

HRD Climate in Indian Banks: An Urban Rural Comparison

Srinivas Lakkoju & G.V. Chalam

Commercial banks in India cater to the banking needs of the people living in both urban and rural areas. They can deliver quality financial services to their customers only through quality human resources. Hence, they should strive to achieve consistency in the quality of HRD climate in different units, which strongly reinforces the performance and productivity of their employees. This study attempts to examine HRD climate variations between urban and rural branches/offices of selected banks. Survey results indicate non-existence of overall HRD climate differences. However, the study uncovers certain individual HRD issues in the two categories of banks.

Srinivas Lakkoju is Associate Professor-HR, School of Management Studies, Lakireddy Balireddy College of Engineering (Autonomous), Mylavaram 521230. E-mail: dr.lakkoju@gmail.com. **G.V. Chalam** is Professor, Department of Commerce & Business Administration, Acharya Nagarjuna University 522510. E-mail: chalam.goriparthi@gmail.com

Introduction

Nowadays, Indian commercial banks have become technologically vibrant. Through this capability, they attempt to serve efficiently both urban and rural segments. But, they can achieve service parity only by promoting a consistent HRD climate across all divisions. It is frequently held that human resources provide competitive advantage to their organizations through their skills, knowledge and positive attitudes. But, to achieve universal reputation these customer oriented qualities of HR should be pervasive throughout the bank. Anil Khandelwal (2007) felt that HRD movement has helped Bank of Baroda to successfully transform into highly customer centric. Similarly, Priyadarshini and Venkatapathy (2004) observe that HRD climate strongly influences the performance of banks.

HRD climate is an ingredient of organizational climate. It embraces general climate, OCTAPACE culture and HRD mechanisms. General climate includes features like top management's commitment towards HRD, line managers' concern about their subordinates' develop-

ment, favorable personnel policies, positive attitudes, cooperative work culture, conducive work environment, importance given to human resources, helpful and supportive seniors, opportunities for growth, etc. HRD requires existence of OCTAPACE culture at the workplace. 'Openness' refers to the free exchange of ideas and feelings; 'confrontation' involves frank discussion on workplace problems; 'trust' means having faith in people; 'autonomy' reflects workplace freedom; 'pro-activity' means risk taking and initiative; 'authenticity' refers to being genuine; 'collaboration' involves workplace cooperation and group effort; and 'experimentation' involves doing experiments relating to workplace activities. Effectiveness of HRD as well depends on implementation of several HRD mechanisms viz., training and development, performance and potential appraisal, career planning and development, performance feedback, recognition and rewards, counselling, job-rotation, quality circles, etc. (Rao & Abraham, 1991).

Review of Relevant Studies

Rohmetra (1998) reports significant variations in the HRD climate between State Bank of India (SBI) and J&K Bank. Gani and Shah (2001) find a poor HRD climate in private sector banks. Vijaya et al. (2004) find that the performance appraisal system in State Bank of Hyderabad (SBH) is designed well to address the performance needs of managerial personnel ignoring clerical personnel. Chalam and Srinivas (2005) learn that in SBI women employees perceive a favorable HRD climate, despite their

subordinated working conditions. Pillai (2008) identifies a moderate degree of HRD climate in banks. Srimannarayana (2008) observes, relatively a lesser degree of favorable HRD climate in the service sector which included banks. This succinct review reveals that there are sector-wise, bank-wise or gender-wise comparative studies, but no location or area-wide studies. Thus, there is a lack of inquiry contributing to internal comparisons between urban and rural branches of any bank. Present study addresses this gap.

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Objectives of the Study

Following are the objectives of the study:

- To compare HRD climate perceptions held by the personnel in urban and rural units of the two selected premier public and private sector commercial banks, i.e. State Bank of India and Karur Vysya Bank;
- To discuss the implications of the results.

Hypotheses

The study formulates two multivariate hypotheses concerning the intended analysis in each bank surveyed and uses ANOVA (single factor) technique to test them statistically.

Data Source & Sample

This work is an outcome of doctoral survey conducted during 2008 in the State of undivided Andhra Pradesh. The study was conducted among a sample of 400 bank personnel in urban and rural branches/offices belonging to SBI and KVB (Table 1). The 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).

Data Analysis

The instrument is a condensed form of the HRD climate survey questionnaire developed by T.V. Rao, which consists

of 30 statements dealing with three dimensions of HRD climate. It employs Likert's 5-point scale rating from 'Strongly Agree'-5 to 'Strongly Disagree'-1. The study computes item wise mean values, percentage scores {Percentage score = (mean value - 1) x 25} and their differences. The study further computes Cronbach's Alpha reliability estimates for all the three sub-scales used in the study and then notices coefficient alphas ranging between 'acceptable' and 'excellent' levels, indicating strong evidence of reliability (Table 2). George and Mallery (2003:231) provides a thumb rule i.e. $\geq .9$ - excellent, $\geq .8$ - good, $\geq .7$ -

Percentage Score	Condition
≤ 50.00	'Unsatisfactory'
$> 50.00 \leq 60.00$	'Less Moderate'
$> 60.00 \leq 70.00$	'Moderate' or 'Average'
$> 70.00 \leq 80.00$	'Good'
> 80.00	'Excellent'

Table 1 Composition of the Sample Respondents

Bank	Urban	% in total	Rural	% in total	Total
SBI	163	68.00	77	32.00	240
KVB	91	57.00	69	43.00	160

Table 2 Dimension-wise Reliability Estimates

Dimension	SBI		KVB	
	Urban	Rural	Urban	Rural
General Climate	0.896	0.894	0.773	0.852
OCTAPACE Culture	0.905	0.902	0.890	0.827
HRD Mechanisms	0.907	0.884	0.748	0.711

acceptable, $\geq .6$ - questionable, $\geq .5$ - poor, and $\leq .5$ unacceptable".

For statement-wise interpretations, the following percentage score based criteria were also applied:

General Climate in SBI

Data in Table 3 indicate that in SBI human resources are highly valued in both urban and rural branches (GC1). Regarding preparation for future assign-

ments (GC2), spending of resources for their development (GC3), identifying and utilizing their potential (GC5) and enhancing knowledge (GC6) employees in both locations get a fair degree of support from the management. Though management is highly encouraging employees to enhance their job skills (GC4) superiors show medium concern towards their subordinates' development (GC7) in both locations. Comparatively, employees in rural branches comprehend vast growth opportunities (GC8; $t_{stat} 2.38 > t_{crit} 1.97$ and $P0.018 < \alpha 0.05$) but

perceive the workplace environment as moderately conducive for their development. Their counterparts in urban branches experience more favorable development climate (GC10; $t_{stat} 2.68 > t_{crit} 2.59$ and $P0.008 < \alpha 0.01$). It is apparent that the bank's personnel policies are fairly development oriented (GC9).

In SBI human resources are highly valued in both urban and rural branches.

Table 3 Comparative 'General Climate' Perceptions in SBI

GC	Urban(N=163)			Rural(N=77)			%Score Gap†	't'Statistic
	Mean	S.D.	%Score	Mean	S.D.	%Score		
1	4.09	0.92	77.25	4.11	0.94	77.75	0.50	0.12
2	3.74	0.95	68.50	3.61	0.76	65.25	3.25	1.09
3	3.78	0.91	69.50	4.05	1.08	76.25	-6.75	1.84
4	3.90	0.78	72.50	4.00	1.16	75.00	-2.50	0.63
5	3.57	1.05	64.25	3.72	1.15	68.00	-3.75	0.95
6	3.69	1.06	67.25	3.55	1.26	64.00	3.25	0.79
7	3.69	1.10	67.25	3.44	1.26	61.00	6.25	1.43
8	3.78	1.03	69.50	4.17	1.17	79.00	-9.50	2.38**
9	3.78	0.77	69.50	3.78	1.09	69.50	0.00	0.05
10	3.98	0.83	74.50	3.61	1.01	65.25	9.25	2.68*

**t Critical two-tail=1.97@ $\alpha=0.05$, $P \leq 0.05$ (significant)

*t Critical two-tail=2.59@ $\alpha=0.01$, $P \leq 0.01$ (highly significant)

†Gap with '-' sign indicates rural dominance

OCTAPACE Culture in SBI

Data in Table 4 indicate almost a greater degree of openness (OC1) and confrontation (OC2) among employees at both locations in SBI. Besides, they are very cordial to each other (OC3). However, in urban offices employees completely lack workplace freedom as compared to their rural counterparts who have it more or less adequately (OC4).

Utilizing this meagre autonomy, rural employees are playing proactive roles more brilliantly (OC5; $t_{stat} 2.86 > t_{crit} 2.59$ and $P0.005 < \alpha 0.01$) and are free to

In urban offices employees completely lack workplace freedom as compared to their rural counterparts who have it more or less adequately.

experiment with new methods of working (OC8; $t_{\text{stat}} 3.98 > t_{\text{crit}} 2.59$ and $P < 0.000$ $< \alpha 0.01$) than their counterparts in urban offices.

Table 4 Comparative 'OCTAPACE Culture' Perceptions in SBI

OC	Urban(N=163)			Rural(N=77)			%Score Gap†	't' Statistic
	Mean	S.D.	%Score	Mean	S.D.	%Score		
1	3.78	0.89	69.75	3.83	0.96	71.00	-1.25	0.35
2	3.86	0.86	71.50	3.72	1.15	68.00	3.50	0.89
3	4.11	0.70	78.00	4.05	0.85	76.25	1.75	0.55
4	2.90	1.02	47.50	3.17	1.22	54.00	-6.50	1.59
5	3.76	0.81	69.00	4.17	1.07	79.00	-10.00	2.86*
6	3.19	0.98	54.75	3.44	1.07	61.00	-6.25	1.72
7	4.09	0.65	77.25	3.78	1.19	69.50	7.75	2.13**
8	3.48	1.03	62.00	4.05	1.03	76.25	-14.25	3.98*
9	3.67	1.01	66.75	3.50	1.22	62.50	4.25	1.01
10	3.81	1.00	70.25	4.00	1.16	75.00	-4.75	1.20

**t Critical two-tail=1.97@ $\alpha=0.05$, $P \leq 0.05$ (significant)

*t Critical two-tail=2.59@ $\alpha=0.01$, $P \leq 0.01$ (highly significant)

†Gap with '-' sign indicates rural dominance

It is apparent that employees in both the locations are eager to take over high level responsibilities (OC6). Further, management encourages creativity fairly (OC9) and innovation greatly (OC10) in both areas. There is also a greater degree of unity and teamwork among employees in both the locations, despite

minute differences between them (OC7; $t_{\text{stat}} 2.13 > t_{\text{crit}} 1.97$ and $P 0.035 < \alpha 0.05$).

HRD Mechanisms in SBI

Data in Table 5 reveal that in SBI, performance appraisal (HM1) and recognition and reward (HM2) systems are fairly ob-

Table 5 Comparative 'HRD Mechanisms' Perceptions in SBI

HM	Urban(N=163)			Rural(N=77)			%Score Gap†	't' Statistic
	Mean	S.D.	%Score	Mean	S.D.	%Score		
1	3.71	0.85	68.00	3.94	1.23	73.50	-5.50	1.44
2	3.74	0.85	68.50	3.78	1.23	69.50	-1.00	0.24
3	3.98	1.01	74.50	4.05	1.03	76.25	-1.75	0.54
4	3.55	0.98	63.75	3.72	1.05	68.00	-4.25	1.20
5	4.02	0.83	75.50	3.67	1.16	66.75	8.75	2.35**
6	3.09	1.04	52.25	2.83	1.12	46.00	6.25	1.68
7	3.74	1.00	68.50	4.11	1.05	77.75	-9.25	2.54**
8	3.38	1.00	59.50	2.94	1.08	48.50	11.00	2.91*
9	3.12	1.03	53.00	3.33	1.16	58.25	-5.25	1.35
10	2.71	1.07	43.00	2.50	1.47	37.50	5.50	1.11

**t Critical two-tail=1.97@ $\alpha=0.05$, $P \leq 0.05$ (significant)

*t Critical two-tail=2.59@ $\alpha=0.01$, $P \leq 0.01$ (highly significant)

†Gap with '-' sign indicates rural dominance

jective in both urban and rural branches. Similarly, career planning and development is moderately efficient (HM4) and external training (HM3) is highly effective in both the locations. However, job-rotation is more frequent in urban than in rural areas (HM5; $t_{\text{stat}} 2.35 > t_{\text{crit}} 1.97$ and $P0.020 < \alpha 0.05$). Moreover, management provides a little performance feedback to urban employees and ignores rural branches (HM6). Thus, succession planning is ineffective in rural branches and somewhat thriving in urban areas (HM8; $t_{\text{stat}} 2.91 > t_{\text{crit}} 2.59$ and $P0.004 < \alpha 0.01$). Further, performance based promotions are not too active in both locations (HM9). However, employees in rural areas perceive more quality of work life than those in urban areas (HM7; $t_{\text{stat}} 2.54 > t_{\text{crit}} 1.97$ and $P0.012 < \alpha 0.05$). Moreover, employee surveys are not undertaken at both locations (HM10).

There is no urban-rural divide regarding the HRD climate perceptions generally held by the personnel in SBI.

ANOVA results in Table 8 explains statistically insignificant difference between the six groups of mean values (Tables 3, 4, 5) analyzed at 10 per cent significance level ($F_{\text{cal}} 1.53 < F_{\text{crit}} 1.96$ and $P0.19 > \alpha 0.10$). The test does not provide any evidence to reject H_{1_0} . Thus, whether positive or negative, there is no urban-rural divide regarding the HRD climate perceptions generally held by the personnel in SBI. That is, the HRD climate is similar in both locations despite certain individual differences.

General Climate in KVB

Data in Table 6 reveal that in KVB management gives more importance to urban employees (GC1; $t_{\text{stat}} 3.64 > t_{\text{crit}} 2.59$ and $P0.000 < \alpha 0.01$), spends more re-

Hypothesis Testing

H_{1_0} : The HRD climate perceptions held by urban and rural employees of SBI do not significantly differ.

Table 6 Comparative 'General Climate' Perceptions in KVB

GC	Urban(N=91)			Rural(N=69)			%Score Gap†	't' Statistic
	Mean	S.D.	%Score	Mean	S.D.	%Score		
1	4.28	0.88	82.00	3.75	0.83	68.75	13.25	3.64*
2	4.32	0.85	83.00	4.16	0.80	79.00	4.00	1.09
3	3.93	1.03	73.25	3.58	0.96	64.50	8.75	2.02**
4	3.96	0.73	74.00	3.33	0.95	58.25	15.75	4.09*
5	3.89	0.62	72.25	4.08	0.27	77.00	-4.75	2.67*
6	3.92	0.92	73.25	4.08	0.87	77.00	-3.75	1.00
7	3.78	1.01	69.75	3.92	0.87	73.00	-3.25	0.82
8	4.71	0.59	93.00	4.67	0.47	91.75	1.25	0.53
9	3.86	1.09	71.50	3.33	0.85	58.25	13.25	3.24*
10	4.00	0.60	75.00	4.08	0.49	77.00	-2.00	0.90

**t Critical two-tail=1.97@ $\alpha=0.05$, $P \leq 0.05$ (significant)

*t Critical two-tail=2.59@ $\alpha=0.01$, $P \leq 0.01$ (highly significant)

†Gap with '-' sign indicates rural dominance

sources for their development (GC3; $t_{\text{stat}} 2.02 > t_{\text{crit}} 1.97$ and $P0.045 < \alpha 0.05$) and makes excellent efforts to improve their job skills (GC4; $t_{\text{stat}} 4.09 > t_{\text{crit}} 2.59$ and $P0.000 < \alpha 0.01$). Though rural employees are slightly more hopeful than their urban counterparts regarding utilization of their potential by the management (GC5; $t_{\text{stat}} 2.67 > t_{\text{crit}} 2.59$ and $P0.008 < \alpha 0.01$), it is worth noticing that towards enhancing their knowledge (GC6) and preparing for future assignments (GC2) employees in both the locations get excellent support from the management. Managers also show high level concern towards their subordinates' development (GC7) in both the locations. Accordingly, employees in both locations perceive excellent growth prospects (GC8). They view the work-

place environment as highly conducive for their development (GC10). Nevertheless, urban employees view bank's personnel policies as highly development oriented, but their counterparts in rural places perceive the same as moderate (GC9; $t_{\text{stat}} 3.24 > t_{\text{crit}} 2.59$ and $P0.001 < \alpha 0.01$).

OCTAPACE Culture in KVB

Data in Table 7 indicate presence of a fair degree of openness among the personnel in urban branches and the absence of the same in rural branches (OC1; $t_{\text{stat}} 5.98 > t_{\text{crit}} 2.59$ and $P0.000 < \alpha 0.01$) of KVB. However, employees in both the offices confront problems fairly to solve them (OC2). Yet, both have less degree

Table 7 Comparative 'OCTAPACE Culture' Perceptions in KVB

GC	Urban(N=91)			Rural(N=69)			%Score Gap†	't' Statistic
	Mean	S.D.	%Score	Mean	S.D.	%Score		
1	3.75	1.09	68.75	2.92	0.64	48.00	20.75	5.98*
2	3.78	1.18	69.75	3.75	0.83	68.75	1.00	0.21
3	4.03	0.98	76.00	4.33	0.63	83.25	-7.25	2.28**
4	3.07	1.16	51.75	3.33	1.11	58.25	-6.50	1.34
5	4.03	0.68	76.00	4.42	0.64	85.50	-9.50	3.35*
6	3.28	1.03	57.25	3.50	0.87	62.50	-5.25	1.34
7	4.07	0.75	76.75	4.00	0.82	75.00	1.75	0.52
8	3.75	0.99	68.75	3.75	0.72	68.75	0.00	0.00
9	3.57	0.98	64.25	3.16	1.15	54.25	10.00	2.12**
10	4.00	0.84	75.00	4.00	0.58	75.00	0.00	0.00

**t Critical two-tail=1.97@ $\alpha=0.05$, $P \leq 0.05$ (significant)

*t Critical two-tail=2.59@ $\alpha=0.01$, $P \leq 0.01$ (highly significant)

†Gap with '-' sign indicates rural dominance

of workplace freedom (OC4). Though enjoying meager autonomy, rural employees are more proactive (OC5; $t_{\text{stat}} 3.35 > t_{\text{crit}} 2.59$ and $P0.001 < \alpha 0.01$) and more friendly to each other (OC3; $t_{\text{stat}} 2.28 > t_{\text{crit}} 1.97$ and $P0.023 < \alpha 0.05$) than urban employees. Nevertheless, in both the

locations, employees are fairly enthusiastic to accept high level responsibilities (OC6). They are also highly united and collaborated (OC7). Further, management encourages experimentation fairly (OC8) and innovation greatly (OC10) in both areas. However, creativity is encouraged

more in urban places (OC9; $t_{stat} 2.12 > t_{crit} 1.97$ and $P0.037 < \alpha 0.05$).

HRD Mechanisms in KVB

Data in Table 8 show that in both urban and rural branches of KVB, performance evaluation (HM1) and feedback (HM6) systems are being implemented fairly. Systems like recognition and reward (HM2), career planning and development (HM4), external training (HM3) and job-rotation (HM5) are highly result oriented in both the locations. Similarly, succession planning (HM8) and

performance based promotions (HM9) are very encouraging for both urban and rural personnel. Consequently, both perceive the existence of high-level quality of work life (HM7). However, analysis indicates while employee surveys are not conducted in rural areas they are less frequent in urban areas (HM10; $t_{stat} 4.20 > t_{crit} 2.59$ and $P0.000 < \alpha 0.01$).

While employee surveys are not conducted in rural areas they are less frequent in urban areas.

Table 8 Comparative 'HRD Mechanisms' perceptions in KVB

HM	Urban(N=163)			Rural(N=77)			%Score Gap†	't'Statistic
	Mean	S.D.	%Score	Mean	S.D.	%Score		
1	3.68	0.96	67.00	3.75	0.73	68.75	-1.75	0.51
2	3.96	0.63	74.00	4.00	0.41	75.00	-1.00	0.42
3	4.42	0.68	85.75	4.33	0.75	83.25	2.50	0.75
4	4.03	0.73	76.00	4.25	0.60	81.25	-5.25	1.92
5	4.32	0.66	83.00	4.50	0.65	87.50	-4.50	1.58
6	3.43	1.02	60.75	3.25	0.73	56.25	4.50	1.25
7	3.96	0.78	74.00	4.00	0.41	75.00	-1.00	0.37
8	3.96	0.86	74.00	3.67	1.03	66.75	7.25	1.74
9	4.18	0.71	79.50	3.92	0.87	73.00	6.50	1.83
10	3.32	1.14	58.00	2.50	1.13	37.50	20.50	4.20*

**t Critical two-tail=1.97@ $\alpha=0.05$, $P \leq 0.05$ (significant)

*t Critical two-tail=2.59@ $\alpha=0.01$, $P \leq 0.01$ (highly significant)

†Gap with '-' sign indicates rural dominance

Hypothesis Testing

H2₀: The HRD climate perceptions held by urban and rural employees of KVB do not significantly differ.

ANOVA results in Table 8 clarifies statistically insignificant difference between the six groups of mean values (Tables 6, 7, 8) analyzed at 10 per cent

significance level ($F_{cal} 0.96 < F_{crit} 1.96$ and $P0.44 > \alpha 0.10$). This result does not provide any support to reject H2₀. Thus, in general, HRD climate perceptions held by the personnel of KVB in urban and rural units do not vary. That is, in both locations the quality of HRD climate is similar. However, certain individual differences have been surfacing from the preceding analysis in the bank.

Table 9 Comparative Position of HRD Climate in SBI & KVB

Dimension	SBI [†]				KVB [†]			
	Urban		Rural		Urban		Rural	
	Mean	% Score	Mean	% Score	Mean	% Score	Mean	% Score
GC	3.80	70.00	3.80	70.00	4.06	76.50	3.90	72.50
OC	3.66	66.50	3.77	69.25	3.73	68.25	3.71	67.75
HM	3.50	62.50	3.48	62.00	3.92	73.00	3.81	70.25
HRD Climate	3.65	66.25	3.65	66.25	3.90	72.50	3.80	70.00
Anova* (Single Factor)	F=1.53; P-value=0.19				F=0.96; P-value=0.44			
Result	No evidence to reject H1 ₀				No evidence to reject H2 ₀			

[†]Group mean values in tables 3, 4, 5 (SBI) and 6, 7, 8 (KVB)

*Insignificant since $P > \alpha 0.10$ and $F_{cal} < F_{crit} 1.96$

Implications

Overall analysis did not provide any evidence of HRD climate variation between urban and rural branches or offices of the banks surveyed, which can be considered as an ideal trend in the banking industry. However, the individual issues reported in this study deserve the attention of the industry, because these are likely to emerge as major problems in future, if not paid adequate attention, and may contribute to inconsistent HRD climate. For instance, primarily, it is unhealthy that the personnel in both the banks lack adequate workplace freedom which may act as a blockade towards seeking their commitment in achieving the goals.

In both urban and rural units of SBI, managers show only mediocre interest towards their subordinates' development. Indeed, managers should be genuinely concerned about their subordinates' progress to promote interpersonal relationships and contribute to increasing productivity. Hence, the bank in its manage-

ment development policy should spell out the significance of non-managerial development and reward those who make the latter a reality. The bank should also ensure uniform administration of performance based promotions in both urban and rural units and instill hope in its human resources. Particularly, in rural branches, employees have perceived working environment as moderately conducive for their development. Reasons for this could be an irregular job-rotation (more regular in urban units), absence of performance feedback and ineffective succession planning in rural units.

In KVB, urban personnel are more valued than their counterparts in rural units in terms of enhancing the skills, encouraging creativity and ensuring the development of the former.

In KVB, urban personnel are more valued than their counterparts in rural units in terms of enhancing the skills, encouraging creativity and ensuring the development

of the former. Similarly, the personnel policies of KVB seem to be somewhat inconsistent between the two settings. While, rural employees view the bank's HR policies as moderately development oriented, urban employees see the same as highly development oriented. Hence, the bank, through its uniform allocation of various resources and by conducting skill improvement programs, should aspire to achieve consistency in developing the personnel between the two regions.

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