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# SAARANSH

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# Contents

- Artificial intelligence (AI) and human involvement in stock market prediction: A theoretical view
- Employee Absenteeism: A case study from Kerala
- Consumer Behavior and Sustainable Choices
- Sustainable HRM: Reshaping Work and Eco-Friendly Job Structures for Organizational Longevity
- A Financial Analytical Study of Prathama U.P. Gramin Bank

An International Bi-annual Referred Research Journal



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### Aims & Scope

SAARANSH is an international bi-annual referred research journal published by Department of Management Studies (MBA), Ghaziabad. The objective of the journal is to provide a forum for discussion of advancement in the area of management. The journal publishes research papers, articles, book reviews & case studies. The journal invites manuscripts on all aspects of management and business environment.

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## FROM THE DESK OF THE EDITOR-IN-CHIEF

The present issue carries five articles. The first paper presents an in-depth examination of the use of Artificial Intelligence in transformative changes across various industries, including the financial services sector. This paper explores the emerging synergy between AI technologies and human engagement within the context of financial services.

The second article discusses that employee presence is a very important element & it is necessary for the smooth functioning of the organization. Absenteeism is the most important problem that faces by all the factories for conventional type of production. Productivity in any manufacturing units can be improved only by a combined effort of management and workers. Labours are an integral part and their absenteeism affects the productivity of the industry.

The third article highlights the firms are being expected to provide more contribution towards sustainable business practices. It is the need of the hour to manage the risk appropriately, in order to enhance the business revenue and business continuity. More and more consumers are prioritizing the products which are sustainable and socially responsible. Since pandemic, people have become more conscious towards Environment friendly products. Customers are becoming more and more aware and are demanding for products that are aimed at purpose and sustainability

The fourth study tries to focused on redesigning work and green job structures for organizational sustainability. The contribution of this paper is twofold: HR practices can be redesigned to incorporate eco-friendly principles into job roles and exploring Green HRM as innovative approaches that organizations can adopt to promote environmental responsibility and sustainable practices within their workforce.

The fifth paper is a theoretical framework to determine how Prathama U.P. Gramin Bank came into existence. In India, especially the rural area lacks basic banking facilities. To remove this disparity Government performed several steps i.e. Nationalisation of banks, the Formulation of The Regional Rural Banks Act, 1976, and The Regional Rural Banks (Amendment) Act, 2015, etc. Several rural banks emerged in every state of India under these statutory provisions. In Uttar Pradesh, Prathama U.P. Gramin Bank emerged on 1 April 2019.

Furthermore, I would like to extend my sincere gratitude to all the authors for contributing their knowledge and valuable support in the hopes of getting their continued support.

**- Dr. Vibhuti Tyagi**



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# Artificial intelligence (AI) and human involvement in stock market prediction: A theoretical view

Anil Singh Chauhan\*, Vinay K Srivastava\*\* and Farman Ali\*\*\*

## ABSTRACT

The rapid advancements in Artificial Intelligence (AI) have brought about transformative changes across various industries, including the financial services sector. This paper explores the emerging synergy between AI technologies and human engagement within the context of financial services. As AI continues to evolve, it is increasingly integrated into financial processes, enhancing efficiency, accuracy, and customer experiences. However, the paper argues that a balance between AI-driven automation and human interaction is crucial to maximize the benefits while addressing potential challenges. The paper first delves into the current landscape of AI adoption in financial data analysis and prediction of stocks pattern movement in the market, highlighting applications such as algorithmic trading, fraud detection, risk assessment, customer service chatbots, and personalized financial advice. These applications showcase AI's ability to process vast amounts of data, identify patterns, and make real-time decisions, ultimately leading to improved operational efficiency and cost savings. From the review, it is clear that this area of research is getting a lot of attention, and the literature is becoming more specialized and in-depth. Primarily, neural networks, support vector machines, and neuro-fuzzy systems are used to anticipate the future price of a stock market index based on its historical prices. Artificial intelligence techniques are used to look at problems in the financial system and make predictions about the future. Our research results show traders, investors, and financial institutions, in particular, how artificial intelligence could be used to predict how the stock market will move.

**Keywords :** Neural Network; Stock market Prediction; Algorithm; Machine Learning; Artificial Intelligence; Sentiment analysis.

**JEL classification codes :** A12, B16, C13, E37, F17

## 1. INTRODUCTION

The synergy between AI and human engagement in financial market refers to the harmonious integration of artificial intelligence technologies and human interactions to enhance the efficiency, accuracy, and quality of stock market prediction. This collaboration leverages the strengths of both AI and humans to provide a more comprehensive and personalized experience for customers, as well as improved decision-making and operational processes for financial institutions. Predicting the stock market has become a contentious issue for academics in recent years. This approach, along with more money being put into the stock market, has helped to make this use of AI a key and promising area of development. Predicting the future value of stocks and other financial assets traded on an exchange can be done using machine learning[1]. The purpose of stock price prediction is to generate substantial profits. Forecasting the future performance of the stock market is difficult. There are additional aspects

involved in the forecast, including economic and psychological factors, rational and irrational behaviour, etc. The combination of these elements results in dynamic and volatile share prices. This makes it extremely difficult to accurately forecast stock prices in a volatile market. Consequently, stock market analysis can be a complex and multidimensional process AI and ML can make a task less daunting. AI and ML can facilitate the collection of unbiased data, data classification, stock analysis, and pattern detection. Reference[2] has developed a model that improves S&P 500 index and individual stock forecasts by over 6% relative to current best practices. They demonstrated that the model can consistently gain sustainable competitive advantage. According to Reference[3] experiments, trend extraction with additional criteria on stock news extracts more trends. In addition to the additional parameters, the stock trend extraction findings are more consistent with the actual stock price movement. Reference[4] made the new neural network model to work on the ideas behind the

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prediction model. Reference[5] evaluated the efficacy of a statistical learning framework using an algorithm based on a competitive/collaborative method for generating a reliable real-time forecast of the next stock market transaction price for a share. Reference[6] looked into the different models and methods used to predict the stock market and focused on their pros and cons. This study also looked at more than ten ways that stock market values have been estimated [7] in the last ten years. Serrano (2022) showed that the proposed method correctly predicts how different investment portfolios will do. The accuracy of predictions made by the suggested RNN model is compared to those made by the long short-term memory (LSTM) and linear regression (LR) models. The banking industry has witnessed a significant transformation with the advent of Artificial Intelligence (AI), leading to enhanced customer experiences and operational efficiencies. This paper explores the emerging synergy between AI and human engagement within the financial sector. It delves into the various ways in which AI technologies, such as machine learning, natural language processing, and robotic process automation, have been integrated into finance operations to streamline processes, personalize services, and improve decision-making.

Furthermore, the paper highlights successful attempt where AI-human synergy has yielded tangible benefits in stock market prediction. These includes analysis of historical data with the help of AI through advanced pattern recognition, personalized financial recommendations based on user behaviour analysis, and optimized risk assessment using predictive analytics. The outcomes of such collaborations demonstrate how AI augments human decision-making and augments the capabilities of stock market professionals.

Researchers are constantly seeking ways to predict the future. Given the rapid rise of an economically focused society, it is always necessary to research and discover relevant information to select a better stock in the stock market. The idea for the theoretical perspective in Stock Market Predictions came from the fact that the number of articles that used and measured this concept has grown over the past 20 years. This shows how rich this concept is in the research field.

## 2. AI AND STOCK MARKET PREDICTION: BACKGROUND INFORMATION

In the past, there has been a lot of research on artificial intelligence in the stock market. Because the stock market is so complicated and unpredictable, it is impossible to predict prices accurately. (Ishwar Appa

and Anuradha, 2021) To study the future stock price of any company, you need a reliable forecasting system[8]. To examine the literature, [9] reviewed related research on market prediction based on online text mining and drew a picture of its generic components. Reference[10] showed the implementation of back propagation on the Altera FLEX10K FPGA device for stock market prediction by exploiting the parallelism in the neural network design. This method increases the convergence speed of the network and the accuracy of the stock market forecast. Reference[11] said that artificial intelligence (AI) might be a better way to predict a company's short-term financial problems than traditional statistics. Reference[12] indicated that the CAST is capable of predicting both the market as a whole and particular IBEX 35 stocks. For example, on the Korean stock exchange, [13] demonstrated that the trading system with the proposed asset allocator outperforms other systems with fixed asset allocation methods. By exploiting supervised-learned predictors, reinforcement learning can bring synergy effects to the decision-making problem. Reference[14] shows that the neural network has the analytical ability to deal with the current disordered and mixed information processing. In addition, it is already the most effective tool for intelligent processing. The BP algorithm has been widely used and has been a big step forward in many fields, such as recognition processing, signal analysis, and control. Reference[15] proposed the algorithm LG-Trader, which simultaneously identifies classifier architecture selection and feature selection using a genetic algorithm to minimize a new weighted localized generalization error (wL-GEM). Experiments have shown that the LG-Trader gives higher profits and return rates when trading both stocks and indexes. A two-stage fusion method utilizing Support Vector Regression (SVR) as the first stage was used by reference[16] to establish predictions for 1-10, 15-30, and days in advance. The SVR-ANN, SVR-RF, and SVR-SVR fusion prediction models are produced in the second stage of the fusion approach using artificial neural networks (ANN), random forests (RF), and support vector regressions (SVR). Reference[2] also introduced a deep learning strategy for event-driven stock market prediction, and discovered that the model can produce about 6% increases in S&P 500 index prediction and individual stock prediction, respectively, compared to baseline methods at the forefront of the field. Reference[17] investigated extensive information diffusion-related knowledge and modelled its scale independence. Extensive testing on a Sina-Weibo reposting dataset revealed the suggested method's higher performance in forecasting the burst



time of posts. Reference[18] used the multiple kernel learning technique to predict how stock prices would move. This technique combines information from different news categories while separate kernels look into each category. They also noticed that the predictive framework is better when more related news categories are used as data sources for market predictions than when fewer categories are used. Reference[19] evaluated the impact of data normalization on SVM and technical indicators for stock index price prediction.

Experiments showed that a prediction system based on SVM and technical indicators should carefully choose a data normalization strategy to reduce forecast accuracy and training time. Due to the prevalence of the Internet, Google, Wikipedia, and other sources, predicted the price of the stock market[20]. This data provides insight into the financial performance of companies and captures traders' interest through search trends, website visits, and financial news sentiment. The study adopts a systematic strategy for data preparation. The AI platform then trains four ensemble machine learning methods: a neural network regression ensemble, b support vector regression ensemble, c boosted regression tree, and d random forest regression. During the cross-validation step, the AI platform chooses the "best" ensemble for a specific stock.

Reference[21] used many different types of data, such as historical transaction data, technical indicators, stock posts, news, and the Baidu index, to predict how stock prices would move in the future. Researchers looked at how well a support vector machine (SVM) could predict the price movements of a single company during different levels of activity. They found that this method is better at predicting the price movements of stocks during active and very active times. Reference[22] proposed a hierarchical beta process (HBP) approach for predicting stock market trends. Preliminary results of reference [23] indicate that the technique is promising and outperforms other prevalent techniques. Author discovered that metric learning-based methodologies can substantially increase performance[24]. In addition, based on the results, it was determined that adding news to historical stock prices to feed the algorithms will not improve the outcomes for all stocks. A thorough look at each stock showed that bigger and more well-known stocks benefit more from looking at another source, like the news. Several attempts have been made using the recurrent neural network (RNN) as a benchmark, and it was observed in 2017 that the accuracy of the hit rate was enhanced by 15.6% when using a model of deep learning[25]. DNN outperforms RBFNN and RNN by a factor of 43.4% in terms of the correlation

coefficient between actual and expected returns. Employed LSTM networks to predict price movements based on market history and technical analysis. Reference [26] employed prediction model was built, and a series of experiments were done to assess if this algorithm improved on existing machine learning techniques and investing strategies. The results were good, with 55.9% accuracy when predicting a stock's price rise.

Several researchers [27] applied principal component analysis (PCA) and linear regression to predict stock market patterns. PCA improves machine learning predictions and reduces data redundancy. Experiments were performed on a high-dimensional spectrum of the NYSE, LSE, and KSE. According to [28], the Random Forest model is an ensemble learning technique that has proven to be a highly effective classification and regression model. Support vector machine is a classification-based machine learning model. Reference[29] suggested a method for short-term foreign currency forecasting and demonstrated its utility. EA (Expert Advisor) was implemented on Meta Trader (MT4). Once accomplished, the purchase can be repeated automatically per regulation. In this investigation, the author used the free edition of EA, ran two functions concurrently at the modified function frequency and the usual time, and proved the usefulness of the proposed method by comparing real volume differences for price movement and time series prediction. Reference[30] developed a hybrid approach combining Genetic Algorithm (GA) and Artificial Neural Network (ANN) technologies. It is feasible to correct faults in the GA method by feeding its output values into an ANN-built algorithm. The results of the tests revealed that the GA and ANN can be deployed to enhance accuracy with fewer trials.

Recently, investigators [31] determined that a mix of sentiment analysis and neural networks is utilized to generate a statistically significant association between the historical numerical data records of a specific stock and other sentimental variables that can affect the stock values. Reference[32] developed an effective and interpretable neuro-fuzzy system for predicting stock prices employing various technical indicators, with an emphasis on the interpretability-accuracy trade-off. Reference[33] confirmed the ARIMA model for model testing, chose the model with the lowest AIC, BIC, and hqlc values, and displayed 10% of the total data. The prediction effect is poor, there are relatively large errors, and the closing price trend is inconsistent, according to the visual results. Reference[34] applied artificial intelligence to obtain a stock market forecast accuracy of 99.71 percent, which is far higher than the 89.93 percent accuracy recorded in the relevant



literature; the addition of COVID-19 data increased accuracy by 9.78 percent. The application of the ARIMA model to the stock market is inadequate and must be improved. Reference[35] constructed a model using algorithms for supervised machine learning. In the daily prediction model, previous prices and sentiments are linked. Using supervised machine learning techniques on the daily prediction model yields up to 70% accuracy. Reference[36] predicted the return of the Japanese Nikkei 225 index using an artificial neural network (ANN) that can map any nonlinear function without a previous assumption and provided a new set of input variables for ANN models to improve the efficacy of prediction algorithms. Reference[37] determined that four well-known machine learning models could accurately predict the growth and fall of a stock in the Shanghai Stock Exchange (SSE) 50 index after 30 trading days. Results show that the ANN (artificial neural network) is superior to the other three models in terms of accuracy. Finding valuable patterns in the stock market may be possible with the help of neural networks, according to our research. Reference[38] discovered that the AUC of the model is consistent between 0.72 and 2.74, and the value of F1 is constant between 0.66 and 0.70, demonstrating that discretized technical indicators can accurately predict short-term stock price changes. Reference[39] designs experiments to validate the function of the model from the perspectives of stock data collecting and processing, and stock price prediction accuracy, and draws statistical graphs following the statistical research results. Reference [40][40] revealed various techniques for forecasting and analysing the movement of stock values. They can indeed be broadly categorized as statistical or artificial intelligence-based. Artificial intelligence is used to predict future stock prices, employing a variety of algorithms such as SVMs, CNNs, LSTMs, RNNs, etc. [41] investigated the reliability of generated buy and sell signals based on anticipated stock price movements, as well as the excess profits offered by a trading strategy that incorporates these signals, and found that Event-based stock price forecasts appear to be the most accurate two days in advance. [42] applied a combination of financial indicators, readability, sentiment categories, and bag-of-words (BoW) to improve prediction accuracy, demonstrating that the quality of the predictions has risen exponentially when applying the correlation-based feature selection of BoW. This prediction performance is independent of industry classification and event time frame.

Sentiment analysis and market movements have

been studied by many researchers using AI-based neural networks. Reference[43] examined the conceptual model and reported that there was no association between general stock Twits postings and stock price. The second and third models used an innovative method to sort through the tweets and find the relevant ones, but the first model had trouble doing this. Based on sentiment analysis and intelligent user identification, these influential Twitter users could anticipate stock price changes with a greater degree of accuracy (about 65% on average). Reference[44] to forecast how people feel about tweets and learn more about how Twitter sentiment affects stock prices. Tweet sentiment is determined via SVM-based sentiment analysis according to reference [45] Therefore, each tweet is either bullish or bearish. The sentiment score and market data are used to build an SVM model that predicts stock movement the next day. People's opinions and market data are correlated, and the proposed study predicts stock prices with 76.65% accuracy. This association is found by using Twitter's search API and analysing the results. The Twitter sentiment is determined by employing Nave Bayes classification and Support vector machines. The support vector machine is the most accurate model to predict the sentiments based on cross-validation. Reference[46] proposed a computationally estimating technique for forecasting the impact of hurricanes on the stock market using fuzzy logic-based data analytics. PCA-WSVM is effective and can be used to forecast the stock trading signals in a real-world application, as shown by the experiment results [47]. Reference[48] tested stock market prediction models' efficiency. These models are based on SVM, Random Forest, KNN, Naïve Bayes, and SoftMax. The Random Forest approach performs better with big databases than the Naïve Bayesian Classifier. Reference[49] proposed the HyS3 hybrid supervised semi-supervised model for movement prediction. The graph-based semi-supervised element of HyS3 models worldwide market interactions through a network created with the ConKruG algorithm. The supervised half of the model injects historical market data into the network when the hybrid model allows it. Reference[50] identified the model that accounts for a single index per continent. This design had a mean accuracy of approximately 71%. (With almost 78 percent top accuracy). In addition to producing results equivalent to those of the relevant literature, this model is also simpler and more user-friendly. Reference[51] indicated that establishing causal relationships is significant in prediction problems, and they recommend that it is also important to construct machine learning algorithms and find linkages with



well-established theories such as the complex system theory. Artificial intelligence and signal processing-based techniques are more efficient than traditional financial forecasting methodologies, according to survey[52]. According to a literature review, neural networks (NNs), support vector machines, and neuro-fuzzy systems are used to estimate a stock's future price.

Existing reviews of AI in stock market prediction are narrowly focused and discuss different topics separately. None of these assessments qualifies AI's financial applications to predict the movement of the stock market comprehensively. This review adopts a holistic and inclusive approach to describe AI's adoption and deployment in the financial market. In conclusion, the paper underscores the evolving synergy between AI and human engagement in finance field especially in stock price prediction. It advocates for a balanced integration that harnesses AI's capabilities while valuing human expertise and emotional intelligence. By embracing augmented intelligence, financial institutions can enhance their offerings, streamline processes, and ultimately provide more value to customers in an increasingly digitalized world. However, this integration should be approached thoughtfully, considering ethical considerations, data privacy, and the long-term impact on the workforce.

### Discussion : Role of AI in Stock Market Prediction

The stock market is a dynamic and complex ecosystem where millions of investors engage in buying and selling shares of publicly traded companies. The unpredictability of stock price movements has fascinated both professionals and laypersons for decades. In recent years, the fusion of artificial intelligence (AI) and machine learning (ML) technologies with financial markets has opened new possibilities for predicting stock price trends. AI encompasses a variety of techniques that enable computers to mimic human intelligence, process large datasets, and derive insights. Stock market forecasting can be done using the following variables: fundamental analysis, technical analysis, and sentimental analysis with machine learning[53]. In stock market prediction, AI leverages historical stock data, economic indicators, news sentiment, and other relevant information to forecast price movements. Machine learning algorithms, such as neural networks, support vector machines, and random forests, are employed to identify patterns and relationships within these datasets. AI's ability to analyse vast amounts of data swiftly and recognize intricate patterns makes it a promising tool for predicting stock market trends. Time series analysis models, such as ARIMA (Auto-Regressive Integrated Moving Average) and its variants, are fundamental approaches to stock price prediction. They analyse historical stock price data to identify trends, seasonal patterns, and irregularities, thus enabling short-term forecasting. Linear and nonlinear regression models can capture relationships between stock prices and relevant features like trading volume, economic indicators, and news sentiment. Multiple regression and polynomial regression are commonly used in predicting stock prices. Deep learning techniques, particularly neural networks, are adept at handling complex patterns in large datasets. Long Short-Term Memory (LSTM) has been showed to be the most often used approach for forecasting stock prices. Several additional approaches, including CNN (Convolutional Neural Networks), RNN (Recurrent Neural Networks), SVM (Support Vector Machines), RF (Random Forests), and SVR (Support Vector Regressions), also provided promising prediction results[54]. Recurrent Neural Networks (RNNs) and Long Short-Term Memory (LSTM) networks are used to capture sequential dependencies in stock prices over time. SVMs are used to classify stock price movements into categories such as 'up' or 'down'. They find a hyperplane that best separates different classes, helping to make binary predictions.

The paper also addresses potential challenges, including ethical concerns surrounding AI bias, data privacy, and job displacement. It suggests that

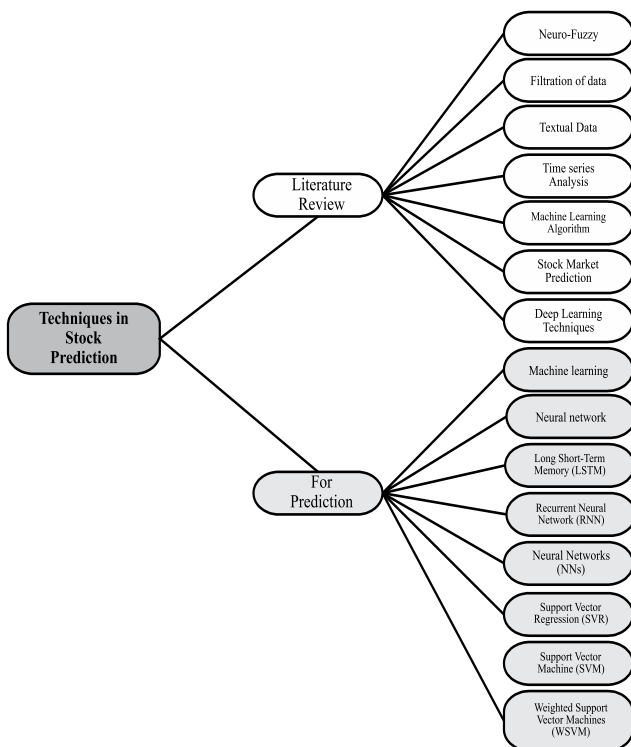


Figure 1. AI Stock Prediction Techniques

collaboration between AI and human experts can mitigate these issues. For instance, human oversight of AI algorithms can help identify and rectify biases, ensuring fair and inclusive outcomes. Here is how this synergy can be realized;

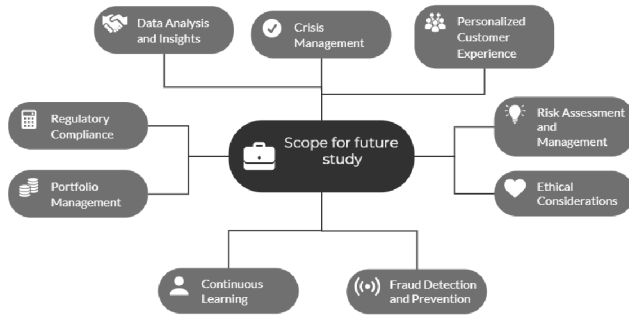


Figure 2. Scope for future study

**Data Analysis and Insights** : AI excels in processing and analysing vast amounts of data quickly. It can identify patterns, trends, and anomalies that might be missed by human analysts. This helps financial institutions make informed decisions, manage risks, and identify investment opportunities.

**Personalized Customer Experience** : AI-powered chatbots and virtual assistants can handle routine customer inquiries, providing immediate responses and freeing up human agents to focus on more complex and personalized interactions. AI can also analyse customer data to offer tailored financial advice and product recommendations.

**Fraud Detection and Prevention** : AI algorithms can detect unusual patterns in transactions and identify potential fraud in real-time. When combined with human expertise, suspicious activities can be thoroughly investigated before acting, reducing false positives and negatives.

**Algorithmic Trading** : AI-driven algorithms can execute trades based on predefined criteria and market trends. Human traders can provide oversight, adjust strategies, and intervene, when necessary, especially during volatile market conditions.

**Risk Assessment and Management** : AI models can assess credit risks by analysing borrower data and market trends. Human underwriters can then apply their judgment and experience to make final decisions on lending.

**Regulatory Compliance** : AI can help ensure

compliance with complex financial regulations by analysing documents and transactions for potential violations. Humans can oversee and interpret AI outputs to make nuanced decisions.

**Portfolio Management** : AI can suggest portfolio adjustments based on market trends and risk profiles, while human financial advisors can provide context, understand clients' emotional factors, and make decisions considering broader life goals.

**Continuous Learning** : AI systems can learn from interactions, data, and feedback to continuously improve their performance. Human experts can validate and fine-tune AI models to align with changing customer preferences and market dynamics.

**Crisis Management** : In times of economic crisis, AI can process and analyse data at a much faster rate, helping financial institutions respond quickly. Human experts can interpret AI insights, make strategic decisions, and provide reassurance to clients.

**Ethical Considerations** : Humans can provide oversight and ensure that AI-driven decisions align with ethical guidelines and social responsibility, preventing unintended consequences.

Ultimately, the synergy between AI and human engagement in financial market optimizes processes, improves customer satisfaction, reduces risks, and leads to better-informed decisions. It is important to strike the right balance between automation and human touch to provide a seamless and trustworthy financial experience.

## Conclusion

The integration of artificial intelligence into stock market prediction holds immense potential. While AI can offer valuable insights and aid in informed decision-making, it is vital to approach its application with caution. The challenges of data quality, model robustness, and ethical concerns must be carefully addressed. As technology advances and regulations evolve, AI's role in stock market prediction will likely continue to expand, shaping the way investors approach financial markets. AI has undoubtedly transformed the landscape of stock market prediction. It offers powerful tools to analyse historical data, uncover patterns, and make data-driven predictions about stock price movements. While challenges remain, including non-stationarity and the influence of external factors, the benefits of machine learning in enhancing investment decisions, risk management, and reducing emotional biases are substantial. As technology advances and datasets grow, we can

expect AI to play an increasingly pivotal role in shaping the future of stock market predictions. However, it is important to approach its implementation with ethical considerations and a deep understanding of the limitations and uncertainties inherent to financial markets.

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## Employee Absenteeism: A case study from Kerala

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### ABSTRACT

Employee presence is a very important element necessary for the smooth functioning of the organization. Absenteeism is the most important problem that faces by all the factories for conventional type of production. Productivity in any manufacturing units can be improved only by a combined effort of management and workers. Labours are an integral part and their absenteeism affects the productivity of the industry.

**Key Words:** Employee; absenteeism; productivity; Kerala

### 1. Introduction:

In general, absenteeism means being absent from work. Employees may take a leave or not report to work for a variety of reasons. Some of these may be uncontrollable factors like sickness, emergency, accidents, etc. However, employees may also take leave when they are capable to attend work. Unscheduled leaves hurt a company the most. Absenteeism presents a huge cost to the company and thus should be monitored closely. It is the failure of work when he is 'scheduled to work' [7]. A worker is expected to work when the employer has work available for him and the worker is aware of it. Authorized absence is also treated as absence while presence even for a part of the shift is treated as presence for the whole shift. Absence on account of strikes, lockout, layoff, weekly rest or suspension is not taken into account. Thus, it relates to only voluntary absence due to personal reason for the individual concerned [2].

Absenteeism has become a major problem in almost all the industry sectors. Excessive absenteeism constitutes a considerable cost to the industry even when the absent employee receives no pay [3]. Works schedules are upset and delayed, resulting in the management failure to meet delivery dates. When sick pay is authorized, the cost of absenteeism mounds up more rapidly [5]. It is, therefore, desirable that measures are effectively implemented to minimize the cost of absenteeism. An absent employee means idle machines or unoccupied work space, with the

consequent direct loss and an indirect reduction in the tempo of production [4]. Productive efficiency of a plant is adversely affected by absenteeism which causes disorganization in work. Hence the study throws light on various reasons of absenteeism among the employees.

**1.1. Review of literature:** Rebaccal A (2023) analysed the rate of absenteeism. Cidda Reddy Jyoshna and Cheekoori Jyothsna (2018) studied the employee absenteeism in Food and Inns Pvt. Ltd. of Andhra Pradesh. Shyam B. R (2020) viewed that absenteeism is one of the odd disasters faced by all organizations in the modern era. Michael Blanding (2024) argued that regular absenteeism can hobble output and even bring down a business. Pinkal Doshi (2020) studied the various causes of employee absenteeism in India.

**1.2. Objectives:** The main objectives are: to identify the absenteeism rates of employees, to assess the level of satisfaction among employees, to identify the reason for absenteeism, to identify the attitude of workers to work and to identify the work performance of the workers.

**2. Materials and Methods:** The study has made use of both primary and secondary data. The primary data was collected from the 50 workers of UK Granite Co. in Kasaragod, Kerala through personal interview and questionnaires. Secondary data like company profile, industry profile and some other basic information about the company has been collected from office records and other reports of the organization.

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Percentage was used for analysis.

**3. Results, analysis and discussion:** Absenteeism is an employee's intentional or habitual absence from work. While employers expect workers to miss a certain number of workdays each year, excessive absences can equate to decreased productivity and can have a major effect on company finances, morale and other factors [6]. The management has to forecast the vulnerable areas and apply appropriate measures to the situation and formulates policies regarding minimization of absenteeism.

**3.1. Age of the employees:** Most of the employees (50%) are of the age 26-30 years and 40% lies between the ages 18-25 years. Among this, male employees consist of 86% and female 14%. From this, 68% are married and 32% unmarried (table 1).

Attributes	Number	Percentage
<b>Age (Years)</b>		
18-25	20	40
26-30	25	50
31-40	1	2
41-50	3	6
51-60	1	2
<b>Sex</b>		
Male	43	86
Female	7	14
<b>Marital status</b>		
Married	34	68
Unmarried	16	32
Total	50	100

Source: Primary data

**3.2. Job description:** Table 2 shows that majority of employees (40%) are production manager; 30% are distributors, sales manager, accountant and supervisors (10% each).

Particulars	Number	Percentage
Manufacturing	20	40
Distribution	15	30
Sales	5	10
Accountant	5	10
Supervisors	5	10
Total	50	100

Source: Primary data

**3.3. Monthly income:** From table 3, it is evident that, majority of employees (30%) get a monthly income lies between rupees 10001-20000; 20% rupees 5000-10000 and 10% between rupees 20001-25000 and 25001-30000 respectively.

Monthly income (Rs)	Number	Percentage
5000-10000	10	20
10001-15000	15	30
15001-20000	15	30
20001-25000	5	10
25001-30000	5	10
Total	50	100

Source: Primary data

**3.4. Educational qualification:** It is evident that majority, 40%, is qualified in SSLC, 20% plus two, and Graduate respectively and 10% are qualified in post graduate (table 4). 72% are having 2-5 years' experience.

Educational qualification		
Qualification	Number	Percentage
SSLC	20	40
Plus two	10	20
Graduation	10	20
Post-graduation	5	10
Diploma	5	10
<b>Work experience in years</b>		
0-1	2	4
1-2	2	4
2-5	36	72
5-10	9	18
Above 10	1	2
Total	50	100

Source: Primary data

**3.5. Reasons for employee absence:** 40% are absent due to health issues, 20% each is absent for the reason on stress and work dissatisfaction, 10% each are of the reason of work environment and domestic problems (table 5).

Attributes	Number	Percentage
Health problem	20	40
Stress	10	20
Work dissatisfaction	10	20
Work environment	5	10
Domestic reasons	5	10
Total	50	100

Source: Primary data

**3.6. Employee satisfaction level:** 50% are highly satisfied and 40% satisfied with their work. 6% are neutral with their work and 2% each are dissatisfied and highly dissatisfied (table 6).

Particulars	Number	Percentage
Highly Satisfied	25	50
Satisfied	20	40
Neutral	3	6
Dissatisfied	1	2
Highly Dissatisfied	1	2
Total	50	100

Source: Primary data

**3.7. Motivational factors for avoiding leave:** From table 7, it is evident that, majority of employees (60%) opinion is that good employee relations is a motivational factor for avoiding taking leave. 20% argued that work environment is the motivational factor.

Particulars	Number	Percentage
Good employee relation	30	60
Work environment	10	20
Recognition of the work	5	10
Performance appraisal	4	8
Other	1	2
Total	50	100

Source: Primary data





**3.8. Relationship with co-workers:** Majority (48%) says that their relationship with co-workers is excellent and 4% poor (table 8).

Particulars	Number	Percentage
Excellent	24	48
Good	22	44
Average	2	4
Poor	2	4
Total	50	100

Source: Primary data

**3.9. Leave taken without information:** From table 9, it is seen that, majority (50%) feels that they always take leave without information, 40% feels they often take leave without information, 4% feels they sometimes take leave without information, and 2% feels they never take leave without information.

Particulars	Number	Percentage
Always	25	50
Often	20	40
Sometime	2	4
Rarely	2	4
Never	1	2
Total	50	100

Source: Primary data

**3.10. Opinion to reduce absenteeism:** 56% opinion that the adoption of job rotation will reduce absenteeism, 30% that the job enrichment will reduce absenteeism and 6% the efficiency of superior will reduce absenteeism (table 10).

Particulars	Number	Percentage
Adopting job rotation	28	56
Job enrichment	15	30
Efficient superior	3	6
Coordination with co workers	2	4
Job enlargement	2	4
Total	50	100

Source: Primary data

**3.11. Working environment:** 50% says that work environment is excellent, 44% as good. For 2% each, it is average, poor and very poor (table 11).

Particulars	Number	Percentage
Excellent	25	50
Good	22	44
Average	1	2
Poor	1	2
Very Poor	1	2
Total	50	100

Source: Primary data

**3.12. Level of awareness about absenteeism:** 40% strongly agree that they have awareness regarding their absent from job, 20% neither agree nor disagree and 10% strongly disagree that they have awareness regarding their absent from job (table 12).

Particulars	Number	Percentage
Strongly Agree	20	40
Agree	10	20
Neither agree nor disagree	10	20
Disagree	5	10
Strongly Disagree	5	10
Total	50	100

Source: Primary data

**3.13. Welfare facilities:** 50% argued that welfare facilities are excellent, 40% as good and 6% average (table 13).

Particulars	Number	Percentage
Excellent	25	50
Good	20	40
Average	3	6
Poor	1	2
Very poor	1	2
Total	50	100

Source: Primary data

**3.14. Grievance handling procedure:** 50% are highly satisfied, 20% satisfied and 10% dissatisfied with the grievance handling procedure (table 14).

Particulars	Number	Percentage
Highly satisfied	25	50
Satisfied	10	20
Neutral	5	10
Dissatisfied	5	10
Highly dissatisfied	5	10
Total	50	100

Source: Primary data

**3.15. Leave facilities:** Majority are highly satisfied with the leave facilities provided by the organization, only 6% are dissatisfied (table 15).

Particulars	Number	Percentage
High satisfied	20	40
Satisfied	20	40
Neutral	5	10
Dissatisfied	3	6
High dissatisfied	2	4
Total	50	100

Source: Primary data



**3.16. Allowances:** 50% are highly satisfied with the allowances given, 20% satisfied, 16% neutral and 10% dissatisfied (table 16).

Table 16: Allowances		
Particulars	Number	Percentage
High satisfied	25	50
Satisfied	10	20
Neutral	8	16
Dissatisfied	5	10
High dissatisfied	2	4
Total	50	100

Source: Primary data

**3.17. Motivation:** 40% of employees says that work always give motivation; 20%, work often give motivation and 10% argued that work never give motivation (table 17).

Table 17: Motivation		
Particulars	Number	Percentage
Always	20	40
Often	10	20
Sometimes	10	20
Rarely	5	10
Never	5	10
Total	50	100

Source: Primary data

**3.18. Pressure:** 20% of employees says that they are forced to do work in the organization, while 30% are forced to do work in the improper environment, other 30% forced to do work under strict supervision and 10% are facing heavy work burden in the organization (table 18).

Table 18: Pressure		
Particulars	Number	Percentage
Forced to do work	10	20
Improper environment	15	30
Strict supervision	15	30
Heavy work burden	5	10
Break free working hours	5	10
Total	50	100

Source: Primary data

**3.19. Balance between work life and personal life:** From table 19, it is revealed that majority (50%) strongly agrees and 40% agree that manager understand the balance between work life and personal life.

Table 19: Balance between work life and personal life		
Particulars	Number	Percentage
Strongly agree	25	50
Agree	20	40
Neither agree nor disagree	3	6
Disagree	1	2
Strongly disagree	1	2
Total	50	100

Source: Primary data

**3.20. Work stress and appreciation:** 50% feels that sometimes they have unreasonable work stress at work. 60% are strongly agreed that managers appreciate them when they have done good job, only 8% disagree (table 20).

Table 20: Work stress and appreciation		
Particular	Number	Percentage
Work stress		
Always	5	10
Often	10	20
Sometimes	25	50
Rarely	5	10
Never	5	10
Appreciation		
Strongly agree	30	60
Agree	10	20
Neither agree nor disagree	3	6
Disagree	4	8
Strongly disagree	3	6
Total	50	100

Source: Primary data

**4. Conclusion:** The issue of employee absenteeism has a negative impact on employee morale. To reduce these, different types of programs were implemented. Absent from work is a too complex concept to permit exact remedial measure. The contribution made by the organization in improving the situation will give better results when the individual plays their role. The integration of both individual and organization can reduce the level of absenteeism. The existence of 14-day sick leave in addition to ESI have encouraged people to avoid more leave and this will lead to proportionate rise in voluntarily absence, more than proportionate in total absence. From the analysis, it is found that health problems and diseases are the main reason for absenteeism and employees are highly satisfied with their working condition and maintain good relationship with management.

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# Consumer Behavior and Sustainable Choices

Arjumand Fatima

## ABSTRACT

In the present day scenario, the firms are being expected to provide more contribution towards sustainable business practices. It is the need of the hour to manage the risk appropriately, in order to enhance the business revenue and business continuity. More and more consumers are prioritizing the products which are sustainable and Socially responsible. Since pandemic, people have become more conscious towards Environment friendly products. Customers are becoming more and more aware and are demanding for products that are aimed at purpose and sustainability. As per a Recent study, it has been estimated that around 65 % of the customers have shown interest towards brands that is targeted towards sustainability, however in reality only 26% do so. There has been a positive impact of the social and governance activities on the company's Brand image. The result of the research work shows The impact of the ESG management and the theoretical effect in which ESG work areas relevant To consumer behavior and corporate strategy are expanded.

## INTRODUCTION:

Now days, more and more customers are showing keen interest in ethical awareness. Moreover, the quality and services of the products are being the central point of focus for the customers. Though there has been great interest of the consumer to practice ESG management and demand for sustainable development, the expansion of the sustainable development activities has not met the expected set standard. There are various mental stages of purchasing which will be helpful to understand how the consumer makes the decisions of buying. As per the current situation in the market, more customers are opting for products from companies who are following sustainable business practices. Thus, it becomes significant for the Firms to shift their focus from improved goodwill and revenues to appropriate risk management and continuity of the business. More Transparency provides customers to make choices in view of the sustainability. The transparency plays an important role in driving the higher levels of loyalty. There is an interesting survey made by deloitte on the behaviors and attitude of the consumer which focuses on the fact that the customers are increasingly becoming aware towards adopting the sustainable lifestyle. Very crucial steps have been taken by the consumer to live sustainable lifestyle which includes reduction in wastage of food, re-using the household wastage and also reducing the usage of plastics. For instance, the customers are opt for sustainable packaging while shopping for groceries. This study

gives the information of the ethical values and sustainability in the choices which consumer makes while purchasing the products. As per the recommendations made by the UN during the year 2015, the sustainable development goals need to be achieved by the year 2030. These goals can be achieved through cooperation among the different countries. The significance of the corporate participation is recognized as the important tool to deal with the climatic crisis. There might be some additional expenditure and efforts involved for the management of ESG by the corporate. The understanding about the impact of the ESG on the brand of the organization is of great importance.

## 2. OBJECTIVES

- I. To know how consumer behavior and sustainable choices are relevant
- II. To study the trends of consumer behavior being impacted by sustainable choices

## 3. RESEARCH METHODOLOGY

The research work is purely secondary in nature and the paper is written based on study of various articles on business websites, research papers in journals, and various secondary sources.

### **The trends of consumer behavior being impacted by sustainable choices**

The research work had analyzed the growth rate of



sales for various products for a period of 5 year, i.e 2017-2022. There has been a comparison made for various products with and without ESG claims. The final estimation explains the rate of growth of products with ESG claims and their competitors without ESG claims

### **1: The consumers are becoming more focused on products with ESG-claims:**

The initial aim of the research work was to know that during the five-year research period, the products made with ESG-claims on their packaging have made more sales as compared to products that made none such claims. It has been learnt that the more and more consumers are buying the products with ESG -claims. As per the research work done for the past five years period, there has a tremendous growth of the 56 percent for products with ESG-claims and cumulative growth for five-year period had been accounted to 28 percent and product with no such claims had recorded 20 percent growth in sales

### **2. Different Brands with ESG claims attained good growth:**

As per the estimation of the 59 percent of all the categories of products, small brand with ESG claims were able to attain the unreasonable growth, however in 50 percent of the large brand categories, highest growth has been recorded. For example: In small brands such as Hair care, quick growth has been studied, while higher growth in sales have been records in large brands in sweets and snacks.

### **3.products with ESG claims performed better as compared products with less claims regarding ESG:**

As per the analysis of NielsonIQ estimation, it has been noted that there is a relation between products with ESG claims and the loyalty of customers towards the brand. The study shows that the products that achieves the sales due to ESG claims achieved almost 34 percent of repeat rate of sales which means that the customers frequently purchased the products usually twice or thrice over a period of one year). This shows that the deeper engagement of the company with regard to ESG-issue improved the loyalty of the customer towards the brand

### **4.Products with multiple claims are more**

### **impactful:**

If products packaging makes more than one ESG related claim, then achieved faster growth as compared to the product with one claim of ESG. Around 80 percent various types of the product , it has been observed that there is exists a positive relation between the rate of growth of sales and number of claims made by the product

### **5. A perspective from the point of retailers and companies:**

At first the companies need to plan and make an investment in activities related to ESG-claims while manufacturing the products, and then it is needed that the customer is made aware of those actions. This study highlights the few points which the organizations may be focusing to include while they are aiming to achieve the growth along with ESG commitments

### **6.Create a process which is in tune with ESG -claims for design of the product:**

The companies are determined for a profitable investment, there is an additional need to plan appropriately during the phase of inflation and record the costs involved. An effective strategic planning made by the company after considering the ESG-claims contributes towards the more effectiveness and growth of the product in terms of sales, while costs and quality also influences product efficiency.

### **7. Embrace the creation of products addressing the multiple claims:**

The research study indicates that the customer does not shows more interest in buying a product with a particular ESG -claim. However, it has been noted that the customers show more loyalty towards a product which makes multiple ESG- claims. In order to gain massive growth of the product while providing the benefits of ESG-claims, the organizations must go through assessment of the brand and also find an effective way to implement the various ESG-claims

### **CONCLUSION:**

The research work done showcases the some of the important points regarding the investments being made by the consumer companies. The study does not analyze the claims of ESG or the social benefits in relation to the multiple claims made, or the expenditure

involved in manufacturing the products or the authenticity of the claims made by the companies. This work provides the significant information about the choices which the consumers make in view of products with ESG-claim and understanding this behavior of the consumer will be helpful for the companies to enhance their contribution towards making ESG-claims products. By creating an appropriate planned strategy centered on ESG claims, the companies can achieve both growth of their products and loyalty of the customers. Hence the overall impact will be good financial growth of the companies and also a healthy Environment and planet.

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## Sustainable HRM: Reshaping Work and Eco-Friendly Job Structures for Organizational Longevity

Arjita Singh\* and Tanya Chauhan\*\*

### ABSTRACT

**Purpose :** The study is focused on redesigning work and green job structures for organizational sustainability. The contribution of this paper is twofold: HR practices can be redesigned to incorporate eco-friendly principles into job roles and exploring Green HRM as innovative approaches that organizations can adopt to promote environmental responsibility and sustainable practices within their workforce.

**Need of Study :** The study on Green HRM and job redesign is crucial for organizations to align operations with environmental sustainability. It addresses the need for practical guidelines and strategies for implementing sustainable practices. With increasing emphasis on corporate social responsibility and stakeholder demand, this study is essential for organizations to enhance their reputation, attract environmentally-conscious talent, and create a positive impact on society and the environment.

**Methodology :** The paper is conceptually oriented, the data utilized in this study will primarily rely on secondary sources.

**Findings :** The findings demonstrated that adopting Green HRM practices can help businesses improve both their environmental performance and employee satisfaction. These procedures also help the organization remain sustainable overall, which guarantees its long-term success.

**Practical Implications :** Humans are aware that redesigned work and job structures in green human resource management (HRM) can give staff members the chance to learn new sustainability-related skills and knowledge, boosting their professional growth and future employability. Redesigning work structures and implementing Green HRM practices can also increase employee pride and loyalty to the company by integrating them into a mission-driven, sustainability-focused workforce.

**Keywords :-** HRM practices, Sustainability, Green HRM, Organization Redesigning, Job Restructuring, Organizational Development, HRM initiatives

### INTRODUCTION

Jabbour and de Sousa Jabbour (2016) emphasize how the 1990s saw an increase in the number of greening studies conducted in organizations, and they tie this increase to the expansion of EMS and, in particular, the introduction of ISO 14001. Since organizational greening studies have become more popular since the 1990s, it has become clear that implementing green practices in businesses requires the support of HR procedures including performance reviews, training, and reward systems.

The foundation of GHRM is a multifaceted strategy that combines ideas and practices from the psychological,

economic, sociological, and management disciplines. The broad structure of GHRM studies encompasses all issues about the adoption, understanding, and execution of HR practices that impact sustainability (Benevene & Buonomo, 2020).

Similarly this study aims to explore the concept of Green HRM and examine the redesign of work and job structures to enhance organizational sustainability.

In the current phase, there is a significant emphasis on adopting the concept of green business and implementing environmentally friendly practices worldwide. Green business refers to an approach where organizations strive to conduct their operations

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in a manner that minimizes or eliminates negative impacts on the environment. This concept has gained prominence due to its pragmatic nature and the increasing global concern for sustainability. Organizations are actively seeking ways to align their practices with green principles and mitigate their environmental footprint.

Moreover, organizations today are increasingly recognizing the importance of integrating environmental considerations into their strategies and operations. They are actively seeking opportunities to pursue sustainability initiatives and mitigate the impact of environmental degradation. As a result, a competitive landscape has emerged, where organizations are striving to adopt practices that promote environmental protection and sustainability. This shift in focus reflects a growing awareness of the need to address environmental concerns and embrace environmentally responsible practices as a means to maintain competitiveness in the market.

Green HRM plays a significant role in reducing the carbon footprint of organizations. By adopting environmentally friendly practices, such as reducing paper usage and implementing sustainable resource management strategies, organizations can contribute to a more sustainable future. Green HRM serves as a crucial strategy for organizations to align their operations with sustainability principles and ensure the responsible use of resources. By incorporating green practices into HRM processes, organizations can effectively contribute to environmental conservation and promote long-term sustainability. Green HRM is also involved in ensuring that employees are informed and engaged in sustainable practices and initiatives. Various studies have revealed that both business and non-business organizations have taken proactive measures to transform their operations and protect the environment from potential harm. These organizations are making conscious efforts to incorporate green practices into their strategies and promote sustainability as a core value.

Additionally, the concept of green business prioritizes the preservation of environmental quality, acknowledging the critical role it plays in preventing further harm to the planet. Extensive research has underscored the significance of this matter, revealing that green businesses actively formulate strategies and implement proactive measures to safeguard the Earth from hazardous and detrimental impacts. Consequently, green organizations are better equipped to address environmental challenges and establish improved physical settings that prioritize eco-

friendliness without compromising profitability to ensure the long-term sustainability of organizations, it is crucial to effectively utilize environmental resources while preserving the Earth's natural resources.

This can be achieved by adopting a green business strategy and implementing green HRM practices, which are instrumental in promoting sustainable environmental performance within the organization. Recognizing the interconnectedness of business operations with people, society, and the environment, it becomes imperative to conduct business in an environmentally responsible manner. Green HRM plays a pivotal role in driving this transformation by implementing policies and practices that align with sustainable principles. By embracing green HRM, organizations can transition into eco-friendly entities and establish themselves as leaders in sustainable business practices. The time is ripe for organizations to prioritize and implement proper green HRM policies, thereby creating environmentally responsible organizations and fostering the development of sustainable businesses.

## **1. Background and Rationale:**

### **1.1 Environmental Responsibility in Organizations:**

Environmental sustainability has become a pressing concern for organizations worldwide. The detrimental impact of human activities on the environment, such as carbon emissions, deforestation, and pollution, has necessitated a shift towards more sustainable practices. Stakeholders, including customers, employees, investors, and regulatory bodies, increasingly demand that organizations operate in an environmentally responsible manner. Failure to address these concerns can result in reputational damage, loss of market share, and legal repercussions. Consequently, organizations are recognizing the need to integrate sustainability into their core operations and strategic decision-making processes.

### **1.2 The Role of HRM in Promoting Sustainability:**

HRM, traditionally focused on managing human capital and supporting organizational goals, has a significant role to play in promoting sustainability within organizations. Green HRM involves adopting environmentally friendly approaches in HR processes to support and enhance sustainability initiatives. By incorporating sustainability principles into HR practices, organizations can align their workforce with environmental goals, nurture an environmentally



conscious culture, and contribute to overall organizational sustainability.

### 1.3 Redesigning Work and Job Structures for Sustainability:

One crucial aspect of Green HRM is the redesign of work and job structures to incorporate sustainable practices. Traditional job roles and work structures may not adequately address the environmental challenges faced by organizations. By reimagining work and job structures through a sustainability lens, organizations can integrate eco-friendly principles into job roles and responsibilities. This approach can encompass various aspects, such as incorporating green skills, promoting eco-innovation, and developing environmentally conscious competencies within employees.

This study aims to provide a comprehensive understanding of Green HRM, including its definition, principles, and the role it plays in promoting environmental responsibility within organizations. By examining the existing literature and case studies, this research seeks to identify key components and best practices of Green HRM. This study intends to investigate how work and job structures can be redesigned to incorporate sustainable practices. By analyzing successful examples and innovative approaches, the research will identify strategies for integrating environmental responsibilities into job roles, enhancing employee engagement, and fostering a green workforce. This study intends to investigate how work and job structures can be redesigned to incorporate sustainable practices. By analyzing successful examples and innovative approaches, the research will identify strategies for integrating environmental responsibilities into job roles, enhancing employee engagement, and fostering a green workforce.

## 2. LITERATURE REVIEW

Green human resource practices encourage the green staffing process to promote green human resource practices globally. It also transforms aspirations and good intentions into everyday behavior and attitudes of the employees in the business organization. Green staffing entailed hiring people with organizational sustainability, strong technical and managerial skills, and solid knowledge of environmental issues. This raised awareness among other employees and converted regular workers into green employees through training that improved morale and attitudes

towards the sustainability of the organization, individuals, the community, and the environment (Sharma & Gupta, 2009). By leveraging the skills and expertise of Green HRM in organizational processes, change management, and culture stewardship, HRM can contribute to the development and implementation of sustainable business strategies throughout the entire organization. Although Green HRM is still in its nascent stages in India, this study outlines how Green HRM and HR professionals can tap into a growing body of knowledge to assist them on their journey towards organizational sustainability (Das 2016).

In a study conducted by Kaur (2011), the correlation between HR factors and employees' perceived environmental performance in different business organizations was investigated. The study's findings suggest that companies should engage in activities such as conducting energy audits, transitioning to paperless operations, recycling, and motivating their employees to participate in environmentally friendly initiatives, all of which contribute to organizational sustainability. Green HR serves as a valuable tool in this regard, as it can help reduce costs.

According to a study by Gill (2012), implementing Green HR practices is expected to enhance employee well-being within the workplace. These practices not only improve the working environment and cater to the needs of an environmentally conscious workforce but also have a positive impact on both employee and organizational performance, aligning to achieve organizational sustainability.

Following the findings of Sharma and Gupta (2009), within the context of Green HRM, environment management plays a crucial role in training and development initiatives. The focus should be on enhancing employees' skills, knowledge, attitudes, and behavior related to environmental conservation and environmental initiatives. Training activities should encompass methods for conserving energy, minimizing waste, fostering environmental awareness, and engaging employees in solving environmental issues. By incorporating such training, employees' capacity to adopt proactive attitudes toward organizational sustainability is also expected to be enhanced, as suggested by Carter and Dresner (2001).

According to Daily and Huang (2001), several factors play a crucial role in successfully implementing environmental management activities. These factors include the support of top management, environment



training and development programs, teamwork, empowerment of employees, and an effective reward system. To encourage employee involvement and participation, one significant approach is to identify and foster eco-entrepreneurs within the organization who possess a social or ecological orientation.

In Shafaei, Nejati, and Yusoff's (2020) research, the authors sought to shed light on the causes and effects of green HRM at both the organizational and individual levels. Additionally, it aimed to investigate the process through which employing green human resources management might benefit workers. It was found that green HRM management favorably correlates with an organization's environmental performance at the organizational level and that organizational environmental culture is strongly associated with green HRM. Green HRM favorably affects employees' job satisfaction on an individual basis, and meaningful work serves as a potent mediating factor in this relationship.

In a study by Faisal (2023), the concept of Green HRM was explored, encompassing a range of organizational policies, practices, and processes aimed at promoting environmentally friendly methods that benefit individuals, businesses, and the environment. The study involved a systematic review of empirical articles gathered from Scopus, analyzing 31 studies published since 2010. The primary objective of this research was to identify various factors and measuring tools associated with Green HRM, utilizing the Ability-Motivation-Opportunity (AMO) theory and the review methodology. Several factors were identified, including Green Recruitment and Selection, Green Training and Development, Green Compensation Management, Green Performance Management, Green Employee Empowerment and Participation, and Green Employee Relations. The study not only sheds light on these factors but also presents new opportunities for future research in the field. Additionally, it offers different perspectives and suggestions for future studies that can aid in the integration of sustainability initiatives into the organizational agenda.

Jirawuttinunt and Limsuwan (2019) examined the relationship between Green HRM practices, intellectual capital, and environmental performance. They identified four dimensions of Green HRM, namely green recruitment and selection, green training and development, green compensation and rewards, and green performance management. The study findings demonstrate that these dimensions directly impact organizational performance. Furthermore, the

results indicate that organizational performance is associated with green intellectual capital and environmental performance. The researchers also found that employee motivation plays a key role in driving green organizational performance.

Saeed et al. (2018) conducted a study to investigate the influence of Green HRM practices on employees' pro-environmental behavior. The findings revealed a positive impact of green HRM practices on pro-environmental behavior, with this relationship being mediated by pro-environmental psychological capital.

Similarly, Shen et al. (2018) found that perceived Green HRM affects non-green employee workplace outcomes through motivational, social, and psychological processes. The study also highlighted the moderating effect of perceived organizational support (POS) on the relationship between Green HRM and employee workplace outcomes.

Chaudhary (2019) discovered that Green HRM significantly predicts both task-related and voluntary employee green behaviors. The study emphasizes the vital role of HRM in achieving environmental sustainability and stresses the importance of incorporating sustainability dimensions into HR practices. Moreover, Yuriev & Sierra-Baron (2020) concentrated on the antecedent beliefs that underlie green workplace practices across cultural boundaries. Semi-directed interviews were performed with non-academic staff members of Canadian and Colombian universities to find out how they felt about two behaviours that were being studied: taking an alternate route to school and bringing up environmental suggestions at work. The study's findings show that cultural and contextual differences have a significant impact on employees' intentions to adopt environmentally friendly workplace practices. Only transcripts from one nation included certain elements that either encouraged or hindered the intention to engage in the behaviours under study.

### **3. Objectives of the study :**

- 1 To explore the concept of Green HRM
- 2 To examine the redesign of work and job structures for sustainability

#### **3.1 Research Question**

1. What is the concept of Green HRM, and how does it align with environmental sustainability goals?
2. How can work and job structures be redesigned to incorporate sustainable practices and promote organizational sustainability?



## 4. Methodology:

This study adopts a conceptually oriented approach, primarily relying on secondary sources. The data will be gathered through an extensive review of scholarly articles, books, case studies, and reports related to Green HRM and the redesign of work and job structures for sustainability. This will provide a comprehensive understanding of the theoretical foundations, practical implications, and real-world applications of Green HRM practices.

### 4.1 Aim of Study

This study aims to explore the concept of Green HRM and examine the redesign of work and job structures to enhance organizational sustainability. By investigating the integration of environmentally friendly principles into HR practices and the redesign of work structures, this research seeks to contribute to the development of strategies and guidelines for creating a green workforce. The study aims to identify the key components of Green HRM, understand how work and job structures can be redesigned to incorporate sustainable practices and identify the facilitators for successful implementation. The ultimate goal is to provide practical insights and recommendations for HR professionals and managers, enabling them to align their HR practices with environmental goals and contribute to a more sustainable future.

## 5. To explore the concept of Green HRM

### 5.1 Green HRM

In the present day, organizations place greater emphasis on and prioritize the implementation of green HRM policies. Green HRM refers to the integration of environmental management principles into human resource management processes. It not only portrays a positive image to society but also offers a competitive advantage. To make organizations sustainable and successful through green HRM practices, specific functions need to be followed. Numerous researchers have explored various functions of green HRM, identifying key components such as green job design, green human resource planning, green recruitment, green health, and safety management (Stojanoska, 2016), green selection, green training and development (Arulrajah, Opatha, & Nawaratne, 2015), green reward and performance management, and green employee relations (Stojanoska, 2016). These functions collectively contribute to the establishment of environmentally

conscious practices within organizations.

### 5.2 Green Job Design

Job design is a process that enhances employee motivation and productivity by creating a more engaging and focused work environment. Some organizations incorporate job design elements that prioritize environmental protection. These organizations assign environmental-based duties and responsibilities to employees to foster a more eco-friendly workplace (Stojanoska, 2016). By emphasizing environmental dimensions in job tasks and responsibilities, organizations can practice green HRM and contribute to their overall sustainability.

### 5.3 Green Human Resource Planning

In contemporary times, many organizations have begun prioritizing the recruitment of individuals who are environmentally conscious and eco-friendly. These organizations aim to engage employees who align with their corporate environmental management programs (Stojanoska, 2016). It is possible to strategically plan and execute recruitment efforts to attract more environmentally conscious individuals to the organization.

### 5.4 Green Recruitment and Selection

Organizations that embrace green HRM practices typically have unique recruitment and selection policies. Each organization may have its strategy for the hiring process. In green recruitment, organizations adopt environmentally focused approaches and target candidates with environmental orientations. By incorporating environmental issues into recruitment advertisements, organizations demonstrate their commitment to environmentally friendly practices (Arulrajah et al., 2015). Employing the best green recruitment practices is crucial for attracting environmentally conscious individuals to fill job vacancies (Stojanoska, 2016). During candidate selection, evaluating and assessing candidates on environment-related issues and questions in interviews or examinations becomes essential (Crosbie & Knight, 1995).

### 5.5 Green Training and Development

Employee training and development are integral functions for enhancing organizational effectiveness and efficiency. Proper training boosts company productivity and enhances employees' knowledge and skills. Similarly, organizations should provide

environmental training to their workforce to promote environmental awareness and understanding among employees. Environmental training supports the organization by minimizing negative environmental impacts and encouraging practices such as recycling and waste management (Jackson, Renwick, Jabbour, & Muller-Camen, 2011). Presently, organizations offer opportunities for employees to receive training on environmental aspects and develop their skills and knowledge in greening practices, thereby ensuring effective environmental management and organizational sustainability.

### **5.6 Green Performance and Reward Management**

Organizations evaluate employee performance based on their environmental contributions. Establishing an Environmental Management Information System (EMIS) and conducting environmental audits are essential for effective performance management (Arulrajah et al., 2015). To assess employee performance, managers should set green targets, goals, and responsibilities within job roles (Renwick, Redman, & Maguire, 2013). Evaluating green performance is a critical function of green HRM, as it ensures holistic environmental performance. Regular feedback and good management practices are key to success in this area.

Green reward management is closely tied to the evaluation of green performance. Performance management is crucial for organizational profitability and sustainability, and employee satisfaction is pivotal for organizational sustainability. Rewards can be both financial and non-financial, with monetary rewards serving as a motivating factor (Govindarajulu & Daily, 2004). Non-financial rewards such as awards, recognition, leaves, gifts, and publicity are also effective (Renwick, Redman, & Maguire, 2008). Extrinsic rewards like admiration and acknowledgment can be given to employees for their environmental efforts (Opatha, 2013). Providing performance feedback motivates employees to perform better in their roles.

### **5.7 Green Safety Management and Employee Relations**

An organization's performance, productivity, and profitability depend on the efforts of its employees. Therefore, ensuring a safe and healthy workplace and fostering good employee relations are crucial. Employees require a safe and supportive environment, which promotes job satisfaction and interest in working for an organization. A green workplace, designed with environmental

considerations in mind, is attractive to employees who appreciate nature. Companies in the construction, garments, and manufacturing sectors often develop strategies and policies to address employee health concerns. Additionally, it is important to provide employees with opportunities for growth, skills utilization, participation in decision-making, and involvement in problem-solving. Building green relations with employees and involving them in environmental matters contribute to smooth organizational operations and sustainability.

### **5.8 Green Business**

The number of green businesses has been steadily increasing, with approximately 5% growth over the past three years (Mandip, 2012). Green business entails various procedures and activities aimed at reducing negative environmental impacts. It involves eco-friendly practices to prevent and minimize waste, along with consideration for employees and society. Green business aims to reduce harmful effects on the environment and can be achieved through the "4Rs": reduction, reuse, recycling, and recovery (Kassaye, 2001). Numerous green activities contribute to this goal, such as utilizing natural and renewable products, implementing green building practices, reducing plastic usage, minimizing power waste, and practicing green HRM, among others. By adopting green practices, organizations become more environmentally conscious, which earns them recognition and loyalty from stakeholders. Embracing environmentally friendly approaches not only helps protect the Earth but also contributes to organizational sustainability.

### **5.9 Organizational Sustainability**

Organizational sustainability refers to the long-term viability of a business. It involves future-proofing the organization by achieving success without compromising the needs of future generations (Boudreau & Ramstad, 2005). Human resources play a crucial role in implementing environmental policies and ensuring organizational sustainability (Govindarajulu & Daily, 2004). Green HRM facilitates the integration of environmental sustainability into HR functions such as staffing, selection, training, development, performance appraisal, and reward management (Renwick et al., 2008). Green HRM aims to promote both organizational and environmental sustainability by fostering a culture of greening among employees and employers (Wehrmeyer, 2017). To ensure organizational sustainability, it is necessary to establish a green business approach and align it with green HRM practices, as both are indispensable for





creating a sustainable organization.

In 2022, Ribeiro and Gomes investigated how green HRM affected employees' eco-friendly behaviour and organisational identity. They also looked at how organisational identity acted as a mediator in the relationship between Eco-friendly behaviour and HRM. Consequently, it was discovered that the effects of GHRM policies can only be beneficial and offer long-term competitive advantages for the growth and development of the business if they are well-received by staff members, particularly by those who share the organization's goals.

Therefore, companies should begin by acquiring leaders who have a more environmentally conscious mindset. These leaders should support openness in processes, the value of close relationships, effective communication, and attending to the socio-emotional needs of workers. Therefore, companies should begin by acquiring leaders who have a more environmentally conscious mindset. These leaders should support openness in processes, the value of close relationships, effective communication, and attending to the socio-emotional needs of workers.

**Several facilitators contribute to the successful implementation of Green HRM practices. These facilitators are crucial for organizations to effectively adopt and integrate sustainable HR practices. The following are some key facilitators along with existing references:**

**Employee Involvement:** Engaging employees in the process of implementing Green HRM practices is essential. Employees who feel involved and empowered are more likely to embrace and support sustainable initiatives. Their participation can range from suggesting ideas for environmental improvements to actively participating in green projects and initiatives.

**Training and Development:** Providing training and development opportunities on environmental sustainability is crucial. This helps employees develop the necessary knowledge, skills, and attitudes to embrace and implement Green HRM practices effectively. Training programs can focus on areas such as environmental awareness, energy conservation, waste reduction, and sustainable practices (Jackson et al., 2011).

**Performance Measurement and Feedback:** Establishing performance metrics and providing

feedback related to environmental sustainability can drive the successful implementation of Green HRM. Regular performance evaluations that include environmental objectives and targets help monitor progress and motivate employees to achieve sustainability goals (Renwick et al., 2008).

**Integration with Organizational Strategy:** Aligning Green HRM practices with the overall organizational strategy is essential. When sustainability goals are integrated into the core business objectives, it reinforces the importance of environmental responsibility and ensures that Green HRM is embedded in all aspects of the organization (Renwick et al., 2008).

## 6. Results and Interpretation:

The findings of the study highlight several key factors that contribute to the successful implementation of Green HRM practices. The results emphasize the importance of leadership support, employee involvement, effective communication, training and development, performance measurement, and integration with the organizational strategy.

Leadership support emerged as a critical facilitator, as it creates a culture of environmental responsibility within the organization. When leaders demonstrate their commitment to sustainability and actively promote green initiatives, it inspires employees to embrace and support sustainable practices.

Employee involvement was identified as another crucial facilitator. Engaging employees in the implementation of Green HRM practices fosters a sense of ownership and responsibility. It encourages active participation in green initiatives, leading to a collective commitment to environmental sustainability.

Effective communication plays a vital role in successful implementation. Open and transparent communication channels raise awareness about sustainability goals, benefits, and progress. Regular communication ensures that employees are well-informed and engaged in green initiatives, strengthening their commitment to environmental responsibility.

Training and development programs were found to be facilitators for enhancing employees' knowledge and skills related to environmental sustainability. Providing training opportunities on green practices equips employees with the necessary competencies to effectively implement Green HRM initiatives.

Performance measurement and feedback systems are essential for monitoring and motivating employees' environmental performance. Establishing performance metrics and providing regular feedback on sustainability goals employees stay accountable and motivated to achieve desired outcomes.

Integration of Green HRM practices with the organizational strategy emerged as a critical factor. When sustainability goals are embedded into the core business objectives, it ensures that environmental responsibility is considered in all aspects of the organization's operations, contributing to long-term sustainability.

### 7. Conclusion:

In conclusion, the study emphasizes the significance of Green HRM in promoting environmental sustainability within organizations. The results indicate that leadership support, employee involvement, effective communication, training and development, performance measurement, and integration with the organizational strategy are key facilitators for successful implementation.

By embracing Green HRM practices, organizations can create a sustainable workforce that actively participates in environmental initiatives. This leads to various benefits, including improved environmental performance, employee satisfaction, and overall organizational sustainability. The findings have practical implications for HR professionals and managers seeking to integrate sustainable practices into their HRM processes.

Further research is needed to explore the specific impacts and outcomes of Green HRM practices on organizational performance, employee engagement, and environmental sustainability. Future studies can delve deeper into measuring and evaluating Green HRM initiatives and their long-term effects on organizational success and environmental preservation.

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# A Financial Analytical Study of Prathama U.P. Gramin Bank

Dr. Madhusudan Tripathi

## ABSTRACT

Prathama U.P. Gramin Bank came into existence on 1 April 2019 under the provisions of the Regional Rural Bank Acts, 1976, and the Government of India notification dated 22/02/2019. The operational area of the bank spreads in 20 districts of Uttar Pradesh. Bank is committed to provide banking services in better way in rural areas of Uttar Pradesh. Bank fulfilled its promise. It is proved by annual reports and balance sheets of several years of the Bank. Bank has to perform very much more.

## KEYWORDS

Prathama U.P. Gramin Bank, Rural Development, Financial Awareness, East to West.

- **Prathama U.P. Gramin Bank**

It is a regional rural bank working in Uttar Pradesh. It came into existence by amalgamation of two banks i.e. Prathama Bank and Sarve U.P. Gramin Bank.

- **Rural Development**

It means the development of villages in Uttar Pradesh. It indicates Rural Development by banking activities performed by Prathama U.P. Gramin Bank.

- **Financial awareness**

It means banking and financial perception among villagers by Prathama U.P. Gramin Bank. It also includes financial inclusion for the rural sector.

- **East to West**

It means the beginning of Uttar Pradesh in the east and the end in the west. In other words, it means throughout the Uttar Pradesh. It shows the scope of the bank.

## OBJECTIVES

- To study the Prathama U.P. Gramin Bank.
- To study the financial service promoted by Prathama U.P. Gramin Bank.
- To study the deposits, advances, and NPA of Prathama U.P. Gramin Bank.
- To study the financial performance of Prathama U.P. Gramin Bank.

## INTRODUCTION

In India, especially the rural area lacks basic banking facilities. To remove this disparity Government performed several steps i.e. Nationalisation of banks, the Formulation of The Regional Rural Banks Act, 1976, and The Regional Rural Banks (Amendment) Act, 2015, etc. Several rural banks emerged in every state of India under these statutory provisions. In Uttar Pradesh, Prathama U.P. Gramin Bank emerged on 1 April 2019. Bank is performing in Uttar Pradesh from

"East to West" to enrich the villagers and villages.

## REVIEW OF RELATED LITERATURE

1. Dr. Mala Singh, Dr. Mohd Naseem Siddiqui (2024) in research article "An analytical research study of Regional Rural Banks (RRB) and its impact on rural economy", focused on RRB and its impact on rural sector. Agricultural banking has important roles in rural development of country. Rural economy is spine of the Indian financial system.

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Without development of the rural economy, goal of economic planning cannot be performed. Subsequently RRBs are performing a crucial role in the rural development for developed India. RRBs had primary goal of providing credit to small farmers, artisans, agricultural people, and even small shop keepers. This research paper is based on secondary facts. Relevant secondary statistics have been collected through the articles, journals, books, and websites as referred. Research paper is based on loans and advances by RRBs for 3 years length. \*1

2. Prakash Pradhan, Shakti Ranjan Mahapatra, Deepak Kumar Sahoo (2024) research article "A study on financing of agriculture by selected banks of Odisha", focuses on agriculture financing provided by selected banks of Odisha Agricultural finance represents annual distribution of loans and advances by commercial banks to the agricultural sector. This study looks into the intricate landscape of commercial banks' involvement in agricultural credit, seeking to identify the beneficiaries and assess the far-reaching impact on both bank finances and the farmers availing these loans. Through a comprehensive examination, this research illuminates the patterns governing financial allocations by commercial banks to the agricultural sector. Despite the evident importance of agricultural credit, this study unveils a hesitancy within the banking system, particularly in extending financial support to small and marginal farmers. The study not only examines the financial dimensions but also unravels into the attitudes of bankers and co-operative banks, contributing a holistic view of the agricultural credit landscape. This research draws upon both primary and secondary sources to provide a nuanced understanding of the challenges and opportunities within agricultural finance. By shedding light on the intricate interplay of factors shaping the sector. Study aims to inform policymakers, financial institutions, and stakeholders about the current state of agricultural finance. \*2
3. U.S. Congress (2024) Book "Banks and Banking" focuses on operation and regulation of banks and other financial institutions in the United States. This title is comprehensive, covering various aspects of the banking system, including the establishment, regulation, and supervision of banks, savings associations, credit unions, and other financial entities. It is divided into numerous chapters, each addressing different components of the banking and financial system. \*3
4. Anil Kumar, Nikhil Nishant, Arun Kumar (2022) article "Profitability analysis of regional rural banks (RRBS) in India" focuses on Profitability of regional rural banks (RRBS) in India. First regional rural banks in India were established in 1975. The foundation of Regional Rural Banks in India was conceptualised by the Narsimham committee. Regional rural banks (RRBs) are a one-of-a-kind experiment and experience in enhancing the efficiency of India's rural credit delivery system. In terms of geographic coverage, clientele outreach and business volume, as well as contributing to the growth of the rural economy, they have played a vital role in rural institutional financing. Current study aims to check the profitability of RRBs of India. The study conducted is descriptive in nature and data are collected from published annual reports of RBI and NABARD for the period 2015-16 to 2020-21.\*4
5. Dinesh Kumar (2022) article "Service Centres in Rural Development : A Case Study of Jaunpur District, Uttar Pradesh" focuses on rural development of Jaunpur District of UP. This paper attempts to deal with the identifying the service centers and calculation of spatial arrangement with complementary area of service centres in Jaunpur district. The study area is situated in Eastern Uttar Pradesh of the Middle Ganga Plain. Study is exclusively based on secondary data collected at block level from different offices. The centrality score has been calculated on the basis of three type of indices like functional centrality index, working population index and tertiary population index. There are 31 function or services selected judiciously from five sectors (administrative, agricultural and financial, educational, health and transport and communication) to measure the centrality of service centre. The thissen polygon and berry breaking point method has been used for measuring the complementary area. Total 88 service centres have been identified as first, second, third, fourth and fifth order service centre. The number of I, II, III, IV, and V order centres accounts for 43, 24, 16, 4, and 1 respectively.\*5
6. Kumar Ajay, Prakash Jai, Panwar Sanjeev (2021) article "Socio-economic profile of beneficiaries and credit disbursement of regional rural banks (RRBS) in Unnao district of U.P." focuses on



investigation conducted at Fatehpur Chakras, in district Unnao of Uttar Pradesh. Out of sixteen CDBs, the Fatehpur Chaurasi block was selected purposively. All the branches (two) were selected i.e., Fatehpur Chaurasi branch and Rajepur branch. A total of 100 loan seekers were selected as respondents through proportionate random sampling technique. An ex-post facto research design was used for the study. The data collected through personal interview schedule, revealed that majority of the borrowers were found 44-65 years of age group, mostly belonging to general caste and were literate. They also possess below one hectare of land, living in mixed houses and not having participation in any organization. Most of the borrowers earned annual income below ₹40,000 having contact with gram Pradhan and having medium level of socio-economic status. Majority of the respondents had utilized credit for crops followed by livestock, pump set and general store. Only crop loan was repaid in one instalment.\*6

7. Meenu Agrawal (2009) in book "Regional Rural Banks (RRBs) in India" expressed that Regional Rural Banks (RRBs) were started in 1975 to cater to the needs of rural economy of India. They pay particular attention to the credit requirements of small farmers, artisans and agricultural workers. They operate mainly at the districts level. RRBs have a special place in the multi-agency approach adopted to provide agricultural and rural credit in India. The capital of RRBs is contributed by the Central Government, concerned State Government and a sponsor bank in the ratio 50:15:35. This book contains 18 papers contributed by scholars in the field of rural institutional finance. Papers examine almost every aspect of the functioning of RRBs including geographical coverage, clientele outreach, business volume and contribution to the development of the rural-economy.\*7

#### **PRATHAMA U.P. GRAMIN BANK**

Prathama UP Gramin Bank was created on 1 April 2019 by the amalgamation of two regional rural banks in Uttar Pradesh.

1. Prathama Bank
2. Sarva UP Gramin Bank
1. Prathama Bank, the first regional rural bank of India, was established in 1975. Its head office was located in Moradabad, Uttar Pradesh. The bank

was sponsored by Syndicate Bank and had its operations in 8 districts of Uttar Pradesh.\*8



2. Sarva UP Gramin Bank was created in 2013 by amalgamation of 4 RRBs viz. Uttar Pradesh Gramin Bank Meerut, Kisan Gramin Bank Budaun, Rani Laxmi Bai Kshatriya Gramin Bank Jhansi and Devi Patan Kshatriya Gramin Bank Gonda.\*9



The creation of Prathama UP Gramin Bank took place under Sub-Section (1) of Section 23A of the Regional Rural Bank Act, 1976.

Sub section (1) of sub section 23A is Amalgamation of Regional Rural Banks.- (1) Notwithstanding anything contained in this Act, if the Central Government, after consultation with the National Bank, the concerned State Government and the Sponsor Bank, is of the opinion that it is necessary in the public interest or in the interest of the development of the area served by any Regional Rural Bank or in the interest of the Regional Rural Banks themselves, that two or more Regional Rural Banks should be amalgamated, that Government may, by notification in the Official Gazette, provide for the amalgamation of such Regional Rural Banks (hereafter in this Chapter referred to as the transferor Regional Rural banks) into a single Regional Rural Bank (hereafter in this Chapter referred to as the transferee Regional Rural Bank) with such constitution, property, powers, rights, interests, authorities and privileges; and with such liabilities, duties and obligations, as may be specified in the notification.\*10

Prathama U.P. Gramin Bank, sponsored by Punjab National Bank one of the leading commercial Bank of India, came into existence by amalgamation of 2 RRBs Viz (Sarva UP Gramin bank Meerut, Prathama Gramin Bank Moradabad) working in the area spread in whole Uttar Pradesh "East to West" under subsection (1) of



section 23 A of the Regional Rural Bank Act, 1976 (21 of 1976) vide Govt. of India Notification dated 22.02.2019. The Bank has its Head Office in Moradabad. The Bank's operational area spreads in 20 Districts viz. Bulandshahar, Ghaziabad, Meerut, Gautam Budh Nagar, Hapur, Baghpat, Shamli, Saharanpur, Muzaffarnagar, Bijnor, Haridwar, Gonda, Balrampur, Sambhal, Budaun, Jhansi, Lalitpur, Moradabad, Rampur, Amroha. \*11

## GOAL

"To cater the Banking needs of the people in operational area with excellence".



## VISION

To evolve the bank into such an institution which is committed to the overall Rural & Urban development. For that, ameliorate the living status of citizens through various financial and other scheme and spread awareness about saving and serving people cordially in better way.\*12

## MISSION

Achieving the high-level working through the latest technology with Dedicated workforce committed to continuous upliftment of different strata of the society and providing cordial and better customer service. Holding the lead position by fulfilling the established parameter as a financial institution.\*13

### PRATHAMA U.P. GRAMIN BANK BOARD OF DIRECTORS

YEAR	2019-20*14	2020-21*15	2021-22*16	2022-23*17	2023-24*18
Chairman	Sh. Anil Kumar Sharma	Sh. Rakesh Kumar Arora	Sh. Rakesh Kumar Arora	Sh. Rakesh Kumar Arora	Shri. Sanjeev Bhardwaj
Zonal Manager	Sh. B.S. Maan	Sh. Surindar Pal Singh	Sh. Surindar Pal Singh	Sh. Surindar Pal Singh	Shri Sanjeev Kumar Dubey
Asset. General Manager	Sh. Rakesh Chandra	Sh. Rakesh Chandra	Sh. Bhuvnesh Kumar	Sh. Bhuvnesh Kumar	Sh. Bhuvnesh Kumar
Dy. General Manager	Sh. Prabhu Datta Sahoo	Sh. Prabhu Datta Sahoo	Sh. Prabhu Datta Sahoo	Sh. Uday Chandra	Dr. Nandini Ghose
Joint Director	Sh. Pramod Kumar	Sh. Pramod Kumar	Sh. Pramod Kumar	Sh. Pramod Kumar	Vacant
Circle Head	Sh. P. Mahender	Sh. Rajendra Singh	Sh. Rajendra Singh	Vacant	Vacant
Dy. Director	Sh. Shiv Shankar	Sh. Shiv Shankar	Sh. Shiv Shankar	Sh. Shiv Shankar	Sh. Shiv Shankar

Table 1\* - Board of Directors, Prathma UP Grameen Bank.

### PRATHAMA U.P. GRAMIN BANK FINANCIAL SERVICES

- Loan and Advances
- Deposit Schemes
- Insurance Products
- Social Security Schemes
- Agriculture Promotion

#### LOAN

- Crop Loan
- Dairy Loan
- Education Loan
- Two-wheeler Loan
- Four-wheeler Loan
- Personal Loan
- Housing Loan
- Vehicle Loan
- Education Loan
- Loan Against Property

#### DEPOSIT SCHEMES

- Special Fixed Deposit Scheme
- Ordinary Fixed Deposit Scheme
- Multi-Benefit Deposit Scheme
- Recurring Deposit Scheme
- PUPGB Swechha Jama Yojna (SJY)/Flexi RD Scheme

#### SOCIAL SECURITY SCHEMES

- Atal Pension Yojana (APY)
- Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
- Pradhan Mantri Suraksha Bima Yojana (PMSBY)

#### AGRICULTURE PROMOTION

- KCC/KGS
- Tractor Facility

### INSURANCE PRODUCTS

- PNB MetLife Guaranteed Savings Plan
- PNB MetLife Guaranteed Income Plan
- PNB MetLife Bachat Yojana

### PRATHAMA U.P. GRAMIN BANK NUMBER OF BRANCHES

YEAR	BRANCHES
2020 <sup>*19</sup>	946
2021 <sup>*20</sup>	946
2022 <sup>*21</sup>	949
2023 <sup>*22</sup>	956

Table 2\* - Number of Branches, Prathma UP Grameen Bank.

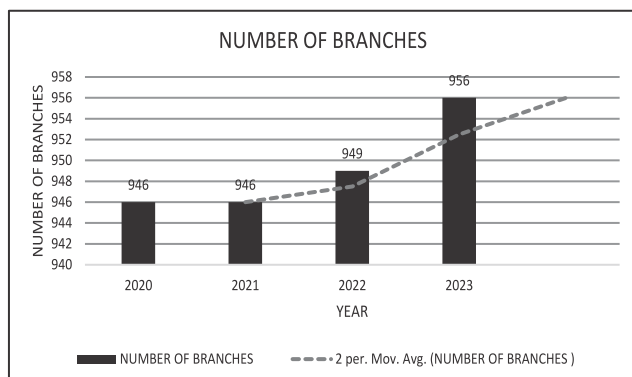


Fig. 1\* - Number of Branches, Prathma UP Grameen Bank.

### PRATHAMA U.P. GRAMIN BANK NUMBER OF STAFF

YEAR	STAFF
2020 <sup>*23</sup>	3840
2021 <sup>*24</sup>	3746
2022 <sup>*25</sup>	3979
2023 <sup>*26</sup>	4151

Table 3\* - Number of staff, Prathma UP Grameen Bank.

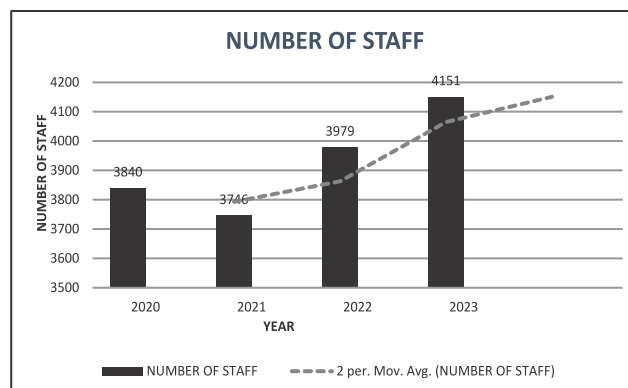


Fig. 2\* - Number of Staff, Prathma UP Grameen Bank.

### PRATHAMA U.P. GRAMIN BANK (DEPOSITS)

YEAR	DEPOSITS (In Crores)
2020 <sup>*27</sup>	18141
2021 <sup>*28</sup>	20488
2022 <sup>*29</sup>	23117
2023 <sup>*30</sup>	25524

Table 4\* - Deposits (In Crores), Prathma UP Grameen Bank.

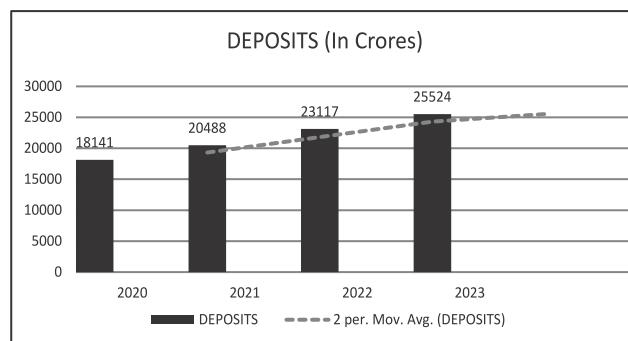


Fig 3\* - Deposits (In Crores), Prathma UP Grameen Bank.

### PRATHAMA U.P. GRAMIN BANK (ADVANCES)

YEAR	ADVANCES (In Crores)
2020 <sup>*31</sup>	14980
2021 <sup>*32</sup>	16879
2022 <sup>*33</sup>	17340
2023 <sup>*34</sup>	19301

Table 5\* - Advances (In Crores), Prathma UP Grameen Bank.

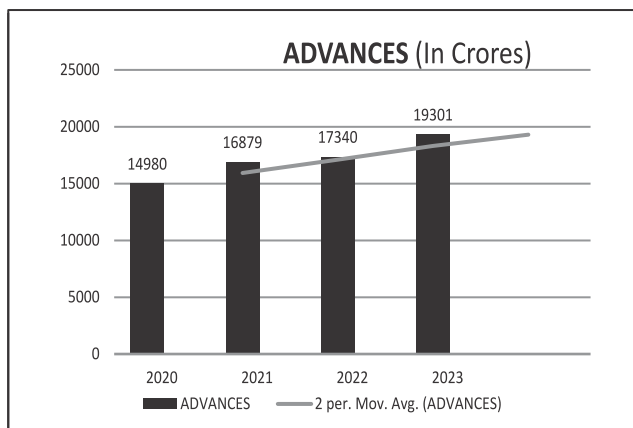


Fig 4\* - Advances (In Crores), Prathma UP Gramin Bank.

### PRATHAMA U.P. GRAMIN BANK PROFIT AFTER TAX

YEAR	PROFIT AFTER TAX (In Crores)
2020 <sup>*35</sup>	187.42
2021 <sup>*36</sup>	257.84
2022 <sup>*37</sup>	60.5
2023 <sup>*38</sup>	397.75

Table 6\* - Profit After Tax (In Crores), Prathma UP Gramin Bank.

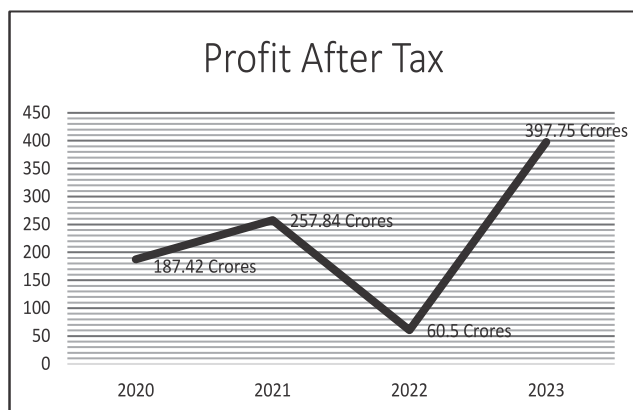


Fig 5\* - Advances (In Crores), Prathma UP Gramin Bank.

### PRATHAMA U.P. GRAMIN BANK NET PROFIT

YEAR	NET PROFIT in Cr
2020 <sup>*39</sup>	222.22
2021 <sup>*40</sup>	459.83
2022 <sup>*41</sup>	90.4
2023 <sup>*42</sup>	533.74

Table 7\* - Net profit (In Crores), Prathma UP Gramin Bank.

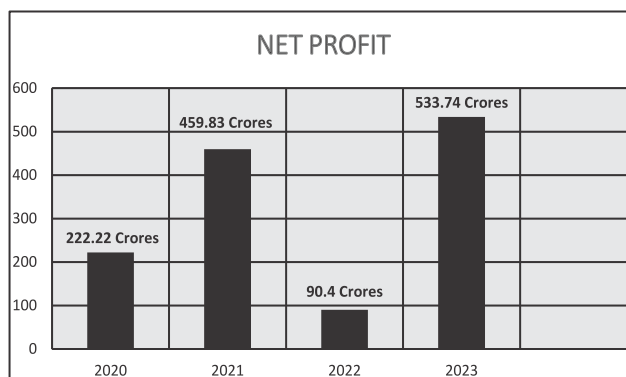


Fig 6\* - Net profit (In Crores), Prathma UP Gramin Bank.

### CONCLUSION(s)

1. Prathama U.P. Gramin Bank was created on 1 April 2019. It was created by the amalgamation of two regional rural bank in Uttar Pradesh i.e. Prathama Bank and Sarva U.P. Gramin Bank.
2. The reason behind the amalgamation was to reach in each corner of rural sector to provide financial services more efficiently.
3. Number of branches of Prathama UP Gramin Bank in 2020 and 2021 were 946, in 2022 were 949, in 2023 it was 956. Increasing number of branches shows positive growth in this regard.
4. Number of staff of Prathama U.P. Gramin Bank in 2020 was 3840, it was 4151 in 2023. It shows bank is conscious regarding sufficient staff for efficient working.
5. Deposits of Prathama U.P. Gramin Bank were 18141cr. in 2020, 20488cr. in 2021, 23117cr. in



2022 and 25524 cr. in 2023. Deposits show continuous increasing in growth.

6. Advances of Prathama U.P. Gramin Bank in 2020 were 14980cr., in 2021 were 16879cr., in 2022 were 17340cr., and in 2023 were 19301cr. This trend shows continuous growth.
7. Total NPA of bank in 2020 in 1170cr., in 2022 it is 1732cr. and in 2023 it is 1627cr..The NPA of bank shows fluctuation tendency. Keeping in view 2022 it is increasing.
8. Net Profit of bank in 2020 is 222cr., in 2022 it is only 90cr., in 2023 it is 534cr., Net Profit of bank shows serious up and down.

### SUGGESTIONS

1. Prathama U.P. Gramin Bank was created on 1 April 2019. It was created by the amalgamation of two regional rural bank in Uttar Pradesh i.e. Prathama Bank and Sarva U.P. Gramin Bank. The reason behind the amalgamation was to reach in each corner of rural sector to provide financial services more efficiently. It is an important factor to remember that except Prathama U.P. Gramin Bank other Regional Rural Banks like Aryavart Bank, Baroda U.P. Bank also working in Uttar Pradesh. These all three banks must be amalgamation to provide financial services in each corner of rural Uttar Pradesh.
2. The nature of financial needs of rural and urban areas are quite different. Villages have financial needs of its unique kind. Prathama U.P. Gramin Bank is created for quenching the financial thirst of rural Uttar Pradesh. The vision and mission of Prathama U.P. Gramin Bank must be formed purely according to necessities of villages of Uttar Pradesh.
3. The number of branches of Prathama U.P. Gramin Bank are increasing positively but slowly. Keeping in view big number of villages in Uttar Pradesh more branches must be open to provide sufficient financial services.
4. The NPA of bank is significant in quantity. It shows that bank is not doing much for effective recovery. Focused efforts must be done to minimize NPA.
5. Net Profit of bank shows serious up and down. Profit is the parameter of productivity. It is also compulsory for potential positive growth. Profit performance must be given proper weightage.

6. Number of staff is important, but orientation and training are equally important. Training and Orientation pattern of bank must include informative, sympathetic and helpful aptitude.=
7. Devotion for villages is compulsory for promotion of rural banking. It is reality that villages are struggling for fundamental facilities in comparison to urban areas. Special financial incentives and priority in promotion should be given to bank personnel posted in interior rural areas.
8. Bank must develop financial products of its unique kind based on rural requirement. Special efforts and research must be performed for this purpose.
9. Prathama U.P. Gramin Bank must establish and improve its image as synonym of RURAL BANKER.

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- \*27. Balance sheet as on 31.03. 2020, Prathama U.P. Gramin Bank, Deposits, Schedule-3
- \*28. Balance sheet as on 31.03. 2021, Prathama U.P. Gramin Bank, Deposits, Schedule -3
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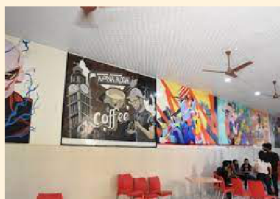
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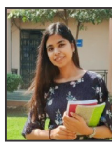
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