

## Management of Banks – An Empirical Study on Managers Role in Organising and Staffing Functions

**Dr. Ramakrishna Sripada**<sup>1</sup>

Professor, S&H Department, Bonam Venkata Chalamayya Engineering College, Odalarevu, A. P (India)

**Dr.Sanyasi Raju. G.V.S.S.N**<sup>2</sup>

Professor in Management Studies, MVGR College of Engineering, Vizianagaram. A.P (India).

**Mr. P. Sitaramacharyulu**<sup>3</sup>

Asst.professor & Bio Statistician, KIMS Medical College, Amalapuram, A.P. (India)

**Dr. Durga Sundara Rao A**<sup>4</sup>

Asst professor in commerce , Adhya Degree College, Dilsukhnagar, Hyderabad . TS.(India)

In truism growth in developing economies has profound impact on various sectors of it more specifically, Banking. As a territorial sector Banking plays a level playing field in an economy in general. On account of globalization of economic activities across the globe , the role of banking has also multiplayed in its role towards economy promotion.

While in the case of Indian banking had witnessed changed its colors in towards economy promotion. For the past two decades attempts to support to economic promotion through initiatives are laudable. Notable Initiatives such as., Banks consolidation, neo-banking, digital payments, coupled with economy promotional schemes like., Pradhan Mantri Jan Dhan Yojana and payment banks etc.. Further, a rise of NBFCs and Fintech firms in the country have made an imputes to financial inclusion and in turn, added fuel to credit cycle in the economy.

In line with its policy initiatives to reach their and gained trust at community indian banking has emerged as the largest intermediary. It is witnessed that contribution of banking sector to GDP is about 7.7% of GDP<sup>1</sup>.

Inevitably bankers role in Indian economy had also enhanced banking sectors responsibility. Though services of banking externally have expanded in leaps and bounds yet it has been carrying with internal administrative issues. More specifically, merger of banks , adding Human resources have added fuel to in its operations. The role of managers in bank management is under underscoring issue now days. Banking operations have conceptually correlated with managerial functions.

Luther Gullick proposed a list of functions that are to be performed by managers with a catchword 'POSDCORB', stands for the activities such as – Planning, Organising, Staffing, Directing, Controlling, Reporting and Budgeting. Consequent upon the effect of business under modern lines , it gained attention of management practitioners and academicians largely.

Further to mention that functions, practices, tools and techniques of management are universal in nature imply that those are equally applicable to the banking sector too, as banks deal with effective utilization of scarce resources for achieving the organizational goals. Management is a unique and distinct process that can be applied to any type of managerial effort, whether in business, government, profession, job etc.

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<sup>1</sup> <https://www.ibef.org/industry/banking-india>

Organising is the process of arranging and allocating work, authority and resources among organization's members so they can achieve the organization's goals. Organizational structure is a frame work that managers devise for dividing and coordinating the activities of members of an organization.<sup>2</sup> Organising is an ongoing managerial process. Strategies can change organizational environment can change,<sup>3</sup>

Among all the functions of management the term “**Organising**” has its place in management of any firm banking also no exception to it. It has more relevance in operating a bank branch . The role of leader ie., manager of a bank branch is very much crucial .

According to **Chester Barnard**, “Organizing is a function by which the concern is able to define the role positions, the jobs related and the co-ordination between authority and responsibility”<sup>4</sup>

Organising is a process of integrating, coordinating and mobilising the activities of members of a group for seeking common goals. It implies establishment of working relationships, which is done by assigning activities and delegating authority.<sup>5</sup>

Staffing is an activity that involves all actions which ensure filling an keeping filled the positions in an organization structure<sup>6</sup>

The primary focus of staffing is on acquiring and retaining right kind of people at right position in the organization at right time. Crucial role of a leader in an organization is to place right people at right position to manage things in an optimum manner. In fact the Staffing function has gained importance because of emergence of acquiring and retaining talented human resources as a key competitive advantage for the organization.

#### **Need for the study:**

As already mentioned Indian banks have expanded its wings to reach customers with new services thereby have entered into new areas by propagating themselves in multi-directional as well as in multi-dimensional. Under present competitive environment with in banking sector for successful running of banks.

Success of a bank is dependent on its lead. Leading a bank is nothing but leading human being. Employees and customers are connected with it. Nazir Hussain<sup>7</sup> (2011) opined that the contribution of banking to a country's economic development can be identified and appreciated for its functions.

Apart from it being a leader of a bank branch, one has to do his functions in a professional way. It includes organizing and staff along with other managerial functions too. Both functions of organizing and staffing in management of banking business are very much crucial.

Even though over the past decade the banking industry has witnessed many positive developments, a good number of challenges thrown by the environment are being overcome by the Indian banking sector. A few of them are poor financial inclusion, low covered rural market, increase penetration of banking in India- tackle demand supply

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<sup>2</sup> James AF Stoner, R.Edward Freeman & Daniel R Gilbert , Jr (2003) : Management, Prentis Hall of india Pvt. Ltd.,New delhi. P.315

<sup>3</sup> Ibid.,: James stoner & others.(2003)

<sup>4</sup> [https://www.managementstudyguide.com/organizing\\_function.htm](https://www.managementstudyguide.com/organizing_function.htm)

<sup>5</sup> [https://baou.edu.in/assets/pdf/PGDM\\_101\\_slm.pdf](https://baou.edu.in/assets/pdf/PGDM_101_slm.pdf)

<sup>6</sup> Wehrich, Cannice a Koontz(2008): Management : A global Entrepreneurial Perspective , TATA Mc Graw Hill, New Delhi. P. 324

mismatch, credit disbursement to the priority sector, the asset quality maintenance, meeting customer expectations, transparency and risk management mechanism, human resources retention, technology adoption and so on.

In Management, the organizing function represents all those activities that result in formal assignment of tasks, authority, and responsibility to groups and individuals and establish coordination among them for achieving the goals and objectives of the organization in an effective and efficient manner.<sup>7</sup>

By default all such impediments were over come to some extent in banking sector. But not fully resolved. Against this back it is pertinent to study managers performance in terms of organisation and staffing at bank branches in this attempt.

**Objectives of the study :**

- To study the Managers performance in terms of Organising and Staffing functions of a bank branch., and
- To identify the underlying factors result their performance in Organising and Staffing functions of a bank branch

**Methodology:**

In this venture an attempt is made through an application of empirical study. Accordingly, a structured schedule was canvassed among sample respondents. The schedule covers 17 statements relating to Organising and Staffing of bank branch business.

**Study area:**

Area selected for the present study is Amalapuram Revenue Division (AMRD), of Dr.B.R. Ambedkar Konaseema district in Andhra Pradesh (India). In fact, in terms of bank business, AMRD has all such features like., agriculture & non-agriculture, credit, potential investments viz. fixed deposits as well as real estate etc., Also customers involve in other agricultural marketing and allied activities too. As such, banks in such areas will have different customer base and business. Thus, it is felt appropriate for present study.

**Sample::** To study the managers' involvement and their performance in planning of functions in bank management, Amalapuram Revenue Division (AMRD), located at East Godavari District of Andhra Pradesh state is purposively selected as study area. Further two popular public sector banks viz., Andhra Bank (AB) and State Bank of India (SBI) are chosen for the study.

Further, all the employees working in selected bank branches are chosen for the study. Altogether, 66 employee are confined for the study and collected the responses from all the 66 employees. The respondents selected for the study consists of various features in terms of their age, education, experience and training. Thus, the selected sample for the study is a true representation of the population of managers.

**Scope of the study:**

Scope of the present study is mainly focuses on planning of bank operations. And performance of branch managers assessed by their subordinates. Dimensions of the study (D1,D2.....D17are.,)

- D1 Ensure systems and procedures as per bank norms.
- D2 Assign day to day routine work load effectively.
- D3 Delegates duties to adopt job rotation

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<sup>7</sup> Karminder Ghuman K Aswathappa(2010) : Management Concepts Practice and cases, TATA McGraw Hill Education Pvt. Ltd, New Delhi.,

- D4 Check reports promptly and update it timely.
- D5 Disburse the customers at the counter in a minimum time.
- D6 Advise the customers in completion of their operations
- D7 Check the operations of accounts daily .
- D8 Observes the movements of subordinates while deal customers.
- D9 Assist colleagues while working with computers
- D10 Advice to regular customers in management of their operations.
- D11 Depute training opportunities to equip professional skills.
- D12 Assist colleagues in completion of task on time as assigned.
- D13 Facilitates subordinates to equip all requisite skill related to job.
- D14 Creates awareness on bank Policies and operations.
- D15 Maintains cordial relationship with co-employees.
- D16 Extends support in sharing the work, while it is needy
- D17 Receives employee grievances patiently.

#### Analysis of the study:

Analysis of the present study is focused on factors which results in gain maximum performance of a manager and low focused areas of a manager in their branch operations. organising and staffing dimensions.

Further to draw a relationship between dimensions and managers performance in Organising and Staffing. In line with the afore said objective, a null hypothesis  $H_0$  is framed viz.,

$H_0 =$  "No significant reliability among the dimensions considered for the study."

$H_1 =$  "A significant reliability among the dimensions considered for the study."

To test the  $H_0$ , a popular test like, Chronbach applied. It reveals that.,  $\alpha$  is (0.816) > 0.75 is considered as reliability (Annexure I). It reveals that dimensions considered for the study are reliable and significantly related each with other.

Having understood from the above, a further analysis is proposed to estimate maximum performance in planning by managers at branch level. Also to estimate factors which influencing it. Accordingly, a linear equation is derived to estimate managers performance (MP). In order to arrive maximum performance in planning by managers, 10 dimensions are considered for the present study viz., Also it is inferred that Mp is a combination of all such 10 dimensions of planning. like., D1,D2 ,D3,.....,D17.

Accordingly,

$MP = D1a + D2b + D3c + D4d + D5e + D6f + D7g + D8h + D9i + D10j + D11k + D12l + D13m + D15n + D16o + D17p.$

Where MP = Managers' Performance in Organising and Staffing.

D1,D2, D3,....,D10 = Dimension wise perception scores ;

a,b,c,d,e = Dimension coefficients (regression coefficients – Annexure - II).

Dimension wise details (Table I ) reveals that in relation to sample size (N =66) the expected Min. score = 66 X 1 =66; Max. score = 66 X 5 = 330. Beta co-efficient are spread between 0.040 and 1.821 (Annexure II).

Further, Maximum Performance of a manager in respect of planning (MP) is estimated with the linear equation derived by assume ‘as If maximum score attained at a dimension and limiting others at minimum (minimum scores)’. Accordingly, Managers’ Performance (MP) at different combinations of inputs (dimensions), is depicted in Table B1 & B2.

It is also identified that MP scores are increasing in tune with addition of each dimension beyond a combination of two. It implies that in case manager tries to pay maximum attention to gain optimum output, planning of a bank branch level activities as a whole. However, such tendency doesn’t exist with any manager. One can only have relatively better qualities. Thus, in estimating maximum score of MP, the present study is limited to a combination of **two dimensions** only. Maximum score of MP is arrived at a maximum of **1778** only at dimensions like. D13 (**Facilitates subordinates to equip all requisite skill related to job**) and D15(**Maintains cordial relationship with co-employees**). Accordingly, such dimensions are influence the maximization of Managers’ performance in planning of bank branch activities. It reveals that in case manager shall pay attention towards such dimensions to maximize will automatically gives maximum performance in terms of organising and staffing function.

Further the present study is also extended to identify the factors influencing such maximum result in their characteristics performance viz. Age, education, experience and training imparted.

a) **Age and Managers performance:**

In fact, age has its influence over involvement of an employee in his job tasks. In the case of manger in a bank also, age has its role in branch management. Thus, an attempt is made to focus on age and managers performance in planning of a bank branch.

In order to test the relationship between age and dimensional performance of manager in organising ad Staffing of bank branch activities a null hypothesis Ho is derived and applied Chi square test.

**H<sub>0</sub> = “No significant difference among the age group of managers and their performance in Organising and Staffing”.**

**H<sub>1</sub> = “A significant difference among the age group of managers and their performance in Organising and Staffing”.**

Chi-square cal. value (12.00) is > p value (0.050) at 5% LOS. Thus, H<sub>0</sub> is rejected. It reveals that Managers’ performance towards Organising and staffing of a bank branch differs in terms of their age. In fact, differences in age will have differential influence on performances of an employee in job tasks. Against such back ground, an attempt is made in Table A with the help of Covariance (CVs).

(Coefficient of variance)																	
Dimension/Age in yr.,	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10	D11	D12	D13	D14	D15	D16	D17
<b>up to 30</b>	0.320	0.130	0.144	0.110	0.112	0.124	0.212	0.204	0.217	0.169	0.159	0.143	0.113	0.130	0.264	0.193	0.137
<b>30-40</b>	2.363	2.335	2.345	2.335	2.336	2.336	2.340	<b>2.346</b>	<b>2.355</b>	2.352	2.335	2.335	2.335	2.337	<b>2.383</b>	2.344	2.351
<b>40-50</b>	0.347	0.136	0.174	0.096	0.114	0.114	0.284	0.199	0.217	0.185	0.111	0.105	0.111	0.083	0.237	0.141	0.215

50>	0.485	0.121	0.190	0.146	0.105	0.183	0.171	0.217	0.300	0.237	0.179	0.167	0.111	0.276	0.444	0.198	0.228
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An observation of the CVs(Table A ) in terms of age groups under study reveals that a high CVs are registered with age group 30-40yrs in towards dimensions under study like., **D8** - Observes the movements of subordinates while deal customers.; **D9** -Assist colleagues while working with computers; **D15** - Maintain cordial relationship with co-employees.

It implies that, such dimensions are less performed by managers under such Middle aged group( 30-40 yrs) as perceived by their subordinates. In fact, such areas as a part of organising and Staffing are crucial but appears less prioritized by the managers in their branches as perceived by their subordinates is an underscoring issue.

**b). Education and Managers performance:**

A well known fact is that education has its influence over an individual performance at their job. More specifically job at bank with fully techno savvy in nature definitely influenced by educational background. Thus, to draw relationship between qualification and dimension a null hypothesis is derived and tested with X<sup>2</sup> test.

H<sub>0</sub> = “No significant difference among the education of managers and their performance in organising and staffing”

H<sub>1</sub> = “A significant difference among the education of managers and their performance in organising and staffing”

Further, it is identified that x<sup>2</sup> calculated value (6.000) is higher than P value at % LOS (0.05). Indicates that a significant difference among the managers in terms of their age. Hence, H<sub>0</sub> is rejected. To probe further into such angle an attempt is made in table with CVs of sample in terms of their qualification.

**Table B Managers performance - Education**

(Coefficient of variance)

Dimension /Education	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10	D11	D12	D13	D14	D15	D16	D17
Graduation	0.547	0.151	0.219	0.189	0.117	0.157	0.166	0.214	0.264	0.236	0.117	0.180	0.117	0.272	0.439	0.256	0.255
PG	0.376	0.126	0.184	0.103	0.103	0.141	0.228	0.193	0.247	0.198	0.142	0.129	0.100	0.164	0.371	0.153	0.200
Others.	0.324	0.112	0.164	0.112	0.115	0.141	0.236	0.253	0.257	0.224	0.164	0.115	0.115	0.141	0.330	0.237	0.204

It is understood that a peep into CVs across the dimensions (Table B) explains that relatively higher CVs represent lower performance were registered with graduates and others in respect of dimensions like., Graduates differ in terms of D1 - Ensure systems and procedures as per bank norms ; **D15** - Maintain cordial relationship with co-employees against their managers performance . Also Post graduates perceived that their managers have less prioritized in Dimension D1 ie., ensure system and procedures as per bank norms.

**c) Experience – Managers performance:**

In fact, experience of an individual has definitely influence over performance of an employee. Such relation in bank job has no exception to it. Thus a relationship between experience and its influence of their managers performance in terms of planning is studied with the help of a null hypothesis(Annexure iv) .

H<sub>0</sub> = “No significant relationship between experience of managers and their performance in organising & Staffing.”

H<sub>1</sub> = “No significant relationship between experience of managers and their performance in organising & Staffing”

To test H<sub>0</sub>, chi –square test is applied reveals that x<sup>2</sup> value 5.953 calculated is higher p value (0.050). Thus, H<sub>0</sub> is rejected. It indicates that a significant relationship between experience of managers and their performance in planning of branch activities. Further to identify influencing of such dimension on planning of bank branch activities CVs (Table C) across the range of managers in terms of experience and performance in Organising and Staffing.

**Table C Managers performance - Experience**

(Coefficient of

Dimension /Service (in yrs.)	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10	D11	D12	D13
<10 yrs	0.299	0.125	0.137	0.125	0.113	0.121	0.194	0.210	0.216	0.184	0.149	0.136	0.136
10-20 yrs.	<b>0.469</b>	0.113	0.208	0.109	0.107	0.172	0.261	0.167	0.281	0.208	0.162	0.149	0.149
20-30 yrs	0.379	0.118	0.204	0.077	0.112	0.100	0.143	0.299	0.249	0.183	0.000	0.077	0.077

It is understood from the table 4.3 reveals that D1 - Ensure systems and procedures as per bank norms; **D15** - Maintain cordial relationship with co-employees against were neglected by their managers in performing their roles as organising and staffing performance.

**d) Training magnitude and managers’ performance:**

In fact, performance of an individual is also directly connected with can be improved with an intervention of employer in terms of training imparted. A well trained employee focus relatively more on the job. Having understood the relevance of training, organizations arrange training programs to its employees to enrich their capabilities. It is in banking sector in India more specifically, with PSBs conducts training to each and every employee from time to time to enlighten them on newly inducted programs and procedures. Thus an attempt is made to study the relationship between training imparted and performance of an employee (Table D ), by deriving a null hypothesis H<sub>0</sub> tested with chi- square test.

H<sub>0</sub> = “No significant relationship between training imparted to managers and their performance in Organising & Staffing.”

H<sub>1</sub> = “No significant relationship between training imparted to managers and their performance in Organising & Staffing”

x<sup>2</sup> cal. value (5.966 ) is higher than p value (0.050). Thus, H<sub>0</sub> is rejected. Further, an analysis is also attempted to identify reason for lower performance with managers in organising and staffing their job tasks

**Table D Managers performance - Training magnitude**

(Coefficient

of variance)

Dimension /Training magnitude (No. times)	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10	D11	D12	D13	D14	D15	D16	D17
< 5 times	0.336	0.132	0.188	0.124	0.110	0.121	0.196	0.204	0.261	0.226	0.140	0.134	0.111	0.163	<b>0.376</b>	0.196	0.214
5-10times	<b>0.465</b>	0.090	0.159	0.000	0.104	0.144	0.219	0.163	0.248	0.144	0.112	0.104	0.104	0.144	0.375	0.171	0.126

>10 times	0.446	0.151	0.155	0.158	0.117	0.180	0.292	0.278	0.184	0.222	0.203	0.180	0.109	0.271	0.359	0.197	0.267
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It is understood from the table that a clear difference is identified with managers performance and training received by themselves. Employees of the selected branches have perceived that managers performance is relatively very low in respect of dimensions like.,

D1 - Ensure systems and procedures as per bank norms; **D15** - Maintain cordial relationship with co-employees.

**Findings:**

Finally, the present attempt has lead to the following conclusions that drawn are:

Perception of employees of the banks reveal that among all the dimensions under study, dimensions like,, **Facilitates subordinate to equip all requisite skills, related job, (D13) as well maintain cordial relationship with co-employees(D15)** are influencing factors gain better performance by managers of the selected banks . Infact it appears appropriate in management of bank branches that manager shall pay attention on such key areas to lead his subordinates perfectly and keep the branch business on right track.

At the same time the subordinates also perceived that managers interms of their age, have certain pitfalls in identified key areas such as., managers in age of between 30-40 yrs have low concern at observe the movements of subordinates while deals with their customers (D8) and Assist subordinates while performing with computer (D9) and also maintain cordial relationship with their subordinate is an under scoring observation.

At the same time, in terms of branch managers education, irrespective of their qualification (i.e., both graduates and Post graduates) have low concern at ensuring systems and procedures in line with bank norms (D1), and also effectively assign day to day work tasks (D2). Also another underscoring issue in management of bank which is neglected by branch managers i.e., Maintain cordial relation with subordinates (D15).

Also revealed through this study is even experienced managers (more than 10 yrs in service) as well as mangers with relatively training magnitude (more than 5 times of trained on bank operations) have neglecting assign day to day work tasks and maintain cordial relations (D1 & D15) is anther an eye opening observation. As the managers in this study are the managers of two reputed public sector banks like, SBI & Andhra Bank.

**Conclusion:**

The facts identified through present study are worthwhile as those are the perceptions of subordinates who sail along with their managers in close association. In spite of this attempt to dig out unearthed facts against branch managers in management of bank branches, but it cannot be applicable for all managers of those selected banks. However, facts revealed through the present study would be rays of hope in rectify the pitfalls in management of bank branches by the managers.

**Table I : Dimension wise Details**

Item	D1	D2	D3	D4	D5	D7	D7	D8	D9	D10	D11	D12	D13	D14	D15	D16	D17
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Total score of each dimension of all sample	227	284	277	282	286	289	252	266	249	254	282	278	285	271	206	247	257
N	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66
Min	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66
MAX	330	330	330	330	330	330	330	330	330	330	330	330	330	330	330	330	330
	-0.22	0.771	-1.12	-0.04	0.31	-0.457	0.905	0.48	0.93	0.41	-0.44	1.821	-1.259	-1.46	-0.999	1.078	-0.902

Table : II : Managers' Performance in Org. & Staffing - Max. performance in different dimensional combinations

Dimension	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10	D11	D12	D13	D14	D15	D16	D17
D1	955	1159	1251	966	1037	1076	1194	1081	1201	1064	1070	1436	1288	1341	1219	1240	1193
D2	***	1101	1407	1111	1182	1221	1340	1226	1346	1210	1261	1581	1433	1486	1364	1385	1339
D3	***	***	1193	1203	1274	1314	1432	1318	1438	1302	1308	1647	1525	1579	1457	1477	1431
D4	***	***	***	908	989	1028	1147	1033	1153	1017	1023	1389	1240	1293	1172	1192	1146
D5	***	***	***	***	979	1099	1218	1104	1224	1088	1094	1460	1311	1364	1243	1263	1217
D6	***	***	***	***	***	1018	1257	1143	1389	1252	1258	1624	1476	1529	1407	1428	1381
D7	***	***	***	***	***	***	1136	1262	1381	1245	1251	1617	1469	1522	1400	1421	1374
D8	***	***	***	***	***	***	***	1023	1268	1132	1137	1503	1355	1408	1286	1307	1261
D9	***	***	***	***	***	***	***	***	1142	1251	1257	1623	1475	1528	1406	1427	1381
D10	***	***	***	***	***	***	***	***	***	1006	1121	1487	1339	1392	1270	1291	1244
D11	***	***	***	***	***	***	***	***	***	***	1012	1493	1344	1398	1276	1297	1250
D12	***	***	***	***	***	***	***	***	***	***	***	1378	1710	1764	1642	1663	1616
D13	***	***	***	***	***	***	***	***	***	***	***	***	1230	1468	1778	1514	1468
D14	***	***	***	***	***	***	***	***	***	***	***	***	***	1283	1547	1568	1521
D15	***	***	***	***	***	***	***	***	***	***	***	***	***	***	1161	1446	1399
D16	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	1182	1420
D17	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	1135

Annexure I Reliability Statistics – cronbach alfa

Cronbach's Alpha	N of Items
.868	17

Annexure II : Regression Co-efficient – Dimension wise

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	1.000E-013	.000		1.131	.301
	@11	-1.000E-013	.000	-.220	-.600	.571
	@12	1.000E-013	.000	.771	1.500	.184
	@13	-1.000E-013	.000	-1.120	-2.021	.090
	@14	-1.000E-013	.000	-.040	-.136	.896
	@15	1.000E-013	.000	.309	.732	.492
	@16	-1.000E-013	.000	-.457	-.763	.474
	@17	1.000E-013	.000	.905	2.157	.074
	@18	1.000E-013	.000	.475	1.324	.234
	@19	1.000E-013	.000	.929	2.066	.084
	@20	1.000E-013	.000	.413	.664	.532
	@22	-1.000E-013	.000	-.435	-.711	.504
	@23	1.000E-013	.000	1.821	1.855	.113
	@24	-1.000E-013	.000	-1.259	-.940	.383
	@25	-1.000E-013	.000	-1.461	-1.663	.147
	@26	-1.000E-013	.000	-.999	-3.597	.011
	@27	1.000E-013	.000	1.078	1.627	.155
	@28	-1.000E-013	.000	-.902	-1.796	.123