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HUMAN RESOURCE DEVELOPMENT CLIMATE AND STRATEGIES IN PUBLIC SECTOR BANKS: EVIDENCE FROM AGRA DISTRICT WITH REFERENCE TO PUNJAB NATIONAL BANK

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Abstract
Human resource development (HRD) is strategically important in banking because service quality, operational effectiveness and organisational adaptability depend substantially on employee competence and motivation. This article examines HRD climate and selected HRD practices among middle-level supervisory officers in four major banking organisations operating in Agra district, with particular reference to Punjab National Bank (PNB). The study is based on the research described in the source Ph.D. thesis, for which primary data were collected during 2009–2012 through a pre-tested questionnaire. The sample comprised 120 middle-level supervisory officers selected through a lottery-based random procedure, with 30 respondents each from State Bank of India, Canara Bank, PNB and Indian Overseas Bank. The instrument covered 18 HRD-related dimensions and a 45-item HRD climate measure. Percentage analysis, correlation analysis and factor analysis were used. The reported overall mean HRD-climate score was 56.273 on the study's 0–100 scoring scale. The thesis characterises the climate across the four banks as generally favourable, while also identifying scope for improvement. Communication, freedom, delegation, self-development, support, training, reward, welfare, learning opportunities and decision-making emerged among the dimensions represented in the factor solution. The source further identifies training and promotion as important correlates of perceptions of HRD climate and recommends stronger career planning, participative management, grievance redressal, training relevance and reward practices. Because the published numerical results are predominantly pooled across the four-bank sample, this article does not attribute pooled statistics exclusively to PNB. The findings should be interpreted in the context of the study period and sample.
Keywords: Human resource development; HRD climate; public sector banks; Punjab National Bank; middle-level supervisory officers; Agra district; training; career development.

1. Introduction

Banks are knowledge- and service-intensive organisations. Their performance depends not only on financial resources and technology but also on the capability, judgement and service orientation of employees. The expansion of banking activities, changing customer expectations, competition and technological development increase the need for systematic human resource development.

HRD in a bank therefore extends beyond recruitment and routine training. It includes performance feedback, career development, employee participation, communication, delegation, welfare, reward systems and an organisational climate that supports learning.

The source thesis places particular emphasis on middle-level supervisory officers, who connect senior management decisions with branch-level implementation. Their perceptions provide an important indication of how HRD policies are experienced in day-to-day banking operations. The present article draws on that research and presents its findings in a concise journal-article format, retaining the original study's geographical and institutional scope.

2. Review of Literature and Research Gap

The thesis literature review discusses the relationship between organisational climate, employee attitudes, job satisfaction, training and managerial effectiveness in banking. It cites earlier work on the human side of banking and the need for trained personnel in expanding commercial banking operations. For example, Sidhu (1998) is cited in the thesis in connection with the proposition that banks are people-centred service organisations. Forhat Husain (1986) is cited regarding the shortage of trained human resources as a constraint on banking operations. The thesis also refers to work on organisational climate and job satisfaction, including Kandan (1985) and Talluru Srinivas (1991).

The research gap identified in the thesis concerns the limited integrated examination of multiple HRD dimensions from the viewpoint of middle-level supervisory officers. The study sought to examine perceptions across training, promotion, performance appraisal, communication, rewards, welfare and organisational climate, rather than treating these issues separately. The present article preserves that focus. The cited literature details should be checked against the original publications before final journal submission because the thesis bibliography contains some incomplete and inconsistently formatted entries.

3. Objectives of the Study

1. To examine HRD issues in the banking system, with particular reference to Agra district.
2. To assess middle-level supervisory officers' perceptions of HRD practices in selected nationalised banks.
3. To examine the HRD climate as perceived by the respondents.
4. To identify important dimensions associated with HRD climate and employee development.
5. To propose policy measures for strengthening HRD in banks, including PNB.

4. Research Methodology

4.1 Research design and study area

The source describes the research as investigative and exploratory. The field study was conducted in Agra district, Uttar Pradesh. Four banking organisations were included: State Bank of India, Canara Bank, Punjab National Bank and Indian Overseas Bank.

4.2 Population, sample and sampling

The sample consisted of 120 middle-level supervisory officers. The thesis reports a lottery-based random sampling procedure and an equal allocation of 30 respondents to each bank. Thus, the

PNB subsample comprised 30 respondents, while the overall sample of 120 represented all four banks.

Bank	Respondents	Share of sample
State Bank of India	30	25%
Canara Bank	30	25%
Punjab National Bank	30	25%
Indian Overseas Bank	30	25%
Total	120	100%

Source: Sample distribution reported in the source thesis.

4.3 Data collection and instrument

Primary data were collected personally during 2009–2012 using an English-language questionnaire consisting of three parts. The questionnaire was pre-tested outside the sample area and revised before final administration. The instrument included background variables, 18 HRD issue dimensions and a 45-item HRD climate measure. The HRD issues included performance appraisal, development and potential-appraisal feedback, career planning, employee welfare and quality of work life, rewards, organisational and systems development, HR information systems, post-retirement rehabilitation, interpersonal relations, task performance, service quality, delegation, upward communication, financial position and social commitment.

The 45-item HRD climate measure used a five-category response continuum, scored from 0 to 100 in steps of 25, as described in the thesis. The 18 HRD issue dimensions were assessed using a five-point Likert scale. Negative statements were reverse-scored during data processing.

4.4 Statistical techniques

The study reports the use of percentage analysis, correlation analysis and factor analysis. The factor analysis used principal-axis factoring with Varimax rotation; factor loadings of 0.30 and above were treated as practically significant. The reported HRD-climate analysis also refers to principal-component extraction and a Varimax-rotated solution. This difference in terminology is retained as a methodological reporting issue and should be reconciled against the original statistical output before publication. No new statistical tests or p-values have been generated for this article.

5. Results and Discussion

5.1 Overall HRD climate

The reports an overall mean HRD-climate score of 56.273 on its 0–100 scale. Its interpretation is that the climate in the banks studied was generally favourable, although substantial scope remained for improvement. This result is a pooled finding for the four-bank sample; it should not be represented as the mean score of PNB alone unless the bank-wise raw data or a separate PNB result table is available.

5.2 Dimensions of HRD climate

The factor analysis of the 45 HRD-climate items produced a reported 15-factor solution. The thesis states that 11 factors together explained 72.28 per cent of the variance, although the presentation of the extraction and variance-accounting details requires verification against the original SPSS output. The labelled dimensions included communication, freedom, delegation, self-development,

support, training, reward, welfare, organisational freedom, training need, decision-making, opportunity to learn, direction, organisational affiliation and experience.

Reported factor dimensions	HRD significance
Communication	Supports information flow, feedback and coordination.
Freedom and delegation	Reflects employee discretion, empowerment and responsibility.
Self-development and learning	Indicates opportunities to improve knowledge and capability.
Support and training	Represents organisational support and skill development.
Reward and welfare	Relates to recognition, employee benefits and quality of work life.
Decision-making and direction	Concerns participation, guidance and clarity in work.

Source: Factor labels and item groupings reported in the source thesis; explanatory significance is an editorial synthesis.

5.3 Training and career progression

Training is treated as a central HRD mechanism. The study classified training exposure into in-service, advanced, special-branch, institutional and national-level training. The thesis reports that perceptions varied with training and identifies training and promotion among the factors showing important relationships with HRD-climate perceptions. This points to the importance of linking training opportunities with actual job requirements, career progression and opportunities to apply newly acquired skills.

5.4 PNB-specific interpretation

PNB contributed 30 respondents to the overall sample. The thesis concludes that the HRD climate for PNB middle-level supervisory officers was favourable but could be strengthened, particularly in relation to reward practices, career opportunities and the wider HRD philosophy. However, several numerical analyses in the thesis are presented for the combined sample or as comparisons among four banks. Accordingly, the pooled mean of 56.273 and the pooled factor solution are not treated here as PNB-only statistics. A PNB-only table of means, standard deviations and test results should be added if the original bank-wise dataset or complete PNB-specific output is available.

5.5 Comparative perspective

The thesis reports that bank-wise HRD-climate results were broadly similar across SBI, Canara Bank, PNB and Indian Overseas Bank. It therefore suggests that the broad HRD-climate pattern was not confined to a single bank. The comparison is descriptive and should not be interpreted as proof that the four banks have identical HR systems or outcomes.

6. Major Findings

- The study covered 120 middle-level supervisory officers from four banks in Agra district, with 30 respondents from PNB.

- The reported overall HRD-climate mean was 56.273 on a 0–100 scale, and the thesis interpreted the climate as generally favourable while identifying scope for improvement.
- Communication, freedom, delegation, self-development, support, training, reward, welfare, learning opportunities and decision-making were among the dimensions identified in the factor analysis.
- The thesis identifies training and promotion as important dimensions associated with perceptions of HRD climate.
- Bank-wise patterns were reported as broadly similar across the four participating banks.
- For PNB, the thesis highlights the need to improve reward practices, career planning, training and employee development.

7. Recommendations and Managerial Implications

6. Introduce systematic training-needs assessment and evaluate whether training improves job performance and service delivery.
7. Link training programmes with role requirements, technological change, customer service and clearly defined career pathways.
8. Strengthen transparent performance appraisal, constructive feedback and potential assessment.
9. Develop career planning, career counselling and succession-development mechanisms for supervisory and managerial employees.
10. Promote participative management, appropriate delegation and open upward communication.
11. Review reward and recognition practices to ensure fairness, transparency and alignment with performance.
12. Improve grievance-redressal processes and communicate procedures and timelines clearly to employees.
13. Integrate employee welfare and quality-of-work-life considerations into branch-level HR planning.
14. Use HR information systems and reliable workforce data to monitor training, promotion, vacancies, performance and employee development.

8. Conclusion

The study underscores the strategic role of HRD in banking and the importance of a supportive organisational climate for middle-level supervisory officers. Its findings indicate a generally favourable HRD climate across the four selected banks in Agra district, alongside clear opportunities to strengthen training, promotion, communication, participation, rewards and career development. PNB formed one-fourth of the sample, and the thesis specifically identifies the need to improve its HRD practices and employee-development orientation. The principal implication is that HRD should be treated as an integrated and continuing organisational process rather than a set of isolated personnel activities. Since the field data were collected during 2009–2012, the findings describe the situation at that time and should not be presented as a measure of current PNB practices.

9. Limitations of the Study

- The field data relate to 2009–2012 and do not describe current banking conditions.
- The sample is limited to 120 middle-level supervisory officers in four banks in Agra district.
- Only 30 respondents represented PNB; PNB-specific statistical conclusions require separate bank-wise analysis.
- The article relies on the analyses reported in the thesis; raw respondent-level data and complete statistical output were not supplied for independent reanalysis.
- The thesis contains some inconsistencies in the description of factor-extraction procedures and variance explained; these should be checked against the original SPSS output.
- The bibliography in the thesis includes incomplete entries; all references should be verified before submission.

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Publication and originality declaration

This manuscript is an original, substantially reorganised article draft prepared from the author's supplied Ph.D. thesis. It does not claim new fieldwork or independent reanalysis of the original respondent-level dataset. The author should confirm that the thesis has not previously been published as an article, disclose any prior dissemination where required by the target journal, obtain any necessary institutional permissions, and ensure that all cited works are accurately referenced.

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