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GOVERNMENT OF KERALA



**REPORT ON THE
GROWTH OF
EMPLOYMENT IN
BANKING SECTOR
IN KERALA**

**MANPOWER STUDY SERIES
No. 51**



**MANPOWER DIVISION
DEPARTMENT OF
ECONOMICS & STATISTICS
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P R E F A C E

Banking sector is one of the important sector of the economy having employment potential of educated unemployed persons. For the implementation of various developmental programmes, the activities of banking sector have expanded considerably during the past decade. The Manpower Unit of the Department of Economics & Statistics, in this study, has analysed the growth of employment of technical and non technical wings in the various categories connected with banking business during the sixth Plan period. I take this opportunity to express my deep gratitude for the whole hearted Co-operation rendered by the banking Institutions in bringing out this publication. It is hoped that this study will be of immense use for the planners and administrators for the formulation of schemes in future.

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DEPARTMENT OF ECONOMICS & STATISTICS.

Trivandrum,
22.5.1985.

A Report on the Growth of Employment in the Banking Sector

III Kerala

1.1. Introduction:

The vital role of banking sector in the economic development of the country has been recognised by all and is not now a subject of controversy. Modern banks, being the important financial intermediaries, encourages, savings by offering various incentives and mobilise investible resources in the economy and invest in various developmental projects. Until recently, commercial banks, lending policy confined mainly to short term self liquidating productive loans. The traditional policy of lending loans to security oriented projects has been changed to productive and employment oriented projects. Government through various measures wanted to extend bank finance to hitherto neglected and weaker sections of the society.

As a first step to change traditional approach followed by private commercial banks, Government Nationalised 14 major banks during 1969. Later 6 more banks have been nationalised. In order to accelerate the tempo of lending to weaker sections of the society for uplifting them above poverty line, on a priority basis, Reserve Bank of India introduced the concept of Lead Bank Scheme by giving responsibilities to the major banks thereby covering all the districts in the country. Un-banked and under banked centres were identified and banks were persuaded to open more and more branches in the rural areas thereby providing bank facilities to the rural masses.

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District Consultative Committees were constituted and entrusted with the preparation of District credit plan with the joined efforts of Government Departments engaged in developmental activities for identifying credit gaps in the district and formulating bankable schemes for economic development of weaker sections.

As a result of various measures adopted by Government in consultation with Reserve Bank of India there was an unprecedented growth of branches, deposit mobilisation and credit disbursement through out the country.

Kerala was much ahead of other states even as early as thirties especially in respect of rural banking. Commercial banks were not reluctant to render finance to farmers and cultivators in agricultural sector because of predominance of cash crops and plantation crops. This predominance of cash crops and plantation crops had helped them to flourish the banking business very much, since it was less risky to recover the loans advanced. Further, the spread of population throughout the length and breadth of the state excepting the high ranges and the high literacy among the people encouraged banks to open new branches in the unbanked and under banked rural areas. While the population per bank office in India as a whole declined from 64000 in 1969 to 21000 in 1979, the population served by a bank office in Kerala declined from 35000 to 10000 over the decade. The number of branch offices in Kerala increased from 601 in June 1969 to 2128 by the end of December 1979. As a result of implementations of various developmental programmes linked with

bank finance during the sixth plan period the number of branches have further increased to 2637 by the end of December 1984.

Another indicator of creditable achievement in the banking sector after nationalisation is the ^{proportion} preparation of bank deposit to national income which increased from 15.5 percent in 1969 to 36.9 percent in 1979. Deposits of commercial banks in Kerala during the last few years show an increasing trend.

Total deposits increased from Rs. 28412 lakhs in 1976 to Rs. 297850 lakhs by the end of December 1984.

According to the available data the various institutions related to banking sector functioning in Kerala have provided employment to Rs. 25760 persons as on 31.3.78.

As a result of various steps taken by Government and Reserve Bank of India, majority of the banking institutions are now actively participating by advancing loans for the implementation of various developmental programmes for the successful monitoring of the loans advanced under the above programmes the services of the ~~Personnel~~ ^{Personnel} possessing technical qualifications are essential. Therefore a study with the objectives mentioned below is relevant in this context.

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1.2. Objective of the Study:

During the sixth plan period Government have introduced schemes like self employment programme aimed at providing employment to the educated unemployment persons (SSIC & above) in the age group of 18-35. A number of schemes linked with bank finance have also been implemented and this necessitated the expansion of banking activities. The present study is intended to assess the sexwise growth of employment in the technical and non technical wings of the various institutions connected with banking sector functioning in Kerala during the sixth plan period.

1.3. Coverage of the study:

All the banking institutions as per the list received from the Reserve Bank of India functioning in Kerala have been covered.

1.4. Methodology:

The required information on employment under various categories were collected from the Head Office/ Regional Office/ Circle Office of various banking institutions through mailed questionnaire (copy given in Appendix) and through personal contacts.

1.5. Response:

More than 95 % of the institutions have furnished the required information. This high percentage was entirely due to the whole hearted co-operation of banking institutions.

Details from the State Bank of Hyderabad, Punjab Sind Bank and Punjab National Bank could not be collected inspite of best efforts.

2.1. Analysis of the study:

The institutions who have furnished the information: (list appended) have been grouped under the following categories viz. Appex Bank. State Bank of India and its associated, Nationalised Banks, Private Sector Banks, Regional Rural Banks, Co-operative Banks and foreign banks. Total number of personnel employed as on 31.3.1980 and 31.3.1983 in the categories mentioned above are given in the following table.

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TABLE - I
NUMBER OF PERSONNEL WORKING IN THE VARIOUS CATEGORIES.

Category	Number of Personnel		Percentage Change over 30.3.80
	31.3.1980	31.3.1983.	
I. Apex Banks	367 (1.19)	815 (1.98)	122.07
II. State Bank of India and its associates.	8989 (29.22)	12414 (30.10)	38.10
III. Nationalised Banks			
I. Group	8703 (28.29)	11380 (27.59)	30.76
II. Group	741 (2.41)	1259 (3.05)	69.91
IV. Private Sector Bank	8795 (28.58)	10849 (26.30)	23.35
V. Regional Rural Banks	697 (2.27)	1315 (3.19)	88.67
VI. Co-operative Banks	2339 (7.60)	3085 (7.48)	31.89
VII. Foreign Banks	135 (0.44)	129 (0.31)	(-)4.56
Total	30766 (100.00)	41246 (100.00)	34.06

The above tables about reveals that the number of persons employed in the various institutions have increased from 30766 to 41246 (34.06%) during the first three years of the sixth Plan period. It also reveals that nearly 60% of the employees are working in the Apex Bank, State Bank and its associates and in nationalised banks. Percentage change over is highest in Apex Bank followed by Regional Rural Banks.

The reason for the higher rate of growth can be attributed to the expansion of activities of the Reserve Bank of India and Regional Rural Banks.

2.2. The literacy rate among females in Kerala is highest among the states in India. According to 1981 census the literacy rate of females in Kerala was 65-73% while that of whole India was only 24.8%. The sex ratio (ie.no female per 1000 males) is also higher. Females are competing in all fields because of higher literacy rate and improvement in their status in the society. The table given under shows the sexwise distribution of employees as on 31.3.80 and 31.3.83 in the various categories.

TABLE - 2
DISTRIBUTION OF EMPLOYEES (Sexwise) IN THE VARIOUS CATEGORIES

Category	1980			1983		
	Male	Female	Total	Male	Female	Total
I. Apex Bank	290 (79.02)	77 (20.98)	367	663 (81.35)	152 (18.65)	815
II. State Bank of India and its Associates	7456 (83.22)	1533 (16.78)	8989	9844 (79.30)	2570 (20.70)	12414
III. Nationalised Banks						
I Group	7266 (83.49)	1437 (16.54)	8703	9273 (81.49)	2107 (18.51)	11380
II Group	634 (85.56)	107 (14.44)	741	1055 (83.80)	204 (16.20)	1259
IV. Private Sector Banks	7873 (89.29)	922 (10.71)	8795	9247 (85.23)	1602 (14.77)	10849
V. Regional Rural Banks	617 (88.52)	80 (11.48)	697	1147 (87.22)	168 (12.78)	1315
VI. Co-operative Banks	1963 (83.92)	376 (16.08)	2339	2518 (81.32)	567 (18.38)	3085
VII. Foreign Banks	133 (98.52)	2 (1.48)	135	126 (97.67)	3 (2.33)	129
Total	26232 (85.26)	4534 (14.74)	30766 (100.00)	33873 (82.12)	7373 (17.88)	41246 (100.00)

The above table clearly reveals that growth of employment among females is much higher than males. The percentage of employment of females has increased from 14.74 to 17.88 within a period of three years. This may be due to the change in the recruitment policy viz. introduction of competitive examination by Selection Board to various posts in banking sector and the increasing trend in the participation rate of females.

2.3. One of the main objectives of this study is to ascertain the growth of employment in the technical wing compared to non technical wing consequent on the implementation of various developmental programme linked with bank finance. The following table gives the details of personnel in the technical and non technical wing as on 31.3.80 and 31.3.83.

TABLE - 3

Employment in the Technical and Non technical wing.

Sl. No.	Category	1980			1983		
		Technical	Non-technical	Total	Technical	Non-technical	Total
I.	Appex Banks	7	360	367	14	801	815
II.	State Bank of India and its associates.	86	8903	8989	120	12294	12414
III.	Nationalised Banks	82	9362	9444	132	12507	12639
IV.	Private Sector Banks	29	8766	8795	34	10813	10849
V.	Regional Rural Banks	-	697	697	3	1312	1315
VI.	Co-operative Banks	72	2267	2339	95	2990	3085
VII.	Foreign Banks	-	135	135	-	129	129
	TOTAL	276	30490	30766	400	40846	41246

Analysis of the above table reveals that the employment in the technical wing has increased from 276 to 400 showing an increase of about 45% during the 3 years. When compared to total employment in each category of banks, it can be seen that percentage change employment in the technical wing in the various categories is only marginal. Out of the 400 persons working in the technical wing 266 persons (66.50%) are working in the first three categories, 23.75% in co-operative banks. Only 9% are working in Private Banks. No person is seen employed in the technical wing in the foreign banks. In general, in respect of all categories of banks excepting Apex and Co-operative banks, the percentage employment opportunities of technical personnel to the total employment in each category has increased.

2.4(a) An attempt has been made to study the employment opportunities of females in the Technical and Non technical wings under various categories of banks. The following 2 tables shows sexwise distribution of employees in the above wings in the banking sector during the three years of the Sixth Plan.

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TABLE (4c)

SEXWISE DISTRIBUTION OF EMPLOYMENT IN THE TECHNICAL WING

Category	1980			1983		
	Male	Female	Total	Male	Female	Total
I. Apex Banks	7 (100.00)	-	7 (100.00)	14 (100.00)	-	14 (100.00)
II. State Bank of India and its Associates	86 (100.00)	-	86 (100.00)	120 (100.00)	-	120 (100.00)
III. Nationalised Banks	63 63 (76.83)	19 (23.17)	82 (100.00)	102 (77.27)	30 (22.73)	132 (100.00)
IV. Private Sector Banks	29 (100.00)	-	29 (100.00)	34 (94.44)	2 (5.56)	36 (100.00)
V. Regional Rural Banks	-	-	-	3 (100.00)	-	3 (100.00)
VI. Co-operative Banks	63 (87.50)	9 (12.50)	72 (100.00)	80 (84.21)	15 (15.79)	95 (100.00)
VII. Foreign Banks	-	-	-	-	-	-
TOTAL	248 (89.86)	28 (10.14)	276 (100.00)	353 (88.25)	47 (11.75)	400 (100.00)

The above table shows that eventhough the employment opportunities of females in general increased from 28 to 47 (68%) during the 3 years, their percentage increase when compared to the total employment is only marginal. Another feature is that the employment opportunities for females excepting in nationalised and co-operative banks are either nil or marginal in other categories of banks.

2.4(b). Sex-wise distribution of employment in respect of Non Technical Wing presents a different picture. The following table reveals the position as on 31/3/80 & 31/3/83.

TABLE - 4(b)

SEX-WISE DISTRIBUTION OF EMPLOYMENT IN THE NON-TECHNICAL WING

Sl. Category No.	1980			1983		
	Male	Female	Total	Male	Female	Total
I. Appex Bank	283 (78.61)	77 (21.39)	360 (100.00)	649 (81.02)	152 (18.98)	801 (100.00)
II. State bank of India and its associates	7370 (82.78)	1533 (17.22)	8903 (100.00)	9724 (79.10)	2570 (20.90)	12294 (100.00)
III. Nationalised Banks	7837 (83.71)	1525 (16.29)	9362 (100.00)	10226 (81.76)	2281 (18.24)	12507 (100.00)
IV. Private Sector Banks	7844 (89.48)	922 (10.52)	8766 (100.00)	9213 (85.20)	1600 (14.80)	10813 (100.00)
V. Regional Rural Banks	617 (88.52)	80 (11.48)	697 (100.00)	1144 (87.20)	168 (12.80)	1312 (100.00)
VI. Co-operative Banks	1900 (83.61)	367 (16.19)	2267 (100.00)	2438 (81.54)	552 (18.40)	2990 (100.00)
VII. Foreign Banks	133 (98.52)	2 (1.48)	135 (100.00)	126 (97.67)	3 (2.33)	129 (100.00)
TOTAL	25984 (85.22)	4506 (14.78)	30490 (100.00)	33520 (82.06)	7326 (17.94)	40846 (100.00)

While the percentage of growth in employment in respects of Males is only 29 %, the percentage of growth in respect of females is 63 %. The proportion of Female employment has gone up in all Categories of banks except Apex Banks. In the case of Apex Banks, even ~~though~~^{though} their number has nearly doubled, their percentage of employment has declined from 21.39 in 1980 to 18.98 in 1983. In the group of State Bank of India and its Associates nearly 21 % of the employees were females during 1983 followed by Appex Bank with nearly 19%. The rate of growth of employment in Private Sector Banks is comparatively higher than to the rate of growth of employment in all Categories of banks. This may be due to the low level of female participation in early years and changes taken place in the mode of recruitment in later years in the Private Banks. It can also be seen that females are attached more to non-technical wing.

2.5. Recent developments in the banking sector have provided employment opportunities to these personnel possessing technical qualifications in Agriculture, Veterinary, Engineering and other technical branches. Details of employees in the banking Sector possessing technical and general qualification as on 31.3.1980 and 31.3.1983 are given in the following table.

It can be seen from the above table that there is ^{over} ~~over~~ all growth of employment in all ^{categories} ~~Categories~~ of banks. 126 degree holders in agriculture, 15 Engineers and 13 Veterinarians have secured employment in the various Categories of banks during the period 1980-83. It shows that employment opportunities are brighter for persons possessing qualification in Agriculture where compared to Engineers and Veterinarians. ~~more~~ While the employment in respect of degree holders has increased by 30% it was only 27% in the case of under graduates. This may be due to the introduction of competitive examination for selection of various posts. Another revealing factor is that during the year 1980 there were only 6 Veterinary personnel in the State Bank of India and its associates. By the end of 1983 their number has increased to 15, Appex Banks and Nationalised Banks have also provided employment to the Veterinary Personnel. In the case of Engineering also all Categories of Banks excepting foreign and co-operative banks have provided additional employment.

It would be interesting to know the sex-wise distribution of employees according to their educational status. The details are given in the following table.

TABLE - 6

SEX - WISE DISTRIBUTION OF EMPLOYEES BY EDUCATIONAL STATUS AS ON 31.3.1983

Post Graduates and Graduates in

Category	Agriculture		Veterinary		Engineering		Other Subject		Under graduate		Total	
	M	F	M	F	M	F	M	F	M	F		
I. Apex Banks	4	-	1	-	3	-	450	132	205	20	663	152
	(1.25)		(5.26)		(4.62)		(2.33)	(2.44)	(1.43)	(1.04)	(81.35)	(18.65)
II. State Bank of India and its associates.	101	-	15	-	11	-	5466	1762	4251	808	9844	2570
	(31.46)		(78.95)		(16.92)		(28.28)	(32.50)	(30.06)	(42.11)	(79.30)	(20.70)
III. Nationalised Banks	125	28	3	-	29	2	6627	1732	3544	549	10328	2311
	(38.94)	(96.55)	(15.79)		(44.61)	(40.00)	(34.29)	(31.96)	(25.06)	(28.61)	(81.49)	(18.51)
IV. Private Sector Banks	17	-	-	-	20	3	5202	1365	4008	234	9247	1602
	(5.30)				(30.77)	(60.00)	(26.92)	(25.18)	(28.35)	(12.19)	(83.80)	(16.20)
V. Regional Rural Banks	6	-	-	-	1	-	723	111	417	57	1147	168
	(1.87)				(1.54)		(3.74)	(2.05)	(2.95)	(2.97)	(87.22)	(12.78)
VI. Co-operative Banks	68	1	-	-	1	-	824	317	1625	249	2518	567
	(21.18)	(3.45)			(1.54)		(4.26)	(5.35)	(11.49)	(12.98)	(81.62)	(18.38)
VII. Foreign Banks	-	-	-	-	-	-	35	1	91	2	126	3
							(0.18)	(0.02)	(0.64)	(0.10)	(97.67)	(2.33)
TOTAL	321	29	19	-	65	5	19327	5420	14141	1919	33873	7373
	(91.71)	(8.29)	(100)		(92.86)	(7.14)	(78.10)	(21.50)	(88.65)	(11.55)	(82.12)	(17.88)

The above table shows that of the 350 Agriculture degree holders employed only 29 are Females ^{of} these 29 Females, 28 females are seen employed in Nationalised Banks and the remaining ^{are} ~~one~~ in Co-operative Banks. Among males more than 70% ~~are~~ ^{are} seen employed in the first three Categories, and 22% in Co-operative banks, Private Sector Banks have provided employment only to 5.3%.

In the case of Veterinary graduates / Post graduates all the 19 persons are seen employed in the first three categories.

There were only 5 females among 70 Engineering graduates / Post graduates employed in the banking Sector. Among males more than 65% are seen employed in the Government controlled institutions and 31% in Private Banks.

It is seen that Post Graduates and Graduates in other subjects better employment opportunities compared to under graduates. About 22% of the Post graduates / Graduates are females. Here also more than 65% of the females are employed in the first three categories and about 25% in the Private Sector Banks. In the case of males also the proportion is almost the same.

In the case of under graduates employed in the Banking Sector only 12% are females.

2.7. The growth of employment ^{vat} under various Categories viz Officers, Clerks/Typist/Cashier and others will be an indicator for the planners to chalk out future programme. The following table gives the details of staff under the above 3 groups as on 31/3/'80 and 31/3/'83.

TABLE - 7

STATUS OF EMPLOYEES

Category.	Officers		Clerks/Cashiers/ Typists		Others		Total	
	1980	1983	1980	1983	1980	1983	1980	1983
I. Apper Banks	123	202	174	430	70	183	367	815
		(64.23)						
II. State Bank of India and its associates.	2069	2889	4696	6828	2224	2697	8399	12414
		(39.63)						
III. Nationalised Banks.	2180	2847	5504	7593	1760	2199	9444	12639
		(30.60)						
IV. Private Sector Banks	2291	2689	4426	5766	2078	2394	8795	10849
		(17.37)						
V. Regional Rural Banks	216	433	342	618	139	264	697	1315
		(100.46)						
VI. Co-operative Banks	844	1078	972	1308	523	699	2339	3085
		(27.73)						
VII. Foreign Banks	18	19	75	72	42	38	135	129
		(5.56)						
TOTAL	7741	10157	16189	22615	6836	8474	30766	41246
Percentage Change		(31.21)		(39.69)		(23.96)		

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The above table shows that the growth of employment ^{rate} among the Officer's Group comes to 31%, 40% among the Clerks Cashiers and Typists and about 24% among the other staff. Among the various Categories of Banks the rate of growth of Officers group is highest in the Regional, Rural Banks. The growth rate of Officers under the State Bank of India and its associated and Nationalised Banks taken together works out to about 35% during the first 3 Years of sixth plan period. This may be attributed to the expansion of activities and opening of new offices in the unbanked rural areas. For the proper implementation of various welfare programmes supervision and monitoring at higher level are inevitable. This may be one of the reasons for the higher growth of Officers ^{category} in the banks functioning in public sector.

2.8. In respect of literacy and sex ratio Kerala ranks first among the Indian States. An attempt has been made to study the growth of females employment under the various groups. The details showing the sex-wise employment position as on 31-3-80 and 31-3-83 are given in the following table.

SEXWISE DISTRIBUTION OF EMPLOYEES UNDER VARIOUS GROUPS.

TABLE - 8

Category	Officers	Clerk cum Cashiers	Other Staff	Total
I. Apped Banks	12	64	1	77
	181	300	182	663
	(63.06)	(172.73)	(103.13)	(338.92)
II. State Bank Of Indir. & 2013 its associa- tes.	56	268	253	577
	2763	4637	2444	9844
	(37.26)	(32.98)	(24.95)	(95.19)
III. National Banks	148	1185	211	1544
	2611	5828	1889	10328
	(28.49)	(34.94)	(21.95)	(85.38)
IV. Private Sector Banks	78	739	105	922
	2571	4425	2251	9247
	(16.00)	(20.02)	(14.09)	(50.11)
V. Regional Banks	6	66	8	80
	416	491	240	1147
	(98.10)	(77.90)	(83.21)	(260.21)
VI. Cooperative Banks	122	249	5	376
	885	942	691	2518
	(22.58)	(30.29)	(33.4)	(86.27)
VII. Foreign Banks	18	2	42	62
	18	70	38	126
Total	7319	6438	739	4534
Percentage Change.	422	5922	598	26232
	(29.05)	(31.70)	(24.06)	(23.58)

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The above table shows that the growth or rate of employment of females in the first two groups (Viz Officers and Clerks and Cashier) is higher than that of the males. While employment of females in the Officers & Clerks cum Cashiers group increased by 69% each the percentage increase in respect of males was only 29% & 32% respectively. The percentage of employment of females in the Officers group in the State Bank of India and its associates increased by 125%. In Regional Rural Banks the increase is by 183%. In respect of Clerks cum Cashier group also the rate is much higher in the above categories. The above facts reveal better talents of females in securing employment in banking sector.

2.9. Main objective of this study is to assess the employment potential during the sixth Five Year Plan period in the banking sector in Kerala. All the institutions were therefore requested to furnish the anticipated employment in the technical & non technical wings at the end of the Sixth Plan Period ie. as on 31/3/1983. The details furnished by various institutions are presented in the table given below.

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TABLE 2

GROWTH OF EMPLOYMENT DURING THE SIXTH PLAN

Category	1980			1985		
	Tech.	Non.Tech.	Total	Tech	Non.Tech.	Total
I. Apex Banks	7	360	367	15 (114.29)	903 (150.83)	918 (150.14)
II. State Bank of India and its associates.	86	8903	8989	154 (79.07)	14090 (58.26)	14244 (58.99)
III. Nationalised Banks	82	9362	9444	196 (139.02)	13886 (48.52)	14082 (49.11)
IV. Private Sector Banks	29	8766	8795	52 (79.31)	12070 (37.69)	12122 (37.83)
V. Regional Rural Banks	-	697	697	3	1826 (161.98)	1829 (162.41)
VI. Co-operative Banks	72	2267	2339	95 (31.94)	3382 (49.18)	3477 (48.65)
VII. Foreign Banks	-	135	135	-	131 (-2.96)	131
TOTAL	276	30490	30766	515 (86.59)	46288 (51.81)	46803 (52.13)

As per the above table it is anticipated the Banking Sector will be able to provide additional employment to more than 16000 persons by the end of 6th plan period. During the first 3 years itself, employment have been provided to 10480 persons. It is anticipated that employment opportunities are more brighter in the technical wing when compared to non-technical wing. Nationalised banks anticipate more employment chances in the technical wing. In all the Categories, the percentage change in the technical wing is more than 79%.

Regarding non technical wing, Foreign Banks alone shows a declining trend. It may be due to their non-involvement in the implementation of various developmental programmes.

The study reveals that there is ample scope for the creation of additional employment in the various categories of Banks. It is hoped that the institutions in the Banking Sector can help the Government in solving the problem of acute unemployment among the educated to a considerable extent by actively co-operating with the policies of Government through proper planning and monitoring of various developmental programmes.

3.1. Summary and Conclusions:

Kerala has already developed ^{a well knit} ~~well knit~~ Banking system Government through various measures are attempting to change the traditional policy of lending loans (ie. Security Oriented Projects) to productive and employment oriented projects thereby lending bank finance to hitherto neglected and weaker sections of the society.

While the population per bank office in India declined from 64000 in 1969 to 21000 in 1979, the population served by a bank office in Kerala declined from 35000 to 10000 over the decade. The number of branch Office in Kerala increased from 601 in June 1969 to 2128 by the end of December 1979. The number of branches has further increased to 2637 by the end of December 1984.

The present study is intended to assess the growth of employment in the technical and non technical wings of the various institutions connected with banking sector functioning in Kerala during the sixth plan period.

The required information under various categories were collected from the concerned Head of institutions functioning in the State through mailed questionnaire.

More than 95% of the Institutions have wholeheartedly co-operated in furnishing the information called for.

The study reveals that the number of personnel employed in the banking sector increased from 30766 to 41246 showing an increase of 34% during the first 3 years of the sixth plan period. Sexwise distribution shows that while the percentage of male employment declined from 85.26 to 82.12, that of females increased from 14.74 to 17.88 during the above period.

The study has revealed that there is marginal increase in the percentage of employment in the Technical Wing in all the Categories of Banks.

Sexwise distributions of personnel in the Technical Wing shows that females are increasing their number in the Nationalised, Co-operative and private banks. Their over all percentage has increased from 10.14 in 1980 into 11.75 in 1983.

In the case of non technical wing also the percentage of employment has increased from 14.78 to 17.94 during the first three years.

Another ^{interesting} ~~interesting~~ feature is that 126 Agricultural graduates, 15 Engineers and 13 Veterinary graduates got employment during the first 3 years in the various categories of Banks. Employment opportunities are brighter to Post graduates/graduates compared to non graduates.

The percentage increase during the first 3 years among Officers group is 31, as against 40 in Cashiers/Typist and 24 among others.

The ^{percentage} ~~Percentage~~ increase among females in the first two group (Viz, Officers, Clerks and Cashiers) is much higher than that of their Counter Parts.

Among the Officer's group, their percentage increase exceeds 100 in the State Bank of India and its associates and Regional Rural Banks. The employment potential in the ^{nationalised} ~~Nationalised~~ banks when compared to other categories provide optimistic hope to Technical personnel.

It is anticipated that additional employment can be provided to more than 16000 persons in the various institutions connected with banking sector during the sixth plan period.

Since one of the strategies of Seventh plan is generation of productive employment the Banking sector can help the Planners and Administration to a great extent through their active and whole hearted participation in the various developmental programmes.

DIRECTOR.

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APPENDIX I

LIST OF BANKING INSTITUTIONS

I. Appex Bank

1. Reserve Bank of India.
2. National Bank of Agriculture & Rural Development.

II. State Bank of India and its Associate

1. State Bank of India.
2. State Bank of Mysore
3. State Bank of Travancore
4. State Bank of Saurashtra.
5. State Bank of Bikaner & Jaipur
6. State Bank of Hyderabad.

III. Nationalised Bank

1. United Bank of India.
2. Union Bank of India.
3. Indian Overseas Bank.
4. Dena Bank
5. Canara Bank
6. Bank of India
7. Bank of Maharashtra
8. Bank of Baroda
9. Allahabad Bank
10. United Commercial Bank
11. Central Bank of India.
12. Indian Bank
13. Syndicate Bank
14. Vijaya Bank
15. New Bank of India.

- 16. Corporation Bank
- 17. Andhra Bank
- 18. Punjab Sind Bank
- 19. Oriental Bank of Commerce
- 20. Punjab National Bank

IV. Private Bank

- 1. Vysya Bank
- 2. South Indian Bank
- 3. Madungadi Bank
- 4. Lekshmi Vilas Bank
- 5. Lord Krishna Bank
- 6. Karnataka Bank
- 7. Federal Bank
- 8. Dhanu Lekshmi Bank
- 9. Catholic Syrian Bank
- 10. Bharat Overseas Bank
- 11. Bank of Madhya
- 12. Bank of Cochin
- 13. Paravur Central Bank

V. Regional Rural Bank

- 1. North Malabar Gramin Bank
- 2. South Malabar Gramin Bank

VI. Corporative Bank

- 1. Kerala State Corporative Bank
- 2. Land Mortgage Bank

VII. Foreign Bank

- 1. Grindlays Bank
- 2. The Chartered Bank

11. Bank of India

12. Bank of Cochin

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V. Regional Rural Bank

DEPARTMENT OF ECONOMICS AND STATISTICS, KERALA

PROFORMA

Growth of employment in Banking sector in Kerala during Sixth Five Year Plan

Name of Bank :

Educational Category	In Technical Posts		In non technical Posts.	
	31.3.80	31.3.83	31.3.80	31.3.83
	31.3.80	31.3.83	31.3.80	31.3.83
	Number as on		Number as on	
	(anticipated)		(anticipated)	

- 1. Agricultural graduates/ Post graduates M* F*
- 2. Veterinary graduates/ Post graduates M* F*
- 3. Engineering graduates/ Post graduates M* F*
- 4. Others Graduates/ Post Graduates M F
- 5. Under graduates M F

II. Category of staff

- 1. Officers. M F
- 2. Clerks/Cashier/Typist M F
- 3. Other staff (subordinate) M F

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*M : Male

*F : Female

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