



# A Conceptual Study on Employee Status in the Banking Sector in India

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**Abstract** - An employee in the banking sector works to fulfil the needs of his family. Many hours, days, and years of his life are spent at work. His workplace and conditions are a concern for his family and mental health. It also has a wide range of working conditions and product sizes. If the work condition is favourable, the worker will perform mental labour and it will have a good effect. On the contrary, working conditions can have a bad effect on the productive mentality and health of the employees. Not only does it affect the efficiency of employees, but it also has a positive relationship with labour wages, migrant labour, and labour relations in the banking sector. In Indian banks, job descriptions are yet to be elaborated to include individual positions within a branch or branch department. and control offices. Job profile and job requirements are not defined.” improving productivity and performance culture; Creating talent management practices; Creating succession for key critical and leadership positions; develop ownership, accountability, professionalization and organizational mechanisms for sustainable human capital management; Transformation of HR function from legacy driven HR to developmental HR, etc.

**Keywords:** Banking sector, working factor, Employee, working condition

**I. Introduction** - Both the competence and health of employees in the banking sector are related to their working conditions. If there is a good atmosphere in the workplace, the enthusiasm to work increases. Thinking power can be stimulated, new ideas can be put into action. Environment makes man. In that case, it is natural to increase work courage. Such a situation should be used well. The annual salary of banking sector employees is improving. For example, working in a bank is good because one likes that particular job. He is in good health and gets maximum work done even if he is tired of work. Providing a good environment makes it a pleasure to work. The benefit of increased production is good. Prosperity means an increase in monetary income along with real income, benefiting the workers.

Banks need to create a service culture using technology in a customer-friendly manner. This requires restructuring of HRD policies in banks on an urgent basis and banks need to emphasize the right size, right skills, and right attitude. It is important to train and retain existing and future manpower to meet future changes and challenges.

**II. Objectives of the Research Paper** – The objectives of the present research paper are as follows.

1. To study the factors involved in the working conditions of employees in the Indian banking sector.
2. To study the work force of banking employees in India.
3. To study the benefits and importance of proper working conditions of employees in the banking sector.
4. To study effect of work life balance on work related factors.
5. To understand the problems faced by the employees to maintain healthy work life balance
6. Suggest measure to reduced stress and improve work life balance.

**Research Methodology** – Descriptive and analytical research method has been adopted for the presented research essay.

**III. DATA COLLECTION** – Secondary instruments have been adopted to study the working conditions of the workers in the banking sector in India. Reference books, research papers, books, magazines, newspapers are used in this. Published information has been used for a brief research paper.

**Factors Involved in Working Conditions** – Working conditions or working conditions include the following important factors.

(1) **Cleanliness** - The working place of the employees in the banking sector, their building, and machinery should be clean.

(2) **Pure and pure air** - Air gases are produced in various environments. There should be a suitable door to manage when it falls and let fresh air in and out.

(3) **Lighting Scheme** - There should be adequate and proper lighting systems at the workplace. Without straining the eyes of the employees, it will increase the efficiency and increase the productivity. Both natural and artificial lighting schemes have to be arranged in the bank. There should be parallel windows and glass panes for natural light. So electricity, petromax, and kerosene should be used for artificial lighting. Care should also be taken to ensure that the lighting system does not dazzle the eyes and cast shadows on the wall.

(4) **Proper Temperature** - The climate in India especially in summer is harsh and debilitating. Similarly, working in a humid climate like Mumbai was troublesome. Also, since there is a difference between summer and winter temperatures, arrangements should be made to maintain the temperature according to that season. It should also have a mechanical system.

(5) **Protection from dust** - During the summer season, dust is blown in large quantities with the air. If there is no proper dust removal system, the health of the workers deteriorates. It has bad effects on the eyes and lungs. He found it difficult to work. Being constantly surrounded by the same smoky environment reduces the efficiency of the labour. What is required to minimize this nuisance is proper smoke and dust exhaust.

(6) **Safety and security arrangements** - Many machines are such that if the worker is slightly careless, there is a possibility of a major accident. A security system is required to protect against such a dangerous device. A bank building should be safe. If there is a risk of roof collapse or fire there should be a proper security system.

(7) **Welfare Scheme** - The facilities available to the labour and his family members should be related to the welfare scheme. In this arrangement facilities like recreation hall, clean drinking water, bath, toilets, library, nursery, playground arrangement, canteen, rest room should be provided. Due to this type of system, the efficiency and productivity of the labour increases. If we consider it in this way, the expenditure incurred by the government for the welfare of the workers or for providing them with various facilities is not a waste, but it becomes a productive and very profitable investment.

(8) **Working hours** - How many hours the labours have to work in the bank is an important factor in the working conditions. If the working hours of the labour are long, he will get tired. So, he will not be able to do any work efficiently. Working hours affect the worker. If the working hours are long, the worker cannot give time to his family and society. As a result, he expects social work. The physical and mental health of the worker declines. The efficiency and effectiveness of the labour decreases. For this, the working hours of the labour should be less.

(9) **Labor Health** - Working hours of banking sector employees and labour health are closely related. The health and efficiency of the employees in the banking sector depend on how much work they do. If the working hours of banking sector employees are too long in this sector, they start to get bored with work and if this continues, their desire and enthusiasm to work decreases. Once this boring process starts, the individual himself loses his productive power and the working method also changes and the level goes down. The health of labour working hours also depends on the health of the bank.

The health of the labour is directly related to the health of the industry. Its good effect is visible. A negative effect is only seen when the worker consistently falls ill, thereby working fewer hours, or working more hours, if he is not motivated to work, has the opposite effect.

From the above, it can be seen that increasing the working hours due to direct or indirect reasons harms the labour itself and the bank. There is a need for proper regulation and control of working hours so as not to deplete the skills of the labour. Having a break between set hours, and having a few recreational events a month, makes me excited to get back to work. We need such a system. More work leads to more money but then less power due to less efficiency. As a result, less money is received. Then it can also be said that "More hours of work result in preparation for a short life while fewer (limited) hours of work are the reward of a long life." Sometimes a small amount of work means something else. Then work reduction means work error is not expected here. The need to do certain work will be inevitable from the point of view of the bank and the labour. Working hours which are necessary and useful in all respects will be important from the point of view of humanity and it is also a social and economic necessity.

How much time and days a worker can work depends on many factors.

1. People in hot climates get tired early, so although their working hours are similar to other workers, the quantity of work is reduced and the quality is affected. Therefore, the working hours of the workers in the bank in such areas cannot be increased or decreased. Because the product is affected.
2. How much time should be worked in a day depends on the employee. There is a perception that if women are employed, they will not be able to work longer hours. Over time, this understanding has turned out to be wrong in the case of women workers. Their status is lower than that of male workers. Among the workers, overall, less output is obtained from inefficient labours. But they work full time like others.
3. Many factors depend on the scope of work. Shorter hours may be considered for more demanding work or work of a more intellectual level. Because for such workers, rest is necessary after the workload is high. Against this, the method of working more hours is useful for jobs with less physical and mental stress.
4. The power of labour to work more hours depends on the amount of wages. As the higher salaried classes have better food and living comforts, they have more ability to work.
5. Every working labour needs rest. It is necessary to lay down certain rules for the length of rest or interval. The solution to work stress, monotony, constant workload is to have breaks in the total working hours. Generally, 10-15 minutes for tea and 1/2 hour for lunch is fixed in offices. Such interval depends on the scope of work and weather. To coordinate these facilities, many laws have been prepared and amended in India.
6. Working overtime adversely affects the health and efficiency of the worker. Its consequences can be harmful to labour in the coming times. Currently, more money can be an incentive for workers to work overtime. But in the long run its efficiency declines. In sectors where overtime work is required, workers are paid more for overtime work than for regular work.
7. The workers should get some benefits along with the holidays as decided by the government. The real meaning of giving holidays is that social problems should not arise from it and human beings should get the status of a human being and not like a machine.

**Benefits and Importance of Proper Working Condition** - If the working condition of the employees in the banking sector is favourable and proper, it gets further benefits and hence it has further importance from the perspective of labour, society, and government.

1. **Health of employees in the banking sector** - Proper working conditions improve the physical and mental health of the workforce. It helps in boosting his morale and reduces his tendency to be absent from work. It also has a good effect on his family's health.
2. **Benefits of Employees in the Banking Sector** - With the improved health of workers, they can now work more and earn more wages. Various facilities and concessions increase their real wages and enable them to improve their standard of living.
3. **Increase in the efficiency of the employees in the banking sector** - If there a boring and troublesome working conditions in the bank, the efficiency of the decreases. If the working conditions improve, the efficiency of the labour increases, and the production also increases.

4. **Decrease in labour turnover of employees in the banking sector** - Laborers from banks with poor performance go to banks with better performance or leave work and go back to rural areas. Therefore, better working conditions are needed to prevent labour turnover on a large scale.
5. **Decrease in expatriate attitude** - If the work place has a healthy, cheerful, clean, and beautiful environment, the laborers will not go back to rural areas for short work or because of boredom. If the working conditions are right, the traveling attitude of the workers is reduced.
6. **Increase in Productivity** - Workers work more efficiently if working conditions are good. Therefore, the overall productivity of that industry increases and the owners benefit more and the workers also benefit by getting more bonuses.
7. **Improvement in Government-Labor Relations** - Workers get proper working conditions as well as benefits and concessions from the government. It helps to establish intimate and loving relationships among each other and avoids confrontational atmospheres like strikes and layoffs.
8. **Benefits to the country and society** - If an efficient and satisfied bank working class is created in the country, the total national income increases. It helps to reduce the prices of goods. People get cheap and good services. The working class, which is very large in the country, becomes happy, satisfied, and healthy.

**IV. Summary** - Work-life balance is the intersection of work and personal life. Many aspects of a person's personal life can intersect with work, including family, leisure, and health. Work-life balance refers to the balance between personal life and career work. In terms of work-family well-being, supervisors and organizations are also relevant, as they can provide important resources (e.g., skills and financial benefits) and have positive effects. Dealing with customers has become an accepted phenomenon in the banking sector. There is dissatisfaction with work life. A problem that affects almost all workers at one time or another, regardless of position or status. Frustration, boredom, and anger commonly experienced by employees who are frustrated with their work lives can be costly to both the individual and the organization.

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