

HRD Climate in Indian Banks: a Comparison between SBI & KVB

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HRD system in a bank should be capable of aligning employees' attitudes, skills and knowledge with the changing nature of work as well as growing expectations of the customers. This paper provides a comparative picture of HRD climate in Indian premier public and private sector commercial banks. Analysis indicates significant HRD climate differences, particularly concerning HRD mechanisms. Findings suggest banks to regularly conduct and correlate 'HRD climate' and 'customer satisfaction' surveys to improve the quality of HRD climate and thereby services to customers. The study concludes that HRD climate should be conducive for the development of human resources and imbibe both professional and personal values.

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Introduction

Technology is changing the face of banking business in India. Nowadays, customers are demanding various services through traditional and internet banking systems. Consequently, there is an enormous increase in banking business. Hence, banks are using technology extensively also going for massive recruitment to face the challenge. In this context, the key issue confronting human resources development (HRD) system in banks is to align employees' attitudes, skills and knowledge with changing nature of work and growing expectations of customers. In a recent survey conducted by FICCI, banks unanimously asserted that HRD was the major issue faced by them. The survey indicates that few banks are still in the course of revamping their training programs and placing emphasis on hard skills as well as soft skills. They are keen to tie up with external training agencies for in-house training. Some have already tied up with top universities and business schools across the country to receive help in this initiative (FICCI, 2010).

HRD Climate Perspectives

HRD climate is an integral part of organizational climate. It comprises three elements viz. General Climate, OCTAPACE culture and HRD mechanisms and assumes the following:

- a) A supportive climate which consists of top management's and line management's commitment, good personnel policies and positive attitudes towards development of human resources is important for effective HRD.
- b) A successful implementation of HRD involves an integrated look at HRD mechanisms and efforts to use as many mechanisms as possible. These include training and development, performance and potential appraisal, career planning and development, performance based rewards, feedback and counseling, job-rotation, etc.
- c) OCTAPACE culture is essential for facilitating HRD. 'Openness' is said to be there when employees are allowed to freely express their ideas and exchange feelings with each other. 'Confrontation' is bringing out problems and issues into open with a view to solving them rather than hiding for fear of hurting or getting hurt. 'Trust' is taking the people at their face value and believing what they say. 'Autonomy' is giving freedom to let people work independently with responsibility. 'Proactivity' is to encourage employees to take initiative and risks. 'Authenticity' is the ten-

dency on the part of people to do what they say. 'Collaboration' is to accept interdependencies, to be helpful to each other and work as teams. 'Experimentation' is to give human resources an opportunity to do experiments related to workplace activities (Rao & Abraham, 1986).

Quality HRD Climate. Why?

Since, technology ingrains in all aspects of functioning of a bank, there is a need to foster favorable HRD climate to exploit human resource potential for profiting from investments made in technology. Unlike in the past, now employees need to involve in teamwork that is interactive in nature, have system-wide understanding and specialized knowledge and possess customer assistance oriented competencies (Kamesam, 2004). When technology is becoming a great leveler, it is the people and people alone can make the difference and catapult the organization to newer and unconquered heights (Dinesh, 2012).

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Following are the main reasons for which banks are compelled to carry out HRD activities:

- (i) Lack of capable managerial workforce and there is a greater need for available talent due to increasing competition.

- (ii) The continued growth and development of business, coupled with increased complexities such as the problems of size, technology and competition add further pressures (Mani, 1994).

Literature Review

Rohmetra (1998) reports significant variations in HRD climate between SBI and J&K bank. Particularly, she finds several inadequacies in HRD climate of the private sector bank. Similarly, Gani and Shah (2001) find a poorly perceived climate in the banking industry. They observe that the situation in private sector is worse. Riyaz (2002) finds a moderate level of OCTAPAC culture in commercial banks. Vijaya, et al. (2004) find that the performance appraisal system in SBH is designed well to address the performance needs of managerial personnel ignoring clerical personnel. Chalam and Srinivas (2005) learn that women employees perceive a favorable HRD climate in SBI, despite their subordinated working conditions. Pillai (2008) identifies a moderate degree of HRD climate in banks. In a study of service sector where banks have a larger share in the sample, Srimannarayana (2008) observes relatively a less degree of favorable HRD climate. The review finds dearth of comparative studies particularly subsequent to advancements in technology and new competition.

Objectives of the Study

Following are the objectives of the present study:

- To compare HRD climate perceptions held by the sample respondents in the two selected premier public and private sector banks i.e. State Bank of India and Karur Vysya Bank, respectively
- To discuss implications of the results.

Hypothesis

The study formulates a multivariate hypothesis and adopts one-way ANOVA technique to test it. Besides, the study conducts post-hoc analysis by employing t-Test: paired two sample for means, to verify validity of ANOVA result.

Sample & Data Source

The study depends on a HRD climate doctoral survey conducted in the State of Andhra Pradesh during 2008. The survey covered a number of branches and offices located across the State. Researcher administered the questionnaires in person, choosing respondents randomly that include managerial and non-managerial personnel at different levels. Table 1 describes composition of the sample and indicates that from both banks male respondents have made significant contribution to the study. Samples drawn from both banks are within the acceptable margins of measurement error i.e. $\pm 6.33\%$ (SBI) and $\pm 7.75\%$ (KVB). The general rule relative to acceptable margins of error in survey research is 5 - 10% (Suresh & Chandrasekhara, 2012).

Table 1 Gender-wise Distribution of Sample Respondents

Employees	SBI	% in Total	KVB	% in Total	Grand Total	% inGrand Total
Male	208	87.00	112	70.00	320	80.00
Female	32	13.00	48	30.00	80	20.00
Total	240 (6.33%)*		160 (7.75%)*		400	

*Sample precision is within the acceptable limit of 10% @ 95% confidence level.

Data Analysis

The questionnaire consists of 30 statements dealing with three HRD climate elements equally, which employs Likert’s 5-point scale ranging from ‘Strongly Agree’-5 to ‘Strongly Disagree’-1. By assigning weights to the points, the study computes item wise mean values (weighted averages), percentage scores {Percentage score = (mean value – 1) x 25} and percentage score differences (Rao, 1991). Based on mean values, the study conducts Cronbach’s alpha reliability tests regarding the three subscales used. George and Mallery (2003:231) provides a thumb rule i.e. “≥ .9 – excellent, ≥ .8 – good, ≥ .7 – acceptable, ≥ .6 – questionable, ≥ .5 – poor, and ≥ .5 unacceptable”. Thus, scores on each subscale produce ‘excellent’ coefficient alphas providing strong reliability evidence and further lead to low standard error of measurement and estimation indicating high score precision i.e. response stability (Appendix 1). Later, using t-tests the study highlights statement wise similarities and differences between the two banks. Further, the study adopts following criteria for accurate interpretations of data:

Percentage Score Condition

- ≤ 50.00 ‘Unsatisfactory’
- > 50.00 ≤ 60.00 ‘Less Moderate’
- > 60.00 ≤ 70.00 ‘Moderate’ or ‘Average’
- > 70.00 ≤ 80.00 ‘Good’
- > 80.00 ‘Excellent’

General Climate Trend

The t-statistics relating to general climate data in Table 2 indicate significant gaps for items 2, 5, 6, 7, 8 and 10. For the remaining items 1, 3, 4 and 9 gaps happen to be insignificant. Overall, good-quality general climate prevails in both the banks (70.00, 75.00). Figure 1 presents a graphical comparison of the ‘general climate’ trend.

Good-quality general climate prevails in both the banks.

Similarities (statements with insignificant gaps: 1, 3, 4 & 9):

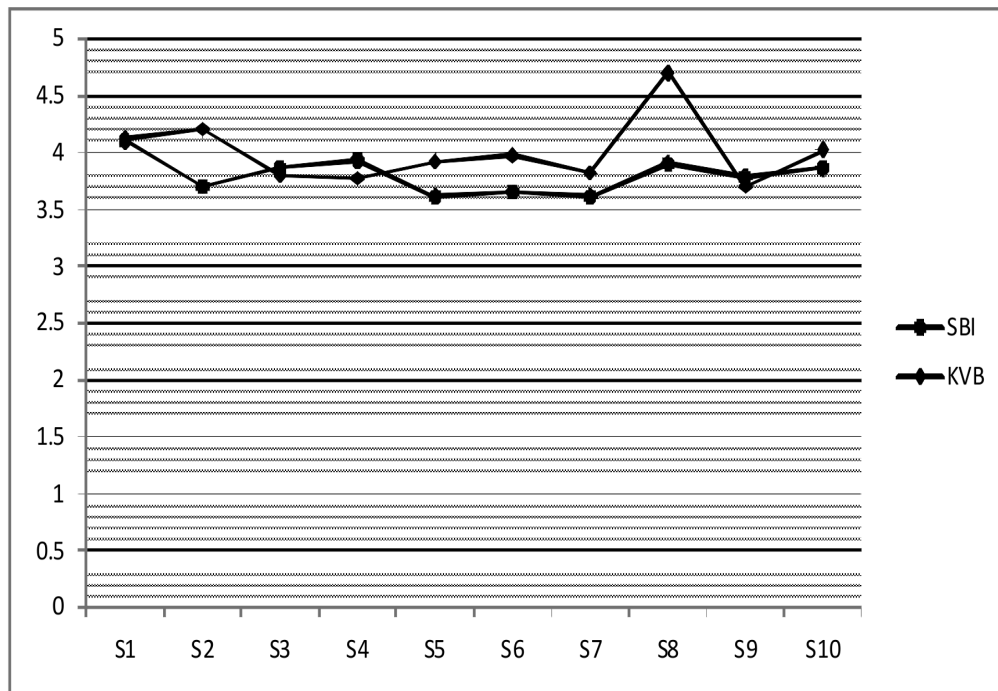
- ⇒ GC1: Both banks greatly believe that human resources are an extremely important resource and that they have to be dealt more humanely (77.50, 78.00)

Table 2 Comparative Position of General Climate

ItemNo.	SBI(N=240)			KVB(N=160)			% gap (SBI-KVB)†	't'static †
	Mean	S.D.	% score	Mean	S.D.	% score		
1	4.10	0.92	77.50	4.12	0.90	78.00	-0.50	0.26
2	3.70	0.90	67.50	4.20	0.95	80.00	-12.50	5.23*
3	3.86	0.97	71.50	3.80	1.08	70.00	1.50	0.62
4	3.93	0.91	73.25	3.77	0.85	69.25	4.00	1.76
5	3.61	1.08	65.25	3.92	0.64	73.00	-7.75	3.55*
6	3.65	1.12	66.25	3.97	0.91	74.25	-8.00	3.17*
7	3.61	1.15	65.25	3.82	0.97	70.50	-5.25	1.94**
8	3.90	1.09	72.50	4.70	0.55	92.50	-20.00	9.61*
9	3.78	0.87	69.50	3.70	1.05	67.50	2.00	0.82
10	3.86	0.90	71.50	4.02	0.57	75.50	-4.00	2.14**
Overall	3.80	---	70.00	4.00	---	75.00	-5.00	---

*t Critical two-tail=2.59@ $\alpha=0.01$, $P \leq 0.01$ **t Critical two-tail=1.97@ $\alpha=0.05$, $P \leq 0.05$
 †gap with (-) sign indicates KVB's relative superior performance.

Fig 1 A Graphical Comparison of General Climate Trend



Source: Mean values in table 2.

- ⇒ GC3: Both managements invest a significant part of their time and other resources to ensure development of their employees (71.50, 70.00)
- ⇒ GC4: In both the banks, employees receive a good degree of help in acquiring skills and competencies, while doing their jobs. (73.25, 69.25)
- ⇒ GC9: Both banks fairly contemplate HRD philosophy in their human resource policies (69.50, 67.50)

Differences (statements with significant gaps: 2, 5, 6, 7, 8 & 10):

- ⇒ GC2: While seniors in KVB provide excellent guidance to their juniors and prepare them for future roles and responsibilities, juniors in SBI get moderate help in that regard (67.50, 80.00, t=5.23)
- ⇒ GC5: In identifying and utilizing the potential of employees, KVB is more effective than SBI (65.25, 73.00, t=3.55)
- ⇒ GC6: While managers in KVB greatly encourage their subordinates to acquire higher qualifications, their counterparts in SBI provide moderate support in that regard (66.25, 74.25, t=3.17)
- ⇒ GC7: Managers in KVB are more concerned of their subordinates development (65.25, 70.50, t=1.94)
- ⇒ GC8: However promising growth opportunities in SBI are more open and excessive to every employee in KVB (72.50, 92.50, t=9.61)

- ⇒ GC10: In KVB, the work environment which facilitates acquisition of new knowledge and skills is more conducive than that in SBI (71.50, 75.50, t=2.14)

OCTAPACE Culture Trend

The t-statistics concerning ‘OCTAPACE Culture’ in Table 3 disclose significant gaps for items 1 and 5. The remaining statements record insignificant gaps. Overall, there is a moderate level of OCTAPACE culture in both the banks (67.25, 68.00). Fig. 2 presents a graphical comparison of the ‘OCTAPACE Culture’ trend.

There is a moderate level of OCTAPACE culture in both the banks.

Similarities (Statements with insignificant gaps: 2, 3, 4, 6, 7, 8, 9 & 10):

- ⇒ OC2: Employees in both the banks discuss problems openly and try to solve them rather than blaming each other (70.00, 69.25);
- ⇒ OC3: In both the banks, the working environment is very friendly and employees mutually trust each other (77.50, 78.00);
- ⇒ OC4: Both the managements almost do not provide their employees enough autonomy to do things on their own (50.00, 53.75);
- ⇒ OC6: Managers in both the banks less moderately recognize their subordi-

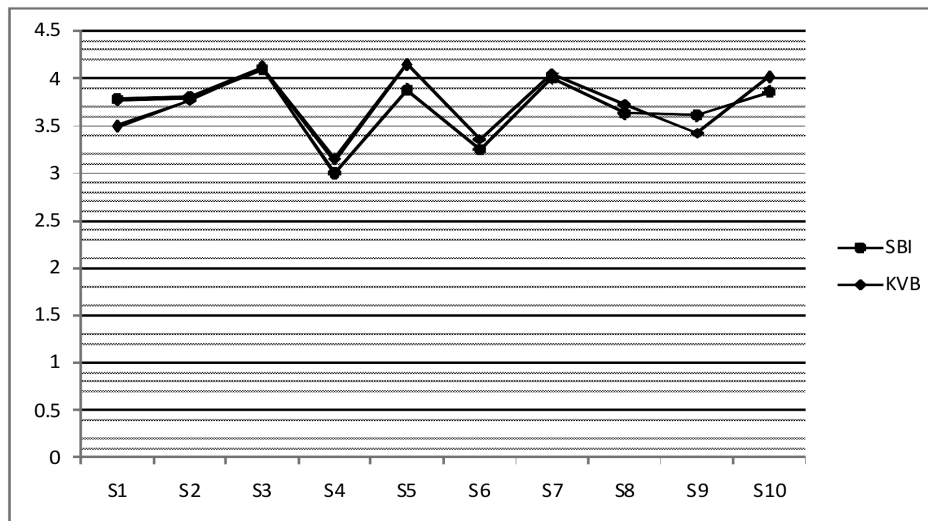
Table 3 Comparative Position of OCTAPACE Culture

ItemNo.	SBI(N=240)			KVB(N=160)			% gap (SBI-KVB)†	't'Statistic
	Mean	S.D.	% score	Mean	S.D.	% score		
1	3.78	0.89	69.50	3.50	1.05	62.50	7.00	2.79*
2	3.80	0.96	70.00	3.77	1.08	69.25	0.75	0.23
3	4.10	0.74	77.50	4.12	0.90	78.00	-0.50	0.29
4	3.00	1.06	50.00	3.15	1.15	53.75	-3.75	1.31
5	3.88	0.91	72.00	4.15	0.69	78.75	-6.75	3.30*
6	3.25	1.01	56.25	3.35	0.99	58.75	-2.50	0.97
7	4.00	0.85	75.00	4.05	0.74	76.25	-1.25	0.61
8	3.63	1.05	65.75	3.72	0.92	68.00	-2.25	0.91
9	3.61	1.08	65.25	3.42	1.09	60.50	4.75	1.72
10	3.86	1.05	71.50	4.02	0.79	75.50	-4.00	1.70
Overall	3.69	—	67.25	3.72	—	68.00	-0.75	—

*t Critical two-tail=2.59@á=0.01, P≤"0.01

†gap with (-) sign indicates KVB's relative superior performance.

Fig. 2 A Graphical Comparison of OCTAPACE Culture Trend



Source: Mean values in table 3.

- nates and make them feel important by giving higher-level responsibilities' (56.25, 58.75).
- ⇒ OC7: There is excellent unity and teamwork among the personnel in both the banks (75.00, 76.25);
- ⇒ OC8: Employees in both the banks are moderately encouraged to experiment with new methods of working (65.75, 68.00);
- ⇒ OC9: Both the banks moderately encourage creativity (65.25, 60.50).

⇒ OC10: Both the managements provide their employees high-level opportunities to innovate and use their capabilities in their work (71.50, 75.50).

Differences (Statements with significant gap: 1 and 5):

⇒ OC1: Comparatively, SBI has a good culture in which its employees freely share their views and ideas with each other (69.50, 62.50, t=2.79).

⇒ OC5: Greater encouragement is given to personnel in both the banks to take initiative and risk at workplace. Indeed the environment in KVB is more supportive (72.00, 78.75, t=3.30).

HRD Mechanisms Trend

The t-statistics regarding ‘HRD Mechanisms’ in Table 4 reveal significant gaps on statements 2, 3, 4, 5, 6, 8, 9 &

10. The remaining items 1 and 7 record insignificant gaps. Overall, KVB has more qualitative HRD practices than SBI (62.50, 71.50). Fig. 3 presents a graphical comparison of the ‘HRD Mechanisms’ trend.

Similarities (Statements with insignificant gaps: 1 & 7):

⇒ HRDM1: In both the banks, the system of appraising employees is moderately objective (69.50, 67.50).

⇒ HRDM7: Both the banks make good-quality efforts to maintain quality of work life (71.50, 73.75).

Differences (Statements with significant gaps 2, 3, 4, 5, 6, 8, 9 &10):

⇒ HRDM2: Comparatively, the recognition and reward system is more effective in KVB (68.75, 73.75, t=2.61).

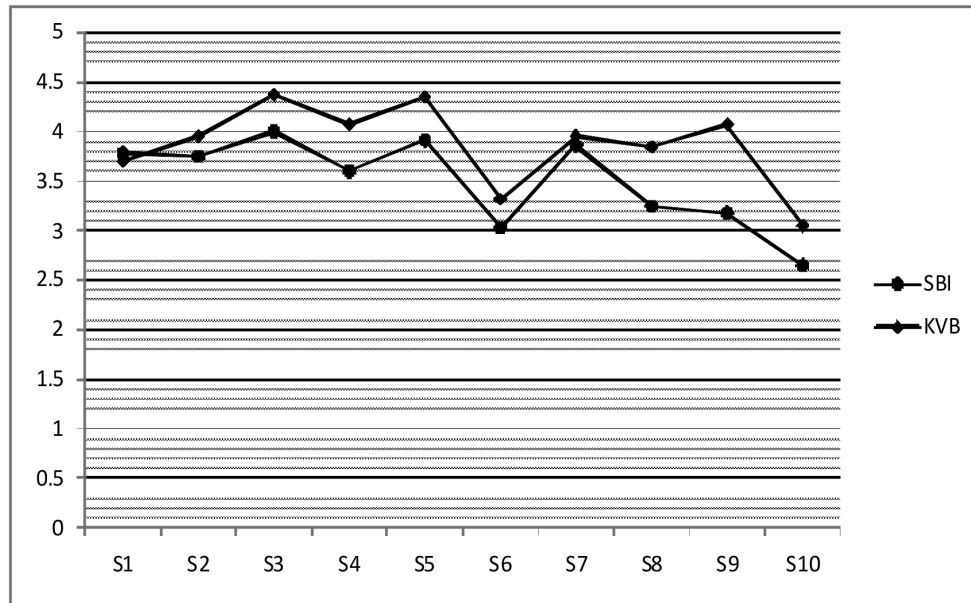
Table 4 Comparative Position of HRD Mechanisms

ItemNo.	SBI(N=240)			KVB(N=160)			% gap (SBI-KVB)†	‘t’ Statistic
	Mean	S.D.	% score	Mean	S.D.	%score		
1	3.78	0.98	69.50	3.70	0.87	67.50	2.00	0.88
2	3.75	0.97	68.75	3.95	0.54	73.75	-5.00	2.61*
3	4.00	1.01	75.00	4.37	0.69	84.25	-9.25	4.36*
4	3.60	1.00	65.00	4.07	0.68	76.75	-11.75	5.61*
5	3.91	0.95	72.75	4.35	0.65	83.75	-11.00	5.37*
6	3.03	1.08	50.75	3.32	0.90	58.00	-7.25	2.91*
7	3.86	1.00	71.50	3.95	0.67	73.75	-2.25	0.99
8	3.25	1.04	56.25	3.85	0.91	71.25	-15.00	6.07*
9	3.18	1.07	54.50	4.07	0.75	76.75	-22.25	9.73*
10	2.65	1.21	41.25	3.05	1.16	51.25	-10.00	3.31*
Overall	3.50	—	62.50	3.86	—	71.50	-9.00	—

*t Critical two-tail=2.59@á=0.01, Pd”0.01

†gap with (-) sign indicates KVB’s relative superior performance.

Fig. 3 A Graphical Comparison of HRD Mechanisms Trend



Source: Mean values in table 4.

- ⇒ HRDM3: SBI management provides good-quality training. However, KVB provides more qualitative training than SBI (75.00, 84.25, $t=4.36$)
- ⇒ HRDM4: Comparatively, career planning and development of employees is more effective in KVB than in SBI (65.00, 76.75, $t=5.61$)
- ⇒ HRDM5: Frequent job-rotation in SBI, the same is very regular in KVB (72.75, 83.75, $t=5.37$)
- ⇒ HRDM6: Both the banks provide less moderately feedback and guidance to improve their employees' performances. However KVB is doing somewhat better than SBI in this direction (50.75, 58.00, $t=2.91$)
- ⇒ HRDM8: Succession planning is very effective in KVB while the same is fairly operative in SBI (56.25, 71.25, $t=6.07$)
- ⇒ HRDM9: Performance based promotions are too quick in KVB, while the same are slow in SBI (54.50, 76.75, $t=9.73$)
- ⇒ HRDM10: Both the banks are almost irregular in conducting employee surveys internally (41.25, 51.25, $t=3.31$).

HRD Climate

Table 5 shows the comparative position of HRD climate perceptions in the two banks under study. In both the banks the general climate is very conducive and supportive to human resource development (70.00, 75.00). However, there exists a moderate level of OCTAPACE culture in both the banks (67.25, 68.00).

Further, it seems that HRD mechanisms in KVB are qualitatively better than those in SBI (62.50, 71.50).

H₀: There is no significant difference in the HRD climates of public and private sector banks under investigation.

ANOVA results in Table 5 indicate statistically significant differences be-

tween the six groups of data at 5 per cent significance level ($F_{cal} 2.38 = F_{crit} 2.38$ and $P 0.05 = \alpha 0.05$). Thus, the study rejects the null hypothesis (H₀) of no significant difference and concludes that HRD climate differences exist between public and private sector banks under study. Fig. 4 (box and whisker plot) presents the same phenomenon graphically. Rohmetra (1998) also finds HRD climate

Table 5 Comparative Position of HRD Climate

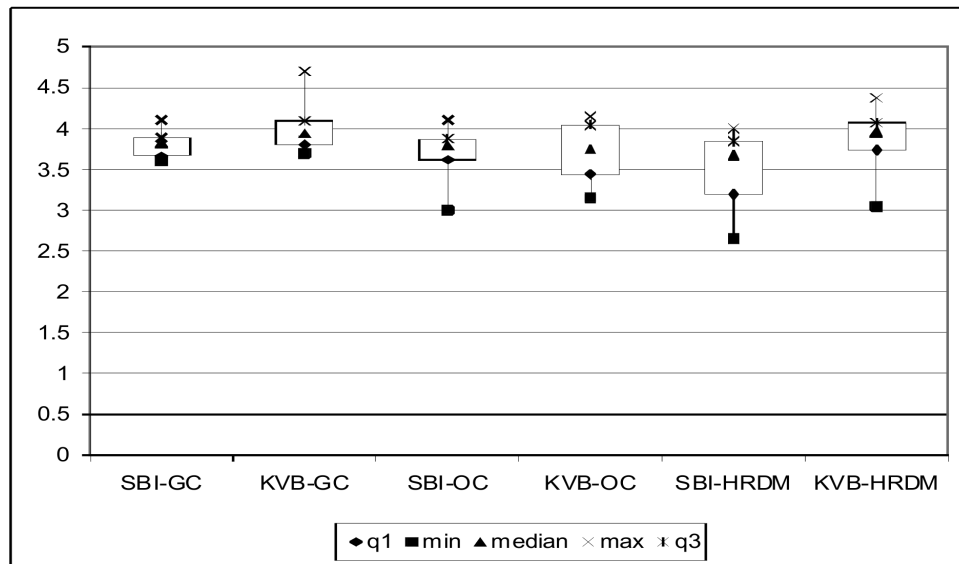
Dimension	SBI		KVB		Anova* (Single Factor)	Post hoc Paired t-test: t statistic
	Mean	% Score	Mean	% Score		
GC	3.80	70.00	4.00	75.00	$F_{cal}=2.38P=0.05$	2.16
OC	3.69	67.25	3.72	68.00		0.65
HRDM	3.50	62.50	3.86	71.50		4.30**
HRD Climate	3.66	66.50	3.86	71.50		—

Source: All group mean values in tables 2, 3 and 4.

*Significant since P-value=Alpha (0.05); $F_{crit}=2.38$

**Significant@ $\alpha=0.01$ (P two-tail=0.00; t_{crit} two-tail=2.26)

Fig. 4: Box Plot showing HRD climate variations between SBI and KVB



Source: All group mean values in tables 2, 3 and 4.

variations between public and private sector banks. Hence, the study concludes that HRD climates of public and private sector commercial banks in India usually differ in their character. Being significant, ANOVA necessitates post hoc analysis.

Post hoc Analysis

The study employs “t-test: Paired Two Sample for Means” to examine whether there is significant difference between any pair of sample means obtained from the two banks. This analysis (Table 5) conveys that the variations in HRD climate reported by ANOVA are mainly due to significant differences in HRD mechanisms implemented in the two banks studied.

It appears that employees in both banks are not enjoying sufficient autonomy while attending to their routine tasks. Since, money transactions involve risk it may not be possible for banks to give liberty to all the personnel. However, showing faith in the capabilities of its personnel, management should give adequate freedom to a reasonable number of managerial and non-managerial personnel in each work unit to increase their commitment towards group goals.

The general climate in private sector bank is more effective than that in SBI.

Further, the general climate in private sector bank is more effective than that in SBI. For instance, in KVB, being more concerned of juniors’ development, se-

niors provide them excellent guidance to improve their performances. Thus, comparatively growth opportunities are very high in private sector. However, the public sector bank has a good culture of openness. It seems that human relations are more professional in private sector while the same are more humanitarian in public sector. HRD climate to be conducive for the development of human resources, should imbibe these two virtues.

Even though, both the banks provide their human resources excellent opportunities to innovate and use their capabilities, managers inadequately recognize the efforts and contributions of their subordinates. Managers should notice the cooperative role played by their subordinates and keep in mind that success comes from collective efforts and that the contributions of all are critical in this context. Indeed, managerial success largely depends on non-managerial development. Therefore, managers should ensure that their subordinates make progress.

Further, the system of evaluating employees’ performance is moderately objective in both the banks. To some extent, managers make subjective appraisals possibly to exercise some kind of hold on their subordinates. Hence, both banks should ensure transparency and high degree of objectivity of their appraisal tool by facilitating all-round performance feedback including that of the assessed. This will significantly minimize the element of subjectivity in superior’s evaluation. In general, HRD sub-systems like training, recognition and reward, career

planning and development, succession planning, etc. are comparatively more effective in private sector.

Conclusion

The public sector bank under study is required to promote general HRD climate on the lines of private sector and ensure that its managers provide proper support, guidance and positive reinforcement to their subordinates. It should also make its HRD systems viz. recognition and reward, career planning and development, job rotation, feedback and guidance, succession planning, job promotions, etc. more efficient to ensure quality human resources.

Even though, virtual banking system is gradually becoming prominent, many customers continue to rely on traditional banking system. They frequently visit banks and interact with the personnel to fulfill their banking needs. This is where employees' attitudes play crucial role in satisfying customers. This implies that, even in the technology-dominated circumstances, human resources possessing customer assistance oriented competencies ensure psychological satisfaction and retention of the latter. However, in this competitive world customers have several options. Therefore, their retention is not easy. Hence, banks have to regularly seek feedback from customers and hone the style of their working to serve them better.

In addition, lack of HRD climate feedback would make banks incapable of improving it further. Therefore, banks

should conduct frequent HRD climate surveys like the present one and attempt to fine-tune it. In an era of competitive market, implementation of HRD practices without extensive empirical studies may turn out to be disastrous for the Indian organizations (Anil Kumar, 2005).

Further, it may be useful for banks to alter decades old job titles i.e. 'Branch Manager' as 'Manager (Customer Relations)' to create a feeling of care and concern among customers; and 'Clerks' as 'Business Associates' to develop a sense of belongingness and ownership among them and to increase their commitment towards successful accomplishment of organizational goals.

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