

# A Study on Welfare Measures for Bank Employees in The Public Sector Bank in Tiruchirappalli

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**Abstract** - Employee welfare plays a crucial role in enhancing job satisfaction, productivity, and organizational loyalty, especially in service-oriented sectors such as banking. The study is conducted by the welfare measures for public sector bank employees in Tiruchirappalli. The sample size was collected from 150 sample of the respondents and the statistical tools used in Frequency table and chi square test.

**Keywords** - Welfare Measures, Bank Employees, Public Sector Bank

## I Introduction

Welfare measures for bank employees are essential for sustaining a motivated and efficient workforce in public sector banks. A systematic research-based analysis of these measures provides valuable insights into employee well-being and organizational effectiveness, thereby helping bank management and policymakers to strengthen human resource practices. Welfare measures refer to the various facilities, services, and benefits provided by an organization to its employees to improve their working conditions, standard of living, and overall well-being. These measures aim to ensure the physical, mental, social, and economic welfare of employees, both inside and outside the workplace. In organizational and industrial contexts, welfare measures help employees lead a healthier, safer, and more satisfying life, which in turn enhances their job satisfaction, morale, efficiency, and productivity. Employee welfare includes such services, facilities, and amenities as may be established in or in the vicinity of undertakings to enable the persons employed therein to perform their work in healthy and congenial surroundings and to provide facilities for good health and high morale.

## II. Review of Literature

Dr. D. Appala Raju Employee Welfare Measures in Public Sector Banks (A Study with Reference to State Bank of India) Employee welfare plays a crucial role in enhancing job satisfaction, productivity, and organizational loyalty, especially in service-oriented sectors such as banking. This study evaluates the welfare measures implemented by the State Bank of India (SBI) with specific reference to employees in the Anakapalli District.

### Research Gaps

Many studies focus on awareness and satisfaction, but fewer explore longitudinal impacts of welfare changes. Limited research on comparative welfare effectiveness across different PSBs or regional differences. The role of psychological welfare (stress management, work–life balance) needs deeper investigation in the banking context.

### Statement of The Problem

Public Sector Banks play a significant role in the economic development of the nation by delivering essential financial services, implementing government policies, and advancing financial inclusion. The operational efficiency and overall effectiveness of these banks are largely influenced by the performance, commitment, and level of satisfaction of their employees. In the contemporary, competitive, and technology-intensive banking environment, bank employees face increasing workloads, heightened performance expectations, frequent policy revisions, rapid digital transformation, and growing customer service demands.

### Scope of The Study

- The present study, titled “A Study on Welfare Measures for Bank Employees in the Public Sector Bank,” is confined to examining the various welfare measures provided to employees working in public sector banks.
- The study focuses on assessing employees’ awareness, utilization, and level of satisfaction with existing welfare facilities such as medical benefits, leave facilities, pension and provident fund schemes, housing and loan facilities, work-life balance measures, and training and development programs. It also examines the impact of these welfare measures on job satisfaction, motivation, and work performance of bank employees.
- The scope further extends to analysing the differences in perception of welfare measures among employees based on demographic variables such as age, gender, educational qualification, designation, and length of service.

### Objectives of the study

- To identify the statutory and non-statutory welfare measures available to bank employees in public sector banks.
- To analyse employees’ level of awareness and utilization of welfare measures.
- To study the impact of welfare measures on job satisfaction, morale, and productivity of bank employees.

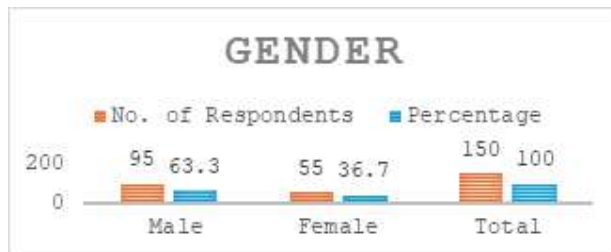
## III. Research Methodology

### Data Analysis and Interpretation

Table No: 1

#### Gender-Wise Distribution

Gender	No. of Respondents	Percentage
Male	95	63.3
Female	55	36.7
Total	150	100



Source: Primary Data

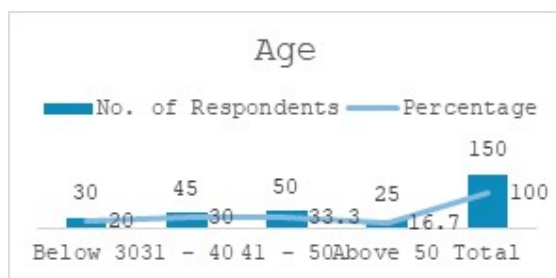
**Inference:**

The gender-wise distribution of respondents shows that out of the total 150 bank employees surveyed, 95 respondents (63.3%) are male and 55 respondents (36.7%) are female. This indicates that male employees constitute a higher proportion of the workforce in the selected public sector bank. However, the representation of female employees is also significant, reflecting a growing participation of women in the banking sector. The gender composition of the sample suggests that the findings of the study incorporate perspectives from both male and female employees, thereby providing a balanced understanding of employee welfare measures across genders.

Result: The gender-wise distribution of respondents shows that male employees constitute the majority (63.3%)

Table No: 2  
Age-wise Distribution

Age Group	No. of Respondents	Percentage
Below 30	30	20.0
31 – 40	45	30.0
41 – 50	50	33.3
Above 50	25	16.7
Total	150	100



Source: Primary Data

**Inference:**

The age-wise distribution of respondents reveals that the majority of employees fall within the 41–50 years age group (33.3%), followed by those in the 31–40 years group (30.0%), indicating a predominantly middle-aged workforce in the public sector bank. Employees below 30 years constitute 20.0%, while those above 50 years account for 16.7%, suggesting a balanced mix of experienced and younger employees, which provides comprehensive insights into welfare measures across different age groups.

Result: The results show that the 41–50 years age group forms the largest segment of respondents (33.3%),

Table No: 3  
Educational Qualification

Qualification	No. of Respondents	Percentage
Undergraduate	40	26.7
Postgraduate	85	56.6
Professional	25	16.7
Total	150	100



Source: Primary Data

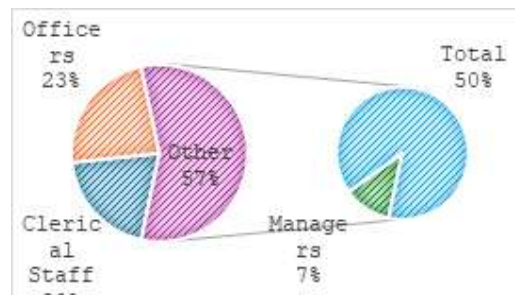
**Inference:**

The educational qualification profile of the respondents shows that a majority of employees (56.6%) possess postgraduate qualifications, indicating a highly educated workforce in the public sector banking environment. Undergraduate degree holders account for 26.7% of the respondents, reflecting the presence of employees at entry-level or clerical positions. Professionals, including those with specialized or technical qualifications, constitute 16.7% of the sample, representing employees with advanced skill sets. Overall, the data suggest that public sector banks employ a predominantly well-qualified workforce, which may influence employees’ awareness, expectations, and evaluation of welfare measures provided by the organization.

Result: The findings indicate that public sector banks are staffed with a predominantly well-qualified workforce, as more than half of the respondents (56.6%) possess post-graduate qualifications.

Table No: 4  
Designation-wise Distribution

Designation	No. of Respondents	Percentage
Clerical Staff	60	40.0
Officers	70	46.7
Managers	20	13.3
Total	150	100



Source: Primary Data

**Inference:**

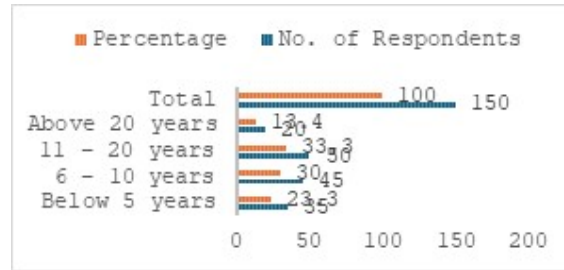
The designation-wise classification of respondents reveals that officers constitute the largest group, accounting for 46.7% of the total sample, indicating their dominant presence in the study. Clerical staff represent 40.0% of the respondents, showing substantial participation from operational-level employees. Managers form a smaller proportion at 13.3%, reflecting limited representation of higher administrative roles. This distribution ensures adequate coverage of clerical and officer-level employees, while still including managerial perspectives, thereby providing a comprehensive basis for analyzing differences in perceptions and satisfaction levels regarding welfare measures across various designations in public sector banks.

Result: The designation-wise classification of respondents reveals that officers constitute the largest group, accounting for 46.7% of the total sample.

Table - 5  
Experience-wise Distribution

Years of Experience	No. of Respondents	Percentage
Below 5 years	35	23.3
6 – 10 years	45	30.0

11 – 20 years	50	33.3
Above 20 years	20	13.4
Total	150	100



Source: Primary Data

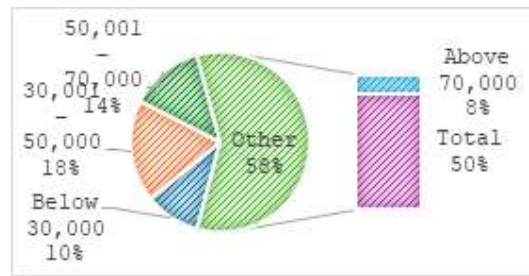
**Inference:**

The experience-wise distribution of respondents indicates that the largest proportion of employees (33.3%) have 11–20 years of service, reflecting a mature and stable workforce in public sector banks. Employees with 6–10 years of experience account for 30.0%, suggesting a strong representation of mid-career staff. Those with below 5 years of experience constitute 23.3%, indicating the inclusion of relatively new employees, while only 13.4% have more than 20 years of service, representing senior and nearing-retirement personnel. This balanced spread across experience levels provides a comprehensive foundation for assessing how perceptions of welfare measures vary with length of service among bank employees.

Result: Experience-wise distribution of respondents indicates that the largest proportion of employees (33.3%) have 11–20 years of service

Table. No. 6  
Monthly Income (Rs.)

Income Level	No. of Respondents	Percentage
Below 30,000	30	20.0
30,001 – 50,000	55	36.7
50,001 – 70,000	40	26.6
Above 70,000	25	16.7
Total	150	100.0



Source: Primary Data

**Inference:**

The income-wise distribution of respondents indicates that a majority of the employees (36.7%) fall within the monthly income range of ₹30,001–₹50,000, suggesting that most respondents belong to the middle-income group. This is followed by 26.6% of employees earning between ₹50,001 and ₹70,000, reflecting a considerable proportion of experienced or senior-level staff. About 20.0% of the respondents earn below ₹30,000 per month, indicating the presence of entry-level or junior employees in the sample. A smaller segment (16.7%) earns above ₹70,000, representing higher managerial or senior positions. Overall, the income distribution shows a balanced representation across different income levels, making the data suitable for examining the relationship between income and perceptions of welfare measures among bank employees.

Result: Majority of the employees (36.7%) fall within the monthly income range of ₹30,001–₹50,000, suggesting that most respondents belong to the middle-income group.

**Cross Tabulation**  
**Association Between Designating and Satisfaction with Welfare Measures**

Designation	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Clerical Staff	15	25	10	6	4	60
Officers	22	25	10	8	5	70
Managers	8	5	5	1	1	20
<b>Total</b>	<b>45</b>	<b>55</b>	<b>25</b>	<b>15</b>	<b>10</b>	<b>150</b>

Source: Primary Data

The cross-tabulation analysis reveals variations in the level of satisfaction with welfare measures across different designations in public sector banks. Among clerical staff, a majority of respondents express positive satisfaction, with 40 out of 60 employees falling under the highly satisfied and satisfied categories, indicating that welfare provisions largely meet their expectations. However, a small proportion shows dissatisfaction,

suggesting scope for improvement in addressing role-specific needs. In the case of officers, satisfaction levels are comparatively high, as 47 out of 70 respondents report being either highly satisfied or satisfied. At the same time, a noticeable number of officers remain neutral or dissatisfied, implying mixed perceptions possibly influenced by workload, career pressure, or work–life balance concerns. For managers, satisfaction appears relatively stronger, with 13 out of 20 respondents indicating satisfaction or high satisfaction and only a minimal number expressing dissatisfaction. This suggests that welfare measures are more aligned with managerial expectations, possibly due to better access to benefits and decision-making authority. Overall, the results indicate that employee satisfaction with welfare measures increases with designation level. While welfare initiatives are generally effective across all categories, the presence of neutral and dissatisfied responses among clerical staff and officers highlights the need for designation-specific welfare strategies to enhance overall employee satisfaction in public sector banks.

#### **IV. Conclusion**

The study on welfare measures for bank employees in the Public Sector Bank in Tiruchirappalli reveals that employee welfare plays a crucial role in enhancing job satisfaction, morale, and overall performance. The findings indicate that most employees are aware of the welfare measures provided by the bank and express satisfaction with statutory benefits such as salary structure, leave facilities, medical benefits, and retirement schemes.

However, the study also highlights certain gaps in non-monetary and modern welfare initiatives. Employees expressed the need for improved stress management programs, better work–life balance initiatives, and enhanced recreational and wellness facilities. While the existing welfare measures contribute positively to employee commitment and organizational stability, periodic review and upgrading of these measures are essential to meet the changing expectations of employees.

In conclusion, effective welfare measures not only improve the quality of work life of bank employees but also help the bank achieve higher productivity and service efficiency. By addressing employee concerns and introducing innovative welfare practices, Public Sector Banks can strengthen employee satisfaction and sustain long-term organizational growth.

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