

Bank Management – Manager’s Role in Planning

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ABSTRACT

Banking sector is one among the key sectors in promotion of an economy. In the back drop of financial sector reforms, restructure of banking had changed the nature of Indian banking. Competition exists among the banks. Banks expanded branch net work to reach customers with versatile in services and financial products like., merchant banking, mutual funds, portfolio, housing finance, leasing, factoring, venture capital, securitization of debts, management stock trading etc., As a result it eased the way for banks to enter into new areas of business by propagating themselves in multi-directional as well as in multi-dimensional.

Problem: In fact, success of a bank is dependent on its leading. Leading a bank is nothing but leading human being such as., employees and customers connected with it. Apart from it, being a leader of a bank branch, one has to perform his functions in a professional way. Such process normally starts with a good planning. Thus, place of planning is very much crucial in any management, and in specific in banking too. Bank manager under modern times managing people and adopted technology in its difficult. All these inspire to study the planning in banking management is made in this attempt. The under laying objectives in this study are ., To study the Managers performance in terms of Planning their functions of a bank branch. And to identify the underlying factors result their performance in functions of planning.

Methodology: For the purpose of this study, survey method is applied by canvassing a structured questionnaire. Also in order to analyse the relatively better managers’ performance a linear equation is derived along with other statistical tools.

Findings : Through this study reveals that in advance planning the tasks and identifying potential businesses for lending are the major priorities perceived by managers under study. Besides, perceptions of the sample respondents were analysed in terms of their characteristics like age, education, experience and on the job training.

Conclusion was drawn on the ground of analysis results.

Key words: Indian banking; ‘POSDCORB’; Managers performance (MP); Amalapuram Revenue Division(AMRD)

Banking is the axle and plays a very crucial role in the economy. A sound banking system is the pre requisite for high economic development and growth. It is the primary engine of growth in economy. During the last decade Indian banking sector has experienced three major trends such as consolidation of banks, development of innovative technology and globalisation of activities and universal banking. It made the sector to focus on planning majorly from top level to the functioning level such as bank branch managers and officers in the field. Especially in India the banking sector contributes more than 3 percent in the GDP growth rate of India as opined by Debnath and Shakar¹(2008).

In fact planning is the primary management foundation function. It is the most vital function of management and it precedes every other function. The structure of an organisation, placing the people and establishing controls are done only after developing the plans. It is an advanced function of a future course of action to accomplish the objectives. In case management is viewed as a process, planning is the foremost function attempted by a manager. It is a scholarly process of choosing the best alternative to achieve the objectives.

Indeed the first and foremost managerial function is the planning. It is a process of assuming the activities to be performed in advance. It is commitment to a particular course of action believed necessary to achieve specific results. It involves various sub sections which determines future course of action. According to Dolton E McFarland² (1974) planning may be broadly defined as a concept of executive action that embodies the skills of anticipating, influencing and controlling the nature and direction of change.

Luther Gullick³ proposed a list of functions that are to be performed by managers with a catchword 'POSDCORB', stands for the activities such as – Planning, Organising, Staffing, Directing, Co-coordinating,, Reporting and Budgeting. Subsequently, it gained attention of management practitioners and academicians largely.

According to Lauis A. Allen⁴ "Management planning involves the development of forecasts, objectives, policies, programmes, procedures, schedules and budgets." Particularly planning in banks is crucial for success of such organisations. The planning of banking activities can be viewed as operational planning which includes short term planning also. The operational planning sustains the organisation in distribution of better products and services to the existing markets.

The plan decides in advance the future course of action to achieve the set targets, it is the future image projected of the existing position for tomorrow's action. In practice, planning function determines various long and short term plans such as the objectives, policies, procedures, schedules, standards and budgets. Budget is a plan expressed in terms of numbers, it is planning as well as an instrument of control. Planning ends with taking decisions after the evaluation of many alternative courses of action.

The functions, practices, tools and techniques of management are universal in nature imply that those are equally applicable to the banking organisations too, as banks deal with effective utilisation of scarce resources for achieving the organisational goals. Management is a unique and distinct process that can be applied to any type of managerial effort, whether in business, government, military, religious or political organisation; it is exactly suitable to banking sector also for the accomplishment of its objectives.

Here an attempt also made by taking controlling as managerial activity in this study. Further, it is also pertinent to mention that the managers as well as officers at the branch level are only considered for the study.

Need for the study:

The intense competition in the banking sector resulted in depletion of profit margins. Hence the banks started expanding their wings to reach customers with new services and financial products like., merchant banking, mutual funds, portfolio, housing finance, leasing, factoring, venture capital, securitisation of debts, management stock trading etc., thereby banks have entered into new areas by propagating themselves in multi-directional as well as in multi-dimensional manner. And hence planning is highly essential in the contemporary scenario for successful running of banks.

Success of a bank is dependent on its lead. Leading a bank is nothing but leading human being. Employees and customers are connected with it. Apart from it being a leader of a bank branch, one has to do his functions in a professional way. It starts with planning. The place of planning is very much crucial in any management, and in specific in banking too. Thus planning of managers activities in bank management is chosen for the study.

Sinha⁵ examined 1087 decisions made by 129 Fortune 500 companies during 1982 and 1986. It is concluded that the planning has a major role in making effective decisions.

Nazir Hussain⁶ (2011) opined that the contribution of banking to a country's economic development can be identified and appreciated for its functions.

Even though over the past decade the banking industry has witnessed many positive developments, a good number of challenges⁷ thrown by the environment are being faced by the Indian banking sector. A few of them are poor financial inclusion, low covered rural market, increase penetration of banking in India- tackle demand supply mismatch, credit disbursement to the priority sector, the asset quality maintenance, meeting customer expectations, transparency and risk management mechanism, human resources retention, technology adoption and so on. These challenges can be faced effectively to succeed needs planning as the essential tool.

Objective of the study :

- To study the Managers performance in terms of Planning their functions of a bank branch.
- And to identify the underlying factors result their performance in functions of planning.

Methodology:

In this venture an attempt is made through an empirical study. In the process, a structured schedule was canvased among sample respondents. The schedule covers 10 statements relating to planning of bank branch business. Along with also characteristics of the sample study.

Study area: Area selected for the present study is Amalapuram Revenue Division(AMRD), of East Godavari district in Andhra Pradesh(India). In fact, in terms of bank business, AMRD has all such features like., agriculture & non-agriculture, credit, potential investments viz. fixed deposits as well as real estate etc., Also customers involve in other agricultural marketing and allied activities too. As such, banks in such areas will have different customer base and business. Thus, it is felt appropriate for present study.

Sample:: To study the managers' involvement and their performance in planning of functions in bank management, Amalapuram Revenue Division (AMRD), located at East Godavari District of Andhra Pradesh state is purposively selected as study area. Further two popular public sector banks viz., Andhra Bank (AB) and State Bank of India (SBI) are chosen for the study.

Further, all the managers working in selected bank branches are chosen for the study. Altogether, 66 managers are considered for the study and collected their responses from those 66 managers. The respondents selected for the study consists of various features in terms of their age, education, experience and training. Thus, the selected sample for the study is a true representation of the population of managers.

Scope of the study: Scope of the present study is mainly focuses on planning of bank operations. And performance of branch managers assessed by their subordinates. Dimensions of the study(D1,D2.....D10 are.,

- D1.-Collects Market information.
- D2 -Planning &allocating the duties, on subordinates absent to duty.
- D3 -Estimating the cash requirements
- D4 -In-advance planning tasks for business.
- D5 -Deciding in advance on periodical meetings schedules.
- D6 -In-advance preparation of meetings agenda.
- D7 -Preparation of annual action plan for govt. schemes.
- D8 - Identifying potential businesses for investment.
- D9 - Identifying potential individuals / institutions in service area.
- D10-Strategies making to promote business in service area

Further to draw a relationship between dimensions and managers performance in planning.In line with the afore said objective, a null hypothesis H_0 is framed viz.,

- H_0 = “No significant relationship among the dimensions considered for the study”.
- H_1 = “A significant relationship among the dimensions considered for the study”.

To test the H_0 , a popular test like, Chronbach α is applied. The results of Chronbach Alfa test reveals that., α is (0.816) > 0.75 is considered as reliability thus the dimensions taken for the study are reliable and significantly related each with other.

Having understood from the above, a further analysis is proposed to estimate maximum performance in planning by managers at branch level. Also to estimate factors which influencing it. Accordingly, a linear equation is derived to estimate managers performance (MP). In order to arrive maximum performance in planning by managers , 10 dimensions are considered for the present study viz., Also it is inferred that Mp is a combination of all such 10 dimensions of planning . like., D1,D2 ,D3,....,D10.

Accordingly, $MP = D1a + D2b + D3c + D4d + D5e + D6f + D7g + D8h + D9i + D10g$

where, MP = Managers' performance in planning ;

D1,D2, D3,....D10 = Dimension wise perception scores ;

a,b,c,d,e = Dimension coefficients (regression coefficients – Annexure - I).

Dimension wise details (Table A) reveals that in relation to sample size ($N = 66$) the expected Min. score = $66 \times 1 = 66$; Max. score = $66 \times 5 = 330$. Beta co-efficients are spread between 0.082 and 0.236. Against this, Maximum Performance of a manager in respect of planning (MP) is estimated by assuming 'as If maximum score attained at a dimension and limiting others at minimum (minimum scores)'. Accordingly, Managers' Performance (MP) at different combinations of inputs (dimensions), is depicted in Table B1 & B2.

It is also identified that MP scores are increasing in tune with addition of each dimension beyond a combination of two. It implies that in case manager tries to pay maximum attention to gain optimum output, planning of a bank branch level activities as a whole. However, such tendency doesn't exist with any manager. One can only have relatively better qualities. Thus, in estimating max.score of MP, the present study is limited to a combination of two dimensions only.

Accordingly, maximum score of MP is arrived at a maximum of 211.73 only at dimensions like., D4 and D8. Accordingly, such dimensions are influencing in maximisation of Managers' performance in planning of bank branch activities. It reveals that in case manager pays attention towards such dimension to maximise will automatically gives maximum performance in planning of bank branches.

Further the present study is also extended to characteristics of the managers and to identify the factors influencing such maximum result in their performance viz. Age, education, experience and training imparted.

a) Age and Managers performance:

In fact, age has its influence over involvement of an employee in his job tasks. In the case of manger in a bank also, age has its role in branch management. Thus, an attempt is made to focus on age and managers performance in planning of a bank branch.

In order to test the relationship between age and dimensional performance of manager in planning bank activities a null hypothesis H_0 is derived and applied ANNOVA to test it.(Annex – II).

H_0 = "No significant difference among the age group of managers and their performance in planning"

H_1 = "A significant difference among the age group of managers and their performance in planning"

Chi-square cal. value (0.856) is $> p$ value (0.050) at 5% LOS. Thus, H_0 is rejected. It reveals that Managers' performance towards planning of a bank branch activities differs in terms of their age.

Infact, differences in age will have differential performances of an employee in job tasks. Against such back ground, an attempt is made in Table C with the help of Covariance (CVs).

Across the CVs in terms of age groups and dimensions reveals that high cvs are registered with age group 30-40yrs in towards dimensions like., **D2** -Planning & Allocating the duties, on subordinates absent to duty; **D3** -Estimating the cash requirements ; and **D5** -Deciding in advance on periodical meetings schedules.

Also age group of 50yrs has registered a highest CVs with **D2** -Planning & Allocating the duties, on subordinates absent to duty dimension. It implies that, such dimensions are less performed by managers as perceived by their subordinates. Thus, it is identified that dimensions like., managers in the middle age group(ie.,**30-40yrs**) **have given relatively low priority on certain activities relating to planning like., planning and allocation of duties; estimating cash requirements and deciding in advance of periodical meetings.** In fact, such issues as a part of planning are crucial but appears neglected by the managers in sample branches as perceived by their subordinates is a underscoring issue.

b) Education and Managers performance:

A well known fact that education has its influence over an individual performance at their job. More specifically job at bank with fully techno savvy in nature definitely influenced by educational background. Thus,to draw relationship between qualification and dimension (Annexure III) a null hypothesis is derived and tested with X^2 test.

H_0 = "No significant difference among the education of managers and their performance in planning"

H_1 = "A significant difference among the education of managers and their performance in planning"

Further, it is identified that x^2 calculated value (0.998)is higher than P value at % LOS(0.05). Indicates that a significant difference among the managers interms of their age. To probe further into such angle an attempt is made in table with CVs of sample in terms of their qualification.

It is understood that a peep into CVs across the dimensions (table D) explains that relatively higher CVs represent lower performance were registered with graduates and others in respect of dimensions like., D2 -Planning & Allocating the duties, on subordinates absent to duty.as well as D3 -Estimating the cash requirements. More specifically, both graduates and others

have performed very low at dimension D2, at the same time D3 is performed very low by others also. Finally, it is understood that in case graduates and others pay attention on such low performed areas of planning like, D2 -Planning & Allocating the duties, on subordinates absent to duty. D3 -Estimating the cash requirements, overall performance of managers in terms of planning of bank branches would be improved. At the same time, it is also appreciable on the part of managers with post graduation were performed well in all aspects of planning activity as perceived by their subordinates.

c) **Experience – Managers performance:**

In fact, experience of an individual has definitely influence over performance of an employee. Such relation in bank job has no exception to it. Thus a relationship between experience and its influence of their managers performance in terms of planning is studied with the help of a null hypothesis (Annexure iv).

H_0 = “No significant relationship between experience of managers and their performance in planning”

H_1 = “No significant relationship between experience of managers and their performance in planning”

To test H_0 , chi-square test is applied reveals that χ^2 value calculated is 0.9978 higher p value (0.050). Thus, H_0 is rejected. It indicates that a significant relationship between experience of managers and their performance in planning of branch activities. Further to identify influencing of such dimension on planning of bank branch activities CVs (Table E) across the range of managers in terms of experience and performance in planning.

It is understood that a peep into CVs across the dimensions (table E) explains that relatively higher CVs represent lower performance were registered with graduates and others in respect of dimensions like, D1-Collects Market information as well as D2 -Planning & Allocating the duties, on subordinates absent to duty and D3 -Estimating the cash requirements. More specifically, both the managers under 10-20 yrs as well as > 20yrs have performed very low at dimension D2. At the same time, managers with 10 yrs experience in the same bank at dimension D1 as well as D3 by the managers in the age group of 10-20 yrs registered a very low performance in planning.

Finally, it is understood that in case managers pay attention on such low performed dimensions, like, D1 - Collects Market information; D2 -Planning & Allocating the duties, on subordinates absent to duty; D3 -Estimating the cash requirements, the overall performance of manager in terms of planning of bank branches would be improved. At the same time, it is also appreciable on the part of managers were performed well relatively in terms of other dimensions as perceived by their subordinates.

d) **Training and managers performance:**

In fact, performance of an individual is also directly connected with can be improved with an intervention of employer in terms of training imparted. A well trained employee focus relatively more on the job. Having understood the relevance of training, organizations arrange training programs to its employees to enrich their capabilities. It is in banking sector in India more specifically, with PSBs conducts training to each and every employee from time to time to enlighten them on newly inducted programs and procedures. Thus an attempt is made to study the relationship between training imparted and performance of an employee (Annexure v), by deriving a null hypothesis H_0 tested with chi-square test.

H_0 = “No significant relationship between training imparted to managers and their performance in planning”

H_1 = “No significant relationship between training imparted to managers and their performance in planning”

χ^2 cal. value (1.000) is higher than p value (0.050). Thus, H_0 is rejected. Further, an analysis is also attempted to identify reason for lower performance with managers in planning their job tasks

Table F.

It is understood from the table F that a clear difference is identified with managers performance and training received by themselves. Employees of the selected branches have perceived that managers performance is relatively very low in respect of dimension D3- (0.235). Whereas in dimension D1- (0.264) managers performance is relatively low, by those who trained 5 to 10 times. Also managers who trained more than 10 times, has performed relatively lower in respect of dimension D9- Identifying potential individuals / institutions in service area (0.226). It is an underscoring issue of managers trained more than 10 times have performed relatively very lower towards identification of potential individual/institutions in its service area. In spite of all, managers' performance is better in respect of all other dimensions as perceived by their subordinates is welcoming trend.

Findings:

Finally, the present attempt has led to the following conclusions that could be drawn as under:

1. From all the above study it is found that D4 – Planning the tasks for business in-advance and D8- identifying potential businesses for lending is the pair of very prominent dimensions that influence the overall planning of bank branches with respect to the managerial practices. Thus, the managers' attention on these areas definitely would bring very effective planning, which leads to better managerial practices and hence improves customer satisfaction levels ultimately.
2. For all the characteristics of managers viz., age, education and experience except experience, a common influential dimension that is to be focussed by managers is found as D2- planning and allocating the duties on the occasion absence of subordinates to the duty.
3. Commonly in terms of respondents characteristics like., education, experience and on the job training, the dimension D3- estimating the cash requirements is found to be a key role player. A consideration of and spotlight on this dimension makes the bank functioning more successfully.
4. In case of the characteristic of age, along with D2- planning and allocating the duties D5- deciding in advance the periodical meeting schedules is also a prominent dimension to be focussed on
5. Similarly from experience point of view, along with above said D2 and D3, the dimension D1- collecting the market information has to be dealt with due consideration.
6. Finally, from the training attribute point of view, along with above said D1 and D3, the dimension D9- identifying potential individuals and institutions in the service area is an influential dimension which requires a special attention in practice the by managers.

Conclusion: Planning in the banking industry plays a very distinctive role and bank management does not follow the same set of rules as that of the other industries. Planning by the branch manager directly reflects in the income levels and the success. So in the era of new regulations, technological revolution and unforeseen challenges like covid crisis the banks are supposed to give top priority to planning again in which the afore said dimensions of D2 and D3 must be given focus to execute effective performance. A new dawn is awaiting with reprioritised planning in the banking.

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Table – A : Dimension wise – Details

Item	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10
Total score of all sample	267	244	225	290	266	276	270	260	261	283
Sample size (N)	66	66	66	66	66	66	66	66	66	66
Min. score expected	66	66	66	66	66	66	66	66	66	66
Max. expected	330	330	330	330	330	330	330	330	330	330
std. Beta coefficients	0.170	0.236	0.149	0.174	0.139	0.145	0.138	0.161	0.146	0.082

Table : B 1 : Managers' Performance in Planning - Max. performance in different dimensional combinations

Dimension	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10
D1	146.52	208.82	185.86	192.46	183.22	184.80	182.90	189.02	185.06	168.17
D2	***	163.94	203.28	209.88	200.64	202.22	200.38	206.84	202.49	185.89
D3	***	***	140.98	186.91	177.67	179.26	177.41	183.48	179.52	162.69
D4	***	***	***	147.58	205.92	207.52	205.66	211.73	186.12	169.22
D5	***	***	***	***	138.64	176.62	174.77	180.84	176.88	159.98
D6	***	***	***	***	***	139.92	176.35	182.42	178.46	161.57
D7	***	***	***	***	***	***	138.07	180.58	176.62	159.72
D8	***	***	***	***	***	***	***	144.14	182.69	165.79
D9	***	***	***	***	***	***	***	***	101.64	161.83
D10	***	***	***	***	***	***	***	***	***	123.29

Table : B 2 : Managers' Performance in Planning - Max. performance in different dimensional combinations

Dimension with max. scores	MP	Dimension with max. Scores	MP	Dimension with max. scores	MP
All max =	508.20	D3,D4 only max =	186.91	D6, D7 only max=	176.35
D1 only max =	146.52	D3,D5only max =	177.67	D6, D8 only max=	182.42
D2 only max=	163.94	D3,D6 only max =	179.26	D6, D9 only max=	178.46
D3 only max =	140.98	D3,D7 only max =	177.41	D6, D10 only max =	161.57
D4only max=	147.58	D3,D8only max =	183.48	D7, D8 only max=	180.58
D5only max =	138.64	D3,D9 only max =	179.52	D7, D9 only max=	176.62
D6 only max =	139.92	D3,D10only max =	162.62	D7, D10 only max=	159.72
D7 only max =	138.07	D4,D5 only max =	205.92	D8, D9 only max=	182.69
D8 only max =	144.14	D4,D6 only max =	207.52	D8, D10 only max=	165.79
D9only max =	101.64	D4,D7 only max =	205.66	D9,D10 only max =	161.83
D10 only max =	123.29	D4,D8 only max =	211.73		
Only D1,D2 max =	208.82	D4,D9 only max =	186.12		
Only D1,D3max =	185.86	D4,D10 only max =	169.22		
Only D1,D4max =	192.46	D5, D6 only max=	176.62		
Only D1, D5 max=	183.22	D5, D7 only max=	174.77		
Only D1, D6 max=	184.80	D5, D8 only max=	180.84		
Only D1,D7 max =	182.90	D5, D9 only max=	176.88		

Only D1,D8 max =	189.02	D5, D10 only max=	159.98
Only D1,D9 max=	185.06		
Only D1, D10 max=	168.17		
D2,D3 only max=	203.28		
D2,D4 only max=	209.88		
D2,D5 only max =	200.64		
D2,D6 only max =	202.22		
D2,D7 only max =	200.38		
D2,D8 only max =	206.84		
D2,D9 only max =	202.49		
D2,D10 only max =	185.89		
D1,D2,D3 only max=	248.16		
D1,D2,D3,D4 only max=	294.10		
D1,D2,D3,D4,D5 only max	330.79		

Table C : Age and Dimension - CVs

Age group	N	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10
Up to 30 Yrs	26	0.264	0.204	0.214	0.108	0.166	0.156	0.112	0.173	0.168	0.128
30-40	8	0.201	0.369	0.352	0.102	0.329	0.217	0.201	0.254	0.274	0.080
40-50	16	0.178	0.238	0.215	0.137	0.208	0.204	0.221	0.217	0.282	0.158
50yrs >	16	0.141	0.373	0.274	0.151	0.256	0.162	0.266	0.190	0.165	0.080

Table D: Qualification and dimensional – CVs

Qualification	N	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10
Graduation	18	0.167	0.363	0.222	0.154	0.250	0.149	0.242	0.198	0.174	0.098
Post Graduation	25	0.218	0.188	0.236	0.112	0.227	0.210	0.176	0.208	0.223	0.140
Others	23	0.247	0.263	0.276	0.129	0.212	0.171	0.195	0.212	0.263	0.129

Table .E : Experience and dimension -CVs

EXPERIENCE	N	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10
< 10 YRS	26	0.264	0.151	0.206	0.102	0.199	0.156	0.111	0.153	0.168	0.128
10-20 YRS	18	0.213	0.338	0.283	0.105	0.186	0.183	0.153	0.243	0.215	0.131
>20YRS	22	0.222	0.260	0.291	0.126	0.199	0.141	0.230	0.201	0.184	0.126

Table. F : Training and Dimensional perception - CVs

Trained period	N	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10
< 5 times	23	0.225	0.198	0.235	0.130	0.266	0.174	0.231	0.203	0.210	0.130
05-10 times	26	0.264	0.151	0.206	0.102	0.199	0.156	0.111	0.153	0.168	0.128
> 10 times	17	0.157	0.303	0.226	0.129	0.210	0.137	0.202	0.131	0.226	0.114

Annexure I Regression Co- efficients ^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-5.258	0.423		-12.429	0.000
	VAR00001	0.211	0.048	0.170	4.420	0.000
	VAR00002	0.239	0.048	0.236	4.949	0.000
	VAR00003	0.183	0.062	0.149	2.945	0.005
	VAR00004	0.328	0.097	0.174	3.378	0.001
	VAR00005	0.164	0.055	0.139	2.991	0.004
	VAR00006	0.209	0.072	0.145	2.882	0.006
	VAR00007	0.181	0.073	0.138	2.468	0.017
	VAR00008	0.215	0.073	0.161	2.949	0.005
	VAR00009	0.177	0.062	0.146	2.880	0.006

ANNEXURE – II : Age and Dimensional scores											
Age group	N	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10
Up to 30 Yrs	26	102	103	95	119	111	114	116	108	113	115
30-40	8	31	26	22	34	27	32	31	27	29	33
40-50	16	71	65	58	70	66	65	62	64	61	69
50yrs >	16	63	50	50	67	62	65	61	61	58	66
Total	66	267	44	225	290	266	276	270	260	261	283

Expected values -Age & Dimension											
Age group	N	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10
Up to 30 Yrs	26	110.762	101.220	93.338	120.303	110.347	114.495	112.006	107.858	108.273	117.399
30-40	8	29.509	26.967	24.868	32.051	29.399	30.504	29.841	28.736	28.846	31.278
40-50	16	65.790	60.123	55.441	71.457	65.544	68.008	66.529	64.065	64.312	69.732
50yrs >	16	60.939	55.690	51.353	66.188	60.711	62.993	61.624	59.341	59.570	64.591

Annexure – III : Education and Dimensional scores											
Qualificat ion	N	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10
Graduatio n	18	72	52	54	78	72	76	74	71	73	76
Post Graduatio n	25	102	104	90	112	101	103	104	99	97	107
Others	23	93	88	81	100	93	97	92	90	91	100
Total	66	267	244	225	290	266	276	270	260	261	283

Expected values - Qualification & Dimension											
Qualification	N	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10
Graduation	18	70.540	64.463	59.444	76.616	70.276	72.917	71.332	68.690	68.955	74.767
Post Graduation	25	102.980	94.109	86.781	111.851	102.594	106.451	104.137	100.280	100.666	109.151
Others	23	93.480	85.428	78.776	101.533	93.130	96.631	94.531	91.030	91.380	99.082

Annexure IV :EXPERIENCE AND DIMENSIONAL PERCEPTIONS											
EXPERIENCE	N	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10
< 10 YRS	26	102	110	99	121	109	115	117	111	114	116
10-20 YRS	18	78	65	58	75	69	68	67	67	65	77
>20YRS	22	87	69	68	94	88	93	86	82	82	90
Total	66	267	244	225	290	266	276	270	260	261	283

EXPECTED VALUES - EXPERIENCE AND DIMENSION SCORES											
EXPERIENCE	N	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10
< 10 YRS	26	112.581	102.883	94.871	122.279	112.159	116.375	113.846	109.629	110.051	119.327
10-20 YRS	18	69.630	63.632	58.677	75.628	69.369	71.977	70.413	67.805	68.065	73.803
>20YRS	22	84.789	77.485	71.452	92.093	84.472	87.647	85.742	82.566	82.884	89.870

Annexure v : Training and dimension scores											
Trained period	N	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10
< 5 times	23	93	90	81	103	92	100	97	94	98	101
05-10 times	26	107	94	90	113	106	107	108	101	101	110
> 10 times	17	67	60	54	74	68	69	65	65	62	72
Total	66	267	244	225	290	266	276	270	260	261	283

EXPECTED VALUES - TRAINING AND DIMENSION SCORES											
Trained period	N	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10
< 5 times	23	95.906	87.644	80.819	104.167	95.547	99.139	96.983	93.391	93.751	101.653
05-10 times	26	104.799	95.771	88.314	113.827	104.407	108.332	105.977	102.051	102.444	111.079
> 10 times	17	66.295	60.584	55.867	72.006	66.047	68.530	67.040	64.557	64.805	70.268