

A
PROJECT REPORT
ON
“A STUDY OF EMPLOYEES SATISFACTION IN STATE BANK OF
INDIA.”

Submitted to

GS College of Commerce and Economics, Nagpur

Affiliated to

Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur

In partial fulfilment for the award of the degree

BACHELOR OF BUSINESS ADMINISTRATION

Submitted By

Maitriy Gedam

Under The Guidance

Dr. Pragati Pandey

G.S. College of Commerce and Economics, Nagpur

Academic Year 2022-23



G.S. College of Commerce & Economics, Nagpur



Academic Year 2022-23

CERTIFICATE

This is to certify that Maitriy Gedam has submitted the project report titled "A STUDY OF EMPLOYEES SATISFACTION IN STATE BANK OF INDIA.", towards partial fulfilment of BACHELOR OF BUSINESS ADMINISTRATION degree examination. This has not been submitted for any other examination and does not form part of any other course undergone by the candidate. It is further certified that he/she has ingeniously completed his/her project as prescribed by Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur.

Dr. Pragati Pandey

(Project Guide)

Dr. Afsar Sheikh

(Co-ordinator)

Place: Nagpur

Date:

G.S. College of Commerce & Economics, Nagpur



Academic Year 2022 – 23

DECLARATION

I here-by declare that the project with title “A STUDY OF EMPLOYEES SATISFACTION IN STATE BANK OF INDIA” has been completed by me in partial fulfilment of BACHELOR OF BUSINESS ADMINISTRATION degree examination as prescribed by Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur and this has not been submitted for any other examination and does not form the part of any other course undertaken by me.

Maitriy Gedam

Place: Nagpur

Date:

G.S. College of Commerce & Economics, Nagpur



Academic Year 2022 – 23

ACKNOWLEDGEMENT

With immense pride and sense of gratitude, I take this golden opportunity to express my sincere regards to Dr. SWATI KATHALEY, Principal, G.S. College of Commerce & Economics, Nagpur.

I am extremely thankful to my Project Guide Dr. PRAGATI PANDEY for his/her guideline throughout the project. I tender my sincere regards to Co-ordinator, Dr. AFSAR SHEIKH for giving me outstanding guidance, enthusiastic suggestions and invaluable encouragement which helped me in the completion of the project.

I will fail in my duty if I do not thank the non-Teaching staff of the college for their Co-operation.

I would like to thank all those who helped me in making this project complete and successful.

Maitriy Gedam

Place: Nagpur

Date:

INDEX

SRNO.	PARTICULARS	PAGE NO.
1.	INTRODUCTION	6
2	COMPANY PROFILE	13
3	RESEARCH STUDY <ul style="list-style-type: none"> • OBJECTIVES • HYPOTHESIS 	22
4	RESEARCH METHODOLOGY AND DATA COLLECTION	25
5	ANALYSIS OF DATA AND HYPOTHESIS TESTING	30
6	SCOPE AND LIMITATIONS	46
7	CONCLUSION AND SUGGESTION	48
8	BIBLIOGRAPHY	51
9	ANNEXURE	53

INTRODUCTION

INTRODUCTION

The term–Job Satisfaction refers to an employee general attitude towards his job. Job satisfaction is how consent an individual is with his or her job. The employees can be think that the organisation can be fulfil their requirements such as pay, pension arrangement, working hours.

It is useful to highlight its important aspects. There are three important dimensions to employee job satisfaction Employee job satisfaction refers to ones feeling towards one's job. It can only be inferred but not seen.

Employee job satisfaction is often determined by how well Outcomes meet or exceed expectations satisfaction in one's job Means increased commitment in the fulfilment of formal requirements. There is greater willingness to invest personal Energy and time in job performance

The terms of employee job satisfaction and job attitudes are typically used interchangeably. Both refer to effective orientations on the part of individuals towards their work roles, which they are presently occupying. Positive attitude towards the job is conceptually equivalent to employee job satisfaction and negative attitudes towards the job indicate employee dissatisfaction.

Though the terms employee job satisfaction and attitudes are used interchangeably, there are difference between the two. Attitudes, as was mentioned earlier, refer top re disposition to respond. Employee job satisfaction, on the other hand, relates to performance factors. Attitudes reflect ones feeling towards individuals, organizations and objects. But satisfaction refers to one's attitudes to a job. Employee job satisfaction is, therefore, a specific subset of attitudes.

Attitudes endure generally, but employee job satisfaction is dynamic, it can decline even more quickly than it developed. Managers, therefore, cannot establish the conditions leading to high satisfaction now and then neglect it, for employee satisfaction constantly.

Determinants of Employee job Satisfaction:

Employee job satisfaction is a critical concept to measure the employee organizational behaviour. There are a number of factors influencing the employee's job satisfaction.

Refers to a set of some commonly experienced stable characteristics of organizations, which constitutes the uniqueness of that organization and differentiates it from others. We face some difficulties in identifying this set of characteristics we do not yet know the various dimensions or factors of Employee job satisfaction on which we should look for these characteristics.

Some of these common dimensions are described below.

Mentally challenging work.

Working conditions.

Company policies.

Job security.

Communication.

Compensation and rewards.

Safety and health.

Rewards and recognition.

Career development.

Performance appraisal.

Training and development.

SOURCES OF JOB SATISFACTION

Benefits of Employee job satisfaction:-

One benefit of Employee job satisfaction survey is that they Give management an indication general levels of satisfaction in a company. Surveys also indicate specific areas of satisfaction or dissatisfaction (as with employee services) and particular groups of employees. In other words, a survey tells how employees feel about their jobs, what parts of their jobs these feeling are focused on, with department are particularly affected, and whose feelings are involved (for example, supervision, employee or staff specialists). The survey is powerful diagnostic instrument for assessing employee problems.

Improved communication is another benefit of the surveys. Communication flows in all directions as people plan the survey, talk and discuss its result. Particularly beneficial to the company is, the upward communication when employees are encouraged to comment about what they really have in their minds.

The employee job satisfaction survey can help discover the causes of indirect productivity problems, such as absenteeism, turnover and poor quality of work. If an organization is disturbed by a high rate of absenteeism or turnover, it might opportunities, unchallenging jobs, unjust treatment and the like. Without proper survey, there could be random guessing on the part of management employee job satisfaction survey help management both to get a better handle on why employees are lagging and to plan better handle solutions to problems

Another benefit of satisfaction survey is that help management assess training needs. Usually, employees are given on opportunity how they feel this supervisor performs certain parts of the jobs, such as delegating work and giving adequate job instruction. Since employees experience these supervisory acts, their perception may provide useful data about the training of their supervisors.

One of the best uses of employee job satisfaction survey is in the evaluation of the impact of organizational changes on employee attitudes. For example, the management wants to know whether the job redesign program recently implemented in the organization has resulted in increased satisfaction to the employees. By comparing pre-change data and post-change data, it is easy to determine what impact the redesigned work has on employee attitudes.

But the benefit discussed above would be realized subject to certain prerequisites.

Following are the conditions:

- Top management actively supports the survey
- Employees are fully involved in planning the survey.
- A clear objective exists for conducting the survey.
- The study is designed and administered consistent with standards of sound research.
- Management is capable and willing to take follow up action.
- Both the results and action plans are communicated to employees.

Ways of Measuring Employee Job Satisfaction:

There are a number of ways of measuring Employee Job Satisfaction. This is not surprising since hundreds of studies have been conducted over the past three and half decades, employing varied techniques. The most common ways of measurement include rating scales, critical incidents, interviews, and action tendencies.

Measurement of employee job satisfaction has come to acquire the same fate as the measurement of intelligence. We can measure employee job satisfaction by questionnaire. Perhaps the earliest of all the known scales of measuring employee job satisfaction is that by Hop pock (19335).

Other Effects of Employee Job Satisfaction:

In addition to the above, it has been claimed that satisfied employees tend to have better mental and physical health and learn new employee related tasks quickly.

Two faces of Employee Job Satisfaction:

Employee job satisfaction has both functional and dys functional consequence. The positive consequences of employee job satisfaction have already been stated above. An often-overlooked dimension of employee job satisfaction is its relationship to employee health. Employee who are dissatisfied with their jobs are prone to managers, this means that even if satisfaction did not lead to less voluntary turnover and absence, the goal of a satisfied workforce might be justifiable because it would reduce medical or costs and the premature loss of valued employees by way of heart disease or strokes.

The effect of employee job satisfaction goes beyond organizational setting. When employees are happy with their jobs, their lives away from jobs will be better off. In contrast, the dissatisfied employee carries that attitude home. Some benefits of employee job satisfaction accrue to every citizen. These people will hold a more positive attitude towards life in general and make for a society of more psychologically health people.

The employee job satisfaction helps management in terms of reduced turnover, reduced absences, reduced job stress and reduced medical and life insurance costs. Additionally, there benefits for society in general. Satisfied employees are happy and better citizens.

However, employee job satisfaction has been over emphasized. Its benefits to the management are contingent upon fulfilment of several other variables. Take turnover for instance. Employee job satisfaction may not directly lead to reduced turnover, other factor like age, financial position, number of dependents and like will have their own say.

It seems that only academicians and researchers are interested in employee job satisfaction. For them employee job satisfaction is a good topic for survey. For them employee job satisfaction is important and they expect that it is important for others too. For many

people, job is only a source for earning, nothing more, and nothing less. A dissatisfied employee has any number of off the job activities to find satisfaction. Non-job-oriented people tend not to be emotionally involved with their work this relative in difference allows them to accept frustrating condition at work more willingly. Unfortunately, the number of non-job-oriented people is more than those who take job as everything in life.

COMPANY PROFILE

HISTORY OF COMPANY



The roots of State Bank of India lie in the first decade of the 19th century when the Bank of Calcutta later renamed the Bank of Bengal, was established on 2 June 1806. The Bank of Bengal was one of three Presidency banks, the other two being the Bank of Bombay (incorporated on 15 April 1840) and the Bank of Madras (incorporated on 1 July 1843). All three Presidency banks were incorporated as joint stock companies and were the result of royal charters. These three banks received the exclusive right to issue paper currency till 1861 when, with the Paper Currency Act, the right was taken over by the Government of India. The Presidency banks amalgamated on 27 January 1921, and the re-organised banking entity took as its name Imperial Bank of India.

The Imperial Bank of India remained a joint-stock company but without Government participation.



Stamp dedicated to the State Bank of India in 2005

Pursuant to the provisions of the State Bank of India Act of 1955, the Reserve Bank of India, which is India's central bank, acquired a controlling interest in the Imperial Bank of India. On 1 July 1955, the Imperial Bank of India became the State Bank of India. In 2008, the Government of India acquired the Reserve Bank of India's stake in SBI so as to remove any conflict of interest because the RBI is the country's banking regulatory authority.

In 1959, the government passed the State Bank of India (Subsidiary Banks) Act. This made eight banks that had belonged to princely states into subsidiaries of SBI. This was at the time of the First Five Year Plan, which prioritised the development of rural India. The government integrated these banks in to the State Bank of India system to expand its rural out reach. In 1963 SBI merged State Bank of Jaipur (est. 1943) and State Bank of Bikaner (est.1944).

SBI has acquired local banks in rescues. The first was the Bank of Bihar (est. 1911), which SBI acquired in 1969, together with its 28 branches. The next year SBI acquired National Bank of Lahore (est. 1942), which had 24 branches. Five years later, in 1975, SBI acquired Krishna ram Baldeo Bank, which had been established in 1916 in Gwalior State, under the patronage of Maharaja Madho Rao Sc India. The bank had been the Dukan Pichadi, a small moneylender, owned by the Maharaja. The new bank's first manager was Jall N. Broacha, a Parsi. In 1985, SBI acquired the Bank of Cochin in Kerala, which had 120 branches. SBI was the acquirer as its affiliate, the State Bank of Travancore, already had an extensive network in Kerala

An Overview of SBI:

State Bank of India (SBI) is a multinational banking and financial services company based in India. It is a government-owned corporation with its headquarters in Mumbai,



Maharashtra. It was founded on 1st July, 1955. As of December 2012, it had assets of US \$ 501 billion and 15,003 branches, including 157 foreign offices, making It the largest banking

and financial services company in India by assets. SBI has 27,000+ATMs and SBI group (including associate banks) has about 45,000 ATM's. SBI has become the first bank to install an ATM at Drass in the Jammu & Kashmir Kargil region. This was the Bank's 27,032nd ATM on 27July2012.



The bank traces its ancestry to British India, through the Imperial Bank of India, to the founding in 1806 of the Bank of Calcutta, making it the oldest commercial bank in the Indian Subcontinent. Bank of Madras (incorporated on 15 April 1841) merged into the other two presidency banks Bank of Calcutta and Bank of Bombay (incorporated on 1 July 1843) to form the Imperial Bank of India, which in turn became the State Bank of India (SBI) in 1955 by an Act of Parliament 1921.

Government of India nationalized the Imperial Bank of India in 1955, with Reserve Bank of India taking a 60% stake, and renamed it the State Bank of India. In 2008, the government took over the stake held by the Reserve Bank of India. SBI was ranked 285th in the Fortune Global 500 rankings of the world's biggest corporations for the year 2012. SBI provides a range of banking products through its network of branches in India and overseas, including products aimed at non-resident Indians (NRIs). SBI has 14 regional hubs and 57 Zonal Offices that are located at important cities throughout the country. SBI has five associate banks namely:

- State Bank of Bikaner & Jaipur
- State Bank of Hyderabad
- State Bank of Mysore
- State Bank of Patiala
- State Bank of Travancore

Apart from its five associate banks, SBI also has the following non-banking subsidiaries:

- SBI Capital Markets Ltd
- SBI Funds Management Pvt Ltd
- SBI Factors & Commercial Services Pvt Ltd

- SBI Cards & Payments Services Pvt Ltd. (SBICPSL)
- SBI DELHI
- SBI Life Insurance Company Limited
- SBI General Insurance

FORMER ASSOCIATES BANKS



SBI acquired the control of seven banks in 1960. They were the seven regional banks of former Indian princely states. They were renamed, prefixing them with 'State Bank of'. These seven banks were State Bank of Bikaner and Jaipur (SBBJ), State Bank of Hyderabad (SBH), State Bank of Indore (SBN), State bank of Mysore (SBM), State Bank (SBP), State Bank of Saurashtra (SBS) and State Bank of Travancore (SBT). All these banks were given the same logo as the parent bank, SBI. State Bank of India and all its associate banks used the same blue Keyhole logo said to have been inspired by Ahmedabad's Kankaria Lake. The State Bank of India word mark usually had one standard typeface, but also utilised other typefaces. The word mark now has the keyhole logo followed by "SBI".

EMPLOYEES

SBI is one of the largest employers in the world with 245,652 employees as on 31st March 2021. Out of the total workforce, the representation of women employees is early 26%. The percentage of Officers, Associates and Subordinate staffs was 44.28%, 41.03% and 14.69% respectively on the same date. Each employee contributed a net profit of ₹828,350 (US\$12,000) during FY 2020–2021.

Subsidiaries

SBI provides a range of banking products through its network of branches in India and overseas, including products aimed at non-resident Indians (NRIs). SBI has 16 regional and 57 zonal offices that are located at important cities throughout India.

Domestic

SBI HAS OVER 24000 BRANCHES IN INDIA.[16] IN THE FINANCIAL YEAR 2012–13, ITS REVENUE WAS ₹2.005 TRILLION (US\$28 BILLION), OUT OF WHICH DOMESTIC OPERATIONS CONTRIBUTED TO 95.35% OF REVENUE. SIMILARLY, DOMESTIC OPERATIONS CONTRIBUTED TO 88.37% OF TOTAL PROFITS FOR THE SAME FINANCIAL YEAR.

UNDER THE PRADHANMANTRI JAN DHANYOJANA OF FINANCIAL INCLUSION LAUNCHED BY GOVERNMENT.

IN AUGUST 2014, SBI HELD 11,300 CAMPS AND OPENED OVER 3 MILLION ACCOUNTS BY SEPTEMBER, WHICH INCLUDED 2.1 MILLION ACCOUNTS IN RURAL AREAS AND 1.57 MILLION ACCOUNTS IN URBAN AREAS

International

As of 2014–15, the bank had 191 overseas offices spread over 36 countries having the largest presence in foreign markets among Indian banks.

SBI Australia

SBI Bangladesh

SBI Bahrain

SBI Botswana

SBI China

SBI Canada

SBI Nepal

Logo and slogan

The logo of the State Bank of India is a blue circle with a small cut in the bottom that depicts perfection and the small man the common man - being the centre of the bank's business.

Slogans

"Pure Banking, Nothing Else", "With You - All the Way", "A Bank of the Common Man", "The Banker to Every Indian", "The Nation Bank Son Us."

Some of the major competitors for SBI in the banking sector are ICICI Bank, HDFC Bank, Axis Bank, Punjab National Bank (PNB) and Bank of Baroda (BOB). However, in terms of average market share, SBI is by far the largest player in the market.

Measures for ensuring Employee Satisfaction

SBI provides health care facilities and medical aids to its employees by having tie-ups with popular hospitals like Kalinga, Apollo, L.V Prasad Eye Clinic, Kar Clinic, Panda Medical Centre, Ideal Clinic and Research Centre, and Hemalatha Hospitals and Research Centre. It provides educational facilities and scholarships to its employees' children. It provides canteen facilities, holiday homes, library facilities, health insurance facilities, leave fare concession, and loans at lower rates to its employees. It provides Silver Jubilee Award to every employee, whether subordinate/clerical or supervisory, on completion of 25 years of service. It has introduced rewards and recognition schemes for mobile banking service, Agri. Gold Loan Campaign, e-learning Gyanodaya Reward Campaign and Western Union Campaign. It has also incorporated award systems like Chairman Club Awards, CGM Club Awards, GM Club Awards and RM Club Awards for the best performer. It provides staff quarters at selected centres for accommodation purpose. It has its own learning Centres (SBLCs), where its efficient and expert trainer impart training to the staff of different levels.

Schemes Exclusively Designed for Officers

SBI provides furniture at residential accommodation of officers. It also provides reimbursement of expenses of maintenance charges of furniture and fixtures of officers. Expenses for conveyances are reimbursed by it. It provides leave of various kinds (viz. privilege/casual/unveiled casual/sick/study/extraordinary/maternity/for child adoption) to its officers.

It also provides leave travel/home travel concessions in airlines or the like. As far as medical benefits are concerned, it fully reimburses the expenses incurred by its officers in case of injury, disease or illness and 75% reimbursement in case of sickness of the family members. Where hospitalization becomes necessary, ambulance/taxi/auto-rickshaw charges are reimbursed by SBI (for the officers as well as their family members). Initiatives like engagement of nurses, advance for medical expense and executive health check-up and incentive for family planning under small family norms have been taken by SBI. It provides housing loans, car loans and two-wheeler loans to facilitate its officers at a concessional rate of interest. It provides air insurance for employees in respect of air travels for official purpose.



RESEARCH STUDY

OBJECTIVES OF THE STUDY

- To measure the employee satisfaction level in SBI (in terms of employees' feelings about their jobs, job climate, morale, attitude and quality of work life).
- To provide certain valuable suggestions to improve employee satisfaction in SBI.
- To determine the predictors of job satisfaction of the employees in Banking sector in India.
- To study the impact of employee compensation policy of the units on the job satisfaction of the employees.
- To evaluate the career advancement plans of the units in relation to employee satisfaction.
- To identify the efficacy of the supervisory practices prevalent in the units and examine to what extent they are able to satisfy the employees in their job.
- To get an in-sight into the working conditions and its influence on better work performance.
- To study the impact of the job content on the performance as well as satisfaction of the employees.

HYPOTHESIS

A hypothesis is a testable statement of what the researcher predicts will be the outcome of the study.

Hypothesis is usually considered as the principal instrument in research. Its main function is to suggest new experiments and observations. In fact, many experiments are carried out with the deliberate objects of testing hypothesis.

- **H0:** - Employees are not satisfied with the State Bank of India

- **H1:** - Employees are satisfied with the State Bank of India

RESEARCH METHODOLOGY
&
DATA COLLECTION

RESEARCH METHODOLOGY

Research is a systematic method of finding solution to problems. It is essential in investigation, recording and an analysis of evidence for the purpose of gaining knowledge. According to Chifford Woody, Research comprises of defining and redefining problems, formulating hypothesis or suggestion, solutions, collecting, organising and evaluating data, reaching conclusions, testing conclusions to determine whether they fit the formulated hypothesis.

Research can be defined as the manipulation of things, concepts or symbols for the purpose of generalising to extend, correct or verify knowledge, whether that knowledge aids in construction of theory or in the practice of an art.

In short, the research for knowledge through objective and systematic method of finding solution of the problem is research.

The data and related information for the study will be collected mainly interviews with bank employees, managers. Secondary data will be collected from Books, Records, journals, Reports, Websites etc. The study covers only one Public Sector Banks namely State Bank of India. 50 employees are taken as a sample size for the study.

SAMPLE SIZE:

The sample size is of 50 employees.

SAMPLE METHOD:

The sample method is random method.

The present study—A study on job satisfaction in State Bank of India, Nagpur district is an empirical study based on the survey conducted through census method among the employees working in State bank of India in Nagpur district. The primary data related to the employees working in State Bank

of India in Nagpur district have been collected through a pre-structured questionnaire, prepared by the researcher.

The questionnaire contains questions pertaining to personal data, socio economic data, employment details and satisfaction in work. Before finalizing the questionnaire, discussions were held with a selected number of bank employees working in the study area. Based on the discussion, questionnaire was modified. Then a pilot study was conducted with 30 bank employees equally representing official, clerical and sub-staff category. The pilot study helped to protest the questionnaire. After taking into account the results of pretesting, the reliability testing and validation of the questionnaire were done. The difficult in answering some of the questions were modified as suggested by the bank employees. On the basis of this rigorous process, the questionnaire was finally shaped, and the same was used for data collection.

The secondary data relating to the study have been collected from various journals, bulletins, magazines, newspapers, books, periodicals, internet, and unpublished documents.

RESEARCH DESIGN:

Research methodology is a descriptive study.

SAMPLING UNIT:

Respondents have been selected from various employee posts of State Bank of India.

SCALING TECHNIQUE:

In the study the variables which cause job satisfaction are analysed through scaling technique. There are 31 variables identified as influencing job satisfaction. All these variables have been observed in the study. There are 31 statements (Positive and negative) depicting the influence of the variable on job satisfaction with Likert type 5-point scale was evolved. Thus, each statement has five alternatives from which the respondents have to choose the one which expresses his/her response. To get the total job satisfaction score of a respondent for positive statement five points were given for Highly Influence state, four for Influence state, three for No Influence state, two for Negative influence state and one for Highly Negative Influence state. Likewise for negative statements, highly influence state response was given a weightage of 1, Influence state response was assigned the weightage of 2, No Influence state had the weightage of 3, Negative Influence state of weightage had 4 and Highly Negative Influence state had the weightage of 5. Thus, the total job satisfaction score of a respondent is calculated by adding up the scores marked by the respondent with respect to 31 statements.

DATA COLLECTION

- **There are two types of data**

PRIMARY DATA

SECONDARY DATA

A research plan was followed for gathering primary data, secondary data or both.

METHODS OF DATA COLLECTION

- **PRIMARY DATA: -**

Primary data consisted of original information gathered for the specific purpose. Data was collected from the primary sources i.e.; questionnaire was developed with the help of which personal interview were carried out. Also, along with this I earned out personal interview with direct users like contractors and domestic users.

- Interview.
- Observations.
- Questionnaire

- **SECONDARY DATA: -**

The secondary data are collected from: -

Magazines, journals, brochures, etc.

Website of the bank.

Books

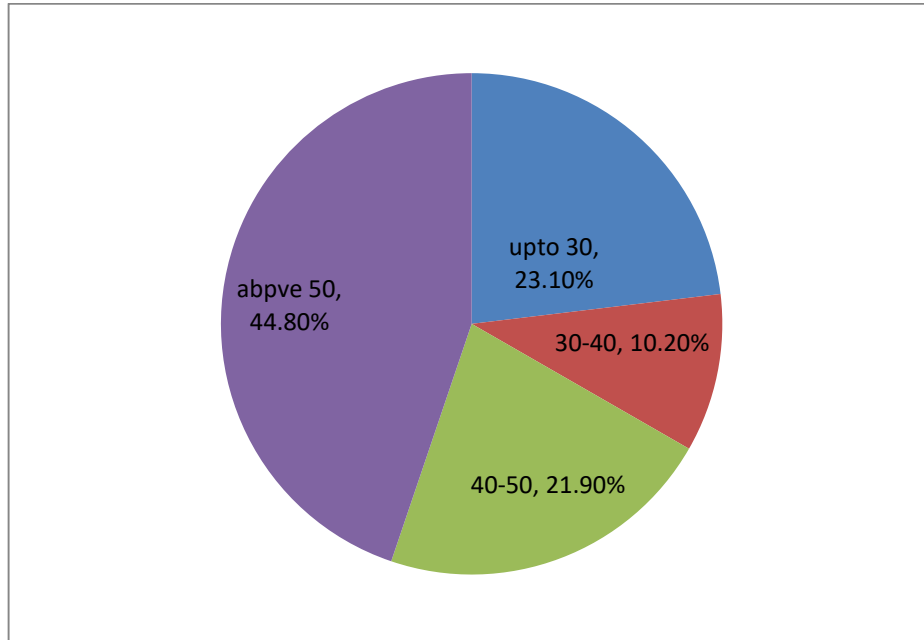
Earlier researches on similar topic.

Bank website: www.sbi.in.com

ANALYSIS OF DATA

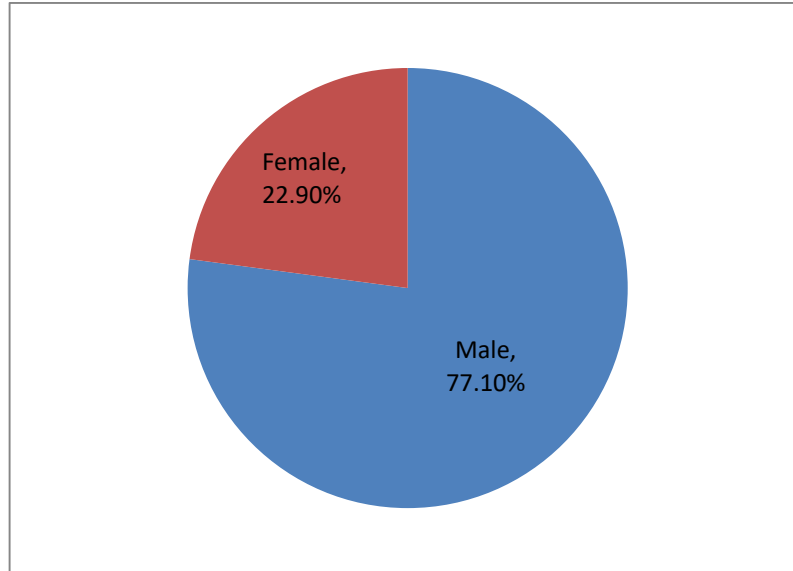
ANALYSIS OF DATA

1. Give details about age group of employees in the bank?



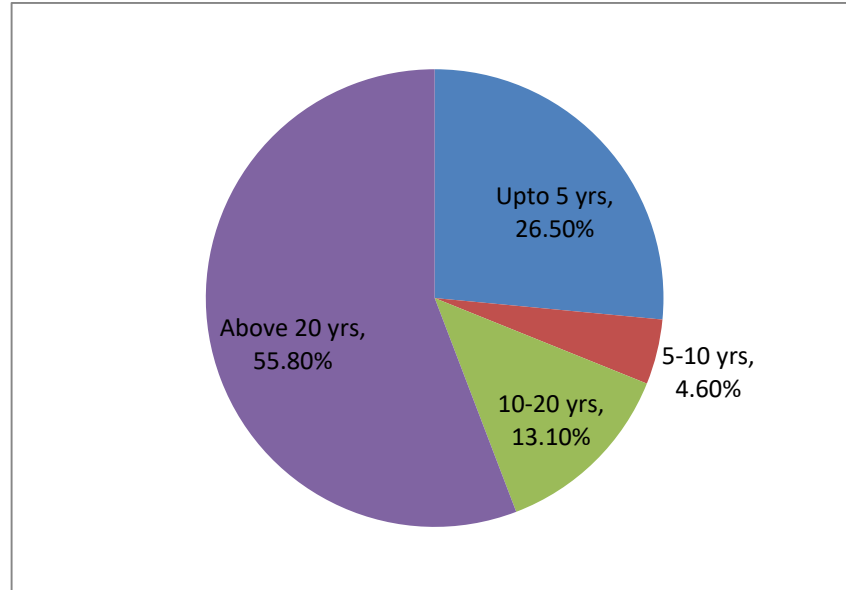
From the above chart we observe that 23.10% of employees of the bank are up to 30years, 10-20% of employees are of 30-40 years, 21.90% of employees are of 40-50years and 44.80% of employees are above 50years.

2. Give detail information about gender of employees working in the bank?



From the above chart we observe that 22.9% of employees are female and 77.1% of employees are male.

3. Give detail information experience working as an employee of the bank?

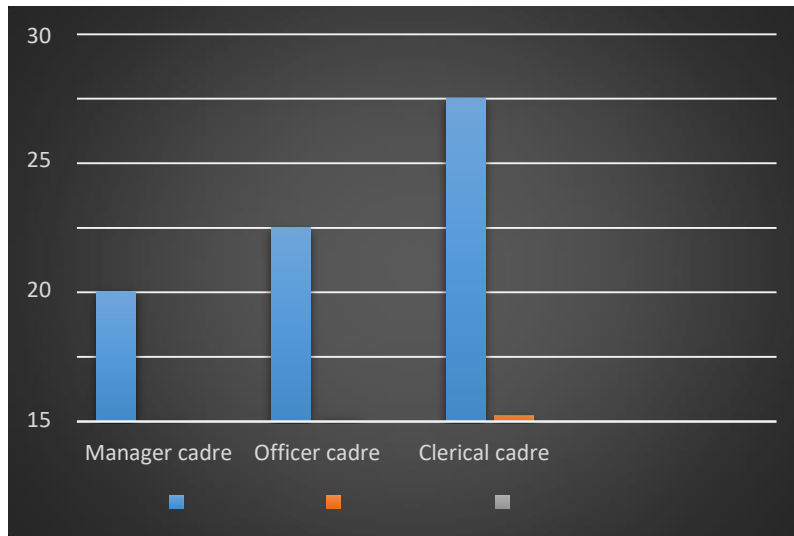


From the above chart we observe that 26.50% of employees has up to 5years of experience, 4.60% of employees has 5-10years of experience, 13.10% of employees has 10-20 years of experience and 55.80% of employees has above 20 years of experience.

4. What do you think on which cadre (position) employees are more satisfied in their jobs?

Table:1 Classification on the basis of Nature of Job

Nature of job	Frequency	Percentage
Manager cadre	10	20%
Officer cadre	15	32%
Clerical cadre	25	48%
Total	50	100%



INTERPRETATION

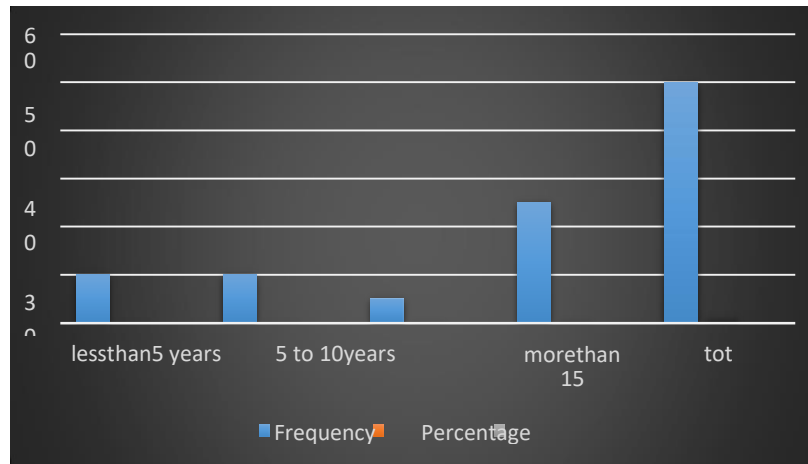
Above the table more than 48 percent of the taken the nature of sample is clerical cadre, the second highest nature job is officer cadre is 32 percent and remaining is only 20percentof the nature of job people is manager cadre.

From the above, staff other than managers are found to grumble over their workload and mental pressure. Employees occupying a higher position in the organizational hierarchy are found to be more satisfied.

5. How many years of experience you had working as an employee in State Bank of India? And explain your satisfaction level on its basis.

Table:2 Classification on the basis of Experience.

Experience	Frequency	percentage
Less than 5years	10	20%
5 to10years	10	20%
10 to 15 years	05	25%
More than15 years	25	35%
Total	50	100%



INTERPRETATION

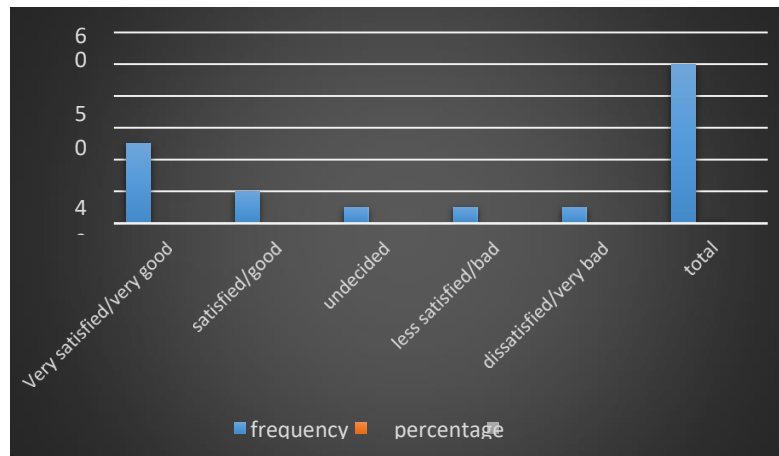
Above the table classifications of different experienced employees, than more than 35 percent of the employees are more than 15 years' experience, this high experience is 25 percent of the employees are 10 to 15 years, the next 5 to 10 years' experience of the employees are only 20 percent and finally only less than 5 years' experience employees are 20 percent of the employees.

In the above, employees having more experience are more satisfied with their jobs and others are okay with it but no one is dissatisfied by the job provided by the company.

6. What about your own performance while working in the bank? Are you satisfied with your performance?

Table:3 Performance Appraisal Systems

Opinion	Frequency	Percentage
Very satisfied/very good	25	40%
Satisfied/Good	10	35%
Undecided	05	05%
Less satisfied/bad	05	10%
Dissatisfied/very bad	05	10%
Total	50	100%



INTERPRETATION

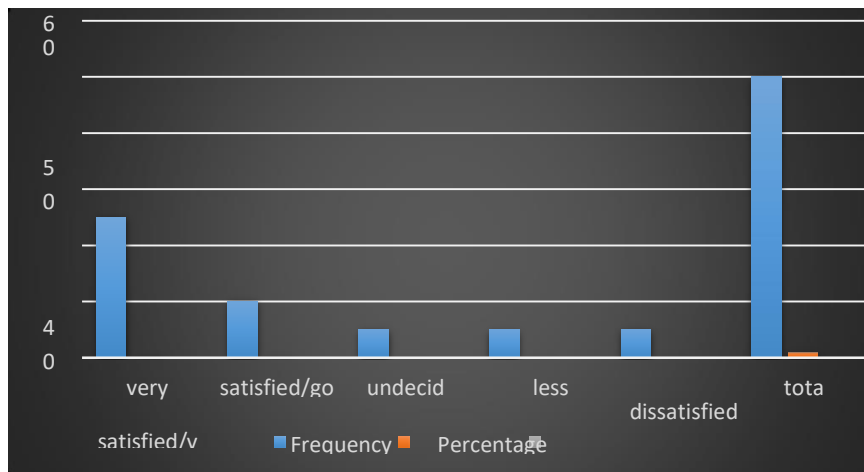
Above the table 40 percent employee are very satisfied their job, and 35 percent of employees satisfied, and only 5 percent of Employees are Undecided, it's only a little bit of the employees are dissatisfied.

From the above, the employees are much satisfied with their own performance and also, they expect transparency in performance rating and just, impartial treatment to all, Installing no rooms for practicing favouritism, nepotism.

7. Are you satisfied with the behavior of your superior employees?

Table:4 Behaviour of Superior

PARTICULARS	Frequency	percentage
Very satisfied/very good	25	40%
Satisfied/Good	10	30%
Undecided	05	10%
Less satisfied/bad	05	10%
Dissatisfied/very bad	05	10%
Total	50	100%



INTERPRETATION

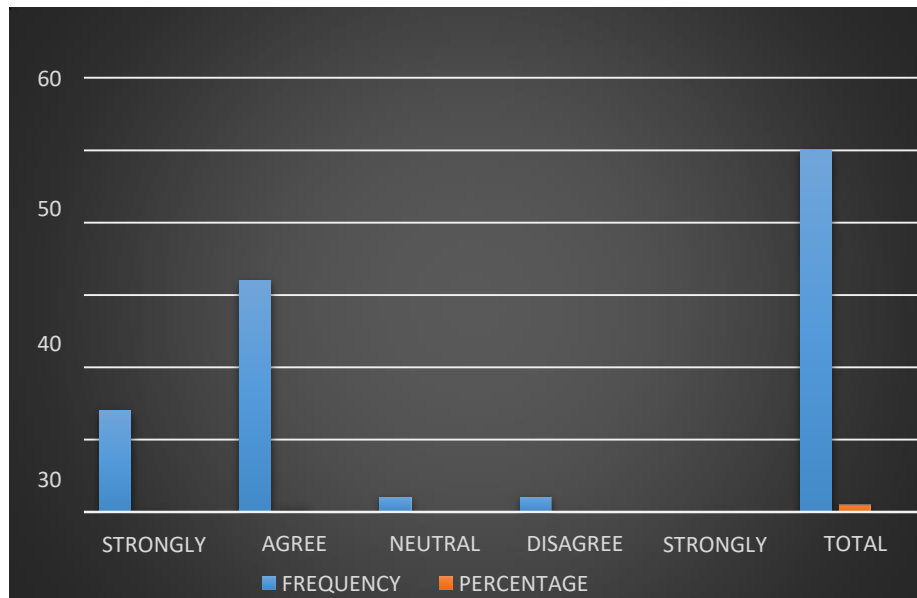
Lack of proper behaviour of superior effects in an organization leads to a greater degree of dissatisfaction with the job. This is also a caution to the bank as well as success. Behaviour of boss is a significant role in improving the effective of work-force makes him, in response to this query a 30 percent of the employee feel happy to superior with their job, and 40 percent of the employees are very satisfied with their job, and 10 percent of employees are Undecided with their job, and 10 percent less satisfied of the employees with their job, and 10 percent.

In the above, the employees are much satisfied with the behaviour of their superiors and there is an important relationship between manager's leadership and job satisfaction.

8. Are you satisfied with the working hours each week?

Table5. Showing the satisfied with the working hours each week.

PARTICULARS	FREQUENCY	PERCENT AGE
Strongly agree	14	28%
Agree	32	64%
Neutral	2	4%
Disagree	2	4%
Strongly disagree	0	0%
Total	50	100%



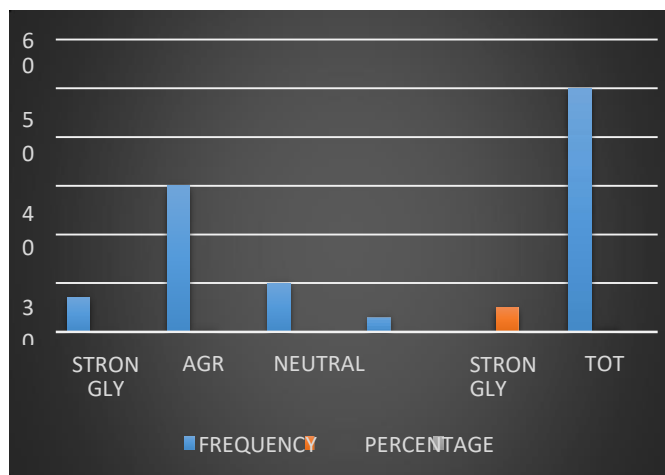
INTERPRETATION

From the above chart we observe that 28% of employees are strongly agreed and 64% of employees are agreed that they are satisfied with hours in each week, 4% of employees are in dilemma and 4% of employees are disagreed.

In the above, most of the employees are agreed that they are satisfied with the working hours given by the bank and working hours plays a vital role in the job satisfaction.

9. Are you satisfied with the salary you receive?

Particulars	Frequency	Percentage
Strongly agreed	7	14%
Agreed	30	60%
Neutral	10	20%
Disagree	3	6%
Strongly Disagree	0	0%
Total	50	100%

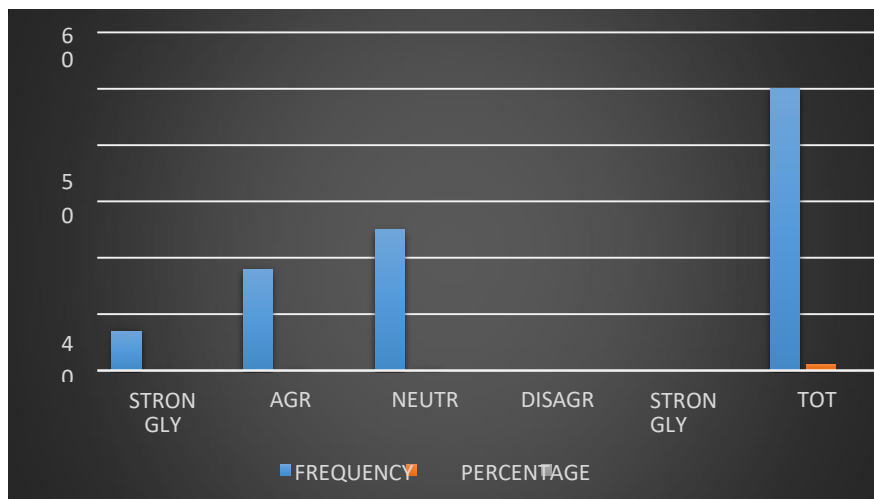
**INTERPRETATION**

From the above chart we observe that 14% of the employees are strongly agreed and 60% of the employees are agreed that they are satisfied with their salaries. 20% of employees are in dilemma and 6% of employees are disagreed that they are not satisfied with their salaries they receive.

10. Are you satisfied with the benefits extended by the company? (Health, life insurance etc.)?

Employees satisfied with the benefits extended by the company?

PARTICULARS	FREQUENCY	PERCENTAGE
Strongly agree	7	14%
Agree	18	36%
Neutral	25	50%
Disagree	0	0%
Strongly disagree	0	0%
Total	50	100%



From the above chart we observe that 14% of employees are strongly agreed and 36% of employees are agreed that they are satisfied with the benefits extended by the bank. 50% of employees are in dilemma about the benefits extended by the bank.

In the above, employees aren't feel very much satisfied as regards of the job security provided by SBI. They are in dilemma of the benefits provided by the bank.

LIMITATIONS

LIMITATIONS

- The study is only limited in Nagpur.
- The sample size is only 50 employees.
- The period selected for the studied year 2021-2022.

CONCLUSIONS AND SUGGESTIONS

CONCLUSIONS

Hence, we conclude that the job satisfaction is a very important aspect of an employee's life. The factors discussed can provide it to same level. Most of the employees were satisfied but changes are required according to the changing scenario of the bank. Promotion process has not been done on the basis of hard work and talent; they promote their employees on the basis of working experiences. The employees are much satisfied with their own performance as a part of the bank. Superior's behaviour and their relationship with the employees are very satisfied for some employees. Employees are real so much satisfied with their working hours in the bank. Some of the employees are satisfied with the salary they get whereas some are dissatisfied. Benefits like health, life insurance extended by the company can't satisfy the employees as much they want. The employees feel that they have to give various important suggestions to the bank regarding their work but on the other hand their suggestions aren't well recognised. The employees are more satisfied to be an employee of the bank, they had strong opinion that they feel happy to be a part of SBI Banks.

SUGGESTIONS

After analysing all the facts and figures given by the employees of SBI, it can be suggested that employee satisfaction to be meaningful must be integrated with the overall HRD strategy of an organization. Following suggestions are given with a view to improve employee satisfaction:

- There should be fairness in the way the organization treats all its employees.
- The bank should offer promotion on the basis of hard work and talent instead of only the years of experience.
- The employees should improve an individual's performances.
- Working hours can be modified properly.
- Salary has to be increased according to the hard work of the employees.
- The bank should recognize and reward the good performers.
- Employee's suggestions should be solicited while decision-making. Then only the employees could realize their significance in the organization and thus their ego can be satisfied.

BIBLIOGRAPHY

BIBLIOGRAPHY

www.sbi.co.in

www.google.com

www.slideshare.com

www.scribd.com

www.statebankofindia.com

www.theeconomictimes.com

www.wikipedia.com

ANNEXURE

QUESTIONNAIRE

1. Give details about age group of employees in the bank.
 - a. Up to 30 years b.30-40 years c.40-50 years d. above 50 years

2. Give detail information about gender of employees working in the bank.
 - a. .22.90% female b.77.1% male

3. Give detail information about experience working as an employee of the bank.
 - a. Up to 5 years b.5-10 years c. 10-20 years d. above 20 years

4. Are you satisfied with your job on the basis of its nature
 - a. . manager cadre b. officer cadre c. clerical cadre

5. How many years of experience you had working as an employee in state bank of India? And explain your satisfaction level on its basis.

a. less than 5 years b.5-10 years c.10-15 years d. more than 15years

6. What about your own performance while working in the bank? Are you satisfied with your performance.

a. very satisfied/very good b. satisfied/good c. undecided d. less satisfied/bad
e. dissatisfied/very bad

7. Are you satisfied with the behavior of your superior employees

a. very satisfied/very good b. satisfied/good c. undecided d. less satisfied/bad
e. dissatisfied/very bad

8. Are you satisfied with the working hour each week

a. strongly agrees b. agree c. neutral d. disagree e. strongly disagree

9. Are you satisfied with the salary you receive ?

a. strongly agrees b. agree c. neutral d. disagree e. strongly disagree

10. Are you satisfied with the benefits extended by the company? (Health, life insurance, etc.)

a. strongly agrees b. agree c. neutral disagree e. strongly disagree