INTRODUCTION:

**What is by mean Employee?**

**Employee:** The definition of an employee as given in the employee’s state insurance act. 1948 is very comprehensive. The following are the ingredients of the definition of an employee under the act.

1) The employment of the person must be for wages and it should be I) in an establishment II) in a factory: or III) in connection with the work of the factory including any work connected with:
   - A) Administration of the factory or establishment or any part, department or branch thereof: or
   - B) Purchase of raw material for the factory or the establishment: or
   - C) Distribution or sell of the product of a factory or the establishment: or

2) The employee also includes any person engaged as an apprentice, not being an apprentice engaged under the apprentice act 1961 or under the standing order of the establishment

3) The employee must be employed in any factory or establishment to which the act applies.
   - The employment may be:
     - I) Directly with the principal employer: or
     - II) By or through an immediate employer: or
     - III) Lent or let on hire by principal employer

4) In case of an employee directly employed by the principal employer the employment must be on any work the factory or establishment or any work-
   - I) Which is incidental or preliminary to: or
   - II) Connected with the work of the factory or establishment

**The Concept of Labour / Employee Welfare:**

Labor welfare entails all those activities of employer which are directed towards providing the employees with certain facilities and services in addition to wages or salaries. The welfare measures need not be in monetary terms only but in any kind or forms. Through such generous fringe benefits the employer makes life worth living for employees. The purpose of providing such facilities is to make their work life better
and also to raise their standard of living. Welfare helps in keeping the morale and motivation of the employees high so as to retain the employees for longer duration. This refers to taking care of the employees by the employers, trade unions, and government and non-government agencies. Welfare includes everything that is provided for the comfort and improvement of the employees and is provided over and above wages or salaries. Welfare work refers to, “the efforts on the part of employers to improve with in the existing industrial system, the conditions of employment in their own factories”. The basic purpose of labour welfare is to enrich the life of employees and keep them happy and contented. This includes monitoring of the working conditions, creating harmony through infrastructure for healthy employer-employee relations and insurance against accidents, disease and unemployment. It is a described as a state of existence involving physical, mental, moral and emotional wellbeing. All these four elements together constitute the structure of welfare on which is totality is based. The concept of “Labour welfare” is flexible and elastic and differs widely with times, regions, industry, country, social values and customs, the degree of industrialization, the general social economic development of people and political ideologies prevailing at particular moments.

Industrial progress depends on satisfied labor force and in this connection the importance of labor welfare measures was accepted long back. Way back in 1931 the Royal Commission on Labour stressed the need of labor welfare primarily because of the harsh treatment meted out to the workers. This need was further emphasized in independent India by the Constitution, (1950) which lays down the following articles in this regard:

“Article 42: The state shall make provision for securing just and humane conditions of work”

“Article 43: The state shall endeavor to secure by suitable legislation or economic organization or in any other way, to all workers agricultural, industrial or otherwise, a living wage, conditions of work ensuring a decent standard of life and full enjoyment of leisure and social and cultural opportunities”

- The International labor organization (ILO) session held at New Delhi in 1947 defined Labour Welfare as “such services, facilities and amenities, which may be established in or in the vicinity of, undertakings to enable persons employed therein to perform their work in healthy, congenial surroundings and to provide them with amenities conducive to good health and good morale.
- The Committee on Labour Welfare (1969) defined labor welfare to “include such services, facilities and amenities as adequate canteens, rest and recreational facilities, sanitary and medical facilities, arrangements for travel to and from work and for the accommodation of workers employed at a distance from their homes and such other services, amenities, and facilities
including social security measures as contribute to improve the conditions under which workers are employed”.

Types of Welfare Services: The Committee of Experts on Welfare Facilities for Industrial Workers set up by the ILO in 1963 divided welfare services into two groups viz., (a) Intramural: Welfare within the precincts of an establishment: medical aid, crèches, canteens, supply of drinking water, etc., (b) Extramural: Welfare outside the establishment: provision for indoor and outdoor recreation, housing, adult education, visual instructions, etc.

**Welfare Provisions under the Factories Act, 1948**


1. **Statutory:** Those which have to be provided irrespective of size of establishment, say, drinking water. Also, those which have to be provided subject to the employment of a specified number of people, e.g. Crèches are also part of statutory welfare amenities.

2. **Non-Statutory:** In the case of certain amenities, there are no minimum standard laid down as in the sphere of housing, medical treatment, recreation, transport and educational facilities. This is left to the discretion of the employer.

**Statutory Welfare Amenities** Provisions of Factories Act Regarding Labour Welfare: Sections 42 to 49 of the Factories Act, 1948 contain specific provisions relating to welfare of labour. Sec.42 to 45 applies to all factories irrespective of the number of workers employed such as, Washing Facility (Sec.42), Facilities for Storing and Drying Clothing (Sec.43), Facilities for Sitting (Sec.44), First-Aid Appliances (Sec.45) etc. Sec. 46 to 49 is applicable to factories employing more than a specified number of workers such as, Canteens (Sec.46), Shelters, Rest Rooms and Lunch Rooms (Sec.47), Crèches (Sec.48), Welfare Officers (Sec.49)

These provisions are briefly discussed below:

This Act makes comprehensive provisions in relation to health, safety, and welfare of workers, provisions regarding working hours including weekly hours, daily hours, weekly holidays, regarding employment of young persons, annual leaves with wages and provision regarding employment of women and young persons. Under the Chapter on Welfare, provisions have been made in connection with washing facilities
in the factories, facilities for storing and drying clothing, facilities for sitting for all workers obliged to work in a standing position in order that they may take advantage of any opportunities for rest which may occur in the course of their work. The Act also provides under the same chapter for first aid appliances to be maintained in every factory and for an ambulance room of the prescribed size in case of those factories wherein more than 500 workmen are ordinarily employed. The State Governments have been empowered to make rules requiring that in any specified factory wherein more than two hundred fifty workers are ordinarily employed, a canteen or canteens shall be provided and maintained from the use of workers. The Act further provides for shelters, rest rooms and lunchrooms in every factory employing 150 workmen or more. In case of factory employing more than 30 women workers a crèche is to be maintained for the use of their children below 6 years of age. Finally the Act makes provision for the employment of Welfare Officer in factories ordinarily employing more than 500 workmen.

What is by mean Banking?

The banking sector plays an important role in the worldwide economy and the employees of these institutions are the best resources responsible for delivering good services to bank customers. Banks have become a part and parcel of our economic life. Bank plays an important role in 21st century business world. The human resource has immense potential. The role of economic development of any nation depends on the degree of effective mobilization of these resources. India has the potential to become the third largest banking sector by 2050 after china and US according to price water house coopers (PWC).

Report titled “banking in 2050” the report states that India has practically strong long term growth potentials. Banking sector essentially provides jobs to a large no. of individual and thus it is necessary to measure satisfaction level of employees working at a bank and made a comparison of nationalized and cooperative banks. Banking has become a part and parcel of our day today life. Todaybanks offers an easy access to a common man. They carry out varieties of functions apart from their main functions of accepting deposits and lending. Banking is a service industry. Banks provides financial service to the people, businessand industries.

Banking in India is mainly governed by the banking regulation act 1949, and the Reserve bank of India act 1934the RBI and the govt.of India exercise control over banks from the opening of the bank to their winding up by virtue of powers conferred under this statue. The reserve bank is responsible for licensing of bank and branches. The origin of banking, in the modern era, is tress back in Italy. The word bank also seems to have originated from Italy. The word bank is supposed to have been deceived from the German language ‘Banck’meaning a mound orheap, from which Italians adopted ‘Banco’ which means a bench at which the money changers used to change one kind ofmoney into another and transact their banking.
business. There are currently 27 public sector banks in India out of which 19 are nationalized banks and 6 are State Bank of India and its associate banks.

Definition of Banking:
According to prof. Kinley, “bank is an establishment which makes to individual such advance of money as may be required and safely made, and to which individual entrust, money when not required by them for use”

The banking companies act, 1949 of India defines bank as, “a bank is a financial institution which accepts money from the public for the purpose of lending or investment repayable on demands or the otherwise withdraw able by cheque, drafts, or order or otherwise.”

Different types of banking:
There are different types of banks operating in the country. The most important of this are commercial banks.

1. Commercial banks (Nationalized banks):
Commercial banks are oldest and fastest growing banks in India. They are also most important depositaries of public savings and the most important lenders. Commercial banks are simple business organisations. which provides various types of financial service to customers in return for payments in one form or another, such as interest, discounts, functions, fees, etc. there objective is to make profits. Commercial banks are also known as ‘Nationalize banks’

2. Co-operative banks:
Cooperative banks were an integral part of the institutional framework of community development and extension services in the national economy planning of our country. The cooperative banking started in 1904. They also work on ‘no profit no loss’. Basis and they performed on the main banking functions. the cooperative banking system comprise state cooperative banks, central cooperative banks, urban cooperative banks, primary agricultural credit societies and land development banks. Cooperative banks
are managed by board of directors on the principle of cooperation, self-help and mutual help. They function as per rule of ‘one member one vote’. They do not pursue the goal of profit maximization. Cooperative banks were doing business mainly in the agriculture and rural sector.

**Demographic features of Sindhudurg:**

Total population of Sindhudurg as per Census 2011 is 849,651 of which male and female were 417,332 and 432,319 respectively. Density of Sindhudurg District as per 2011 is 163 per sq. km. Growth rate of District population is -2.21. Out of total population 87.41% lives in rural region of District while 12.59% lives in urban regions.

**Why Sawantwadi and Devgad?**

Sawantwadi city is located in south of Sindhudurg district. There are nine nationalize banks viz state Banks of India, Union Bank of India, Bank of Maharashtra, Bank of India, Central bank of India, Federal bank of India, Canara bank, Bank of Baroda, Dena bank etc. And there are the five cooperative banks viz Sindhudurg district cooperative banks, Saraswat cooperative bank, Sawantwadi urban cooperative bank, Ichalkaranji cooperative banks, Aajra cooperative bank etc.

Devgad is a coastal town in Sindhudurg district located on the western cost of Arabian Sea. There are six nationalized banks viz State bank of India, Union bank of India, Bank of Maharashtra, Corporation bank, Uco bank, and Bank of India etc. And there are three cooperative banks in Devgad Tehsil, viz Sindhudurg district cooperative banks, Saraswat cooperative banks and Devgad urban cooperative banks.

Sawantwadi is more developed city rather than Devgad. In sawantwadi tehsil there are three more nationalized banks as well as two more cooperative banks compared to devgad so there is sample diversity at both places. The study of nationalize bank and cooperative banks which helps to evaluate and compare the welfare facilities in both tehsils.