

**A STUDY ON EFFECT OF MOTIVATION ON EMPLOYEES
PERFORMANCE TOWARDS THEIR JOB AREAS IN EQUITAS SMALL
FINANCE BANK, CHENNAI**

Submitted in partial fulfilment of the requirements for the award of
MASTER OF BUSINESS ADMINISTRATION

by

SNEHA ABITHA .K

Register No. 41410300



**DEPARTMENT OF BUSINESS ADMINISTRATION
SCHOOL OF MANAGEMENT STUDIES**

SATHYABAMA

**INSTITUTE OF SCIENCE AND TECHNOLOGY
(DEEMED TO BE UNIVERSITY)**

Accredited with Grade “A” by NAAC 12B Status by UGC | Approved by AICTE

JEPPIAAR NAGAR, RAJIV GANDHI SALAI, CHENNAI - 600 119.

MAY 2023



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SCHOOL OF MANAGEMENT STUDIES

BONAFIDE CERTIFICATE

This is to certify that this Project Report is the Bonafide work of **SNEHA ABITHA .K(41410300)** who carried out the Project entitled "**A STUDY ON EFFECT OF MOTIVATION ON EMPLOYEES PERFORMANCE TOWARDS THEIR JOB AREAS IN EQUITAS SMALL FINANCE BANK,CHENNAI**" under our supervision from January 2023 to April 2023.

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DECLARATION

I, **K. SNEHA ABITHA (41410300)** hereby declare that the Project Report entitled
**“A STUDY ON EFFECT OF MOTIVATION ON EMPLOYEES PERFORMANCE
TOWARDS THEIR JOB AREAS IN EQUITAS SMALL FINANCE BANK, CHENNAI”**
done by me under the guidance of **Dr. DHIVYA SATHISH, MBA, M.Phil., Ph.D.**, at
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for the award of Masters of Business Administration degree.

DATE :06.05.2023

PLACE : CHENNAI

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TABLE OF CONTENTS

CHAPTER NO	TITLE	PAGE NO
	ABSTRACT	i
	LIST OF TABLES	ii
	LIST OF CHARTS	iii
1	INTRODUCTION	1 -19
	1.1 Introduction	7
	1.2 Industry profile	8
	1.3 Company profile	10
	1.4 Product profile	13
	1.5 Statement of the problem	17
	1.6 Objectives of the study	17
	1.7 Need for the study	18
	1.7 Scope& Significance of the study	18 – 19
2	REVIEW OF LITERATURE	20-30
3	RESEARCH METHODOLOGY	31 -36
	3.1 Methodology	31
	3.2 Research design	32
	3.3 Sampling technique	32
	3.4 Sources of data	32
	3.5 Structure of Questionnaire	33
	3.6 Sampling size	34

	3.7 Hypothesis Framework	34
	3.8 statistical Tools used for Data collection	34 - 35
	3.9 Limitation of study	36
4	DATA ANALYSIS AND INTERPRETATION	37 - 69
	4.1 Percentage analysis	37 - 70
	4.2 Chi-square	71 - 72
	4.3 Weighted average method	73 - 75
	4.4 Correlation	76
5	FINDINGS, SUGGESTIONS AND CONCLUSION	77 - 87
	5.1 Findings of the Study	77 - 78
	5.2 Suggestions	79
	5.3 conclusion	80
	REFERENCES	81- 82
	ANNEXURE I - QUESTIONNAIRE	83 - 87
	ANNEXURE II - RESEARCH ARTICLE	88 -95

ABSTRACT

Management's basic job is the effective utilization of human resources for achievements of organisational objectives. The personnel management is concerned with organizing human resources in such a way to get maximum output to the enterprise and to develop the talent of people at work to the fullest satisfaction.

Employee motivation is one of the major issues faced by every organization. It is the major task of every HR to motivate his subordinates or to create the '**will to work**' among the subordinates. It should also be remembered that a worker may be immensely capable of doing some work nothing can be achieved if he is not willing to work. A manager has to make appropriate use of motivation to enthuse the employees to follow them.

Convenience sampling method has used in the research work. Multiple choice questions have been chosen to collect the responses from 120 members .The data collected has been analysed through various statistical tools like Karl Person's Correlation, Chi-square test and Percentage Analysis. Numerous new findings has been derived from this research has helped to provide few suggestions to improve the efficiency of the motivational level in EQUITAS SMALL FINANCE BANK

LIST OF TABLES

TABLE NO.	PARTICULARS	PAGE NO
4.1.1	Gender of employees.	37
4.1.2	Age of employees.	38
4.1.3	Marital Status of employees.	39
4.1.4	Qualification of employees.	40
4.1.5	Employees opinion about the Present Motivational Strategies in the Organisation	41
4.1.6	Salary Increments Given To Employees	42
4.1.7	Financial Incentives Motivates Me More Than Financial Incentives	43
4.1.8	Support from the Human Resource Department	44
4.1.9	Career Development opportunities are Helpful To Get Motivated	45 – 46
4.1.10	Performance Appraisal Activities are helpful in motivating	47 - 48
4.1.11	Incentives and other benefits motivates employee performance	49 – 50
4.1.12	Recognize praised for good performance	51 - 52
4.1.13	Recognition which got from organisation	53 - 54
4.1.14	Determinants of employee qualification	55 - 56
4.1.15	Determinants of employee experience	57 -58
4.1.16	Determinants of working method	59
4.1.17	Determinants of reference by top head	60
4.1.18	Employees opinion about the promotional changes in the company	61 -62
4.1.19	Benefits of Transportation facility	63 - 64
4.1.20	Benefits of Medical facility	65
4.1.21	Benefits of Canteen facility	66 – 67
4.1.22	Benefits of Break facility	68
4.1.23	Factors Of De- motivation	69 -70

LIST OF CHARTS

CHART NO.	PARTICULARS	PAGE NO
4.1.1	Gender of employees.	37
4.1.2	Age of employees	38
4.1.3	Marital Status of employees.	39
4.1.4	Qualification of employees.	40
4.1.5	Employees opinion about The Present Motivational Strategies in the Organisation	41
4.1.6	Salary Increments Given To Employees	42
4.1.7	Financial Incentives Motivates Me More Than Financial Incentives	43
4.1.8	Support From The Human Resource Department	44
4.1.9	Career Development Opportunities Are Helpful To Get Motivated	45 - 46
4.1.10	Performance Appraisal Activities Are Helpful in Motivating	47 – 48
4.1.11	Incentives And other benefits motivates employee performance	49 - 50
4.1.12	Recognize Praised For Good Performance	51 - 52
4.1.13	Recognition which got From the organisation	53 - 54
4.1.14	Determinants of employee qualification	55 - 56
4.1.15	Determinants of employee experience	57 - 58
4.1.16	Determinants of working method	59
4.1.17	Determinants of reference by top head	60
4.1.18	Employees opinion about the promotional changes in the company	61 - 62
4.1.19	Benefits of Transportation facility	63 - 64
4.1.20	Benefits of Medical facility	65
4.1.21	Benefits of Canteen facility	66 - 67
4.1.22	Benefits of Break facility	68
4.1.23	Factors Of De- Motivation	69 - 70

CHAPTER - 1

INTRODUCTION

1.1 INTRODUCTION

The word motivation has been derived from motive which means any idea, need or emotion that prompts a man in to action. Whatever may be the behaviour of man, there is some stimulus behind it. Stimulus is dependent upon the motive of the person concerned .Motive can be known by studying his needs and desires.

There is no universal theory that can explain the factors influencing motives which control man's behaviour at any particular point of time. In general, the influence their behaviours .The process of motivation studies the objective of individuals which cause different type of behaviour.

Motivation is an important function which every manager performs for actuating the people to work force .It is the major task of every manager to motivate his subordinate or to create the will to work among the subordinates .It should also be remembered that the worker may be immensely capable of doing some work, nothing can be achieved if he is not willing to work .creation of a will to work is motivation in simple but true sense of term.

Definition of Motivation:

According to Michael J. Jucius : Motivation is the act of stimulating someone or oneself to get a desired course of action or to push the right button to get a desired reaction.

According to Dalton E. Mcfarland, "The concept of motivation is mainly psychological. It related to those forces are many and keep on changing with time motives are invisible and directed towards certain goals.

Importance of motivation:

Motivation is one of the most important factors determining organizational efficiency. All organizational facilities will go to waste in absence of motivated people to utilize these facilities effectively. Every superior in the organization must motivate its

subordinates for the right types of behavior. The performance of human beings in the organization is dependent on the ability in the motivation.

Motivation is one of the most crucial factors that determine the efficiency and effectiveness of an organization with its help a desire is born in the minds of the employees to achieve successfully the objective of the enterprise. All organizational facilities will remain useless people are motivated to utilize these facilities in a productive manner. Motivation is an integral part of management process. An enterprise may have the best of material, machines and other means of production but all these resources are meaningless so long as they are not utilized by properly motivated people.

- High Level of Performance.
- Low Employee Turnover and Absenteeism.
- Easy Acceptance of organizational changes.
- Good human relations.
- Good image of organization.
- Increase in Morale.
- Proper use of Human Resource Possible.
- Helpful in Achieving Goals.
- Builds Good relations among employees.
- Easier Selection.
- Facilities Change.

After employees are hired and trained, it is important to motivate them to get the desired efforts from them, to achieve organizational objectives. While designing their compensation package, we try to meet their expectations at the outset, suitably identifying their extrinsic and intrinsic needs, within the given policies and procedures of the organization.

However, this is restricted only in those cases, where, we can afford to become flexible, to attract and retain talents in key positions, without contributing to the general dissatisfaction of other employees. But major problems on employee motivation become evident when employees of an organization start perceiving that there is a wide mismatch between their expectations and organizational commitments. At times, such perceived expectations of the employees far exceed the organizational commitments, resulting in a significant drop in their perception.

Motivation is a dynamic organizational-behaviour issue and there cannot be any organization-specific motivation tool. The subject of motivation, perhaps, received the highest attention from management thinkers' worldwide.

Motivation can be seen as the inner drive, which prompts people to act in a way either towards achieving their personal goals or organizational goals. To a large extent, motivation is "leadership" as it involves getting the whole staff to learn to work willingly and well in the interest of the business. A leader can influence his subordinate only when they are convinced.

Conviction can only come when the entire subordinate accepts those factors that propel actions of individuals, which are referred to as motivation. They may be highly paid, prestigious titles promotion, praises, bonus, etc. The word is an abstract noun applying to the entire class of desired need wishes and similar forces. Researchers have brought to explain how and why people are motivated to behave in a manner consistent with a supportive of organizational goals.

Motivation has to do with action which results , to satisfaction closely associated with motivation is the word "miracle" it is injecting of moral and loyalty into the working team so that they will carry their duties properly and effectively with maximum economy.

Motivation is one of the most researched and discussed subject in business administration and management.

Researchers have brought to explain how and why people are motivated to behave in a manner consistent with a supportive of organizational goals.

Behavioural scientists have put forward many theories to explain in the concept of motivation. Dr. John Iboko in his book titled theory and practice of management by objective (M.B.O) Nigeria experience defined motivation as the force that focus human being action towards a chosen and for motivation to take place, there must be a felt need and goals, the accomplishment of which is expected to satisfy it.

Meanwhile people level of development, values, needs and wants varies, that is why what motivates one person may Fredrick Taylor said that people have been engaging in employment for reasons other than money. He added that a worker can be motivated if reward and penalties are attached to performance.

Modern economics depend to a large extend on motivation more than previous economics. Motivation itself has now become inseparable from modern production for good efficiency and effectiveness of organizational productive and rendering of good services to the customers by the staff can be possible with the aid of adequate motivation.

According to Okpala, he said that motivation comes from intrinsic and extrinsic factors which influence the workers to behave the way they do. The intrinsic source of motivation is the type of motivation that derive a sense of accomplishment and achievement from helping gain a competitive advantage job that are interesting and challenging load to intrinsic motivation, for this type of work motivation result from performing the job itself.

The extrinsic motivation result as a worker acquires material or social reward to avoid punishment the physical condition under such punishment will work well and light, temperature and noise reduction, different salary scale, group standard leadership etc all of this effect the employees performance.

i.Best Utilization of resources:

Motivation ensures the best and efficient utilization of all types of resources. Utilization of resources is possible to their fullest extent if the man is induced to contribute their efforts towards attaining organizational goals.

ii.Will to Contribute:

There is difference between “capacity to work” and “willingness to work” One can be physically and Mentally fit to work but he may not be willing to work. Motivation results in feeling of involvement to present his better performance .Thus ,motivation bridges the gap between capacity to work and willingness to work.

iii.Reduction in labour Problems:

All the members try to concentrate their efforts to achieve the objectives of the organization and carry out plans in accordance with the policies and programs laid down by the organization if the management introduces motivational plans.

ivSizeable increase in production and productivity:

When motivated properly people try to put efforts produce more, thus increasing their efficiency and as a result of this general production and productivity of the organization increases.

v.Improvement upon skill and knowledge:

All the members will try to be efficient as possible and will try to improve upon the skill and knowledge to the progress of the organization which in turn will provide the promised and more ,ultimately enabling them to satisfy their needs – personal and social

Types of Motivation**i.Incentives:**

An incentive is something which stimulates a person towards some goal/It activates human needs and create the desires to work.

ii.Wages and salaries:

Often paid every week, sometimes .It is common way of remuneration for manual workers those who work in factories and warehouse.

iii.Bonus:

Bonuses motivate employees to raise their performance to meet business goal .You might want your employees to lower production costs

iv.Non-monetary incentives:

Beside the monetary incentives, there are certain non-financial incentives which can satisfy the ego and self-actualization needs of employees.

v.Security of service:

Job security is an incentives which provides great motivation to employees. If the job is secured he will put maximum efforts to achieve the objectives of the enterprise. This also helps since he is very far off from mental tension and he can give his best to the enterprise.

vi.Praise and recognition:

The praise and recognition is another non-financial incentive which satisfies the ego needs of the employee. Sometime praise becomes more effective than any other incentives

vii.Job enrichment:

Job enrichment is another non-monetary incentives in which the job of a worker can be enriched.

viii.Techniques of Motivation

The main techniques of motivation are:

- Positive and negative motivation.
- Financial and Non-financial motivation.
- Individual and group motivation.
- Extrinsic and Intrinsic motivation

Problem of Motivation

Motivation is the outcome of a certain relation between the superiors and the subordinates for this the superiors or the managers make special effort different from the daily control or functions. It is not necessary that the efforts made by the managers will be unanimously acceptable. . It can also be opposed in this way there are many hardles in implementing a motivational system. They are follows :

- ✓ A Costly Efforts
- ✓ Trouble Making Employees.
- ✓ Motivation is an internal feeling.
- ✓ Opposition to changes.

1.2 INDUSTRY PROFILE:

SMALL FINANCE BANKING:

In India, where extending banking services to the underserved and unserved sections of the population is a challenge, there is merit in considering access to bank credit and services through expansion of small banks in unbanked and under-banked regions.

small finance banks can play an important role in the supply of credit to micro and small enterprises, agriculture and banking services in unbanked and under-banked regions in the country, the RBI has decided to license new “small finance banks” in the private sector. While permitting small banks, however, the issues relating to their size, capital requirements, area of operations, exposure norms, regulatory prescriptions, corporate governance and resolution need to be suitably addressed in the light of experience gained. Hence RBI has come out with following guidelines for licensing of small finance banks in the private sector.

The small finance bank, in furtherance of the objectives for which it is set up, shall primarily undertake basic banking activities of acceptance of deposits and lending to unserved and underserved sections including small business units, small and marginal farmers, micro and small industries and unorganised sector entities. It can also undertake other non-risk sharing simple financial services activities, not requiring any commitment of own fund, such as distribution of mutual fund units, insurance products, pension products, etc. with the prior approval of the RBI and after complying with the requirements of the sector regulator for such products.

The small finance bank will be required to use the words “Small Finance Bank” in its name in order to differentiate it from other banks.

The minimum paid-up equity capital for small finance banks shall be 200 crore (US\$15 million). In view of the inherent risk of a small finance bank, it shall be required to maintain a minimum capital adequacy ratio of 15 per cent of its risk weighted assets (RWA) on a continuous basis, subject to any higher percentage as may be prescribed by RBI from time to time.

Tier I capital should be at least 7.5 per cent of RWAs. Tier II capital should be limited to a maximum of 100 per cent of total Tier I capital. As small finance banks are not expected to deal with sophisticated products, the capital adequacy ratio will be computed under Basel Committee's standardised approaches.

On 17 July 2014, the Reserve Bank of India (RBI) released the draft guidelines for small finance banks, seeking comments for interested entities and the general public.

The final guidelines were released by RBI on 27 November 2014. Interested parties were required to submit applications before 16 January 2015.

In February 2015, RBI released the list of entities which had applied for a small finance bank license. There were 72 applicants. It was announced that an external advisory committee headed by Usha Thorat would evaluate the license applications.

On 17 September 2015, The Reserve Bank of India (RBI) announced that it had given provisional licenses to ten entities who would have to convert into small finance banks within one year. Eight out of these ten entities were microfinance NBFCs, reiterating RBI's agenda of financial inclusion. Capital Small Finance Bank was the first small finance bank to begin operations, opening with 47 branches on 24 April 2016.

1.3 COMPANY PROFILE

Equitas Small Finance Bank is a small finance bank founded in 2007 by Equitas a microfinance lender, with headquarters in Chennai, India. After receiving license from the Reserve Bank of India (RBI) on 30 June 2016. Equitas began banking on 5 September 2016 as a subsidiary of holding company Equitas Holdings Ltd. With effect from 4 February 2017, Equitas became a scheduled bank.

Equitas Small Finance Bank (ESFB) is a New Age Bank that gives children, youth, families and business people across India a new way to bank. In our time as a micro finance company, we silently went about enabling livelihoods and elevating lives.

Today, as a small finance bank, we are also going about changing the very way banking is imagined, delivered and experienced - with TRUST being the key driver. Come along on this fun ride.

Equitas Small Finance Bank Limited is a Small Finance Bank (SFB), licensed by Reserve Bank of India under Section 22 of the Banking Regulation Act, 1949 to carry on the business of Small Finance Bank. The Bank commenced the business of SFB on September 5, 2016. It is the first Private Sector Bank from Tamil Nadu to commence operations post Indian Independence.

ESFBL, with pan India operations, is focused on providing financing solutions for individuals and micro and small enterprises (MSEs) that are underserved by formal financing channels while providing a comprehensive banking and digital platform for all. True to its tag line - "It's Fun Banking", the bank offers customized savings products with a focus towards giving children, youth, families and entrepreneurs across India, a new and a fun way to bank.

However, the company missed on RBI's mandate of listing within 3 years of commencement of its operations. Review from the Securities and Exchange Board of India and RBI is awaited.

The bank planned to build a network of 412 branches located in 11 Indian states by the end of fiscal year 2016-17. However, the bank is heavily committed to technology, with 83% of transactions occurring online as of July 2017. This includes the bank providing an RFID sticker to pay road tolls automatically, with settlements occurring digitally.

Equitas Small Finance Bank is one of the latest small banks to foray in the Indian Banking Industry. The bank was formed after the in-principle approval by the Reserve Bank of India to convert its subsidiary concern into the Small Finance Bank.

The Journey so far

- The banks started its journey as Microfinance Company on a modest level with 4 branches in the year 2007.
- In the year 2008, it received MFR4 Grading from CRISIL which is considered to be highest grading for a start-up Microfinance Institution at that time.
- The grading was later upgraded to MFR2 in the year 2010 and Equitas MF added fresh equity of Rs 138 Crores.
- In the year 2011, the company expanded its horizon for products offering by adding up VF & HF products.
- With a committed management and focused manpower, Equitas MF touched the AUM of Rs 1000 Crores in 2012.
- In the year 2013, it added SME lending and loan against products in its kitty.
- Within 2 years, the AUM was doubled to Rs 2,000 Crores.
- The year 2015 was a milestone year, when RBI granted approval to convert Equitas Microfinance into a small bank and as a result a fresh equity of 325 was added to achieve the conversion layout.
- In the year 2016, Equitas launched its Small Finance Bank after all approval to merge its subsidiary concerns Equitas Micro Finance, Equitas Finance and Equitas Housing Finance into a small finance bank

BOARD OF DIRECTORS

1. Mr. Arun Ramanathan Part – Time Director
2. Mr. Arun Kumar Verma Independent Director
3. Prof. N. Balakrishnan Independent Director
4. Ms. Lalitha Lakshmanan Independent Director- Circle Head
5. Mr. Nagarajan Srinivasan Non- Executive Director
6. Mr. Sridhar Ganesh Independent Director
7. Mr. Srinivasan Independent Director
8. Mr. Tabassum Inamdar Independent Director
9. Mr. Vinod Kumar Sharma Independent Director
10. Mr. Vasudevan P N Managing Director & CEO
11. Mr. Navin Puri Director

VISION & MISSION STATEMENT:



1.4 PRODUCT PROFILE

SAVINGS ACCOUNT :

With the saving accounts at Equitas one can lift up his Banking experience. The savings accounts at Equitas are designed to achieve that extra mile & suit the needs of each & every segment. The savings accounts are simple, tranquil, digital, & easily accessible.

Equitas has gone that extra mile to ensure that its products suit everybody's needs, are hassle-free, digital, and easily accessible.

Types of savings bank account :

Basic and Small Savings Account:

- No requirement of maintaining minimum average quarterly or monthly balance.
- The account holder can access his card at any ATM as well as at branches to withdraw and deposit in his account.
- The regular feature of Cheque Clearing, RTGS/NEFT, mobile banking & net banking makes the experience more delightful.

Standard Savings Account:

- Equitas offers one of the best interest rates on its savings account as compared to other banks. Current interest rates applicable on saving account is 6.00% for daily closing balance up to Rs 10 lakhs and 6.50% for daily closing balance more than Rs 10 lakhs.
- Minimum average quarterly balance of Rs 5,000.
- Can be combined with recurring deposit or FD against the AQB Rs 15,000.

Regular Savings Account:

- Equitas offers one of the best interest rates on its savings account as compared to other banks. Current interest rates applicable on savings account is 6.00% for daily closing balance up to Rs 10 lakhs and 6.50% for daily closing balance more than Rs 10 lakhs.
- The minimum average quarterly balance to be maintained is Rs 10,000.
- Attractive reward points on spending done with the debit card.

Value Plus Account:

Equitas offers one of the best interest rates on its savings account as compared to other banks. Current interest rates applicable on savings account is 6.00% for daily closing balance up to Rs 10 lakhs and 6.50% for daily closing balance more than Rs 10 lakhs.

- The minimum average quarterly balance to be maintained is Rs 25,000.
- Free payable at par cheque book with 25 leafs per quarter and RuPay debit card.

My Savings Account :

- .Equitas offers one of the best interest rates on its savings account as compared to other banks. Current interest rates applicable on savings account is 6.00% for daily closing balance up to Rs 10 lakhs and 6.50% for daily closing balance more than Rs 10 lakhs.
- The minimum average quarterly balance to be maintained is Rs 1,000.
- Free payable at par cheque book and passbook to keep a track of all financial transaction in the account.
- Attractive reward points on spending done with the debit card.
- Multiple access points to transact from the account.

FIXED DEPOSIT:

- Equitas offers various FD scheme with tenures between 7 days up to 10 years.
- No premature penalty on withdrawal after 6 months.
- Idle funds in savings account can be utilized directly with the sweep facility.
- Attractive interest rates.
- Option to choose cumulative interests credits or quarterly pay-out (simple interest).
- Waiver on any AQB Non-maintenance charges in savings against fixeddeposit booked for 1 year & above.

RETAIL LOAN PRODUCT:

Equitas Commercial Vehicle Finance:

- Pre-closure or part-closure of the loan is allowed without any extra charge.
- Borrowers can close their loans earlier than the defined term so as to save interest amount.
- Multiple repayment options.
- In case of financial difficulties, the borrower has the facility to postpone installment on a later date or end of the loan tenure without any extra charges.
- Equitas is the only Bank in India to offer discounts to such clients who opt to remit the insurance premium amount to the bank in EMI.

Micro Finance:

- Equitas has been the precursor in the micro-finance Industry with multiple MF products with low interest at 25.5 %.
- First ever micro-finance company to publish the real interest rates on its client's passbooks.

Home Finance:

- Loan value till 90% of the market value of the property.
- Tailor-made features to suit each and every segment.
- Speedy approvals.
- Multiple & flexible repayment options.
- Loan amount up to Rs 3 Crores & up to a term of 20 years.

Loan against Property:

- Available for salaried, self-employed, professionals & non-professionals.
- The loan against property can be availed for various purposes

such as business expansion, top-up cases & balance transfer.

- Option of loan takeovers and top-up.
- One can opt for balance transfer on his existing loans with additional amount.

Gold Loans

- One can get instant cash with no processing fee on gold pledged with Equitas.
- Easy payment option with NACH repayment options.

Simple and hassle-free documentation

1.5 STATEMENT OF THE PROBLEM

Workers performance could be of low standard, in condition of inadequate motivation. Most employees leave there place of work, because of insufficient motivation. Some are willing to stay, because they know that what they benefit in terms of welfare packages(salaries, bonuses, free expense paid trips and some other tips) are not often available somewhere else.The major problem is how to motivate employees to achieving higher performance in the Equitas small finance bank. The study is set out to depict the effect of motivation on employees performance in the Equitas small finance bank.

1.6 OBJECTIVE OF THE STUDY:

- To Study about the effect of motivation on employee performance in Equitas small finance bank
- To analyse the influence and outcomes of motivation on employee performance.
- To identify what are the things that motivates the employee performance. To compare the achievement level with the use of motivation and expectation

1.7 NEED FOR THE STUDY:

Motivation is an important tool in the hands of the manager for inspiring the work force and making them to do work with enthusiasm and willingness. If it's an important function of the management to motivate the people working in the organisation to perform the work assigned to them effectively and efficiently. The management has to understand the Hyman behaviour if it has to provide maximum motivation to the personnel. Motivation a is something that moves a person into action and continues him in the course of action enthusiastically. The role of motivation is to develop and intensify the desire in every member of organisation to work effectively and efficiently in his position.

The main aim of the study to find out the employee motivation in Equitas small finance bank, as motivation is an important factor which increases the desire willingness and enthusiasm in workers, to apply their potentialities for achievement of common goals.

1.8 SCOPE OF THE STUDY:

- The scope of the study is about the effectiveness of motivation in Equitas small finance bank.
- The present study on employee motivation helps to get clear picture about the factors which motivates the employees. This in turn helps the management to formulate suitable policy to motivate the employees. Hence, the motivational level of the employees may also change
- The project is also to study about the expectations of the employees.

SIGNIFICANCE OF THE STUDY:

- Motivation is important because of the following reasons:
- Increase Productivity
- Decrease absenteeism
- Organisation can achieve the efficiency also to develop a good organisational culture.
- Career development Opportunities
- Employee recognition

CHAPTER - 2

REVIEW OF LITERATURE

1.Philip R Brown, Rachel E McCord, Holly M Matusovich, Rachel Kajefz(2019):This study examines the relationship between motivation and employee productivity using First Bank .The result showed that quality of supervision has positive effect on employee motivation to work better. It was also found that workers perception on what obtained in his organisation will motivate him to greater productivity .Financial motivation involving monetary rewards have greater impact on performance and organisational productivity.

2.Helen Sharp, Nathan Baddoo, Sarah Beecham , Tracy Hall, Hugh Robinson (2019): The organization is basically association of human beings managing the human resource is the most important aspects of managing the organisation .So human Resource Management department plays a vital role in an organisation.

3.Ravikiran Dwivedula, Christophe N NBredillet, Ralf Muller(2018): Employees are the hearty of any organisational For any organisation to operate smoothly and without any interruption employee cannot be replaced with anything else. The study also focused on de-motivation factors affecting employee performance negatively. The result obtained indicate that if employees are positively motivated ,it improves both their effectiveness and efficiency drastically for achieving organisational goal.

4.J Rodney Turner, Ralf Muller(2018):This research aims to analyse the drivers of employee motivation to high levels of employee performance. The result and findings that monetary rewards , job enrichment have significant and positive effects on employee performance in while there is positive and insignificant effect of training on employee performance also result indicate there were good relationship between motivation and employee performance and the research result showed that employee motivation influences employees performance of Hormud Company in Mogadishu Somalia.

5.A Cesar,Celio A Santana ,Fabio(2018): This study is to investigate the relationship between motivation towards state government employees. Applying similarity on the motivation between overall job performance and motivation dimensions of and their performance.

6.Bernhard schmid, Jonathan Adams(2017): The aim of the study is to find out the factors affecting employee motivation in banking sector .The different factors like financial rewards ,personal traits high salary, job design and supervision and employee motivation.

7.Marry E Arnold, Jana L Meinhold, Tammy Skubinna, Carolyn Ashton(2017)Motivation shows a crucial significant part in all private and public organisations. Organisation cannot run and cannot attain their desire goal and objectives without motivating their employees. The result from the current study explores that motivation pays an important role toward the performance of employees and job satisfaction. I n the IT Park sector of Peshawar, Pakistan.

8.Karim R Lakhani, Robert G Wolf(2017) the knowledge within the organisation is not practically used to a maximum. Therefore, it becomes the aim of every successful learning organisation to find the factors that enable it to motivate its employees to continuous learning and to take advantage of this knowledge to ensure its living.

9.Baron, H., Henley, S., McGibbon, A. & McCarthy, T. (2016) Motivation plays an important role in all public and private organisation .Without motivating their employees organisations can't run and can't achieve their goals .Purpose of present study is to explore the impact of motivation on employees performance of beverage industry.

10.Bassett-Jones N, Lloyd GC (2015). The management should create an environment which will enable the management to recruit train and motivate employees for their day to day affairs .Motivational techniques should be applied in order to get employees satisfaction and self-actualization with the aid of personnel management efficiency and effective strategies has to be understanding order to attain the goal and objectives of the organisations.

11.Y. Gupta, A Hoshower (2015)on the effect of performance appraisal process on employee motivation established that the system is important for employee motivation .motivation has helped improve for job performance at work .The regular assessment of performance leads to employee motivation .The study recommends that the motivation system is an important factor for employee in the organisation .

12.Fisher, Cynthia D. (2015): Attractive Salaries or pay are also Valuable tools and play an important role to increase employee's performance and also increase the output of an organization.

13. Hadebe, T.P. (2012) stated that monetary rewards can be a very powerful determinant of employee motivation and achievement which, in turn, can advance to important returns in terms of firm-level perform.

14. University, Johannesburg. 195 Hussami. AL M (2012). Rapid change and developments as well as increasing communication and dramatic developments in knowledge management ,have made the existence of effective organisational performance evaluation system for the organisations inevitable.

15. John Wiley & Sons, Inc. Srivastava, A., Locke, E. A. and Bartol, K. M. (2011). stated that motivation helps to share knowledge through an intra-organizational social media platform which can help the organization to reach its goals and objectives.

16. Topolosky, P. S. (2011) Offering training and development programs that effectively contributes to personal and professional growth of individuals is another effective employee motivation strategy. . New York: Garland Publications.

17. Zeithaml, V. A., Bitner, M. and Gremler, D. D. (2010) defined motives as learned influences on human behaviour that lead us to pursue particular goals because they are valued. Motivation can therefore be thought of as the degree to which an individual wants and chooses to engage in certain behaviours. 4th edition, Mc Grad-Hill International Edition.

18. A Cesar, Celio A Santana ,Fabio(2018): This study is to investigate the relationship between motivation towards state government employees. Applying similarity on the motivation between overall job performance and motivation dimensions of and their performance.

19. Bernhard schmid, Jonathan Adams(2017): The aim of the study is to find out the factors affecting employee motivation in banking sector .The different factors like financial rewards ,personal traits high salary, job design and supervision and employee motivation.

20. Marry E Arnold, Jana L Meinhold, Tammy Skubinna, Carolyn Ashton(2017) Motivation shows a crucial significant part in all private and public organisations. Organisation cannot run and cannot attain their desire goal and

objectives without motivating their employees. The result from the current study explores that motivation plays an important role toward the performance of employees and job satisfaction. In the IT Park sector of Peshawar, Pakistan.

21.Ali Usman et'al(2010): Authors says firstly Human resource it is the major resources of above all. which directly relate with the organisation the impact more and check the overall performance of the organisation person move toward a goal. He added that, motivation, like intelligence, can't be directly observed. "theory of motivation".

22.Shahid veettil(2009): This research helps to examine the types and levels of employee motivational programmes and also discusses management ideas that can be utilized to innovate employee motivation .It helps to provide insight to support future research regarding strategic guidance for organisation .The study helped to findings which related with employee motivational programs which are provided in the organisation." motivation program."

23.Nnabuife (2009): demotivation as the internal or external driving force that produces the willingness to perform an act to a conclusive end. Therefore, motivation is the process of stirring behaviour, sustaining behavioural progress, and channelling the said behaviour into a specific course of action. "Demotivation."

24.According to Thomas (2009): the main challenge of motivation in workplaces is identifying what motivates each individual employee taking into account his or her individual differences. In this book "motivation" .Implication of career dimension (2009).

25.Shields (2007): The role of facilitating quality subordinate-superior communication at various levels effectively employing a wide range of communication channels has been praised in terms of its positive contribution in boosting employee morale.

26.Garg and Rastogi (2006) :identified the key issues of job design research and practice to motivate employees' performance and concluded that a dynamic performance in a BSC context and find that effective strategic alignment empowers and motivates working executives managerial learning framework is required to enhance employees' performance to meet global challenges "Effects of motivation".

27.Decoene and Bruggeman (2006) in their study developed and illustrated a model of the relationship between strategic alignment, motivation and organizational "Research in human resource management.

28.Rockson (2005): also defined motivation as the inner drive that energizes an individual to do something. He added that, motivation elicits, controls, and sustains a goal-directed behaviour "study on motivation" .

29.Chenhall(2005):The establishment of operations-based targets will help the provision of strategic feedback by allowing the evaluation of actual performance against the operations-based targets. Goal-directed behaviour and strategic feedback are expected to enhance organizational performance.

30.Den and Verbarg (2004):Enumerated that motivation is measures to be successful, management and labour must have share values, managers are often authoritarian and deny workers sense of involvement, responsibility and autonomy, resulting in the workers lack of commitment and low productivity found

the impact of high performing work systems, also called human resource practices, on perceptual measures of firm performance.

31.Seth (2003): indicated that, motivation is an internal process that makes a Frank Hawkins (1993) defines motivation as “what drives or encourages a person to behave in a particular fashion, the internal and external force which initiates, guides, sustains and terminates all important activities. It influences the level of performance, the efficiency achieved and the time spent on an activity.

32.Smith and Rupp (2003): The people working in the organisation live a happy life in society. Economic ,family and healthy related aspects to which employees are exposed as member of larger significant- society are significant factors that influence their motivation level and stated that performance is a role of individual motivation; organizational strategy, and structure and resistance to change, is an empirical role relating motivation in the organization.

33.Kunz and Pfaff (2002) :Suggested that the contribution of increased worker’s participation in decision – making is appearing more often on labour management agenda as a strategy to increase employees ‘motivation’ stated no substantive reason to fear an undermining effect of extrinsic rewards on intrinsic motivation.

34.Malina and Selto (2001):Studied relationship of workers motivation with their perception about existing organisational climate . Result revealed that perceived organisational climate effects workers motivation conducted a case study in one corporate setting by using balance score card (BSC) method and found out that organizational outcomes would be greater if employees are provided with positive motivation .

35.Luthans and Stajkovic (2001): concluded that advancement of human resources through rewards, monetary incentives, and organizational behaviour modification has generated a large volume of debate in the human resource and sales performance field. Orpen (2002) better the relationship between mentors and mentees in the formal mentoring program, the more mentees are motivated to work hard and committed to their organization.

36.Bright (2000): defined motivation in the context of a business and indicated that, motivation can be said to be about “the will to work”. It can come from the enjoyment of the work itself and/or from the desire to achieve certain goals.

37.Ashmos and Duchon (2000):During past few years motivation has received significant attention among both academic and business environment due to its key role on the success of organisation .The aim of this paper is to examine factors affecting motivation of the lectures at the University of Somalia in Mogadishu recognizes that employees have both a mind and a spirit and seek to find meaning and purpose in their work, and an aspiration to be part of a community, hence making their jobs worthwhile and motivating them to do at a high level with a view to personal and social development.

38.Bruce and Peptone (1999) :Propose an interesting viewpoint according to which managers cannot motivate employees; managers can only influence what employees are motivated to do. This systematic literature review investigates the use of motivation across recent engineering education publication. Result show that the majority of engineering education publications referencing motivation as a concept do not provide clear definition for the, nor do they draw upon the exiting body literature surrounding motivation.

39. Agarwal, R. and Ferratt, T.W. (2016) this study is aimed at looking into the importance of motivation in the management of people at work, no system moves smoothly without it, and no organisation achieve its objectives without motivating its human resources. The study recommended that increase in salary via promotion , overtime allowance and holiday with pay should be used as motivational tools.

40. Yamamoto (2013) if an employee perceives they will be getting rewards for good work and their job is a secured one, the performance will automatically be better. Similarly, Zhang and Wu (2004) indicated that with Job security, an employee gets confident with the future career and they put their most efforts to achieve the objectives of the organization.

41. According to Candi et al. (2013), a growing recognition of the opportunities of innovation is through experience staging. Mahazril et al. (2012) concluded that rewards and recognition and communication may motivate them to work. Recognition enhances the level of productivity and performance at job whether it is a first time performance or a repeated action at the job in a progressive way and ultimately reinforces the behavior of employee.

42. Muze (2014) also carried a research on motivation and its impact on employees' performance in goal attainment. The intent was solely to investigate the standards which are being used by organizations in motivating their employees; to evaluate the problems that companies face in motivating their employees; and to examine the effect of motivation on employees' performance.

43. Ng, et al. (2010) as cited in Singh, et. al. (2012) sought to study the expectations and priorities of young employees. They found that this category of workers rated opportunities for career advancement as the most desirable work related attribute followed by good people to relate to and opportunities for good training and development.

44. Principles in 2005, it was determined that the most important element motivating both the employees and employers were job satisfaction and personal satisfaction for both groups. According to the results of the study, it was observed that non-financial incentives are given much importance than financial incentives.

45. Finally, Tausif (2012) as cited in Haider, et al (2015) conducted a survey in Pakistan among public school teachers and found that non-financial rewards were essential in developing.

46. Employees' job satisfaction and motivation. Likewise, Barton (2006) found that employee recognition is the most important factor among non-financial rewards in enhancing job.

47. Ashmos and Duchon (2000): During past few years motivation has received significant attention among both academic and business environment due to its key role on the success of organisation. The aim of this paper is to examine factors affecting motivation of the lecturers at the University of Somalia in Mogadishu recognizes that employees have both a mind and a spirit and seek to find meaning and purpose in their work, and an aspiration to be part of a community, hence making their jobs worthwhile and motivating them to do at a high level with a view to personal and social development.

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50.Decoene and Bruggeman (2006) in their study developed and illustrated a model of the relationship between strategic alignment, motivation and organizational "Research in human resource management.

CHAPTER - 3

RESEARCH METHODOLOGY

3.1 Methodology

MEANING:

Research methodology is a way to systematically solve the research problem. It may be understood as a science of studying how research is done scientifically. In it we study the various steps that are generally adopted by a researcher in studying his research problem along with the logic behind them. It is necessary for the researcher

DEFINITION:

According to Clifford woody, research comprises defining and redefining problems, formulating hypothesis or suggested solution; collecting, organising, and evaluating data; making deductions and reaching conclusion; and at last carefully testing the conclusions to determine whether they fit the formulating hypothesis

Three important about research design are

1. The design of investigation should stem from the problem
2. Whether the designs are productive in a given problem setting depends on how imaginatively they are applied. An understating of the basic design is needed so that they can be modified to suit specific purpose
3. The three basic design are as follows
 - Exploratory Research design
 - Descriptive Research design
 - Casual Research design

The Research design used in the study is descriptive research design

3.2 RESEARCH DESIGN:

To determine the frequency with which something occurs or with which it is associated with something else (studies with this object in view are known as diagnostic research studies)

3.3 SAMPLING TECHNIQUE:

Convenience sampling is a type of nonprobability sampling method that involves drawing a sample from a nearby portion of the population, that is, samples are chosen according to the researcher's convenience. The population sample was chosen because it was accessible and convenient.

3.4 SOURCE OF DATA

After identifying and defining the research problem and determining specific information required to solve the problem, the researcher's task is to look the type and sources of data which may yield the desired results. Data sources are two types through which data is collected.

Data sources may be classified as

1. Primary data
2. Secondary data

PRIMARY DATA

Primary data is the original data collected by the researcher first hand. It is collected for the first time through field survey. These are those that are gathered specifically, for the problem at hand. The various sources for collecting primary data are questionnaire, observation, interview etc. The primary source used for the study is questionnaire.

SECONDARY DATA

Secondary data is the information which is already available in published or unpublished form. When the needed information is collected from the census of population available in a library means then it is a secondary data. It is also used for

collecting historical data. The various sources of secondary data are books, periodicals, journals, directories, magazines, statistical data sources etc. The secondary source used for this study is company profile, scope, need, review of literature.

3.5 STRUCTURE OF QUESTIONNAIRE

Research instrument are the instruments which is used for gathering or collecting information. The instruments used in the study are

1. Direct questions
2. Close end questions
3. Dichotomous questions
4. Multiple choice questions

DIRECT QUESTIONS:

Direct questions are just what their names indicate. They explicitly ask for the desired data. However the directness of the question also relates to the way a response is interpreted.

CLOSE END QUESTIONS:

Such questions are also called fixed alternative questions they refer to those questions in which the respondent is given a limited number of alternative response frame which he/she is to select one that most closely matches his/her opinion or attitude.

DICHOTOMOUS QUESTIONS:

A dichotomous question refers to one which offers the respondent a choice between only two alternatives and reduces the issue to its simple terms. The fixed alternatives are of the type, yes/no, agree/disagree, true/false etc.

MULTIPLE CHOICE QUESTIONS:

A multiple choice question refers to one which provides several set alternatives for its answers. Thus, it is a middle ground between free answers and dichotomous question.

3.6 SAMPLING SIZE:

The sample size for the study is 120

Period of the study – 3months

Location and Targeted people of the study – Chennai city

3.7 HYPOTHESIS FRAMEWORK

Null hypothesis H_0 -There is no significant association between age of the respondents and financial incentives motivates me more than Non-Financial incentives .

Alternate hypothesis H_1 - There is a significant association between age of the respondents and their financial incentives motivates me more than Non-Financial incentives

3.8 STATISTICAL TOOLS USED FOR DATA COLLECTION:

PERCENTAGES ANALYSIS:

Percentages refer to a special kind of ratio. Percentages are used in making comparison between two or more series of data. Percentages are used to describe relationships, it is expressed as.

Percentage = (no of employees/total no of employees) 100

CHARTS:

Charts are graphic displays of data for easy understanding of relative positions that is not always possible with descriptive words or numbers. Types of charts commonly used in business data presentation are: Bar and pie.

BAR CHARTS:

The bar chart is commonly used for presentation of qualitative data. The data can be continuous or discrete data, which are plotted against discrete data intervals. The vertical bar diagram, also called bar chart where the length or height of bars represent the numerical value of the event or measurement. Width or gap between the bars is of no significance to the bar chart data, but they are uniform in a diagram.

ANALYSIS USING KARL PEARSON'S CORRELATION:

Correlation analysis is the statistical tool used to measure the degree to which two variables are linearly related to each other. Correlation measures the degree of association between two variables. The Pearson product-moment correlation coefficient is a measure of the strength and direction of association that exists between two variables measured on at least an interval scale. It is denoted by the symbol r .

$$r = \frac{N\sum XY - \sum X \sum Y}{\sqrt{N\sum X^2 - (\sum X)^2} \sqrt{N\sum Y^2 - (\sum Y)^2}}$$

CHI- SQUARE TEST I – (χ^2)

A chi-squared test, also referred to as a chi-

squared test or χ^2 test, is a statistical hypothesis test in which the sampling distribution of the test statistic is a chi-squared distribution when the null hypothesis is true, or any in which this is asymptotically true, meaning that the sampling distribution (if the null hypothesis is true) can be made to approximate a chi-squared distribution as closely as desired by making the sample size large enough. The χ^2 test was first used by Karl Pearson in the year 1900. The quantity χ^2 describes the magnitude of the discrepancy between theory and observation.

It is calculated using:

$\chi^2 = \sum [(O_i - E_i)^2 / E_i]$ with $(n-1)$ degrees of freedom. Where, O_i refers to the observed frequency & E_i to the expected frequencies. χ^2 was used as a test of independence and goodness of fit.

WEIGHTED AVERAGE:

It is an average in which each quality to be assigned a weight, and these weightings determine the relative importance of each quantity on the average.

W = relative weight (%)

X = value

FORMULA: $\sum wx / \sum w$

3.9 LIMITATION OF THE STUDY

- Duration of the project study was 3 months to gather opinions from the employees and the management.
- The data collected through primary source is constrained by the sample size which is 120 employees
- The analysis has been understood by using selective technical tools.
- Since the organisation has strict control, it acts as another barrier for getting data.

CHAPTER - 4

DATA ANALYSIS AND INTERPRETATION

TABLE 4.1.1

TABLE SHOWING THE GENDER OF EMPLOYEES

GENDER	NO OF EMPLOYEES	PERCENTAGE
MALE	68	56.7%
FEMALE	52	43.3%
Total	120	100%

Gender

120 responses

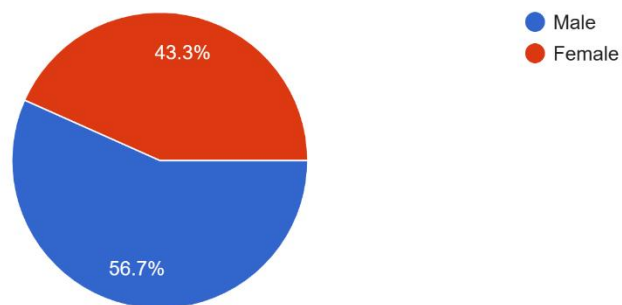


CHART 4.1.1 CHART SHOWING THE GENDER

INTERPRETATION:

From the above table it is seen that 56.7% of the respondents are male. 43.3% of the respondents are female.

INFERENCE:

Majority of the respondents are Male.

TABLE 4.1.2

TABLE SHOWING THE AGE OF EMPLOYEES

OPTIONS	NO OF RESPONDENTS	PERCENTAGE
20-25	15	12.5%
25-35	31	25.8%
35-45	54	45%
45-50	17	14.2%
Above 50	3	3.3%
Total	120	100%

Age
120 responses

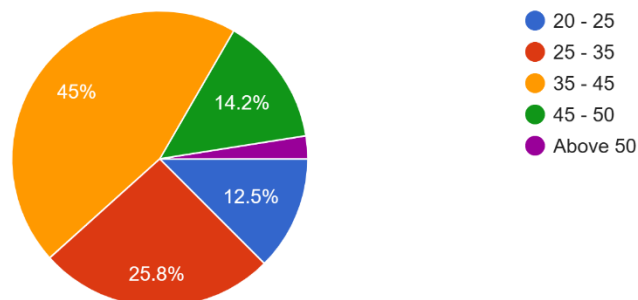


CHART 4.1.2 CHART SHOWING THE AGE OF EMPLOYEES

INTERPRETATION:

From the above table, it is seen that 25.8% of employees are between 25-35 age. 12.5% of the employees where between 20-25 age. 45% of the employees where between 35-45 age. 14.2% of the employees where between 45-50 age. 3.3% of the employees where above 50 age.

INFERENCE: Majority of the respondents are between the age of 35 - 45

TABLE 4.1.3

TABLE SHOWING THE MARITAL STATUS

MARITAL STATUS	NO OF RESPONDENTS	PERCENTAGE
Married	78	71.7%
Unmarried	42	28.3%
Total	120	100%

Marital Status
120 responses

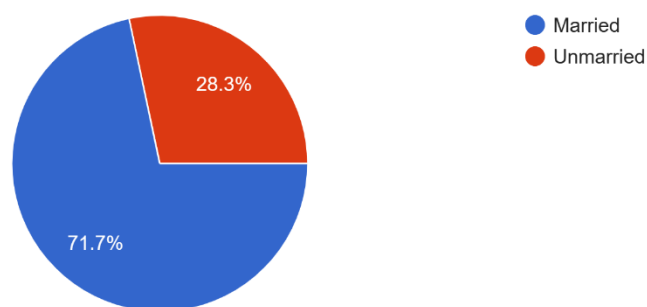


CHART 4.1.3CHART SHOWING THE MARITAL STATUS

INTERPRETATION:

From the above table it is seen that 71.7% of the employees are married. 28.3% of the employees are unmarried.

INFERENCE:

Majority of the respondents are married.

TABLE 4.1.4

TABLE SHOWING THE QUALIFICATION OF THE EMPLOYEES

QUALIFICATION	NO OF RESPONDENT	PERCENTAGE
Under Graduate	43	35.8%
Post Graduate	63	52.5%
Diploma	14	11.7%
Total	120	100%

Qualification
120 responses

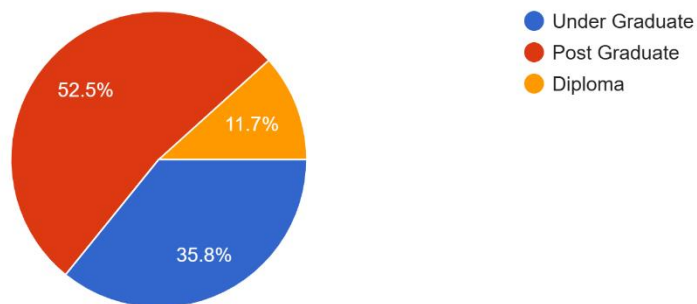


CHART 4.1.4CHART SHOWING THE QUALIFICATION OF THE EMPLOYEES

INTERPERTATION:

From the above table, it is seen that 11.7% of the employee where completed they Diploma, 35.8% of the employee where completed they under graduate and 52.5% of employee where completed they post graduate.

INFERENCE: Majority of the respondents are Completed they Post Graduate

TABLE 4.1.5

TABLE SHOWING PRESENT MOTIVATIONAL STRATEGIES IN THE ORGANISATION

OPTIONS	NO OF EMPLOYEES	PERCENTAGE
Satisfied	64	53%
Highly Satisfied	28	23%
Neutral	16	13%
Dissatisfied	10	8%
Highly Dissatisfied	2	2%
Total	120	100%

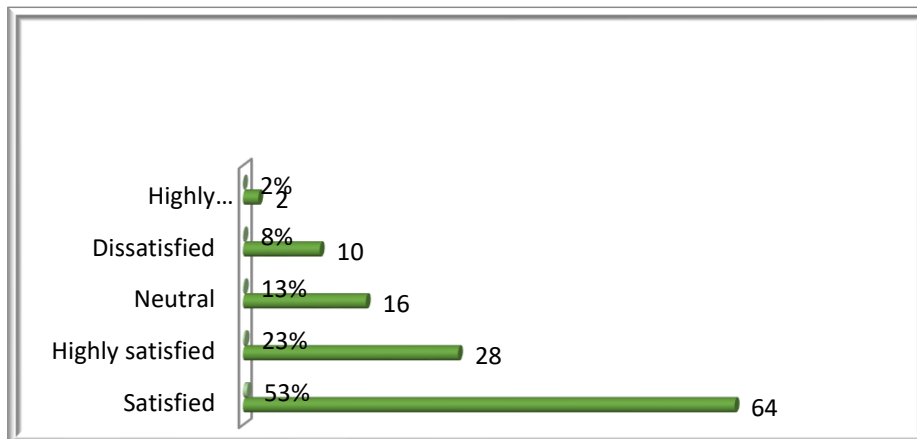


CHART4.1.5CHART SHOWING THE PRESENT MOTIVATIONAL STRATEGIES IN THE ORGANISATION

INTERPERTATION: From the above it is seen that 53% of the employees are Satisfied, 23% of employees are Highly Satisfied,13% of employees are Neutral , 8% of employees are Dissatisfied and 2% of employees are Highly Dissatisfied

INFERENCE:

Majority of the respondents are Satisfied with the present motivational strategies

TABLE 4.1.6

TABLE SHOWING THE SALARY INCREMENTS GIVEN TO EMPLOYEES

OPTIONS	NO OF EMPLOYEES	PERCENTAGE
Strongly agree	68	56%
Agree	38	32%
Neutral	4	3%
Disagree	8	7%
Highly disagree	2	2%
Total	120	100%

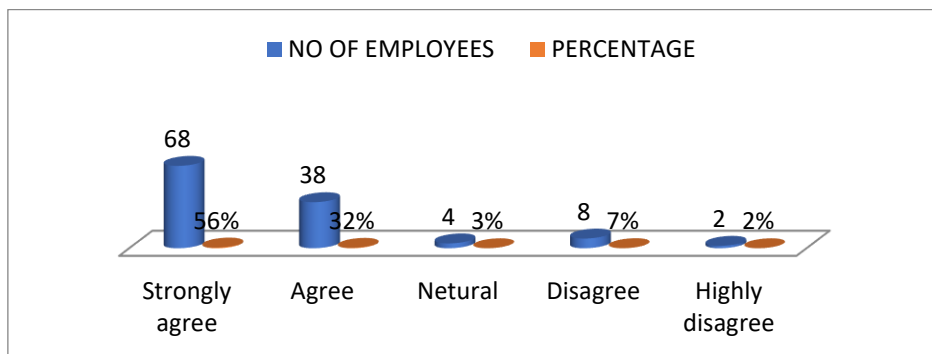


CHART 4.1.6 CHART SHOWING THE SALARY INCREMENTS GIVEN TO EMPLOYEES

INTERPERTATION:

From the above table it is seen that 56% of employee where Strongly agree 32% of employees where Agree, 7% of employees where Disagree 3% of employees where Neutral ,and 2% of employees where Highly disagree.

INFERENCE:

Majority of the respondents are 56% of employees where strongly agree with the salary increments given to employee who do their jobs very well motivates them.

TABLE 4.1.7

TABLE SHOWING THE FINANCIAL INCENTIVES MOTIVATES MORE THAN NON – FIANCIAL INCENTIVES

WORKING ENVIRONMENT	NO OF EMPLOYEES	PERCENTAGE
Strongly agree	16	13%
Agree	48	40%
Neutral	45	38 %
Disagree	2	1%
Strongly disagree	9	8%
Total	120	100%

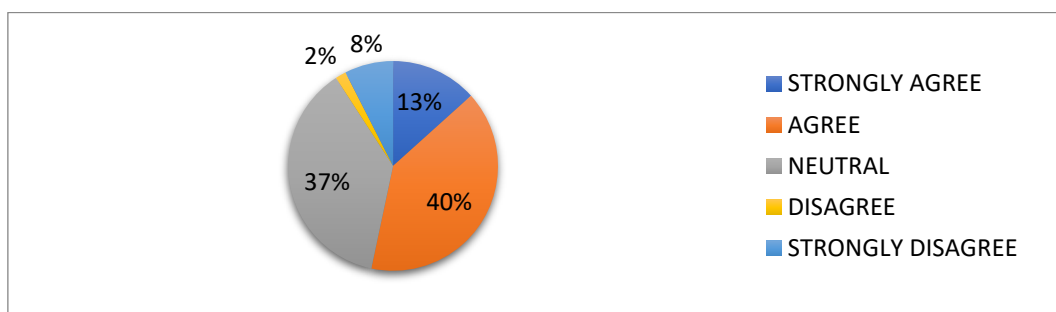


CHART 4.1.7CHART SHOWING THE FINANCIAL INCENTIVES MOTIVATES MORE THAN NON – FINANCIAL INCENTIVES

INTERPRETATION:

From the above table it is seen that 40% of the employees are agree that financial incentives motivate more than non – financial incentives.38% of the employees said neutral that financial incentives motivate more than non – financial incentives.13% of the employees are strongly agree that financial incentives motivate more than non – financial incentives.8% of the employees are strongly disagree that financial incentives motivate more than non – financial incentives.1% of the employees are disagree that financial incentives motivate more than non – financial incentives.

INFERENCE: Majority of the respondents are 40% of the employees are agree that financial incentives motivate more than non – financial incentives.

TABLE 4.1.8

TABLE SHOWING SUPPORT FROM THE HUMAN RESOURCE DEPARMENT

OPTIONS	NO OF EMPLLOYEES	PERCENTAGE
Satisfied	54	45%
Highly satisfied	32	27%
Neutral	26	22%
Dissatisfied	6	4%
Highly dissatisfied	2	2%
Total	120	100%

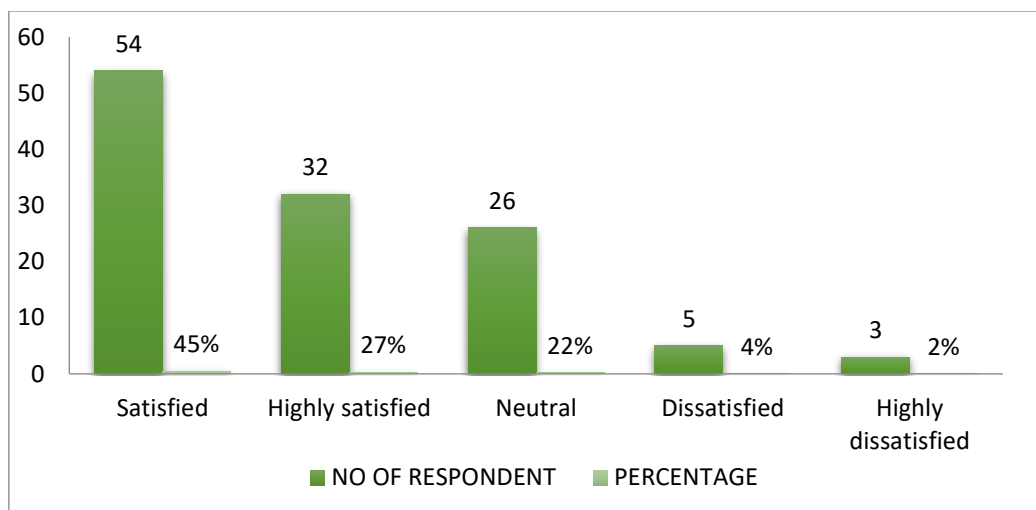


CHART 4.1.8 CHART SHOWING SUPPORT FROM THE HUMAN RESOURCE DEPARMENT

INTERPERTATION: From the above it is seen that 45% of the employees are Satisfied, 27% of employees are Highly Satisfied, 22% of employees are Neutral , 4% of employees are Dissatisfied and 2% of employees are Highly Dissatisfied

INFERENCE: Majority of the respondents are satisfied with the human resource department

TABLE 4.1.9

TABLE SHOWING THAT CAREER DEVELOPMENT OPPORTUNITIES ARE HELPFUL TO GET MOTIVATED

OPTIONS	NO OF RESPONDENTS	PERCENTAGE
Strongly Agree	68	56%
Agree	42	35%
Neutral	6	5%
Disagree	2	2%
Strongly Disagree	2	2%
Total	120	100

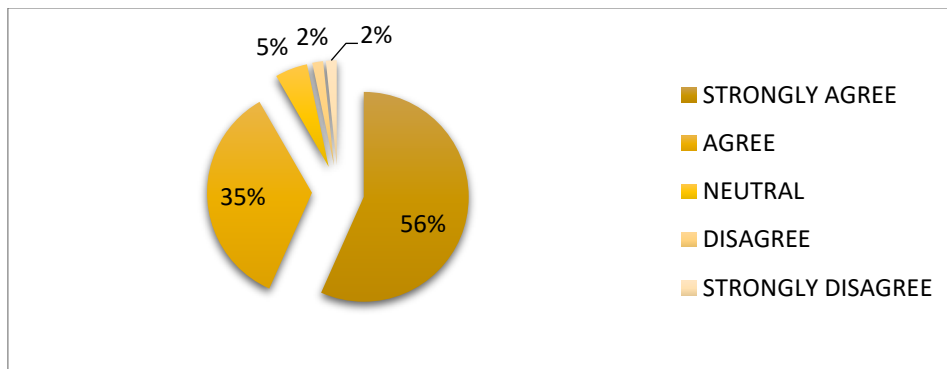


CHART 4.1.9 CHART SHOWING THAT CAREER DEVELOPMENT OPPORTUNITIES ARE HELPFUL TO GET MOTIVATED

INTERPRETATION:

From the above table it is seen that 56% of employees are Strongly Agree with the Career Development Opportunities are helpful to get motivated. That 35% of employees are Agree with the Career Development Opportunities are helpful to get motivated. That 5% of employees are Neutral with the Career Development Opportunities are helpful to get motivated. That 2% of employees are Disagree with

the Career Development Opportunities are helpful to get motivated. That 2% of employees are Strongly Disagree with the Career Development Opportunities are helpful to get motivated.

INFERENCE:

Majority of the respondent are Strongly Agree with the Career Development Opportunities are helpful to get motivated.

TABLE 4.1.10

TABLE SHOWING THAT PERFORMANCE APPRAISAL ACTIVITIES ARE HELPFUL IN MOTIVATING

OPTIONS	NO OF RESPONDENTS	PERCENTAGE
Strongly Agree	46	53%
Agree	64	38%
Neutral	7	7%
Disagree	3	3%
Strongly Disagree	0	0
Total	120	100

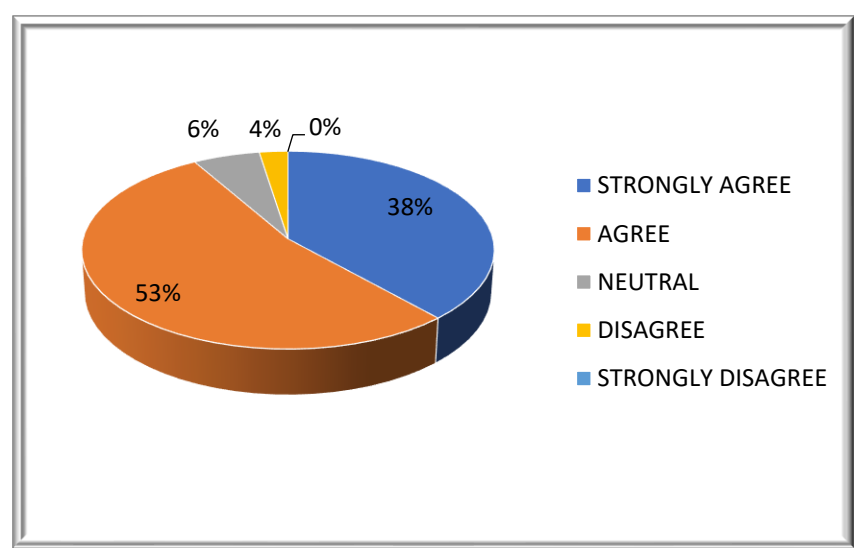


CHART 4.1.10 CHART SHOWING THAT PERFORMANCE APPRAISAL ACTIVITIES ARE HELPFUL IN MOTIVATING

INTERPRETATION:

From the above table it is seen that 53% of employees are Strongly Agree with the performance appraisal activities are helpful in motivating. That 38% of employees are Agree with the performance appraisal activities are helpful in motivating. That 7% of employees are Neutral with the performance appraisal activities are helpful in motivating. That 3% of employees are Disagree with the performance appraisal activities are helpful in motivating. That 0% of employees are Strongly Disagree with the performance appraisal activities are helpful in motivating.

INFERENCE:

Majority of the respondent are Strongly Agree with the performance appraisal activities are helpful in motivating

TABLE 4.1.11

TABLE SHOWING THAT INCENTIVES AND OTHER BENEFITS MOTIVATES EMPLOYEE PERFORMANCE

OPTIONS	NO OF EMPLOYEES	PERCENTAGE
Strongly agree	62%	52%
Agree	52%	43%
Neutral	6%	5%
Disagree	0	0
Strongly disagree	0	0
Total	120	100%

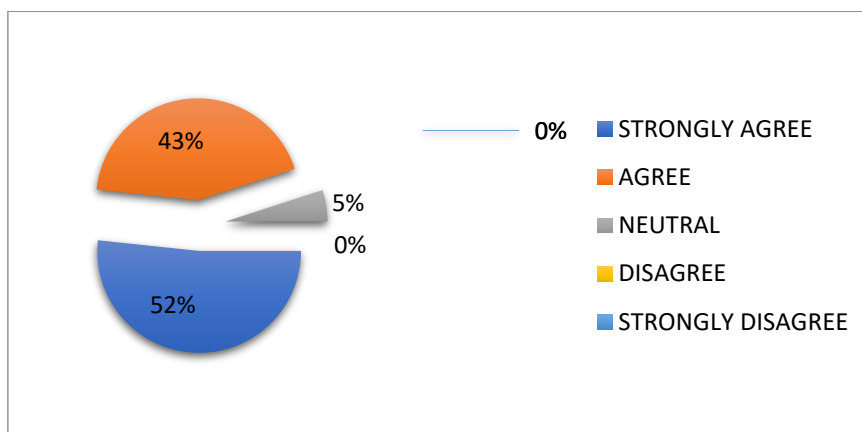


CHART 4.1.11CHART SHOWING THAT INCENTIVES AND OTHER BENEFITS MOTIVATES EMPLOYEE PERFORMANCE

INTERPERTATION:

From the table it is seen that 52% of employee are strongly agree with the incentives and other benefits where motivates the employee performance, 43% of employee are Agree with the incentives and other benefits where motivates the employee performance and 5% of employees with the incentives and other benefits where motivates the employee performance.

INFERENCE

Majority of the respondent are strongly agree with the incentives and other benefits where motivates the employee performance

TABLE 4.1.12

TABLE SHOWING THAT THE EMPLOYEE GOT RECOGNIZE PRAISED FOR GOOD PERFORMANCE

OPTIONS	NO OF RESPONDENTS	PERCENTAGE
Strongly agree	48	40%
Agree	36	30%
Neutral	16	13%
Disagree	12	10%
Strongly disagree	8	7%
Total	120	100%

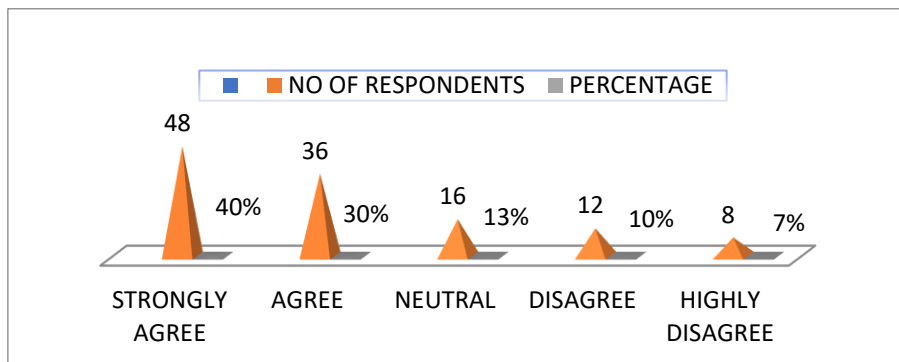


CHART 4.1.12CHART SHOWING THAT THE EMPLOYEE GOT RECOGNIZE PRAISED FOR GOOD PERFORMANCE

INTERPRETATION:

From the above table it is seen that 40 % of employee are strongly agree for the recognize praised for the job, 30 % of employee are agree for the recognize praised for the job 13 % of employee are neutral for the recognize praised for the job, 10 % of employee are disagree for the recognize praised for the job, 7 % of employee are strongly disagree for the recognize praised for the job.

INFERENCE:

Majority of the respondent are strongly agree for the recognize praised for the job

TABLE 4.1.13

TABLE SHOWING THAT THE RECOGNITION WHICH THE EMPLOYEE GOT FROM THE ORGANISATION

OPTIONS	NO OF RESPONDENTS	PERCENTAGE
Award	6	5%
Appreciation from the Team head	54	45%
Increment from the salary	12	10%
Promotion	38	31%
Nothing	10	8%
Total	120	100%

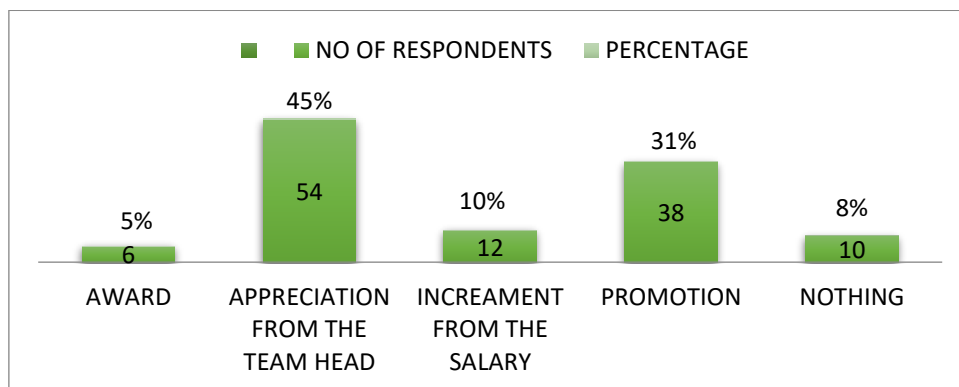


CHART 4.1.13 CHART SHOWING THAT THE RECOGNITION WHICH THE EMPLOYEE GOT FROM THE ORGANISATION

INTERPRETATION

From the above table it is seen that 45 % of employee got Appreciation from the team head and 31% of employees got Promotion from the organisation and 10% of employee gat Increment from the organisation and 8% of employees did not get any

recognition from the organisation and 5% of employee got Award from the organisation

INFERENCE:

Majority of the respondent are got Appreciation from the team head

TABLE 4.1.14

TABLE SHOWING THE DETERMINANTS OF EMPLOYEE PERFORMANCE ON QUALIFICATION

OPTIONS	NO OF RESPONDENTS	PERCENTAGE
Strongly agree	50	41
Agree	20	17
Neutral	10	8
Disagree	20	17
Strongly Disagree	20	17
Total	120	100

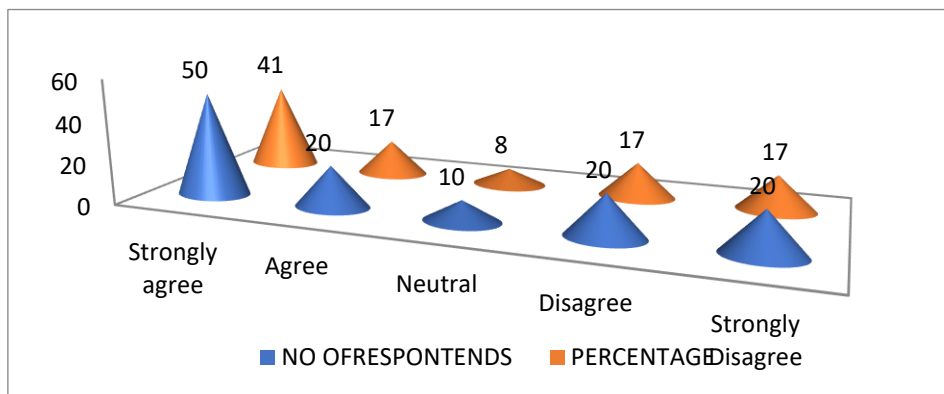


CHART 4.1.14 CHART SHOWING THE DETERINANTS OF EMPLOYEE PERFORMANCE ON QUALIFICATION

INTERPRETATION:

From the above table it is seen that 42 % of employee are Strongly Agree for the Qualification for the employees . 17 % of employee are Agree for the Qualification of the employees .8% of employee are Neutral for the Qualification of the employees

that 17 % of employee are Disagree for the Qualification of the employees . 17 % of employee are Strongly Disagree for the Qualification of the employees.

INFERENCE:

Majority of the respondent are Strongly Agree for the Qualification of the employees

TABLE 4.1.15

TABLE SHOWING THE DETERINANTS OF EMPLOYEE PERFORMANCE ON EXPERIENCE OF EMPLOYEE

OPTIONS	NO OFRESPONTENDS	PERCENTAGE
Strongly agree	78	65%
Agree	42	35%
Neutral	0	0%
Disagree	0	0%
Strongly Disagree	0	0%
Total	120	100

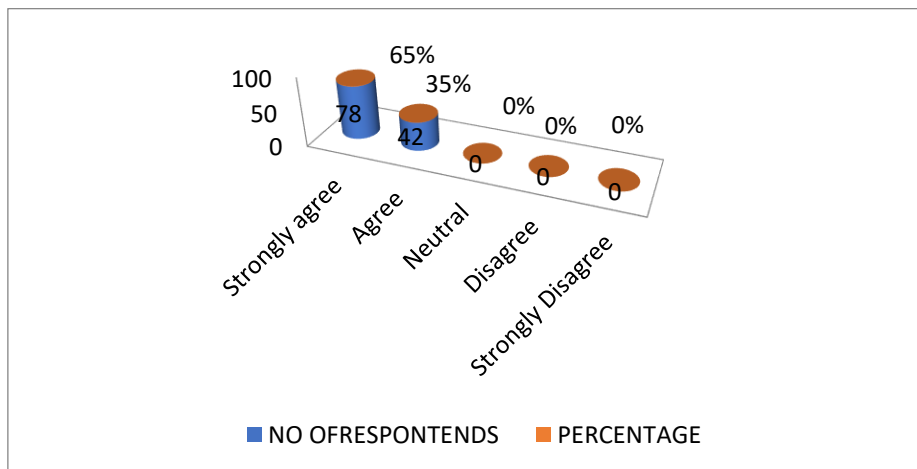


CHART 4.1.15 CHART SHOWING THE DETERINANTS OF EMPLOYEE PERFORMANCE ON EXPERIENCE OF EMPLOYEE

INTERPRETATION

From the above table it is seen that 65% of employee Strongly Agree for the determinants for Experience of employee and 35% of employee Agree for the determinants for Experience of employee.

INFERENCE:

Majority of the respondents are Strongly Agree for the determinants for Experience of employee

TABLE 4.1.16

TABLE SHOWING THE DETERINANTS OF EMPLOYEE PERFORMANCE ON WORKING METHOD

OPTIONS	NO OFRESPONTENDS	PERCENTAGE
Strongly agree	56	46%
Agree	60	50%
Neutral	2	2%
Disagree	2	2%
Strongly Disagree	0	0%
Total	120	100

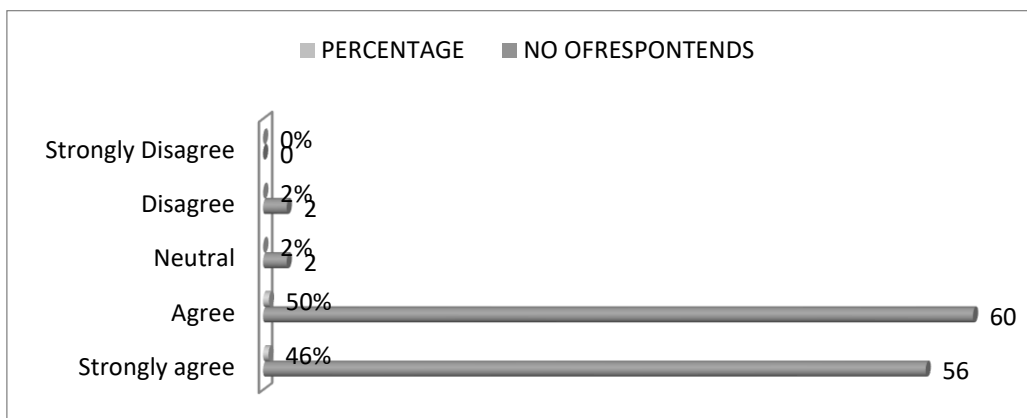


CHART 4.1.16 CHARTSHOWING THE DETERINANTS OF EMPLOYEE PERFORMANCE ON WORKING METHOD

INTERPRETATION:

From the above table it is seen that 50% of employee Agree the working method seen that 46% of employee Strongly Agree the working method seen that 2% of employee Neutral the working method seen that 2% of employee Disagree the working method seen

INFERENCE: Majority of the respondents are Agree the working method

TABLE 4.1.17

TABLE SHOWING THE DETERINANTS OF EMPLOYEE PERFORMANCE ON REFERENCE BY TOP HEAD

OPTIONS	NO OFRESPONTENDS	PERCENTAGE
Strongly agree	40	33%
Agree	30	25%
Neutral	12	10%
Disagree	18	15%
Strongly Disagree	20	17%
Total	120	100

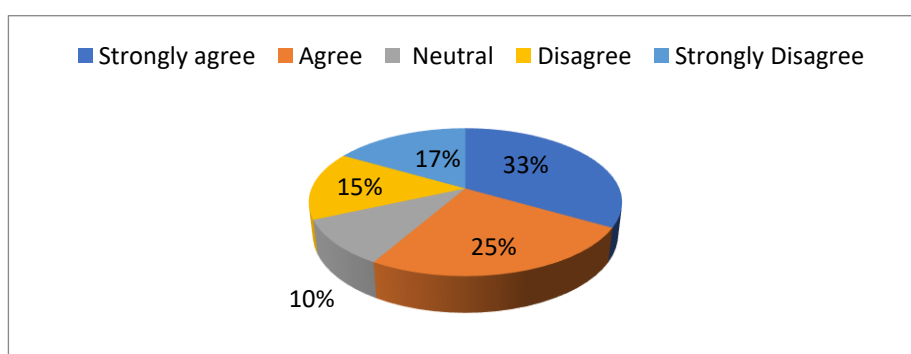


CHART4.1.17 CHART SHOWING THAT THE EMPLOYEE OPINION ABOUT THE PROMOTIONAL CHANGE IN THE BANKING SECTOR

INTERPRETATION:

From the above table it is seen that 33% of employee strongly agree for the determinants of Reference from top head . that 25% of employee agree for the determinants of Reference from top head . that 17% of employee strongly Disagree for the determinants of Reference from top head . that 15% of employee disagree for the determinants of Reference from top head . that 10% of employee Neutral for the determinants of Reference from top head .

INFERENCE: Majority of the respondents are strongly agree for the determinants of Reference from top head .

TABLE 4.1.18

TABLE SHOWING THE EMPLOYEE OPINION ABOUT THE PROMOTIONAL CHANGE IN THE COMPANY

OPTIONS	NO OF RESPONDENTS	PERCENTAGE
Satisfied	60	50%
Highly satisfied	30	25%
Neutral	2	2%
Dissatisfied	12	13%
Highly dissatisfied	12	10%
Total	120	100%

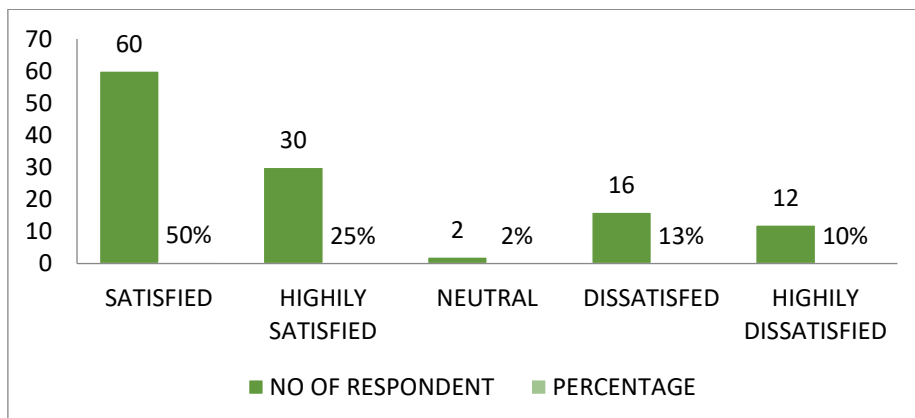


CHART 4.1.18CHART SHOWING THE EMPLOYEE OPINION ABOUT THE PROMOTIONAL CHANGE IN THE BANKING SECTOR

INTERPRETATION:

From the above table it is seen that 50% of employees are satisfied with the promotional changes in the company and 25% of employees are highly satisfied with the promotional changes in the company and and13% of employees are dissatisfied with the promotional changes in the company and 10% of employees

are highly dissatisfied with the promotional changes in the company and 2% of employees are neutral with the promotional changes in the company.

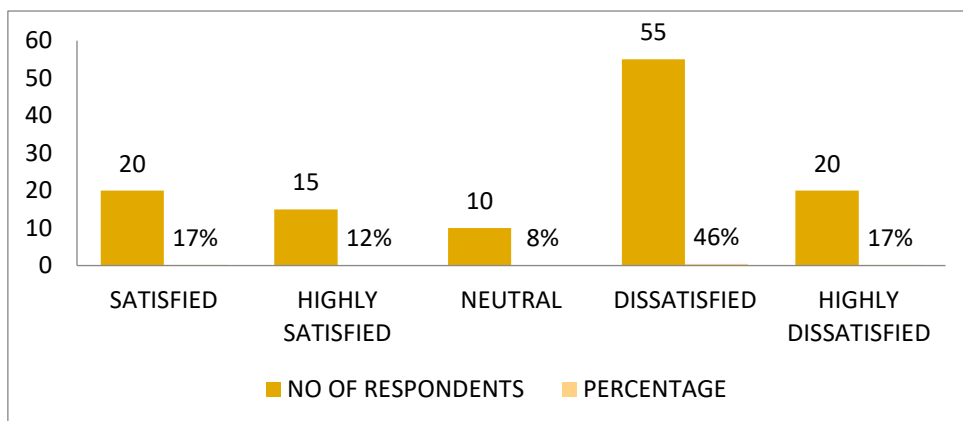
INFERENCE:

Majority of the respondents are satisfied with the promotional changes in the banking sector

.

TABLE 4.1.19**TABLE SHOWING BENEFITS OF TRANSPORTATION FACILITY**

OPTIONS	NO OF RESPONDENTS	PERCENTAGE
Satisfied	20	17%
Highly satisfied	15	12%
Neutral	10	8%
Dissatisfied	55	46%
Highly dissatisfied	20	17%
Total	120	100%

**CHART 4.1.19 CHART SHOWING BENEFITS OF TRANSPORTATION FACILITY****INTERPRETATION:**

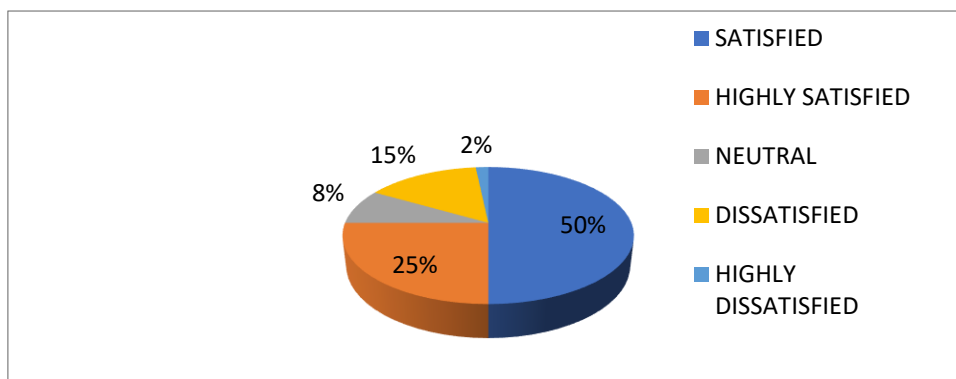
From the above table it is seen that 46% of employees are Dissatisfied with the Transportation facility .17% of employees are Highly Dissatisfied with the Transportation facility. 17% of employees are satisfied with the Transportation facility.12% of employees are Highly satisfied with the Transportation facility .8% of employees are Neutral with the Transportation facility.

INFERENCES:

Majority of the respondent are dissatisfied with the transportation facility

TABLE 4.1.20**TABLE SHOWING BENEFITS OF MEDICAL FACILITY**

OPTIONS	NO OF RESPONDENTS	PERCENTAGE
Satisfied	60	50%
Highly satisfied	30	25%
Neutral	10	8%
Dissatisfied	18	15%
Highly dissatisfied	2	2%
Total	120	100%

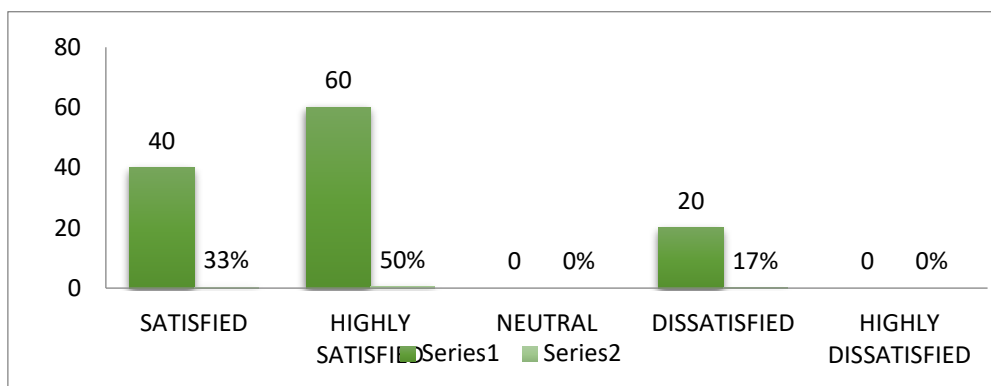
**CHART 4.1.20 CHART SHOWING BENEFITS OF MEDICAL FACILITY****INTERPRETATION:**

From the above table it is seen that 50% of employees are satisfied with the Medical facility .25% of employees are Highly satisfied with the Medical facility. 15% of employees are Dissatisfied with the Medical facility.8% of employees are Neutral with the Medical facility .2% of employees are Highly Dissatisfied with the Medical facility.

INFERENCES: Majority of the respondent are satisfied with the Medical facility

TABLE 4.1.21**TABLE SHOWING BENEFITS OF CANTEEN FACILITY**

OPTIONS	NO OF RESPONDENTS	PERCENTAGE
Satisfied	40	33%
Highly satisfied	60	50%
Neutral	0	0%
Dissatisfied	20	17%
Highly dissatisfied	0	0%
Total	120	100%

**CHART 4.1.21 CHART SHOWING BENEFITS OF CANTEEN FACILITY****INTERPRETATION:**

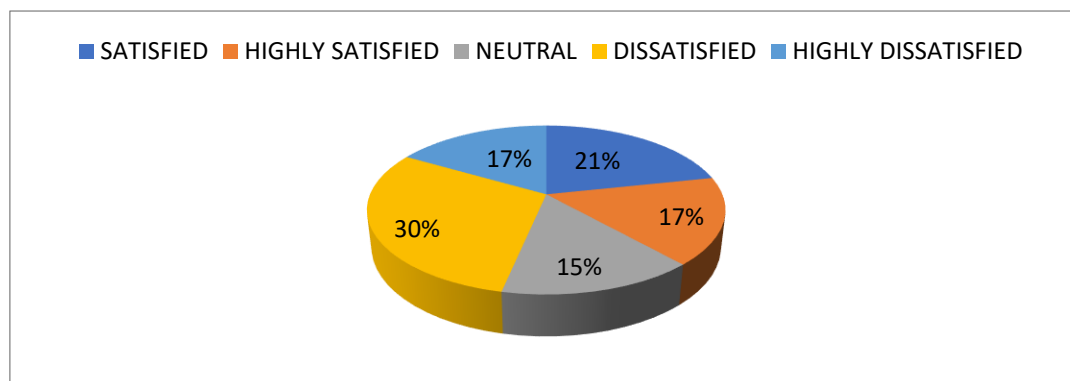
From the above table it is seen that 33% of employees are satisfied with the Canteen facility .50% of employees are Highly satisfied with the Canteen facility. 0% of employees are Neutral with the Canteen facility.17% of employees are Dissatisfied with the Canteen facility .0% of employees are Highly Dissatisfied with the Canteen facility.

INFERENCES:

Majority of the respondent are Highly Satisfied with the Canteen facility

TABLE 4.1.22**TABLE BENEFITS OF BREAK FACILITY**

OPTIONS	NO OF RESPONDENTS	PERCENTAGE
Satisfied	26	21%
Highly satisfied	20	17%
Neutral	18	15%
Dissatisfied	36	30%
Highly dissatisfied	20	17%
Total	120	100%

**CHART 4.1.22 CHART SHOWING BENEFITS OF BREAK FACILITY****INTERPRETATION:**

From the above table it is seen that 30% of employees are Dissatisfied with the Break facility .21% of employees are satisfied with the Break facility. 17% of employees are Highly Dissatisfied with the Break facility.17% of employees are Highly Satisfied with the Break facility .15% of employees are Neutral with the Medical facility.

INFERENCES: Majority of the respondent are Dissatisfied with the Break facility

TABLE 4.1.23

TABLE SHOWING THE FACTORS OF DE-MOTIVATION

OPTIONS	NO OF RESPONDENTS	PERCENTAGE
Long Working Hours	30	25%
Shortage problem	10	8%
Unreasonable Work Load	40	33%
Effect of Night Shift	20	17%
Lack of Appreciate	20	17%
Total	120	100%

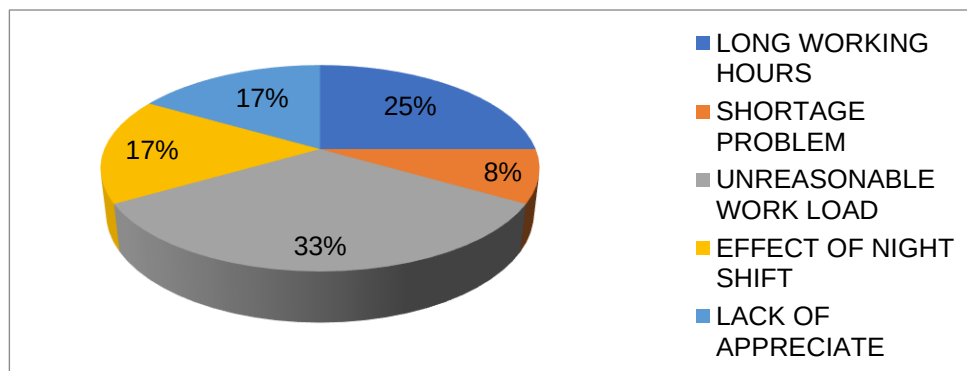


CHART 4.1.23 CHART SHOWING THE FACTORS OF DE-MOTIVATION

INTERPRETATION:

From the above table it is seen that 33% of employees are De-motivated due to Unreasonable work load and 25 % of employees are De-motivated due to Lack of motivation and 8% of employees are De-motivated due to Shortage Problem and 17% of employee are De-motivated due to Effect of nit shift and 17 % of employees are De-motivated due to Lack of appreciation.

INFERENCE:

Majority of the respondents are De-motivated due to Unreasonable work load

4.2 CHI- SQUARE TEST

Chi-square between age of the respondents and the Financial incentives motivates me more than Non-Financial incentives

HYPOTHESIS

H₀ -There is no significant association between age of the respondents and financial incentives motivates me more than Non-Financial incentives .

H₁- There is a significant association between age of the respondents and their financial incentives motivates me more than Non-Financial incentives.

Age * Financial incentives motivates me more than Non-Financial incentives								
			Financial incentives motivates me more than Non – Financial incentives					Total
			Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Age	20-25	Count	5	17	3	0	0	25
		Expected Count	3.3	10.0	9.4	0.4	1.9	25.0
	25-35	Count	8	18	24	1	3	54
		Expected Count	7.2	21.6	20.3	0.9	4.1	54.0
	35-45	Count	3	7	9	1	3	23
		Expected Count	3.1	9.2	8.6	0.4	1.7	23.0
	45 – 50	Count	0	3	8	0	3	14
		Expected Count	1.9	5.6	5.3	0.2	1.1	14.0
	Above50	Count	0	3	1	0	0	4
		Expected Count	.5	1.6	1.5	0.1	.3	4.0
Total		Count	16	48	45	2	9	120
		Expected Count	16.0	48.0	45.0	2.0	9.0	120.0

Chi – Square Tests			
	Value	Df	Asymp.Sig.(2-sided)
Pearson Chi – Square	27.166	16	.040
Likelihood Ratio	31.247	16	.013
Linear – by- Linear Association	10.609	1	.001
N of Valid Cases	120		

16 cells 64.0% have expected count less than 5. The minimum expected count is 0.7

INTERPRETATION:

At 5% level of significance the table value is 27.166

Degree of Freedom is 16

Calculated value = 0.040

Pearson Chi-square Value (0.040) < the significance level (0.05)

Table value > calculated value

H₀(Null hypothesis) is accepted

Hence there is no significant association between age of the respondents and their Financial incentives motivates me more than Non-Financial incentives

4.3 WEIGHTED AVERAGE METHOD

4.3.1 FACTORS THAT MOTIVATE EMPLOYEES

		5	4	3	2	1			
S.N O	STATEMENT	S A	A	N	D	S D	WX	WX/X	RANK
1	Nature of work	48	29	21	9	13	450	30	6
2	Promotion	78	40	2	0	0	556	37	1
3	Appreciation for the work done	52	48	3	0	0	546	36.4	2
4	Salary	74	36	9	0	0	543	36.2	3
5	Working condition	46	54	0	1	12	474	31.6	5
6	Relationship with superior	58	36	10	8	0	496	33	4

INTERPRETATION:

From the above table it is seen that promotions are the factors that motivate employees and got rank 1, Appreciation for the work done got rank 2, Salary got the rank 3, Relationship with superior got the rank 4 , Working condition got rank 5 and Nature of work got the rank 6.

**4.3.2TABLE SHOWING BEFORE MOTIVATION AND AFTER MOTIVATION
USING WEIGHTED AVERGAE**

BEFORE MOTVATION								
	5	4	3	2	1	WX	WX/X	RANK
	Very Good	Good	Fair	Poor	Very Poor			
Wastage of tools	20	10	2	58	30	292	19.4	4
Absenteeism	60	40	8	6	6	502	33.4	1
Involvement	20	12	8	44	36	296	19.7	3
Increase in Productivity	18	28	2	18	54	298	19.8	2

AFTER MOTVATION								
	5	4	3	2	1	WX	WX/X	RANK
	Very Good	Good	Fair	Poor	Very Poor			
Wastage of tools	86	34	0	0	0	566	37.7	3
Absenteeism	74	42	4	0	0	550	36.6	4
Involvement	106	14	0	0	0	586	39.0	2
Increase in Productivity	108	12	0	0	0	588	39.2	1

INTERPRETATION:**BEFORE MOTIVATION:**

From the above table it is seen that Absenteeism got the rank 1. Increase in Productivity got the rank 2. Involvement got the rank 3. And Wastage of tools got rank 4

AFTER MOTIVATION:

From the above table it is seen that Increase in Productivity got the rank 1 and Involvement got the rank 2 and Wastage of tools got rank 3 and Absenteeism got rank 4

4.4 KARL PEARSON CORRELATION

CORRELATION RELATIONSHIP WITHIN CAREER DEVELOPMENT OPPORTUNITIES VS PERFORMANCE APPRAISAL

		Career development opportunities are helpful to get motivated	Performance Appraisal activities are helpful in motivation
Career development opportunities are helpful to get motivated	Pearson correlation Sig.(2-Tailed) N	1 120	0.8605* .002 120
Performance Appraisal activities are helpful in motivation	Pearson correlation Sig.(2-Tailed) N	0.8605* 002 120	1 120

*. Correlation is significant at the 0.01 level (2tailed).

Interpretation:

From the above tabulation it is clear that the correlation is 0.8605*. There is a positive correlation between satisfaction of the current job and satisfaction of the motivational tools.

CHAPTER – 5

FINDINGS,SUGGESTIONS AND CONCLUSION

5.1 FINDINGS OF THE STUDY

- It is examined that majority of the employees were Male
- This study showed that the majority of the respondents were in the age group of 35-45 Years (54%)
- 71.7% of employee got married
- It was found that most of the employees were completed they Post Graduate (52.5%)
- 5.64% of employee where Satisfied with the present motivational Strategies
- 6.68% of employee are strongly agree that the salary increments given to employee who do their job very well motivates them
- 7.62% of the employees are Strongly Agree that Financial Incentives motivates the employee more than the Non -Financial Incentives
- 8. 54% of employee were Satisfied with the Human Resource Department
- 9.56% of employees are Strongly Agree with the Career Development Opportunities
- 10. 53% of employee are Agree with the performance appraisal.
- 52% of employee are strongly agree with the incentives and other benefits where motivates the employee performance
- 48% of employee are strongly agree that they are Recognize Praised for they good performance.
- 41% of employees are Strongly Agree with the determinants of Qualification of employee.
- 65% of employees are strongly Agree with the determinants of Experience of employee
- 46% of employees are strongly Agree with the determinants of working method
- 33 % of employees are strongly Agree with the determinants of Reference by top head.
- 54% of employee got Appreciation from the team head

- Promotions are the factors that motivate employees and got rank 1
- Experience of employees got the rank 1.
- 60% of employee are Satisfied with the promotional changes in the company.
- Medical Facility got the rank 1
- 22.40% of employees are De- motivated Due to Unreasonable work load
- **BEFOREMOTIVATION:** Absenteeism got the rank 1.
- **AFTER MOTIVATION:** Productivity got the rank 1.

5.2 SUGGESTION:

- The canteen and Transport facilities can be improved Further so that employees will be motivated with their work.
- Unreasonable work loan can be controlled so that De – motivation of the employee can be controlled.
- Most of the employees agree that the performance appraisal activities are helpful to get motivated, so the company should try to improve performance appraisal system, so that they can improve their performance.
- Non- financial incentive plans should also be implemented it can improve the productivity level of the employee.
- Organisation should give importance to communication between employees and gain co- ordination through it.

5.3 CONCLUSION:

According to the study I concluded that the employees are satisfied in their Organisation. Motivation plays an important role in a banking sector when it comes to performance. Every employee is different and what works for one might not for the other one. Importance of recognizing different type of managers and workers in order to effectively motivate them .

From the study it is clear that over all motivation of work life of employees working in Equitas small finance bank is quite good. And this research has found some of the small needs in the employees motivation towards the motivation.

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ANNEXURE I - QUESTIONNAIRE

A STUDY ON EFFECT OF MOTIVATION ON EMPLOYEES PERFORMANCE TOWARDS THEIR JOB AREAS IN EQUITAS SMALL FINANCE BANK

- 1) **Name:** _____ (optional): _____
- 2) **Gender:** a) Male b) Female
- 3) **Age:** a) 20-30 b) 30-40 c) 40-50 d) above 50
- 4) **Marital Status:** a) married b) unmarried
- 5) **Qualification:** a) Under Graduate b) Post Graduate c) Diploma
- 6) I am satisfied with the present motivational strategies in my organization
a) Satisfied b) Highly satisfied c) Neutral d) Dissatisfied e) Highly Dissatisfied
- 7) The salary increments given to employees who do their jobs very well motivates them
a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly Disagree
- 8) Financial Incentives motivates me more than Non-financial incentives
a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly Disagree
- 9) I am satisfied with the support from the Human Resource Department
a) Satisfied b) Highly satisfied c) Neutral d) Dissatisfied e) Highly Dissatisfied
- 10) Career Development Opportunities are helpful to get motivated
a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly Disagree
- 11) Performance Appraisal activities are helpful in motivating
a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly Disagree
- 12) Dose incentives and other benefits motivates employee performance
a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly Disagree

13) I am Recognize Praised for my good performance

a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly Disagree

14) The Recognition which I have got from the organisation

a) Award b) Appreciation from the team head c) Increment from the salary d) Promotion e) Nothing

15) Factors that motivate employees

Factors that motivates	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Nature of work					
Promotion					
Appreciation for work done					
Salary					
Working condition					
Relationships with superior					

16) Determinants of Employee Performance

Determinants of employee performance	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Qualification of Employee					
Experience of employee					
Working method					
Reference by top head					

17) What is your opinion about the promotional changes in the company?

a) Satisfied b) Highly satisfied c) Neutral d) Dissatisfied e) Highly Dissatisfied

18) Are you satisfied with other Benefits like

Benefits	Satisfied	Highly satisfied	Neutral	Dissatisfied	Highly Dissatisfied
Transportation Facility					
Medical Facility					
Canteen Facility					
Break Facility					

19) Factors of De-motivation

- a) Long working hours
- b) Shortage problem
- c) Unreasonable work load
- d) Effect of night shift
- e) Lack of appreciate

20)

Before Motivation						After Motivation				
	Excel lent	Very good	good	fair	Poor	excelle nt	Very good	Good	Fair	poor
Wastage of tools										
Absente eism										
Involvem ent										
Increase in producti vity										