



A Leadership in GP Parsik Sahakari Bank Ltd

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ABSTRACT

In its simplest form of leadership is influencing other people to follow. Therefore anyone who can influence people to follow them has leadership qualities. Leadership happens at all levels within the organisation and society, not just among those who work in defined "Leadership Positions". Leadership means different things to different people, different cultures and in different situations. But it is always a multifaceted role. Effective leadership enables followers to succeed. It sets direction, builds a vision and adapts as circumstances require. Leadership is about mapping out where it needs to go to win as a team or an organisation. It's dynamic, exciting and inspiring. A leadership is a concept which is put into operation by the individual in their personal and professional lives. In order to implement this concept in an effective and worthwhile manner. The main areas that are highlighted in this research paper are leadership and management. Function of leadership, Types of Leadership, & Role of Leadership. The term Leadership has numerous meanings. This is due to the changes in the environmental conditions of the leaders. Within educational institutions at all levels of organisations as well as within households, the individual needs to put into operation Leadership Skills. However, the essentials of leadership are the same to all leaders in all positions. There are differences in environmental conditions. The implementation of leadership capacity is dependent upon the milieu overall situation. It is apparent that there are differences in the skill required, role and job duties performed, ways in which problems and issues are dealt with and the development of terms and relationships between individuals. After the individual has acquired an efficient understanding in terms of meaning and significance of leadership. They need to generate awareness in terms of measures and approaches that are necessary in bringing about improvement in them. Different individuals who are in leadership positions in different types of organisations normally have different perceptions in terms of leadership. The research studies on leadership have indicated that the leaders want their subordinates to behave and conduct themselves in a decent and satisfactory manner. They are well aware in terms of methods and approaches through which functioning of the organisation can be carried out in an efficient manner. Hence they want their subordinates to work in accordance to the rules and policies formulated by them.

KEYWORDS: Leadership (Manager Role in banking Sector), Leadership Training, Leadership Skills, Leadership Techniques, Leadership Behavior, Leadership Knowledge, Leadership Communication skills, Leadership Creative Ideas.

I. INTRODUCTION

A Leadership is an extremely complex and broad subject which can be tagged with a country, community and society or business entity. Leadership focuses on human qualities involving creation, imagination, expression, communication etc. Business of Banking or Co-operative Banking is different from all other types of business in terms of ownership pattern, agency arrangement and governance structure and thus leadership should be perceived differently. Banking is a highly regulated and sensitive industry where leadership approaches should be seen differently. To guide the banking industry, bank boards, and top and senior executives must deliver performance while complying with firm and address risks. In the bank group leadership and motivations are crucial to attain the common goals. Even in a centralized decision-making system, lack of emotional intelligence might affect group outcomes at different places and thus the central goal and sustainability might be at stake. The board and top management should create an environment so that many of such failures can be transformed positively and thus ensure psychological safety to the employees.

A confidence in the leaders offers the employees and colleagues with huge motivation that the leader would support me in case of my failure and ensure the required environment to take me out of the trouble if any. Such belief and confidence induce motivation and encouragement amongst colleagues to perform better. It is the leadership that can create such an environment and mutual trust. Capable managers/executives having leadership qualities must be placed in key roles that involve risk management responsibilities. Focus on compliance is not good enough; the chief risk officer must have a voice to drive.

II. SITUATIONAL ANALYSIS OF LEADERSHIP IN GP PARSIK SHAKARI BANK LTD.



A Situational Leadership is a leadership style in which a leader adapts their style of leading to suit the current work environment and needs of team. This style of leadership is not dependent on the skill of leader, rather it is based on leader ability to adjust requirements of team organisations in order to be better and effective leader.

A Situational leader may use one of the following leadership behavior styles depending on the situations.

- **TELLING** :- This style is when a team requires close supervision and constant guidance. Leaders using a telling style may make all of the decision and then communicate these decision to the team.
- **SELLING**:- This type of leadership is typically used when a team or employee is unmotivated to perform a task or job duty.
- **PARTICIPATING**:- The participating behavioral leadership style is most commonly used when a team is competent in particular task but do not have willingness or confidence need to complete them.
- **DELEGATING**:-The delegating Leadership style is when a team is efficient and effective at their jobs and requires little guidance.

EXAMPLE-1

An emergency room has just received a large influx of patient that have been critically injured in bus crash. With such a large amount of patients in the emergency room, the emergency room supervisor must implement a telling style of leadership to direct the emergency room workers in an efficient manner.

EXAMPLE -2

A Manager Must oversee the completion of the project with his team. The manager's team has sample experience completing all task required for the project and the team has shown on the confidence and the ability to take responsibility for their work. Knowing this the manager uses a delegating style of leadership throughout the duration of the project and delegate tasks to each team member with minimal supervision.

III. NEED OF STUDY FOR LEADERSHIP IN GP PARSIK SAHAKARI BANK LTD.

A Banking Leader is responsible for managing a bank's vision and strategy, ensuring the bank's goals align with industry trends, regulation and customer expectation. They must make a decision that protect the banks financial health maintain a positive reputation in the market and delivery high services to the customer. A banking leader must also have good stakeholder management skills to build relationship with customers, shareholders, Investors, regulators and other stakeholders. The role of banking leader is critical in the ensuring that a bank remains profitable with keeping up with market trends. They must deeply understand the financial market ,regulatory, requirements and their competitors strength and weakness.

- **COMMUNICATION SKILL**:-Effective Communication skill are essential for banking leader. A good leader must communicate decision clearly and concisely to team members, Stakeholders, investors and customers. The following are some of the communication skill necessary for banking leadership.
 - ✓ Active Listening
 - ✓ Empathetic Communication

- ✓ Effective Presentations
- **PROBLEM SOLVING SKILL:-** As a banking leader, you will face difficult situation that require quick thinking and effective decision making.
 - ✓ Analytical Thinking
 - ✓ Decision Making
- **PEOPLE MANAGEMENT SKILL:-**A Banking leader. You must motivate and manage your team effectively. Here are some people management skill required for banking leadership roles.
 - ✓ Motivating Teams
 - ✓ Delegation
 - ✓ Conflict Resolution
- **STRATEGIC THINKING SKILL:-**Strategic thinking is crucial for banking leaders as they must be able to anticipate future trends and take a proactive step to keep up with them.
 - ✓ Business Acumen
 - ✓ Vision Building
 - ✓ Change Management
- **INDUSTRY INSIGHTS AND FUTURE TRENDS:-**The Banking sector management Industry is experience significant transformation, with technological and advancement and customer expectation driving change. Banking leader must keep up with industry trends to remain competitive.
 - ✓ Digital Transformation
 - ✓ Data Driven Decision Making
 - ✓ Customer Centric Services

IV. OBJECTIVES OF THE STUDY

- To determine the governance style relevant in GP Parsik Sahakari bank Ltd.
- To determine the leadership style and employee performance in GP Parsik Sahakari bank Ltd.
- To determine the whether employee is actually empowered in cooperative societies.
- To study the recent trends in Indian retail Industry and its opprunities.
- To study the factors having impact on growth of organised retail sector.
- To study the future prospect of organised retail sector in India.
- To Study relationship between managerial position in hierarchy and their leadership style.
- To test weather leadership style depends on the size of the organisation.

V. RESEARCH METHODOLOGY

- This research explores the impact of leadership styles on employees performance in Co-operative Banking Sector.The literature highlighted considerable variable such as employee performance as dependent variables and transformational leadership, Corporate Leadership, Authorative Leadership, as independent variables.
- The linking issues connected with positive leadership in working environment of knowledge employees with implementing changes in banking sector provide a promising research area. In relation to the aim the bank's strategy.
- The research involved studying the firm encourages me to assume responsibility decision are made at lowest level..
- In the Introduction process of the bank analysis of Leadership is presented in order to minimise and manage the employee performance.
- In the second part of the Research Paper the therotical and methodology framework is presented applied in banking sector.

- The full range Leadership model assumes that every leader displays each style to some degree with a range of leadership style ranging from to transformational leadership.

VI. HISTORY OF GP PARSIK SAHAKARI BANK LTD

GP Parsik Sahakari Bank Ltd. A leading Multi State scheduled Co-operative Bank, with business turnover of above Rs.6300 Crores, having network of 91 Branches spread across 3 states (Maharashtra,Goa & Karnataka)

In the year 1972 the Government of Maharashtra acquired all agricultural land of 68 Villages of Thane- Belapur belt in Thane district of Maharashtra, for the Purpose of setting up a new city i.e. “New Bombay”. To equip the project affected persons and to survive with new urban means of livelihood, It was necessary to provide them financial assistance. generate employment and means of livelihood, Late Shri. Gopinath Dada Shivram Patil (M.COM, LL.B) a great visionary leader along with a group of youngster of Kalwa Village took the initiative of formation of Urban Co-operative Bank . The bank was named as “Parsik” because active jurisdiction of bank was the west side area of Parsik Hill, which has range from Kalwa to Belapur(The Famous Parsik Raliway Tunnel) is situated in the same range). “Parsik” also means Parshwananth (Lord Shiva), Whose temple exists on the Hill.

The bank started on 21st May 1972 in a remote village in Kalwa (Thane District, Maharashtra), by a visionary leader Shri Gopinath Shivram Patil M.com, LLB and his young and energetic team. The bank has achieved scheduled status in the year 1998 and achieved multi state status in March 2015. The bank has 91 fully computerized branches in Thane, Mumbai , Navi Mumbai, Raigad, Pune, Nashik, Sangali , Kolhapur districts in the state of Maharashtra, Mapusa, Margaon , in Goa and Nipani, Belgavi in Karnataka. The bank has crossed its business Mix of Rs.6228/- Crore consisting of Deposits over Rs. 4349/- Crore and advances over Rs. 1879/- Crore.

The bank depicts transparency, trust, customer service, excellence and team work as its core values. With the consistent and concentered efforts of all the devoted Directors, employees and well wishers, the bank achieved” scheduled status” on 30th January 1998. Consequent upon achieving scheduled status the area of operation of the bank was extended to the entire State of Maharashtra . The Bank had succeeded in opening 14 branches and 2 extension counters with business-mix of Rs.180.83 Crores which includes deposits of Rs.180.83 Crores which includes deposits of Rs.119.18 crore and advances of Rs.61.65 Crore. The Bank showed commendable CASA of 46% and also “zero” percent of Net NPA. This percentage was outcome of persistent and dedicated efforts taken by selfless directors and employees.

Since then, the Bank started showing remarkable presence in the Co-operative Banking Sector. The bank was growing by opening its branches in the districts of Thane, Navi Mumbai, Raigad, Nashik, Pune and Kolhapur. In 2010, the Bank Ltd, Ichalkaranji Having 6 Branches and saved thousands of deposit holders of their hard earned money.

VII. GP PARSIK SAHAKARI BANK LTD FOR SCOPE OF LEADERSHIP

- The Co-operative Sector was selected in the study as the sector is an important economic and social sector must particularly with regards to providing access to affordable and accessible goods and services to marginalized communities.
- It has as extensive branch network all over the country, making credit easily available even to rural areas.
- It is an integral source for credit to agricultural lists.
- It confirms to requirements of democratic planning and economic progress.
- It provide to support to small and marginal farmers for buying inputs storage and marketing assistance.
- The study is an invaluable theoretical contribution as it add on to the growing literature leadership styles and strategy implementation.
- The study will be important to top management of organization who are charged with responsibility of setting goals and will also be important to the management team that ensure strategies are implemented.

VIII. REVIEW OF LITARATURE

The discuss various types of leadership styles and theories of leadership which from the basis of this research proposal. The concept of strategy and strategy implementation are also discussed. According to the studies on the relationship between leadership style and employee performance. It was found that transformational behaviors positively related to followers job performance. The banking industry is characterized by intense rivalry and competition. In the new area of globalization the banking sector has witnessed drastic changes at sturtural and organizational level. In the financial sector banks act as an intermediary to transfer the resources from those , who spend more than their earning to those who spend less. Banking plays a key role in deciding the best business practices in developing new market and clients, and create a new products for e-commerce and net based technology. A literature review is survey scholarly sources on A leadership in GP Parsik sahakari bank ltd. It was discovered in various literature reviewed that several leadership styles can act as promoters in change management process, ranging form authorization leadership, transformational leadership, servant leader, Transactional leadership, democratic leadership, and strategic leadership etc. Leadership entitle directing and guiding subordinates into desire path the leader determines to achieve organizational goals.

IX. BANK MANAGER (LEADERSHIP) ROLES & RESPONSIBILITIES IN GP PARIK SAHAKARI BANK LTD

- A Bank manger must supervise all operation such as customer service, staff management, administration, security and compliance and sales activities. In smaller towns and branches a bank manager is likely to completely in charge of all operation, including market assessment, forecast setting financial goals and achieving branch business objective.
- They will also be responsible for managing fund allocation and expenses. As part of his Human Resource Management duties, a bank manager is also requires to take care of training, well being and motivation of the branch employees.
- Creating report and sharing of the diversity of the data and market intelligence regional and central headquarter and taking care of technology infrastructure at the bank and other asset is also a role that the bank manager will have to play.

X. BANK MANAGER SKILL (LEADERSHIP SKILL) IN GP PARIK SAHAKARI BANK LTD

Bank manager should have both technical and social skill to perform their duties well. Important Skill as follows:-

- **LEADERSHIP SKILL:-**Bank Manager should have strong leadership skill as they need to motivate employees to meet their sales goals, oversee day to day operations and communicate expectations.
- **COMMUNICATION SKILL:-**Bank Managaer should be need to communicate with higher management, emplyoees and customer.
- **CUSTOMER SERVICE:-**As a Bank Manager have need customer service skills to understand and meet client needs, achieve sales goals and provide banking experience to customers so that they return in the future.
- **ORGANISATIONAL SKILL:-**Banking exceptional skill to keep sales record customer contracts and meeting ,long term and short term goals of the branch.
- **PROBLE SLOVING SKILL:-**Oversee the operation of an entire branch of employees . Thus should have strong problem sloving skill to address their concrens.

XI. DISCUSSION OF THE STUDY ON LEADERSHIP i.e. THE MANAGER & AND CUSTOMER IN GP PARIK SHAKARI BANK LTD



- **CUSTOMER :-** Hi, I need to open an account in your bank so could you please guide me for that?
- **BANK MANAGER:-** Sure Sir, I will be guiding you regarding the formalities to be completed for open an account.
- **CUSTOMER:-** Let me know what all details are required for that.
- **BANK MANAGER:-** You need to fill the form and submit the same at counter 5
- **CUSTOMER:-** What all ID proofs do I need to submit?
- **BANK MANAGER:-** You need to submit one hard copy each of your address proof , aadhar card, Pancard & electricity bill.
- **CUSTOMER:-**But the electricity bill is generated on my father's name.

- **BANK MANAGER:-** In that case, you can submit your license and your previous bank details.
- **CUSTOMER:-** Will my previous bank transaction statement work?
- **BANK MANAGER:-** Yes It will work.
- **CUSTOMER:-** And Where I need to submit all my details?
- **BANK MANAGER:-** At the same Counter. You need to attach all these document with the form.
- **CUSTOMER:-** How much cash I need to deposit at the time of an opening account.
- **BANK MANAGER:-** You will have to deposit 1000 Rs.at the time of account opening. If required cheque Book otherwise 500 rs.
- **CUSTOMER:-** Will I get the debit card and cheque book on the same date.
- **BANK MANAGER:-** No, It will take a week and it will be sent to the address mention in the form.
- **CUSTOMER:-** Okey sir, Thanku so much
- **BANK MANAGER:-** You are welcome.

XII. CHALLENGES ACHIEVING BANK MANAGER ROLE

- Achieving the role of bank manager is no easy feat. It requires great deals of hard work, dedication commitment to the job. As a Bank Manager you will responsible for overseeing the day to day operation of a bank, Managing staff, and ensuring that the bank meet its financial goals.
- The First Challenges of achieving role of a bank manager is gaining the necessary experience. Most bank require that applicants have at least five years experience in Banking Industry. This means that you must have a solid understanding of banking regulations, Financial Products , and customer service.
- The Second Challenge is developing the necessary Skills. As a Bank Manager must be able to effectively manage staff, handle customer complaints and make sound financial decisions.
- Leader of the organisation should identify the key individual who are part of the network of teams and prepared to absorb additional responsibilities. These individual should be allowed to empower other to direct crisis response.
- The Leader of the Banking sector i.e. Bank manager are motivators their job is to help guide employees in the branch towards their individual success and success of the branch as whole.
- The Manager should make sure that they set their employees up with tools for success in the office. They should also form close relationship with their team members so that employees feel that supported.

XIII. DISCUSSION OF THE STUDY ON LEADERSHIP AND EMPLOYEES IN THE GP PARSIK SAHAKARI BANK LTD

- ❖ **BANK MANAGER:-**
- ✓ **LEADERSHIP & DIRECTION:-** Bank Manager provide leadership and direction to their teams. They set goals define priorities and establish strategies to achieve organisational objectives.
- ✓ **DECISION MAKING:-**Manager make crucial decision that affect the operation, performance , reputation of the bank. They weigh various factors including customer needs, regulatory requirements and financial consideration to make inform decision.
- ✓ **TEAM MANAGEMENT:-**Bank managers responsible for managing and supervising their teams.
- ✓ **COMMUNICATION:**EffectiveCommunication is essential for bank managers. They communicate organisational goals, Policies and procedure to their team and ensure that employoes understand their role and responsibilities.
- ❖ **BANK EMPLOYOES:-**
- ✓ **CUSTOMER SERVICE :-**Employees play important role in providing excellent customer service. They assist customer with their bank needs answer Inquiries and ensure that transaction are proceed accurately and efficiently.
- ✓ **PRODUCT KNOWLEDGE-**Employees are expected to have a through understanding of the bank's products and services. They educate customers about available option and help them.

XIII. RECOMMENDATION

- **LEADERSHIP AND GUIDANCE**:- Bank Manager play a crucial role in providing leadership and guidance to their employees. They set clear expectation, define roles and responsibilities and provide direction to ensure that task are completed effeiciently and effectively.
- **EMPLOYOEE DEVELOPMENT**:- A proactive Bank Manager invest in the development sessions and access to resources that helps employees enhance their skill and knowledge.
- **RECOGNITION AND MOTIVATION**:-Recognizing and rewarding employee contribution is essential for maintaining morale and motivation within the team.
- **CONFLICT RESOLUTION**:-Conflict may arise in any workplace and it's the responsibility of the bank manager to address them promptly and effectively. Manager should listen to all parties involved, remain impartial and work towards finding a resolution that is fair and satisfactory everyone.
- **PERFORMANCE MANAGEMENT**:-Bank Managers are responsible for evaluating employee performance and providing constructive feedback. They should conduct regular performance reviews.
- **PROMOTING A POSITIVE CULUTRUAL**:- Bank Managers play a pivotal role in shaping the cultural of the branch bank or department. A positive work cultural not only enhances employees satisfaction and retentions but also contribute to overall business success.

XIV.CONCLUSION

Leadership is an organisation has a strong effect on the attitudes of the employed staff and their work ethic while on the job. Today's most Modern organisation know that the leaders and managers they higher.can either lead to ultimate success or failure of their organisation. Achieving the role of bank manager requires a combination of hard work, dedication, and the right set of skills and competencies. Bank manager must possess strong leadership and communication skill as well as a deep understanding of the banking industry and it's regulation.They must also be able to manage a team of employees and ensure that the bank is running efficiently and profitably. With the right combination of skill and experience, anyone can become a successful bank manager.

In conclusion effective leadership is paramount in the banking sector to navigate the complex challenges capitalise on opportunities and drive sustainable growth. Leaders in this industry must possess a unique be lend of skill, including strategic vision,adaptability, customer focus and ethical integrity, to succeeded in today's dynamic environment.

In summary leadership banking sector is about more than just managing operation. It's about inspairng the share vision, empowering people and driving positive change, for the benefit of customers, employers, and steakholders alike. With visionary leadership at the helm, banks can thrive in an ever evolving landscape and continue to serve as pillars of financial stability and prosperity in the global economic.

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