

PROJECT REPORT (17MBAPR407)

A Study on “Employee Life Cycle” At Vistaar Financial Services Pvt. Ltd.

By

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Submitted to

VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI



In partial fulfilment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

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CERTIFICATE

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During her training with us, we found her to be sincere, hardworking and highly committed.

We wish her all success in her future endeavors.

From Vistaar financial service pvt. Ltd.



Shamullah Udikeri

HR. Manager



ACHARYA INSTITUTE OF TECHNOLOGY

(Affiliated to Visvesvaraya Technological University, Belagavi, Approved by AICTE, New Delhi and Accredited by NBA and NAAC)

Date: 04/04/2019

CERTIFICATE

This is to certify that **Ms. Umme Salma Nazneen** bearing USN **1AY17MBA57** is a bonafide student of Master of Business Administration course of the Institute 2017-19 batch, affiliated to Visvesvaraya Technological University, Belagavi. Project report on “**A Study on Employee Life Cycle at Vistaar Financial Services Pvt. Ltd, Bengaluru**” is prepared by her under the guidance of **Dr. Gururaj B Urs** in partial fulfillment of the requirements for the award of the degree of Master of Business Administration, Visvesvaraya Technological University, Belagavi, and Karnataka.

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DECLARATION

I, Umme Salma Nazneen, hereby declare that the Project report entitled “**Employee Life Cycle**” with reference to “Vistaar Financial Services Ltd.” prepared by me under the guidance of Dr. Gururaj B Urs, Professor of M.B.A Department, (Acharya Institute of Technology) and external assistance by Mr Shamiullah Udikeri, HR Manager, Vistaar Financial Services Ltd. I also declare that this Project work is towards the partial fulfilment of the university Regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belagavi. I have undergone a summer project for a period of six weeks. I further declare that this Project is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma from any other University / Institution.

Place: Bangalore

Date05/04/2019

Umme Salma
()

Signature of the student

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Place: Bangalore

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ABBREVIATIONS

- **ROI** – Rate Of Interest.
- **NBFC** – Non Banking Financial Co - operations.
- **SIDBI** – Small Industry Development Bank Of India
- **AMFI** – The Association Of Mutual Funds In India
- **IPPB** – India Post Payment Bank
- **ELM** – **Employee** Life-cycle Management.
- **FY**– Financial year.
- **RBI** – Reserve Bank Of India
- **MSME** – Micro Small Medium Enterprises
- **MUDRA** – Micro Units Development Refinance Agency
- **SEBI** – Securities Exchange Board Of India
- **MF** – Mutual Funds
- **AUM** – Assets Public Offerings
- **IPO** – Initial Public Offerings
- **FPI** – Foreign Portfolio Investors
- **BII** – Bharat Inclusion Initiatives
- **BSE** – Bombay Stock Exchange

Executive summary

This particular research is conducted on Employee life cycle that is followed at Vistaar financial service pvt limited. In today's competitive corporate world, managing the Employee life-cycle have been measured as the important aspect of personnel's life as it has been considered most vital capital of the entity i.e., personnel's Employees satisfaction of is considered to have a lot of importance. It benefits the company and increases its productivity.

For a company to be successful, employee's satisfaction towards different phases of an employee life-cycle is a key aspect. The satisfaction among employees depicts whether they are happy with the current policies followed by the company. The success of any company will be based on the workers as employees are considered to be an asset to the organization. Any slight damage caused to the employee within the premises will lead to major effects.

This topic was chosen because the company is involved with all major aspects of Human Resources functions. Such as from Recruitment, on-boarding, Development, Retaining, till off-boarding. And to learn company's policy and procedures which are followed currently.

From this survey, it was understood that the employees are mostly satisfied by policies and procedures followed by a company.

The research methodology for the study on Employee life-cycle is simple stratified random sampling where in the study is only based on employees of Vistaar financial service ltd 50 samples have been used for the study and responses collected only from HR department employees.

The findings found out of the study are that the employee leaves the organization frequently because of work pressure and stick to company because of good compensation and it is also found out that the greater the tenure in the company the greater the quality of employee life cycle. The suggestions given to the company are the top management has to handle employee's grievances with utmost care and try to change the retaining techniques of the company

Hence to maintain good quality of Employee life cycle the company should be able to retain the existing employees and try to attract the potential employees.

CHAPTER 1

1.1 INTRODUCTION

The topic titled “Employee lifecycle” helps to analyze and understand about the existing employee life cycle and employee’s satisfaction in their different stages of career. By understanding company’s employee life cycle one can easily understand about the employees and their satisfaction level and policies and procedures carried out by the company at the current scenario. It is a very important tool to improve and enhance policy and procedure of the company. By analyzing employee life cycle one can understand about the strength and weaknesses about the company.

The study gives the clear vision and future prospects of the company after analyzing existing and past employee life cycle. It is very helpful for making important decision and enhancing the present performance as well as to get a better result in the future, it helps in retaining training motivating the employees. This study was conducted in Vistaar financial service Pvt. Ltd. Company. To understand how the various stages of employee life cycle is being carried in an organization.

Employee life cycle is the various phases of an employee one who goes in their career. In every stage it will have many challenges, for achieving appropriate success in an organization HR department should have better understanding of Employee’s various careers.

1.2 INDUSTRY PROFILE

In this huge world of globalization Indian organizations have opened many different ranges of Expansion towards new innovations in global financial services. This finance sector includes insurance business commercial banks mutual funds pension schemes, NBFC and many other financial businesses. This sector also comprises of many different banking products and services such as payment banks which acts as regulator of all the banks. All most above 64% of the

company's capital is held with the commercial banks for smoothly monitoring and guiding the flow of money in the financial wheel. (<https://www.nbfc.com>)

There has been a huge change in the governmental policies and procedures towards this sector due to liberalization globalization and privatization for enhancement. The MSMEs has the key role to facilitate any kind of financial concerns by the governmental influence in consultation with RBI. Government of India has taken up an initiative for micro and small entrepreneurs for fulfilling their individual financial requirement by launching credit guarantee fund scheme and MUDRA. (<https://www.rbiguidelines.com>)

The top capital market among the successful countries which includes both the private as well as private sector is the Indian economy. For humanizing every individual financing needs SIDBI was launched with the aim of protecting shareholders rights and enhancing the credit availability of these enterprises with the help of SEBI in the year 2017 the government of India commenced a new initiative called "Udyami Mitra" came into picture (<https://www.rbiguidelines.com>)

1.2.1 Market volume

The Asset under Management (AUM) of financial sector has seen a quick development in the Indian mutual fund industries. Between last month of 2018 this sector had a Rs. 24 trillion funds generated in the AUM. The entire equity portfolio in this particular year has seen a massive growth of Rs.74.6 million. Financial sector contains much crucial components amongst one of them being the industries of insurance. The insurance companies expanded in a rapid phase in the recent years. It had a turnover of approximately Rs 193866 corers from the life insurance organization's initial premium amount itself.

The initial public offers from the market has also developed its potential in the secondary market which is above 1.2 billion\$ in the last financial year. The activities of mergers and acquisitions has observed an increments in this sector with about a 4.1billion\$ and so many acquisition. The BSE is one of the prestigious stock exchanges in India after NSE which involves building strong insurance policies for different individuals through improved distribution technology for exchange. (<https://www.stockmarketindex.com>)

1.2.2 Investments/Developments

- Foreign portfolio investors have invested about Rs. 6300 crores in the capital market as of Dec 2018
- There are new innovations in financial investments techniques by the financial institutions like J.P Morgan Bill and Melinda Gates association and Michel and Suzen Dell association each with an investment of US\$ 9.5 million.
- There was an investment of US\$ 25 Billion in venture capital angel investors and private equity during 1st,2nd & 3rd quarter of 2018.(<https://www.msme.com>)

1.2.3 Measures taken by government.

- Listed Indian companies and many other regulatory bodies in consultation with SEBI has invested in direct investment portfolios
- In Oct 2018 annual reports and contract performances was been reflected in the sensex as 50 Index in BSE.
- Global achievement an enhancement in infrastructure though overall standards of governance enhanced the financial sector and build strong market presence through recommendation
- In Aug 2018 the local bodies of India has taken an initiatives to contribute to the weaker sections of the society through penetration in rural market through building up of India's Post Payment Banks (IPPB). (ref:<https://www.indianmsme.com>)

1.2.4 Road Ahead

- Today India has been one of the world leading economies for providing. Insurance and banking facilities. A recent foreign influence towards this sector has bought a positive response and increment in stakes of joint ventures according to rules and regulation laid by foreign investors. There has been an entry of new and local players within the domestic economy and in future there would be an innovation in those joint ventures.

- The AUM according to the association of mutual funds of India (AMFI) has an investment of about Rs 95 lakh crores which could grow thrice by 2025 according to the investor's predictions and their financial accounts.
- A yearly development potential of 150% has been estimated at the end of this decade in the Indian E- wallet industry.(ref:<https://www.milestonemsme.com>)

1.3 COMPANY PROFILE

Vistaar financial services limited is a non banking financial company started in the year 2010 in Begaluru Karnataka in which the core business is providing appropriate financial requirement to small and medium entrepreneur. This company was founded by two Indian entrepreneurs and it has a work force of more than 2000 people. Whose task is to create, support & develop new opportunities for potentially women and men for enhancing the standard of living and converting the community into a productive one they particularly focus on middle class segment and their major task is to meet out the need of monetary requirements at affordable prices and convenient. They serve as a support system of domestic economy which aims at utilizing man power and capital resources with wide options. (ref:<https://www.vistaarfinancialservicepvtltd.com>)

Vistaar is rapid increasing to be a foremost performer in India's MSME finance space. Foundation to success is the usual enthusiasm of the segment Vistaar give out, but in equal appraise Vistaar team across who work determinedly to put forward the best possible set of products and services to underserved entrepreneurs across the nation.

India's manufacturing output has given a contribution of above 45% in the medium and small enterprises sectors with nearly 36 Million enterprises a series of opportunities has been developed for fulfilling financial requirement of micro small and medium sized entrepreneurs had a requirement of about Rs 2.9 Trillion according to Vistaar. Vistaar financials had a major target to satisfy all the credit based demand of MSME business as well as banking services.

1.3.1 PROMOTERS

Board of Directors

C.B Bhave

Mr. Chandrashekhkar Bhaskar Bhave is a 1975 IAS batch officer he has worked in all the positions of state and central government he had also won many recognition honors from Maharashtra government for achievement in social welfare and administration work area he has an experience more than 41 years in finance and regulation sector as well.

Manju Agarwal

Ms. Manju Agarwal has a career span of over three decades in the banking sector. Her last assignment was with State Bank of India, as Deputy Managing Director (Digital Banking and New Businesses), wherein she was responsible for rolling out new digital initiatives in the Bank.

J Abraham

He started his service period at bell Canada for growth in advanced services and different business models for technological development. He also started an Canada's first frame relay and its development. He has an experience of more than 25 years for providing services as a leader of management in different technological organization across South East Asia and America.

Sandep Faris

Sandep Faris is one of the recognized entrepreneur who primarily focuses on thesis based inverstors who deliver their important and vital services to these communities through wide networking he was formerly working in unitus company as a chief innovation officer and now he is working in Elevar equity as founder and managing director.

Badri Pilla Pakam

Badri Pilla Pakam is currently working in Omdiyar network India as a director and he executes investments in this particular company primarily focusing on small organizations property rights consumer internet and many other financial derivatives as an initiative towards accessing capital

Sumeer Chadha

Sumeer Chadha, is currently working in WestBridges delawara advisors as a managing director and co - founder his core business activity is providing finance to private equity public company and venture capital with almost 15 years of service period.

Dr. S.J. Mehta

Dr. Shailesh J Mehta is the nominee director. He is there in the financial sector business for about 45 years and currently he is at OHIO based Amari trust organization which itself now recognized as key corporation where itself he had 12 years of experience he was also there in the team of board of director in a predecessor company called First deposit Entity.

Brahma Anand Hegde

Brahma Anand Hegde is the important member amongst the board of directors of Vistaar finance private limited where he is serving as an executive vice chairman. Prior he was assigned in the task of development of micro finance and its business in fullerton company (<http://vistaarfinancial.servicepvtltd>)

1.3.2 VISION, MISSION & VALUES

Vision

Our Vision is to be channel to the underserved so that they can achieve greater economic and social well-being. Specifically we offer a full range of financial services customized to fulfill their every business requirement and move them into the mainstream. (<https://www.vistaarfinance.com/>)

Mission

We shall achieve our vision by deeper understanding of specific customer segments, to fulfill their financial needs through customized products and simple processes

Values

- Our products, processes and people will focus on enhancing the economic output of our customers` enterprises.
- We shall provide all the required information to customers, employees and other stakeholders.
- We will be ethical in our interactions with customers, colleagues and associates.
- We will display exemplary team work towards meeting organizational goals.(<http://vistaarfiance.com>)

1.3.3 PRODUCT PROFILE

Vistaar products are custom worked to suit a broad range of enterprise to diversify business development for their clients. Vistaar contribution has been increased in both ticket size and tenor. Today Vistaar has almost 4 diverse products which spread through along with the scope of capital and pre requisite for their client`s. One of the most recent among bill discounting and equipment finance.

Small Business Hypothecation Loan (SBHL)

Ticket size (loan amount): Rs 95,000

Tenure of: 2 years

Rate of Interest is between: 27% - 29.5%

This product is offered to serve the needs of small business organizations across each sector of economy like all types of stores pharmacy shoe. Utensils, readymade garments as well as hardware and kirana stores etc (<http://vistaarfiance.com>)

Small Business Mortgage Loan (SBML)

Ticket size (loan amount): Rs 25 Lakhs

Tenure of: 5 years

Rate of Interest is between: 15% - 25%

For better operational efficiency of better capital, working capital there are so many kind of loan services has been implemented to meet out self employed segments like people who are involved in trading activities and manufacturing and servicing as well for eg mills lathe machines and garages (<http://vistaarfiance.com>)

Anchor Based Bill Discounting

Anchor limit: Up to: 5 Crs

Seller limit: Up to: 25 Lakhs

Tenure: 90 days

Rate of interest is between: 14% - 16.5%

This product is offered for manufacturing parts that are situated around small town's industrial area and semi urban places. Technically it had an average revenue generated above 1 crore and it task is to acquire raw materials from different financial institutions. Through tier two manufacturer. (<http://vistaarfiance.com>)

Enterprise Business Mortgage Loan (EBML)

Ticket size up to : Rs 50 Lakhs

Tenure: 10 years

Rate of Interest between: 15% - 25%

This loan requirement purpose is been built to entertain medium enterprise business that is requires an improved and operational capabilities which had a whole requirement of finance (<https://www.vistaarfinancialservicepvtltd.com>)

1.3.4 Areas of Operation

Vistaar financial service put limited currently have 225 Branches spread Across 13 states.

1. Haryana	04 Branches
2. Rajasthan	15 Branches
3. Gujarat	19 Branches
4. Maharashtra	32 Branches
5. Madhya Pradesh	30 Branches
6. Karnataka	36 Branches
7. Uttarakhand	04 Branches
8. Uttar Pradesh	08 Branches
9. Chhattisgarh	04 Branches
10. Odisha	05 Branches
11. Telengana	05 Branches
12. Andhra Pradesh	17 Branches
13. Tamil Nadu	46 Branches.

1.3.5 Infrastructure Facilities

The main head office of the company is located in BTM layout 2nd stages in 2 acres of land. Each department is situated in different floor. Canteen facility is provided, Rest rooms for both men and women are separate, lobby is there for their customers to wait, separate Conference Hall is there, Training rooms, And Transportation facilities and internet facility, clean water facilities and there is a proper air conditioning facility is being provided.

1.3.6 Competitors Information

1] Veritaas Finance Private Limited

Veritaas finance private limited Company is situated at Chennai, Veritaas is mainly try to meet the unmet needs of MSME's in India this enterprise is managed by professionals with high experience in this sector, the company's aim is to provide loan to MSME sectors and brings out potential of them which consists of millions of Indians, who are actually reason for the growth of country. Veritaas has grown its books of loan more than 640 crores, its expansion have crossed more than 150 branches and it have more than 3000 of potential customers. (<https://www.veritaas.com>)

2] Fullerton India

Fullerton is Established in January 2007, its total branches are 617 across India its potential customers are 2.97 million customers. Fullerton India avail the loans even for commercial vehicles home reconstruction loan etc. It has workforce of 12030 employees, the company is fully wholly owned subsidiary of Fullerton financial holdings. (<https://www.fullertonindia.com>)

3] Intec Capital Limited

Intec capital is one of the oldest eminent NBFC's among India started in year 1994, it has got recognition award for most customer friendly loan and with lesser documentation has more than 5 million customers. Its branches are approx 825 all over in India It has covered most of all Towns Villages and cities, It process of work is carried out on appropriate business Model. Its key of success is it is trying to reach every possible remote area and provide easy accessibility of loan to most of its customers. (<https://www.intecindia.com>)

1.4 SWOT Analysis

Strengths

1. Majority owners of the company helps to develop the brand image
2. Offers diversified products - real estate financing, lending, banking, venture capital, etc.
3. One of the largest and leading diversified financial conglomerate

4. Has presence throughout India.

Weaknesses.

1. Brand recall is lower despite being a prominent national player
2. Presence of competitors has reduced its market share

Opportunities.

1. Can acquire or form strategic alliance with other firms
2. Can expand to other various countries
3. Focus on advertising and marketing would help boost the brand image
4. Unmet demand of Remote area customers.

Threats

1. Highly sensitive to domestic interest rates of the country
2. Vulnerable to the political outlook of the country.

1.5 Future Growth and Prospects:

- Vistaar aims to cross 2000 crores portfolio by next 5 years
- Vistaar aims to be ranked among the India's top 20 NFC's in next five years.
- Vistaar aims at expanding its business to more states.
- Vistaar aims at to disburse Rs 150 crores in MSME loan in FY20.

1.6 Financial Statements.

Profit & loss A/c

Table No.1.1: Showing Profit & loss A/c for the ending 2016, 2017

PARTICULARS	2017 (Lakhs)	2016 (Lakhs)
Income		
Revenue from operation	28231	26630
Other income	342	487
Total	28573	27117
Expenditures		
Personnel benefits cost	8153	7532
Financing Expense	7690	6996
Depreciation & amortization cost	504	472
Provision & loans written off	4295	3396
Miscellaneous expense	3429	3675
Total	24071	22071
Profit before tax	4502	5046
Tax cost		
Tax cost for former years	-	21
Current Tax	1352	2328
overdue tax Charges	184	(642)
Total	1536	1707
Profit after tax	2966	3339

(Vistaarfinanceservices.com)

Table No.1.2 Showing Balance sheet as on 2017 & 2018 (figures in Lakhs)

Particulars	As on 31st March 18	As on 31st March 17
A. Assets		
Non Current assets		
Fixed assets		
Tangible assets	668.00	795.00
Intangible assets	155.00	192.00
Capital work in progress	2.00	54.00
Intangible assets in development	6.00	12.00
Deferred taxes	1152.00	1336.00
Long term loans and advances	94494.00	79256.00
Other non-current assets	686.00	804.00
Total non-current assets (A1)	97163.00	82449.00
Current assets		
Cash and bank balances	4089.00	13470.00
Short term loans and advances	33695.00	33391.00
Other current assets	2040.00	2146.00
Total current assets	39824.00	49007.00
Total assets (A) (A1+A2)	136987.00	131456.00
B. Equity and Liabilities		
Shareholders' funds		
Share capital	6758.00	6747.00
Reserves and surplus	50377.00	47382.00
Share capital (B1)	57135.00	45129.00
Non-current liabilities		
Long term borrowings	40876.00	48554.00
Other long term liabilities	51.00	229.00
Long term provisions	2333.00	2988.00

Non- current liabilities (B2)	43260.00	51771.00
Current liabilities		
Short term borrowings	3564.00	140.00
Other current liabilities	32694.00	24877.00
Short term provisions	334.00	539.00
Current liabilities (B3)	36592.00	25556.00
Total liabilities (B1+B2+B3)	136987.00	131456.00

(vistaarfinanceservices.com)

1.6.1 Calculation of current ratio

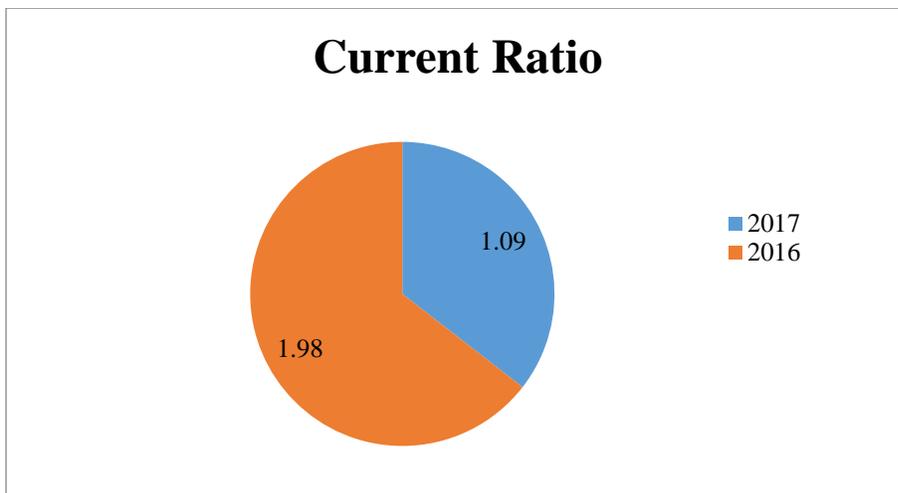
Table No.1.3 showing current ratio for the year 2016 and 2017

Year	Current asset	Current liability	Current ratio
2016	49007	25556	1.98
2017	39824	36592	1.09

Interpretation:

The Current ratio is a correlation among current assets and Current liability. If the current ratio of the company is 2:1 is acceptable. The current ratio of above table has ratio 1.98 in the year 2016 and it went to decreasing in 2017 as 1.09

Chart No. 1.1 showing the current ratio



1.6.2 Calculation of Quick ratio

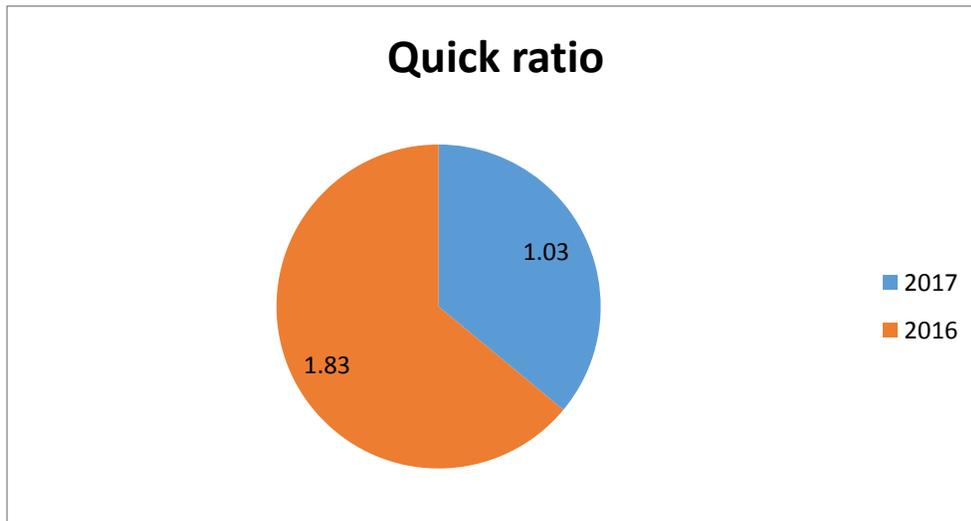
Table No 1.4. Showing quick ratio for the year 2016 & 2017

Year	Quick asset	Current liability	Quick ratio
2016	46861	25556	1.83
2017	37784	36592	1.03

Interpretation:

The quick asset is the correlation among quick asset and current liability. If quick ratio is more than 1:1 then it can easily meet the expenses that is quick asset can easily converted into cash. The quick ratio of above table ratio has 1.83 in the year 2016 and 1.03 in the year 2017 .in this it can easily convert into cash. The overall quick ratio of the company is satisfactory.

Chart No. 1.2 showing Quick Ratio



CONCLUSION

From the above chapter the basic aspects of organization such as company profile, promoters, vision, mission, & values along with different products & services of the company as well as the competitor of Vistaar even SWOT analysis & financial statements for 2 consecutive year for 2016 & 2017 has been done in research study.

CHAPTER 2

CONCEPTUAL BACKGROUND AND LITERATURE REVIEW

2.1 Theoretical Background of the Study

Employee life cycle is an HR model that identifies the different stages, through advances in an organization. Under the roll That HR plays to optimize the progress of Employee life cycle. In short it refers to an Employees journey with the company in certain stages in the Employee life-cycle management. Overlap with core responsibilities and may involve the use of talent management software Hence, it is referred as Human resource life cycle, or Human resource cycle. (ref:<https://www.hrlifecycle.com>)

2.1.1 Stages of ELC

The ELC comprises of 5 different stages, Starting with Recruitment and selection, On boarding, Development, Retaining & off- boarding. The most usual ELC model divided into five to six stages. In this study 5 component is used as listed above. (<https://www.hrlifecycle.com>)

Stage 1: Recruitment & Hiring

This stage start from having vacancy in an organization and analyzing the job vacancies understanding about job Requirements advertising and generating awareness about the vacancies publishing the articles in most famous and affordable news papers, calling candidates for interviewing, reviewing application of various candidates, after reviewing short-listing the candidates and choosing best among all and doing background check. Now a days this all process is mostly carried out by the Talent Acquisition Software which is also known as (TAS).

Stage 2: On - boarding

At the completion of recruitment and hiring selection when all documentation, offer and acceptance of letter process finishes On-boarding stage starts where an employee newly joins in an organization to make the candidate feel comfortable and work effectively the organization takes some steps such as providing all necessary infrastructures both hard and soft to work smoothly and effectively, providing Knowledge about the colleagues and other staff to make feel

like one among them, for improving skills providing guidance. Candidate's data will be added to the company's access management system of the company.

Stage 3: Developing

After the completion of On boarding stage when Employee starts feeling him/her self as a part of company and starts working with expertise and with less error next stage comes is developing of an employee. Developing in terms of career growth, knowledge growth skills growth, personality growth etc. This particular stage focuses on development of an employee from every prospective the feedback will be collected from all managers or survey will be conducted amongst the employee to check with which aspects the employees are lacking behind and training will be provided to correct and perform better in an lacking aspect of an employee. By conducting frequent training program the Employees will be motivated to work with company and company cost will also reduced because lesser the errors higher profit.

Stage 4: Retaining

Once the developing of the employee finishes if employee feels starting that he has learnt many things and if one have a good understanding of his duties and responsibilities after that the most difficult task is to retain the employees to retain the employee HR should understand the reason for employees turn over if it is related to pay and the same candidate is serving good profits to company than his/her pay should be revised but incase the employee wants to leave the organization because of the facilitates provide any the company. The organization should try to fix the issues and should use some retention techniques by paying good perks or by giving promotions and with extra bonus.

Stage 5: Off - boarding

This is final stage of the ELC where retention technique does not work and Employee wants to leave the organization for different reasons such as new job starting his own venture termination or violating the rules and regulations of the company for termination prior notice should be given from both the ends if employee wants to leave than he should give prior notice of 3 months and if company is terminating the Employee organization should give prior notice of 1 month and organization should clear all the employees dues and all necessary documents should be given

such as experience certificate and last salary slip and employee should handover all the documents and the assets of the company to the organization.

2.1.2 Importance of the employee life cycle

ELM is considered as very vital part of HR department because it consist of all the departments of HR in one's career such as starting from Recruitment and hiring the recruitment department and payroll department comes into picture and the same department will have so many roles and responsibility to fulfill behind only one employee like this concept covers almost all departments how does it work in different stages of an employee's life. If ELM is not properly designed than there is must that the organization will not run for longer time. It can't be able to sustain in an market if turnover of an employee is high it directly affects to the brand name of the company and effects the financial status of the organization (<http://blogcareermind.com>)

2.1.3 Vistaar company's recruitment and Selection procedure

Recruitment is done using both the traditional and modern methods which include publications of the vacancy in news papers as well as in job portals and social media such linked In, Naukri.com in, Indeed, and face book. After getting the potential candidates resumes they screen it and short list the candidates and different tests will be conducted such as logical reasoning psychometric test verbal communication and proficiency in computers. Once the candidate clears the test he/she will be ask to sign the and complete some basic tasks and after finishing the tasks appointment letter will be provided. The qualification, Experience and roles of some important job profiles are listed below.

Branch Manager (BM) – Qualification to become an branch manager of Vistaar company one should posses the qualification up to Graduation most preferably from technical background and finance background and should possess good market Knowledge. And should posses minimum of 4 year experience and at least 1 year experience in NBFC most preferable is in mortgage loan. Responsibilities for Branch managers are guide the team of Customer Relationship Officers, to make sure generating new customers for sound portfolio, supervising cash management, making sure of collecting payments, supervising every branch to as many he has assigned. Increasing

productivity and making sure there is low risk in investment on customer making sure that the customers are happy, responsible for profit of branch.

Credit manager – Qualification should be of graduation and should have 4 years of experience in credit function, Credit approval, Credit processing in retail assets

Responsibilities are as per the company policy he/ she will be liable for managing and maintain the good customers for success of the branch as well company, and should do proper corrections of the secured and Hypothetical loan and doing follow up with the same. And should provide training on assessment approach and certification of CRO.

Operations Officer – to be appointed as Operations officer at Vistaar company one should possess the qualification of Graduation with 1 year experience in data entry and managing of cash as an operations role in an NBFC company should possess good skills in operating computers and through knowledge of Microsoft office.

Customer Relationship Officer – For CRO at Vistaar company one may or may not possess the experience fresher's are also eligible to apply for the job. He/she will be responsible for guiding the generation and completing all the paper work.

Cluster Business Manager – Qualification should be graduate with at least experience of 7 years and in that specially 3 years experience supervisory in retail assets finance. Responsibilities for cluster business manager are to guide 4-6 branches with most of its all aspects such as maintaining monitoring the all activities of day to day.

2.1.4 On-boarding process of Vistaar Company

The process of gathering, accepting, understanding and adding up/ generating the new user i.d into database system, and in working environment.

On boarding Objectives

- Welcoming to organization.
- Employee Induction training.

- Introduction to Executive staff.
- Introduction to their organization.
- Employment information.
- Benefits orientation.
- On job training (OJT)

At this stage the employee will be provided with unique user name and password by which he/she should log in and generate their identity into the system and if once it is generated the employee will be able to access all applications that will help in his fulfillment of his job. The probation period will be of one month in Vistaar and training manager will deal with all employees initial stages Training manager will keep shuffling them every week one branch to other branch, because they will learn properly all aspects of job.

The employer will provide the induction training and introduce candidate with the company rules and regulations his/her roles and responsibilities the incubator will also tell about the company's higher authorities and make them understand the work culture in a better way at the same time the in induction program the incubator start giving off job and on job training.

2.1.5 Development

In this stage there are many things which will be developed the foremost thing which company does career planning which will help both company and employee, all the members of collaborative management will sit together and do the meeting and discuss regarding the company's objective development of both employees and company, Because company thinks more the skill full the employee greater the productivity of the company hence Vistaar helps to develop employee in enhancement of personality profiles and it will be closely monitored and assessed and with help of this the management will evaluate the employee's performance. Professional developments will be done skill improving training and tests will be taken speaking skill training will be provided to enhance and improve the overall personality skills and ability various trainings will be provide by the company

2.1.6 Retaining techniques in Vistaar:

The retaining technique used by the Vistaar company are revising the pay if the employee wants to leave the organization because they are providing less salary in that situation the employer agrees to retain the employee and revise his pay, if the employee is leaving because of career growth company will examine and promote the candidate and provide more opportunities, and to retain the employees company pays timely bonus and incentives and pay bit more than competitors or market rate involves the key employee to the future growth meeting discussion and make them feel as important part of organization which will keep the employee loyal towards company.

2.1.7 Off – boarding/ terminating

There are two types of off – boarding voluntarily off boarding and compulsorily off boarding voluntarily off boarding will be initiated from the end of employee wherein he/she should be serve the 3 months prior notice to the company and should state the reason for leaving in resigning letter he/she will be cleared with all their dues and letters and certificate from an organization. Termination is done when the rules and regulation are violated and dues will not be cleared and without notice company have rights to fire the employee.

2.2 REVIEW OF LITERATURE

The research study has been divided into the following area

- 2.2.1 Western based research study.
- 2.2.2 Indian based research study.
- 2.2.3 Reason for conducting the survey.

2.2.1 Western Based research study

Ferndale & Scullion's (2012) articles explains the role and functions of function in MNC's company keeping the worldwide talent management within its major consideration. It also studies the individual eagerness to be portable, especially in emerging markets, and the organizational capability needed to manage this talent which in later stages helps the organization to motivate and retain the talents.

Michela's (2007) article mainly focuses on the employee and employer relationship, understanding employees' positive reactions to immediate superiors and what influences their individual behaviors. Group of people in the organization taken as sample group which will also forecast the employee obligation, turnover, work stress and its effect on behavior.

Jordan's (2010) reports of a model of emotional intelligence projected by Maayer and Sallovey (1998) Employee turnover intentions, this study reveals the emotion factors of individual , emotion factors of others, managing individual emotion factors and managing the emotion factors of others. The article studies the complementing the job of the employees of same platform have a strong effect on emotions and later it effects the turnover intentions.

Lewder's (2008) Article on Important Role of Workplace spirituality, concentrates of culture well being in an organization, spirituality in an organization. The more focuses is given on the leader of the organization, ethical issues and unethical issues in the organization. In the paper also helps to focus more on the purity or spirituality of the work place.

Woodward's (2008) paper says employee belief survey on the work place helps the employer to have a strong policy on work redesign which not only enables employees to give their positive output to the process.

Gennard's (2009) article revels the financial crunches in the organization. Which not only effects the profitable of the organization but also the employer and employee relation? Where the employee do not have faith on the employer and starts thinking of career and the advancement of the self career. In this case individualism comes in and failure of collectivism starts.

Cottrel's (2011) study says that it tries to revel the importance of salary in motivating the employees to be loyal. How the word of mouth is strongly effects the employee and its attitude towards the company he is working for or dreaming to be part of that company in future. This deals with Liberian and non Liberian of an institution.

JiwenSong's (2009) article concentrate on Company form stages of collective and monetary trade of affairs with their employees. In this study, it is revealed that, what is the employee's reaction to different level instrument of Managerial styles.

Skudiene's (2010) Inputs describes the corporate social responsibility to motivate employee internally the employees will be in very positive way because it is believed the good surrounding helps to grow and sustain the growth for a longer tenure . The contribution of the organization towards the people also helps the organization be achieve the number one position in the competitive world. It also helps to build the healthy and social environment.

Regts and Mollema (2013) In this article it explains the personnel's aim to depart the organization hence the intention with turnover of co-workers through a steady study of peer relationship. Different types of intention models are studied and the weight of sociable environment in regards to the intention of leaving the organization.

Gregory's (2010) Article inspect the past history and penalty of worker' the risk of proving and good appraisal while changing of an organization. Constructive modified point of reference and modified linked to justice are checked as past history of danger and frequent figure of employees withdrawing themselves from the job is the outcome. Absenteeism is always a result of intimidation Appraisal and objective to quit is also an outcome of the threat and this also forecast intentional turnover rate. Threat appraisals have degree of difference in dominating the property of the associations between the past history and results.

ZhengWeiBo's (2010) Article concentrate on Development in perspective of performance:- This Article tries to express the different kind of a hypothetical impression of the various periods of cause and sphere of influence or aim of retaining employees at all level. It further focuses on the consequence of performance from the stage of public capital in research.

2.2.2 Indian based Research study

Banerjee's (2010) Article says five leading steel mills in India are taken into consideration. The study was conducted about the environmental reasons like lighting in the office, location constraints, and general surrounding factors of the office can be the factor for the turnover.

Maiya & Umesh (2011) Article says that Critical Issues in Downsizing in India:- The article discusses about the principled issues of downscale or employee turnover. And also discusses the human relation touch in the organization, friendly nature with the respect to human being and self-esteem to decrease the employee turnover.

Varma's (2012) Article is to studies the co-relation among the climate of the organization or the constraints of the job place creating a bottleneck in the employees motivation , and the main quality of renovation of leadership, with employee's effort or attitude toward the performance.

Biswas's (2009) Article says that variety of factors that radically distress employees' attitude towards their performance it also studies the employee's insight about their job atmosphere. This study put forwards the two components of job satisfaction and job involvement are peace keepers between psychological climate and intentions

Chendroyaperumal. (2010):- In this article, Human capital is taken as an important factor for any profitable organization. To retain such a costly capital, first organization should have a strong entry point where only talented people are taken and jobs are assigned as per the qualification of employee. It also discusses about the employer helpful nature towards the employee during the time of crises, respect of the employee in the job place as an individual first.

Kumar, (2012) The article discusses the impact of stress in the employee's job life and personal life . It mainly deals with the negative effect of the stress on the employee life. The negative vibes in the working environment is the main cause of stress. which has strong effect on work life satisfaction and work and personal life balance

Soumenda (2011) This article is all about the healthy relationship between employee and employer, their influential behavior, attitude towards each other. The Article also states that unhealthy relationship not only affects the productivity of the organization but also the environment of the work place. It also discusses about the behavior of the leaders which is the foremost platform to create believe and trust among the employee and employer, which later stage in builds a kind of attachment and obligation of the employees toward the organization.

Shaik (2012) In this paper it was explained how personality decodes into leaving activities. To tackle this question, the article explains that the approach prevention character traits real-time optimistic and unenthusiastic effects on job search attitudes of individuals who are already working with corporate houses hanging down on goal importance's, searching of job and its self-usefulness, professed job confront, exhausted at Job place , alleged monetary shortfall, and work happiness.

2.2.3 Reasons for conducting research study

For a better understanding of the Employee life-cycle its various stages and towards different industries and their workload to know the basic concepts of the Employee life cycle. The research study is conducted to build the Knowledge and to understand the various issues and hindrance regarding the topic and research study is an aid to carry over all project it helps to evade forgery and support authentic facts it helps as a seed concerning Writing Analyzing and sharing valuable information.

CHAPTER 3

RESEARCH DESIGN

TITLE OF THE STUDY

“A Study On Employee lifecycle at Vistaar Financial Service Private Limited”

3.1 STATEMENT OF THE PROBLEM

The effect of employee lifecycle is a major issue in the company which when happens frequently will affect the growth of the company in the industry. The aim is to study the employee's of Vistaar Financial services Put Ltd company in Bengaluru and the working conditions of the employees in the company and also to know the reasons for employee life cycle to take place and to know whether these problems impacts on the financial and other aspects of the company.

3.2 NEED FOR THE STUDY

The major factor for studying the ELC are to ensure that all employees who are facing different phases of their career are satisfied with the employee life cycle model developed and followed by the of the organization. To find the loop holes in the complete process of ELM, to know which stage of ELC is most challenging and what are the measures taken to solve the issues. To thoroughly understand the market trend, this topic mainly covers all most all aspects of HR hence to make sure that employees are properly working and being productive in terms of acquiring, developing and retaining the best fit candidates.

3.3 OBJECTIVES OF THE STUDY

1. To understand the employee life-cycle based on various attributes such as age, gender, experience with the company
2. To understand the employee satisfaction towards Employees different stages of their career in a company.

3.4 SCOPE OF THE STUDY

Understanding the Employee life cycle is an important device to the proper management of the employees of the company and retains their employees. The study concentrates on the employee life-cycle concept and its management done at the Vistaar Company. The scope of the current research study is only academic and pertains to only one company ie. Vistaar Financial Services Pvt. Ltd. Company

3.5 RESEARCH METHODOLOGY

3.5.1 RESEARCH DESIGN

The research design will be used in this study is ‘Descriptive Research Design’

3.5.2 Data Sources and Sample Design

The data will be collected using primary and secondary sources. Primary data is collected through questionnaire which has 23 statements. Questionnaire covers all the aspects of Employee life cycle it is divided in 5 parts such as Recruitment, on boarding, developing, retaining and off-boarding. Statistical tools used are mean, standard deviation, cross tabulation and ANOVA using SPSS 16.. Secondary data is collected from journals, websites and publications of the company.

Stratified random sampling has been adopted to collect data from the samples.

Table No.3.1: Depicting the design of sampling structure.

Departments	No. of sample “N”	
	Level 1 manager	Level 2 manager
Compensation & Benefit Department	3	9
Recruitment & Selection Department	7	7
Payroll Department	9	4
Training & Development Department	4	3
Risk and Safety Department	2	2
TOTAL	25	25

3.5.3 SAMPLING TECHNIQUE

Simple random technique is used in sample random stratified sampling techniques.

3.5.4 HYPOTHESIS

Hypothesis: The Quality of employee life cycle depends upon the Tenure of the employees at workplace

3.5.5 STATISTICAL TEST

- Mean and Standard deviation
- Cross tabulation
- ANOVA

3.6 LIMITATIONS OF THE STUDY

1. This study is limited to education, time, cost and geographical area only.
2. The responses/data collected are only 50 hence generalizing the outcomes would not be entertained.
3. The outcome of the study is only based on the assumption, thinking that respondent have provided/ answered honestly and properly by reading it carefully.
4. It is only the employees of Vistaar Financial services Pvt Ltd Company.

3.7 CHAPTER SCHEME

Chapter 1: Introduction

This chapter includes Introduction, Industry profile & Company Profile: Promoters, Vision, Mission & Quality Policy, and Products& Services profile, Areas of operations, Infrastructure facilities, SWOT Analysis, Future growth and prospects.

Chapter 2: Conceptual background & Literature review

This chapter describes the Theoretical background of the study& Literature review.

Chapter 3: Research Design

This chapter includes Statement of the problem, Need of the study, Objectives, Scope of the study, Research methodology, Limitations & Chapter Scheme.

Chapter 4: Analysis and Interpretation

This chapter includes analysis of both the objectives, some of the miscellaneous questions to support study, Analysis of Hypothesis.

Chapter 5: Summary of Findings, Conclusion and Suggestions

This chapter contains Findings, Conclusions & Suggestions.

CHAPTER 4

DATA ANALYSIS AND INTERPRETATION

In this chapter, the following analysis and interpretation have been done.

- 4.1 To analyze first objective the analysis is divided into 5 parts i.e., Recruitment & Hiring, on boarding, developing, retaining, and off boarding.
- 4.2 Analysis on satisfaction of employee over the life-cycle period in an organization.
- 4.3 Analysis of miscellaneous questions to support the research study.
- 4.4 Analysis on Hypothesis.

4.1.1 Recruitment & Hiring

Table 4.1.1: Table showing cross tabulation of age, gender and timeliness recruitment and selection process.

Does the company is doing appropriate recruitment and selection process.		Number of respondents ('n')	Age group			Total
			20 – 30	30 -40	40 -50	
Yes	Male	n	13(38%)	5(39%)	1(33%)	19(38%)
	Female	n	6(17%)	3(23%)	2(67%)	11(22%)
No	Male	n	3(9%)	0(0%)	0(0%)	3(6%)
	Female	n	0(0%)	0(0%)	0(0%)	0(0%)
Don't know	Male	n	5(15%)	2(15%)	0(0%)	7(14%)
	Female	n	2(6%)	2(15%)	0(0%)	4(8%)
May be	Male	n	3(9%)	0(0%)	0(0%)	3(6%)
	Female	n	2(6%)	1(8%)	0(0%)	3(6%)
Total			34	13	3	50

Analysis of result

From the above mentioned table no 4.1.1 as per the study 60% of the employees states that “yes” the organization is timely managing their recruitment as well as selection process out of which 38% were Males employees and 22 % were Females amongst Male category 38% were falling under the age group of 20 – 30,and 39 % of the employees were in between age group of 30 -40, and 33% under the age group of 40 -50. Amongst the Female category 17% were there in 20 -30, 23% fall under the category of 30 -40 and 67% were falling under the category of 40 -50 years.

As per the study 6% of the employees states that “No” the organization is timely managing their recruitment as well as selection process out of which 6% were Males employees and neither of them were Females, amongst Male category 9% were falling under the age group of 20 – 30, and neither of the employees were between the age group of 30 -40 nor the age group of 40 -50. Amongst the Female category neither of them responded “No” to the above mentioned question.

As per the study 22% of the employees states that they doesn't know that the organization is doing timely recruitment and selection process or not out of which 14% fall under the category of Male employees and 8% were Female employee. Amongst Male category 15% were falling under the age group of 20 – 30, and 30 -40, and neither under the age group of 40 -50. Amongst the Female category 6% were there in 20 -30, 15% fall under the category of 30 -40 and none of them were falling under the category of 40 -50 years.

As per the study 12% of the employees states that “Maybe” the organization is timely managing their recruitment as well as selection process out of which 6% were Males and as well as Females employees. amongst Male category 9% were falling under the age group of 20 – 30, and 0 % of the employees were in between age group of 30 -40, and 40 -50. Amongst the Female category 6% were there in 20 -30, 8% fall under the category of 30 -40 and none of them were falling under the category of 40 -50 years.

Table 4.1.2: Table showing cross tabulation of gender, age and on do the Human Resource team provides a sufficient gathering of an quality applicants.

Does the HR team provide a sufficient gathering of quality applicants?		Number of Respondents ('n')	Age group			Total
			20 – 30	30 -40	40 -50	
Yes	Male	n	19(55%)	4(30%)	0(0%)	23(46%)
	Female	n	5(15%)	6(46%)	2(67%)	13(26%)
No	Male	n	0(0%)	1(8%)	0(0%)	1(2%)
	Female	n	1(3%)	0(0%)	0(0%)	1(2%)
Don't know	Male	n	2(6%)	1(8%)	1(33%)	4(8%)
	Female	n	1(3%)	0(0%)	0(0%)	1(2%)
May be	Male	n	3(9%)	1(8%)	0(0%)	4(8%)
	Female	n	3(9%)	0(0%)	0(0%)	3(6%)
Total			34	13	3	50

Analysis of result

From the above mentioned table no 4.1.2 as per the study 72% of the employee's states that "yes" the Human resource team provides an sufficient gathering of quality applicants out of which 46% were Male's employees and 26% were Females. amongst Male category 55% were falling under the age group of 20 – 30, and 30% of the employees were in between age group of 30 -40, and none of them under the age group of 40 -50. Amongst the Female category 15% were there in 20 -30, 46% fall under the category of 30 -40 and 67% were falling under the category of 40 -50 years.

As per the study 4% of the employees states that "No" the Human resource team does not provides an sufficient gathering of quality applicants out of which 2% were Males employees and 2% were Females. amongst Male category none of them were falling under the age group of 20 – 30, and 8% of the employees were in between age group of 30 -40, and none of them under the age group of 40 -50. Amongst the Female category 3% were there in 20 -30, none of them fall under the category of 30 -40 and 40 -50 years.

As per the study 10% of the employees states that they doesn't know that Human resource team provides an sufficient gathering of quality applicants out of which 8% were Male's employees and 2% were Females, amongst Male category 8% were falling under the age group of 20 – 30, and 8% of the employees were in between age group of 30 -40, and 33% under the age group of 40 -50. Amongst the Female category 3% were there in 20 -30, and none of them fall under the category of 30 -40 and 40 -50 years.

As per the study 14% of the employee's states that "may be" the Human Resource provides an sufficient gathering of quality applicants out of which 8% were Male's employees and 6% were Females. amongst Male category 9% were falling under the age group of 20 – 30, and 8% of the employees were in between age group of 30 -40, and none of them under the age group of 40 -50. Amongst the Female category 9% were there in 20 -30, none of them fall under the category of 30 -40 and 40 -50 years.

Table 4.1.3: Table showing cross tabulation of age, gender and on Rate the effectiveness on interviewing process.

Rate the effectiveness on interviewing process.		Number of respondents ('n')	Age group			Total
			20 – 30	30 -40	40 -50	
Average	Male	n	2(6%)	1(8%)	1(33%)	4(8%)
	Female	n	1(3%)	0(0%)	0(0%)	1(2%)
Good	Male	n	17(50%)	3(23%)	0(0%)	20(40%)
	Female	n	7(20%)	4(31%)	0(0%)	11(22%)
Excellent	Male	n	5(15%)	3(23%)	0(0%)	8(16%)
	Female	n	2(6%)	2(15%)	2(67%)	6(12%)
Total			34	13	3	50

Analysis of result

From the above mentioned table no 4.1.3 as per the study 28% of the employees rated the effectiveness on interviewing process as “Excellent”. Out of which 16% were Males employees and 12% were Females. amongst Male category 15% were falling under the age group of 20 – 30, and 23% of the employees were in between age group of 30 -40, and none of them under the age group of 40 -50. Amongst the Female category 6% were there in 20 -30, 15% fall under the category of 30 -40 and 67% were falling under the category of 40 -50 years.

As per the study 62% of the employees rated the effectiveness on interviewing process as “Good”. Out of which 40% were Males employees and 22% were Females. amongst Male category 50% were falling under the age group of 20 – 30, and 23% of the employees were in between age group of 30 -40, and none of them under the age group of 40 -50. Amongst the Female category 20% were there in 20 -30, 31% fall under the category of 30 -40 and none of them were falling under the category of 40 -50 years.

As per the study 10% of the employee stated the effectiveness on interviewing process as “Average”. Out of which 6% were Males employees and 2% were Females. amongst Male category 6% were falling under the age group of 20 – 30, and 8% of the employees were in

between age group of 30 -40, and 33% under the age group of 40 -50. Amongst the Female category 3% were there in 20 -30, none of them fall under the category of 30 -40 and 40 -50 years.

Table 4.1.4: Table showing cross tabulation of age, gender and rating of performance of human resource department for recruitment and selection.

Rating of performance of human resource department for recruitment and selection		Number of respondents ('n')	Age group			Total
			20 – 30	30 -40	40 -50	
Dissatisfied	Male	n	2(6%)	2(15%)	0(0%)	4(8%)
	Female	n	2(6%)	2(15%)	0(0%)	4(8%)
Neutral	Male	n	14(41%)	1(8%)	0(0%)	15(30%)
	Female	n	5(15%)	3(23%)	1(33%)	9(18%)
Satisfied	Male	n	8(23%)	4(31%)	1(33%)	13(26%)
	Female	n	3(9%)	1(8%)	1(33%)	5(10%)
Total			34	13	3	50

Analysis of result

From the above mentioned table no 4.1.4 as per the study 36% of the employees rated HR department's Performance in recruitment & selection as "Satisfied". Out of which 26% were Males employees and 10% were Females. amongst Male category 23% were falling under the age group of 20 – 30, and 31% of the employees were in between age group of 30 -40, and 33% under the age group of 40 -50. Amongst the Female category 9% were there in 20 -30, 8% fall under the category of 30 -40 and 33% were falling under the category of 40 -50 years.

As per the study 48% of the employees rated HR department's Performance in recruitment & selection as "Neutral", Out of which 30% were Males employees and 18% were Females. amongst Male category 41% were falling under the age group of 20 – 30, and 8% of the employees were in between age group of 30 -40, and none of them under the age group of 40 -50. Amongst the Female category 15% were there in 20 -30, 23% fall under the category of 30 -40 and 33% were falling under the category of 40 -50 years.

As per the study 16% of the employees rated HR department's Performance in recruitment & selection as "Dissatisfied", Out of which 8% were Males employees and 8% were Females. amongst Male category 6% were falling under the age group of 20 – 30, and 15% of the employees were in between age group of 30 -40, and none of them under the age group of 40 -50. Amongst the Female category 6% were there in 20 -30, 15% fall under the category of 30 -40 and none of them were falling under the category of 40 -50 years.

On boarding

Table 4.1.5: Table showing cross tabulation of age, gender and rating on the induction training program given to Employee for developing skills

Rate the induction training program given to Employee for developing skills.		Number of respondents ('n')	Age group			Total
			20 – 30	30 -40	40 -50	
Highly dissatisfied	Male	n	15(44%)	3(23%)	0(0%)	18(36%)
	Female	n	8(23%)	5(39%)	2(67%)	15(30%)
Dissatisfied	Male	n	2(6%)	0(0%)	0(0%)	2(4%)
	Female	n	1(3%)	1(15%)	0(0%)	2(4%)
Neutral	Male	n	2(6%)	3(23%)	1(33%)	6(12%)
	Female	n	1(3%)	0(0%)	0(0%)	1(2%)
Satisfied	Male	n	5(15%)	1(15%)	0(0%)	6(12%)
	Female	n	0(0%)	0(0%)	0(0%)	0(0%)
Total			34	13	3	50

Analysis of result

From the above mentioned table no 4.1.5 as per the study 12% of the employees rated the induction training program given to Employee for developing skills. as "Satisfied". Out of which 12% were Males employees and none of them were Females. Amongst Male category 15% were falling under the age group of 20 – 30, and 30 -40, and none of them under the age group of 40 - 50. Amongst the Female category none of them were there in age group 20 -30, 30 -40 and 40 - 50 years.

As per the study 14% of the employees rated the induction training program given to Employee for developing skills. As “Neutral”, Out of which 12% were Males employees and 2% were Females. Amongst Male category 6% were falling under the age group of 20 – 30, and 23% were falling under the age group of 30 -40, and 33% under the age group of 40 -50. Amongst the Female category 3% were there in age group 20 -30, 15 % were falling under the age group of 30 -40 and none of them were falling under the age group of 40 -50 years.

As per the study 8% of the employees rated the induction training program given to Employee for developing skills. As “Dissatisfied”, Out of which 4% were Males employees and 4% were Females. Amongst Male category 6% were falling under the age group of 20 – 30, and none of them were falling under the age group of 30 -40, and 40 -50. Amongst the Female category 23% were there in age group 20 -30, 39% were falling under the age group of 30 -40 and 67% were falling under the age group 40 -50 years.

As per the study 66% of the employees rated the induction training program given to Employee for developing skills. As “Highly Dissatisfied”, Out of which 36% were Males employees and 30% were Females. Amongst Male category 44% were falling under the age group of 20 – 30, and 23% were falling under the age group of 30 -40, and none of them were falling under the age group 40 -50. Amongst the Female category 3% were there in age group 20 -30, none of them were falling under the age group of 30 -40 and 40 -50 years.

Development

Table 4.1.6: Table showing cross tabulation of age, gender and on which type of training is helpful for improving knowledge, skills and abilities.

Which type of training is helpful for improving knowledge skills and abilities?		Number of respondents ('n')	Age group			Total
			20 – 30	30 -40	40 -50	
On job	Male	n	24((70%)	3(23%)	0(0%)	27(54%)
	Female	n	7(21%)	5(38%)	2(67%)	14(28%)
Off job	Male	n	0(0%)	2(15%)	1(8%)	3(6%)
	Female	n	3(9%)	1(8%)	0(0%)	4(8%)
Don't know	Male	n	0(0%)	2(15%)	0(0%)	2(4%)
	Female	n	0(0%)	0(0%)	0(0%)	0(0%)
Total			34	13	3	50

Analysis of result

From the above mentioned table no 4.1.6 as per the study 82% of the employees stated that they were provided “on the job” training for providing knowledge, skills and abilities, Out of which 54% were Males employees and 28% were Females. Amongst Male category 70% were falling under the age group of 20 – 30, 23% were falling under the age group of 30 -40, and none of them under the age group of 40 -50. Amongst the Female category 21% were there in age group 20 -30, 38% were falling under the age group of 30 -40 and 67% were falling under the age group of 40 -50 years.

As per the study 14% of the employees stated that they were provided “off the job” training for providing knowledge, skills and abilities, Out of which 6% were Males employees and 8% were Females. Amongst Male category none of them were falling under the age group of 20 – 30, 15% were falling under the age group of 30 -40, and 8% were under the age group of 40 -50. Amongst the Female category 9% were there in age group 20 -30, 8% were falling under the age group of 30 -40 and none of them were falling under the age group of 40 -50 years.

As per the study 4% of the employees stated that they were not knowing which kind of training being provided for developing knowledge, skills and abilities. Out of which 4% were Males employees and none of them were Females. Amongst Male category none of them were falling under the age group of 20 – 30, 15% were falling under the age group of 30 -40, and none of them under the age group of 40 -50. Amongst the Female category none of them were there in age group 20 -30, 30 -40 and 40 -50 years.

Table 4.1.7: Table showing cross tabulation of age, gender and on does training helps to identify your strengths and weakness.

Will training helps to identify your strengths and weakness		Number of respondents ('n')	Age group			Total
			20 - 30	30 -40	40 -50	
Completely	Male	n	2(6%)	2(15%)	0(0%)	4(8%)
	Female	n	2(6%)	0(0%)	0(0%)	2(4%)
To a great extent	Male	n	10(30%)	2(15%)	1(33%)	13(26%)
	Female	n	2(6%)	3(23%)	1(33%)	6(12%)
To some extent	Male	n	8(24%)	2(15%)	0(0%)	10(20%)
	Female	n	5(15%)	3(23%)	1(33%)	9(18%)
Not at all	Male	n	4(12%)	1(8%)	0(0%)	5(10%)
	Female	n	1(3%)	0(0%)	0(0%)	1(2%)
Total			34	13	3	50

Analysis of result

From the above mentioned table no 4.1.7 as per the study 12% of the employees stated that training helps to identify their strengths and weakness to “complete extent” Out of which 8% were Males employees and 4% were Females. Amongst Male category 6% were falling under the age group of 20 – 30, 15% were falling under the age group of 30 -40, and none of them under the age group of 40 -50. Amongst the Female category 6% were there in age group 20 -30, 0% was falling under the age group of 30 -40 and 40-50.

As per the study 38% of the employee sated that training helps identify their strengths and weakness to “great extent” Out of which 26% were Males and 12% were Females.. Amongst Male category 30% were falling under the age group of 20 – 30,and 6% Females under the age group of 30-40 there were 15% Male and 23% were Female And under the age of 40-50 there 33% in both Male and Female

As per the study 38% of the employee sated that training helps to identify their strengths and weakness to “To some extent” Out of which 20% were Males and 18% were Females among in which 24% were Male and 15% Females who falls under the category of age group 20-30 .In age group of 30-40 there were 15% Male and 23% Females. In the age group of 40-50 there were no Male and 33% were Female.

As per the study 12% of the employee sated that training does not helps them to identify their strengths and weakness to Out of which 10% were Males and 2% were Females. Where in 12% were Male and 3% were Female in age group of 20 – 30 under the age group of 30-40 there were 8% Male and none of them were Female.

Retaining

Table 4.1.8: Table showing cross tabulation of age, gender and rating on increment policy followed by company.

How do you rate increment policy followed by company		Number of respondents ('n')	Age group			Total
			20 – 30	30 -40	40 -50	
Highly dissatisfied	Male	n	2(6%)	2(15%)	0(0%)	4(8%)
	Female	n	0(0%)	1(8%)	0(0%)	1(2%)
Dissatisfied	Male	n	3(9%)	1(8%)	0(0%)	4(8%)
	Female	n	2(6%)	1(8%)	0(0%)	3(6%)
Neutral	Male	n	3(9%)	0(0%)	0(0%)	3(6%)
	Female	n	0(0%)	0(0%)	0(0%)	0(0%)
Satisfied	Male	n	2(6%)	0(0%)	0(0%)	2(4%)
	Female	n	3(9%)	1(8%)	0(0%)	4(8%)
Highly Satisfied	Male	n	14(41%)	4(31%)	1(33%)	19(38%)
	Female	n	5(15%)	3(23%)	2(67%)	10(20%)
Total			34	13	3	50

Analysis of result

From the above mentioned table no 4.1.8 as per the study 58% of the employees rated the increment policy as “Highly Satisfied”. Out of which 38% were Males employees and 20% were Females. The employees who were falling under the age group of 20 – 30, were 41% Male and 15% Female , Under the age group of 30 -40,there were 31% of the Male and 23 % were Female and Under the age group of 40 -50 there were 33% Male ad 67% Female.

As per the study 12% of the employees rated the increment policy as “Satisfied”. Out of which 4% were Males employees and 8% were Females. The employees who were falling under the age group of 20 – 30, were 6% Male and 9% Female , Under the age group of 30 -40,there were

0% of the Male and 8 % were Female and Under the age group of 40 -50 there were no Male neither Female.

As per the study 6% of the employees rated the increment policy as “Neutral”. Out of which 6% were Males employees and 0% were Females. The employees who were falling under the age group of 20 – 30, were 9% Male and 0% Female , Under the age group of 30 -40 & under the age group of 40-50 there were no Male neither Female

As per the study 16% of the employees rated the increment policy as “Dissatisfied”. Out of which 8% were Males employees and 6% were Females. The employees who were falling under the age group of 20 – 30, were 9% Male and 6% Female , Under the age group of 30 -40 were 8% in both Male and Female & under the age group of 40-50 there were no Male neither Female.

As per the study 10% of the employees rated the increment policy as “Highly dissatisfied”. Out of which 8% were Males employees and 2% were Females. The employees who were falling under the age group of 20 – 30, were 6% Male and 0% Female , Under the age group of 30 -40 there were 15% Male and 8% Female & under the age group of 40-50 there were no Male neither Female.

Table 4.1.9: Table showing cross tabulation of age, gender and on satisfaction level towards remuneration and pay scale system of Vistaar Company.

What is your satisfaction level towards remuneration and pay scale of Vistaar company?		Number of respondents ('n')	Age group			Total
			20 – 30	30 -40	40 -50	
Highly dissatisfied	Male	n	0(0%)	0(0%)	0(0%)	0(0%)
	Female	n	1(3%)	2(15%)	1(33%)	4(8%)
Dissatisfied	Male	n	2(6%)	1(8%)	0(0%)	3(6%)
	Female	n	0(0%)	1(8%)	0(0%)	1(2%)
Neutral	Male	n	8(24%)	2(15%)	0(0%)	10(20%)
	Female	n	1(3%)	2(15%)	1(33%)	4(8%)
Satisfied	Male	n	7(21%)	2(15%)	1(33%)	10(20%)
	Female	n	5(15%)	1(8%)	0(0%)	6(12%)
Highly satisfied	Male	n	7(21%)	2(15%)	0(0%)	9(18%)
	Female	n	3(9%)	0(0%)	0(0%)	3(6%)
Total			34	13	3	50

Analysis of result

From the above mentioned table no 4.1.9 as per the study 24% of the employees rated the payroll and salary system of the organization as “Highly Satisfied”. Out of which 18% were Males employees and 6% were Females. The employees who were falling under the age group of 20 – 30, were 21% Male and 9% Female , Under the age group of 30 -40,there were 15% of the Male and 0 % were Female and Under the age group of 40 -50 there were no Male neither Female.

As per the study 32% of the employees rated the payroll and salary system of the organization as “Satisfied”. Out of which 20% were Males employees and 12% were Females. The employees who were falling under the age group of 20 – 30, were 21% Male and 15% Female , Under the age group of 30 -40,there were 15% of the Male and 8 % were Female and Under the age group of 40 -50 there were 33% Male 0% were Female.

As per the study 28% of the employees rated the payroll and salary system of the organization as “Neutral”. Out of which 20% were Males employees and 8% were Females. The employees who were falling under the age group of 20 – 30, were 24% Male and 3% Female , Under the age group of 30 -40 there were no Males and 33% were Female.

As per the study 8% of the employees rated the payroll and salary system of the organization as “Dissatisfied”. Out of which 6% were Males employees and 2% were Females. The employees who were falling under the age group of 20 – 30, were 6% Male and 0% Female , Under the age group of 30 -40 were 8% in both Male and Female & under the age group of 40-50 there were no Male neither Female.

As per the study 8% of the employees rated the payroll and salary system of the organization as “Highly dissatisfied”. Out of which 8% were Female’s employees and none were Females. The employees who were falling under the age group of 20 – 30, were 0% Male and 3% Female , Under the age group of 30 -40 there were 0% Male and 15% Female & under the age group of 40-50 there were no Male and 33% were Female.

Off boarding

Table 4.1.10: Table showing cross tabulation of age, gender and on doe’s employee frequently leaves organization.

Does employee frequently leaves organization.		Number of respondents ('n')	Age group			Total
			20 – 30	30 -40	40 -50	
Yes	Male	n	8(24%)	2(15%)	0(0%)	10(20%)
	Female	n	6(18%)	3(23%)	2(67%)	11(22%)
No	Male	n	5(15%)	2(15%)	0(0%)	7(14%)
	Female	n	1(3%)	2(15%)	0(0%)	3(6%)
Don't Know	Male	n	5(15%)	1(8%)	0(0%)	6(12%)
	Female	n	1(3%)	0(0%)	0(0%)	1(2%)
Maybe	Male	n	6(18%)	2(15%)	1(33%)	9(18%)
	Female	n	2(6%)	1(8%)	0(0%)	3(6%)
Total			34	13	3	50

Analysis of result

From the above mentioned table no 4.1.10 as per the study 42% of the employee's states that "yes" the employees frequently leaves the organization out of which 20% were Male's employees and 22% were Females. amongst Male category 24% were falling under the age group of 20 – 30, and 15% of the employees were in between age group of 30 -40, and none of them under the age group of 40 -50. Amongst the Female category 18% were there in 20 -30, 23% fall under the category of 30 -40 and 67% were falling under the category of 40 -50 years.

As per the study 20% of the employees states that "No" the employees frequently leaves the organization out of which 14% were Males employees and 6% were Females. Amongst Male category 15% were falling under the age group of 20 – 30, and 30 -40, and none of them under the age group of 40 -50. Amongst the Female category 3% were there in 20 -30, 15% fall under the category of 30 -40 and none of them falls under the category of 40 -50 years.

As per the study 14% of the employees states that they doesn't know that employees frequently leaves the organization out of which 12% were Males employees and 2% were Females. amongst Male category 15% were falling under the age group of 20 – 30, and 8% of the employees were in between age group of 30 -40, and none of them under the age group of 40 -50. Amongst the Female category 6% were there in 20 -30, and none of them fall under the category of 30 -40 and 40 -50 years.

As per the study 24% of the employees states that "may be" the employees frequently leaves the organization out of which 18% were Male's employees and 6% were Females. amongst Male category 18% were falling under the age group of 20 – 30, and 15% of the employees were in between age group of 30 -40, and 33% under the age group of 40 -50. Amongst the Female category 9% were there in 20 -30, 8% fall under the category of 30 -40 and none of them fall under the category of 40 – 50.

Table 4.1.11: Table showing cross tabulation of age, gender and reason of employees for leaving organization.

If yes, what is the reason the employee leaves the organization.		Number of respondents ('n')	Age group			Total
			20 – 30	30 -40	40 -50	
Work pressure	Male	n	7(21%)	2(15%)	0(0%)	9(18%)
	Female	n	2(6%)	5(38%)	0(0%)	7(14%)
Salary structure	Male	n	8(24%)	1(8%)	0(0%)	9(18%)
	Female	n	2(6%)	1(8%)	1(33%)	4(8%)
Boss is Partial	Male	n	0(0%)	0(0%)	1(33%)	1(2%)
	Female	n	2(6%)	0(0%)	1(33%)	3(6%)
Family Problems	Male	n	1(3%)	1(8%)	0(0%)	2(4%)
	Female	n	1(3%)	0(0%)	0(0%)	1(2%)
Other Reason	Male	n	8(24%)	3(23%)	0(0%)	11(22%)
	Female	n	3(9%)	0(0%)	0(0%)	3(6%)
Total			34	13	3	50

Analysis of result

From the above mentioned table no 4.1.11 as per the study 32% of the employees stated that reason for leaving the organization is because of “Work pressure”. Out of which 18% were Males employees and 14% were Females. The employees who were falling under the age group of 20 – 30, were 21% Male and 6% Female , Under the age group of 30 -40,there were 15% of the Male and 38 % were Female and Under the age group of 40 -50 there were no Male neither Female.

As per the study 26% of the employees stated that reason for leaving the organization is because of “salary structured”. Out of which 24% were Males employees and 6% were Females. The employees who were falling under the age group of 20 – 30, were 24% Male and 6% Female , Under the age group of 30 -40,there were 8% of the Male and 8 % were Female and Under the age group of 40 -50 there were 0% Male and 33% were Female.

As per the study 8% of the employees stated that reason for leaving the organization is because of “Boss is partial”. Out of which 2% were Males employees and 6% were Females. The employees who were falling under the age group of 20 – 30, were 0% Male and 6% Female , Under the age group of 30 -40 there were no Males and 33% were Females .under the age group of 40-50 there were 33% both Male and Female.

As per the study 6% of the employees stated that reason for leaving the organization is because of “Family problem”. Out of which 4% were Males employees and 2% were Females. The employees who were falling under the age group of 20 – 30, were 3% Male and 3% Female , Under the age group of 30 -40 were 8% in Male and 0% Female & under the age group of 40-50 there were no Male neither Female.

As per the study 26% of the employees stated that reason for leaving the organization is because of “Other reason”. Out of which 22% were Male’s employees and 6% were Females. The employees who were falling under the age group of 20 – 30, were 24% Male and 9% Female , Under the age group of 30 -40 there were 23% Male and 0% Female & under the age group of 40-50 were nor Male neither Female.

Table 4.1.12: Table showing cross tabulation of age, gender and on reason for employee for sticking to organization.

If No, what is the reason behind remaining with the company?		Number of respondents ('n')	Age group			Total
			20 – 30	30 -40	40 -50	
Good compensation	Male	n	11(33%)	2(15%)	0(0%)	13(26%)
	Female	n	5(15%)	3(23%)	1(33%)	9(18%)
Job Security	Male	n	7(21%)	3(23%)	1(33%)	11(22%)
	Female	n	5(15%)	3(23%)	1(33%)	9(18%)
Work timings are less	Male	n	3(9%)	2(15%)	0(0%)	5(10%)
	Female	n	0(0%)	0(0%)	0(0%)	0(0%)
Work Pressure is less	Male	n	3(9%)	0(0%)	0(0%)	3(6%)
	Female	n	0(0%)	0(0%)	0(0%)	0(0%)
Total			34	13	3	50

Analysis of result

From the above mentioned table no 4.1.12 as per the study 44% of the employees stated that reason for sticking with the organization is because of “Good compensation”. Out of which 26% were Males employees and 18% were Females. The employees who were falling under the age group of 20 – 30, were 33% Male and 15% Female , Under the age group of 30 -40,there were 15% of the Male and 23 % were Female and Under the age group of 40 -50 there were no Male and 33% were Female.

As per the study 40% of the employees stated that reason for sticking with the organization is because of “Job security”. Out of which 22% were Males employees and 18% were Females. The employees who were falling under the age group of 20 – 30, were 21% Male and 15% Female , Under the age group of 30 -40,there were 23% of the Male and 23 % were Female and Under the age group of 40 -50 there were 1% Male and 1% were Female.

As per the study 10% of the employees stated that reason for sticking with the organization is because of “Work timings are less”. Out of which 10% were Males employees and 0% were Females. The employees who were falling under the age group of 20 – 30, were 9% Male and 0% Female , Under the age group of 30 -40 there were 15% Males and 0% were Females .under the age group of 40-50 there were no Male and Female

As per the study 6% of the employees stated that reason for sticking with the organization is because of “Work pressure is less”. Out of which 6% were Males employees and 0% were Females. The employees who were falling under the age group of 20 – 30, were 9% Male and 0% Female , Under the age group of 30 -40 were 0% in Male and 0% Female & under the age group of 40-50 there were no Male neither Female.

4.2 Satisfaction Level towards Different Attributes

Table 4.2.1: Table showing cross tabulation of age, gender and satisfaction level of employees on retaining techniques of the organization.

Are you satisfied with employee retaining technique of your organization?		Number of respondents ('n')	Age group			Total
			20 – 30	30 -40	40 -50	
Highly dissatisfied	Male	n	8(24%)	0(0%)	0(0%)	8(16%)
	Female	n	2(6%)	1(8%)	0(0%)	3(6%)
Dissatisfied	Male	n	7(21%)	4(31%)	0(0%)	11(22%)
	Female	n	4(12%)	3(23%)	2(67%)	9(18%)
Neutral	Male	n	6(18%)	3(23%)	0(0%)	9(18%)
	Female	n	1(3%)	0(0%)	0(0%)	1(2%)
Satisfied	Male	n	0(0%)	0(0%)	0(0%)	0(0%)
	Female	n	1(3%)	1(8%)	0(0%)	2(4%)
Highly Satisfied	Male	n	3(9%)	0(0%)	1(33%)	4(8%)
	Female	n	2(6%)	1(8%)	0(0%)	3(6%)
Total			34	13	3	50

Analysis of result

From the above mentioned table no 4.2.1 as per the study 14% of the employees rated that the employee retaining technique used by the organization as “Highly Satisfied”. Out of which 8% were Males employees and 6% were Females. The employees who were falling under the age group of 20 – 30, were 9% Male and 6% Female , Under the age group of 30 -40,there were 0% of the Male and 8% were Female and Under the age group of 40 -50 there were 33% Male and no Females.

As per the study 4% of the employees rated that the employee retaining technique used by the organization as “Satisfied”. Out of which 0% were Males employees and 4% were Females. The employees who were falling under the age group of 20 – 30, were 0% Male and 3% Female , Under the age group of 30 -40,there were 0% of the Male and 8% were Female and Under the age group of 40 -50 there were 0% Male 0% were Female.

As per the study 20% of the employees rated that the employee retaining technique used by the organization as “Neutral”. Out of which 18% were Males employees and 2% were Females. The employees who were falling under the age group of 20 – 30, were 18% Male and 3% Female , Under the age group of 30 -40 there were 3% Males and 0% were Females and employee under the age group of 40-50 were none.

As per the study 40% of the employees rated that the employee retaining technique used by the organization as “Dissatisfied”. Out of which 22% were Males employees and 18% were Females. The employees who were falling under the age group of 20 – 30, were 21% Male and 12% Female , Under the age group of 30 -40 were 31% and 23% of Male and Female & under the age group of 40-50 there were no Male and 67% were Female.

As per the study 22% of the employees rated that the employee retaining technique used by the organization as “Highly dissatisfied”. Out of which 16% were Female’s employees and 6% were Females. The employees who were falling under the age group of 20 – 30, were 24% and 6% Male and Female , Under the age group of 30 -40 there were 0% Male and 8% Female & under the age group of 40-50 there were no Male and Female.

Table 4.2.2: Table showing cross tabulation of age, gender and the satisfaction of the employee towards the leave policy of the organization.

Satisfaction level towards leave policy of the organization		Number of respondents ('n')	Age group			Total
			20 – 30	30 -40	40 -50	
Highly dissatisfied	Male	n	2(6%)	0(0%)	0(0%)	2(4%)
	Female	n	0(0%)	0(0%)	0(0%)	0(0%)
Dissatisfied	Male	n	0(0%)	0(0%)	0(0%)	0(0%)
	Female	n	1(3%)	0(0%)	0(0%)	1(2%)
Neutral	Male	n	7(21%)	1(8%)	1(33%)	9(18%)
	Female	n	0(0%)	0(0%)	0(0%)	0(0%)
Satisfied	Male	n	11(33%)	5(38%)	0(0%)	16(32%)
	Female	n	8(24%)	6(46%)	1(33%)	15(30%)
Highly Satisfied	Male	n	4(12%)	1(8%)	0(0%)	5(10%)
	Female	n	1(3%)	0(0%)	1(33%)	2(4%)
Total			34	13	3	50

Analysis of result

From the above mentioned table no 4.2.2 as per the study 14% of the employees rated the leave policy of organization as “Highly Satisfied”. Out of which 10% were Males employees and 4% were Females. The employees who were falling under the age group of 20 – 30, were 12% Male and 3% Female , Under the age group of 30 -40,there were 8% of the Male and 0% were Female and Under the age group of 40 -50 there were 33% Female and no Males.

As per the study 62% of the employees rated the leave policy of organization as “Satisfied”. Out of which 32% were Males employees and 30% were Females. The employees who were falling under the age group of 20 – 30, were 33% Male and 24% Female , Under the age group of 30 - 40,there were 38% of the Male and 46% were Female and Under the age group of 40 -50 there were 0% Male 33% were Female.

As per the study 18% of the employees rated the leave policy of organization as “Neutral”. Out of which 18% were Males employees and 0% were Females. The employees who were falling under the age group of 20 – 30, were 21% Male and 0% Female , Under the age group of 30 -40 there were 8% Males and 0% were Females and employee under the age group of 40-50 were 33% Male and none of them were Female.

As per the study 2% of the employees rated the leave policy of organization as “Dissatisfied”. Out of which 0% were Males employees and 2% were Females. The employees who were falling under the age group of 20 – 30, were 0% Male and 3% Female , Under the age group of 30 -40 were 0% and 0% Male and Female & under the age group of 40-50 there were no Male and Female.

As per the study 4% of the employees rated the leave policy organization as “Highly dissatisfied”. Out of which 4% were Male’s employees and 0% were Females. The employees who were falling under the age group of 20 – 30, were 6% and 0% Male and Female , Under the age group of 30 -40 there were 0% both Male and Female & under the age group of 40-50 there were no Male and Female.

Table 4.2.3: Table showing cross tabulation of age, gender and satisfaction level of the employees towards training being conducted by the organization.

Satisfaction level of the employees towards training being conducted by the organization		Number of respondents ('n')	Age group			Total
			20 – 30	30 -40	40 -50	
Dissatisfied	Male	n	1(3%)	0(0%)	0(0%)	1(2%)
	Female	n	1(3%)	0(0%)	0(0%)	1(2%)
Neutral	Male	n	4(12%)	0(0%)	0(0%)	4(8%)
	Female	n	1(3%)	0(0%)	0(0%)	1(2%)
Satisfied	Male	n	19(57%)	7(54%)	1(33%)	27(54%)
	Female	n	8(24%)	6(46%)	2(67%)	16(32%)
Total			34	13	3	50

Analysis of result

From the above mentioned table no 4.2.3 says as per study that 86% of the employees rated the training being conducted by the organization as “Satisfied”. Out of which 54% were Males employees and 32% were Females. The employees who were falling under the age group of 20 – 30, were 57% Male and 24% Female , Under the age group of 30 -40,there were 54% of the Male and 46% were Female and Under the age group of 40 -50 there were 33% Male 67% were Female.

As per the study 10% of the employees rated the training being conducted by the organization as “Neutral”. Out of which 8% were Males employees and 2% were Females. The employees who were falling under the age group of 20 – 30, were 12% Male and 3% Female , Under the age group of 30 -40, 40-50 were no Male and Female.

As per the study 4% of the employees rated the training being conducted by the organization as “Dissatisfied”. Out of which 2% were Males employees and 2% were Females. The employees who were falling under the age group of 20 – 30, were 3% Male and 3% Female , Under the age group of 30 -40 were 0% and 0% Male and Female & under the age group of 40-50 there were no Male and Female.

Table 4.2.4: Table showing cross tabulation of age, gender and satisfaction level of the employees towards benefits and faculties provided by the organization.

Satisfaction level of the employees towards benefits and facilities provided by the organization?		Number of respondents ('n')	Age group			Total
			20 - 30	30 -40	40 -50	
Highly dissatisfied	Male	n	0(0%)	1(8%)	1(33%)	2(4%)
	Female	n	1(3%)	0(0%)	0(0%)	1(2%)
Dissatisfied	Male	n	2(6%)	0(0%)	0(0%)	2(4%)
	Female	n	1(3%)	1(8%)	0(0%)	2(4%)
Neutral	Male	n	15(45%)	1(8%)	0(0%)	16(32%)
	Female	n	5(15%)	1(8%)	2(67%)	8(16%)
Satisfied	Male	n	6(18%)	3(23%)	0(0%)	9(18%)
	Female	n	2(6%)	4(31%)	0(0%)	6(12%)
Highly Satisfied	Male	n	1(3%)	2(15%)	0(0%)	3(6%)
	Female	n	1(3%)	0(0%)	0(0%)	1(2%)
Total			34	13	3	50

Analysis of result

From the above mentioned table no 4.2.4 as per the study 8% of the employees rated the benefits and facilities provided by organization as “Highly Satisfied”. Out of which 6% were Males employees and 2% were Females. The employees who were falling under the age group of 20 – 30, were 3% Male and 3% Female , Under the age group of 30 -40,there were 15% of the Male and 0% were Female and Under the age group of 40 -50 there were no Female and no Males.

As per the study 30% of the employees rated the organization as “Satisfied”. Out of which 18% were Males employees and 12% were Females. The employees who were falling under the age group of 20 – 30, were 18% Male and 6% Female , Under the age group of 30 -40,there were

23% of the Male and 31% were Female and Under the age group of 40 -50 there were 0% Male 0% were Female.

As per the study 48% of the employees rated the benefits and facilities provided by organization as “Neutral”. Out of which 32% were Males employees and 16% were Females. The employees who were falling under the age group of 20 – 30, were 45% Male and 15% Female , Under the age group of 30 -40 there were 23% Males and 31% were Females and employee under the age group of 40-50 were 0% Male and 67% of them were Female.

As per the study 8% of the employees rated the benefits and facilities provided by organization as “Dissatisfied”. Out of which 4% were Males employees and 4% were Females. The employees who were falling under the age group of 20 – 30, were 0% Male and 3% Female , Under the age group of 30 -40 were 8% and 0% Male and Female & under the age group of 40-50 there were 33% were Male and 0% Female.

As per the study 6% of the employees rated the benefits and facilities provided by organization as “Highly dissatisfied”. Out of which 4% were Male’s employees and 2% were Females. The employees who were falling under the age group of 20 – 30, were 0% and 3% Male and Female , Under the age group of 30 -40 there were 8% Male & 0% Female & under the age group of 40-50 there were 33% Male and 0% Female.

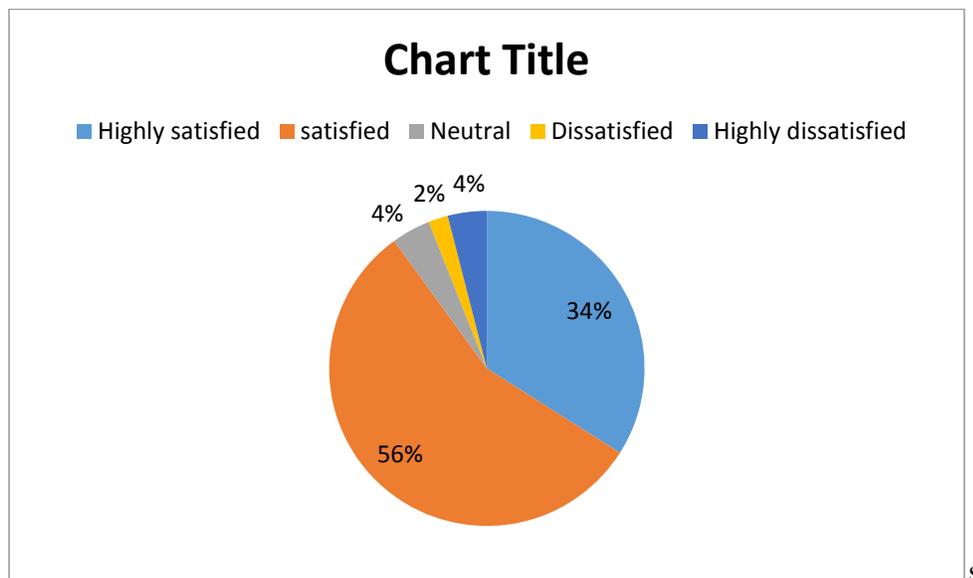
4.3 Miscellaneous questions to support the Research study.

4.3.1 How do you rate working hour of an organization

Particulars	Frequency	Percent	Cumulative Percent
Highly satisfied	17	34	34
Satisfied	28	56	90
Neutral	2	4	94
Dissatisfied	1	2	96
Highly dissatisfied	2	4	100
Total	50	100	

As per the above Chart 34% of the employees are highly satisfied with the working hour of an organization 56% are satisfied 4% of the people are neutral 4% of the employees are dissatisfied and 4% of the people are highly dissatisfied.

Chart No. 4.1: Chart showing whether the employees are satisfied or not regarding working hours of the company.

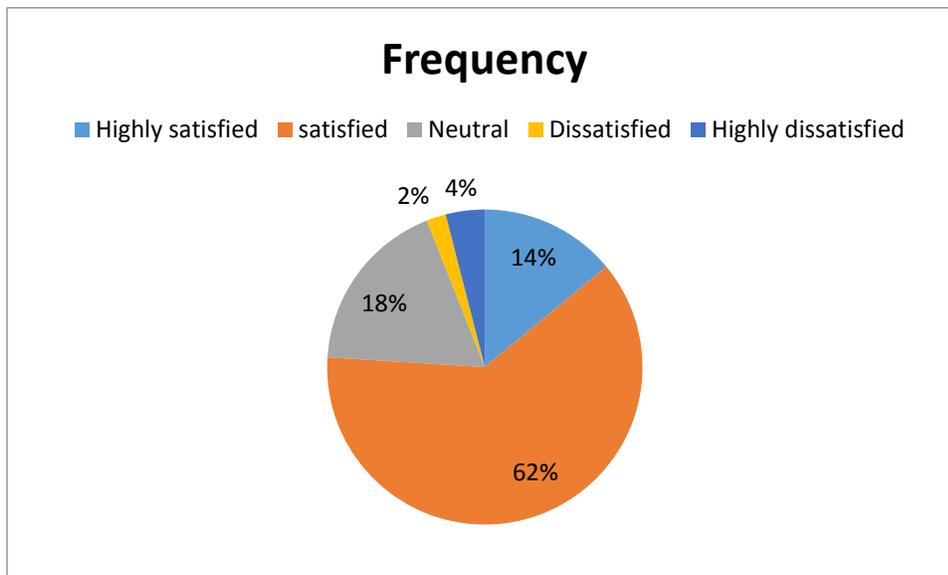


4.3.2 Are you satisfied with the attendance system of the organisation?

Particulars	Frequency	Percent	Cumulative Percent
Highly satisfied	7	14	14
Satisfied	31	62	76
Neutral	9	18	94
Dissatisfied	1	2	96
Highly dissatisfied	2	4	100
Total	50	100	

As per the above table 14% of the employees are Highly satisfied regarding the attendance system of the organization 62% are satisfied 18% of the people are neutral 2% of the employees are dissatisfied and 4% of the people are Highly dissatisfied.

Chart 4.2: Chart showing whether the employees are satisfied or not regarding the attendance system of the organization.

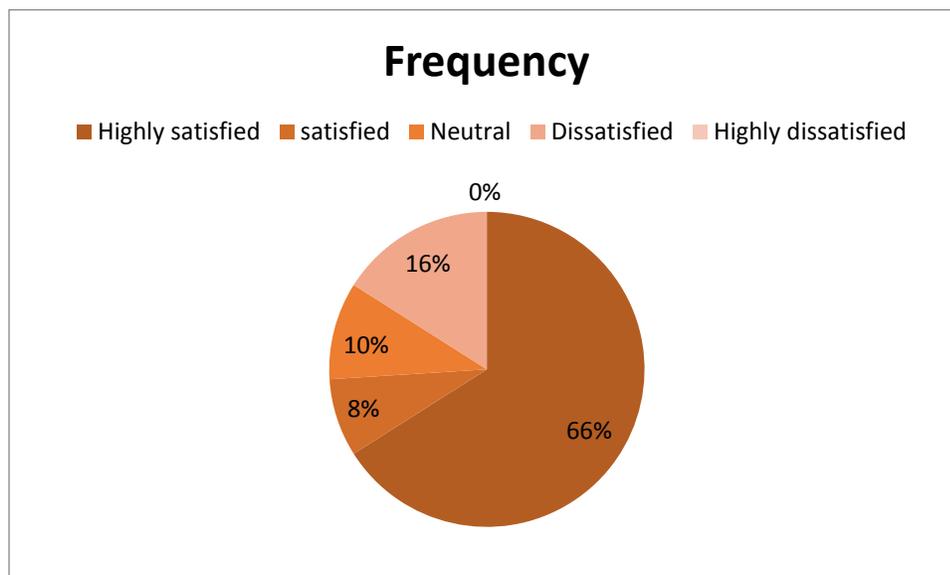


4.3.3 Are you satisfied with grievance handling in your organization.

Particulars	Frequency	Percent	Cumulative Percent
Highly satisfied	33	66	66
satisfied	4	8	74
Neutral	5	10	84
Dissatisfied	8	16	100
Highly dissatisfied	0	0	
Total	50	100	

As per the above table 66% of the employees are Highly satisfied regarding grievance handling system of the organization 8% are satisfied 10% of the people are neutral 16% of the employees are dissatisfied and none of them are Highly dissatisfied.

Chart 4.3: Chart showing whether the employees are satisfied or not regarding the grievance of the organization.

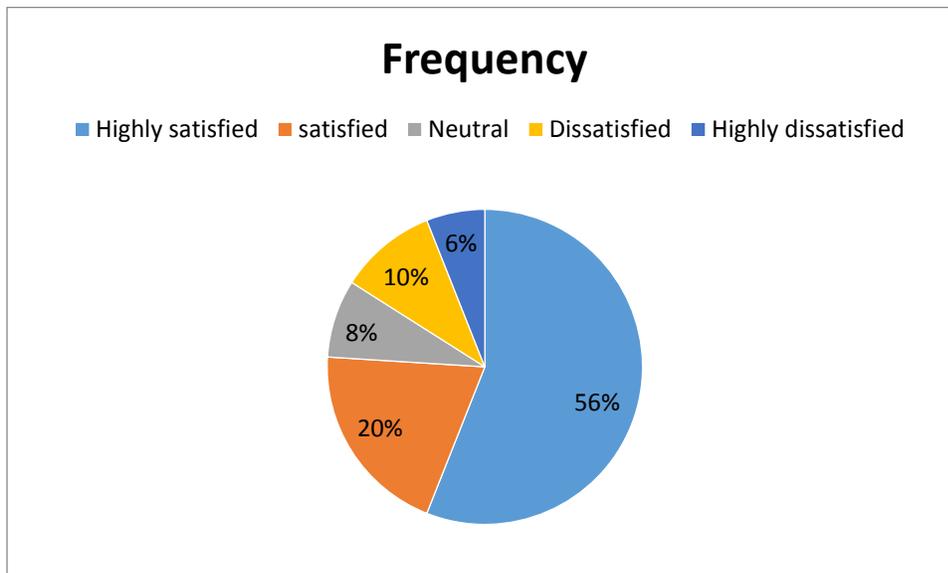


4.3.4 Are you satisfied with the actions taken against that are violating the policies of the organization?

Particulars	Frequency	Percent	Cumulative Percent
Highly satisfied	28	56	56
Satisfied	10	20	76
Neutral	4	8	84
Dissatisfied	5	10	94
Highly dissatisfied	3	6	100
Total	50	100	

As per the above table 56% of the employees are Highly satisfied regarding the actions taken against who are violating the policies of the organization 20% are satisfied 8% of the employee are neutral 10% of the employees are dissatisfied and 6% of the employee are Highly satisfied.

Chart 4.4: Chart showing whether the employees are satisfied or not regarding the company's disciplinary action.

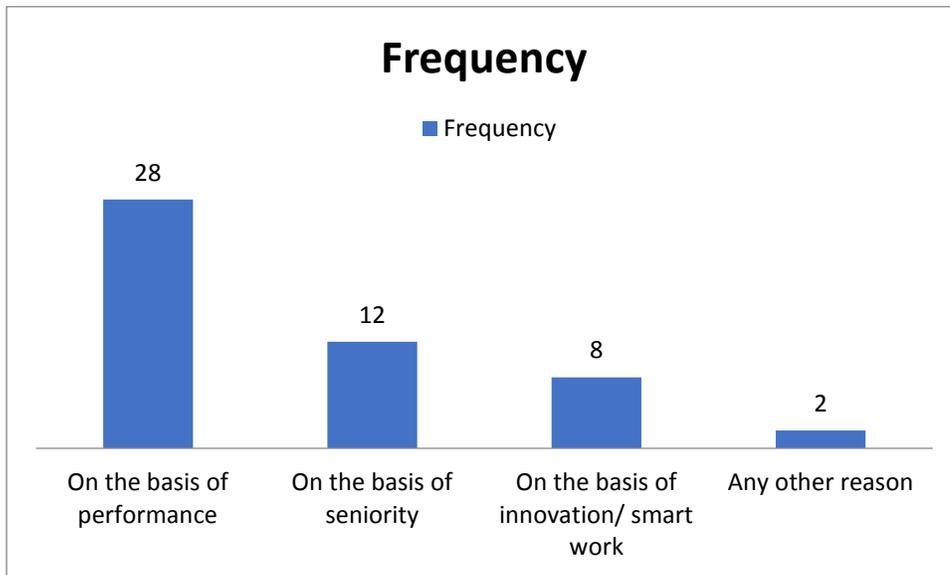


4.3.4 How the increments are given in the organization

Particulars	Frequency	Percent	Cumulative Percent
On the basis of performance	28	56	56
On the basis of seniority	12	24	80
On the basis of innovation/ smart work	8	16	96
Any other reason	2	4	100
Total	50	100	

As per the above table 28% of the employees think that the increment is given on the basis of performance 12% of the employee thinks that it is based on the basis of seniority 8% of the employee thinks increments relay on the basis of innovation/smart work rest 2% state that it is based on any other factor.

Chart 4.5: showing whether on basis of which criteria the increments is given in the organization.

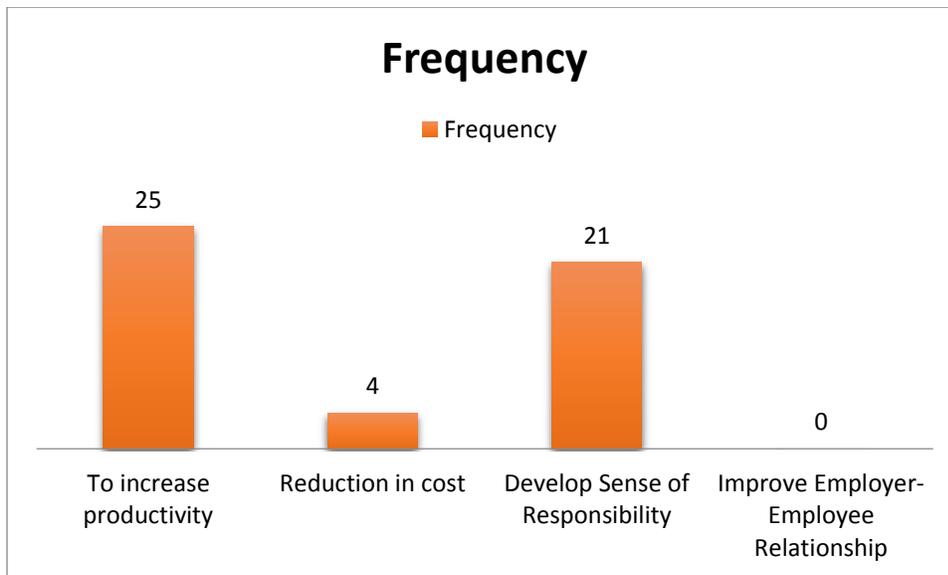


4.3.5 How training program is beneficial for you

Particulars	Frequency	Percent	Cumulative Percent
To increase productivity	25	50	50
Reduction in cost	4	8	58
Develop Sense of Responsibility	21	42	100
Improve Employer-Employee Relationship	0	0	0
Total	50	100	

As per the above graph 25% of the employee thinks that training program is beneficial because it increases the productivity 4% thinks that it helps in reduction of the cost 21% thinks that it helps in developing the sense of Responsibility and none of them thinks that it helps in improving the relationship between Employer and Employee.

Chart No.4.6: Chart showing how training program is beneficial for them .

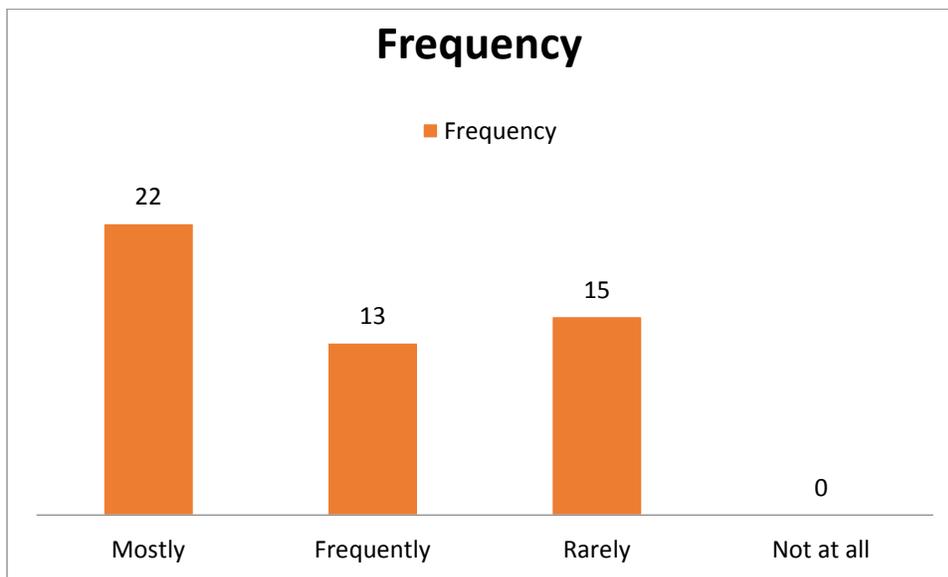


4.3.6 Are the grievances and complaints frequently handled by the company?

Particulars	Frequency	Percent	Cumulative Percent
Mostly	22	44	44
Frequently	13	26	70
Rarely	15	30	100
Not at all	0	0	0
Total	50	100	

As per the above graph 22% of the employees says that mostly their grievances are being taken care off 13% employees states that frequently it's been taken care off 15% of Employee says rarely the grievances are being taken care of and none of them say that it's never being taken care off.

Chart 4.7: Chart showing how often complaints & grievances are being taken care off.



4.4 Hypothesis test

4.4.1 Quality of Employee Life Cycle in the organization

Particulars	n	Mean	Standard. Deviation	Standard. Error
0-2 years	31	4.0645	.72735	.13064
2-4 years	16	4.2500	.85635	.21409
More than 4 years	3	4.6667	.57735	.33333
Total	50	4.1600	.76559	.10827

The above descriptive table shows that, the employees whose experience more than 4 years says excellent, for the quality of Employee Life Cycle with Mean value 4.66. Interestingly, the results show that lesser the experience less will be the rating for the quality of ELC.

4.4.2 ANOVA

Quality of ELC in the organization

Particulars	Sum of Squares	do	Mean Square	Frequency	Significance level
Between Groups	1.182	2	.591	1.009	.372
Within Groups	27.538	47	.586		
Total	28.720	49			

The above table shows that, the data was analyzed using ANOVA test to understand the variation level amongst the different experience group (Tenure). The result is insignificant. It means irrespective of experience level, there is no much variation with respect to the quality of employee life cycle.

CHAPTER 5

FINDINGS SUGGESTION AND CONCLUSION

5.1 MAIN FINDINGS:

From the above table 4.1.1- it is found out that majority of employees says 'yes' organization is doing timeliness requirement and selection process and mainly the employees of 20-30 and 30-40 says yes for it and very negligible number of people says No .

From the above table 4.1.2- it is found out that majority of employees with the age group of 20-30 , 30-40 said 'Yes' to HR provides for adequate the pool of quality applicants which in mainly were Male and many of the people were in dilemma they said may be HR may does it or not .

From the above table 4.1.3- it is found out that Majority of employees of says that interviewing process is effective and says that it is good, less number of employees says it's Excellent and negligible Number of People says it's Average.

From the above table 4.1.4- it is found out that majority of employees were neutral about the department's performance in recruitment and selection majority of Male says Neutral to it. And moderately employees says that they satisfied with the performance of HR Department

ON BOARDING:

From the above table 4.1.5- it is found out that majority of employees says that they are Highly dissatisfied with the induction training program given to employee for developing their skills and moderately employees were neutral for the same.

DEVELOPMENT:

From the above table 4.1.6- it is has been asked which type of training is helpful for improving knowledge, skills and abilities majority of people said on job training is been is helpful for improving skills Knowledge and abilities, moderately people said off job training will be helpful

From the above table 4.1.7- it is found out that does training will be helpful for employee to find their weaknesses and strengths majority of employees said it helps them to a great extent and some of the people said it helps to some extant mostly Male said it helps to great a extant.

RETAINING:

From the above table 4.1.8- it is found out that the increment policy followed by the company with that majority of employees are highly satisfied mostly are satisfied moderately people are neutral and dissatisfied where in mostly Male are satisfied.

From the above table 4.1.9- it is found out that majority of the employees are neutral and satisfied that the organization is giving good pay roll and salary and moderately employees are highly satisfied and very less number of employees are dissatisfied.

OFF BOARDING:

From the above table 4.1.9- it is found out that majority of employees said yes to that the employees leaves the organization.

From the above table 4.1.10- it is found out that employees thinks that the reason for leaving the organization is their personal issue majority says that and moderately employees says that it's work pressure.

From the above table 4.1.11- it is found out that the reason for staying back with the company is good compensation.

From the above table 4.1.12- it is found out that employees are highly dissatisfied with the retaining technique.

SATISFACTION:

From the above table 4.2.1- it is found out that the majority of the employees are dissatisfied with the retaining techniques of the organisation, Moderately employees are neither satisfied nor dissatisfied negligible number of employees are highly satisfied.

From above table 4.2.2 – It is found out that the majority of employees are saying that they are satisfied with the leave policy of the organization, Moderately employee says that they are neither satisfied nor dissatisfied and very less number of employee says that they are highly satisfied.

From above table 4.2.3- it is found out that majority of the employees are satisfied with the training being conducted by the organization, Very less number of employee says that they are dissatisfied.

From above table 4.2.4- it is found out that Majority of the employee says that they are neither satisfied nor dissatisfied regarding benefits and facilities provide by the company rather than payroll, Moderately employees says that they are satisfied very less number of employees says that they are highly satisfied.

SUGGESTIONS

Creation of online forum for personnel's can speak and put up their comments suggestions and feedbacks openly without any hesitation they should be able to talk about some important issues such as expectations of their from the company which may slow down the productivity of the employee. In short there should be a proper channel for communicating.

The company should perform regular survey to know the important fact regarding the satisfaction levels of the employees and their expectations from the company for managing, developing and making strategies to retain the employees.

The company should provide flexible benefits to the employees and should provide the options and should give the liberty of choosing amongst them which are more beneficial for them.

The age gender qualification experience of the employees needs to take into account while making strategies regarding retention.

A company should accept the changes and take new measures to meet the present demand

Provide more of on job training for employees for improving their skills and abilities

Incubation period should be extended up to 2 months because of company have very technical jobs to handle where in grasping all the related roles and responsibilities towards the job is a bit difficult in one month for the people who are from non technical background.

CONCLUSION

Thus, in this competitive world of today individual should able to communicate their demonization factor with the job and organizations, which in long run the outcome will be the desire or intention to quit the job. Many researches show that job dissatisfaction sufferers not only due to the shortage of employees of also the effect of different types of unsustainable working climate. It was also discussed that the intention of employee is same as the goal of an employee in case of how long an employee is inclined to stay with the company or the rapidity of job hopping.

Particularly in the service industry still faces the problem of high turnover and the same is considered to be a day to day activity and as an integral part of business, but in the same time the corporate do not consider labor life cycle as costs maximization and penalty of labor turnover. In other words they don't look into the matter seriously the issues they may have to fight with in the short run after an asset of the organization leaves and goes out not only physically but also takes away the knowledge that an employee had gained during his/her tenure in the organization.

Company with very high employee life cycle can terrorize the sustainability of the organizational operations and also makes it more difficult for the manufacturing industry to make an strategy planning for serving the community and human assets in the competitive world.

ANNEXURE

QUESTIONNAIRE

I am Umme Salma Nazneen, student of 4th semester of MBA M/HR branch by USN 1AY17MBA57

I am doing this study titled “Employee Life-Cycle” in Vistaar Financial Services Pvt.Ltd. Company

Kindly read all the statements carefully and state the responses

The responses given by you will be kept confidential and it will be only used for study purpose

Thanking You

Yours Faithfully

Umme Salma Nazneen

Socio demographic data

Name

Age

Gender Male Female

Years of experience

Department: Compensation & Benefits Department.

Recruitment & Selection Department.

PayRoll & Department.

Training & Development Department.

Risk & Safety Department.

- Q1) Is the organization doing timeliness recruitment and Selection process?
- a. Yes b. No c. Don't know d. Maybe.
- Q2) Does HR provides an adequate pool of quality applicants?
- a. Yes b. No c. Don't know d. Maybe.
- Q3) Rate the effectiveness of the interviewing process.
- a. Excellent b. Good c. Average d. Poor.
- Q4) How would you rate the HR department's performance in recruitment and selection?
- a. Highly dissatisfied b. Dissatisfied c. Neutral d. Satisfied
- e. Highly satisfied
- Q5) Rate the induction training program given to Employees for developing skills?
- a. Highly dissatisfied b. Dissatisfied c. Neutral d. Satisfied
- e. Highly satisfied.
- Q6) which kind of Training is provided for improving your knowledge, skills, abilities?
- a. On Job b. Off the job c. Don't know.
- Q7) Will training helps you to identify your strengths and weakness?
- a. Completely b. To Great extent c. To some extent d. Not at all.
- Q8) How do you rate increment policy followed by the company?
- a. Highly dissatisfied b. Dissatisfied c. Neutral d. Satisfied
- e. Highly satisfied.
- Q9) Are you satisfied with your Payroll and salary system of the organization?
- a. Highly dissatisfied b. Dissatisfied c. Neutral d. Satisfied
- e. Highly satisfied.

Q10) Do you think employees in your organization leaves the organization very?

Frequently?

- a. Yes
- b. No
- c. Don't know
- d. May be

Q11) if yes, what is the reason they leave the organization?

- a. Work Pressure
- b. Salary Structure
- c. Boss is Partial
- d. Family Problems
- e. Other Reasons.

Q12) If No, what is the main reason employee doesn't want to leave the organization?

- a. Good Compensation
- b. Job Security
- c. Work Timings are less
- d. Work Pressure is less
- e. Other reasons.

Q13) Are you satisfied with employee retaining technique of your organization?

- a. Highly dissatisfied
- b. Dissatisfied
- c. Neutral
- d. Satisfied
- e. Highly satisfied.

Q14) How do you rate the leave policy of the organization?

- a. Highly dissatisfied
- b. Dissatisfied
- c. Neutral
- d. Satisfied
- e. Highly satisfied.

Q15) Are you satisfied with the training being conducted by the organization?

- a. Highly dissatisfied b. Dissatisfied c. Neutral d. Satisfied
- e. Highly satisfied.

Q16) Are you satisfied with the employee benefits and facilities provided by the organization rather than payroll and salary ?

- a. Highly dissatisfied b. Dissatisfied c. Neutral d. Satisfied
- e. Highly satisfied.

Q17) How do you rate the working hour of the organization?

- a. Highly dissatisfied b. Dissatisfied c. Neutral d. Satisfied
- e. Highly satisfied.

Q18) How do you rate the attendance system of the organization?

- a. Highly dissatisfied b. Dissatisfied c. Neutral d. Satisfied
- e. Highly satisfied.

Q19) Are you satisfied with grievance handling in your organization.

- a. Highly dissatisfied b. Dissatisfied c. Neutral d. Satisfied
- e. Highly satisfied.

Q20) How do you rate company's disciplinary action against the employees who are misbehaving and doing acts which are not in favor of the organization?

- a. Highly dissatisfied b. Dissatisfied c. Neutral d. Satisfied
- e. Highly satisfied.

Q21) How the increments are given in the organization?

- a. On the basis of Performance
- B. On the Basis of Seniority

C. On the basis of innovation/smart work

d. Any other reason.

Q22) How the training is programmed beneficial for you?

a. To Increase productivity

b. Reduction in Cost

c. Develop Sense of Responsibility

d. Improve Employee Employer Relationship.

Q23) How often you face grievance in your organization.

a. Mostly

b. Hardly

c. Sometimes

d. Not At All

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DOCUMENTS

Journals and Handbooks of the Company

Previous project reports



ACHARYA INSTITUTE OF TECHNOLOGY

DEPARTMENT OF MBA

PROJECT (17MBAPR407) -WEEKLY REPORT

NAME OF THE STUDENT: Umme Salma Nazneen

INTERNAL GUIDE: Dr. Gururaj. B. Urs

USN: 1AY17MBA57

COMPANY NAME: Vistaar Financial Services Pvt. Ltd.

WEEK	WORK UNDERTAKEN	EXTERNAL GUIDE SIGNATURE	INTERNAL GUIDE SIGNATURE
3 rd Jan 2019 – 9 th Jan 2019	Industry Profile and Company Profile		
10 th Jan 2019 – 17 th Jan 2019	Preparation of Research instrument for data collection		
18 th Jan 2019 – 25 th Jan 2019	Data collection		
26 th Jan 2019 – 2 nd Feb 2019	Analysis and finalization of report		
3 rd Feb 2019 – 9 th Feb 2019	Findings and Suggestions		
10 th Feb 2019 – 16 th Feb 2019	Conclusion and Final Report		



Company Seal



College Seal

HOD Signature

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