



HUMAN RESOURCE DEVELOPMENT PRACTICES IN SELECTED INDIAN COMMERCIAL AND FOREIGN BANKS- WITH SPECIAL REFERENCE TO BANGALORE CITY

Ganesh.N.K

Assistant Professor

Department of Commerce, Government First Grade College
Ramanagar District, Karnataka

Abstract: Over recent years there has been an increasing interest in the field of human resource management. Organizations should prefer to maximize wealth through maximizing their human capital. Currently, the literature encourages the consideration of human resources as strategic factors, not only because they play important role in strategy implementation, also because they are beginning to be reckoned as sources of sustainable competitive advantage. Relationships between human resource management and productivity have been studied from different perspectives. This study is an attempt to investigate the extent to which Commercial Banks of Karnataka differ on aspects of human resource management practices and the key Human Resource Practices contributing to employee productivity from a sample of 337 respondents from two commercial banks of Bangalore (one private sector and one public sector bank).

Keywords: HR Practices, Employee Productivity, Private Sector Banks, Public Sector Banks.

Introduction

“Change is the route through which future assault the present and hence, it is very much crucial to look at it closely for the successful coping by means of which would entail us to espouse a new stance and to develop a new insightful awareness to comprehend the role it plays on our lives. As far as the Indian banking scenario is concerned, all of us are to be aware, that the winds of change has radically changed the landscape as of what it used to be a few years ago. To comprehend the degree of change, conceivably one has to look quite a speck backwards.

In early nineties, two aspects have brought on radial changes in our Indian banking sector. Among which the first one is Liberalization which caused the second factor which is technology. In Indian Banking sector, interest rates were deregulated and the entry – exit norms were relaxed. In this connection, many new players entered the market. However, the second factor technology has enabled the new entrants to develop innovative and new products and services which were differentiating the existing ones. Most of all, it has provided a elevated proficient platform for the product and services delivery through networking of branches, internet banking, ATMs and even mobile banking.

In this connection, competition has been a buzzword for the Indian banking sector. In fact the public sector banks are finding very difficult in coping up with the change and challenges. However, they are gearing up themselves to meet up the same. Competition has unleashed new threats as well as new opportunities. In the road ahead, the key drivers will be innovation, technology and customers focus. (Ramalinga Reddy, 2010)

Nevertheless, technology itself is not the resolution to overcome the competition. Irrespective of the degree of automation, the 'man' behind the mechanism is most significant. Hence, the need to optimize human resource arise and calls for re-engineering the Human Resources Development.

Despite the fact that every other resource like capital, assets, technology and even additional finance too can be bought; but the only resource that cannot be brought is skilled and motivated human resources. These intellectual resources have to be developed and nurtured by managerial competencies. Banks should continuously ensure the effectiveness, competency, dynamism and motivation of human capital at a very high level. Human resource development should be a continuous process to ensure development of employee's efficiency and dynamism in a planned and systematic manner. Human resource development process has several objectives. I basically aim in edifying competencies through learning and development programs. However, performance appraisal system is very much necessary to assess the degree of development of an employee, as well as to assess the contribution level towards accomplishment of the tasks assigned. One of the objectives of the HRD is to raise up their employees for future jobs and to chalk out an appropriate career path also for them (Ramalinga Reddy, 2010).

Importance and Need of the Study

In early nineties, the word Liberalization has brought about a paradigm swing from a extremely regulated system to a deregulated regime. Opening up of the Banking sector has resulted in a significant increase in the number of private sector banks as well as foreign banks. No doubt reforms have the positive impact on the financial system. However, a little has been done in the area



of human resources development in public sector banks to face the competition from private sector banks. The public sector banks have not made fuller utilization of available human potential and before that they have not given enough opportunities and support to enhance their individual and collective capabilities.

Statement of The Problem

The Drastic shift from scientific world to technological revolution triggered the organization as well as the employees. In order to sustain the challenges, it is very important to have the employees engaged as the engaged employees will demonstrate an increased loyalty to the organization to reach the heights of excellence. It is high time for the organization to effectively utilize the human strengths by generation positive perception attitude among the employees through Human Resource Development Programs

Literature Review

According to T.V.Rao (1986) states that HRD is a process and not merely set of mechanisms and techniques. Some of the tools such as Training and Development, Performance appraisal, Performance counseling, Organizational Development are used to initiate, promote and facilitate the HRD process continuously by planning in a proper way, by allocating the resources in explicit way and by exemplifying HRD philosophy that values human beings and finally promote employee development. Rao opines that it is very much obvious for the top-level management to understand that the employees are organizations vital resource. The HRD system should be properly integrated to the values of openness, trust, mutuality, collaboration and enthusiasm, so that this can contribute positively for cultural changes and increased productivity. Finally, he concludes that all the above-mentioned mechanisms are of no use if the employee is not been communicated regarding his strengths and weaknesses after a proper counseling process. Moorthy.K.N.(1994) highlighted on the basic purposes or objective of HRM practices is to improve the productivity of the people working in the organization. This is possible only when the organization supports and assist the employees in achieving their personal goals. More. B.D (1997), suggested HRD instruments and few HRD models for the betterment functioning of HRD in police department. The researcher suggested the importance and need for periodic survey of HRD climate, updated Performance Appraisal System, periodic training to police personnel, central counseling system and well-developed training information cell. He also suggested that all the respondents were unhappy with the compensation system and welfare facilities; therefore, the need for re-engineering of compensation system arises. The researches stresses on a periodic one-day workshops for all the policemen. Srinivas (1990), conducted a study in order to find out weak cooperative banks present in Andhra Pradesh in connection to the hurdles faced through organisational structure and correlating to other managerial problems. He concluded that the banks failed to perform efficiently as the organisation structure was not properly designed and finally that it did not satisfy the needs of the bank and the bank employees. The kenexa research institute conducted a research on employee engagement for over a five year time period and found that the organizations with engaged employees, their stock prices was five times higher than the organizations with disengaged employees. Many other researches too support these conclusions.

Objectives of the Study

The study has been undertaken with the following objective:

- To analyze factors that contributes to the need for effective HRD system with the selected Indian commercial and foreign banks.
- To study the existing HRD activities of selected Indian commercial and foreign banks of Bangalore city.
- To examine the HRD relationship in selected Indian commercial and foreign banks with respect to Bangalore city.

Hypotheses

H1: There is a significant difference in HRD practices followed in Private Sector Banks and Public Sector Banks.

H2: HRD Policies and Practices have a significant impact on employee productivity

Sample size

For this research purpose two Public sector banks and two Private sector banks would be selected. The sample comprises of 337 Bank employees selected on random basis from branches and offices all over the State of Karnataka. Special care has been taken to get a good mix of employees in various categories, age groups and lengths of service, which help to make it a true representation of Universe.

Secondary Data

The literatures were reviewed deeply to identify the gaps in them, with the help of secondary sources like Magazines, various books, Annual reports of the banks, Journals, research articles, Internet, Newspapers, manuals and files were collected at different offices, training centers / staff colleges of Bank and libraries.

Primary Data

This is fulfilled by a structured questionnaire, which was prepared with consultation of excellent subject experts. In order to



have unbiased responses the respondents name was optional. Face to face interview was taken with senior officials, a few clerical staff and in particular with AGMs, faculties of STCs

Data Analysis

Descriptive Statistics for Performance Appraisal System

Table 1: Descriptive Statistics								
Performance Appraisal System								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Public Sector Banks	146	3.3836	.64341	.05325	3.2783	3.4888	1.56	4.56
Private Sector Banks	191	3.5404	.64398	.04660	3.4485	3.6323	1.63	4.67
Total	337	3.4725	.64747	.03527	3.4031	3.5418	1.56	4.67

Source: Computed from primary data

Table 2: ANOVA					
Performance Appraisal System					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.036	1	2.036	4.914	.027
Within Groups	138.823	335	.414		
Total	140.859	336			

Source: Computed from primary data

Statistical Inference

$F(1, 335) = 4.914 > 0.027$; $P=0.05$, Hence H_0 is rejected

Theoretical Inference

In view of the fact that a bipolar scale through a mid-value is used for confining the data, the range is assumed to be continuous scale and therefore, it yields for quantitative analysis. The Mean scores of public sector banks is 3.3836 with SD of .64341 and the mean scores of Private sector banks is 3.5404 with SD of .64747 for Performance Appraisal System.

The ANOVA table, as depicted above, shows the F value of 4.914 and the p value of .027, which is less than the benchmarked 5% or 0.05 propels us to reject the null hypothesis and accept the alternate hypothesis that both the banking sectors are not equal in terms of the satisfaction score and that there is a significant difference between selected private and public sector banks.

Training and Development Techniques

Table-3: Descriptive and Training and Development Techniques

Descriptives								
Training and Development Techniques								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Public Sector Banks	146	3.7637	.42399	.03509	3.6943	3.8331	2.88	4.88
Private Sector Banks	191	3.8200	.54945	.03976	3.7416	3.8984	2.50	4.88
Total	337	3.7956	.49907	.02719	3.7421	3.8491	2.50	4.88

Source: Computed from primary data



Table 4: ANOVA					
Training and Development Techniques					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.263	1	.263	1.054	.305
Within Groups	83.427	335	.249		
Total	83.689	336			

Statistical Inference

$F(1, 335) = 1.054 > 0.305$; $P > 0.05$, Hence H_0 is accepted

Statistical Inference

$F(1, 335) = 2.295 > 0.027$; $P(.043) < 0.05$, Hence H_0 is rejected

Theoretical Inference

The descriptive table shows the mean scores as 3.7386, 3.7917, 3.9132, and 3.7453 of Canara Bank, SBI, ICICI and Karnataka Bank Ltd respectively along with SD as .42155, .42803, .57704 and .51695 of Canara Bank, SBI, ICICI and Karnataka Bank Ltd respectively as depicted in the graph for Training and Development Techniques. The first mean plot shows that the mean value of ICICI bank is higher than the other banks.

The ANOVA table, depicts the F value of 2.295 and the p value of .043, which is undoubtedly less than the benchmarked 5% or 0.05 significance level. Hence the null hypothesis is rejected, concluding that there is a significant difference between all the banks among the Training and development techniques.

Table 7: Training and Development Techniques			
Tukey B			
Bank	N	Subset for alpha = 0.05	
		1	2
Canara Bank	77	3.6905	
Karnataka Bank Ltd	92	3.7029	
SBI	69	3.7657	
ICICI	85		3.8098
Means for groups in homogeneous subsets are displayed.			
a. Uses Harmonic Mean Sample Size = 79.818.			

Source: Computed from primary data

The Tukey B test show that the two public sector banks and Karnataka Bank Ltd fall in one category and only ICICI fall in a different category; Hence forth there is no significance difference between public and private sector banks (as depicted in table no.) as the perception of the Karnataka Bank Ltd employees on training and development techniques are very much similar to that of public sector banks.

Reward and Recognition System

Descriptives									
Table 8: Reward and Recognition System									
		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
Public Sector Banks		146	3.8659	.58343	.04828	3.7705	3.9614	2.00	5.00
Private Sector Banks		191	3.6467	.52702	.03813	3.5715	3.7219	1.86	4.73
Total		337	3.7417	.56195	.03061	3.6815	3.8019	1.86	5.00



ANOVA					
Table9: Reward and Recognition System					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.977	1	3.977	13.045	.000
Within Groups	102.128	335	.305		
Total	106.105	336			

Source: Computed from primary data

Statistical Inference

$F(1, 335) = 13.045 > 0.000$; $P < 0.05$, Hence H_0 is rejected

Theoretical Inference

The descriptive table shows the mean scores of public sector banks as 3.8659 with SD of .58343 and that of the Private sector banks as 3.6467 with SD of .52702 for Reward and Recognition System. It is very much evident that the satisfaction level of the employees of Public sector bank is higher than compared to private sector banks.

The ANOVA table, depicts the F value of 13.045 and the p value of 0.000, which is undoubtedly less than the benchmarked 5% or 0.05 significance level. Hence the null hypothesis has to be rejected; which depicts that there is a significant difference of the reward and recognition system between Public and Private sector banks.

Employee Performance and Productivity

Descriptive Statistics								
Table 10: Employee Performance and Productivity								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Public Sector Banks	146	3.7481	.52641	.04357	3.6620	3.8342	2.22	4.89
Private Sector Banks	191	3.6934	.60488	.04377	3.6071	3.7798	2.11	4.43
Total	337	3.7171	.57203	.03116	3.6558	3.7784	2.11	4.89

ANOVA					
Table 11: Employee Performance and Productivity					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6.994	3	2.331	7.541	.000
Within Groups	102.951	333	.309		
Total	109.945	336			

Source: Computed from primary data

Theoretical Inference

The results of the regression analysis in Table(a, b & c) support the null hypothesis H_0 for hypothesis-3 stated above and therefore it is accepted. Alternate hypothesis is henceforth rejected. The standard beta coefficient is -.063 for Performance Appraisal System. F-statistic at degrees of freedom 1 and 335 is 1.341 which is greater than the table value of 0.248^b at $p = 0.05$. Also, t-statistic is -1.158, which is lesser than the table value of 0.248. Hence null hypothesis is accepted at a confidence interval of 95 percent. This implies that Employee Productivity is significant determinant of Performance Appraisal System. The positive relation between the dependent and independent variable is not significant at 95 percent confidence level as indicated by ($P > 0.05$); .248^b.



Regression Analysis for Training and Development Techniques

Table 17: Model Summary for Hypothesis-3
Table 17: Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.269 ^a	.073	.070	.55171

a. Predictors: (Constant),
b. Dependent Variable: Employee Productivity

Table 18: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	7.976	1	7.976	26.202	.000 ^b
	Residual	101.969	335	.304		
	Total	109.945	336			

a. Dependent Variable: Employee Performance and Productivity
b. Predictors: (Constant), Training and Development Techniques

Table 19: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.545	.231		11.025	.000
	Training and Development Techniques	.309	.060	.269	5.119	.000

a. Dependent Variable: Employee Performance and Productivity

Source: Computed from primary data

Statistical Inference

$F(1, 335) = 26.202 > .000^b$; $P=0.05$, Hence H_0 is rejected

$T_{cv} = 5.119 > .000$; $P=0.05$, Hence H_0 is rejected

Theoretical Inference

The results of the regression analysis in **Table(17,18 &19)** does not support the null hypothesis H_0 . Alternate hypothesis is retained. The standard beta coefficient is 0.269 for Training and Development Techniques. F-statistic at degrees of freedom 1 and 335 is 26.202 which is greater than the table value of 0.000 at $p= 0.05$. Also, t-statistic is 5.119. It is greater than the table value of 0.000. Hence null hypothesis is rejected at a confidence interval of 95 percent. This implies that Employee Productivity is significant determinant of Training and Development Techniques. The positive relation between the dependent and independent variable is significant at 95 percent confidence level as indicated by ($P<0.05$).

Regression Analysis for reward and recognition system

Table 20: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.120 ^a	.014	.012	.56871

a. Predictors: (Constant), Reward and Recognition System

Table 21: ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.594	1	1.594	4.928	.027 ^b
	Residual	108.351	335	.323		
	Total	109.945	336			

a. Dependent Variable: Employee Performance and Productivity
b. Predictors: (Constant), Reward and Recognition System

Table 22: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	3.259	.209		15.599	.000	2.848	3.669
	Reward and Recognition System	.123	.055	.120	2.220	.027	.014	.231

a. Dependent Variable: Employee Performance and Productivity

Statistical Inference

$F(1, 335) = 41.915 > .000^b; P=0.05$, Hence H_0 3 is rejected

$T_{cv} = 6.474 > .000; P=0.05$, Hence H_0 3 is rejected

Theoretical Inference

The regression analysis in **Table (a, b & c)** does not support the **null hypothesis H_0** for **hypothesis-3** stated above and therefore it is not accepted. Alternate hypothesis is retained. The standard beta coefficient is 0.322 for Career Progression System. F-statistic at degrees of freedom 1 and 335 is 41.915 which is greater than the table value of 0.000 at $p= 0.05$. Also, the t-statistic calculated value is 6.474. It is also higher than the table value of 0.000. Hence null hypothesis is rejected at a confidence interval of 95 percent. This implies that Employee Productivity is significant determinant of Career Progression System. The positive relation between the dependent and the independent variable is significant at 95 percent confidence level as indicated by ($P<0.05$).

Findings and Suggestions

- The ANOVA table shows that there is significant difference in terms of satisfaction level of the employees from public sector and private sector banks. Nearly 40% of the employees from the public sector banks are satisfied with the performance appraisal system, whereas 17% seems to be neutral with their satisfaction level and the rest 43% are completely dissatisfied with the appraisal system in Public sector banks. However, nearly 45% of the employees from the private sector banks are satisfied with their performance appraisal system, whereas 39% seems to be neutral with their satisfaction level and the rest 16% are completely dissatisfied with the appraisal system in private sector banks. This clearly indicates that the appraisal system of Private sector bank is much superior to that of the public sector one.
- 41% of the employees of public sector banks agree with the fact that Performance Appraisal system helps in excelling employee performance, and 37% are neutral, nearly 21% disagree this fact. However, 60% of the employees of private sector banks Strongly agree and 26.7% are neutral, nearly 13% disagree with the fact that Performance Appraisal system in their bank helps in excelling employee performance. 60% of the total respondents say that Performance appraisal system acts as a tool in motivating, and in excelling employee engagement.
- Among the total respondents 32% say that the banks hardly communicate the aims and objectives of the scheme among which the majority of 34% are from Private sector banks. It is also noticed that 15.4% of public sector banks say that the bank is very poor in maintaining the documentation for performance appraisal system followed by private sector bank of 14%, in which majority of the respondents were from Karnataka Bank Ltd, who stated that though PAS is present and conducted proper records are not maintained and they are again not opened and seen. 12% of the total respondents said that during Performance appraisal period a lot of personality clashes is been noted and is present in both the sectors in a similar ratio
- The analysis revealed that the satisfaction level of the employees of Public sector banks is more than compared to that of the private sector banks as most of the respondents say that the reward and recognition system is not integrated to the KRAs but that they are recognized only after a completion of service year. Nearly 37% of the respondents are evident to this fact that the reward system is not linked to their performances.
- A question was asked to all the respondents if they had transparency in the process of identification of staff for the reward system, to which 77% of the respondents said that they agreed with the statement and nearly 22.6% were neutral in agreeing with the statement and 11% still disagree with the transparency of selection of the staff for the nominations. There is a clear evidence that the employees are still not clear about the criteria's for selecting for the reward system.

Suggestions

- Voluntary requirement for Learning and development programmes must be appreciated as this can be further integrated to to development of career programmes. This factor also leads to an effective learning session as the trainees show maximum interest and helps in developing individual skills that helps to excel employee performance as well as organizational productivity.



- Another important sector is training and re-training which costs less than retrenchment. The trainers has to be ready to train the employees whenever necessary and be able to bring behavioral change in the employee reorientation. Without confining to skill development, the modulus has to include an overall planning according to the organizational goals, motivational and behavioral training, team building activities etc. In spite of making training a rite for statistical purpose, trainers have to adopt professionalism to activate interest in trainees and inspire them with modern techniques eluding lectures.
- Professional trainers have to be used more for training rather than taking departmental experts. Instead of olden or passive methods of training such as lecture, acquire effective methods like case study, business games, and simulations have to be used. These firms has to obtain extensive e-learning methods, which can save time and employees need not be away from jobs.
- The public sector banks have to actively participate in the learning programmes conducted by 'The Indian Banks Association' (IBA) like Distance Learning Programmes for bankers through professional bank academic institutes like Indian Institute of Bankers (IIB), National Institute of Bank Management (NIBM).
- All the learning and development objectives must be integrated to performance review plans, as this would help to afford continuous tracking to ensure learning and development outcomes are actually carried on to increase employee productivity. The manager or the in charge superior should maintain 'employee performance management process record'. This system helps to identify each employee 'performance gap', which helps in identifying the need or improvising skill or knowledge.
- On-the-job training is much powerful when new information and methods have to be learnt, and the reflection time would be much shorter compared to lecture classes.
- Performance Appraisal system must be completely automated in public sector banks. They should develop a software or tie up with external contractor like **SAS(Software at Service)**, they not only develop a software but also maintain it regularly and charge a minimal maintenance charges of around 50rs per employee per year. In order to degitalize this system the criteria of computer knowledge should be 100%. Only because of this drawback till now the appraisal system is paper oriented and a bit more in public sector banks.
- Karnataka Bank Ltd and other public sector banks must document the performance appraisal chart in a systematic way as this helps the bank to track the employees' performance periodically.

Conclusions

Human resource Department should work as a philosophy of culture and values of the banks. Practically there should be a shift from blue collar to white collar employees as this gives more dignity for the employees that increases employee engagement. If the employees are engaged the performance levels will be higher, they would sell harder, provide better service, productivity would be higher, they would produce enriched quality, lesser defects and most importantly the safely records too will be improved as the employee engagement is a barometer that determines the association of an employee with his organization. However, an associated and engaged employee is always a productive employee.

References

1. Daljeet Kaur, Quality of Work Life in ICICI Bank Ltd, Chandigarh, International Research Journal, August 2010 ISSN- 0975-3486 Rni: Rajbil 2009/30097 Vol I *Issue 11
2. Dr. Ch.AbdulRehman, SaimaSardar, Usman Yousaf and AsadAijaz(2011), 'Impact of HR Practices on Employee Engagement in Banking Sector of Pakistan', Vol2, No 9, January 2011, Interdisciplinary Journal of Contemporary Research in Business, 378-386
3. Godwin's Book and Dickenson, "Needs Assessment", Human Resource Executive, Vol.7, 1996, p.21-27.
4. Huselid, (1995), 'Human Resource Management Practices on Turnover, Productivity, and Corporate Financial Performance,' Academy of Management Journal, 38, 3, 635- 672.
5. Iqbal Adnan (2010), An empirical assessment of demographic factors, organizational ranks and organizational commitment, International Journal of Business and Management,5(3), 16-27
6. Kaya Nihat (Sep 2010), 'An exploratory analysis of the influence of human resource management activities and organizational climate on job satisfaction in Turkish Banks', International Journal of Human Resource Management, vol.21, issue11, p2031-2051, 21p.
7. Kilam, I.K. (2007). HRD in Public Sector Banks – A study (Part II). PNB Monthly Review vol. 29, No.05, 14-24
8. Kothari.C.R.(1988) – Research Methodology – methods & techniques – WileyEastren Ltd., New Delhi, p- 189 & 340.
9. Miles Mary, 1992. The Effective Manager: Semi-Tough, McGraw Hill. Misumi J and MF Peterson, 1985. "The Performance Maintenance Theory of Leadership: Review of a Japanese Research Program," Administrative Science Quarterly, 30,198-223.
10. Porter, L.W., "A Study of Perceived Need Satisfaction in Bottom and Middle ManagementJob", Journal of Applied Psychology, 1961, Vol. 45, Issue No. 1, pp. 1-10.
11. Rao.T.V.,Verma K.K., Khandelwala.A.K., Abraham.S.J., "Alternative approaches and strategies of human resource development", Rawat Publication, New Delhi,1997, p- 35.



-
12. Srinivas Lakkoju, March 2014, "An Empirical Analysis of Managerial and non-managerial HRD climate perceptions in SBI and KVB through internal and external comparison: A case study conducted in Andhra Pradesh", Indian Journal of Industrial Relations, Vol 41, issues 1, p51-72, 22p
 13. Tiwari.S.K, Chaudhary M.K. and Bhowmick. A., 'An Evaluation of Orientation Programmes of the Academic Staff College (ASC) BHU, with reference to other ASC's in India'. University News, New Delhi, 46 (44) November 03-09, 2008 pp 13-17-21.
 14. Vijila Kennedy (2007), "Do HRD Practices Differ Among the Categories of Indian Commercial Banks?", ICFAI Journal of Management Research, Vol. 6, Issue 12, p33-42.
 15. Yattoo N.A. (2000), "Executive Development in Banking Industry, Sarup & Sons, New Delhi, pp. 1-4.