

# Infrastructural Problems of Employees in Banking Services

Dr. Anand T. Deshpande

Assistant Professor, Netaji Subhashchandra Bose College, Nanded, Maharashtra.

**ABSTRACT** - Infrastructure is a broad term, it includes various aspects like premises, flooring of the premises, space and so on. Infrastructure has a direct relationship with office lay out. The sitting arrangements, customer lobbies, safe custodies and record rooms form the part of infrastructure. Infrastructure before and after globalization has changed a lot. The paper aims to analyse various infrastructural problems faced by Employees of Nationalized Banks in nanded district.

**Keywords** : Infrastructural problems, Employees, Banking services etc.

## I. INTRODUCTION

Infrastructure is a broad term, it includes various aspects like premises, flooring of the premises, space and so on. Infrastructure has a direct relationship with office lay out. The sitting arrangements, customer lobbies, safe custodies and record rooms form the part of infrastructure. Infrastructure before and after globalization has changed a lot. For example,

1. Before globalization bank branches were having wooden counters, whereas after globalization molded furniture has taken place of counters.
2. Before globalization there was no computerization whereas after globalization bank branches are equipped with computer networks.
3. Before globalization much space of the infrastructure was occupied by record rooms and after globalization banking is moving towards paperless banking.

Such radical changes in globalization era have can be seen in banking infrastructure. The researcher has in this section studied the satisfaction level of various categories of bank employees namely officers, clerks and sub-staff with reference to infrastructure aspects, such as –

1. Problems Regarding Premises & Space
2. Problems Regarding Parking Space
3. Problems Regarding Office Space
4. Problems Regarding Ventilation & Sunlight
5. Problems Regarding Other Welfare Facilities

These aspects of infrastructure as analyzed in this section on the basis of primary survey.

### Objective of the Paper

The paper aims to analyse various infrastructural problems faced by Employees of Nationalized Banks in Nanded district.

## Hypothesis

Employees of Nationalized Banks in Nanded district are facing various infrastructural problems and there is no significant difference between the satisfaction level of Bank Officers, Clerks and Sub-Staff regarding the problem of infrastructure facilities i.e. Problems regarding Premises & Space, Parking Space, Office Space, Ventilation & Sunlight, and Other Welfare Facilities.

## Limitations

1. The paper is geographically limited to Nanded district
2. The paper is limited to Nationalized Banks only.

## II. RESEARCH METHODOLOGY

This study is related with Impact of Globalization on Human Resources Management with special reference to Banking Sector in Nanded District. This is a descriptive study. It is an empirical survey. It is a field study concerned with the various aspects of human resources in banks. Therefore the researcher has adopted a suitable model of research. The researcher has selected 340 staff members of Nationalized banks in Nanded district.

### 1. Problems Regarding Premises & Space

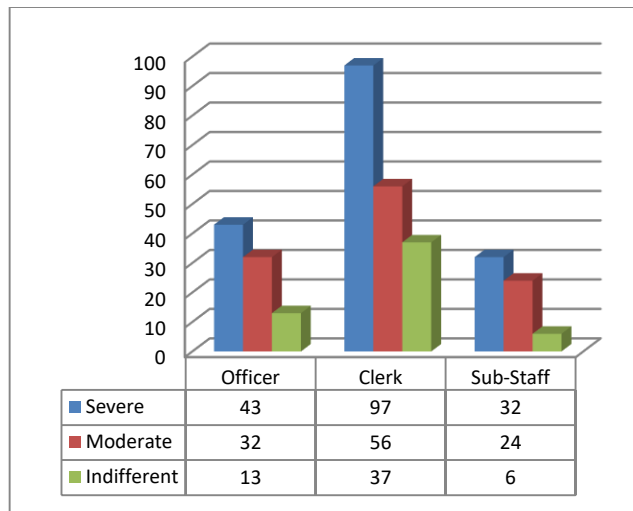
Premises is the foundation of infrastructure in banks. Premises as a part of infrastructure has various aspects such as – location of the premises, size of premises, flooring system and so on. The type of premises effects the working efficiency of bank employees. Therefore, the researcher has analyzed the responses regarding problem of premises & space given by sample bank officers, clerks & sub-staff employees. The responses are tabulated in the following table.

Table No. 1 : Problems Regarding Premises & Space

Sr. No.	Responses	Officer	%	Clerk	%	Sub-Staff	%	Total	%
1	Severe	43	48.86	97	51.05	32	51.61	172	50.59
2	Moderate	32	36.36	56	29.47	24	38.71	112	32.94
3	Indifferent	13	14.77	37	19.47	6	9.68	56	16.47
	Total	88	100.00	190	100.00	62	100.00	340	100.00

Source: Primary Data.

Graph No. 1 : Graph Showing Problems Regarding Premises & Space



An analysis of the data presented in above table shows that,

Out of the 88 sample Bank Officer respondents 43 representing 48.86% have reported that the problems regarding premises and space are severe whereas 32 representing 36.36% have reported that the problems regarding premises and space are moderate. On the other hand 13 representing 14.77% have remained indifferent about the problems regarding premises and space.

Out of the 190 sample Bank Clerks respondents 97 representing 51.05% have reported that the problems regarding premises and space are severe whereas 56 representing 29.47% have reported that the problems regarding premises and space are moderate. On the other hand 37 representing 19.47% have remained indifferent about the problems regarding premises and space.

Out of the 62 sample Bank Sub-Staff respondents 32 representing 51.61% have reported that the problems regarding premises and space are severe whereas 24 representing 38.71% have reported that the problems regarding premises and space are moderate. On the other

hand 6 representing 9.68% have remained indifferent about the problems regarding premises and space.

## 2. Problems Regarding Parking Space

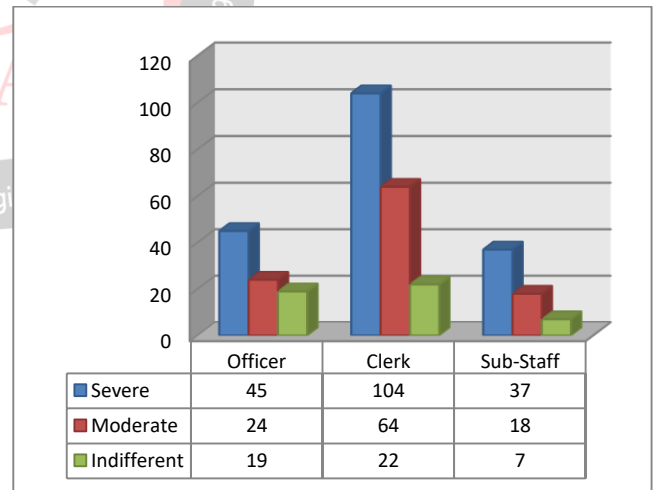
Parking space is an important problem for most of the banks, particularly in the city branches or branches located in the main Bazaar the problem of parking space is serious. The efficiency of bank employees is also effected due to parking space. Therefore, the researcher has analyzed the responses regarding problem of parking space given by sample bank officers, clerks & sub-staff employees. The responses are tabulated in the following table.

Table No. 2 : Problems Regarding Parking Space

Sr. No.	Responses	Officer	%	Clerk	%	Sub-Staff	%	Total	%
1	Severe	45	51.14	104	54.74	37	59.68	186	54.71
2	Moderate	24	27.27	64	33.68	18	29.03	106	31.18
3	Indifferent	19	21.59	22	11.58	7	11.29	48	14.12
	Total	88	100.00	190	100.00	62	100.00	340	100.00

Source: Primary Data.

Graph No.2 : Graph Showing Problems Regarding Parking Space



An analysis of the data presented in above table shows that,

Out of the 88 sample Bank Officer respondents 45 representing 51.14% have reported that the problems regarding parking space are severe whereas 24 representing 27.27% have reported that the problems regarding parking space are moderate. On the other hand 19 representing 21.59% have remained indifferent about the problems regarding parking space.

Out of the 190 sample Bank Clerks respondents 104 representing 54.74% have reported that the problems regarding parking space are severe whereas 64 representing 33.68% have reported that the problems regarding parking space are moderate. On the other hand 22 representing 11.58% have remained indifferent about the problems regarding parking space.

Out of the 62 sample Bank Sub-Staff respondents 37 representing 59.68% have reported that the problems regarding parking space are severe whereas 18 representing 29.03% have reported that the problems regarding parking space are moderate. On the other hand 7 representing 11.29% have remained indifferent about the problems regarding parking space.

### 3. Problems Regarding Office Space

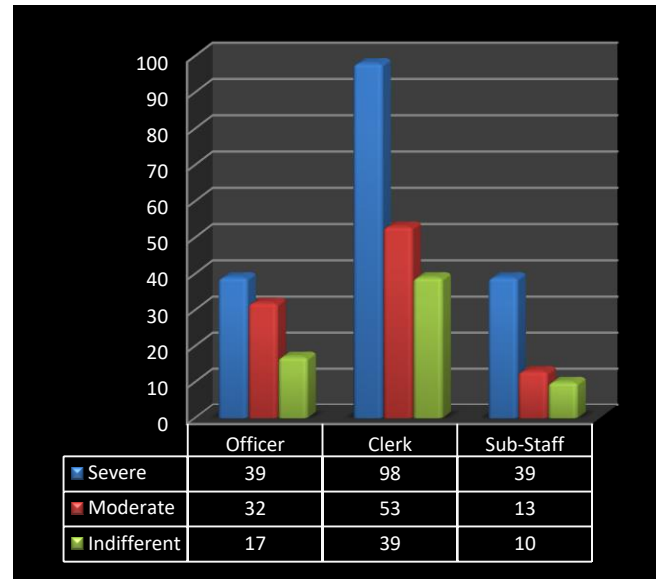
The problem of office space cannot be ignored in banking industry. In city branches much space is not available. After globalization there is a tendency to manage the branches within small space as the space occupied by records is decreased a good number of transactions by saving and current account customers are effected at ATM machines. Hence the need for a smaller space. Yet sufficient space is required for customer lobby, sitting arrangement of executives, and movement of staff. The efficiency of bank employees is also effected due to office space. Therefore, the researcher has analyzed the responses regarding problem of office space given by sample bank officers, clerks & sub-staff employees. The responses are tabulated in the following table.

Table No. 3 : Problems Regarding Office Space

Sr. No.	Responses	Of officer	%	Clerk	%	Sub-Staff	%	Total	%
1	Severe	39	44.32	98	51.58	39	62.90	176	51.76
2	Moderate	32	36.36	53	27.89	13	20.97	98	28.82
3	Indifferent	17	19.32	39	20.53	10	16.13	66	19.41
	Total	88	100.00	190	100.00	62	100.00	340	100.00

Source: Primary Data.

Graph No. 3 : Graph Showing Problems Regarding Office Space



An analysis of the data presented in above table shows that, Out of the 88 sample Bank Officer respondents 39 representing 44.32% have reported that the problems regarding office space are severe whereas 32 representing 36.36% have reported that the problems regarding office space are moderate. On the other hand 17 representing 19.32% have remained indifferent about the problems regarding office space.

Out of the 190 sample Bank Clerks respondents 98 representing 51.58% have reported that the problems regarding office space are severe whereas 53 representing 27.89% have reported that the problems regarding office space are moderate. On the other hand 39 representing 20.53% have remained indifferent about the problems regarding office space.

Out of the 62 sample Bank Sub-Staff respondents 39 representing 62.90% have reported that the problems regarding office space are severe whereas 13 representing 20.97% have reported that the problems regarding office space are moderate. On the other hand 10 representing 16.13% have remained indifferent about the problems regarding office space.

### 4. Problems Regarding to Ventilation & Sunlight

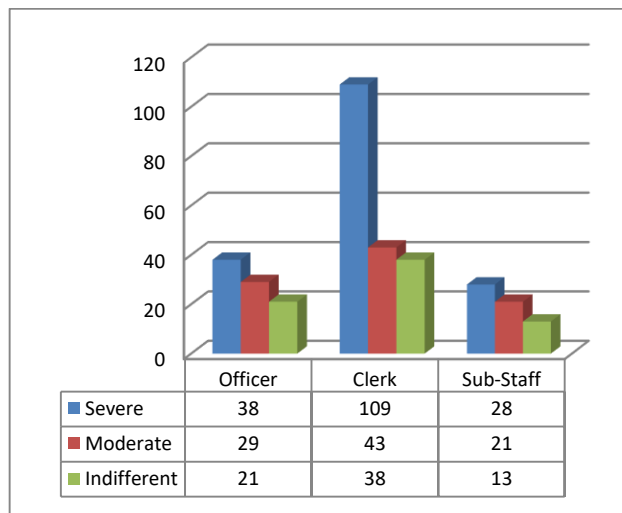
There is problem of proper ventilation in a number of branches. Particularly the branches located in the main market area surrounded by sky scappers the problem of ventilation is there. Sufficient air and natural light is necessary for bank employees. This provides a healthy working environment. The efficiency of bank employees is also effected due to Ventilation & Sunlight. Therefore, the researcher has analyzed the responses regarding problem of Ventilation & Sunlight given by sample bank officers, clerks & sub-staff employees. The responses are tabulated in the following table.

Table No. 4 : Problems Regarding to Ventilation & Sunlight

Sr. No.	Responses	Officer	%	Clerk	%	Sub-Staff	%	Total	%
1	Severe	38	43.18	109	57.37	28	45.16	175	51.47
2	Moderate	29	32.95	43	22.63	21	33.87	93	27.35
3	Indifferent	21	23.86	38	20.00	13	20.97	72	21.18
	Total	88	100.00	190	100.00	62	100.00	340	100.00

Source: Primary Data.

Graph No. 4 : Graph Showing Problems Regarding to Ventilation & Sunlight



An analysis of the data presented in above table shows that, Out of the 88 sample Bank Officer respondents 38 representing 43.18% have reported that the problems regarding ventilation & sunlight are severe whereas 29 representing 32.95% have reported that the problems regarding ventilation & sunlight are moderate. On the other hand 21 representing 23.86% have remained indifferent about the problems regarding ventilation & sunlight.

Out of the 190 sample Bank Clerks respondents 109 representing 57.37% have reported that the problems regarding ventilation & sunlight are severe whereas 43 representing 22.63% have reported that the problems regarding ventilation & sunlight are moderate. On the other hand 38 representing 20% have remained indifferent about the problems regarding ventilation & sunlight.

Out of the 62 sample Bank Sub-Staff respondents 28 representing 45.16% have reported that the problems regarding ventilation & sunlight are severe whereas 21 representing 33.87% have reported that the problems regarding ventilation & sunlight are moderate. On the other

hand 13 representing 20.97% have remained indifferent about the problems regarding ventilation & sunlight.

5. Problems Regarding to Other Welfare Facilities

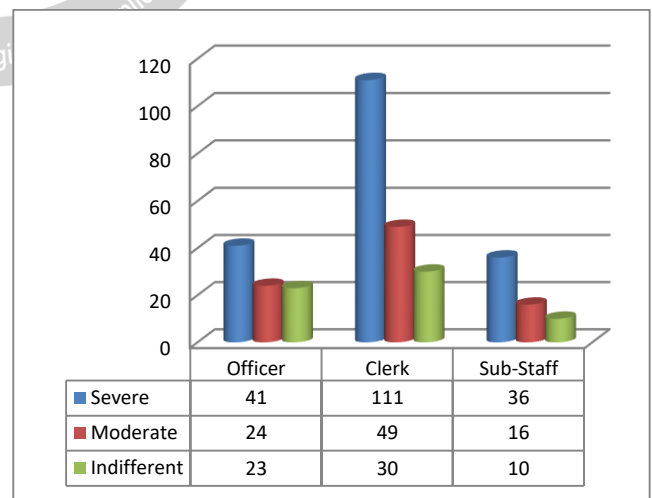
Generally, bank employees are facing problems related with welfare facilities. Many times, sufficient space is not available for dining room. There is no recreation room. Even in many branches toilets are not in good and hygienic condition. There is no availability of RO water. Such and other small things create problems for bank employees. The efficiency of bank employees is also effected due to Other Welfare Facilities. Therefore, the researcher has analyzed the responses regarding problem of Other Welfare Facilities given by sample bank officers, clerks & sub-staff employees. The responses are tabulated in the following table.

Table No. 5 : Problems Regarding to Other Welfare Facilities

Sr. No.	Responses	Officer	%	Clerk	%	Sub-Staff	%	Total	%
1	Severe	41	46.59	111	58.42	36	58.06	188	55.29
2	Moderate	24	27.27	49	25.79	16	25.81	89	26.18
3	Indifferent	23	26.14	30	15.79	10	16.13	63	18.53
	Total	88	100.00	190	100.00	62	100.00	340	100.00

Source: Primary Data.

Graph No. 5 : Graph Showing Problems Regarding to Other Welfare Facilities



An analysis of the data presented in above table shows that, Out of the 88 sample Bank Officer respondents 41 representing 46.59% have reported that the problems regarding other welfare facilities are severe whereas 24 representing 27.27% have reported that the problems

regarding other welfare facilities are moderate. On the other hand 23 representing 26.14% have remained indifferent about the problems regarding other welfare facilities.

Out of the 190 sample Bank Clerks respondents 111 representing 58.42% have reported that the problems regarding other welfare facilities are severe whereas 49 representing 25.79% have reported that the problems regarding other welfare facilities are moderate. On the other hand 30 representing 15.79% have remained indifferent about the problems regarding other welfare facilities.

Out of the 62 sample Bank Sub-Staff respondents 36 representing 58.06% have reported that the problems regarding other welfare facilities are severe whereas 16 representing 25.81% have reported that the problems regarding other welfare facilities are moderate. On the other hand 10 representing 16.13% have remained indifferent about the problems regarding other welfare facilities.

### III. CONCLUSIONS

1. It is concluded that, out of the total sample of 340 bank employee respondents of including officer, clerks & sub-staff 186 representing 54.71% have reported that the problems regarding parking space are severe whereas 106 representing 31.18% have reported that the problems regarding parking space are moderate. On the other hand 48 representing 14.12% have remained indifferent about the problems regarding parking space.
2. It is concluded that, out of the total sample of 340 bank employee respondents of including officer, clerks & sub-staff 172 representing 50.59% have reported that the problems regarding premises and space are severe whereas 112 representing 32.94% have reported that the problems regarding premises and space are moderate. On the other hand 56 representing 16.47% have remained indifferent about the problems regarding premises and space.
3. It is concluded that, out of the total sample of 340 bank employee respondents of including officer, clerks & sub-staff 176 representing 51.76% have reported that the problems regarding office space are severe whereas 98 representing 28.82% have reported that the problems regarding office space are moderate. On the other hand 66 representing 19.41% have remained indifferent about the problems regarding office space.
4. It is concluded that, out of the total sample of 340 bank employee respondents of including officer, clerks & sub-staff 175 representing 51.47% have reported that the problems regarding ventilation & sunlight are severe whereas 93 representing 27.35% have reported that the problems regarding ventilation & sunlight are moderate. On the other hand 72 representing 21.18% have remained indifferent about the problems regarding ventilation & sunlight.

5. It is concluded that, out of the total sample of 340 bank employee respondents of including officer, clerks & sub-staff 188 representing 55.29% have reported that the problems regarding other welfare facilities are severe whereas 89 representing 26.18% have reported that the problems regarding other welfare facilities are moderate. On the other hand 63 representing 18.53% have remained indifferent about the problems regarding other welfare facilities.
6. It is concluded that, there is no significant difference between the satisfaction level of Bank Officers, Clerks and Sub-Staff regarding the problem of infrastructure facilities i.e. Problems regarding Premises & Space, Parking Space, Office Space, Ventilation & Sunlight, and Other Welfare Facilities.

### REFERENCES

1. Brijesh K. Sahoo & Anondadeep Mandal (2011), Examining the performance of Banks in India : Past-Tradition Period, The IVP Journal of Bank Management, Vo. X, No. 2.
2. Wankhede B.S. (2013), Impact of Globalization on Co-Operative Sector – WSt. Banking Sector in Marathwada, Unpublished Thesis S.R.T.M.U. Nanded.
3. Lead Bank (2021), District Credit Plan – 2021-22.