

# Human Resource Management Practices in Nationalized and Private Banking Sector: A Comparative Analysis between SBI and ICICI

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## Article Info

Volume 82

Page Number: 11728 - 11737

Publication Issue:

January-February 2020

## Abstract

The present investigation discover the Human Resource Practices in financial sector viz. Nationalized and the Private Banking sector. HR practices have been contemplated widely among assembling, administration and little, medium ventures. Be that as it may, just a couple of studies have tended to the financial business. One Nationalized and Private Banking Sector expanded participation for this investigation. The general point of the examination is to see four key regions (Performance Appraisal, Recruitment approach, Training, Retention and Training,) that shape the improvement of the banking sector in India. The essential intention is to have a similar report among open and private part relies upon previously mentioned perspectives. To start with, we have dissected various parts of these key territories. Furthermore, the scientist has led a near report on each key territories taking a gander at the execution of human development policy within the bank.

## Article History

Article Received: 18 May 2019

Revised: 14 July 2019

Accepted: 22 December 2019

Publication: 21 February 2020

**Keywords:** Performance Appraisal, Human Resource Policies, Training, Retention, Recruitment policy, Human Resource Management Practices

## I. INTRODUCTION

Human Resource Management Training in the current era has taken on remarkable meaning. In a revolutionary cycle of creating economic wars to achieve greater living standards, it can hardly neglect the need to develop the HR to face the greater and modern demands of increasing the quality of social life. HRD's idea manages the improvement of human quality as a rule, and specifically the advancement of human abilities, measures, perceptions and application in the ventures of generation. In that capacity, HRD has become a significant program of all associations for upgrading the creation proficiency/efficiency yet additionally to realize subjective improvement among the labourers at various levels.

Investigates on HRM practices have been considered extensively among amassing and little

and medium undertakings. Such theoretical and analytical assessments have typically been focused on the western association on HRM activities. Mostly there has been no review of the effect of HRM activities on organizational implementation in Asian countries. Due to the much larger share of the cost of production represented by work and considerably larger direct agreement between representatives and clients, HRM condition in management area may gradually be an important determinant of profitability than assembly component. Human asset the executives is the back conceived of any association and banking division isn't any exemption to it. Banking being an assistance division is basically overwhelmed by individuals or clients. The accomplishment of the financial business pretty much relies on the viable and

proficient human asset of the banks. The administration quality and clients fulfilment can be upgraded by the conduct and cordiality of the financial representatives. This part has experienced an allegorical change during the most recent multi decade as for their HR the board rehearses. Further, the significance of HR office right now division additionally has expanded throughout the years.

Representative enrollment, preparing and maintenance are viewed as a most testing errand of the current time. There

have been several inquiries in the Indian environment that included the board's different parts of human resource in banking field all the more clearly. In the following parts a nearby survey of those dispersed activities at the test area has been conducted.

Surprisingly, there have been some remarkable achievements in the financial framework of India over three decades. Its wide range is most common. This is not confined to India's metropolis or cosmopolitans. In fact, the Indian economic framework also came to remote corners of the country. This is a major factor in India's progress.

The government's customary policy for Bank of India since 1969 has brought great profits through nationalization of many private banks in India.

## LITERATUREREVIEW

**Barney (1991)** called attention to that affiliations could make key limit, and for accomplishing this, the essential objective will be to make firms, which are sharper and more adaptable than their rivals.

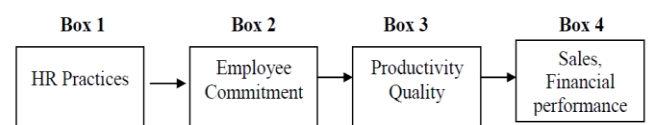
**Amba-Rao (1994)** examined HRM systems and practices of companies and efforts in the Indian context. Half-touched people were led to look at their HRM practices with HRM management and senior management in ten companies in India's metropolitan Hyderabad region. Special HRM constraints considered in this assessment included employee job, performance measurement, compensation, planning, motivation and connections with the worker. Two or three credibility considerations were also considered in searching frameworks. It incorporated critical components within and outside. Inner pieces were:

(1) board style; (2) centrality of HRM structures and their association with practically assisting exercise, by uprightness of MNCs. The study found that popular strategy and use is taken in HRM work environments. In fact, in the execution of the HRM function, the whole boss had extensive fusing line chiefs.

**Stone (1998)** remarked that HRM is either part of issue or part obviously of activity in getting huge duty of people. higher than decrees grasp that affiliations need to satisfactorily manage their HR in the occasion that they are to get top-level development from their administrators

**Visitor (1999)** prescribed best HRP that included: work plan in such way, that administrators have commitment and self-rule to use their understanding and aptitudes; insistence process joined in observing the best potential deliberately; planning as on-going improvement; two-way correspondence procedure to keep everyone prepared; and ace imperativeness to build up labourers' thought regarding eventual outcomes of their exercises, for cash related execution of firm. Guest proposed clear model (Figure 2.1) of HRM execution, which embraced that HRP influences really to expert's level of commitment towards his introduction, which consequently impacts connection's cash related execution as necessities are.

**Figure 2.1**  
**HRM and Performance Model**



**Bose lie et al., (2005)** expected that best four HRM rehearses were gainful selection and choice, preparing and improvement, likelihood and prize framework, and execution authorities that had been commonly utilized by various specialists. They saw 26 unique practices that were utilized in various 104 assessments, of which these were crucial four. These four practices could be acknowledged to mirror basic goals of an enormous bit of essential HRM programs, to be express, to perceive and pick solid entertainers, outfit them with aptitudes and conviction to work suitably, screen their advancement towards huge execution targets, and prize staff well for the meeting or beating them.

**Rajendhiran (2007)** human asset is an impressive sort of favourable posture, enveloped with one of his articles. If different forms of common sense are dealt with properly, it can be expanded. Sound use of HRM systems will affect executives' advantages. Selection and selection schemes can be used to attract the best entertainers and get them. Payment and inspiration can be used to support tasks and improve the execution of work. Organizing and making progress can improve the performance of work or the absence of limits and skills in the intelligent management of agents.

**Kunduand Malhan (2007) rehearsals** in insurance agencies in India were investigated on the basis of information collected from 218 respondents. Four security firms (two foreign firms and two Indian firms) were consulted to look at the sample firms' HRM rehearsals. Data were analyzed using factor analysis and ANOVA. Preparation and benefits, methods for implementation assessment, collection process, HR arranging and enlistment approaches were seen as the huge HRM rehearses followed by protection firms in India. Furthermore, workforce assorted variety and serious pay approaches were likewise seen as among the significant HRM rehearses followed by the protection firms.

**Pillai (2008)** impact of HRM rehearsals on bank workers' learning direction in Kerala State, India was investigated. For the review we recalled a full example of 300 respondents (technical and administrative staff) having a place with two open spaces and two private sector banks. Data was obtained via a coordinated survey. The aftereffects of the exploration featured a solid impact of HRM rehearses on the learning direction of bank representatives in Kerala.

**Chaudhari (2009)** HRM strategies of the partnership were informed by two basic exams: elements of situation and excitement of associates. Situational considerations are labour markets, goals of government, strategies, change, demo phobia, place of affiliation, which must be followed by all. The benefit of assistant spreads the needs of bosses, board, members, government and society. Such variables can be introduced by HRM Frameworks as a requirement and can be contrasted with HRM methods.

**Majeed (2009)** HR rehearses in information-enhancing companies and MNEs were watched. In 30 articles passed between 2000 and 2006, perception of gold-neck area staff in association with top rulers was investigated. Evaluation unambiguously evaluated HR foreman, who was in four obvious grades, with the help of a unique system of Chennai. The evaluation found that variable personnel requested and large organization and improvement of information workers needs have to be monitored and that features need to be taken into account for astonishing constant practices in supervision of Gold Neck Zone workers in information centred companies.

**Stankeviciute (2010)** reviewed —black-box— among HRM and diverse levelled execution. Considering bona fide making study, they gave recognition into HRM arriving at enrollment that there is no single agreed or fixed survey of human resource (HR) practices which are used to depict human resource board. Notwithstanding, in the equivalent report, four execution measures were seen, which could portray how well affiliation is being acted in accordance with all HRM practices.

**Bhaskar, Bhal and Mishra (2012)** considered the effect of key HRM practices and proactive correspondence during mergers and acquisitions of Indian banks. A relevant examination approach was used to analyze the HRM practices used by two one of a kind banks in India (one open section bank and one private division bank). The assessment indicated that by virtue of the open region bank, the HRM practices and proactive correspondences were not gainfully followed, inciting a decrease in various leveled execution.

**Jain et al. (2012)** included how much imaginative HRM rehearses were being gotten handle on by both Indian and outside firms working in India. Their appraisal additionally inspected the impression of Indian HR heads about extraordinary' staffing rehearses. Blended perspective remembering coherent theoretical assessments and for line, study kept an eye out for both assessment questions. Three keen evaluations were encouraged to investigate different sorts of imaginative HR practices unavoidable among inventively raised MNCs working in India. The similar number of reasonable evaluations were in

like manner sorted out of Indian MNCs. Results demonstrated capacity in the way remote firms see its human resource authority's upgrades instead of way wherein Indian firms do. There was unyieldingly essential complement on parent accomplice approaches in outside MNCs something that Indian MNC had less as weight. As indicated by the examination, Indian MNCs were clearly established on coordinating execution from inside and had set up imaginative culture-building practices. Curiously, outside MNCs worried on keeping concordance among parent and fortress and looked for HRMI practices from over their partners in various as rule regions. Remote MNCs furthermore would if all else fails to consider cost and execution edge more than Indian MNCs.

**Chinnadurai (2014)** considered the HRM practices in private division banks orchestrated in Cuddalore region (Tamilnadu) in India. The maker had picked the going with HRM practices for the assessment – enlistment and decision; planning and progression; execution assessment; job improvement; motivation; compensation the administrators and objection dealing with. A case of 260 authorities drawn from 52 private banks (5 authorities for each bank) was picked as respondents for the assessment. Data examination was grasped using rate assessment; single heading ANOVA and t-test. The results assumed that the predominant piece of the respondents was content with the general HRM practices got by various private portion banks considered for the examination.

**Jeet and Sayeeduzzafar (2014)** considered the effect of HRM rehearses on representative occupation fulfilment among workers in HDFC bank utilizing a contextual investigation approach. Fifty-two respondents were reached to acquire the data with respect to HRM rehearses in HDFC bank utilizing an organized poll. Occupation fulfilment was considered as the reliant variable while preparing, execution evaluation, collaboration, representative interest and pay were utilized as autonomous factors. Consequences of relapse investigation demonstrated that with the exception of execution evaluation, the various autonomous factors showed a noteworthy effect on work fulfilment of representatives.

**Sinha (2015)** displayed a relative investigation of different HRM measurements that lead to worker fulfilment among different open and private part banking firms in India. Information was accumulated from 100 open division bank workers and 100 private segment bank representatives utilizing an organized poll. The consequences of the exploration reasoned that there is a critical contrast in the view of open and private part bank representatives with respect to financial and political elements influencing HRM rehearses in banks.

**Mittal, Gupta and Mottiani (2016)** link between HRM practices and levels of consumer loyalty among Indian private banks was analyzed. Information was gathered in private banks out of 203 workers. The examination's consequences have inferred that various HRM rehearses a huge and positive effect on consumer loyalty.

**Ramakrishna, P. and Rao, K.S. (2017)** practices of open and private division banks in the state of Telangana have endeavored to look at human assets. They argued that the Indian financial industry's HRM rehearsals have developed over a period of time, and Indian private part banks' HRM practices are superior to anything that the Indian open segment banks do.

## OBJECTIVE OF THE STUDY

The aim of the study is to exploration is to see four key regions (Training, Performance Appraisal, Retention approach and Recruitment strategy) that shape the improvement of the banking industry in India for Nationalized and Private Banking Sector. The essential reason for existing is to have a relative report among open and private part bets on previously mentioned angles. The main objectives of the study are as follows:

To access the comparative study between the HRM practices

To see the degree of utilization of HR strategies in National and Private Banks.

The general point of the examination is to see four key zones (Training, Performance Appraisal, Retention arrangement and Recruitment strategy) that shape the improvement of the banking industry in India. The fundamental reason for

existing is to have a relative report among open and private division depends on previously mentioned perspectives.

## RESEARCH METHODOLOGY

Research Methodology is a comprehensive way to solve a research problem; it involves many steps usually taken by a researcher to analyze the problem along with the reasoning behind it.

### Data Collection

The data for the above-mentioned purpose have been collected both from the primary and secondary sources.

### Primary Data

Primary data is a data that is collected by interviews, questionnaires or findings in response to a particular problem for specific research. The primary data were extracted from participants' responses to the study.

### Questionnaire

In the present serious world, the financial segment, particularly of the creating economies like India, is confronting parcel of intense challenge, ability crunch, and expertise lack. All these have caused the banks to feel that the inner client is additionally progressively significant similarly with outer clients, so every bank is attempting to devise inventive HR practices to pull in best ability and give them agreeable condition to work with, that empowers the banks to hold gifts.

In the present research work, a sorted out survey was orchestrated and oversaw among the specialist respondents to get their viewpoints on 5-centers Likert scale: Strongly Disagree, Disagree, Neutral, Agree and Strongly Agree. These have been assessed as 5, 4, 3, 2 and 1 independently towards the impression of the respondents on a specific request. A couple of requests have been put to the respondents on the perspectives: Purpose of HR office, ordinary HR takes a shot at, getting ready, Job-satisfaction, support, and enrollment. The important piece of the survey revolves around section profile like:

- A) Gender: The percentage of male and female employees.
- B) Age: finding the employees age.

C) Experience: discovering the years of experience of the employee and the effect of the work experience on key areas of the HR department.

D) Education: to consider the educational background of workers

### Sample Design

For the present study, the sample design is outlined below

### Sampling Population

Out of 204 samples have been gathered from one of the nationalized bank viz. SBI and one of the private sector bank viz. ICICI in equal proportion. Moreover, it is a survey-based analysis work, there is no question that choosing only two forms of the bank, the disadvantage of the study. Furthermore, by visiting more areas it helps the prospective researcher to expand the research work. Besides this, the other restrictions for which only two districts are selected for the analysis are time and resources too. The table below displays the bank details included in the survey.

**Table-1.1: Banks Selected as Sample Units**

TOTAL NUMBER OF WORKFORCE IN SBI BANK				
	Office rs	Assistants	Subordinate Staff	Total
As of 31.03.2013	80,796	1,09,686	37,814	2,28,296
Low:	3861	8388	2035	14284
Retirement	1,426 (+)	1,426 (-)	-	-
Friction	1394	1776	4851	8021
Add / subtract (-):	79755	101648	40630	222033

Source: SBI Annual Report 2013-14

Source: Collected from the official records of Bank. It was decided that one nationalized bank and one private bank should be included. The proportionate stratified random sampling technique for the present research work is used to select the sample respondents from each branch.

## HRM POLICIES AND PRACTICES IN NATIONALIZED AND PRIVATE SECTOR BANKS: A COMPARATIVE STUDY

These days, top administrations of business banks in India are giving expanded consideration to HRM in light of the fact that they have understood that Human assets should be firmly incorporated with arranging and basic leadership dependent on sound strategies. All things considered, the HRM points as fixed by the Indian business banks are clarified as under:

1. To make an atmosphere of receptiveness and trust.
2. To form a cooperative culture, whereby everybody is a significant individual from a successful group to advance human capacities and abilities in the association.
3. To achieve reconciliation of the individual and authoritative objectives.
4. To improve the nature of work-life.

Right now, area banks lost their appeal. This ends up being a danger for them. Open area banks thought that it was hard to rival them. So as to contend they expected to actualize in their bank the most recent innovation accessible just as present the best Human Resource arrangements so as to recover their labour quality and

The respondents contain 32 % of the representatives, who have a place with the age gathering of 38 to 47 Years, trailed by 27% of the workers who have a place with the age gathering of 48 Years and above; however, workers of beneath 27 years includes just 16 % of the representatives.

The lion's share, 33% of the representatives of open division banks and 27% of private part banks have a place with the age gathering certain the talents which are already present with them. Open segment banks despite everything hold fast to an industry-wide compensation settlement, expedited by IBA once like clockwork. The pay structure of all open area banks was uniform; however, in a perfect world, it has not been connected to productivity, on the lines of private and outside

banks. Open just as private division bank workers and officials call for better remuneration bundle. Near examination of HRM strategies and practices of open and private division business banks has been done through substance investigation. All in all, thirty distinctive HRM zones as for enrollment, choice and advancement, pay, preparing and improvement approaches of open and private business banks have been recognized and analyzed through substance investigation.

### PROFILE OF THE RESPONDENTS

Out of the 400 polls appropriated, an informational index of one hundred and Two (102) was gotten. The respondents have been characterized on five segment premise age-wise, sexual orientation savvy, conjugal status insightful, instruction level-wise, and experience-wise. The point by point data on the segment qualities of the respondents is presented below.

It is seen from the table that a greater part (70%) of the example respondents is male, and 30% are female.

It is seen from the above chart that 68% of the male respondents are from open division banks, and 76% of the male are from private part banks. Thus, 32% of female respondents are from open area banks, and 24% of female respondents are from private segment banks. There is the consideration of increasingly male applicants in the research work hitched. What's more, 19% of open division workers, 44 % of private-part representatives are un-hitched. A greater part of the respondents are hitched.

A greater part, 57% of the representatives, are postgraduate or above. Thus, 27% of respondents are expertly or actually qualified, and 10% are graduate. Just 6% of the respondents are undergrad.

A lion's share, 54% of the workers of open segment banks and 57% of the private division are postgraduate or above.

Essentially, 30% of open part banks and 27% of private banks are expertly or actually qualified. Just 5% of open division banks and 7% of private part banks are undergrad. Obviously the scientist has attempted to incorporate the higher qualified

individual who can comprehend the affectability of the examination and can respond to the inquiry precisely.

A prevailing part, 45% of the delegates have (6-9 years) experience. Basically, 28% of respondents have more than ten years of experience, and 27% have (2-5) years' experience.

A bigger part, 45% of the laborers of open zone banks and 44% of the private portion have (6-9 years) experience. So likewise, 32% of open region banks and 19% of private banks agents have ten years or more experience. Also, 23% of open section banks and 37% of private banks delegates have (2-5) years' experience. Clearly the researcher has endeavored to consolidate the practiced employees as test respondents so the information equipped by the respondents would be dynamically strong.

### FINDING

From the above information and discoveries, following ends are drawn:

- ICICI Bank has youthful and dynamic staff in contrast with SBI Staff.
- Besides merit, there are different techniques for getting chose in both open and private area banks; however, the rate is more noteworthy in nationalized banks.
- The attitude of private area representatives towards the idea of work is more positive than that of nationalized bank representatives.
- Employees of private division bank are more all right with their work conditions than representatives of a nationalized bank.
- There are more possibilities for private division bank's representatives for advancements infill in as contrast with workers of nationalized banks.
- The representatives of both SBI Bank and ICICI Banks are particularly happy with their bank work.
- Private division bank's specialists are substantially more worried for inspiration of representatives than that of nationalized banks.
- 100% of respondents from both SBI and ICICI Bank guaranteed that they have gone to Training and Development Programs.
- There are more Training & Development programs directed in private banks for representatives as opposed to a nationalized bank.

- Private bank workers are more genuine for Training programs than nationalized bank's representatives.
- The private bank is furnished with the most recent showing helps than nationalized bank.
- Nationalized bank's workers have better vocation progress subsequent to preparing in contrast with Private Sector Banks.
- Performance evaluation is increasingly visited in a nationalized bank in the correlation of private part bank.
- In both open and private bank fundamental execution evaluation criteria is representative's presentation; however private part bank additionally considered workers abilities for examination.
- The result of execution-based evaluation in private bank is more positive than a nationalized bank since they use execution examination for advancement and compensation increase as well as they also think about it to recognize preparing requirements for workers.
- Employees of private area bank are progressively happy with existing execution examination framework instead of open bank's representatives.
- Canteen offices gave by the private bank are superior to nationalized Banks.
- Nationalized bank fortunate store offices are obviously superior to that of private segment banks.
- Leave offices gave by the nationalized bank is far superior to the private bank.
- Employees of the open bank are highly happy with voyaging remittance, in contrast with private bank's workers.
- Work condition of private Bank is superior to that of nationalized Banks.

A nationalized bank is having more qualified representatives than private Bank.

### CONCLUSION

The present research work was completed based on the data gathered from the respondents (Bank delegates). The perspectives the respondents pass on could be an uneven one. The end dependent on such information along these lines establishes one of the requirements of the assessment. The verifiable instruments and frameworks used in the examination do have their own controls. Other than this, the benefit and time factors are various prerequisites of the assessment. In context on the

previously mentioned obstacles, the customers are urged to use the revelations and proposals of the assessment sensibly.

When planning rehearsals, the general assessment of open division bank staff is more constructive than the secretly supervised sections. It is discovered that the private sector banks focus a great deal on planning, and thus an optimistic presumption is formed among the members to prepare. Execution examination is improved remuneration and advancement to representatives based on their evaluation. It is seen that the execution assessment system in open section banks is very weak, as opposed to private division banks. Congruity is an important part of all work partnerships. A representative's coherence in an organization fosters a sense of responsibility and commitment towards the organisation, eventually prompting growth. In any case, it is obvious from the above diagram that the representatives are not happy with the maintenance strategy of the banks. Enlistment is a fundamental part of the HR division of an association. Open segment and private part representatives both concurred that enlistment is an imperative segment of HR office in an association.

### RECOMMENDATIONS

Recommended to add unambiguous to restricting the content of HRM distinctive interior elements, such as genuine community, structure (orchestrate of HR), affiliation, degree of improvement utilized, and business yield.

### FUTURE SCOPE:

This thesis lights up the past composition on Human resource officials' practices; imaginative HR practices; the impact of HR practices on labourer or definitive execution and HRM in the Indian setting. Last bit of this segment analyzes ask about openings in these assessments and prerequisite for present examination.

### Limitations of the study

The present research work was completed based on the data gathered from the respondents (Bank delegates). The perspectives the respondents pass on could be an uneven one. The end dependent on such information along these lines establishes one of the requirements of the assessment. The

verifiable instruments and frameworks used in the examination do have their own controls. Other than this, the benefit and time factors are various prerequisites of the assessment. In context on the previously mentioned obstacles, the customers are urged to use the revelations and proposals of the assessment sensibly.

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