel record of the aggrieved worker/gather information from the union representative properly + (b) above
- d. Identify grievance/previous record of the worker/companies' rules and prompt redressal of grievances, if genuine)

364. While dealing with grievance of worker, you as a grievance redresser, what is expected from you?

- a. Listen the grievance/control your emotions/remarks and behaviour
- b. Be proactive/get all the facts/identify the grievance
- c. Treat each case as important and after discussion with union representative, redress promptly
- d. Both (a) + (b) e) All above

365. What is the purpose of discipline in organisation?

- a. As a sort of check or restraint on the freedom of the person
- b. Act of imposing penalty, for wrong behavior
- c) Fear of punishment
- d) All above

366. Common Disciplinary problems, off the job can be-

- a. Insubordination/smoking/fighting with colleague/gambling
- b. Leaving without permission/wilfully damaging factory assets
- c. Producing sub standard products/or services/sexual harassment
- D) Both (b) + (c)

367. A bank clerk abuses the officers. What kind of disciplinary problem is this?

- a. Dishonestly related
- b) Performance Related
- c) Off the job behavior
- d) Excessive tardiness

368. A watchman was found sleeping while at work, which kind of indiscipline is this?

- a. Off the job behavior
- b) Dishonestly related
- b. Failure to complete assigned work
- d) Unexcused absence

369. A government department clerk, accepts bribes or gifts for doing favour, to the concerned party. In which category of indiscipline, this type of activity is covered?

- a. Dishonesty
- b) Performance related
- c) Off the job behavior
- d) Wilfully damaging organisation's image

370. State any three common causes of indiscipline

- a. Unfair management practices/communication barriers/Non-uniform disciplinary action
- b. Divide and Rule Policy/absence of effective leadership/adequate attention to personnel problems
- c. Delay in solving problems/frustration among individuals/mild pressures on subordinates
- d. Dividing one's own team/undertaking disciplinary actions leading to non-violent protests/provision of upward communication.

371. Discuss unfair management practices-

- a. Non compliance with promotional and transfer policies
- b) Smooth handling of grievances
- b. Timely payment of wages/salaries
- d) Both (b) (c)

372. Effective Discipline are of which types?

- a. Appreciable and non-appreciable
- b) Positive and Negative
- b. Harsh and Soft
- d) Excusable and non-excusable

373. When notice of Enquiry is served, on an employee by the management before this, what steps were already taken by management?

- a. Holding Enquiry
- b) Issuing a letter or changesheet/consideration of explanation
- c) Issue of show cause notice + (b) above
- d) Making order + holding enquiry

374. After issue of Notice of Enquiry to an employee, what next steps is required, to be done by management?

- a. Making final order of punishment
- b) Appeal against the order of enquiry officer
- c) Issue of show cause notice
- d) Holding Enquiry

375. What is the purpose of discipline, in any organisation?

- a. Improve performance
- b) Restrict freedom of employee
- b. Unfair treatment
- d) To avoid law suit and court litigation

376. What are the factors, which are required in an organisation, for effective disciplinary procedures against employees?

- a. Aware of rules and performance criteria
- b) Documentation of facts and evidence for justification
- c) Consistent response to rules, violations/prompt action for discipline
- d) Both (b) + (c)
- e All above

377. Employees should believe that there is consistent response to rules' violations, which means

- a. Discipline administration without discrimination
- b) Without favouritism
- c) Consistently
- d) All above

378. When any discipline becomes ineffective or less-effective?

- a. Longer time spending in action
- b) Discipline is handled impersonally
- c) Aware of rules and performance criteria
- d) Only (a) and (b)

379. Normally, oral warning and then written warning are issued to the errant employee for effective

discipline handling. But when suspension is followed by dismissal?

- a. Serious cases b) On getting the answer of chargesheet
- c) When frustration followed by non-violent actions d) When Victimisation

380. Domestic Enquiry Means-

- a. Discipline enquiry conducted by domestic (or organisational) employee
- b. An enquiry conducted by non-legal persons
- c. An enquiry not conducted by any outsider
- d. All above

381. Notice of enquiry letter, when served on the charge-sheeted employee, should have-

- a. Time/date/and place of enquiry
- b. Time, date, place of enquiry and name of the person holding the enquiry
- c. Name of the person by designation, who is charge sheeted d) All above

382. When the charge sheeted worker, does not turn up on the appointed date and time, for proceedings then it is

- a. Adjourned b) Ex-parte decision c) Dismiss the employee d) Transfer the enquiry to some other place

383. Management take the punitive actions against the employee, after the domestic enquiry. Such actions depends on the gravity of misconduct and could be as-

- a. Dismissal/discharge/discharge simplicitor b) Promotion to higher grade/sanctioning additional increment c) To reimburse fine amount d) Cancellation of warning letter, issued earlier

384. Major punishments given by the management, to the employee include-

- a. Suspension/dismissal/discharge/discharge simplicitor b) Discharge/warning/fines imposition
- c. Both (a) + (b) d) Some of (a) and some of (b)

385. Discharge simplicitor under domestic enquiry means age-

- a. Unindictment retirement on superannuation age
- b. Termination of an employees services for loss of confidence
- c. Termination of an employees' services imposing stigma of misconduct
- d. Either of (a) or (c)

386. What are the essential dimensions of personnel management as per National Institute of Personnel Management?

- a. Personnel aspect-which includes recruitment/selection/training etc)
- b. Welfare aspect-which includes working conditions, amenities
- c. Industrial Relations aspect-employees union and management relations/disputes settlement/grievance handling d) All above

387. Welfare aspect in personnel management includes-

- a. Working conditions/amenities/facilities/benefit b) Union-Management Relations
- c) Disputes settlement d) Collective bargaining

388. Personnel aspect in personnel management means and includes-

- a. Recruitment b) Selection/placement/compensation + (a) above
- b. Training/appraisal/productivity + (b) above d) Only (a) + (b) e Only (c)

389. Describe the essential features of personnel management

- a. Concerned with employees both as individual and group/ development of human skills
- b. Covers all categories of employees/applies in all type of organisation.
- c. Aims at attaining the organisational goals/concerned mainly with managing HR work
- d. Both (a) + (b) only e) All above

390. Functions of the personnel management can be described as-

- a. Managerial b) Operative c) Developmental d) Both (a) + (b) e All above

391. Managerial functions, in personnel management can be-

- a) Planning/Organising/directing and controlling
- b. Recruitment/placement/employment/Development and motivation
- c. Compensation/maintenance of health/employers' welfare
- d. Both (a) + (b) only

392. Recruitment placement and employment in personnel management, includes various features,

which are-

- a. Job analysis/HR planning/placement of right candidate
- b) Introduction and orientation/internal mobility
- c) Training/managerial skills development/career path development
- d) All above
- e Only (a) + (b)

393. Motivation and compensation are two important parts of personnel management. Discuss their features-

- a. Job Design/work scheduling/ability and motivation/job evaluation/ performance appraisal
- b. Training/Development of managerial skills/planning of career
- c. Compensation administration/incentives and benefits
- d. Health and safety/employee welfare/social security measures

394. Integral function of the organisation with employee aspiration decide things independently, offering constructive help to trade unions etc) What are those programmes?

- a. Grievances redressal
- b) Discipline
- c) Teams and Teamwork/employee participation and empowerment + (a) + (b)
- d) Harmonious industrial relations/HR audit/HR research

395. A situation which is the psychological and physical reaction to certain life events' situation is called-

- a) Industrial disputes
- b) b. Stress
- c) Burnout
- d) Substance abuse

396. Audit is legally required, to be done of a company, half yearly/yearly basis. Does it differ from. Human Resource Audit and where?

- a. Examination and evaluation of policies and procedures
- b) Determine the effectiveness
- b. What should and should not be done in future
- c) All above
- d) Both (b) + (c) only

397. Industrial Conflicts Constitutes

- a. Militants and organised protests against existing industrial conditions
- b. Symptoms of industrial unrests + (a) above
- c) Uncordial and dissatisfaction
- d) Both (a) + (c) only

398. Kinds of Industrial disputes is/are-

- a. Strikes/Lockouts/Gherao/picketing and boycott
- b) Picketing and boycott/gherao
- c) Strikes and lockouts
- d) Gherva/strikes

399. The word strikes is commonly used in industries. What types of strikes are there? Tick any 5 such types

- a. Sympathetic/general/unofficial/sectional/bumper
- b) Sympathetic/sit down or tool down/slow down/lightning/hunger
- c) General/official/section/hunger/Lock outs
- d) Unofficial/official/motivational/bumper/go slow

400. Define Strike

- a. A spontaneous and concerted withdrawal of labour temporarily
- b. Collective stoppage of work by a group of workers for pressurising their employer to accept their demands
- c. Both (a) + (b)
- d) Persons employed to discontinue to work, at the instance of their employers

401. Express the more common forms of strike, trade-unions adopt

- a. General/slow down/lightning/hunger
- b) Sympathetic/unofficial
- b. Sectional/Bumper
- d) Sitdown/toget sympathy from public

402. Lockout is a weapon available to-

- a. Employees
- b) Trade Unions
- c) Employers
- d) Government

403. When lockout weapon is used by employer-

- a. When impossible to meet the demands of the workers
- b. Bring psychological pressure on workers
- c. Internal rivalry among trade unions
- d. Physical manhandling to management by workers

404. Workers often carry/display signs, banners and playcards, prevent others from entering the place of works and persuade others to join, is called-

- a. Strike b) Gherao c) Picketing d) Surround

405. Disrupting the normal functioning of an enterprise (industry) through forceful appeals and negative behavioural acts, striking workers prevent others from entering and persuade them not to co-operate with the employer, is called-

- a. Strike b) Boycott c) Picketing d) Surround

406. How the conflicts within employers and employees can be settled or prevented?

- a. Voluntary method b) Government Machinery c) Statutory Measures d) All above

407. For preventive conflict among workers and employers certain measures are adopted such as collective bargaining/joint consultation/standing orders/code of discipline, name this method-

- a. Voluntary b) Statutory c) Government Machinery d) Arbitration

408. There are 3 methods for prevention and settlement of conflicts among workers and employers. Collective bargaining is a part of which method?

- a. Labour Administration Machinery Method b) Voluntary method
c) Statutory measure d) Adjudication measure

409. Adjudication measure is adopted in resolving conflict among workers and employers. This is possible through-

- a. Labour Courts/Industrial Tribunals/National Tribunals b) Board of Conciliation
c) Conciliation Officer d) Labour Commissioner

410. Among Voluntary methods, there is one method which helps in preventing industrial disputes, through bargaining, and/or protect the employees interest relating to wages/ benefits/job security etc) Name this measure-

- a) Joint Consultations b) Trade Unions c) Works Committees d) Joint Management Councils

411. What is the role of a works committee, in any company which offers services to employees viz.

- a. Greater participation to workers b) Close mutual interaction
c) Generates co-operative atmosphere d) All above e Only (b) (c)

412. Under Industrial Employment (Standing Orders) Act, 1946 the employer has to frame, standing orders, in consultation with workers (who are 100 or more in an industry). The matters under standing orders are taken-

- a. Classification of employees/shift working/attendance and late coming
b. Hours of work/holidays/pay days/wages rates/leave rules temporary stoppage of work/termination, suspension and disciplinary actions
c. Both (a) + (b) d) Shift working/hours of work/holiday/leave rules only

413. State the obligations of employees-

- a. Not to indulge in physical duress b) Discourage negligence of duty
c) Damage to company's property d) All above e) No such kind of obligations

414. This is code for obligations of unions. It is applicable to all industry Are there any exceptions to it? Tick mark the exceptions-

- a. Applicable to all PSUs/LIC/SBI/RBI but not to Railways/Port and Docks/Undertaking under the ministry of Defence
b. Applicable all PSUs excluding LIC/SBI/RBI railways/port and docks
c. Applicable to all undertaking except Ministry of Defence
d. Applicable to Railways/Port and Docks/LIC/SBI/RBI except PSU

415. Conciliation Process tries between the employeeemployees and has essential hall marks of-

- a. To bridge the gulf/reduce differences/persuades the parties to take fresh look
b. Never tries to force the parties to accept his/her possible lines of solution/conciliator has flexibility and information
c. Persuades the parties to full fresh look/but never tries to force the parties to accept his/her possible lines of solutions
d) Both (a) + (b)

416. Who appoints the conciliation officer and what kind of powers are enjoyed by such officer?

- a. Central or State Government and enjoys powers of civil court
b. High Court of the State and enjoys powers of criminal court
c. Central Labour Commissioner and exercises the power as delegated by labour commissioner
d. None of above

417. The role of arbitration starts after failure of-

- a. Conciliation b) Joint Management Councils c) Work Committees d) Labour Commission

418. Arbitrator is appointed for settlement of dispute, by

- a. State Government b) Industry Apex Body c) Parties themselves d) Conciliation Officer

419. The judgement delivered by the arbitrator is called-

- a. Decision b) Award c) Declaration d) Notification

420. Compulsory arbitration is the ultimate remedy for the settlement of disputes among employee and employees. It consists of settling disputes through the intervention of third party, appointed by the government. What is the legal word for this compulsory arbitration?

- a. Adjudication b) Legal Arbitration c) Notary Public d) Award

421. The Industrial Disputes Act, 1947 provides adjudication machinery. What is/are included in it?

- a. Labour Courts b) Industrial Tribunals c) National Tribunals d) All above

422. Labour Court can adjudicate disputes relating to-

- a. Legality of order passed by the employer
b. Discharge or dismissal of a worker + (a)
c) Withdrawal of any concessions or privileges + (b)
d) Illegality otherwise of a strike or lockout + (c)

423. The area of adjudication of a Industrial Tribunal is different from the labour court. What are the areas of Industrial Tribunal?

- a. Wages and its mode of payment/compensatory and other allowances/hours of work and rest periods
b. Leave with wages and holiday/bonus, profit sharing PP and gratuity/shift working/refreshment and closure of establishments
c. Illegality or otherwise of a strike or lockout/application and interpretation of standing orders
d. All above e) Both (a) + (b) only

424. What is adjudicated by the National Tribunal?

- a. Deal with disputes of national importance
b. Deal with disputes likely to affect the industrial establishment in more than one states
c. All matters under appeal in proceedings of industrial tribunals d) Both (a) + (b)

425. Frauds can be committed by-

- a. Bank Staff b) Bank Staff in collusion with outsiders
b. Frauds done by customers or outsiders d) All above

426. State 3 important areas of committing frauds in banks-

- a. Deposit accounts/payments of money under fake signatures/ transfer of money from customer to staffs relatives or friends, without consent
b. Issue of cheque book without authentication from depositor/ opening of deposit accounts in bogus names/hacking ID users/ theft in Internet banking
c. Illegal use of credit/debit cards/withdrawal from inoperative deposit account to/home delivery of deposit receipts by staff from noncurrent series
d. All above

427. How the frauds in banks, can be stopped? Discuss any 3 methods :-

- a) Observance of KYC Norms/deviations from details submitted at the account opening should be enquired into/No operation in any inoperative account, without satisfactory answers from accountholder
b) Verification of housing loan documents carefully/visit to site of loan/sale-deed agreements and rate of buying prevalent in areas may difference have need not be checked
c) Believe the loan taker and utilisation of borrowed funds may be left on the borrower/job rotation be made in banks of officers/ clerks, except departments of loans/FEX/deposits
d) Some of (b) and some of (c)

428. Investigation cyber crimes cases does fail to book to the culprit and awarding punishment by courts. Why?

- a. Complainant backout at the last moment b) Cases do not reach courts for decision
c) Victim forgives the accused who happens to be near relations/ neighbour/separated partner/jilted lover/or jealous friends d) All above e) Only (b) (c)

429. Under what circumstances cyber crime cases reach to courts?

- a. Monetary loss to complainant b) Complainant is determined to punish the culprit
- c) Culprit is not traceable d) Both (a) + (b) e) All above

430. Under what pressure on the complainant, the cyber crimes cases are dropped?

- a. Police pushing out of court settlement b) Accused to his/her close relative or close friend
- c) Accused Threatens for dire consequences to his/her political image d) All above

431. Discuss the role of HR in avoiding cases of denying employment to minorities, women, handicapped persons, and designing opportunities for growth prospects.

- a. Monitor the norms which reflect the values of the society b) Monitor the selection/reward/appraisal systems
- d. Vigorously pursue violations and defend the company against unfounded allegations/protect women against workplace harassment d) Both (b) + (c) e) All above

432. What is sexual harrassment?

- a. Physical contact b) Making advances, a demand for a request for sexual favours
- b. Unwelcome physical, verbal or non verbal contact/gestures of sexual nature d) Any one of these above

433. Discuss the risks in delegation of financial powers to officers, in a bank

- a. Lack of confidence and insecurity b) Delegation of excessive/lesser powers + (a)
- c) Delegation of powers not done properly and timely + (b) d) Both (a) + (b)

434. Lack of Trained officers in the bank, is the ground for

- a. Risk in delegation of financial powers b) Lack of proper customer service
- c) Behavioural problems in award staff d) Risk of frauds and forgeries in day today transactions

435. The recruitment and selection procedure in banks and non-availability of officers, timely is a cause in delegation of powers due to-

- a. Non-availability of experienced employees/officer
- b. Risk in delegation of financial powers to newly joined officers
- c. Traditional attitude of old employee against full computerisation of branch working
- d. Both (a) + (c)

436. The word workers participation in management means-

- a. Sharing the decision making powers
- b. Sharing the decision making with lower results of the employees
- c. Sharing the day to day working with higher ranks of persons
- d. Sharing the financial decision making powers with representative of workers

437. What is the purpose of worker's participation in management?

- a. Promotes harmony and peace b) Workers able to see big picture clearly due to their participation
- c) Participation makes the wokers more responsible d) All above e) Only (a) + (c)

438. Workers participation may be viewed as-

- a. Instrument for increasing the efficiency of enterprise b) Promoting solidarity among workers
- c) Means for achieving industrial disturbance d) Both (a) + (b) only

439. A representation of workers would usher in industrial democracy, ensure improved employee-employee relationship and guarantee better productivity, is possible through which form of workers participation?

- a. Participation at the Board Level b) Participation through ownership
- b. Participation through complete contold) Participation through Joint Committees

440. Workers may become more involved in industries by making them shareholders of the company. Workers co-operation may be allowed to take over a sick unit. Which is this type of workers participation?

- a. Participation through complete contol b) Participation through ownership
- b. Participation through job enlargement d) Participation through empowering teams

441. When the workers represent in the Board of the company, is this participation is without problems? If so, what could be the areas, where workers have no interest?

- a. Raising funds/utilisation of resources/ensuring capital growth of the organisation
- b. Utilisation of resources/welfare activities for workers
- c. Housing to workers and staff/ensuring capital growth of the organisation
- d. Free Housing to workers/welfare activities for workers

442. When the industrial disputes disappear in any company-

- a. Workers participation through ownership by workers b) Workers develop loyalty to organisation
c) Participation through works councils d) Participation through quality circles

443. How does works councils differ from Joint Committees of workers?

- a. Works councils consist of members elected by employees, joint committees consist of representatives employees and employer
b. Works councils consist of nominated members both by employees and employers and same is for Joint Committees
c. Works councils consist of representatives of employees while joint committees elected members of employees
d. Both works councils and joint committee members are nominated by Labour Welfare Officer

444. Name the workers participation system under what both management and workers have right to lay down certain rules for the formulation and termination of the contract of employment

- a. Participation through job enlargement b) Participation through complete control
c) Participation through collective bargaining
d) Participation through empowering teams

445. Name the features of participation through quality circle

- a. The employees involvement in decision making
b. Improving the efficiency at work place
c. Savings to cost ratios
d. All above

e Only (b) + (c)

446. Employees who experience a sense of ownership and control over their jobs, is a type of workers participation and named-

- a. Empowering teams
b. Complete control
c. Ownership through shareholding
d. Collective bargaining

447. Where employees views on matters like machine utilisation/waste management are invited, this kind of workers participation may be called-

- a. Quality Circles
b. Suggestions scheme
c. Total Quality Management d) Physical

448. Total Quality Management refers to deep commitment to quality of products and services. For this how the employees are involved by the organisation?

- a. Extensive training in problem solving b) Group decision making and statistical methods
b. To take responsibility for improving quality d) Only (b) + (c) e) All above

449. Which are the schemes for financial participation by workers, in an organisation?

Profit linked pay/profit sharing/employees stock option

Usage earners fund/workers co-operative/management buyouts

c) Both (a) + (b) d) Productivity linked

wages

450. Workers participation in bank management is originated which of the following legislations?

- a. Constitution of India b) Industrial Disputes Act, 1947
c) Bipartite Agreement IV d) Banking Regulation Act, 1949

451. Collective bargaining means bargaining in between

- a. Employer/Employees and Government b) Employer and Employees
c) Government and employers d) Trade Unions and employees

452. First banking Bipartite Agreement was signed on 19-10-1966 for effective development of banking. This agreement was entered as a result of discussions through-

- a. Pressure from Labour Commissioner, Central b) Pressure from Labour Commissioner, State
c) Collective bargaining between employees and employers d) Discussion by trade union leaders to employees of banks

453. What is the role of the trade-union in collective bargaining?

- a. To protect jobs and real earnings b) Better conditions of work life for workers
Fighting against any possible, exploitations d) All above

454. Labour in India has got certain fundamental rights under-

- a. Constitution of India b) Industrial Disputes Act c) International Labour Organisation d) Contract Act, 1872
455. Which was the first attempt, in Indian banking history to provide pay scales and allowances to bank employees?
- a. Sen Tribunal b) Sashtry Tribunal c) Desai Tribunal d) Bipartite Settlement
456. The bank's Bipartite Settlement reflects the aspirations and genuine demands of-
- a. Bank employees b) Varying needs of bank managements c) Customers d) (a) (b) (c)
457. In the 1st Bipartite Settlement, the main purpose was for payment of-
- a. Fixed pay scales to employees b) Payment of special allowances and fixing their criteria c) Both (a) + (b) d) Welfare activities to the employees and their families
458. If any employee refuses to do special allowance duty, then what does it amount?
- a. Disobedience b) Wilful disobedience c) Unreasonable orders' non-compliance d) Unlawful orders
459. The checking in routine duties of a clerk.
- a. No, it cannot be b) Yes, it can be c) Do not include the work of checking d) Does include the work of checking
460. Post carrying special allowances, can be treated as-
- a. Promotion b) Cannot be treated as promotion c) It does involve appointment to higher grade d) It does not involve appointment to higher grade
461. Special allowances are not payable for-
- a. Photostate copier Operators b) Adding machine Operators c) Addressographers d) All above
462. Which allowance are payable to clerks, while performing duties in the higher grade?
- a. Officiating b) Special c) Personnel d) Only (b) (c)
463. Extra Ordinary leave is granted to a bank employee when-
- a. No earned leave is due b) Enough earned leave is due c) At the time of retirement d) At the time of availing leave fare concession to home town
464. An employee wants to avail extraordinary leave from 5th April to 30th July for completion of studies of MBA for career development. Employee has no earned leave to his/ her credit. Whether he/she would get such leave?
- a. Yes, full 117 days b) No, cannot get more than 90 days c) Cannot get any such leave at all d) Can get only for his/her examination i.e) for 15 days only
465. Total extra ordinary leave can be granted to bank employee, for maximum period, of in the entire service for-
- a. 3 months b) 6 months c) 12 months d) No limit
466. For how many days, a member of the central committee of All India Bank Employees Association, can get leave for attending the meetings?
- a. No such leave for attending union meetings b. Apply from his/her privilege leave balance that too, 10 days at a time c. Upto 17 days special leave in a year d. No limit
467. An employee, who is a branch representative, desires to go to attend executive committee meeting of the state level, for 5 days, which type of leave can be sanctioned by bank?
- a. No special leave for such representative b. Only 2 days special leave may be granted and the rest of other days as loss of pay c. Special leave up to 7 days in a year, can be allowed d. Special leave is a right of all representatives of the trade unions
468. Any employee who has committed misconduct is published by the authority and dismissed the employee from retrospective effect (i.e) one year earlier to decision) Under which rules it can be done?
- a. Under Bipartite Settlement, it can be done b. It cannot be done under Industrial Disputes Act c. Dismissal possible from service rules d. It cannot be done under Bipartite Settlement, which is the mutually agreed rules
469. Gross Misconduct means-
- a. Habitual doing of an act which amounts to minor misconduct for atleast 3 times on previous occasions

- b. Habitual doing of an act which amounts to major misconduct for at least 2 times on earlier occasions
- c. Habitual doing of an act which amounts to minor misconduct for maximum 5 times in a year
- d. AD above as in (b) except for at least 3 times in a year

470. Minor misconduct means-

- a. Wilful slowing down of performance of work
- b. Gambling or betting on the premises of the bank
- c. Doing anything to the prejudicial to the interest of the bank or putting bank in the serious loss
- d. Only (b) (c)
- e. All above

471. An employee who is found guilty of misconduct, may be-

- a) Dismissed without notice b) Have adverse remark entered against him/her
- b. Have his/her increment stopped
- c. Any of above
- e. All above

472. Discharge of an employee, under gross misconduct punishment amounts to-

- a. Retrenchment
- b. Gross negligence
- c. Dismissal
- d. Condon of misconduct

473. Encashment of privilege leave can be done by an employee-

On retire On retirement

- a. Heirs, after death of employee
- b. Encashment can not be done on retirement
- c. Will have to avail all leave before retirement
- e. Both (a) + (b)

474. Categorisation of banks as A, B and C was prevalent under which Bipartite Settlement?

- a. 1st b) 1st and IIrd c) I to IIIrd d) I to VI

475. When was first, night clearing of cheques, was started in the banking industry?

- a. Under IIrd Bipartite Settlement b) Under IIIrd Bipartite Settlement
- c) Under 7th Bipartite Settlement d) Since 1st Bipartite Settlement

476. Observance of Restrictive Practices amounts to-

- a. Misconduct b) Right of employee c) Duty of Employers d) Both (b) and (c)

477. Where an employee has not submitted any application, for leave, and absents himself/her from work for a period of 90 days or more consecutive days without or beyond any leave to his/her credit, the management has to give- Notice calling upon the employees to report for duty within days

- a. 30 days b) 15 days c) 7 days d) Immediately

478. In case of employee, who has gone abroad and has not submitted any application for leave and absents himself/herself for a period of for voluntary cessation of employment-

- a. 90 days b) 120 days c) 150 days d) 180 days

479. Definition of family of an employee includes-

- a. Spouse/wholly dependent children/parents
- b. M above in (a) + brothers and sisters residing with employee
- c. All above as in (b) + step children and legally adopted children
- d. All above as in (c) + step father + step brother + step sister

480. From which Bipartite Settlement, effective period of validity was 5 years

- a) 1st b) IIIrd c) Pith d) Vth

481. Which Bipartite Settlement incorporated the installation of ATMs by banks, without restrictions on their numbers-

- a. Vth b) VIth c) VIIth d) IXth

482. Family pension is payable to the heirs of the deceased employee, for life?

- a. Widow or widower if not remarried b) Widow or widower upto remarriage
- c) Son or daughter d) Handicapped parents

483. If an employee is suspended, in the entire services of the bank, then during such suspension period the employee gets subsistence allowance) Whether such subsistence allowance would be treated for pension as-

- a. Emoluments paid b) Emoluments not paid

- c) Disqualified service period + (b) d) Qualified service period + (a) above
484. Which is the new post created under Bipartite Settlement No. VIII?
- a. Computer Operator with passing powers b) Computer Operator without passing powers
c) Agricultural assistant d) Photostate Copier
485. Bipartite Settlement started operative from 1st November 2007 and new pay scales were approved for clerks as between Rs. 6200-Rs. 18300, but it were charged to Rs. 7200-Rs. 19300 from which date?
- a. 30-9-2009 b) 01-05-2010 c) 01-11-2010 d) 1-11-2011
486. Workers participation means
- a. Sharing the decision making power with lower ranks
b. Sharing the decision making power with higher ranks
c. Sharing of views with lower ranks d) Sharing of view with higher ranks
487. Participation, in decision making, makes the worker-
- a. Adamant b) Responsible c) Cleaver d) Irresponsible
488. Worker's participation is a device, for social education for promoting solidarity among-
- a. Management b) Supervisors c) Workers d) Customers
489. Worker's participation is a means for achieving-
- a. Industrial peace b) Harmony c) Higher productivity d) AN above e) Only (a) + (c)
490. Which kind of workers participation, makes the workers as shareholders of the company?
- a. Participation at Board Level b) Participation through ownership
c) Participation through complete control d) Participation through work councils
491. What is the purpose of Job-enrichment to workers?
- a. Relieve the boredom of workers b) Source of self satisfaction
c) Substitute for workers participation d) Both (a) + (b) only e) AN above
492. Participation of workers through Quality Circle is meant for-
- a. Quick, concrete and impressive results b) Improving the efficiency at the work place
c) Savings to cost ratio, higher d) Both (a) + (b) only e) All above
493. Total Quality Management (TQM) refers to the deep commitment of an organisation to-
- a. Quality b) Review their performance c) Profit Sharing d) Manage by correction
494. Principles of TQM are-
- a. Meet customers requirements in time b) Error free work c) Manage by prevention
d) All above e) Only (a) (b)
495. Participation of Workers is guaranteed/advisory under-
- a. Indian Constitution b) Industrial Disputes Act c) 20 Point Programme of the Government of India
d) All above e) Only (a) + (b)
496. Discuss the importance of worker's participation due to perspective of-
- a. Impartial promotion of human welfare b) Need to recognise the inherent value of human body
c) Sense of dignity of workers d) Mental and physical health of employees e) All above
497. Financial participation of workers mean-
- a. Enhances commitment b) Profit linked pay and profit sharing
c) Both (a) + (b) and employees stock option scheme d) Management sellout
498. What is the greatest benefit of workers participation?
- a. Employees identification b) Improves motivation
b. c) Self-esteem, job satisfaction and co-operation with management d) Both (b) + (c) only
c. All above
499. When does empowering occurs when
- a. Power goes to employees b) Feeling of sense of ownership
b. Feeling of that jobs belong to them d) All above e) Only (a) + (c)
500. Workers participants suggestion schemes are used by-
- a. Progressively management b) Adlamant management
c) raditional management d) Young and live management

ANSWER

362	D	363	C	364	D	365	D	366	A
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367	B	368	A	369	C	370	A	371	A
372	B	373	C	374	D	375	A	376	E
377	D	378	D	379	A	380	D	381	B
382	B	383	A	384	A	385	B	386	D
387	A	388	E	389	E	390	D	391	D
392	E	393	A	394	C	395	B	396	D
397	B	398	A	399	E	400	C	401	A
402	C	403	A	404	C	405	B	406	D
407	A	408	B	409	A	410	B	411	D
412	C	413	D	414	A	415	D	416	C
417	A	418	C	419	B	420	A	421	D
422	D	423	E	424	D	425	D	426	D
427	A	428	D	429	D	430	A	431	E
432	D	433	C	434	A	435	B	436	B
437	D	438	D	439	A	440	B	441	A
442	B	443	A	444	C	445	D	446	A
447	B	448	E	449	C	450	A	451	B
452	C	453	D	454	A	455	A	456	D
457	C	458	B	459	C	460	C	461	D
462	A	463	A	464	B	465	C	466	C
467	A	468	D	469	A	470	E	471	D
472	C	473	C	474	B	475	B	476	A
477	A	478	C	479	C	480	D	481	B
482	A	483	D	484	A	485	B	486	A
487	B	488	C	489	D	490	B	491	D
492	E	493	A	494	D	495	D	496	E
497	C	498	E	499	D	500	A		