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**Management and development of HR department in
corporate sector (selected firm:
OJSC “North-Caucasian Bank of Sberbank of Russia”).**

Diploma Thesis

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Declaration

I declare that I have worked on this diploma thesis titled “Management and development of HR department in corporative sector” on my own with the use of only those literature resources which are listed at the end of this work.

In Prague on.....

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signature

Acknowledgement

I would like to express my heartfelt gratitude to my supervisor Ing. Mgr. Daniel Toth, Dr. for his useful suggestions, providing materials and encouragement throughout.

Souhrn

Hlavním problémem této diplomové práce je analýza práce oddělení lidských zdrojů ve zvoleném podniku, otevřená akciová společnost " Severní Kavkazský Bank Sberbank Ruska", a nabídnout způsoby, jak zlepšit kvalifikaci pro řízení zaměstnanců v organizaci, které budou použity touto firmou v budoucnu.

Tato práce se skládá ze tří hlavních částí. První část je teoretickým rámcem, který zahrnuje několik témat, jako je například koncept moderních HR managementu, cíle a funkce řízení lidských zdrojů v organizaci, v hlavní roli manažera lidských zdrojů v organizaci. Druhá část práce je praktická část, která je na základě analýzy činnosti otevřená akciová společnost " Severní Kavkazský Bank Sberbank Ruska", s hlavním zaměřením na činnosti oddělení HR. Třetí část obsahuje závěr a doporučení pro analýzu společnosti o případných změnách, které by mohly být realizovány v budoucnosti rostoucí kvalifikaci řídicího týmu otevřená akciová společnost " Severní Kavkazský Bank Sberbank Ruska".

Klíčová slova: HR oddělení, řízení, Severní Kavkazský Bank, Rusko, školení osob, struktura organizace.

Summary

The core issue of the diploma thesis is to analyse the work of HR department in chosen enterprise, OJSC “North-Caucasian Bank of Sberbank of Russia”, and to offer the ways of improving the qualification of the management of staff in the organisation that can be used by this firm in the future.

This work consists of three main parts. The first part is theoretical framework, which includes several topics such as the concept of modern HR-management, objectives and functions of the human resources management in the organization, the main role of the HR manager in the organization. The second part of this work is the practical part, which is based on the analysis of activity of OJSC "North- Caucasian Bank of Sberbank of Russia" with the main focus on activity of the HR department. The third part provides the conclusion and recommendations for the analysing company about potential changes that could be implemented in the future for increasing qualification of the management team of the OJSC “North- Caucasian Bank of Sberbank of Russia”.

Key words: HR department, management, North- Caucasian Bank, Russia, training of personal, structure of organisation.

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**Management and development of HR department in
corporate sector (selected firm:
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1.Introduction.

An enterprise is not only organizational, technical, informational system, but also economic and social one, in which the most essential element is the people who are creatively active. At the same time the creativity could bring benefits or disadvantages to the organization.

Personal potential of person, his or her business acumen are a source of prerequisites for the development of the organization. Regarding this issue, the chose of the management staff is the important decision and the leader has the main function, who controls the employees whom he has delegated authority, tasks and competence. At the same time management responsibilities is belonged for the boss. He is responsible for the employees.

However, often, the head acts on the basis of intuition, their experience or personal beliefs that are not always true. It is the fact that a manager, an engineer or an economist, focuses on the design, technology manufactured products, their costs, equipment, components, controlling of operations. At the same time, employees are often left out of sight some essential issues and it is alien to their concerns, attitudes, feelings, and they are subordinated only to a boss. However, when an economist or engineer becomes a leader, he has no control on a process, supply or sales, as human beings, it should pay attention to their ability, potential conflicts, some behavioral problems.

The basic structural unit of personnel management in an organization is the HR department with responsibilities for the reception and dismissal of personnel as well as on the organization of teaching, training and retraining. To perform the latter functions are often created departments training or technical training departments.

HR departments are methodical and informational centers with coordinating center personnel work. They are structurally separated from the departments of the organization of labor and wages, Department of Labour Protection and safety, legal departments and other entities that perform the functions of personnel management. To solve the social problems in organizations there are social services, which research and service those issues.

2. Aims and methodology

This thesis is relevant due to directly related to solving the most important task, which is improving the personnel management system of OJSC "North- Caucasian Bank of Sberbank of Russia" that is one of the most important factors in the functioning and development of the organization in a market economy.

The object of the research is the department of Management of Human Resources in the OJSC "North Caucasian Bank of Sberbank of Russia".

The subject of study is examination of the organization of the Human Resources Department of the "North Caucasian Bank of Sberbank of Russia".

The objective is to develop the proposals of improving the qualification of the management of staff in the "North Caucasian Bank of Sberbank of Russia".

The task is to study methods of personnel management in the organization in the modern conditions, to identify the problems and suggest solutions for them, to analyze the economic activities of the organization, to identify deficiencies in the work of Personnel Management, to provide practical recommendations for its improvement.

In the research paper have used the annual reports of activities of the "North Caucasian Bank of Sberbank of Russia" for the years 2008 - 2010 and specialized literature on selected topics.

3. Theoretical principles of Personnel Management

3.1 The concept of modern HR-management

One of the most important components of management activities is personnel management, as a rule, based on the concept of control that is a generalized representation of person's place in the organization. In the theory and practice of managing the human side of the organization can distinguish concepts that have evolved through three major approaches of management - economic, humanistic and organic one.

The economic approach includes the deterministic view of person, his or her place in the organization and optimal leverage. [2] Thus, the metaphor of the organization as machine formed the view of person as a part, a cog in the mechanism, in relation to which the possible using of human resources.

The organic approach to management has spawned two major metaphors. First one is the organization as a person, where everyone is an independent entity with its own goals, values and ideas about how to behave. In relation to this active entity a partner organization in achieving its goals can only control by setting goals agreed with him. And for this we need a good understanding of the specificity of needs, the basic orientation of the person. [6] The second metaphor is the brain that is a complex organism, including various substructures connected diverse lines of communications, command, control and interaction. With respect to such a complex system we can only talk about resource management aimed at optimal use of existing potential in the process of achieving these goals. [1]

As part of a humanistic approach has been proposed as a metaphor for the organization culture, and human as developing within a particular cultural tradition being. Implement personnel management functions with respect to such employee is only possible way in the approach is to control the person, not only independent, active being, but also adhere to certain values, rules and accepted norms of behavior. Consider the comparative evaluation of these approaches in Table 1.

Table 1 - Comparative evaluation of approaches to management

<u>Approach</u>	<u>Methaphor</u>	Concept of management of stuff	The main tasks of personnel management
Economic	Method	Using human resources	selection of capable workers, promotion, regulation of labor
Organic	Personality	Management of stuff	study specific needs, the development of various programs aimed at different levels of needs
	Brain	Management of human resources	training - deepening as specialization and universalization, creating conditions for the maximum self-management of employees
<u>Humanic</u>	culture	Management of human	adaptation, development of organizational culture - setting values, creation of rules and regulations, symbolization

Source: Covey S.R. "The 7 habits of highly effective people: powerful lessons and personal change", Simon & Schuster (October 21, 2005), ISBN 978-1451639612

Generally, labor rights have become the subject of systematic research relatively recently, only in the first half of the twentieth century. The first explosion of interest in the management of production (including the management of human resources) was recorded in 1911, when the American Frederick Winslow Taylor published his book "Principles of Scientific Management". The main force aroused interest in the management was the industrial revolution, which had posed new requirements for businesses.

Frederick W. Taylor was the progenitor of the direction, which has been called "scientific organization of labor". As M. Meskon, this scientific direction for the first time drew attention to the importance of the human factor.

An important contribution in this direction was the systematic use of incentives to employees interested in increasing productivity and output. Managers make recommendations to establish "rules of production," which would be feasible, and to

pay extra for those who exceeded the statutory minimum.[1] A key element in this approach was that the people who are producing more and more rewarded.

Scientific management school was born when psychology was still in its infancy. Therefore, although the authors of the scientific approach recognized the importance of the human factor, their main focus was on aspects such as improving productivity through the introduction of pay equity, economic incentives and the establishment of formal relations. Human relations began in 1930 as a response to the inability to fully understand the human factor as the main element of the effectiveness of the organization. Mary Parker Follett and Elton Mayo authorities are the largest in the school's development of human relations. They found through experiments that clearly defined work instructions and good wages that do not always lead to higher productivity as did representatives of the school of scientific direction. Forces arising in the interaction between people can overcome any effort management. [3] Sometimes workers react much more strongly to peer pressure than the desires of management and financial incentives. More recent studies of psychologist Abraham Maslow explained the reason for this phenomenon: the motives of people are basically not economic forces, and various needs that can only be partially met by money. [2] The concept of this school was that the manager must take great care of their employees, who would increase the level of satisfaction and, consequently, would lead to an increase in productivity. They recommended the use of techniques of human relations, including more effective activity of the supervisors in the consultations with workers and giving them greater power.

In practice, the effect of these schools has led to the fact that there was a special type of leader who is not necessarily the owner, and became a mediator between the workers and the owners of the enterprise.

In the late 60s, David McGregor published the book "The Human Side of Enterprise", which became famous in the whole formation of the views on the role of human resources in an organization.[1] The main idea of this book is the only an increase of the efficiency of human resources will increase the efficiency of the organization as a whole.

Thus, the 70th years of the twentieth century on the basis of empirical data, as well as based on the achievements of economics, statistics, physiology and human

psychology, sociology, law and science of management organization has developed the modern concept of human resource management.

The essence of this concept is the following: for today the most important factor of stability, competitiveness and prosperity of the enterprise is the formation of what we used to be called human factor and the West is called human capital. If, before the 70s facility staff was regarded as one of the sources of costs (wages, infrastructure, etc.), now the Western scholars believe that this is the main source of capital (i.e., the source from which receive the greatest profit).[1] Indeed, because of the competence of the people, their knowledge of all the nuances, the specifics depend largely prospects of a firm. The investment in hardware or in the renovation of production cannot replace the human capital. Therefore, all exemplary Western companies now profess an ideology "performance is all about the person", "quality of goods and services are depend from the person".

With the change of view has changed and the role of HR services (or personnel management services). According to the current concepts of management, management of staff is one of the main elements of the strategy of the organization and should help the company through its provision of competent and interested in the results of their labor officials. Once again, this goal can be achieved if the top management will consider human capital as the key to organizational performance. [2]

All work personnel management services should be performed at an angle of purposeful development and human capital development firm that human capacity which will ensure that ultimately, the existence of the company as such.

During the developing to the market economy is going slow changes from the hierarchical control, a rigid system of administrative sanctions, virtually unlimited executive power to market relations, property relations, based on economic methods along with the development of new approaches to the priority values. [1] Increasing the importance within the organization of the employees and outside that are consumers.

Necessary to the turn a worker to the consumer, and not to a supervisor as for reaching the profit and not for extravagance, the initiator is not mindless artist, who go through the social norms, based on economic sense, not forgetting about morality. The hierarchy will go to the backside, giving way to the culture and the market.

Thus, the basis of the concept of personnel management now constitutes an increasing role of the individual worker, his or her knowledge of motivational attitudes, the ability to shape and direct them in accordance with the challenges facing the organization.

3.2 Objectives and functions of the human resources management in the organization

In the past, personnel service (in Russia) at the best organization saves money by filling out all the paperwork correctly to protect the company from litigation with employees. Now HR department must make a profit in that, it facilitates the implementation of its strategy.

Thus, the main goal of HR department in modern style is "to bring the company profit".

The Western theory says that HR department has the following objectives:

- 1) To ensure the organization is trained well and motivated employees.
- 2) Effective use of performance, qualifications, experience and skill of all employees in the organization.
- 3) To maximize the responsiveness of employees to the objectives and needs of the organization, the convergence of the interests of workers and firms' expectations related to professional activities;
- 4) Systematic informing employees about the organization's policy and its own policy HR department.

Personnel management needs to focus employees on the implementation of planned strategies of the company:

- To ensure the effective use of intellectual and physical capabilities of workers, their capacities;
- To promote labor relations in a spirit of cooperation and to improve morale.

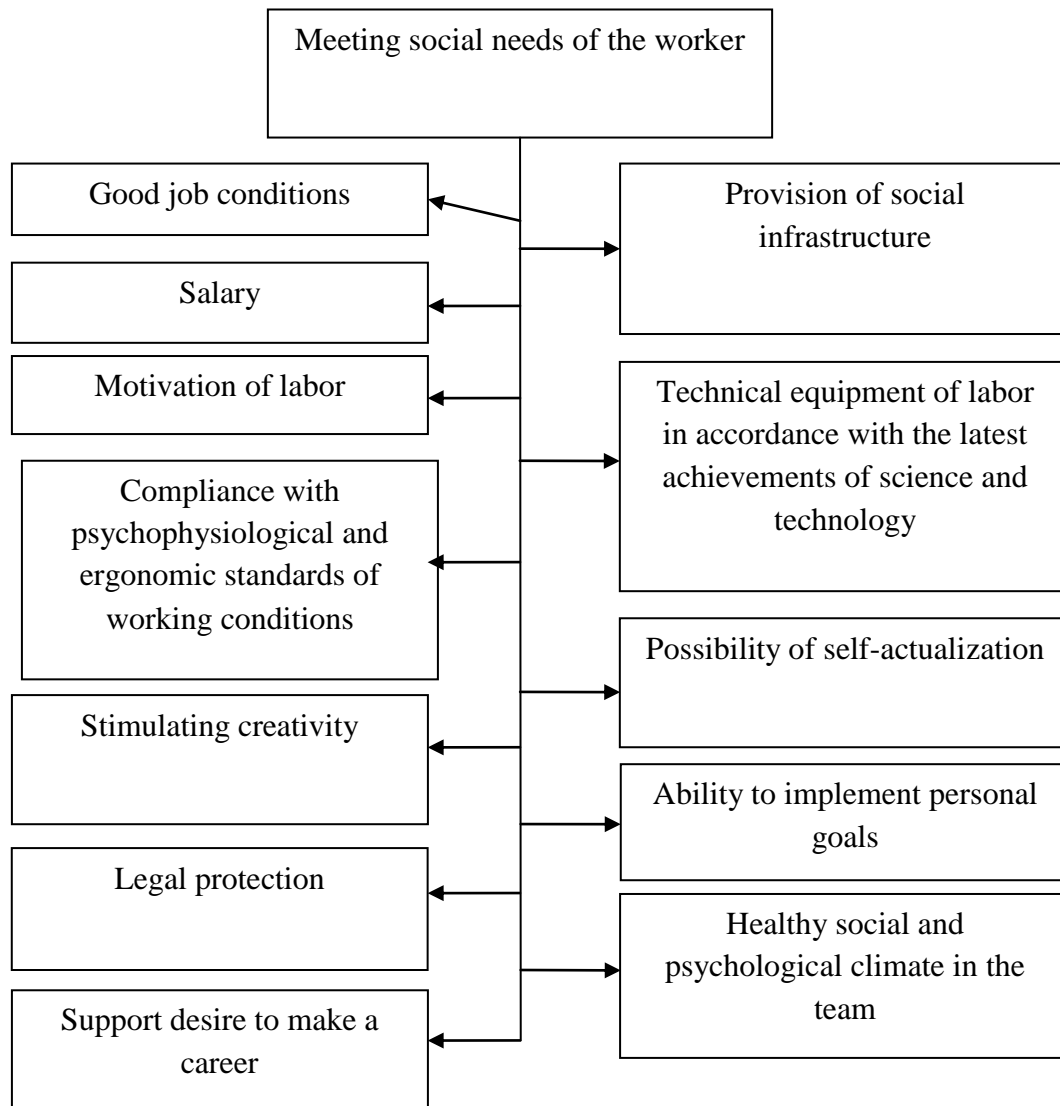
Only productive teamwork ensures the success of the company, the ultimate goal is to work with the staff of the enterprise with the maximum convergence expectations and interests of workers.

Generally, the system for the purposes of personnel management can be considered in two ways. On the one hand, it should answer the question what are the specific needs of employees, their satisfaction is what they have the right to demand from the administration. [1] On the other hand, the same system should meet the objectives of the question such as what goals for your staff are set by the administration and what conditions it seeks to create this. Obviously, the effectiveness of human resource management depends on the extent to which these two groups are not contradictory goals .

So, from the point of view of the enterprise unit employee social goals can be summarized as follows (Figure 1). From the perspective of the administration block of the same objectives should include targets and conditions for their solutions.

Experience has shown that the activities of personnel management services that can not be reduced to a very limited set of actions that are traditionally performed HR departments in Russia. A new approach to personnel management is characterized by complexity. [1] On the western companies are established well and unified personnel management service that performs the entire range of features to streamline work processes and human resource management processes.

Figure 1 – system of goals in terms of staff



Source: Daft R.L. “Management”, Cengage learning, 10 edition (January 27, 2008), ISBN 978-0538479530

This complex approach to HR department leads to the fact that they are starting to expand the range of its functions from a purely human (formation, selection and placement) to a wider range of issues, including not only the personnel policy, but also the motivation of staff, wages of workers, coordination of the interests of workers and firms, etc.

In a broad sense, the functions of personnel management service is to work out the general policy of the company, that is anyway, is connected with the human factor.

The book by Herbert A. Simon and Donald W. Smitsburg "Management of organizations" gives the following classification of functions of personnel management service in the organization:

1) Subsystem of labor conditions:

- The compliance with the psycho-physiology;
- The compliance with the technical rules;
- Health safety;
- Organization of production processes, cost-benefit analysis of labor that the optimal ratio between the number of equipment and number of staff.

2) Subsystem of labor relations:

- Analysis and control of group and personal relationships;
- Analysis and regulation of relations with executives;
- Management of industrial conflict and stress;
- Socio-psychological diagnosis;
- Ethics of relationships;
- Managing the interaction with the unions.

3) Subsystem of personnel records:

- Registration and accounting hiring, dismissal, replacement;
- Information support system of personnel management;
- Career guidance;
- Employment.

4) Subsystem of planning, forecasting and marketing personnel:

- Development of HR strategy;

- Analysis of human resources;
- Labor market analysis, planning and forecasting staff's needs, business advertising;
- Workforce planning;
- Relationship with external sources, providing of staff organization;
- Evaluation of candidates for the vacant post;
- Periodic assessment of the current frame.

5) Subsystem of workforce development:

- Technical and economic training;
- Retraining and professional development;
- Work with the personnel reserve;
- Professional and socio -psychological adaptation of new employees.

6) Analysis of subsystems and meanings to promote the development of labor

- Valuation and billing labor process;
- Development of pay systems;
- The use of moral incentives;
- The development of forms of participation in profits and capital;
- Management of labor motivation.

7) Subsystem of legal services:

- Labor issues from the perspective of legal norms;
- Harmonization of regulatory documents for personnel management;
- Resolution of legal issues of economic activity.

8) Subsystem of social infrastructure:

- Catering;
- Department of Housing and household services;

- The development of culture and physical education;
- Ensuring health and recreation;
- Management of social conflicts and stress.

9) Subsystem development of the organizational structure of management:

- Analysis of the current organizational structure of management;
- Designing the organizational structure of management;
- Development of staff;
- Construction of a new organizational structure management.[4]

This classification gives an exhaustive list of the functions attributed to service personnel management from the perspective of a new approach to the management of personnel management. However, a set of various service functions of personnel management in different companies are different, because usually every manager selects those elements which, in his opinion, are better suited to a particular situation (firm size, specificity of its activities, etc.) and seem it useful for the success of the organization. But despite all the differences between the organizations, there is a standard set of functions of personnel management service, which together represent its personnel policies of the company. [4]

There are some more features in more detailed consideration.

1) Manpower planning includes:

- Assessment of the available resources (i.e., content analysis of existing work and personal composition);
- Assessment of future needs (forecast internal and external labor supply and labor demand);
- Developing a program to meet future human resource needs based on the ratio of internal and external labor supply with demand and strategy of the company. For a correct prediction it must be considered the average turnover, attrition (death, retirement, etc.) and other factors.

2) Recruitment is about creation of the pool of potential candidates for all positions, evaluation of candidates in the workplace and selecting the best of the reserves created in the course of employment.

The main evaluation criteria include such as professional, educational, organizational, and then the personal qualities of the candidate. [2] It is in this manner is used the selection of candidates, as otherwise the firm risks to hire a wonderful person, but bad specialist.

The main methods of selection are testing, assessment and interview skills.

3) Determination of wages and benefits is developing the wages and benefits to attract and retain employees.

At this stage, we must remember that salary is a cash reward for the work and the responsibilities play a decisive argument for many workers. Salary structure is determined by the level of wages of competitors, conditions in the labor market, productivity and profitability of the organization. Also there should be added that to date of great importance for system employees have additional benefits. [4] Benefits may include participating in profits, payment in shares, vacation pay, etc.

4) Adaptation is the introduction of employed workers in the organization and all its divisions with a view to the realization that the organization expects from them and what kind of work it receives well-deserved praise.

The main purpose of adaptation is to harmonize personal knowledge, experience and values of the employee with the values and traditions of the organization, to train its relation to a specific firm. [2] Adaptation proceeds to the formal and informal channels.

5) Education is development of programs for skills training effective execution.

Education is necessary to maintain high productivity of all personnel and individual employees in the event of a new position and with insufficient qualifications. The training programs were effective service management staff together with the top management of the company, you need to create an appropriate climate conducive to learning including encouraging students, support from teachers, etc.

6) Evaluation of work -is development of methodologies for assessment work and bring it to the workers. Evaluation of labor allows us to estimate the quantity, quality and intensity of labor. Today we can talk about two types of staff evaluation, techniques which are directly related to the ratio of an employee of the company as a valuable resource: the first one is evaluation of personnel for employment, the second one is evaluation of staff during work (this is the most difficult part of personnel work, and requiring higher qualification from company executives and professionals from personnel management services) .

The main requirement for the assessment is the requirement of objectivity on the part of the evaluator, and for service personnel management is development of procedures and technology literate staff estimates.[3]

Evaluation of staff allows us to study the degree of preparedness of the worker to fulfill exactly the kind of activity in which he is engaged, and to identify the level of its potential for assessing the prospects for growth. Job evaluation and personnel are components such widespread human activities such as certification.

7) Transfer, layoff staff is performing the function of personnel management service must:

- Develop a methodology for moving the employee from the position with greater or lesser responsibility;
- Develop professional experience worker by moving to other positions or areas of work (in other words, the Human Resources Department are engaged in planning career employees).

From these classifications, there should be to shown that to date there is no single well-defined view of the functions of the human resources management in the organization. As it was already mentioned, business executive theory is rarely used in its pure form, but as a rule it is adapted to the conditions of operation of a particular organization. [4] However, the results showed that for all intercompany and inter-country differences in the area of personnel management follow a common ideology and methodological basis for personnel work. According to the research by the American Society of Human Resources Management HR function following consuming the greatest amount of time (in descending order):

- Addressing staffing issues (selection, orientation, assessment of staff);
- Determination of compensation and benefits;
- Training and professional development;
- Labor relations;
- Other activities.

Thus, it demonstrates, the staff is becoming today a long-term factor of competitiveness and survival of the enterprise. During the instability of the world economy, financial market instability, weakness and backwardness frank domestic labor market for the organization is one of the most challenging, but at the same time vital and essential task is the creation and effective functioning of Personnel Management.

3.3 The main role of the HR manager in the organization

Aggravated currently competition has led companies to realize the value of human capital as the most important component of its potential. Personnel management becomes part of the organizational strategy and largely determines the efficiency of the company. And although today the demand for specialists in human resources management is almost balanced proposal managers who have the right to call yourself a real expert in this field, in fact, a little bit. [4]

Very common misconception among people who want to start their career as a personnel manager, is the idea that it is enough to "be able to communicate with people" and "to find common language with them". As the practice shows, almost every other applicant considers himself an expert on HR management.

At the moment, one can talk about at least two options in the career development field of personnel management. It comes in many respects similar, but also different from each other specialist areas of human resources management: managers of staff carry out their activities in the internal or external personnel services. [6]

Personnel management activities so multifaceted that make rather broad requirements for persons elected it as their profession. Another myth about the specialty "personnel

manager" is connected with the common belief that the specialist is required to have a psychology degree. It is not so, because after all the keyword in combination "personnel management" is the word "control".

A HR manager must build work primarily based on the needs of the company, rather than specific employees. Its main task is to create conditions for the use of human potential so that the effectiveness of the company was the highest.

Of course, the presence of psychological knowledge of the HR manager is necessary, but knowledge of psychology would not allow him successfully to carry out its tasks. He or she must, among other things, be a good manager, have economic knowledge, represent the specifics of the various companies and the dynamics of the labor market. Also, the HR manager should be guided by the labor law, be able to conduct HR outsourcing, etc. On a personal level, the work of human resources management presupposes qualities such as communication skills, self-discipline, the ability to self-motivation, commitment, the ability to persuade, etc.

Generally, the HR manager should be able to:

- Practically implement human resource planning enterprise;
- Analyze workflow and technological operations used in the practice of the enterprise;
- Effectively implement and comply with the selection of personnel economically sound policies, wages and employee motivation;
- Communicate effectively with major services company to address effective personnel management;
- Analyze and evaluate the effectiveness of the company's employees;
- Analyze the level of competence of the company's employees for their positions;
- Develop job descriptions, process maps in accordance with the actual manufacturing processes of the enterprise;
- Manage the motivational sphere plant personnel, directing it to achieve high quality production work, focusing on the end result through the development of new technologies and procedures;

- Establish and maintain the staff of the enterprise needs continuous organizational changes and improvements departments and services;
- Intensify the desire to improve knowledge and skills of personnel management in improving the processes of personnel management;
- Continuously improve economic competencies of personnel management;
- Provide high legal competence in the field of labor relations of specialists in personnel management.

Based on the foregoing, it is possible to identify the key role for the profession of HR manager:

1. "HR strategist" is a member of the management team responsible for the development and implementation of the HR strategy and organizational mechanisms for its security management and administration services, exercising the functions of personnel management.
2. "Head of Personnel Management" is an organizer of personnel managers.
3. "Personnel technologist" is a developer and implementer of creative approaches to specific personnel manager areas, competent in specific technological knowledge and ability to attract a variety of internal and external resources and to use them effectively, taking into account the business prospects of the organization.
4. "Personnel innovator " is a leader and developer experimental initiative or handling projects that require a lot of attention and careful consideration before they will be widely used in the practice of human resource management organization.
5. "Contractor" is a specialist implementing operational personnel policy.
6. "HR Consultant" is a specialist who uses a panoramic vision of the future corporation, practical knowledge in the field of human resources and skills of an expert to determine the needs, opportunities and solutions to problems related to the development of organizational and human resource capacity.

Researchers have proposed many characteristics of competence of the manager on staff, 11 areas have been identified as key competencies, as they appeared in the expert

assessments of all six mentioned roles of HR manager. These 11 key areas of competence were divided into three groups.

Personal integrity.

1. Ethics is respect for individual rights, responsibility taken promises reliability, honesty and justice.
2. Integrity is high standards in their work.
3. Judgment is the ability to make sensible, realistic and informed decisions.

Commitment and productivity.

1. Efficiency is focusing on the final result.
2. Perseverance is the ability to overcome the restrictions imposed by the situation.
3. Devotion to the organization and business orientation is willingness to follow the rules of the organization, dedication and responsibility for the quality of their work.
4. Confidence is the willingness and ability to solve unusual problems.

Teamwork skills.

1. Command orientation is an understanding the need for joint activities and the ability to work cooperatively with others.
2. Contact is the ability to establish business and creative relationships with partners.
3. Interpersonal skills is the ability to use oral and written language, stylistic and other expressive means to influence partners and mutual understanding.
4. Listening skills is the ability to perceive, absorb and use information derived from the oral communication.

But, speaking about the role of the HR manager in any matter, we must firstly understand what we mean. Not only the HR manager can be called a manager or personnel director, chief of staff or personnel department, the head of the HR Department, these words may have different content. In one company personnel manager is a normal administrator doing administrative job and completely dependent

on the opinion of the first person. In another, deciding who should be fired, who transferred to another place. However, throughout the HR manager is responsible for creating a favorable climate in the team. It is believed that a successful company (= successfully employed people) cannot afford to think about the climate within the organization. At the same time, many experts argue that the companies, in which the people are pleased to work, ultimately achieve more outstanding results.

Arguing on this topic, we can say that a happy employee is easier to make the customer happy, because all organizations depend on customers. On the other hand, there are many successful companies where psychologically difficult to work where employees can not be called happy. Why do these companies successfully operate? Here an analogy with a good theater, headed by the director often worth dictator requiring compliance with strict discipline, obedience. Meanwhile, the theater has a creative atmosphere, this is a flight of imagination, improvisation. Here we come to the question about what kind of management style better, democratic or administrative-command one. Everybody knows that in times of crisis or major changes in the company is especially effective when the command- administrative control method. The creative activity of employees at this stage can only worsen the state of affairs.

In my opinion, a favorable climate depends primarily on the results of the company's business, which in turn are associated with a variety of external and internal factors. The company, which incurs losses, prepares for reorganization may not be favorable climate.

If the company succeeds, then it appears employee's positive motivation. People work with enthusiasm, expecting higher wages, bonuses, incentive charters stay. There is a feeling of comradeship in the team, self-confidence, ability to make decisions. All this characterizes are a favorable climate in the company. [4]

In terms of negative background in the company personnel manager is obliged to establish channels of communication, to be able to rationalize the emotions of employees. Sometimes the heads of departments solve everyday business problems, just once to communicate with employees on any "abstract " themes. The HR manager must always speak the truth, and constantly interact with the company, acting as a consultant.

At the same time HR manager, actively communicating with employees, in any case should not go face business relationship. HR manager forced to lay off employees, to monitor the discipline in the company, but it can be done only if it is held with staff formally and not familiar terms.

As a rule, employees want to see the HR manager as an advocate before administration. Meanwhile, the HR manager should defend the interests and leadership, and staff.

One director said that the main thing for the HR manager is to use only trusted personnel. Another believes that the HR manager should be afraid, as a police officer. Still, HR Manager is a consultant to help leaders divisions to deal with the management of people.

Still, a single point of view on the role of HR manager probably can not be. Each organization is unique, and what takes place in her personnel manager will depend on the characteristics of the company, and from himself.

The main component of the profession to manage staff is the basic professional knowledge. In most enterprises, specialists of personnel services until now were random people who found themselves in the personnel office at the will of fate. This factor has become a very serious obstacle. Therefore it is necessary to do the increase of educational qualification of these professionals.

Here are two ways. The first way is to find a completely new, young professionals. The second direction is fundamental training of those who are already working in the personnel office. [4]

But how would not be qualified training in universities, basic education is a condition necessary but not sufficient. And the question of corporate training is as well. As it is known, there are existed two forms of preparation. First one is being discontinued that has some positive moments, because this is new information, new friends, new people. The second approach is a corporate training that also has many advantages. First of all, it's low cost, high efficiency enough as is highlighted specific issues that need to be addressed one way or another corporation. Generally, corporate training is actually a powerful lever to improve the overall performance of the enterprise.

Thus, we can say that for the advanced enterprises, who have long felt the need and the need for expertise in personnel management is a profession already exists in reality. These professionals have started to bring real profit enterprises.

Various crises have shown that for many businesses the use of human resources has become the only and last chance to survive in a dramatically heightened competition.

Thus, the role of the HR manager is quite high, as the success of any business depends on two-thirds of how we work with people.

4 . Analysis of activity of OJSC " North- Caucasian Bank of Sberbank of Russia "

4.1 Mission and strategy development of OJSC " North Caucasian Bank of Sberbank of Russia "

Savings Bank of the Russian Federation (Sberbank of Russia) was established as a joint stock company under the RSFSR (The Russian Soviet Federative Socialist Republic) Law "On Banks and Banking Activity in the RSFSR" of 2 December 1990.

The Bank enters into the banking system of the Russian Federation and is guided by laws of the Russian Federation, the Bank of Russia regulations , as well as the Charter.

The Bank is a legal entity with its subsidiaries is a unified system of Sberbank of Russia. One of the branches of Sberbank of Russia is the North Caucasian Bank .

North Caucasian bank occupies a special place in the Savings Bank, combining the highest number of very different regions of the North Caucasus Federal District - Stavropol Region , the Republic of Dagestan, Kabardino-Balkaria, Karachay-Cherkessia, North Ossetia - Alanya, the Chechen Republic and the Republic of Kalmykia - is 247 thousand square meters. km , which is home to 7.5 million people.

Figure 2 - Map of service of OJSC "North-Caucasian Bank of Sberbank of Russia"



Source: <http://rt.com/politics/north-caucasus-federal-district/>

Union began long before the general restructuring of Sberbank of Russia and occurred in several stages .

At the beginning of 1997 to the Stavropol Kalmyk bank was merged bank, then in 1998 he was assigned to a branch network of Karachay-Cherkessia Bank , in 2000 - a network of Dagestan bank. And in January 2001 already under transformation of the entire branch network of Sberbank of Russia and the creation of 17 regional banks serving large economic and geographic regions based on the Stavropol Bank was created North Caucasus Bank by acceding to banks Ingushetia, Kabardino -Balkaria and North Ossetia Alania .

Creating a new structure not only expanded its geographic reach. Pooling of financial, organizational and technical capacities of the branches , combined with the effective management of business processes , give quick results . North- Caucasian bank offered population and economy of the region a common policy in the field of banking technology, new standards of service quality, a more ambitious investment policy. Now Sberbank in the North Caucasus - more than just a big bank. He - the locomotive of the regional economy, one of the major players in the banking market. Credibility of the Savings Bank in the Caucasus is huge. Banks do not accidentally called barometer of the economy. The economic health of the country depends on the demand for banking services. In this sense, the history of the North- Caucasian bank accurately reflects the complexity and contradictions of social and economic situation of the region. In the first years of market reforms zone of influence in the Caucasus Sberbank decreased - the branch network of banks declined, especially in remote rural

areas where, due to the economic crisis , low income levels falling demand for banking products.

Today, the situation is fundamentally different. Economic and political stabilization in the last three years have allowed the North Caucasus Bank opened 22 new internal structural units , including Grozny and Gudermes, another 34 units of the bank moved to new buildings that meet all the requirements of banking, increased the number of bank specialists directly serving clients.

Correctly chosen development strategy helped the bank in face of competition from other commercial banks to ensure efficient operation of all its units, including offices and republican . Being in a predominantly rural area with high economic and political risks, North- Caucasian bank operates without discounts on circumstances.

The main purpose of the North- Caucasian bank is raising funds from individuals and legal entities , the implementation of credit and settlement and other banking operations and transactions with individuals and legal entities for profit.

The Bank performs the following banking operations:

- Attracts funds from individuals and legal entities deposits (demand deposits and time deposits);
- Puts the above funds raised on its behalf and for its own account;
- Opening and maintaining bank accounts of individuals and legal entities, performs calculations on behalf of clients, including correspondent banks;
- Collects the cash, bills, payment and settlement documents and carries cash services for individuals and legal entities;
- Buys and sells foreign currency in cash and cashless forms;
- Attracts deposits and places precious metals;
- Provides financial guarantees;
- Transfers payments on behalf of individuals without opening bank accounts (except for mail orders).

Bank than those listed above performs the following banking transactions:

- Issuance of guarantees for third parties, permitting monetary obligations;
- Acquires the right to claim from a third party fulfillment of the obligations in cash;
- Act as trustee of funds and other property under a contract with individuals and legal entities;
- Transactions with precious metals and precious stones in accordance with the legislation of the Russian Federation;
- Leases to individuals and legal entities or special facilities are in their safes for storing documents and valuables;
- Leasing operations;
- Provides brokerage, consulting and information services.

Bank is entitled to carry out other transactions in accordance with the legislation of the Russian Federation.

The Bank carries out currency control over the operations of clients - individuals and legal entities.

The Bank shall issue and service credit cards. The Bank has the right to distribute and service the other card issuers.

All of these banking operations and transactions are denominated in rubles and foreign currency.

The Bank has the right to exercise professional activities in the securities market in accordance with federal laws.

Within its competence, the Bank provides protection of information constituting a state secret.

Bank's mission - to meet requirements of each client , including private , corporate and government , banking services of high quality and reliability , ensuring the stable functioning of the Russian banking system , savings deposits of the population and their investment in the real sector , promoting the development of the Russian economy.

North Caucasian Bank is actively involved in the financing of federal, regional economic and social programs, provides a range of services for businesses and the public, operates using modern financial and electronic technologies, constantly seeks to increase efficiency and customer service culture.

Thus, the North Caucasian Bank actively participates in the implementation of national project "Housing" for 2002-2010, in cooperation with the authorities in this state and municipal authorities throughout the Stavropol Territory and the Republic of Kalmykia, Karachay-Cherkessia, Kabardino-Balkaria, North Ossetia.

As part of the "State Agricultural Development Programm for 2008-2012" North Caucasian bank lends 36 projects (as of 01/08/09), and also works on the territory of the Russian Federation subjects are all served by the federal target program "Development of agriculture" on lending to individuals for the development of private farms.

As part of the Strategy for the Development of Sberbank of Russia until 2014 in the offices of the North-Caucasian bank is actively deploying Sberbank Production System. The offices appeared universal jobs, electronic navigation, administrators hall. Currently, the bank operates 250 branches universal windows where you can perform all necessary operations.

Another direction of modernization of the bank - information technology, the development of which opens up new opportunities for customers. In the North Caucasian Bank operates a service "Green Street", which gives you the opportunity to take advantage of the contribution not only in the office where the account was opened, and the entire branch network of Regional Bank. Already this fall, is scheduled to launch the project "Credit Factory", which will draw up a loan in a matter of hours. Constantly expanding service ATMs and terminals. For example, through the self-service is performed every week more than 15,000 operations to repay loans the bank of the North Caucasus.

Thus, OJSC "North Caucasian Bank of Sberbank of Russia" - the largest in the region financial institution. Today it is a modern universal bank, which meets the needs of different groups of customers in a wide range of banking services. We proceed to consider the financial and economic characteristics of "North Caucasian Bank of Sberbank of Russia."

4.2 The organizational structure of OJSC "North Caucasian Bank of Sberbank Russia "

Since the establishment of the North- Caucasian bank have passed 13 years. It was a time of organizational development, development of a common financial and credit , corporate policy . Today units of the bank integrated into a single team, all regional components which operate profitably.

Being not the largest in the system of Sberbank of Russia, North-Caucasus bank on quality indicators for performance and efficiency has traditionally been in the top five of the 17 regional banks of Sberbank system.

OJSC "North Caucasian Bank of Sberbank of Russia" today - is a universal financial institution that has a strong material and technical base , many thousands of highly skilled professionals. In all sectors it is one of the leading commercial banks in the region .

OJSC "North Caucasian Bank of Sberbank of Russia" are not entitled to a legal entity and operates under regulations approved by the Board of Sberbank, has a seal with the emblem of Sberbank with its name, as well as other seals and stamps , has a balance , which is included in the balance of Sberbank.

North Caucasian bank headed by a Chairman appointed by the President, the Chairman of the Board of Sberbank. The current Chairman of the North- Caucasian bank is V. Gavrilov. Chairman of the Regional Bank acting under a warrant.

Collective governing body of the North Caucasus Bank is Board of North Caucasus Bank, which operates on the basis of regulations approved by the Board of Sberbank of Russia . In the composition of the Board of the North- Caucasian bank 15 people:

- Chairman of the Board ;
- Vice Chairman of the Board ;

Executives - North Ossetian, Chechen, Karachay-Cherkessia, Kabardino-Balkaria, Ingush, Kalmyk offices;

- Director of Internal Control.

Internal divisions of the North- Caucasian bank opened, closed , reassigned by the decision of the board of the North- Caucasian bank , internal divisions Branch - by the decision of the Board of the North- Caucasian bank , organizational submission there is a separation.

Thus, in the territorial structure of the North- Caucasian bank has 27 branches and 510 internal divisions . Management formed taking into account the classification of banking operations by their functional purpose. Next, consider HR department of OJSC "North Caucasian Bank of Sberbank of Russia ."

4.3 HR department : organizational aspect

No matter how savings system functioned , the result is always were achieved through skilled staff. The number of banking products and services is increasing every year, the number of customers grew. And to cope with the increasing workload managed, due to higher understanding of their duty and, of course , due to their professionalism.

The main potential of the bank concluded in frames , which are the most important and active component of the control system.

Office of Human Resources is a structural subdivision of OJSC "North Caucasian Bank of Sberbank of Russia ."

Management of Human Resources Bank faces the following moments: on the one hand, there are jobs to their requirements to employees in respect of qualifications, training, personal qualities , on the other - are working with different qualities, training, qualifications.

Personnel management involves the exposure of both parties to ensure that the required compliance. This is a difficult task, as changing and demands on employees, and the staff itself.

In its work, the Office of Human Resources is governed by the Federal Law "On Banks and Banking Activity" , other laws and legal acts of the Russian Federation, the Charter of Sberbank of Russia, the decisions of the Supervisory Board , the Management Board and the President of Sberbank of Russia, regulations and

administrative documents of Sberbank of Russia, internal regulations of employees of OJSC " North- Caucasian Bank of Sberbank of Russia " on the job descriptions each employee of HR department of OJSC "North Caucasian Bank of Sberbank of Russia."

The Office of Human Resources North Caucasus Bank includes the following divisions:

- Department of selection and accounting staff
- Department of Development and training of staff.

The purpose of human resource management of any commercial bank, including OJSC "North Caucasian Bank of Sberbank of Russia" is:

- Formation of the personnel capable of performing their tasks;
- Improving the competitiveness of the bank in market conditions;
- Improving the efficiency of labor, in particular maximizing profits;
- Ensuring high efficiency of the social collective.

Successful implementation of these goals requires the bank to solve such problems as:

1. Conducting effective personnel in departments of "North Caucasian Bank of Sberbank of Russia";
2. Strengthening the effectiveness of selection, placement and training;
3. Improving the system of motivation;
4. Development of corporate culture.

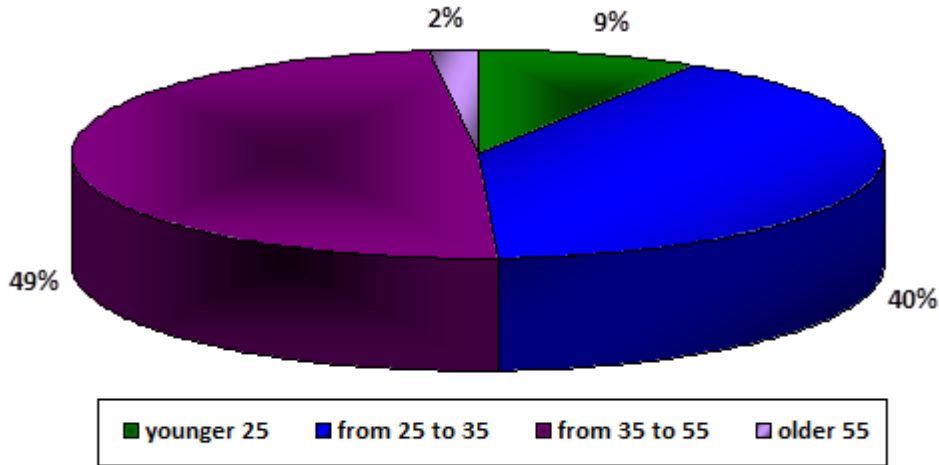
The decision facing the North Caucasus Bank task team provides nine thousandth different disciplines of banking. As of 01.01.2013, the Bank's Head Office staff numbers increased by 1.7%.

At the initial stage of formation and the formation of the territorial North Caucasian Bank of Sberbank of Russia strategy framing focused on the selection of experienced professionals in various sectors of the economy. It is clear that this was due to a deficiency banking specialists. Then, as the development of new financial products , the bank a lot of emphasis in its personnel policy began to do for young people, professional landmark in the financial and banking sector. It should be emphasized

that the bank's board seeking a rational combination of professionals with experience, with rich experiences of a new generation with its energy, desire to innovate.

Collective North Caucasus Bank consists mainly of employees from 25 to 55 years, which is 89% of the total population, as well as employees to 35 years - 49.1%. This can be seen in next figure. The average age is 30 years, which can be regarded as the perfect combination of life, practical experience with education, young and initiative.

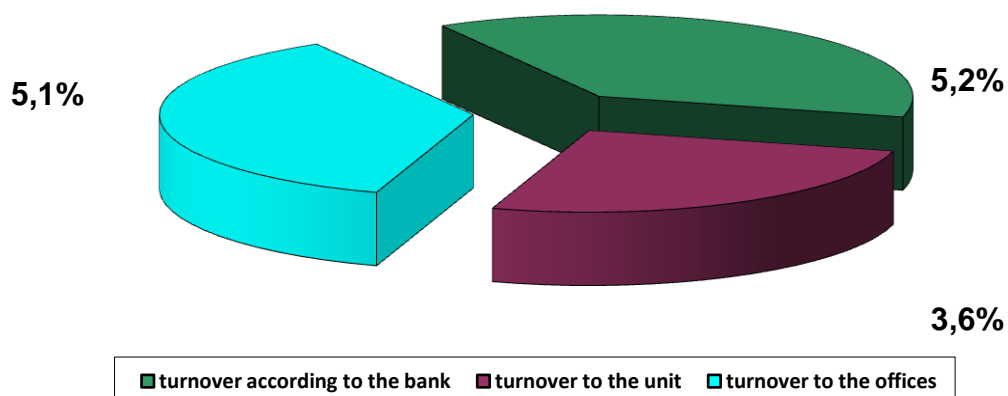
Figure 3 Structure of OJSC "North Caucasian Bank of Sberbank of Russia" by age 01.01.2013



Source: http://www.sberbank.ru/stavropol/ru/investor_relations/disclosure/annual_reports/

In 2013, the turnover rate was 5.2% for the bank, according to the unit - 3.6%, in the offices - 5.1%

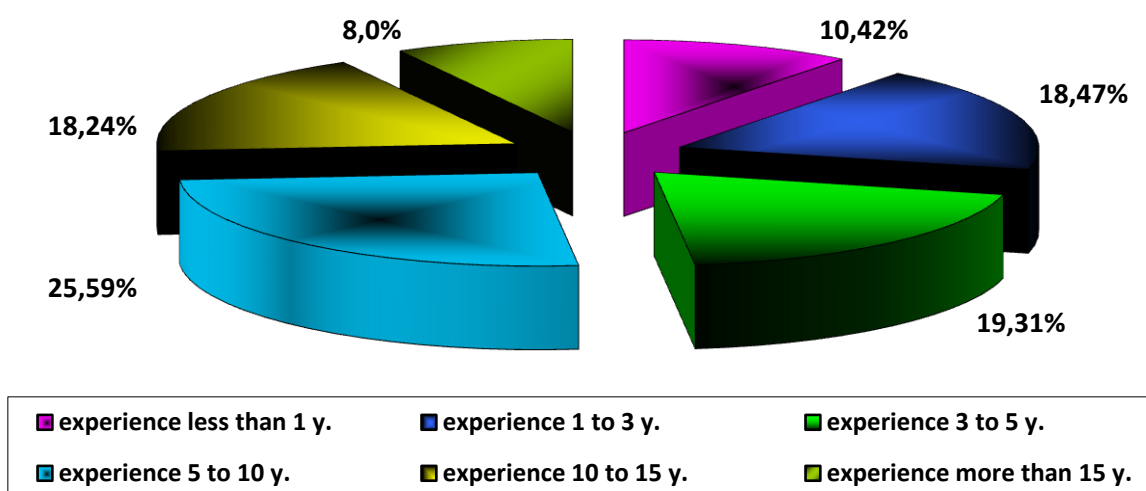
Figure 4 - Staff turnover rates of "North Caucasian Bank of Sberbank of Russia" 01.01.2013



Source: http://www.sberbank.ru/stavropol/ru/investor_relations/disclosure/annual_reports/

Next figure shows that the main part of the bank staff are employees who have worked for 3 to 5 years and 5 to 10 years, representing respectively 19.31% and 25.59%. Workers with experience of 1 to 3 years and 10 to 15 years are respectively 18.47% and 18.24%. Number of employees with less than a year is 10.42%, and with experience over 15 years - 8.0%.

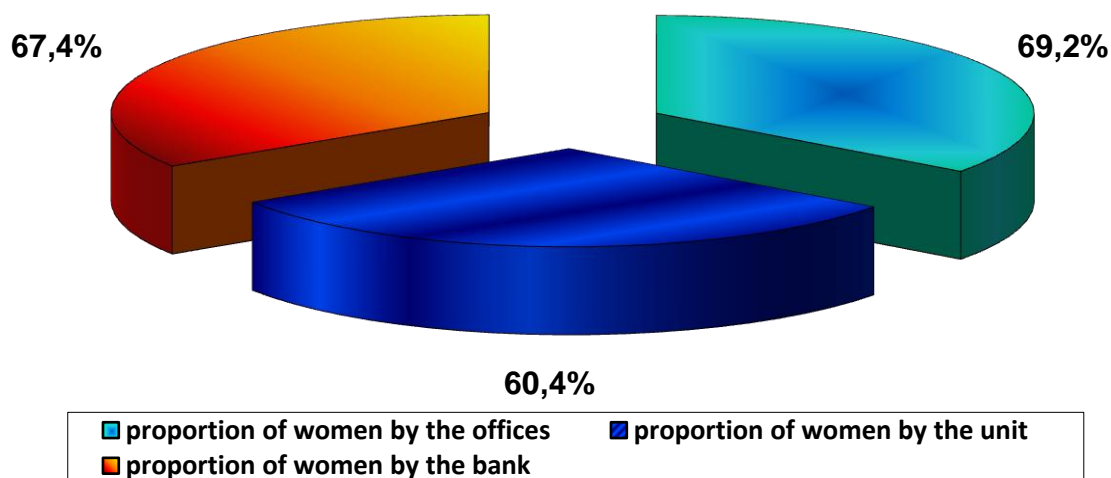
Figure 5 - The Structure of the stuff of OJSC "North Caucasian Bank of Sberbank of Russia" by experience on 01.01.2013



source: http://www.sberbank.ru/stavropol/ru/investor_relations/disclosure/annual_reports/

Next figure shows that the main part of the bank employees are women: by the bank - 67.4%, by the unit - 60.4%, by the offices - 69.2%.

Figure 6 - The proportion of women in the system of OJSC "North Caucasian Bank of Sberbank of Russia" 01.01.2013



source: http://www.sberbank.ru/stavropol/ru/investor_relations/disclosure/annual_reports/

Currently, over 96% of bank employees has higher education , including 93.5% - the profile of the work performed . All managers, vice managers, chief accountants offices - with higher education, 97% of them have specialized education .

Acceptance of the new generation is carried out mainly on a competitive basis , after careful examination of applicants using techniques of professional and psychological testing. The unit of the bank and its branches are constantly updated information on those wishing to work in the system of Sberbank of those employed in other industrial sector, as well as graduates from special education.

Only in the short term with 18 educational institutions of " North Caucasian Bank of Sberbank of Russia " signed the contract for training of specialized professionals ("Finance and Credit", " Accounting and Auditing ", etc.) . Over the past three years the number of students in practice divisions of the Bank increased by 2 times and has reached 612 people. Of 675 graduates who have received practice in the bank, 40 % were subsequently employed in its units.

Widespread introduction of modern banking technologies imposes special requirements on the level of professional training. Therefore, the bank's management , together with the Office of Human Resources is organizing training personnel so that

everyone - from the head of any level to operational- cash employee - was able to competently and with high quality to sell modern banking products .

In recent years significantly increased the volume of training , improved quality of education. On average each year undergo regular training in Sberbank of Russia and training offices territorial bank more than 5 thousand people. Compared with 2001 the number of employees , improved their skills through various forms of education , has grown more than five times.

The main forms of training are refresher courses, training and consulting and specialized seminars and internships. Most of the studies carried out on the training base of the regional bank - the Center of Excellence staff.

Growth trend of the learning process will continue in the future. In 2010, through various forms of training has been more than 8.5 thousand people. For such a large-scale work in the bank all the necessary material and technical conditions .

In increasing business activity and the level of training plays an important role for periodic evaluation of managers and specialists. This work at the bank became engaged in 1997. Over the past three years through the grading system were more than 45 % of employees.

You can also select another element of personnel management system - this talent pool. A set of experts in the personnel reserve in two ways. One of the most common ways - recommendations superiors. Another way - on the basis of assessment of professional and corporate competencies, identifying employee motivation to develop. Such an assessment is carried out using in-depth interviews, Assessment Center and diagnostics 360 degrees.

Despite the fact that in recent years the bank implemented the system of formation and training of the reserve for promotion to management positions, in this work there is no consistency, which leads to a permanent deficit of well-trained bank managers , especially in the link manager - deputy manager of the department, as well as level line managers for offices and additional offices. Continued competition at the regional banking market is highly necessitates constant search for new forms of corporate training personnel reserve. The necessity to develop and implement a mechanism consistent progress employees included in the personnel reserve for the territorial unit of the bank and offices. At formation of personnel reserve running poorly studied

prospective employees directly in the field, which leads to delays in the process of filling vacancies.

But not only the professional side is important in the banking field. No less important moral and psychological component that characterizes the quality of specialists. The bank has more than 10 years quite successfully operates psychiatric unit.

OJSC “North Caucasian Bank of Sberbank of Russia” in addition to the moral stimulation of work of employees , and implemented a system of measures of a social nature. By the Board of the bank for several years implemented appropriate program. It aims to improve social protection, financial support for employees, their families and retirees who had previously worked in a bank. Among the most significant areas of the program include: a lump of material compensation in connection with the retirement, financial aid , payment child support workers in children's sanatorium institutions and medical services under contracts of voluntary health insurance , tuition promising professionals in higher education etc.

Thus, in the North Caucasus Bank pays special attention to HR department, as it depend on the performance of the employees of the bank. Consider the performance assessment of the economic and social efficiency of the personnel management system.

Relationship of economic and social efficiency of the personnel management system is explained as follows:

1. On one hand, effectiveness of a social incentives personnel can be ensured only when the existence of the bank is stable, and it gets profit to provide these incentives;
2. On the other hand, economic efficiency can only be achieved if the staff can assist in the disposal of its workforce, which is possible in the presence of the bank of certain social benefits, and therefore a certain level of social efficiency.

The calculations of performance management.

1. Economic efficiency of administrative activity is calculated by the formula (1)

$$E_{aa}=I/C_o$$

I – income of the bank, t. rubles

C_o – operating costs, t. rubles

2. Share management costs determined by the formula (2)

$$C_m = C_{ap} / C_o$$

C_o – operating costs, t. rubles

C_{ap} – costs for administrative personnel

The ratio of administrative staff and core personnel (functional and operational) is calculated by the formula (3)

$$R_{afo} = N_a / N_{fo}$$

N_a – number of administrative personnel

N_{fo} – number of functional and operational personnel

Effectiveness of the bank's management is determined by the formula (4)

$$E_m = N_a / I$$

N_a – number of administrative personnel

I – income of the bank, t. rubles

To determine the cost-effectiveness of the following data, which are discussed in Table 2.

Table 2 - Major indicators of OJSC "North Caucasian Bank of Sberbank of Russia"

Indicators	2011	2012	2013
Administrative personnel, people	296	296	296
Functional personnel, people	3374	3610	3783
Operational personnel, people	5142	5210	5375
Operational costs, t. rubles	410113,1	610440,8	808666,7
Costs of personnel management, t. rubles	1037600,8	1167813,4	1425700,4
Income of the bank, t. rubles	5470937,3	5860841,3	7017534,1

Source: self studies

Based on these data, the following results were arranged in Table 3.

Table 3 - Performance indicators of management OJSC "North Caucasian Bank of Russia".

Indicators	2011	2012	2013
Administrative personnel, people	296	296	296
Functional personnel, people	3374	3610	3783
Operational personnel, people	5142	5210	5375
Operational costs, t. rubles	410113,1	610440,8	808666,7
Costs of personnel management, t. rubles	1037600,8	1167813,4	1425700,4
Income of the bank, t. rubles	5470937,3	5860841,3	7017534,1

Source: self studies.

Based on the tables, we can make the following conclusions:

1. During the period from 2011 to 2013 reduced the economic efficiency of management activity by approximately 1.5 times.
2. There was a slight decline in the ratio of administrative personnel to the operational and functional, indicating that improving management and reducing the number of managers compared with subordinates.
3. Improved management effectiveness of the bank due to increased income and a constant number of administrative staff.

Social efficiency is manifested in the ability to achieve positive and avoid the negative from the social point of view of changes in the bank. Social efficiency of personnel management is implemented as performance expectations, needs and interests of employees. These include, for example, a good salary, pleasant working conditions and opportunities for personal development.

We introduce a performance evaluation of social development of OJSC "North Caucasian Bank of Sberbank of Russia."

Coefficient of the amount of injuries is calculated by the formula (5)

$$C_{inj} = N_{inj} / N_p$$

N_{inj} - Number of injuries

N_p - Average number of employees

Coefficient of the amount of social vouchers calculated by the formula (6)

$$C_{sv} = N_{sv} / N_p$$

N_{sv} - Number of social vouchers

N_p - Average number of employees

To determine the social effectiveness use of the following data, which are discussed in Table 4.

Table 4 - Indicators of social security of workers in OJSC "North Caucasian Bank of Sberbank of Russia"

Indicator	2011	2012	2013
Number of injuries	151	102	83
Number of social vouchers	543	780	1020
Average number of employees	8812	9116	9454

Source: self studies

Based on these data, the following results were arranged in Table 5.

Table 5 - Performance evaluation of social development in OJSC "North Caucasian Bank of Sberbank of Russia"

Indicator	2011	2012	2013
Coefficient of the amount of injuries	0,017	0,011	0,009
Coefficient of the amount of vouchers	0,062	0,086	0,108

Source: self studies

Based on the tables, you can make the following conclusions:

- For the period from 2011 to 2013 reduced the number of injuries as a result of preventive measures and compliance with regulations on labor protection and safety;
- Increase in the number of social vouchers to 1.7 times as a result of the active work of the union.

For the successful development of "North Caucasian Bank of Sberbank of Russia" is desirable to extend the introduction of new preventive measures and strict adherence to safety regulations.

Improve the operation of the workers union to increase the number of social vouchers for building an active and useful recreation staff that, in the future, will help to increase productivity.

Equally important to the company also has a planning number of staff. For this purpose, the coefficients characterizing the presence and movement of personnel in the enterprise:

1. Enrollment ratio of personnel - set as the ratio of the number of employees taken over a given period to the average number of employees during the same period:

$$C_{ep} = N_{ep} / N_p$$

N_{ep} – number of enrollment personnel

N_p - Average number of personnel

2. Coefficient of retirement - defined as the ratio of the number of workers dismissed for all reasons for this period of time to average number of employees during the same period:

$$C_{ret.} = N_{ret.} / N_p$$

$N_{ret.}$ - number of retirement personnel

N_p - Average number of personnel

3. Turnover rate of personnel characterizes the level of movement of personnel without a valid reason, and is calculated as the ratio of the number of employees retired without reason and for violation of labor discipline during this period to the average number of employees during the same period:

$$C_{tum.} = N'_{ret.} / N_p$$

$N'_{ret.}$ - the number of employees retired without valid reason and for violation of labor discipline

N_p - Average number of personnel

For determining the above ratios using the following data, presented in Table 6.

Table 6 - Indicators of the presence and movement of personnel in the OJSC "North Caucasian Bank of Sberbank of Russia," people

Indicator	2011	2012	2013
Average number of personnel	8812	9116	9454
Number of enrollment personnel	1075	1105	1135
Number of retirement personnel	578	801	797
Retired without a valid reason	327	456	492

Source: self studies

Based on these data, the following results were arranged in Table 7.

Table 7 - Indicators of the presence and movement of personnel in the OJSC "North Caucasian Bank of Sberbank of Russia"

Indicator	2011	2012	2013
Coefficient of enrollment of personnel	0,119	0,121	0,12
Coefficient of retirement of personnel	0,066	0,088	0,084
Coefficient of turnover of personnel	0,037	0,05	0,052

Source: self studies,

Thus, it is a systematic approach to address and solve the problems of personnel management North Caucasus Bank Sberbank of Russia will allow maximum use of human capital to achieve the best financial results. During my study revealed deficiencies in the formation of personnel reserve, as well as in the system of evaluation and certification of personnel. To improve the quality of staff performance , we proposed to design a circuit model of the rational organization of human

movement in the OJSC "North Caucasian Bank of Sberbank of Russia", as well as business personnel evaluation system meeting the requirements of the organization.

5. Improving the performance of HR department of OJSC "North Caucasian Bank of Sberbank of Russia"

5.1 Development of the organizational work with a reserve of personnel of OJSC "North Caucasian Bank of Sberbank of Russia"

Significant role in the personnel reserve assigned authorities and psychological services. Analyzing the practice of their work, it can be noted that they are now actively engaged in finding in the field of personnel management system diagnostics, solve practical problems at the intersection of sociology and management science.

However, in this aspect there are a number of serious problems. Often senior management underestimates the objective necessity of achieving the goals in working with the reserve personnel. In some cases, there is no interaction between the functional units and HR departments, inadequate grading system is focused on issues of personnel reserve. Consider the organizational aspects for improving the formation and operation of a reserve of personnel on the basis of OJSC " North Caucasian Bank of Sberbank of Russia ". The initial and most important step in the formation of personnel reserve is the planning stage.

The purpose of this step is to predict the personal advancement, their sequence, set the desired social, educational, professional and other options enable workers in the provision for extension. This requires a study of the entire chain of promotions, displacements, layoffs of individual employees.

The main objectives of planning are saving and development of human resources, the definition of requirements for each position, ensuring the necessary schemes recruitment and identifying sources of reserve personnel.

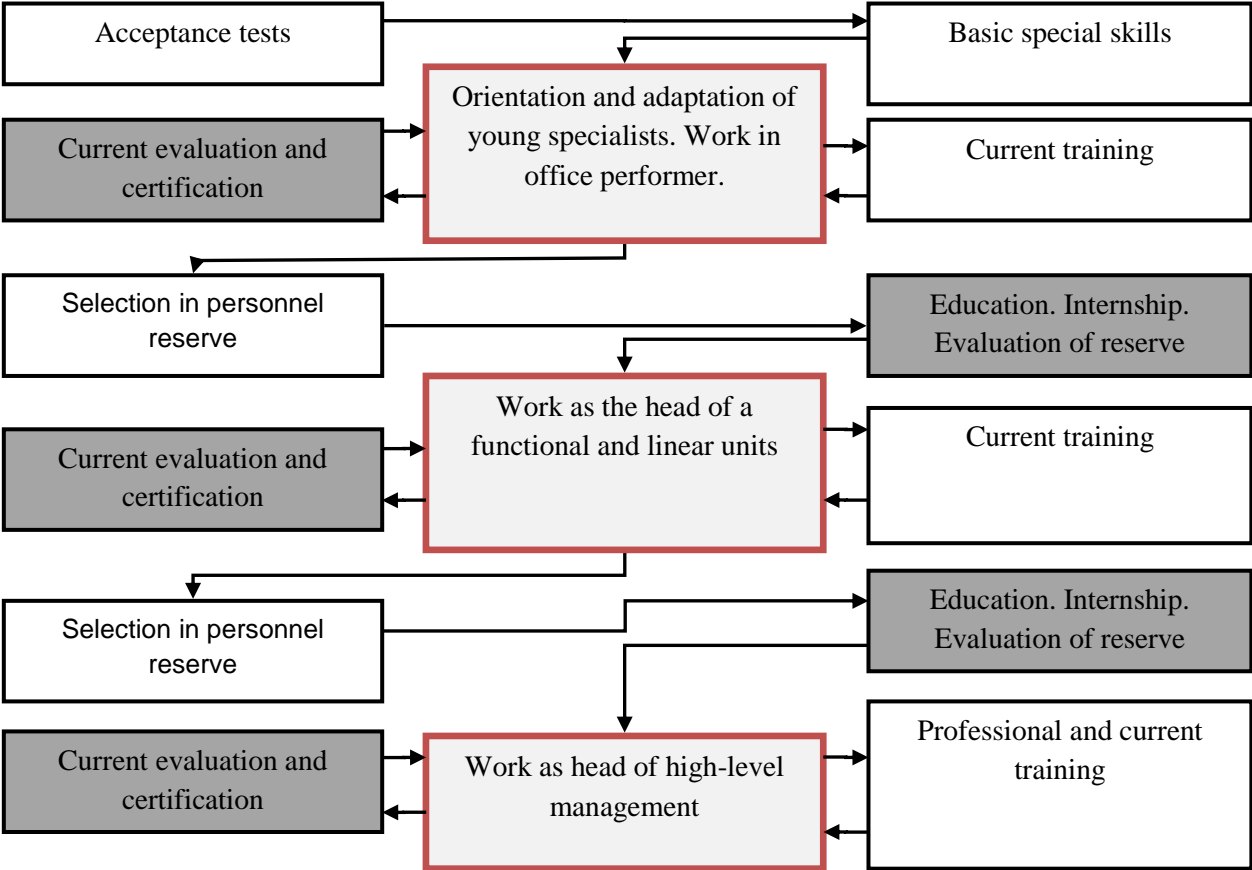
Plans of personnel reserve must be in the form of substitution scheme that have a variety of forms depending on the features and functionality of organizational and management system elements . We can say that the substitution scheme is a variant of the scheme to develop the organizational structure, oriented personality with different

priorities. The basis of individually oriented substitution scheme are substitution scheme model. They developed by HR departments under the organizational structure and represent a variant of the conceptual model rotation jobs.

In considering the qualification requirements will be crucial professional and managerial competence, training, experience, the tendency to make decisions, organizational, communication, business, and other qualities.

Illustration of the conceptual content of system design personnel reserve is next, we have proposed scheme model of rational organization of personnel movement. Model of this process is shown below.

Figure 7 - Model of rational organization of personnel movement in the OJSC "North Caucasian Bank of Sberbank of Russia"



Source: self studies

For positions, provided the structure of personnel reserve , it is recommended to pick up at least two employees , including ready-to- appointment to the position in the next

period ("nearest reserve") and for the nomination in future ("far reserve"). Individuals enrolled in the reserve for the future, not as a fixed allowance for the specific position of the bank.

When determining the strength of the reserve staff can operate the following factors: characteristics and properties of the specific structural units of the bank , the bank needs to management personnel, in both the short period and long-term perspective, the age structure of personnel; desired degree of rotation and

dismissal; evaluation results service- specific professional activities; tendency of the candidate to the job where the full might reveal his ability and potential , the required level of capacity for action in terms of risk arising from their professional activities ; structure sources of replenishment of human capacity , suggestions and recommendations of the structural units of evaluation committees.

There is every reason to believe that the formation of personnel reserve is an independent administrative procedure that from the point of legal regulation, is not yet sufficiently regulated.

Provision of personnel must be based on the following principles:

- Planning the preparation of the reserve;
- Openness and transparency in the selection and enrollment of a bank employee in the personnel reserve;
- Agreement of the bank employee to its inclusion in the personnel reserve;
- Trust and respect of bank employees, objective assessment of their qualities and performance results.

Formation of reserve personnel should be implemented in two stages: the first stage - preliminary selection of potential candidates, the second - their discussion, agreement and approval.

Selection of bank employees in the personnel reserve is made in accordance with the nomenclature of positions, compiled on the basis of the plan reserve personnel.

Final review of the candidates selected in the reserve personnel, should be implemented at an operational meeting.

A candidate for admission to the reserve personnel may be present during the discussion of his candidacy at the daily briefing. Some influence on the inclusion of a bank employee in the personnel reserve may also have certification commission, but this is not the norm for head control.

Selection criteria in the personnel reserve are:

- The age of the candidate;
- Level of education;
- Results of the last performance appraisal and recommendation of compliance certifying commission candidate position;
- Personal qualities;
- Experience of the candidate;
- The conscientious performance of official duties;
- Health.

On this basis it is concluded according to the potential candidate displaced post .

In the selection of reserve personnel recommended that the following basic techniques proven science and practice:

- Study and analysis of personnel documents, and evaluate them on a bank employee qualifications and past experience;
- Study and evaluation of a bank employee by personal communication, interviewing;
- Hearing reports on the results of his action;
- Analysis of the qualities of the candidates in the reserve personnel on the best employee, taken as a reference;
- Socio- psychological diagnosis;
- Analysis of the results and conclusions of the performance appraisal, qualifying examinations.

In the course of researching candidates can be used and other methods: expert evaluation; proficiency testing ; group discussion ; business game ; critical incident

technique . However, we must remember that only the use of different methods of researching personality in their entirety allows the most objective assessment of the qualities of the candidate in the personnel reserve.

Differences in the structure and composition of personnel reserve, initial training of bank employees necessitate individual approach when choosing specific forms and methods of work with a reserve.

Not enough to form a reserve personnel, selecting him in the most promising candidates. Requires systematic work with persons who are in reserve, to ensure quality and intensive training of each employee to self-employment at a new, higher level.

Differences in the structure and composition of reserve personnel , as well as the initial readiness of candidates determine an individual approach when choosing the forms and methods of work , the determination of their sequence and duration.

Job candidates, consisting in the provision of personnel , it is necessary to carry out the plan for individual training , which should have every one of them . Developed a plan for the calendar year head of the relevant structural unit , together with the personnel department .

Supervisors consisting of persons in the personnel reserve , as well as staffing agencies that provide them with the necessary conditions for the successful implementation of the individual plan .

Exceptionally significant, independent line of work with the reserve personnel should consider additional training of the persons included in the personnel reserve. In terms of individual training provides specific measures to acquire the necessary theoretical , economic, psychological, pedagogical and managerial knowledge to develop the employee skills and leadership skills up to date .

As the main form of practical training internships can be considered employees who are in the personnel reserve. The essence of such training is that candidates who are in the personnel reserve, actually appointed caretaker for the position as a reserve for which they were submitted.

Internship as an educational technology personnel reserve is carried out in order to build and retain employees in professional and managerial knowledge and skills

obtained through theoretical training as well as studying their best practices in bank management. Practical exercises should include elements of work perhaps more characteristic of real management situations.

After training, and the performance of individual plans analyzes and assesses the readiness of the reserve, whose task is the following: all the valuable achievements in working with reserve personnel should be involved effectively to achieve organizational goals in personnel, adjustments to individual training plan for career growth forecast.

It is important to note that the accuracy of estimates is great importance not the degree of formalization or saturation analysis methods (evaluation), but the degree of responsibility of managers in evaluating the performance with personnel reserve, as well as their freedom from bias.

Thus, the availability of reserve personnel in management departments will quickly and at the same time deliberately, without hurry, to fill open vacancies, which will contribute to the smooth and rhythmic work management units, reduce to a reasonable minimum of judgment in dealing with personnel issues. But as noted earlier, a major role in the process of personnel management system also plays an evaluation and certification. Consider further the process of developing a system of evaluation and certification of personnel.

5.2 Develop a system of evaluation and certification of personnel

The main purpose of staff appraisal evaluation system is operational support of all levels of the bank's management objective information for the formation of administrative decisions.

General requirements for the process:

- Regular assessment, frequency of which (from quarter to several years) is determined by specific management objectives;
- Integrated assessment reflecting the results of the various aspects of the employee with the rational allocation of priorities;

- objective assessment, provided the use of standardized methods;
- personality assessment , involving the use of differentiated approaches by staff categories, priorities and criteria;
- Feasibility assessment provided by the presence of formalized management procedures adopted by its results.

Subjects rated their function and mechanism of interaction:

A. Office staff:

- Development of management procedures and mechanisms, their agreement with the heads of departments and the organization of the implementation process;
- Control over their current operation;
- To provide guidance to the heads of structural units;
- Direct participation in the most important assessment procedures;
- The collection, analysis and synthesis of the results of individual assessments, development and management of the bank transfer conclusions about the trends of further development of staff in response to the results.

B. Heads of departments of the bank:

- Indirect (in the mode of proposals and approval) involved in the development of procedures and evaluation mechanisms;
- Organization of the immediate operation procedures and evaluation mechanisms within their units, transfer service personnel of the results;
- Development and transfer service personnel proposals to improve the methods and procedures;
- Formation and practical implementation (within its competence) management decisions based on the results of the assessments .

First pillar: the current organization of evaluation process of staff.

Applied assessment tasks:

- Providing input to operational decisions in the ongoing development of employees and sub- pay;

- Accumulation of information to provide a comprehensive evaluation of the employee for between-evaluation period.

Frequency of current assessment:

- For category "performers" - once a month ;

- For the categories of "experts " and " leaders " - once a quarter .

Second pillar: the certification of employees - formalized procedure for integrated assessment of the employee a fixed period of time.

Application:

- Providing initial management information subsystem development to staff on possible staff movements, as well as management reserve for the nomination;

- Provision of information to evaluate the overall effectiveness of the system of personal management.

Types of certification:

- Planned, the frequency of which depends on the category of candidate;

- Unplanned, organized in the form of an extraordinary event target associated with the urgent need to move candidate.

For introduction personnel evaluation should:

1. Prepare Regulations of certification. Evaluation results must be legally competent decorated.

2. Advance acquaint all employees with the objectives, date and method of evaluation to avoid the natural fear and negative attitudes. Emphasize the positive aspects of certification.

3. Make a plan certification (preparation, conduct, analysis of results) .

Be sure to provide feedback - every employee has a right to know the results of its evaluation and, in case of disagreement, to discuss contentious issues with the head.

Term of use after the introduction of techniques for 4 years.

Table 8 - Costs for realization of personnel evaluation system project.

Period	Type of costs		
	Education of "evaluators"	Purchase of new equipment, rubles	Organizational costs (printing forms, materials processing)
1 year	70 000	400 000	30 000
2 year			30 000
3 year			30 000
4 year			30 000
Total	590 000		

Source: self studies,

Table 9 - Revenues from realization of personnel evaluation system project.

Period	Type of revenues	
	Increase the volume of loans, rubles.	Opportunity not to expand staff by improving the quality and speed of tasks staff already working in the organization (savings on salary)
1 year		
2 year	1 000 000	300 000
3 year	1 500 000	450 000
4 year	2 000 000	550 000
Total	5800000	

Source: self studies,

Table 10 - Calculation of the economic effects from personnel evaluation system project.

Period (i)	Revenues (R)	Costs (C)	$\frac{1}{(1+E)^i}$	$\frac{R}{(1+E)^i}$	$\frac{C}{(1+E)^i}$	NPV	Accumulated NPV
1 year	0	500 000	0,92	0	460 000	-460 000	-460 000
2 year	1 300 000	30 000	0,85	1 105 000	25 500	1 079 500	619 500
3 year	1 950 000	30 000	0,79	1 540 500	23 700	1 516 800	2 136 300
4 year	2 550 000	30 000	0,73	1 861 500	21 900	1 839 600	3 975 900
Total	5 800 000	590 000		4 507 000	531 100	3 975 900	

Source: self studies

$E = 0.0825$

Take the discount coefficient equal to 8.25% according to the rate of refinancing 19.05.2011y. established by the Central Bank of Russian Federation.

Net present value (NPV) - calculated as the difference between the cumulative present value of the project and discounted one-time costs.

$$NPV = \sum_{i=1}^n \frac{(R_i - C_i)}{(1+d)^{i-1}} = \sum_{i=1}^n \left[\frac{R_i}{(1+d)^{i-1}} - \frac{C_i}{(1+d)^{i-1}} \right] \quad NPV = 3\,975\,900 \text{ rubles}$$

Economic efficiency of the innovative project is a positive NPV.

Accumulated Net Present Value (ANPV) - is a present value, calculated on a cumulative total.

Project profitability index (PI) - is the ratio of the total present value discounted to the total one-time costs.

$$PI = \frac{\sum_{i=1}^n \frac{R_i}{(1+d)^{i-1}}}{\sum_{i=1}^n \frac{C_i}{(1+d)^{i-1}}}$$

$$PI = 4\,507\,000 / 531\,100 = 8,4862$$

Economic efficiency of the innovative project is the value of PI more than one. In our case $PI = 8.4862$.

Profitability of the project (average ROI) - is a kind of profitability index correlated with the term of the project. It shows how much revenue brings each ruble invested in the project investment.

$$ROI = \frac{PI - 1}{n} \times 100\% , ROI = 8,4862 / 4 = 212,16\%$$

What means, that each ruble invested brings 212,16 rubles investment.

Economic efficiency of the innovative project is a positive return on the project.

Thus, all indicators project is economically efficient, that is the reason for its adoption and implementation.

1 year:

$$\frac{R}{(1+E)^i} (1) = 0,92 * 0 = 0$$

$$\frac{C}{(1+E)^i} (1) = 0,92 * 500\,000 = 460\,000$$

$$NPV (1) = 0 - 460\,000 = -460\,000$$

$$ANPV (1) = -460\,000$$

2 year:

$$\frac{R}{(1+E)^i} (2) = 0,85 * 1\,300\,000 = 1\,105\,000$$

$$\frac{C}{(1+E)^i} (2) = 0,85 * 30\,000 = 25\,500$$

$$NPV (2) = 1\,105\,000 - 25\,500 = 1\,079\,500$$

$$ANPV (2) = 1\,079\,500 - 460\,000 = 619\,500$$

3 year:

$$\frac{R}{(1+E)^i} (3) = 0,79 * 1\,950\,000 = 1\,540\,500$$

$$\frac{C}{(1+E)^i} (3) = 0,79 * 30\,000 = 23\,700$$

$$NPV (3) = 1\,540\,500 - 23\,700 = 1\,516\,800$$

$$ANPV (3) = 1\,516\,800 + 1\,079\,500 - 460\,000 = 2\,136\,300$$

4 year:

$$\frac{R}{(1+E)^i} (4) = 0,73 * 2\,550\,000 = 1\,861\,500$$

$$\frac{C}{(1+E)^i} (4) = 0,73 * 30\,000 = 21\,900$$

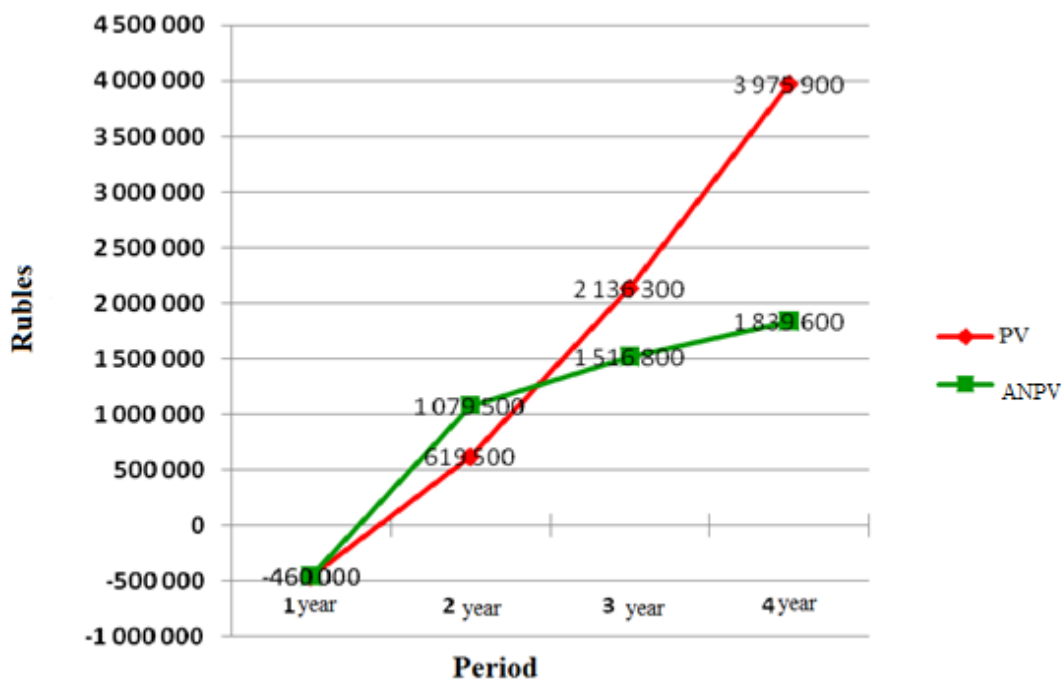
$$NPV (4) = 1\,861\,500 - 21\,900 = 1\,839\,600$$

$$ANPV (4) = 1\,839\,600 + 1\,516\,800 + 1\,079\,500 - 460\,000 = 3\,975\,900$$

Time of payback - represents the estimated date from which the accumulated net present value (ANPV) to a stable positive value.

$$T_{pb} \approx t_- - \frac{ANPV_-}{ANPV_+ - ANPV_-} = 1 - \frac{-460000}{619500 - (-460000)} = 1,43 \text{ year}$$

Figure 8 – values of PV and ANPV in time period



Source: self studies

Positive values of NPV and ANPV, as well as high enough profitability project personnel clearly shows effectiveness and needs to implementation.

Instruments for evaluation acting standard methods, developed by service personnel with the participation of leading specialists of the bank, meet the following general requirements:

- The document contains a list of parameters to be estimated, reflecting the professional, as well as some personal qualities of employees ;
- The total range of parameters used differentiated by category of staff and is limited by the number of estimated positions (as a rule - no more than 5-8 qualities most important for a particular category of employees);
- For each item of the list of installed fixed grading scale, the range of which is determined by the degree of priority specific personal or professional skill;
- Technical Manager assessed individually employee performs a specific value assessment grade for each of the above items (whose work, estimated by heads of structural units);

- To prevent the complications of artificial techniques with the inevitable loss of their practical functionality using multifactor estimated coefficients are not allowed ;
- The total estimated coefficient characterizes the overall efficiency of the employee work for the assessed period , increasing the reserves of which are determined by the difference between the maximum possible score and actually received ;
- Information about the performance evaluation unit employees for a set period of time shall be communicated to each of them in a strictly individual mode .

Methodological conditions of the organization of personnel certification :

- Formalized in securing personal management system certification status as a prerequisite of any vertical or horizontal movement of officials of all categories of employees of the bank;
- Use in the process of certification previously generalized the results of ongoing evaluation of the appraisee officer approved standard procedures ;
- Regularity of certification ;
- Implementation based on the correspondence with the invitation candidate only when necessary to clarify specific issues.

Background information for certification:

A. Head of structural unit:

- Generalized for the entire between-evaluation period results of ongoing evaluations of the employee;
- Direct recommendation for further development of the employee (in a very concise and concrete form , such as " employee works effectively , but can not realize his/her full potential due to the mismatch of scale functions on substitutable workplace - recommended a promotion or horizontal movement of the extension assigned of his duties.")

B. From HR department:

- Factual information about the results of employee development for between-evaluation period;

- Conclusion of psychologist.

From security - information about irregularities in between-evaluation period (if they were).

Typical composition of the permanent members of the Certification Commission:

- Director of Human Resources (Chair) ;
- HR department specialist, performing functions on maintaining individual files of bank employees;
- A specialist security service that acts as a control staff loyalty and their compliance rules established by the service;
- Leaders of all independent structural subdivisions.

Director of Human Resources is personally present at the appraisal categories of "leaders" and "experts" , the presence of the heads of departments required only for certification of their direct reports .

Possible results of certification (respectively - and the mechanism of comprehensive evaluation of individual employee activity) are presented in the form of specific recommendations to the typical senior management of the bank:

- The employee has marked a good potential in the absence of sufficient theoretical training - recommended referral to training or retraining;
- The employee has identified leadership qualities, professional qualifications validated , but noted the discrepancy scale positions to the real potential - recommended including in the number of candidates in the reserve for the nomination;
- The employee has successfully completed a training program in the reserve candidates for the nomination - recommended vertical movement in the form of a promotion when a job vacancy, as appropriate;
- Noted a significant improvement in the performance of the current employee with full compliance of his/her position - recommended salary increase within the specified range;

- The employee lacks the necessary qualities to work in the appropriate unit, the other negative aspects of its activities is not marked - recommended horizontal movement, i.e. transfer to another unit ;
- Noted the discrepancy employee his/her position in the absence of prospects for rapid remedy the situation (for example, by a special additional training) - recommended vertical movement in the form of demotion;
- A marked deterioration in the current employee performance - recommended lowering salary within the specified range;
- Marked a further deterioration of the performance of the employee in comparison with the results of the previous certification; identified quality, precluding the possibility of continuing work at the bank violated the job description or contract, are the basis for early termination of his immediate - recommended dismissal.

The procedure for implementing the recommendations of the Evaluation Committee:

- Decisions related to the movement of office or dismissal , the exclusive competence of the chairman of the bank;

One of the main principles of the assessment system is open to staff its criteria and methodologies. Therefore, one of the major problems in its implementation was to ensure "transparency", to develop clear requirements for knowledge, skills and personal qualities of employees and informing about them to all the staff of the bank. It was necessary to decide whether, where any employee of the bank can get all the information necessary for the successful completion of certification. The solution to this problem in a large organization with a regional structure , which is a bank, made possible only by using modern means of information exchange - by placing the necessary data in the shared folders of OUTLOOK. In the future, to inform workers plan to use the currently created an internal website of the bank.

In addition, to ensure the principle of openness in position on certification provides that responsible for attestation shall organize familiarization candidate with a list of questions to professional certification, as well as to inform him about the sources of the information you need at least two weeks before the date of certification.

This seemingly simple and natural requirement for any assessment procedure. However, in large organizations, in which information can spread slowly and

distorted, incomplete adherence to it to do so may lead to suspicion of staff, his distrust and even fear of assessment procedures. I believe that every employee of the organization should be sure that when they are defined and known to the requirements of the level of knowledge and skills, certification is no more than a procedure, confirming his skills, and will not be anything unexpected. Therefore we will look at ways of improving the system of education and training of employees of OJSC "North Caucasian Bank of Sberbank of Russia".

5.3 Improvement of the system of education and training of employees of OJSC " North- Caucasian Bank of Sberbank of Russia "

The success of the continuous professional training of bank employees is largely determined by the quality of its planning. Planning for continuous training is an integral part of the business plan of the bank, which is based on the main areas of the bank's strategy and its needs for highly qualified professionals. This requires the creation of a bank intensive training system (ITS) allows a short time with high efficiency implement training (training, retraining) professionals and managers.

For the creation of a bank intensive training system should begin with the formation of the system of teaching methods, ensuring its compliance with the content of teaching material through the use of the capabilities of modern educational technologies. Orientation on modern educational technology should be implemented by means of an educational programs of a number of innovations:

- In learning principles (modularity, learning "to result", variability study periods depending on the initial level of preparedness of students, training with a professional selection of applicants for various roles, etc.);
- The forms and methods of training (active methods, distance learning, differentiated learning, optimization mandatory classroom);
- Methods of control and management of the educational process (distributed control modules on the use of testing and ratings, adjustment of individual programs on the results of monitoring, use of the local (regional) automated systems, etc.);
- Training in the media (computer applications, integral and personal databases and knowledge bases, trainers, etc.).

Bank must identify and then create a set of learning tools - media educational information system that reflects the content of teaching material and allows to implement a system of teaching methods. At the final stage of development ITS methods and means of teaching are wrapped forms of learning - the system of occupations. The core of this work is informatization of study in ITS, which is the process of introducing information technologies in two interrelated activities: the activities of the teacher and student actions.

The purpose of continuous professional training of OJSC "North Caucasian Bank of Sberbank of Russia" is to ensure continued compliance with the qualifications and skills of each employee of the bank qualification requirements for certain categories of workers. To do this, the bank needs to build a transparent and efficient system of career planning and career development, staff rotation and talent management. This will require formalization prospects and career growth conditions for all categories of staff rotation and formalize the procedures for filling vacant positions (e.g., based on internal and external competitions), substantial development staff appraisal system and the role and importance of personnel departments in the bank . As a result, the bank will provide its employees the opportunity for self-realization, the maximum use of their knowledge and experience, enhance their own professional skills and values in the labor market. Simultaneously increase the need to build a clearer structure for professional growth and development, especially for workers in mass positions (such as operating cash workers and back and middle - office). For these categories of occupations will also be crucial to increase the prestige and attractiveness of these professions within the bank and beyond.

An important challenge is to develop inside the bank of existing and development of new professional communities, bringing together professionals from different levels within the same functional areas (for example, the operating unit). Within these informal associations will create opportunities for professional networking and exchange of experiences, each aspiring professionals will understand the specific goals and ways to achieve them, the personal authority. This will create conditions for a more efficient use of mentoring, strengthen the feeling of belonging to a common cause, increase the prestige of working at a bank and at a particular functional area.

The Bank is also required to modernize and develop the personnel training system. We need to continue the development of the Institute of multipliers and the existing

system of mass distance education, which would be technically upgraded, will be integrated and comprehensive. Training programs should be supplemented with courses providing development not only technical but also behavioral skills (e.g., sales and service) . Also need to prepare special programs that support individual areas of transformations. In addition to the system of mass education significant development system should receive training and professional development of managers at various levels, as implemented on the basis of domestic resources and technology of the bank and with the leading educational institutions.

Thus, the result of the assumed changes of technology and organization of work of OJSC “North Caucasian Bank of Sberbank of Russia” will be a significant increase in productivity and efficiency of management systems that will create opportunities for the release of labor resources. These resources will be used primarily for processing large amounts of bank operations without increasing staff, as well as to improve the quality characteristics of the work, in particular to improve the quality of service and increase sales. In many cases, the increase in labor productivity will also provide an opportunity to optimize the number of employees of the bank. The process of optimizing the number should be phased primarily due to vacancies, optimize the allocation of personnel and attrition replacement.

6. Conclusions and suggestions

This study led to the following conclusions:

1. North Caucasian bank occupies a special place in the Savings Bank, combining the highest number of very different regions of the North Caucasus Federal District. Now, Sberbank in the North Caucasus - more than just a big bank. It the locomotive of the regional economy, one of the major players in the banking market.
2. OJSC "North Caucasian Bank of Sberbank of Russia " - the largest in the region, the financial institution. Today it is a modern universal bank, which meets the needs of different groups of customers in a wide range of banking services.
3. Normal functioning and future development of " North Caucasian Bank of Sberbank of Russia " is largely determined by the level of professionalism and competence of the staff who work there .

4. Correctly chosen development strategy will allow the bank in face of competition from other commercial banks to ensure efficient operation of all its units, including offices and national and come to a sufficiently high rates for all types of its activities.
5. To retain and further strengthen its position in the retail banking market and household deposits is necessary to ensure proper condition for customer service.
6. In order to hold a bank of highly qualified specialists should work together with the heads of all concerned services of the bank to continue to develop additional sources of motivation of employees, establish clear performance criteria specialists, according to which provide the employee with an opportunity to improve the professional level, including for training in the party specialized structures.
7. Monitor staff of the branch, to strengthen the work with a reserve, as managers, and professionals. Within this framework, it is necessary to pay attention to how to work with the internal talent pool and the continued use of external reserves, namely universities of North-Caucasian Federal Region attracting students for training in the bank.
8. Planning and placement of personnel by type of business conduct consistent with its optimal utilization , predicted the bank works, the technology used on the basis of the analysis of the economic burden on the staff of the bank through the use of appropriate techniques .
9. Actual conditions of personal management in most of banks will require a comprehensive reorganization of personnel activities in a systematic manner. Practice of relevant issues as they develop a crisis artificially delaying the process, contrary to the bank 's strategic objectives in a highly competitive environment.

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