

Criterion 3 - Research, Innovations and Extension

Key Indicator – 3.3- Research Publication and Awards

3.3.2 Number of books and chapters in edited volumes/books published and papers published in national/ international conference proceedings per teacher during last five years

Along with the teaching, the faculties at SIBACA published 1 research papers in national conference and 1 in international conference

Index

Year	2022-23	2021-22	2020-21	2019-20	2018-19
Number of research papers published in national/ international conferences	0	0	0	2	0
Number of full time teachers	8	7	10	8	16

Formula

Total number of books and chapters in edited volumes/books published and papers in national/international conference proceedings

Number of full time teachers during the last five years (without repeat count)

$$= \frac{2}{22} = 0.09$$

A.Y. 2019-2020

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International Interdisciplinary Conference on

Sustainability and Innovation in Higher Education, Commerce, Management and Sciences

20th February, 2020

Organised by

Department of Commerce and Research Centre (DCRC)

CERTIFICATE

S.S.L

This is to certify that, Dr. Anil Nagtilak

from Sinhgad Institute, Lonavala, Pune.

has Participated / Presented Paper /
To study expenditure on Human Resources of Tata Motors from 2010-19.
Chair Session / Acted as Resource Person in International Interdisciplinary Conference organised by

Department of Commerce and Research Centre (DCRC) Narayangaon, Pune, Maharashtra, India.

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Dr. S. D. Takalkar
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Conference Convener

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Principal

2019-20



TO STUDY EXPENDITURE ON HUMAN RESOURCES OF TATA MOTORS FROM 2010 TO 2019

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Abstract:

In the rapid growth of the industries, indisputably human force is the most valuable asset of every organization. Selection of right person for right work is must. Human resources are knowledge, skills, creative abilities, attitudes and other attributes obtained in the population. Becker has defined human capital as stock of skills and knowledge gained by a worker through education and training.

In this competitive business world only those business organizations can prosper which have adequate information about value and efficiency of their human resources. Tata Motors today is India's leading automotive vehicle manufacturing company. Tata Motors is listed in BSE, NSE and New York Stock Exchange. The company's automobile products include all types of commercial and passenger vehicles. The company also provides finance for its customers and distributors. The purpose of this paper is to know human resource practices at Tata Motors and to study expenditure on human resources at Tata Motors. The secondary data is collected from annual reports, website and additional information reports provided by Tata Motors from 2010 to 2019.

The analysis found that Tata Motors adopted various human resource development practices and provides details of the same to all its stakeholder in annual reports.

Tata Motors is increasing knowledge, skills and overall development of its employees through various human resource practices and development programs. Tata Motors is not providing any information related to valuation of human resources and value-added services in annual reports. It is suggested that the company should provide valuation of human resources and value-added details to its shareholders and investors along with other data like idle time, loyalty of employees, lock out, etc. The measures should be taken by government and regulatory bodies for inclusion human resource practices in accounting of business for growth and development of country.

Keywords: Human resource, human resource practices, expenditure on human resources, training, Ratios,

Introduction:

Human resource accounting includes a profile of human assets value, human resource cost, compensation, training & development, human resource productivity and the total wealth of the concern. It is an accounting technique concerned with the measurement of the cost and economic value of human resources to take decision regarding human resources and measure the financial efficiency of an organization in totality.

Human resources are key element in the production or services in an organization. Efficiency and profitability of a firm is determined to a large extent by the character and efficiency of its human elements. Human resource accounting is the process of identifying and reporting investments made in the human resources of an organization that are presently unaccounted for in the conventional accounting practices.

It is the practice of every business organization to record human resource cost in accounting by traditional way by treating it as expenses. The human resource cost was completely ignored while taking business decisions. During the period of 1960 Renis Likert started a new accounting method, called human resource accounting to consider value of human resources for growth and success of business organization.

Objectives of the study:

1. To explore human resource practices at Tata Motors.
2. To study expenditure on human resource cost at Tata Motors.

Scope and limitations:

The study covered human resource practices at Tata Motors and analysis of recent ten years of human resource expenditure only of Tata Motors.

Research Methodology:

This study is based on secondary data collected from annual reports, additional reports, website of Tata Motors for accounting year 2010 to 2019. The data will be analyzed by considering various variables like number of employees, total revenue, total employee cost, net profit excluding extraordinary income, total assets etc.

Data Collection and Analysis:

The data is collected from annual reports, additional reports, website of Tata Motors Ltd. for the year 2010 to 2019. In the first part this study describes the Human Resource Practices at Tata Motors and second part Human Resource Valuation of Tata Motors Ltd. from 2010 to 2019 (Rs. In Crores)

Overview of Tata Motors:

Tata Motors is an automotive manufacturing company based in India; it was formerly known as TELCO. The parent company of Tata Motors is Tata Group. The headquarter is in Mumbai. In 1945 Ratan Tata founded it as a branch of Tata Group to manufacture locomotives. To construct its first commercialized vehicle in 1954, it collaborated with Daimler Benz AG, the joint forces ended in the year 1969. The company entered the market of passenger vehicles in 1991 with the launch of Tata Sierra, it became the 1st Indian company to manufacture a competitive automobile on its own. Indica in 1998 and Tata Nano in 2008 was launched. The Daewoo Commercial Vehicles Company acquired in 2004 and in 2008 purchased from Ford the Jaguar Land Rover. To endorse and promote Tata Motors passenger vehicles on a global level, Lionel Messi became the company's brand ambassador in November 2015. The major products that Tata Motors deals in include trucks, passenger cars, vans, buses, coaches, military vehicles and construction equipment. Tata Motors is the 17th biggest motor vehicle production company in the world, 4th biggest truck producer, and 2nd biggest bus manufacturer. Tata Motors today is India's leading automotive vehicle manufacturing company. Tata Motors is listed in BSE, NSE and New York Stock Exchange. The company's automobile products include all types of commercial and passenger vehicles. The company also provides finance for its customers and distributors.

I. Human Resource Practice at Tata Motors:

Tata Motors truly have confidence in a broadminded human value. The company safeguard that mix labour force is preserved in their workforce. The multi-skilled employees are hired from automobile industry and other sectors. Tata Motors is having coordination with various

industrial training institutes, professional training centers to recruit shop floor employees. The training programs at engineering and management institutes provides a highly qualified employees of growth plan of company.

Following are the Human Resource Practices at Tata Motors:

1. Recruitment: Tata Motors is following both internal and external source of recruitment. The process of recruitment is related to employment law. For the process of recruitment, the company is using methods like advertising in newspaper, magazines, careers portal and internal vacancy list. For new candidates, every quarter the company floats the recruitment process on their web portal to fill the vacancy.
2. Selection: Tata Motors follows sequence of stages for selection of employee. The process of selection for campus recruitment starts from written test and drives till the final selection, placement and Training. The company screen the applications and called the candidates for written test. The passed candidates are called for interview, then after verification of documents of selected candidates human resource department of Tata Motors issues offer letter.
3. Training: Tata Motors is providing training to new and existing employees. Training is given to every new employee to aware them with company's mission, vision, rules, regulation and working conditions of company. To energize and enhance knowledge and skill the training is given to the existing employees of Tata motors. For updating of technological changes, promotion and career growth, mentoring of managers the training is given. Tata Motors established various training and development programs like TAS and TMTC for creative leadership within the company, improvement of organizational performance through dissemination of the latest knowledge and skills among practicing managers, development of learning organizations and attitudinal changes in employees.
4. Learning Programmes: The programmes like Tata Group Strategic Leadership seminar, Tata Group Executive Leadership seminar, Tata Group emerging Leaders seminar are conducted by Tata Motors for its employees, executives and managers for their career development. The Live e-classroom, Live video broadcast and TATA - Harvard Manage Mentor self-paced programme and other 44 various programmes are conducted in association with Harvard Business School for Tata Employees.
5. Benefits: Tata gives benefit to the workers who are working there in terms of exposure within the field of labor and provides lot of liberty to figure. The best thing is that it stays constant. Tata Motors really takes care of employees and their family in the

least costs borne by the corporate. Employees get almost anything they could need for a family stay. They get the advantages like travelling allowance, medical allowance, life assurance, wage benefits and others mentioned within the offer letter by the corporate.

6. Compensation: As per as payscale.com the typical salary for the worker differs from one another supported the work profile of a candidate. For an example a case of project manager (Engineering) his average salary ranges between 500000-1800000 p.a and for design engineer its 6 lakh to 10 lakh and for engineer its 8312000-2012200. Basically, the thing is according the rank of a private and knowledge within the particular field they're giving the compensation.

7. Performance Appraisal System in Tata Motors: Tata motors follows appraisal system of annual basis and appraisal model which is followed on annual basis ranging from the month of April till March has been extremely effective for the workers who are working in Tata Motors. The half yearly appraisal system was started within the corporate and therefore the activity was started keeping in mind the dynamic behavior of the industry. With a half yearly appraisal system, the worker gets feedback twice a year, which provides him/her an opportunity to re-look at his/her approach of working. Important steps also are undertaken for workers of the corporate who deviate from their goals. Company i.e. A comprehensive quarterly appraisal system was introduced by Tata motors, where an employee selects his/her own goals quarterly and self-assesses own performance against the parameters. The corporate has also a midterm review for all those that are performers, thereby creating an expectation amongst the workers of a rise in salary twice a year if they perform well. They want to have annual appraisals earlier, on the other hand they felt that the incentives aren't enough to motivation the sales division, which generates major revenues for Tata motors.

8. TATA SCIP: is a platform initiated by tata motors for women to restart career on their terms. Women who earlier have taken a break of 6 months or year or more for any reason and now wish to enter the profession field again. The programme provides a chance for such quite women to require on flexi-hour assignments. Tata SCIP doesn't provide full time job opportunities. SCIP assignments are short-term and aimed toward developing alternative talent pools in traditional/non-traditional formats. there's no placement guarantee at the top of the project. However, SCIP consultants have the choice of exploring full-time employment on mutually acceptable term.

9. Fast Track Selection Scheme (FTSS) is Tata Motors' flagship talent management process to enhance and develop young managers. It is a growth platform for new entry level manager

to qualify for upward and promotional position after successful completion of multitask functions and test by management. Employees selected gain an enormous lead in terms of promotion also as learning. they're promoted to Manager's level there by saving almost 10 to 13 years of labor time within Tata motors. The successful Employees are relieved from their current jobs and placed on various project-based training programmes under the guidance of senior managers who are working within the company If the worker or a candidate don't possess management education, they undergo a 4 months MEP at IIM, Ahmedabad.

10. Volunteering Policy: Tata motors with the concentration is usually committed to make a culture of volunteering within the corporate by engaging , encouraging , and recognizing employees contribution in terms of employees talent towards the standard of lifetime of the people in and around its areas of operation so this is often one among the simplest action or an step which Tata motors have taken.

II. Expenditure on Human Resource of Tata Motors from 2010 to 2019 (Rs. In Crores)

YEAR	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Number of Employees	24310	26214	29217	30334	29566	27997	26569	26035	24989	27572
Total Revenue excluding other income	15758.18	19397.93	23579.03	23768.11	25275.47	27585.3	28442.7	28500.46	32230.49	33650.54
Net Profit	2240.08	1811.82	1242.23	301.81	334.52	4738.95	-62.3	2429.6	1034.85	2020.6
Total Assets	31560.01	39478.33	37893.42	37863.42	36200.13	38387.99	43776.25	42863.24	40146.67	42482.78
Total Employee Cost	437.83	618.95	735.52	820.92	930.04	1172.87	1315.93	1396.01	1540.13	1730.24
Salaries	391.41	561.27	650.08	723.45	818.55	1024.92	1164.94	1207.55	1334.38	1491.81
Contribution to funds	22.53	25.75	51.62	56.24	51.65	80.91	78.13	105.53	102.29	129.34
Staff Welfare Expenses	23.89	31.93	33.82	41.23	59.84	66.37	71.93	79.51	98.11	102.54
				RATIOS						
Total	0.65	0.74	0.81	0.78	0.85	0.99	1.07	1.09	1.29	1.22

Revenue per employee										
Net Profit per employee	0.09	0.07	0.04	0.01	0.01	0.00	0.00	-0.09	-0.04	0.07
Total Assets per employee	1.30	1.51	1.30	1.25	1.22	1.37	1.65	1.65	1.61	1.54
Total Employee cost per employee	0.02	0.02	0.03	0.03	0.03	0.04	0.05	0.05	0.06	0.06
Total Employee cost/Total Revenue (ratio)	0.03	0.03	0.03	0.03	0.04	0.04	0.05	0.05	0.05	0.05

(Source: Tata Motors Ltd. Annual Reports from year 2010 to 2019)

Findings: From the analysis of table it is found that:

1. The data is analyzed and found that Tata Motors had disclosed in annual reports the Variables like number of employees, total revenue, total employee cost (salaries, contribution to funds, staff welfare etc.), net profit excluding extraordinary income, total assets.
2. The total number of employees were increased to 27572 in 2019 from 24310 in the year 2010. There is increase of 13.41% employee numbers during last 10 years. The number of employees and human resource values have been recorded as per category and not as per age-wise in Tata Motors.
3. There is also increase in Total revenue from 15758.18 in 2010 to 33650.49 in 2019. i.e. an increase by 113.54% during last 10 years.
4. The net profit of company was from year 2010 to 2014 showing decreasing trend. There was a loss from 2015 to 2018 but again the Tata Motors earned a Net profit of 2020.6 in 2019.
5. The Employee cost has showing increase trend. In the year 2010 it was 437.83 and it is

increased to 1730.24. This reflect an impartial payment policy of Tata Motors. The Cost per employee showing decrease trend.

6. Net profit per employee is decrease from 0.09 to 0.07 during the year 2010 to 2019. There is 22% decrease in Net profit per employee last 10 years.
7. Total assets to total employees are also showing increasing trend from 1.30 to 1.54 during the year 2010 to 2019.
8. It is observed from the study that the overall performance and efficiency of Tata Motors has enhanced through human resource practices.
9. The effective recruitment, training and learning programmes helped Tata Motors in identifying and retaining valuable employees.
10. Tata Motors is not providing any information related to valuation of human resources and value added services in annual reports. Company should provide data related to idle time, loyalty of employees, lock out, etc.

Conclusion:

Tata Motors is a global Fortune 500 company, the leader in commercial vehicles in each segment. It has retained its market leadership position in the domestic market for more than 6 decades and also gained a respectable global standing. Tata Motors truly have confidence in a permissive human value. The company has mix labor force, multi-skilled employees. Tata Motors is increasing knowledge, skills and overall development of its employees through various human resource practices and development programs. Tata Motors is not providing any information related to valuation of human resources and value-added services in annual reports. It is suggested that the company should provide valuation of human resources and value-added details to its shareholders and investors along with other data like idle time, loyalty of employees, lock out, etc. There is no legal framework and standard rules and regulations regarding human resource practices as per Indian Companies Act 1956, Indian Companies act 2013 and ASB of ICAI. For the development of profit, performance and growth of any company human resource valuation method is important. The government and accounting bodies should take remedial measures for bright future of companies in India by taking necessary steps for development of human resources practices policies and regulations.

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Introduction

Human Resource challenges and opportunities Banking Sectors in India Banks Public, Private, Co-Operative Regional, Rural Foreign Sector Bank Sector Bank Co-Operation Means Voluntary Association On The Basis Of Equality and for some common purpose. In The Word of H. Calvert, "Co-Operation Is A Form of Organization Where In Persons Voluntarily Associate Together As Human Beings On The Basis Of Equality For The Promotion Of Their Economic Interest".

Indian Banking Sector : Issues and Challenges in Disbursement and Loan Recovery Procedure for PDCC Bank, Pune District. Banking Sector is very strong in Indian Economy. Our Country is Developing country in the world. In recession our study GDP growth is very good because our policy and some benchmarks very strong.

History of Co-Operative Movement

Co-operative movement originated first in England. Later on it has been introduced in Germany and Italy. The co-operative movement was originated in England in 1844. It was started as a consumer movement. The infant organization was formed by a group of flannel weavers. At this time the weavers in England were badly exploited by the capitalists. They found that co-operation is the only way out of this situation. As a result, 28 flannel weavers joined together and opened a retail store in Rochdale which came to be known as Rochdale co-operative society. The success of this co-operative society paved the way for the establishment of modern co-operative movement. Sir Frederick Nicholson was deputed to European countries to study the working of the co-operative societies there and to suggest measures for the introduction of co-operative movement in India.

Service Co-operative Societies

We tend to think of as people who have a talent for seeing Issues and Challenges in Banking sector like Non Performing Assets NPA rate of each big issues in bank opportunities and the abilities to develop those opportunities into profit-making businesses.

The Bankhas Challenge like.

2. 01) Health Care

Bar-none, one of the most challenging aspects of running a small business comes from managing health care for your employees. Without a doubt, your workers' health is important, but the increased healthcare costs make finances difficult to manage.

3. 02) Government Regulations

Each year it seems like the government's collar around owners' necks becomes tighter. One of those regulations deals with the environment. The Clean Air Act of 1990 forces you to remove air pollutants, and your vehicles' contribution to smog, gas and other chemicals that crush the ozone layer.

4. 03) Federal Income Taxes

Does it feel like each year federal income tax rates skyrocket? It's unbelievable. Under current Indian law, the corporate tax rate is currently 18% on the out of that 09% for Central and 09% for State of taxable income.



Anil Nagtilak
Dr. Anil Nagtilak

5. 04) The Economy

Our developing economy work. Not even Wall Street stockbrokers—or so-called “masters of the universe”—do not truly know how the economy is going to pan out. Fortunately, a PDCC can help you if you plan on purchasing commercial property or major equipment. The PDCC 504 loan protects you against the economy's rising rates, since the loan keeps down your overall finance costs, letting you get the most from tax rates.

6. 05) Tax Compliance

When your small business is home-based, home office deductions are vital for keeping profits high. However, regulations concerning record keeping are time-costly and, if you don't have a penchant for bookkeeping (guilty), frustrating. If your business makes less than 12 Lakes, you're allowed to use cash accounting.

7. 06) Cash Flow

From online invoice software to better budgeting systems and effective cash flow management, this challenge can be overcome. However, virtually every small business owner has cash flow problems. One simple tip is to keep strict track of your money, where it's coming from, and where it's going.

Study Methodology

The Indian bank face **Demonstration and Good and Service Tax GST** in Bank. They population for the study consisted of Cooperatives borrowers in PDCC, Pune District. The study sample Copies of questionnaire were administered to collect information from the borrowers. Guided interview and discussion were also held with the teachers to gather data on borrowers level of investing habit and their Assets growth status.

01] Compliance with Laws and Regulation

Keeping up with changing employment laws is a struggle for business owners. Many choose to ignore employment laws, believing they don't apply to their business. But doing so could mean audits, lawsuits, and possibly even the demise of your company.

02] Management Changes

As a business grows, its strategies, structure, and internal processes grow with it. Some employees have a hard time coping with these changes. A lot of companies experience decreased productivity and morale during periods of change.

Solution:

03] Leadership Development

A recent study showed more than a third of companies are doing an average job, at best, at implementing leadership development programs. Thirty-six percent of companies surveyed in Brandon Hall Group's State of Leadership Development Study admitted that their leadership development practices are below average.

04] Workforce Training and Development

Investing in the training and development of lower-level employees is another common HR problem. Some businesses have trouble finding the resources to do so. Employees on the front lines are some of your hardest workers, and may not have the time to take a training course.

05] Adapting to Innovation

Technology is constantly changing. Businesses must be quick to adapt, or risk being left in the dust by their competitors. The challenge for small business owners is getting employees to embrace innovation and learn new technology.

06] Compensation

Many companies are struggling with how best to structure employee compensation. Small businesses have to compete not only with businesses of a similar size, but also with corporations with big payroll budgets. Plus,

you have to factor in the cost of benefits, training, taxes, and other expenses, which can range from 1.5 to 3 times the employee's salary.

07) Understanding Benefits Packages

The Affordable Care Act has been a pain point for many small businesses in the past few years. Rising healthcare costs mean companies must either pass these costs on to employees, or take a hit to their bottom line. Since good benefits packages can be a deciding factor for potential hires, understanding them is key.

08) Recruiting Talented Employees

Attracting talent is a huge investment of time and money. It's difficult for entrepreneurs to balance between keeping a business running, and hiring the right people at the right time. In addition, it's impossible to know whether a candidate will actually be a good fit until they've worked for you for a period of time.

09) Retaining Talented Employees

Competition for talented employees is fierce. Startups and small companies don't have big budgets for retirement plans, expensive insurance plans, and other costly items that their larger competitors do—at least, not yet. Employee turnover is expensive and can negatively impact business growth.

10) Workplace Diversity

Multiple generations, ethnic and cultural differences. These are just a few of the many factors that make workplace diversity a continual challenge for small businesses. The risk of lawsuits for failing to protect employees from harassment is real.

Biggest Challenges for Human Resource in 2019

As HR departments continue to evolve to meet the demands of a fast-paced, digitally-driven environment, employers are met with a new and distinct set of challenges with each new year. 2019 promises to be no different as organizations strive to identify, develop, and retain talent in more efficient and effective ways, realizing competitive advantages and enhanced culture along the way.

1) Engaging the Workforce

If you're at all familiar with what we do at Hyphen, you already know how important we feel employee engagement is to the overall health and future viability of any organization. Of course, we're not alone in such sentiments as improved employee engagement is already a top priority of HR departments in a recent poll, with 78% of organizations currently having some form of a workforce engagement strategy in place.

2) Attracting Talent to the Enterprise

A tight labor market will more than likely make talent acquisition a challenging endeavor for organizations in 2019. Therefore, employers must be intelligent and efficient with their recruiting strategies, ideally centering their efforts around a strong recruiting brand that adheres to an organization's vision, goals, and ethos, utilizing all available tools for maximum impact.

3) Managing Relationships

Job satisfaction and productivity depend on an equitable workplace with open lines of communication and strong relationships between management and a workforce. That critical communication is too vital to an organization's well-being to relegate it to an employer's best guesses as to what its employees truly value and expect. To foster healthy, productive relationships, employers will continue to look at feedback as an essential component to a robust workplace and culture in 2019 that aligns vision and values for the betterment of everyone involved.

4) Training & Development Strategies

Given the overwhelming importance of training & development programs, one of the main challenges to HR departments and employers in 2019 is to devote adequate emphasis and resources towards this essential

component of growth and productivity. Traditionally, too many organizations have viewed training & development as a sunk cost rather than an investment into stability, innovation, and competitive advantage.

5) Talent Retention

As stated, a hyper-competitive labor market will continue to be a challenge for organizations in 2019. Of course, this notion doesn't only affect recruiting but, just as importantly, retaining current talent as well. Compensation isn't enough to keep talent satisfied in their positions and organizations but, as Hyphen has stated in the past, is merely part of a bigger picture that revolves around culture and the employee experience.

6) Diversity in the Workplace

Organizations are on the frontlines of a monumental cultural shift, a thought that won't be relenting in 2019 or any point soon thereafter. Expectations have changed, evolved with the times, and employers must be vanguards for that change or risk falling to the wayside and quickly becoming ineffective and inconsequential, particularly in the eyes of the millennials and Gen Z that will soon define the modern workplace if they don't already.

7) Embrace Inevitable Change

As a parallel to diversity, change is a broader term that encompasses many different facets of operations. And while change as a concept is ubiquitous and always present, 2019 promises to be particularly challenging for enterprises that have traditionally made a habit of entrenching themselves in an outdated, stubborn view of business and management.

8) Employee Health & Well-Being

Feeling healthy has spillover effects to nearly all facets of a person's life, their career included. Healthy employees are 67% more likely to feel engaged at work which, of course, has benefits to the entire enterprise.

2. *Papers studied at MBA/ PGDM level under HRM specialization*

- 01] Human Resource Management
- 02] Performance Management
- 03] Training and Development
- 04] Leadership Skills and Change Management
- 05] Employment Laws
- 06] Strategic Human Resource Management
- 07] Recruitment and Selection
- 08] International Human Resource Management
- 09] Organizational Change and Development
- 10] Competency Mapping
- 11] Human Resource Development
- 12] Human Resource Analytics
- 13] Industrial Relations
- 14] Compensation Management
- 15] Counselling Skills for Managers
- 16] Human Resource Planning

Careers in Human Resource Management

Human Resource Management is one of the most challenging and growing careers today, with employment of human resource managers projected to grow 9% from 2014 to 2024 which is faster than the average for all occupations, according to the Bureau of Labor Statistics. Students specialized in HRM have a variety of interesting and challenging career options. Some of the job profiles are as follows:

Conclusion

As per today environment Banking Sector face lot of problems. This involve arguments, speech making. Human Resources Manager, Human Resources Director, HR Consultant, International Human Resources Professional, Human Resources Executive (Chief HR Officer or Vice President of Human Resources), Labour relations Director also called Employee Relations Manager, Payroll Manager, Recruiting Manager, Training & Development Manager, Employee Education Consultant, Executive Recruiter, Human Resources IT Specialist. To survive in Banking sector is very challenges and opportunities to Worker, Management all level of Management

Recommendations

Based on the findings of this study, the following recommendations are made

- 1) Bank to develop interest in the test of Business.
- 2) Bank to form Build Divisions, Branches Strong, so as to enhance good Bank habit.
- 3) The NABAD is to form the literacy and debating society to promote Bank.
- 4) Bank to monitor the Business activities even to make then Business very well in the Market.
- 5) Bank to monitor their Disbursement and Loan Recovery Procedures to run business very well after the Business time.

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