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A Study of Bank Employees - Leave Facility of Nationalised and Private Banks

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RESEARCH PAPER - COMMERCE

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Introduction.

Although the success or failure of a Bank Nationalised or Private depends on an effective combination and utilisation of the resources and financial and personnel. It is the management of employees which is most important and a challenging job since it is a job of administering a social system. Therefore, the importance of employee management has been expressed with the analogy of the human body thus, employee management is not the brain, the controller, nor only just a limb, a member, nor yet the blood stream, the energising force, it is the nervous system. The nervous system can never be thought of as an adjunct of the body no more can personnel management be an extraneous or superimposed element on the structure of an organisation. The personnel function lies embedded in the structure, is inherent in the dynamism of that structure and is an integral part of the process of management itself.

Employee management is inseparable from management. It is not the whole of management but it is a major sub-system in the total management system. Employee management is constantly concerned with company's human resources with the way in which these resources are developed and utilised, with the assumptions made about





them, with the formulation of personnel policy, with the work force.

Importance Of The Study

The importance of employee management is now being greatly realised in the under developed or developing countries like India, of late, it has been emphasized by economic development specialists that provision of capital or technology alone does not bring development. The limiting factor in almost every case has been the lack of quality and vigour on the part of managers.

Educational Qualification wise Classification of Employees

Educational qualification is an important socio-economic characteristic. Employees of different qualifications in Nationalized and Private Banks have different approaches and different problems. Therefore the researcher has studied the educational qualification wise classification of the respondents. The results are shown in the following table.

Table No. 1

Educational Qualification wise Classification of Employees

Sr.No	Particulars	Nationalized	%	Private	%	Total	%
1	Below Graduate	37	30.83	13	10.83	50	20.83
2	Graduate	59	49.17	63	52.50	122	50.83
3	Post Graduate	16	13.33	34	28.33	50	20.83
4	Other	8	6.67	10	8.33	18	7.50
	Total	120	100.00	120	100.00	240	100.00

Source: Primary Survey.

It can be observed from the above table that, Out of the total 120 respondents of Nationalized banks 37 (30.83%) are educated below graduate, whereas 59 (49.17%) are graduates, whereas 16 (13.33%) are Post Graduates and 8 (6.67%) are having other qualification.





Opinion About Facility of Casual Leave

Casual leave is taken for casual purposes. The duration of casual leave is decided on an annual basis. Some banks are giving it on a monthly basis. These leaves can be accumulated for one year. Employees cannot take more than 3 casual leaves at a time. Similarly, if casual leave is taken with a prefixed and suffixed holiday, the holiday can be termed as leave. Therefore, the researcher has enquired into the casual leave of the sample employees of Nationalized and Private Banks and their responses were shown in the following table.

Table No. 2.

Opinion About Facility of Casual Leave

Sr.No	Response	Nationalized Bank	%	Private Bank	%	Comparison	%
1	Satisfactory	63	52.50	41	34.17	22	9.17
2	Not Satisfactory	32	26.67	46	38.33	-14	-5.83
3	Indifferent	25	20.83	33	27.50	-8	-3.33
	Comparison	120	100.00	120	100.00	240	100.00

Source: Primary Survey.

It can be seen from the above table that, Out of the 120 employees of Nationalized Banks 63 (52.50%) have opined that the Facility of Casual Leave is Satisfactory, whereas 32 (26.67%) have opined that the Facility of Casual Leave is Not-Satisfactory and 25 (20.83%) have remained indifferent about Facility of Casual Leave.

Opinion About Facility of Earned Leave

Special purpose leave known as earned leave is also allowed by Nationalized and private banks to their employees. The days of leave differ according to clerical or officer cadre. Such leaves can be accumulated if not used up to a given limit, generally of 180 days. The accumulated leave can be encashed. Therefore, the researcher has enquired into the earned leave of the sample employees of Nationalized and Private Banks and their responses were shown in the following table.





Table No. 3
Opinion About Facility of Earned Leave

Sr.No	Response	Nationalized Bank	%	Private Bank	%	Comparison	%
1	Satisfactory	68	56.67	33	27.50	35	14.58
2	Not Satisfactory	27	22.50	54	45.00	-27	-11.25
3	Indifferent	25	20.83	33	27.50	-8	-3.33
	Comparison	120	100.00	120	100.00	240	100.00

Source: Primary Survey.

Opinion About Facility of Medical Leave

Medical leave is for the medical purposes. It is given for hospitalization also. Doctor's certificate of Civil Surgeon certificate is needed for such leave. If bank has any doubt it can go to the medical board with a view to verify authenticity of hospitalization of employee. Therefore the researcher has enquired into the medical leave to the sample employees of Nationalized and Private Banks and their responses were shown in the following table.

Table No. 4
Opinion About Facility of Medical Leave

Sr.No	Response	Nationalized Bank	%	Private Bank	%	Comparison	%
1	Satisfactory	71	59.17	37	30.83	34	14.17
2	Not Satisfactory	33	27.50	49	40.83	-16	-6.67
3	Indifferent	16	13.33	34	28.33	-18	-7.50
	Comparison	120	100.00	120	100.00	240	100.00

Source: Primary Survey.

It can be seen from the above table that, Out of the 120 employees of Nationalized





Banks 71 (59.17%) have opined that the Facility of Medical Leave is Satisfactory, whereas 33 (27.50%) have opined that the Facility of Medical Leave is Not-Satisfactory and 16 (13.33%) have remained indifferent about Facility of Medical Leave. Out of the 120 employees of Private Banks 37 (30.83%) have opined that the Facility of Medical Leave is Satisfactory, whereas 49 (40.83%) have opined that the Facility of Medical Leave is Not-Satisfactory and 34 (28.33%) have remained indifferent about Facility of Medical Leave.

Opinion About Facility of Leave Without Pay

In addition to all above types of leaves an employee of Nationalized and Private banks can be given leave without pay in special cases. When all types of leaves are exhausted and the employee still needs leave for various reasons. Therefore the researcher has enquired into the leave without pay to the sample employees of Nationalized and Private Banks and their responses were shown in the following table.

Table No. 5

Opinion About Facility of Leave Without Pay

Sr.No	Response	Nation alized Bank	%	Privat e Bank	%	Comp arison	%
1	Satisfactory	76	63.33	23	19.17	53	22.08
2	Not Satisfactory	31	25.83	74	61.67	-43	-17.92
3	Indifferent	13	10.83	23	19.17	-10	-4.17
	Comparison	120	100.00	120	100.00	240	100.00

Source: Primary Survey.

It can be seen from the above table that, Out of the 120 employees of Nationalized Banks 76 (63.33%) have opined that the Facility of Leave Without Pay is Satisfactory, whereas 31 (25.83%) have opined that the Facility of Leave Without Pay is Not-Satisfactory and 13 (10.83%) have remained indifferent about Facility of Leave Without Pay. Out of the 120 employees of Private Banks 23 (19.17%) have opined that the Facility of Leave Without Pay is Satisfactory, whereas 74 (61.67%) have opined that the





Facility of Leave Without Pay is Not-Satisfactory and 23 (19.17%) have remained indifferent about Facility of Leave Without Pay.

Opinion About Facility of Special Leave

Special leave is given for special purpose. For example, study tours, attending conference abroad or completing higher education. Special leave for research purpose are also given. If the research is conducted in banking. Female employee get maternity leave. Therefore the researcher has enquired into the casual leave to the sample employees of Nationalized and Private Banks and their responses were shown in the following table.

Table No. 6
Opinion About Facility of Special Leave

Sr.No	Response	Natio nalize d Bank	%	Privat e Bank	%	Comp arison	%
1	Satisfactory	63	52.50	28	23.33	35	14.58
2	Not Satisfactory	39	32.50	53	44.17	-14	-5.83
3	Indifferent	18	15.00	39	32.50	-21	-8.75
	Comparison	120	100.00	120	100.00	240	100.00

Source: Primary Survey.

It can be seen from the above table that, Out of the 120 employees of Nationalized Banks 63 (52.50%) have opined that the Facility of Special Leave is Satisfactory, whereas 39 (32.50%) have opined that the Facility of Special Leave is Not-Satisfactory and 18 (15%) have remained indifferent about Facility of Special Leave. Out of the 120 employees of Private Banks 28 (23.33%) have opined that the Facility of Special Leave is Satisfactory, whereas 53 (44.17%) have opined that the Facility of Special Leave is Not-Satisfactory and 39 (32.50%) have remained indifferent about Facility of Special Leave.

Conclusions:

- 1) It Is Conclude that 49.17% of the employees of Nationalized are graduates and majority i.e. 52.50% of the employees of Private Banks are also graduates. Out of the total sample of 240 employees of Nationalized and Private Banks majority





- i.e. 50.83% of the respondents are graduates.
- 2) It is concluded that, Employees having satisfactory opinion about Facility of Casual Leave are in excess by 22 (9.17%) in Nationalized Banks. Whereas Number of employees having not-satisfactory opinion about Facility of Casual Leave are in excess by 14 (5.83%) in Private banks, and Number of employees having indifferent opinion about their Facility of Casual Leave are in excess by 8 (3.33%) in Private Banks.
 - 3) A comparison of Nationalized and Private banks shows that, employees having satisfactory opinion about Facility of Earned Leave are in excess by 35 (14.58%) in Nationalized Banks.
 - 4) A comparison of Nationalized and Private banks shows that, employees having satisfactory opinion about Facility of Medical Leave are in excess by 34 (14.17%) in Nationalized Banks.
 - 5) Nationalized and Private banks shows that, Employees having satisfactory opinion about Facility of Leave Without Pay are in excess by 53 (22.08%) in Nationalized Banks. Whereas Number of employees having not-satisfactory opinion about Facility of Leave Without Pay are in excess by 43 (17.92%) in Private banks, and Number of employees having indifferent opinion about their Facility of Leave

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