"EMPLOYEES DISCIPLINE AND IT'S EFFECT ON ORGANIZATION PERFORMANCE - A CASE STUDY OF DISTRICT CENTRAL CO-OPERATIVE BANK LTD., JAMMU"

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DECLARATION

I hereby declare that the project report entitled "**EMPLOYEES DISCIPLINE AND IT'S EFFECT ON ORGANIZATION PERFORMANCE - A CASE STUDY OF DISTRICT CENTRAL CO - OPERATIVE BANK, JAMMU**" submitted by me for the partial fulfillment of the award of the of **POST GRADUATE DIPLOMA IN COOPERATIVE BUSINESS MANAGEMENT** is my original work and has not been submitted earlier to VAMNICOM or to any other Institution for the fulfillment of the requirement for any course of study. I also declare no chapter of this manuscript in whole or in part is lifted and incorporated in this report from any earlier word done other or me.

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CERTIFICATE

This is to certify that HARDEEP SINGH student of **POST GRADUATE DIPLOMA IN COOPERATIVE BUSINESS MANAGEMENT** fromVAMNICOM, PUNE was working under my supervision and guidance for her dissertation for the course of her dissertation entitled "**EMPLOYEES DISCIPLINE AND IT'S EFFECT ON ORGANIZATION PERFORMANCE - A CASE STUDY OF CENTRAL CO - OPERATIVE BANK, JAMMU**" Which he is submitting, is his genuine and original work.

Place: -   **Signature**

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                                                Faculty

ACKNOWLEDGEMENTS

I express my sincerest thanks and profound regards to my noble guide **SH. S.Y. DESHPANDE**. Her precious suggestions, profound knowledge and ingenuity have been a great asset to me. Her helping attitude, sympathy, guidance and spirit of cooperation will remain as permanent part of my memory.

Unequivocally, I thank my dear parents, who have been a source of encouragement and inspiration to me. Due regards are also paid to my friends and family members who extended their support in completing this research work.

HARDEEP SINGH

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ABSTRACT:

The objective of this study is to examine the workplace discipline and its effect on organization effectiveness. The study aims to explain how discipline has an effect in organization performance. In order to achieve the research objectives, an in-depth literature review through various related articles. The researcher employed the descriptive study and to examine the role of discipline in an organization. The study explains the relationship between discipline and organization effectiveness. The study examines major causes for employees undisciplined. The research states that the organizations should maintain proper record of disciplinary cases; new employees should know the objectives and goal of the organization and should also be acquainted with the rules and regulations governing the organization. The study therefore, concludes that discipline is most important factor that contributes to the overall performance of the organization. The discipline should start by having self discipline and hence discipline should not be seen as punitive measure it is means to correct and enforcement of standards in the organization.

CHAPTER I

INTRODUCTION

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1.1 DISCIPLINE

Discipline refers to rule following behavior, to regulate, order, control and authority. It may also refer to punishment. Discipline is used to create habits, routines, and automatic mechanisms such as blind obedience. It may be inflicted on others or on oneself. Self discipline refers to the practice of self restraint, controlling one's emotions, and ignoring impulses.

Disciplinarians have been involved in many societies throughout history. The Victorian era resulted in the popular use of disciplinarian governance over children. Edward VIII had a disciplinarian father, and the English had modeled the royal families during this era. Edward's grandmother was Queen Victoria who had championed the role of the family unit during her reign. Disciplinarians will enforce a stricter set of rules that are aimed at developing children according to theories of order and discipline. Disciplinarians have also been linked to child abuse in numerous cases and biographies.

Self-discipline is about creating new habits of thought, action, and speech toward improving oneself and reaching institutional goals [by whom?]. This is an alternative to viewing discipline as a means to obtain more information. We can also define exercising self-control or discipline as the ability to give up immediate pleasures for long-term goals (also called deferred gratification), according to Simons. True discipline is grounded in your ability to leave your comfort zone. Habit is about wanting to change, not about wanting to sweat and undergo activity. To forego or sacrifice immediate pleasure requires thought and focused discipline. Self-discipline is, more specifically, about your ability to control your desires and impulses in order to keep yourself focused on what needs to get done to successfully achieve that goal, according to Sicinski. It's about taking those small consistent steps of daily action to build a strong set of disciplined habits that fulfill your objectives. One trains oneself to proactively follow a specific set of rules and standards that help determine, coalesce and line-up one's thoughts and actions with the task at hand. It's small acts that allows us to achieve greater goals. The key component of self-discipline is the trait of persistence or perseverance; it's the daily choices that accumulate

to produce those changes we want the most in spite of obstacles. Without it, self-discipline would be largely impossible. Self-discipline, persistence and perseverance is similar to grit.

Discipline is about inner and outer dimensions, discipline could be about the capacity to decide on what is right from wrong (internal consistency) and to use our skills well, properly or routine compliance and to adhere to external regulation which is to have compliance with rules (external consistency). "Discipline is the thing that happens when you expend some effort (both physical and mental) to do a thing that in that moment, you don't feel like doing... Discipline doesn't really take into account your thoughts or feelings." that Erin Carpenter says is the beauty of discipline since what we do is something that is entirely within our control, an action is completely under our control. Secondly, it is action that completes, furthers or solidifies a goal, not merely our thought and feeling. Thirdly, an action conforms to a value. Actions are then value-laden and are therefore helpful and useful, in other words we allow values to determine the choices we make, we don't let conditions or circumstances dictate it like for example we don't wait for emotional motivation to drive us or waiting to be feeling "up to it" that day. Erin says that discipline means the perpetual practice of taking action that's inline with a rule or a set of standards, even if that rule has been self-imposed.

Self-discipline may be an answer to procrastination according to Rory Vaden a leading psychologist specializing on procrastination. People spend time regretting things they haven't done compared to things they have done. When you procrastinate you spend time on things you don't like to do or don't think you should do and who would otherwise be someone who invests in something meaningful that could be beneficial to you. Procrastination is not laziness or relaxation. We procrastinate due to how we did last time or how we may fail to learn.

A life changing habit is one that will help you to enhance your health, working life and quality of life. The key to using this three-step process to your benefit is identifying the emotional state or emotional responses we have to prompt us (triggers) to take an action, keeping the same reward we simply switch out the action or routine as it maybe to one that is healthier, more productive or useful to us to help us follow our rule or guidelines. Knowing how we feel we can isolate the specific behavioral patterns that prompt the learned routine and reward/outcome and planning out how we really want it to occur and take control. The behavioral responses are ones that prevent us from breaking through and hold us back. There are many ways of satisfying our

emotional needs and then changing behavioral responses with ones we like. Finding what emotional state we need to be in takes effort to figure out. It takes some effort to satisfy our specific needs while having a new good or healthier habit. The reward is something that we enjoy.

Your actions and behaviors come as a result of your ability to control yourself, this is for better and for worse. The habits are an automatic mechanism to save our willpower energy, about forty percent of our actions are driven by programmed habits, to be self-disciplined you need to control your habits. Its to stay task oriented more often. They free up our mind so that we can envision and take care of the big picture things. The longer we hold to bad habits the more difficult it is to break free from them. Also the more we resist temptations then ironically we tend to ruminate more and thus the stronger those desires tends to get. An example of a good habit is holding an organized physical space, this makes for a relaxed, stress-free environment.

Choices can be split between what gives us short-term pleasure but long-term pain, which is called experiencing immediate gratification, or interestingly has us experience short-term pain and long-term pleasure thus allowing us to experience delayed gratification. Habits get us doing things only for a long while, it may not have us stuck to routine as we think, we in order maintain habits you have to put effort into them while you're doing them. Discipline is making our habits to be done exactly as said we must do them, rather than relying on merely the cue for the help we turn that 'should do' to a 'must do' so that we are in a better position to accomplish them and beat a competing behaviour. Doing "that ideal routine" when there isn't a cue to. Doing something as soon as we can is discipline, habit is when we're prepared to and have that inclination. It's a good level of and relevant level of buffering of competing behaviors. To change a behaviour we need discipline to be able to do it.

There are three ways to learn to build discipline according to Sam Thomas Davies. The first is self-assessment, identify the why behind what you need discipline for, use a focusing question and make it essential your one thing that is going to get you to this. Find out the cause of resistance and learn to buffer it by doing your routine instead of excuses, sleeping or giving in to peer pressure. Secondly, self-awareness is learning to understand why you don't break your habits. Its simply because we don't have an understanding of how easy it is to give in to our impulses or urges rather than stay on track. The answer is to eliminate anything that will distract

you, become indestructible, become a Choice Architect. "Out of sight, out of mind" is the saying applicably. Thirdly, self-celebration is to celebrate or reward your efforts for each win you accumulate every single day, celebrate when you fail to live up to your expectations as you now have learned something new by that opportunity or better yet celebrate your progress.

1.2 CONTROL

Self-control is a lack of impulsivity, eating disorders and addictive behaviors. The first steps of any individual seeking to better themselves is overriding these impulses. The ability to regulate one's emotions and behavior is a key components of our brains executive function, the skills we are born with or innate to us that help allow us to plan, monitor, and attain goals. Giving into impulses right away is what stuns our internal and external powers and our growth. Self-control is refraining from doing certain things while discipline is enacting routines or reforming ourself to better build good habits. Self-control is choosing successfully between competing behaviors to your preferred behavior or alternatives, while discipline is habits accumulating to build on what's succeeding thus they self-control and discipline may overlap. There is currently debates surrounding whether there is ego depletion (finite willpower) and whether self-control is innate individual difference v.s. a learned skill that anyone can benefit from. Willpower or self-control energy is really an waxing and waning energy, fluctuating resource that is comparable to our physical energy levels throughout the day. Anyone can still benefit form healthy habits and take counter-measures to control our behaviour (impulse control or refraining). This is a difficult measure but one we all take since everyone has domains of life in which they could use this greater willpower. The four strategies are as follows: Firstly, situation selection where we always avoid situations where you will be likely to confront temptations, secondly, situation modification as in do what you can effort wise to reduce the pull of the temptation in the situation that arises, thirdly, distraction is try to distract yourself with better alternatives, and fourth, reappraisal is change the way you think about the bad habit so you don't favor it as much as you once did.

1.3 COMMON TECHNIQUES OF DISCIPLINE

Time management is a form of discipline that utilizes time as the regulator and the observer of time as the governor. The requirement is for time to be used efficiently. This activity maximizes the result of a set of activities by marking each activity within a boundary of time. To improve efficiency activities that are not necessary to complete the current activity or goal should be completed separately without interruption, this is the alternative to multi-tasking. Time management can utilize skills, tools, or techniques to create specific time allotments according to a range of organization methods. Time management for discipline scheduling should involve focusing on one or two tasks, since we "start small and build on success incrementally", clearly defining what you plan to undertake and when you intend to do it, and focus on what we are doing rather than focusing on what we want to resist doing.

A major theme arising from time management is that of modifying behavior to ensure compliance with time-related deadlines. It may be utilized by an emphasis on completing goals rather than a specific task, completing short and non-urgent tasks first, complete urgent and high importance tasks second and make progress on less urgent tasks which are time-consuming in the middle of the working day. More commonly segregating operations to different individuals as opposed to overlapping activities, more efficiently organizing and completing tasks, this may however increase the need for supervision, non-group fixed milestones, and intermittent reports. This theme is interrelated with discipline and methods of discipline that can be used to incentivize group or personal responsibility and reducing wasted hours by performance drops or irrelevant tasks to completing a deadline. Time management is about non-punitive scheduling and goal-oriented programs. Team-based time management is exemplified by good questioning. Meeting times can be significantly reduced by asking why we need to meet to accomplish this, what will we do differently if we succeed and how will this further the vision or goals of our team, group or organization?

Disciplined time management includes removing distractions, a difficult but useful way of building discipline and essential component of time management. Writer of No B.S. Time Management for Entrepreneurs suggests firstly that awareness is to use your time as though it where extremely valuable, only through control of your time can you have a reasonable chance of fulfilling all your potential. Only knowledge of how your time is squandered, wasted, used

productively or abused can you tell the difference between success, problems, opportunities and failings. Secondly of decision, achievement always follows from a great decision, rarely from accident its from decision. From your ability to place great importance on time can you create the ability to make certain decisions. Thirdly, follow-through on a decision is rather difficult but starting can be easy so we need to be tough-minded. Good actions always come from a supportive environment of disciplined behavior, where its required and rewarded.

Responsibility-centered discipline or responsibility-based discipline co-opts the members to understand remedies for problems in an organization. Responsibility-based discipline is about expressing the warmth of appreciation, embracing interests, highlight effort and welcoming feedback, getting everyone's agreement on the set ground rules and getting students involved in classroom rules and guidelines and problem-solving, this is while maintaining dignity and observing clear limits. Remorse and empathy are taught in the form of an apology, make restitution, or create a plan of action. Limits are defined that express a teachers beliefs, demands, and expectations within the context of clear values and goals that help create a learning environment. Though responsibility-centered discipline is to make choices that embody these core values of integrity, perseverance, respect, and responsibility, rather than simply reminding people of rules. Obedience-based discipline is basing membership on hard work, diligence, obedience to authority, and self-discipline. Sending reminders about how the member can meet the performance indicators, organizational objectives, why the rules should be adhered to, or useful advice on meeting the rules day-to-day. The downside to this model is disobedience can occur when there is no punishments or rewards in place when there is no one there to administer them, since its all about whether that person is detected or not. Any students expect there should always be a reward for good behavior, thus detection is only seen as the problem to students. An obedience-based model utilizes consequences and punishments as deterrents, responsibility-based model moves away from using merely rules, limits, and consequences, and away from punitive measures like detention, suspension, expulsion and counseling.

1.4 EMPLOYEE'S DISCIPLINE

Discipline is the backbone of healthy industrial relations. The promotion and maintenance of employee discipline is essential for smooth functioning of an organization. Employee morale and industrial peace are definitely linked with a proper maintenance of discipline. Disciplinary action can also help the employee to become more effective. The actions of one person can affect others in the group.

The aim is to examine what discipline is, what the various aspects of employee discipline are and how positive discipline can be achieved. We shall also examine the steps involved in the disciplinary process and how to deal with indiscipline.

We all have different impressions of what is meant by the term discipline. As a child, you may have been punished by your parents for something you did wrong. You may have known better, but you did it anyway. Perhaps you thought that your act would go undetected. At other times, you may not have realised that what you did was wrong. On these occasions, disciplinary action may have taught you not to repeat those acts.

In a similar way, in the Organization 'Discipline' refers to the State of employee's self-control and effectiveness in his work. It indicates the development of genuine team work. Discipline implies a state of order in an organisation. It means proper appreciation of the hierarchical superior subordinate relationship. The willing cooperation for and the observance of the rules of the organisation constitutes the essence of discipline.

We have to consider discipline in its positive meaning i.e. 'Training of mind that develops self-control character, orderliness and efficiency'. It also means punishment. But there is a general impression that obedience to rules and punishment for their breach constitute the main aspects of discipline in an organisation. Rules and Laws are necessary for the existence of society. They are generally observed when their advantages are known and accepted.

The real sanction behind laws and rules is, therefore, the consent of the people to whom they apply and no attempt to make good people by enforcing a particular behaviour will succeed if this consent is lacking. The large part of behaviour of employee and their interaction of subordinates is governed by informal and unwritten rules and norms. These informal rules and

norms that support and legitimize practice are based on convention and culture of the organisation.

Since discipline is a behaviour or a mode of life, the emphasis should be on training or educating the employees to acquire self-control and habit of obedience. Satisfactory results cannot be obtained if discipline is thought of in terms of control and punishment. Let us now distinguish the major aspects of discipline.

1.5 EMPLOYEE DISCIPLINE – MEANING AND DEFINITIONS

Discipline is the orderly conduct by an employee in an expected manner. It is the force or fear of a force that deters an individual or a group from doing things that are detrimental to the accomplishment of group objectives. In other words, discipline is the orderly conduct by the members of an organisation who adhere to its rules and regulations because they desire to cooperate harmoniously in forwarding the end which the group has in view.

Good discipline means that employees are willing to abide by company rules and executive orders and behave in the desired fashion. Discipline implies the absence of chaos, irregularity and confusion in the behaviour of a worker. According to Calhoon, 'Discipline is a force that prompts individuals or groups to observe rules, regulations and procedures which are deemed to be necessary for the effective functioning of an organisation'.

Violation of rules, regulations, procedure and norms is considered as misconduct, that is, any act which is inconsistent with the fulfillment of the expressed and implied conditions of service—or is directly linked with the general relationship of the employer and the employee—has a direct effect on the contentment or comfort of men at work or has a material bearing on the smooth and efficient working of the organisation concerned.

Every organisation wants its employees' behaviour to be in conformity with the required system which it has prescribed in order to achieve the organisational goals. Thus, in brief, discipline is orderly conduct by the employee in an expected manner. The purpose of discipline is to encourage employees to behave sensibly at work, that is, adhere to rules and regulations. Disciplinary action is called for when an employee violates one of the rules.

Richard D. Calhoon- "Discipline is the force that prompts individuals or groups to observe rules, regulations, standards and procedures deemed necessary for an organization." Discipline means systematically conducting the business by the organizational members who strictly adhere to the essential rules and regulations.

These employees/organizational members work together as a team so as to achieve organizational mission as well as vision and they truly understand that the individual and group aims and desires must be matched so as to ensure organizational success.

A disciplined employee will be organized and an organized employee will be disciplined always. Employee behaviour is the base of discipline in an organization. Discipline implies confirming with the code of conduct established by the organization. Discipline in an organization ensures productivity and efficiency. It encourages harmony and co-operation among employees as well as acts as a morale booster for the employees.

1.6 POSITIVE AND NEGATIVE CONCEPTS OF EMPLOYEE DISCIPLINE

There are two concepts of discipline-positive concepts and negative concepts. Positive discipline means a sense of duty to observe the rules and regulations. It can be achieved when management applies the principles of positive motivation along with appropriate leadership. It is also known as cooperative disciplines or determinative discipline.

It involves creation of an atmosphere in the organisations whereby employees willingly can form to the established rules and regulations. According to Spriegel, "positive discipline does not replace reason but applies reason to the achievement of a common objective. Positive discipline does not restrict the individual, but enables him to have a greater freedom in that he enjoys a greater degree of self-expression in striving to achieve the group objective, which he identifies as his own."

Here, Peter Senge's idea of personal mastery, systems thinking and mental model is applicable. System thinking is concerned with a shift of mind from seeing part, to seeing the whole, from

seeing people as helpless reactors to seeing them as active participants in shaping their reality, from reacting to the present to creating the future, personal mastery, entails developing the self with commitment to truth.

Mental models are our perception of the world. The positive concept of discipline assumes a creation degree of self-discipline. The concept of discipline is related to the idea of "self-actualization" at work which represents higher order need satisfaction of employees."

On the other hand, negative discipline is known as punitive or corrective discipline. Under it penalties or punishments are used to force workers to obey rules and regulations. The objective is to ensure that employees do not violate the rules and regulations. Negative disciplinary action involves techniques such as fines, reprimand, demotion, layoff, transfer etc.

Negative discipline requires regular monitoring causing wastage of valuable time. In the negative concept of discipline, disciplinary action implies punishment Also punishment causes resentment and hostility. Satisfactory results cannot be obtained, however if discipline is perceived only in terms of control and punishment.

1.7 IMPORTANCE OF EMPLOYEE DISCIPLINE FROM THE POINT OF VIEW OF AN INDIVIDUAL, A WORK GROUP AND AN ORGANISATION

Importance of discipline in organizations can hardly be overemphasized. Orderly behavior is necessary for achieving the organization's objective. In the absence of discipline, no enterprise would prosper. If discipline is necessary even in a nuclear family or in a homogeneous unit, how can an industrial organization with heterogeneous people, work smoothly without discipline.

When an employee is at fault, the management has to take disciplinary action. Discipline is said to be good when employees follow willingly the instructions of their supervisors and the various rules of the company. Discipline is bad when employees either follow rules and regulations unwillingly or actually disobey them.

Poor discipline advises the need of correction. The fundamental reason for taking disciplinary action is to correct situations that are unfavorable to the company. Basically, discipline is a form of training. When disciplinary problem emerges, it may be as much management's fault as the workers. Many disciplinary problems grow out of management's failure to inform employees what is expected of them.

The term 'discipline' has unpleasant associations with punishment but with the addition of the "just cause" concept involving a limitation on the employer's right to discipline and discharge. The word has been extended to embrace a system of training and education of both employee and his supervisor, designed to achieve orderly conduct.

CHAPTER 2

BANK PROFILE

CHAPTER 2

BANK PROFILE

Brief Sketch of Jammu Division:

Jammu division is revenue and administrative division within Jammu and Kashmir, a union territory of India. Its geo URI is 32°73'N 74°87' E. It derives its name from its headquarters/the city of Jammu/ which is also the winter capital of Jammu and Kashmir State. The Jammu division extends over an area of 26293 square km with population of 5350811 and consists of 3581 villages. The PirPanjal mountain range separate Jammu from the Kashmir valley. The Jammu city lies high on the right bank of the river Tawi, which flows to join the river Chenab. The Jammu division comprises 10 districts and 21 tehsils.

10 Districts are:

Jammu, Doda, Kathua, Rajouri, Ramban, Reasi, Kishtwar, Poonch, Udhampur and Samba

21 Tehsils are:

Akhnoor, Arnia, Bahu, Bhalwal, Bishnah, ChowkiChoura, Dansal ,Jammu, Jammu North, Jammu South, Jammu West, Jourian, Kharah, Balli, Khour, MairaMandrian, Mandal, Marh, Nagrota, Pargwal, Ranbir Singh Pura and Suchetgarh

THE JAMMU CENTRAL CO-OPERATIVE BANK LTD.

1. Brief

The Jammu Central Co-operative Bank herein referred as the "Bank" is a Co-operative Society dealing with the banking Business registered under J&K Co-operative Societies Act. The bank has been established on 30th April 1914 under Registration No. A-5 under the approval of Reserve Bank of India and has as such completed 108 years in the Banking Services. The Bank falls at Tier-II (Centre) of the Short Term Credit Co-operative System. At Tier-III there is a network of 376 Primary Agricultural Co-operative Societies duly affiliated with the bank. These societies at Tier-III receive finance from the bank for onward issue to the borrowers being basic members of the Societies. At Tier-I there is J&K State Co-operative Bank usually termed as the Apex Bank which is supposed to extend refinance to the Bank but any such instance of refinance from Tier-I has not been witnessed so far. The Bank is a District Central Cooperative Bank and was established in erstwhile Jammu Province which later on was segmented into 10 districts named Jammu, Samba, Udhampur, Reasi, Kathua, Rajouri, Poonch, Doda, Ramabn and Kishtwar. The Bank caters in 12 Urban areas, 5 Semi Urban and 68 Rural places. The Bank has 28 Branches in District Jammu, 8 Branches in District Samba, 12 Branches in District Kathua, 7 Branches in District Udhampur, 4 Branches in District Reasi. 6 Branches in Doda, 4 branches in Ramban, 1 Branch in Kishtwar, 5 Branches in District Poonch and 10 Branches in Rajouri District excluding the Head Office. The 83 Branches of the Bank are operating in the rented accommodations while as the Head Office is situated at Rail Head Complex Jammu and one Building at Parade Jammu in its own complex dwelling upon a proprietary land measuring 1 Kanals and 15 Marlas at Rail head and 1 kanal 12 marla at parade with a book value of Rs. 0.98 Crores.

The JCCB has placed service to its clients as its primary objective. It aims to help clients and resolve their problems. Still if there is any compliant it is dealt with immediately to the satisfaction of clients.

The JCCB provide all types of accounts facility i.e. Current Deposit, Savings Bank Deposit, Recurring Deposit and Fixed Deposits.

Deposits up to the value of Rs.5.00 lac per depositor have insurance cover with Deposit Insurance & Credit Guarantee Corporation(DICGC)

ORGANIZATION OF THE DEPARTMENTS AT HEAD OFFICE.

O/I HRD	O/I BANKING	CM LOANS & ADVANCES	CM BUSINESS PLANNING & DEVELOPMENT DEPARTMENT	IT DEPARTMENT	O/I PACS	O/I RECOVERY CELL	O/I LAW DEPARTMENT	O/I ESTATE DEPARTMENT	PRINCIPAL OFFICER	O/I INSPECTION	O/I CONCURRENT AUDIT DEPARTMENT
*Human Resources Planning. *Recruitment and Selection. *Compensation and Benefits. *Training and Development. *Performance Management. *Career and Succession Planning. *Administrative Duties. *Job Evaluation	*Branch Accounting. *Reconciliation on Banks/ Branches. *Investment/ Borrowings. *All type of Clearing. *All type of GST/ TDS/ Income Tax Returns. *Collection & Supply of Cash. *Maintenance of CRR and SLR. *Financial Control and Record keeping. *Account Receivables and Payable	*All type of Credit Approval Process. *Collection and Monitoring Activity *Recovery *Credit Exposure of the Bank. *Maintaining Credit Risk. *Compliance of the Central Bank *Matters related to SLBC / DLRC Meetings.	*Consolidation of all type of statutory returns of NABARD / RBI / Other Concerned Quarters and their submission (Manually/Ensure Portal). *Preparation of Balance Sheet /DAP / MAP/ Annual Budget / Data for Review Meetings. *To Coordinate with NABARD Inspection Team /statutory Auditor.	*All kind of support to the Computerized Branches. *Reconciliation of DAC Account of all the computerized branches within one month. *Access of all type of mails.	*PDC will help PACS in preparation and implementation of business plans. *To be accountable for the accounting system and the recovery performance of PACS. To inspect / visit the societies to get maintained the record of the societies.	*To monitor the recovery of Bank as a whole. *Arrange Recovery camps in person in all the Districts. Implementation / Execution of SARFEASI in the Bank	*All type of LAW Matters and to help Recovery Team in Implementation / Execution of SARFEASI in the Bank *Vetting of loan documents	*Maintenance / Repair of Head Office Building / Vehicles. *Arrangement of all type of meetings. To meet the requirement of Branches regarding supple of Safe Fixture and Furniture / Repair of Gen. Sets / Shifting of Branches and other misc. work at Head Office and branches.	*Maintenance of record under PML Act 2002 and PML Rules2005 *Submission of reports under FIU-INDIA which are Cash Transaction Report, Suspicious Transaction Report, Counterfeit Currency Report and Cross Border wire transfer report	*Inspection Department Central Office oversees the functioning of internal systems with a view to consolidating all the activities relating to concurrent audit and control self-assessment audit under taken at the all the branches of the Banks and ensure its smooth functioning	*To examine profit and loss account of the branch *To examine financial and managerial soundness of the Branches. *To examine overdue debts, verify cash balance and securities, valued assets and liabilities *To review the classifications of loans and advances, NPAs Provisioning.

2. The total Business of the Bank on March 2022 is Rs.1651.01 Crores forming business per Branch of Rs.19.42 Crores and business per employee of Rs.3.85 Crores. The bank is under directions of the Reserve Bank of India since May 2012 and couldn't afford for mobilization of deposits. Presently there is a mix of deposits proportionately CASA and Term deposits @1:2 which is required to be maintained at 2:1. The Bank has reported deposits of Rs.17.81 Crore against 376 accounts of the Cooperative Societies and Rs. 1365.82 Crore against 359577 individual accounts aggregating to Rs.1383.63 Crores on March 2022. The Bank has Assets amounting to Rs.1538.65Crores carrying risk weightage of Rs.314.08 Crores necessarily has a direct bearing on the capitals. The Capitals are already on lower side which further gets negative due to the Accumulated losses and is as such unable to resist the Capital to Assets. Risk Weighted Assets Ratio **(CRAR)** which is mandatory to be 9% or above while as it is -69.19% on March 2022.The Govt. of J&K based on a tripartite Memo of Understanding (MoU) executed on 31/03/2015 between GoI, NABARD and the Govt. of J&K has provided support to the Bank by infusing Rs 180.14 Crore towards share capital of the Bank in the Month of March 2022,due to which there is improvement in CRAR of the Bank but still Bank requires 70.00 Crore to achieve the manadatory requirement i.e. 9%.The bank has been incurring losses frequently since 1993 accumulating to Rs.221.42 Crores for March 2021. The reasons responsible for incurring the losses are many and almost such reasons have always been beyond the competence of the bank to be overcome and are discussed as:-

   a. The Bank was a profit making institution upto March 1992 and started exhibiting losses since 1993 while making provisions on NPAs with Rs. 2.94 Crores in March 2007 Rs.1.51 Crores on March 2008, Rs. 32.51 Crores on March 2018, Rs.37.44 Crore on March 2019 and Rs.46.01 Crores on March 2020 The provisioning sums up to Rs. 48.41Crores on March 2021.

   b. The militancy that has left a dark depression over the infrastructural and the financial development of the State have not only had its impact over the recovery of Govt. Sponsored Cases (GSS) but the overall recovery of the loans issued by the bank as well. The Bank was exhibiting NPAs amounting to Rs.57.03 Crores forming just 14.97% of the total outstanding on March 2012 besides the bank was undertaking its operation menial and switched over on TBA in the year 2007. The migration of accounts helped disclose a

good number of NPAs that were once restructured but not complying the IRAC norms. The disclosure of NPAs from time to time caused the increase with an amount of Rs.52.91 Crores up to Rs.109.94 Crores on forming 37.32% of the total outstanding on March 2021. The provisioning against NPAs that amounts to Rs.48.41 Crores constitutes major part of the Accumulated Losses.

c. The waiver of the loans from time to time by the Govt. was proved fatal for the bank, because the in-eligible borrowers at the garb of these waivers dragged the bank to litigation or other consequences resulting in the ascending NPAs.

3. MANPOWER AT BANK

The bank has at present 424 personnel in different grades working across 85 branches, 5 Extension counters and at Head Office. Though JCCB is operating as banking institutions, the nature and human resource employed in JCCB is distinct from other cooperative banks and is on the lines of any other salary earners cooperative bank .The hierarchical structure can be broadly divided into three categories of staff viz:

- Officers
- Clerical and
- Sub-staff

The officers' cadre, other than CEO / GM of the JCCB is largely divided into three types viz:

- Junior management,
- Middle management and
- Senior management

The junior management grade is largely populated by officers of the lowest two ranks viz., Assistant Manager and Branch Manager, whereas the middle management consists of Senior Manager and Assistant General Manager (AGM), The senior management is represented by Deputy General Manager (DGM) and General Manager (GM). In clerical cadre, the designations are cash officer, clerk, supervisors, junior clerks, junior supervisors, and typists. The staff Included in the sub-staff category is largely junior daft is, peon-cum–chowkidars, safaikramchari and drivers.

4. The deployment of staff in branches as per categorization is as under:-

In "AA" Class Branches	1	Chief Managers	1
	2	Manager-II	1
	3	Manager -II (Loans)	1
	4	Manager-I	2
	5	Supervisors	1
	6	Clerks / Cashiers	5
	7	Subordinate Staff	3
		Total	**14**
In "A" Class Branches	1	Chief Managers	1
	2	Manager-II	1
	3	Manager -II (Loans)	1
	4	Manager-I	1
	5	Supervisors	1
	6	Clerks / Cashiers	4
	7	Subordinate Staff	3
		Total	
In "B" Class Branches	1	Manager-II	1
	2	Manager-I	1
	3	Manager-I (Loans)	1
	4	Supervisors	0
	5	Clerks / Cashiers	3
	6	Subordinate Staff	3

			Total	9
In "C" Class Branches	1		Manager-II	1
	2		Manager-I	1
	3		Manager -I (Loans)	1
	4		Supervisors	0
	5		Clerks / Cashiers	2
	6		Subordinate Staff	2
			Total	7
In "D" Class Branches	1		Manager-I	1
	2		Sup.	1
	3		Clerks / Cashiers	1
	4		Subordinate Staff	1
			Total	4
In "Extension Counters"	1		Manager-I	1
	2		Clerks / Cashiers	1
	3		Subordinate Staff	1
			Total	3

5. **Norms For Categorization Of Branches (As Per Working Capital As On March,2020)**

AA	Category of branches	Above Rs. 35.00 crores
A	Category of branches	Above Rs. 23.00 to Rs. 35.00 crores
B	Category of branches	Above Rs. 15.00 crores to Rs.23.00 crores
C	Category of branches	Above Rs. 8.00 crores to Rs.15.00 crores
D	Category of branches	Upto Rs.8.00 crores

6. Branch wise position of Jammu DCCB w.r.t. Deposit, Advances, NPA, profitability and man power as on 31.03.2022.

S.No.	Branch	DEPOSIT o/s	ADVANCES o/s	NPA	Profit (+)/ Loss(-)	Staff strength	
		as on 31st March 22				Officers	Other
1	Parade	2278.46	646.38	346.64	-54.98	0	7
2	Sarwal	3584.09	534.58	234.15	-32.79	1	5
3	Rail Head Complex	1716.44	734.63	150.93	-1.84	1	3
4	Gandhi Nagar	2680.06	654.36	115.16	-13.23	1	4
5	Shastri Nagar	1586.87	287.71	41.43	-10.12	1	5
6	Super Bazar	1155.39	604.91	497.82	-39.97	2	4
7	Digiana	1993.80	257.25	92.09	-10.38	1	3
8	Jain Bazar	2126.72	240.65	61.17	-19.28	1	3
9	Janipur	2745.95	319.41	87.08	-37.66	0	5
10	Trikuta Nagar	1887.26	381.55	166.59	-22.50	1	6
11	Shakti Nagar	1848.63	193.15	53.46	-29.70	1	5
12	Reshamghar	804.20	105.54	1.74	-13.05	0	3
13	Paloura	588.28	120.29	3.22	-14.13	1	3
14	ChaniHimmat	170.72	314.79	11.21	5.80	0	3
15	Akhnoor	2531.98	297.56	72.31	-35.23	0	4
16	Arnia	1240.29	287.17	171.82	-25.98	0	4
17	TalabTillo	2025.81	753.10	463.08	-37.18	1	6
18	SainikColoney	2602.45	162.80	33.28	-9.09	1	3
19	Khour	1973.93	175.34	103.80	-18.60	0	3

(Amt.in Lacs)

20	Ph.Mandal	1138.27	316.28	84.13	-5.15	0	4
21	Dansal	1590.63	143.74	50.99	-14.24	0	3
22	Sidhra	694.32	194.35	22.11	-3.70	0	5
23	Bishnah	1927.20	348.29	212.91	-15.97	0	5
24	R.S. Pura	2720.14	352.21	249.21	-37.19	1	7
25	Ambgharota	1758.33	332.70	96.60	-17.76	1	3
26	Misherwala	1820.09	195.15	21.36	-17.99	1	3
27	Pargwal	268.90	187.73	55.32	-9.26	0	2
28	Jourian	591.42	120.95	0.14	-9.57	1	2
29	Samba	2273.20	405.66	182.93	-18.96	0	6
30	Vijaypur	3429.15	421.17	105.91	-13.61	0	6
31	B.Brahmana	2245.82	1066.27	615.23	-7.15	1	5
32	Ramghar	1494.90	216.94	64.40	-21.61	0	5
33	Sumb	692.53	104.94	0.48	-8.52	0	3
34	Jatwal	791.75	268.49	12.12	-8.08	0	3
35	Nud	540.31	244.03	6.71	-1.71	0	3
36	Poonch	4047.11	285.58	124.38	-18.89	1	6
37	Mandi	1452.07	449.90	132.88	-21.72	0	5
38	Mendhar	2260.70	606.05	199.75	-32.56	0	8
39	Surankote	2012.14	385.96	126.28	-26.39	0	6
40	Chandak	373.73	170.02	45.78	-8.97	0	3
41	Rajouri	2246.86	367.18	32.09	-26.44	1	7
42	Nowshara	3429.79	269.83	62.53	-63.75	0	5
43	Sunderbani	1648.53	141.60	54.24	-23.19	0	4

44	Kalakote	1495.11	299.58	85.73	-10.36	0	5
45	Thanamandi	840.97	216.61	115.22	-22.74	0	6
46	Dharal	645.68	173.49	56.47	-15.93	0	3
47	Koteranka	1025.53	546.70	397.20	-45.11	0	7
48	Jawahar Nagar	1011.31	200.34	48.89	-0.46	0	3
49	Bhambla	824.17	58.21	19.00	-14.68	0	3
50	GhambirBrahmana	358.65	78.54	26.47	-15.14	0	3
51	Kathua	1802.27	642.92	369.99	-26.44	1	5
52	Kalibari	1006.39	319.53	120.78	-14.20	0	3
53	Hiranagar	2155.96	193.80	16.48	-16.34	0	4
54	Billawar	2610.45	257.62	36.78	-46.50	0	6
55	Bani	2054.44	218.93	32.75	-29.11	0	3
56	Barnoti	838.19	420.16	176.90	-22.84	0	4
57	Basholi	1630.60	382.93	144.07	-18.41	0	4
58	Sanjimorh	433.58	264.46	80.55	-3.28	0	3
59	Gurakalyal	1067.58	248.21	23.30	-8.05	0	6
60	K.P.Dungara	521.46	133.92	0.00	-4.34	0	3
61	Chadwal	448.62	119.35	28.77	-14.12	0	3
62	Salalpur	292.96	239.49	91.17	-6.98	0	2
63	Ghagwal	1019.28	158.39	44.01	-22.12	1	3
64	Garhi	1180.36	182.79	10.40	-10.44	0	3
65	Ramnagar	1499.76	153.82	40.49	-14.99	1	2
66	Udhampur	2619.02	217.46	16.19	-28.94	0	5
67	Manwal	2620.90	332.57	0.51	-13.41	1	2

68	Latti	197.14	159.45	6.97	-6.49	0	3
69	Chenani	1716.24	202.10	16.99	-14.42	0	3
70	KishanpurManwal	513.17	80.46	0.00	-14.53	0	3
71	Reasi	1942.32	118.14	61.07	-21.78	1	2
72	Arnas	538.22	132.14	67.31	-9.84	0	2
73	Katra	1178.27	150.62	85.30	-14.49	0	2
74	Pouni	752.89	262.37	227.20	-11.95	0	3
75	Doda	1918.39	374.03	215.56	-10.10	0	6
76	Bhaderwah	1842.11	623.81	513.24	-48.01	1	2
77	Thathri	1543.35	328.29	15.96	12.08	0	2
78	Gandoh	970.61	573.75	387.86	-37.49	0	2
79	Sangaldhan	219.60	49.81	4.86	-10.52	0	2
80	KharaBhellsa	457.13	140.99	6.40	-2.43	0	2
81	Kishtwar	7020.69	895.33	333.38	-16.75	1	10
82	Ramban	1263.83	143.57	40.34	-0.79	1	1
83	Batote	766.67	174.87	34.70	-7.08	0	2
84	Banihal	3720.46	233.65	69.69	-10.24	0	3
85	Gool	1191.00	134.79	3.83	-16.58	1	1
	Head office	3618.92	1041.86	470.99	797.85	19	46
	Socs U/L	0.00	192.63	192.63	0.00	0	0
	GRAND TOTAL	**138363.47**	**26738.67**	**10001.86**	**-720.78**	**48**	**376**

INTREPRETATION:

➢ **Deposits.**

The Deposits of the Bank aggregating to Rs.138363.47 Lacs as on 31st March 2022 registered a decrease of 2.49% over the closing figure of financial year 2020-21. Among all the 85 Branches of the Bank, kishtwar Branch is having the highest deposit of Rs.7020.69 Lakhs,District branch of Poonch on the second place with 4047.11 Lacs fallowed by Banihal Branch with deposited outstanding of Rs.3618.92 Lakhs.

No targets were allotted for mobilization deposit for the financial year 2021-22 , as RBI U/S 35- issued directions to the Bank stipulated that the Jammu District Central Cooperative Bank Ltd. shall not accept fresh deposits including Saving Bank (SB) Accounts, Current Accounts, Fixed Deposit Accounts, Recurring Deposit Accounts and/or any other deposit account by whatever name called. The bank has put in place approved policy regarding segregation of unclaimed deposits, record keeping, periodic review and subsequent operations in these accounts. Inoperative accounts are given operation after transferring the account in the manual ledger and a request letter is obtained from the depositor. Usually time deposits are transferred to current account.

➢ **Loans and Advances**

The Bank experienced a 9% reduction in the Loan portfolio for financial year 2021-2022 as compared to the previous year 2020-2021. The total Loans Outstanding as on 31st March 2022 were 26738.67 Lacs as compared to total Loan outstanding s Rs.29457.69 Lacs as on 31st March 2021.The Branch Bari Brahmana is at first place with outstanding figure of Rs.1066.27 Lakhs, Branch Kishtwar is at second place with outstanding figure of Rs.895.33Lakhs and Branch Talab Tillo at third place with outstanding figure of Rs.753.10 Lakhs.

➢ **Non-performing Asset**

The non performing asset of the Bank is an amounting to Rs.10001.00 Lakhs which is 37% of the total loans outstanding.

➢ **Profit**

Out of 85 Branches of the Bank only one Branch namely Chhanni Himmant is profit and all other 84 branches are in loss. The loss for the financial year 2021-2022 is Rs.720.78 Lakhs.

CHAPTER 3

REVIEW OF

LITERATURE

CHAPTER 3

REVIEW OF LITERATURE

Odiagbe (1998) looks at discipline as "a normal behavior or codes of conduct based on principles of natural justice which modifies or controls behavior to reduce misbehavior and makes organizational goals accomplishment possible. This point shared by Harris (1976) who believes that discipline is "the process of training workers so that they can develop self-control and become more effective in achieving organizational goals". He goes further to say that "the purpose of the supervisory imposed disciplinary process in the development and furtherance of the type of performance from the individual employee that will be conducive for the achievement of organization goals.

Knight (2014) therefore defines discipline as a pattern of behavior which can be traced back from a particular training. This behaviour is portrayed by a person in order to demonstrate his personal traits. An employee, for example reflects a particular behaviour in a workplace situation and his behavior contributes towards attaining his or her goal at the organization. Dumisan, (2002) define discipline as a system of rules and mechanism for ensuring that disciplinary codes are followed. This implies that every organization has its rules and regulation "dos and don'ts".Observance of these sets of rules in itself is discipline.

Odiom (2001) observed that that 'a fair degree of predictable behavior is needed from individual(s) for the achievement of organizational goals and objectives. One of the means in ensuring decorum, progress and effectiveness in organization is discipline. Where there are no proper disciplinary procedures for erring officers there will be a dislocation of effective organizational functionality.

Bacal (2012) Lateness, tardiness and indiscipline of employees have always been aproblem for employers from time immemorial. Against this backdrop, no companies can succeed in achievingits set aims and objectives without using disciplinary actions to curb such an unwanted behavior. In its mostgeneral sense, discipline refers to systematic instructions given to a person or an employee either to do or not todo something. Usually, the phrase 'to discipline' carries a

negative connotation. This is because it is an enforcement of an order by ensuring that instructions are carried out. It is the instant willingness and obedience to all orders, respect for authority, self-reliance and teamwork.

Cooke (2012) said that employee discipline the regulations or conditions that are imposed onemployees by management in order to either correct or prevent behaviors that are detrimental to an organization.To discipline means to instruct a person to follow a particular code of conduct or order. For instance, in the fieldof child development, discipline refers to methods of modeling characters and of teaching self-control andacceptable behavior e.g. teaching a child to wash her/his hands before meals). Here, 'washing hands beforemeals' is a particular pattern of behavior, and the child is being disciplined to adopt that pattern. However,usually the phrase 'to discipline' carries a negative connotation. This is because of the need to maintain order byensuring that instructions are carried out. Order is often regulated through punishment, sometimes refers to asdisciplinary action. To be disciplined is then, subject to context, either a virtue (the ability to follow instructionswell) or a euphemism for punishment (which may also be referred to as disciplinary procedure).

Bacal (2012) Progressive discipline is a process for dealing with job-related behavior thatdoes not meet expected and communicated performance standards. The primary purpose for progressivediscipline is to assist the employee to understand that a performance problem or opportunity for improvement exists. Such a process provide feedback to the employee so he or she can correct the problem and if he or she fails to correct the problem, progressive discipline enables the organization to fairly, and with substantial documentation, terminate the employment of employees who are ineffective and unwilling to improve upon.

Saundry and Antcliff (2011), employees' anywhere in the world are relied upon foreffective implementation of organizational policies. The employees' are expected to render effective andefficient service delivery to their clients and members of the public as well as help government in carrying outdevelopmental programmes that will improve the quality of life of the people. Unfortunately, this has not beenso as a result of many factors which centers on poor employee performance management, lack of employees 'discipline etc. Employees' have complained of poor conditions of service, lack of transparent performance appraisal process, selective administration of disciplinary measures and lack of training opportunities all ofwhich

have resulted in undesirable labor management relations, hence negative work attitudes such as absenteeism, lateness to work, and general lack of commitment to duty have ensued. This motivated the researcher to embark on this study.

Odiom (2001) observed that that 'a fair degree of predictable behavior is needed from individual(s) for the achievement of organizational goals and objectives. One of the means in ensuring decorum, progress and effectiveness in organization is discipline. Where there are no proper disciplinary procedures for erring officers there will be a dislocation of effective organizational functionality.

Odeyemi (2001), 'Discipline also refers to punitive actions or measures taken by an organization against erring worker, it is punishment for wrong doing by an employee. Discipline has some purpose which includes correcting the erred employee, re-directing of staff to the set objectives and to prevent future occurrence of such misdeed by either the affected staff or the prospective victim. It serves as a preventive and deterrent measure against diversion of attention and goals. Disciplinary measures are guided by basic principle so as to accomplish its desired purposes in an organization.

Odiagbe (1998) looks at discipline as "a normal behavior or codes of conduct based on principles of natural justice which modifies or controls behavior to reduce misbehavior and makes organizational goals accomplishment possible. This point shared by Harris (1976) who believes that discipline is "the process of training workers so that they can develop self-control and become more effective in achieving organizational goals". He goes further to say that "the purpose of the supervisory imposed disciplinary process in the development and furtherance of the type of performance from the individual employee that will be conducive for the achievement of organization goals.

The key word with these two scholars is goal, thus discipline is seen as a tool whose effective use can result in the realization or accomplishment of organizational goal. **Harris (1976)** argues that both positive reward and negative penalties could be used to encourage the desired behavior. He sees discipline as giving reward or punishment. To him discipline should be visualized as the development of the ability to analyze situations to determine what the correct behavior is and to decide to act favourably in advance receiving specific reward or penalties.

Knight (2014) therefore defines discipline as a pattern of behavior which can be traced back from a particular training. This behaviour is portrayed by a person in order to demonstrate his personal traits. An employee, for example reflects a particular behaviour in a workplace situation and his behavior contributes towards attaining his or her goal at the organization. Dumisan, (2002) define discipline as a system of rules and mechanism for ensuring that disciplinary codes are followed. This implies that every organization has its rules and regulation "dos and don'ts".Observance of these sets of rules in itself is discipline.

CHAPTER 4

RESEARCH

METHODOLOGY

CHAPTER 4

RESEARCH METHODOLOGY

Research Methodology is a science of studying how research is done scientifically. It is way to systematically solve the research problem by logically adopting various steps. Methodology helps to understand not only the products but the process itself. It aims to describe and analyze methods, through light on their limitations and procedures and resources, clarify their presuppositions and potentialities to the twilight zone at the 'frontiers of knowledge'.

Research is an art of scientific investigation. It is the systematic investigation on order to find out facts and solution of a particular problem. It is the "Search for Knowledge" By adopting proper method of research we can easily find our Solution and can achieve our objectives easily.

Research methodology is the systematic way to solve the research problem. This research methodology has helped in assessing the finding & result for this purpose a let of information was needed.

4.1 OBJECTIVES OF THE STUDY

- ✓ To appraise the impact of employee discipline on organization performance.
- ✓ To determine the extent to which indiscipline has influenced the performance of employee in an organization
- ✓ To see the goodness impact that good and disciplined employees bring in an organization.
- ✓ To identify the major causes of staff indiscipline in most organizations in the bank.
- ✓ To suggest possible recommendations that would enhance a more effective discipline system in the bank.

4.2 LIMITATIONS OF THE STUDY

- ✓ The employees were busy with their daily schedule and it was very much difficult for them to give time.

✓ The employees were seen going personal and had given false responses too while recording the responses in questionnaire.

✓ Personal biasness of various customers may have supplied wrong data.

✓ Time and money was also an important constraint.

4.3 RESEARCH DESIGN

Exploratory Research Design: Exploratory research design is conducted for a research problem when the researcher has no past data or only a few studies for reference. Sometimes this research is informal and unstructured. It serves as a tool for initial research that provides a hypothetical or theoretical idea of the research problem.

Descriptive Research Design: Descriptive research aims to describe a population, situation or phenomenon accurately and systematically. It can answer what, where, when and how questions, but not why questions. A descriptive research design can use a wide variety of research methods to investigate one or more variables.

Casual Research Design: Causal research. is the investigation of cause-relationships. To determine causality, Variation in the variable presumed to influence the difference in another variable must be detected, and then the variations from the other variable must be calculated.

Here, for this research project, descriptive research design is being used.

4.4 SAMPLING DESIGN& TECHNIQUES

- **Random Sampling Technique**

Random sampling is a part of the sampling technique in which each sample has an equal probability of being chosen. A sample chosen randomly is meant to be an unbiased representation of the total population.

- **Convenience Sampling Technique**

A convenience sample is a type of non-probability sampling method where the sample is taken from a group of people easy to contact or to reach. For example, standing at a mall or a grocery store and asking people to answer questions would be an example of a convenience sample.

- **Probabilistic Sampling Technique**

Probability sampling means that every member of the target population has a known chance of being included in the sample. Probability sampling methods include simple random sampling, systematic sampling, stratified sampling, and cluster sampling.

- **Cluster Sampling Technique**

Cluster sampling is a probability sampling method in which you divide a population into clusters, such as districts or schools, and then randomly select some of these clusters as your sample. The clusters should ideally each be mini representations of the population as a whole.

For this project, we have used the convenience sampling technique.

4.5 SAMPLING SIZE

The sample size of this research is 50 employees of Central Co – Operative Bank, Jammu. The project is to understand the people with different mind sets, try to make them prospects from suspects.

4.6 DATA COLLECTION METHODS

Primary Data:

Primary Data is collected through personal interviews, questionnaires, telephonic conversations. A survey was conducted on the employees of Central Co – Operative Bank, Jammu with the help of questionnaire.

Secondary Data:

Secondary data is collected through bank's official website and internet and with the help of information available.

The main research instrument with the help of which survey was undertaken was questionnaire.

4.7 QUESTIONNAIRE DESIGN

A questionnaire is a very convenient way of collecting information from a large number of people within a period of time. Hence, the design of the questionnaire is of utmost importance to ensure accurate data is collected so that the results are interpretable and generalizable.

4.8 ANALYSIS TOOLS

The main research instrument with the help of which survey was undertaken was questionnaire. The questionnaire contains a set of close-ended questions through which information was collected. Simple statistical tools will be used to interpret the data and analyze it. The presentation will be done using graphs and tables suiting perfect as per the situation.

CHAPTER 5

DATA ANALYSIS

AND

INTERPRETATION

CHAPTER 5

DATA ANALYSIS AND INTERPRETATION

In this chapter the questionnaires that were given to the 50 respondents were received back and then analyzed and the result has been developed. The Sample size that was taken for the study was 50 people and out of all the 50 questionnaires given to them was received back with fully filled forms.

The result that is finalized on the basis of the responses received might have some limitations that are defined above in the section as the data received may not be up to correct and up to the highest level.

Table 5.1: Gender Profile of the respondents

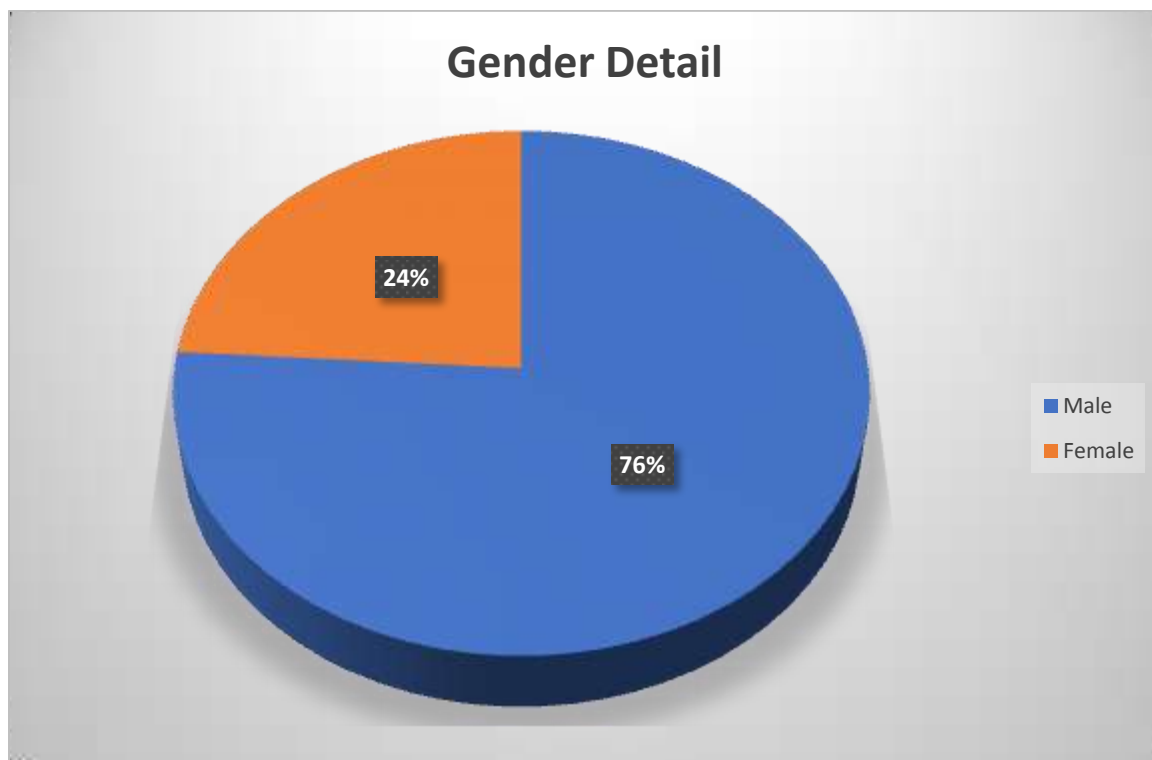| Gender	Respondents' Gender Detail	Percentage
Male	38	76
Female	12	24
Total	**50**	**100%**

Table 5.1 and figure adjoining the table shows the gender profile of the respondents that were randomly selected for the interview. It was seen that 38 people were found to be Male (76%) whereas 12 were Females (24%). This shows that there was a majority of Male employees in the bank.

Table 5.2: Age Profile of the Respondents

Age Profile	Age of Respondents	Percentage %
25 – 30 Years	35	70
31 – 35 Years	11	22
36 – 45 Years	04	08
Above 45 Years	-	-
Total	**50**	**100%**

Age Profile of the Respondents

8% 0%

22%

70%

- 25 - 30 Yrs
- 31 - 35 Yrs
- 36 - 45 Yrs
- Above 45 Yrs
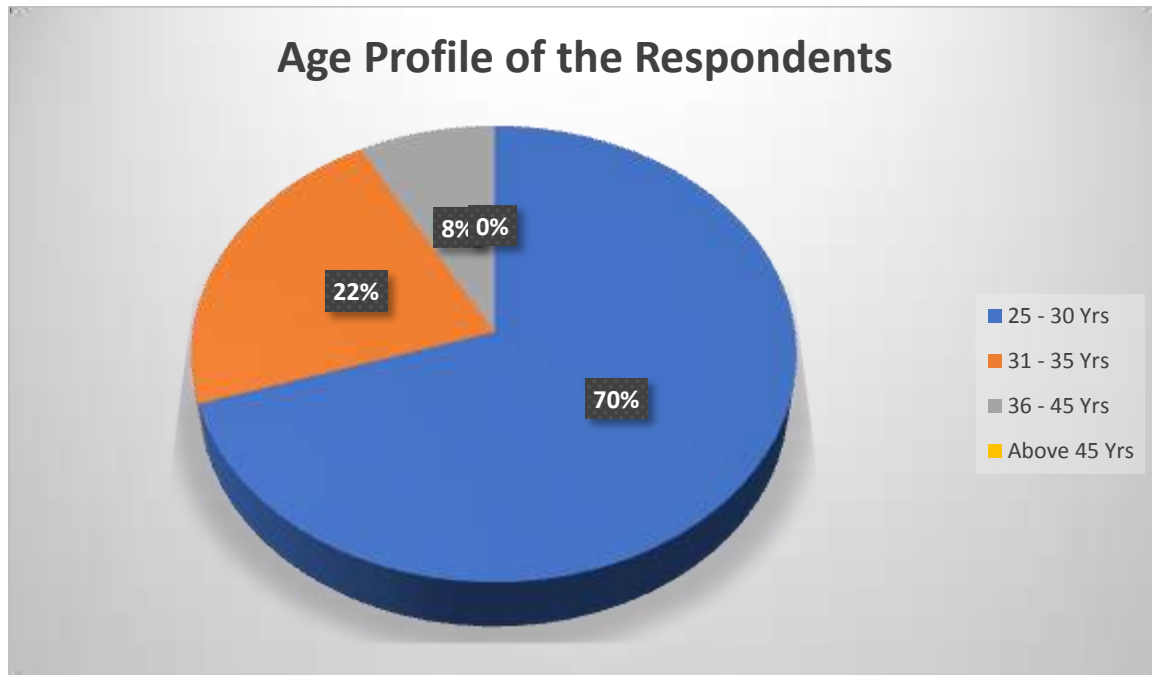
In Table 5.2 and Figure 5.2, it can be seen clearly that around 70% of respondents were found to be in the age group of 25 – 30 years i.e. 35 persons. This shows that the majority of the buyers or we can say the consumers were young adults. Whereas 11 persons were found in age group 31 – 35 years and only 04 were found in 36 - 45 group.

Table 5.3: Do you agree that Employee Discipline is given great value in the bank?

Options	Respondents	Percentage %
Strongly Disagree	02	04
Disagree	-	-
Neither Agree Nor Disagree	08	16
Agree	38	76
Strongly Agree	02	04
Total	**50**	**100**

In the above-mentioned table 5.3 and figure 5.3, majority of the respondents can be seen agreed to the fact that the employee discipline is given great value in the bank. Whereas there were few people approximately 16% that were neutral to this and did not agreed or disagreed to the given statement.

**Table 5.4: Employee Discipline is responsible for relationships with customers and other bank employees as well?**

Options	Respondents	Percentage %
Strongly Agree	02	04
Agree	48	96
Neutral	-	-
Disagree	-	-
Strongly Disagree	-	-
Total	**50**	**100**

In table 5.4 and figure 5.4, the employees were asked to tell whether employee discipline is being responsible for relationship with customers and other bank employees as well. It was seen that 96% of the majority of the working employee were agreed to the statement that discipline is what more responsible for building relations..

Table 5.5: Do you agree that if the employee's discipline is positive in an organization, that workplace will always remain a positive place to work for others?

Options	Respondents	Percentage %
Strongly Disagree	-	-
Disagree	20	40
Neither Agree Nor Disagree	-	-
Agree	25	50
Strongly Agree	05	10
Total	**50**	**100**
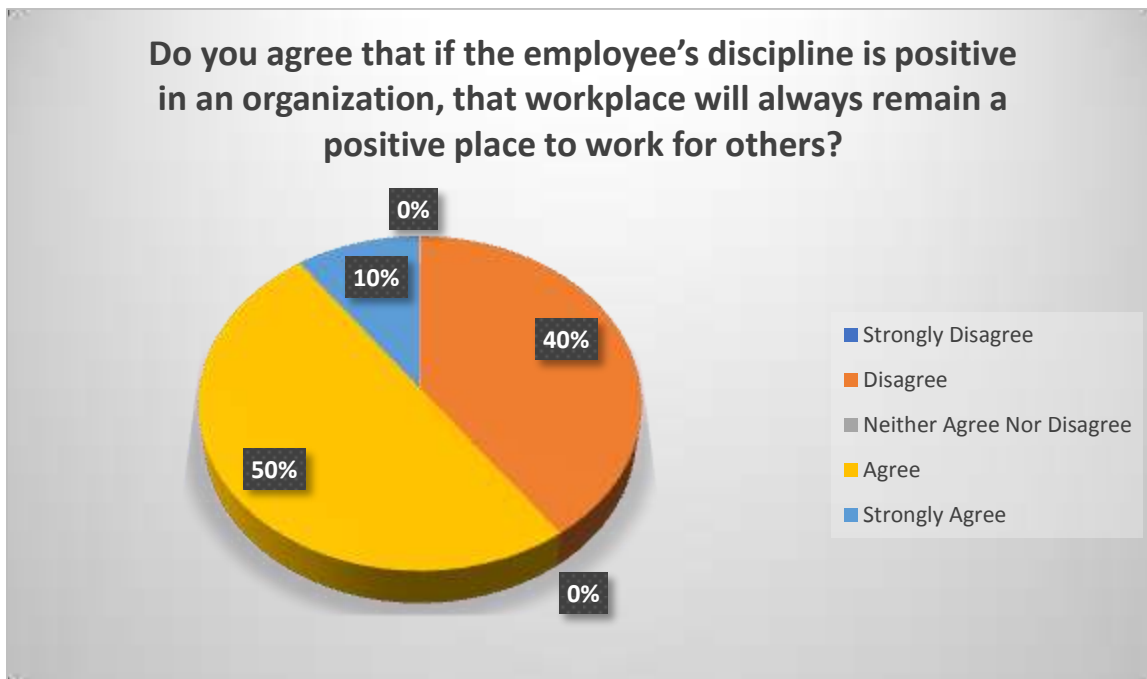
In table 5.5 and figure 5.5, the data shows that 50% of the majority of respondents were seen Agree on the fact that if the employee's discipline is positive in an organization, that workplace will always remain a positive place to work for others. Whereas 40% disagreed as old models remain in the line for many time with 10% strongly agreed to this fact.

Table 5.6: Do you agree that the commitments and good performance can only be achieved if there is a positive employee discipline in the organization?

Options	Respondents	Percentage %
Strongly Disagree	-	-
Disagree	20	40
Neither Agree Nor Disagree	-	-
Agree	30	60
Strongly Agree	-	-
Total	**50**	**100**

In Table 5.6 and figure adjoining it, the respondents were asked whether the commitments and good performance can only be achieved if there is a positive employee discipline in the organization, in response to which the majority of the respondents i.e. 60% of the people were see Agree with the fact and reported that their commitments got fulfilled whereas 40% were seen not agreeing with this fact and stated that they are Disagree with the statement.

Table 5.7: Do you agree that employee discipline is solely related to employee's growth in an organization?

Options	Respondents	Percentage %
Strongly Agree	10	20
Agree	-	-
Neutral	-	-
Disagree	40	80
Strongly Disagree	-	-
Total	**50**	**100**

In Table 5.7 and the figure adjoining it, the statistical data showed the responses of the employees regarding the fact whether employee discipline is solely related to employee's growth in an organization. In response to this question around 80% of the whooping majority said that they are not satisfied with this statement as only discipline could not define the hard - work that an employee puts into his or her work whereas 20% were seen satisfied with this fact.

**Table 5.8: A negative employee discipline could attract disciplinary actions against the employees?**

Options	Respondents	Percentage %
Strongly Agree	48	96
Agree	-	-
Neutral	-	-
Disagree	02	04
Strongly Disagree	-	-
Total	**50**	**100**
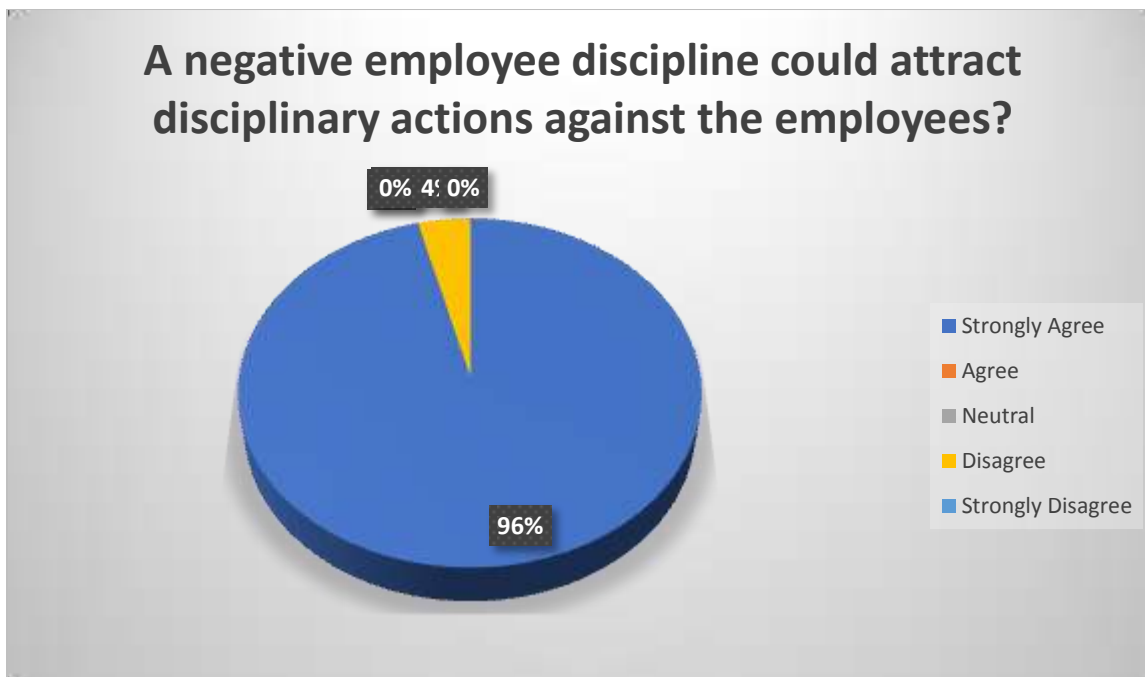
In table 5.8 and the figure shows the response of the customers to the statement that whether a negative employee discipline could attract disciplinary actions against the employees. In response to this statement around 96% of the people were seen satisfied whereas only a small amount of people 4% were unsatisfied with the statement.

Table 5.9: Do you agree that job termination can be one of the serious outcomes for employee indiscipline?

Options	Respondents	Percentage %
Strongly Agree	43	86
Agree	-	-
Neutral	-	-
Disagree	07	14
Strongly Disagree	-	-
Total	**50**	**100**
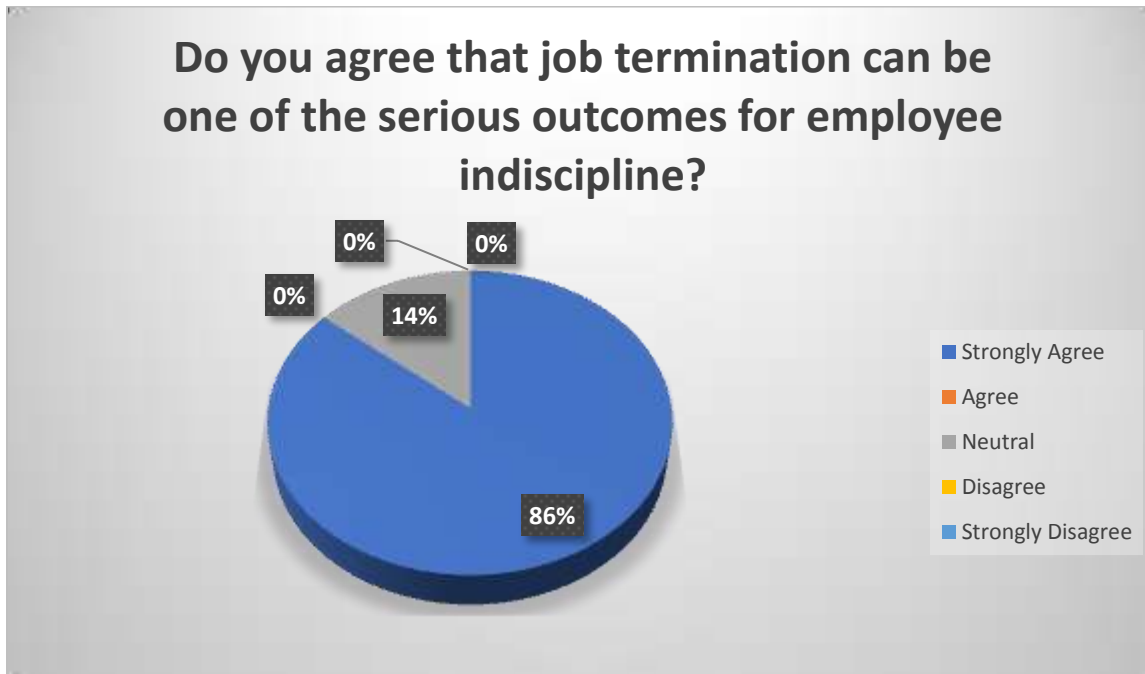
In table 5.9 and the figure adjoining it, the respondents, were asked about whether the job termination can be one of the serious outcomes for employee indiscipline or not. It was seen that around 86% of the respondents were seen agreeing with this statement and 14% were those that were not satisfied.

Table 5.10: Do you agree that employee discipline can only be observed at a place where there is a fair work policy?

Options	Respondents	Percentage %
Strongly Disagree	-	-
Disagree	12	24
Neither Agree nor Disagree	-	-
Agree	38	76
Strongly Agree	-	-
Total	**50**	**100**

In Table 5.10 and the figure adjoining it, the customers were asked to give their views regarding the statement that whether employee discipline can only be observed at a place where there is a fair work policy in response to which76% of the majority of the respondents said that they are satisfied with the statement where as 24% of the individuals said that they are not satisfied.

Table 5.11: A fair work place with no discrimination and better opportunities always attract good employee discipline?

Options	Respondents	Percentage %
Strongly Agree	43	86
Agree	-	-
Neutral	-	-
Disagree	07	14
Strongly Disagree	-	-
Total	**50**	**100**

A fair work place with no discrimination and better opportunities always attract good employee discipline?

In table 5.11 and the figure adjoining it, the respondents, were asked the statement regarding their satisfaction level with respect to the point that a fair work place with no discrimination and better opportunities always attract good employee discipline. It was seen that around 86% of the respondents were seen agreeing with this statement and 14% were those that were not satisfied.

Table 5.12: Well-disciplined employee can win trust of customers and eventually make the organization reach higher spaces?

Options	Respondents	Percentage %
Strongly Agree	10	20
Disagree	-	-
Neutral	-	-
Agree	40	80
Strongly Disagree	-	-
Total	**50**	**100**

Well-disciplined employee can win trust of customers and eventually make the organization reach higher spaces?

In table 5.12 and the figure adjoining it, the respondents, were asked the statement regarding well-disciplined employee can win trust of customers and eventually make the organization reach higher spaces . It was seen that around 80% of the respondents were seen strongly agreeing with this statement and 20% were those that who agreed. So we can say that the overall response was positive.

CHAPTER 6

FINDINGS

CHAPTER 6

FINDINGS

6.1 FINDINGS FROM THE STUDY

✓ It was seen that 38 people were found to be Male (76%) whereas 12 were Females (24%). This shows that there was a majority of Male employees in the bank.

✓ In Table 5.2 and Figure number 5.2, it can be seen clearly that around 70% of respondents were found to be in the age group of 25 – 30 years i.e. 35 persons. This shows that the majority of the employees or we can say the workers were young adults. Whereas 11 persons were found in age group 31 – 35 years and only 04 were found in 36 - 45 group.

✓ Respondents can be seen agreed to the fact that the employee discipline is given great value in the bank. Whereas there were few people approximately 16% that were neutral to this and did not agreed or disagreed to the given statement.

✓ The employees were asked to tell whether employee discipline is being responsible for relationship with customers and other bank employees as well. It was seen that 96% of the majority of the working employee were agreed to the statement that discipline is what more responsible for building relations.

✓ The data shows that 50% of the majority of respondents were seen Agree on the fact that if the employee's discipline is positive in an organization, that workplace will always remain a positive place to work for others. Whereas 40% disagreed as old models remain in the line for many time with 10% strongly disagreed to this fact.

✓ The respondents were asked whether the commitments and good performance can only be achieved if there is a positive employee discipline in the organization, in response to which the majority of the respondents i.e. 60% of the people were see Agree with the fact and reported that their commitments got fulfilled whereas 40% were seen not agreeing with this fact and stated that they are Disagree with the statement.

- ✓ In Table 5.7 and the figure adjoining it, the statistical data showed the responses of the employees regarding the fact whether employee discipline is solely related to employee's growth in an organization. In response to this question around 80% of the whooping majority said that they are not satisfied with this statement as only discipline could not define the hard - work that an employee puts into his or her work whereas 20% were seen satisfied with this fact.

- ✓ The response of the customers to the statement that whether a negative employee discipline could attract disciplinary actions against the employees. In response to this statement around 96% of the people were seen satisfied whereas only a small amount of people 4% were unsatisfied with the statement.

- ✓ The respondents, were asked about whether the job termination can be one of the serious outcomes for employee indiscipline or not. It was seen that around 86% of the respondents were seen agreeing with this statement and 14% were those that were not satisfied.

- ✓ The customers were asked to give their views regarding the statement that whether employee discipline can only be observed at a place where there is a fair work policy in response to which 76% of the majority of the respondents said that they are satisfied with the statement where as 24% of the individuals said that they are not satisfied.

- ✓ Satisfaction level with respect to the point that a fair work place with no discrimination and better opportunities always attract good employee discipline. It was seen that around 86% of the respondents were seen agreeing with this statement and 14% were those that were not satisfied.

- ✓ In table 5.12 and the figure adjoining it, the respondents, were asked the statement regarding well-disciplined employee can win trust of customers and eventually make the organization reach higher spaces . It was seen that around 80% of the respondents were seen strongly agreeing with this statement and 20% were those that who agreed. So we can say that the overall response was positive.

CHAPTER 7

CONCLUSION AND SUGGESTIONS

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7.1 CONCLUSION

The project was undertaken to know the importance and significance of the employee discipline and the effect that the employee discipline is having over the organization and its performance altogether. It is very important that the organization recruits employees that are very good but it is altogether more important to have employees that are disciplined and effective. Discipline ensures individuals maintain silence at workplace and work as a single unit with their team members to achieve organization goals and objectives. Discipline is in fact the lifeline of an organization. Without discipline, employees would not only misbehave but also do whatever they want to do which is evident from the data produced by the management of the bank that there were 6 cases of unauthorized absenteeism and 10 cases of omission and co mission in the financial year 20220-21 and similarly there were 5 cases of reaming away from office in transfer and 3 cases of misuse of official position in the financial year 2021-22 which has caused monitory loss to the bank to the tune of Rs 4.00 crores.

We do get to know that Discipline creates habits, habits make routines, and routines become who you are daily. The value of discipline is the way to do what needs to be done. Not only does practice allow one to establish a positive action. It helps us train our minds and body and enables us to focus on our goals and to regulate our emotions.

Employee discipline is the action of a company when an employee doesn't follow the company's rules and policies. Employee discipline should be positive, and contribute to a safe and pleasant work environment for everyone. The focus is not on punishment and consequences, but rather on plans for improvement and growth. Self-discipline delays short-term gratification for long-term reward. Having self-discipline helps us to overcome laziness and procrastination and prevents us from taking things for granted. It directs us to choose what we want now and what we want for the future.

Out of so many things, employees were satisfied with most of the statements asked in the questionnaire but the thing regarding the satisfaction level of the employees to the statement as to whether they believe as its only employee discipline that is enough to build organizations. To this, the responses said that the hard work, knowledge and skills of the employees also matter whether to go ahead and build exceptional products in the organization.

7.2 SUGGESTIONS

The suggestions that were obtained while analyzing the data are given below according to the flow of data analysis and findings that came out:

The study recommended that since current code of discipline affected the employee performance to a very great extent, there should be increased support for learning of the code of discipline and new employees should go through proper induction and this will ensure performance throughout the employees stay in the organization. Managers and supervisors should therefore be responsible for the investigation of counterproductive behavior, preferably by conducting personal interviews with offenders in order to determine the causes of their misconduct and to address personal problems, if necessary.

The study finally concluded that three components are necessary for the effective maintenance of a disciplinary procedure in an organization: consultation or negotiation, communication with everybody concerned regarding the exact way in which the system operates, and training of the individuals involved in a disciplinary process. The application of discipline should be immediate, with warning, consistent and impersonal.

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QUESTIONNAIRE

Name: ....

Q1. You are a?

    a)   Male.

    b)   Female

Q2) Your age lies in the group?

    a)   25 – 30 Years

    b)   31 – 35 Years

    c)   36 – 45 Years

    d)   Above 45 Years

Q3) Do you agree that Employee Discipline is given great value in the bank?

    a)   Strongly Disagree

    b)   Disagree

    c)   Neither Agree Nor Disagree

    d)   Agree

    e)   Strongly Agree

Q4) Employee Discipline is responsible for relationships with customers and other bank employees as well?

    f)   Strongly Disagree

    g)   Disagree

    h)   Neither Agree Nor Disagree

    i)   Agree

    j)   Strongly Agree

Q5) Do you agree that if the employee's discipline is positive in an organization, that workplace will always remain a positive place to work for others?

    a)   Strongly Disagree

    b)   Disagree

    c)   Neither Agree Nor Disagree

    d)   Agree

    e)   Strongly Agree

Q6) Do you agree that the commitments and good performance can only be achieved if there is a positive employee discipline in the organization?

    a)   Strongly Disagree

    b)   Disagree

    c)   Neither Agree Nor Disagree

    d)   Agree

    e)   Strongly Agree

Q7) Do you agree that employee discipline is solely related to employee's growth in an organization?

    a)   Strongly Disagree

    b)   Disagree

    c)   Neither Agree Nor Disagree

    d)   Agree

    e)   Strongly Agree

Q8) A negative employee discipline could attract disciplinary actions against the employees?

    a)   Strongly Disagree

    b)   Disagree

    c)   Neither Agree Nor Disagree

    d)   Agree

    e)   Strongly Agree

Q9) Do you agree that job termination can be one of the serious outcomes for employee indiscipline?

    a)   Strongly Disagree

    b)   Disagree

    c)   Neither Agree Nor Disagree

    d)   Agree

    e)   Strongly Agree

Q10) Do you agree that employee discipline can only be observed at a place where there is a fair work policy?

    a)   Strongly Disagree

    b)   Disagree

    c)   Neither Agree Nor Disagree

    d)   Agree

    e)   Strongly Agree

Q11) A fair work place with no discrimination and better opportunities always attract good employee discipline?

    a)   Strongly Disagree

    b)   Disagree

    c)   Neither Agree Nor Disagree

    d)   Agree

    e)   Strongly Agree

Q12) Well-disciplined employee can win trust of customers and eventually make the organization reach higher spaces?

    a)   Strongly Disagree

    b)   Disagree

    c)   Neither Agree Nor Disagree

    d)   Agree

    e)   Strongly Agree