



## EVALUATING THE FACTORS AFFECTING HR POLICIES AND THEIR IMPACT ON JOB SATISFACTION OF SBI EMPLOYEES

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**Abstract:** In current time of exceptionally unpredictable business conditions it is observed that, competition is posing difficulties in procurement and improvement of human assets. Being significant and rare capacities, Human Resource (HR) is considered as a wellspring of economical competitive advantage and strength. The accomplishment of an association relies on a few factors however the most critical factors that influences the organizational execution is its human talent acquisition and retentions. HR assume a vital job in accomplishing a creative and top notch product or services in organization. The present research endeavors to analyses and look at the effect of factors contributing towards human asset in government banks with special reference to State Bank of India. In the examination, it has been seen that the State Banks of India follow HR Practices fitting to their need customization. This is on the grounds that representative approaches straight forwardly proving an impact HR practices that, needs all factors to be evaluated and understood significantly. In contrast with Job satisfaction in the area of HR mobilization, preparing, improvement, execution of HR policies to enhance and develop worker interest during the job was studied using Factor Analysis and Regression.

**Key Points:** Human Resource, HR Practices, Acquisition, Retention, Factor analysis and Regression.

### Introduction

It is notable that Human Resource Management is the main living component of creation and controlling different elements. Envision driving organizations with noteworthy structures and elevated workplaces without well skilled representatives; certainly, these organizations will crumble (Jabari, 2011; Dessler, 2010). The greatest test that any association independent of its size, nature of proprietorship and control faces today is with respect to the acquirement, usage and advancement of the single biggest resource available to its the human resources. It is the most basic factor in each association. It can't be subbed by machines of any level of computerization, assembly or remote control in the present or future hundreds of years. It is perceived as the most significant resource controlled by the dynamic associations, is maybe the most key and basic determinant of development of any association. It is particularly valid for service arranged associations like banks, where the improvement in service must be made to meet the rising desires for the general public. Association including banks exists for the individuals and by the individuals and their viability relies upon the conduct and the presentation of individuals establishing them. As human resources is the most significant resource of an association and being the base of accomplishing upper hand, overseeing HR is amazingly testing when contrasted with overseeing innovation as well as capital for its powerful administration. It's a given that a powerful association requires successful arrangement of HRM. Human Resource Management framework ought to be upheld by sound HRM practices. These HRM practices mean authoritative exercises planned for dealing with the assortment/group of human resources and guaranteeing that resources are used towards the achievement of hierarchical objectives. The principle point of this examination is to investigate the connection between HRM practices and authoritative execution of State Bank of India just as analysing whether there is a positive effect of HRM practices on hierarchical execution.

As a rising "state" with the nonappearance of characteristic resources, the human factor in banking industry turns into the main mean for setting up its strong establishment. Research on HR practices in organizations that utilize under 500 labourers has caught expanded consideration as of late (De Kok and Uhlaner, 2003). Various examinations have distinguished a few HR practices and difficulties that administrators face in executing their occupations, and have utilized these discoveries to give hypothetical and reasonable bits of

knowledge from a creating nation setting (Ghebreorgis and Karsten, 2006); generally little research has concentrated on human resource the board practices in firms utilizing under 500 people (Al-Hasan, et al, 2009). Numerous viewpoints influence the usage of HRM practices including: social, financial, lawful, sex and numerous different perspectives. Right now, and (Baruch, 2003) analyzed the improvements of certain HR practices in creating economies, their discoveries were related with certain hierarchical and social attributes; right now, (Paivi and Van Gils, 2001) endeavoured to distinguish the relevant resources that can develop human resource abilities. These remember components for the outer and inner condition, for example, hierarchical size, responsibility for associations, different partnerships, systems, enterprises, divisions, locales, and countries.

This paper researches the degree to which HRM practices become increasingly formal as banks progress in size with uncommon reference to State Bank of India. The HRM practices analyzed are enrolment, choice, preparing and improvement, pay and execution evaluation, hence the paper attempts to fill the hole in our insight by inspecting a few hierarchical setting factors that sway the formalization of HRM practices in SBI.

## LITERATURE REVIEW

The researchers studied the HRM practices in among insurance agencies in India dependent on the information gathered from 218 respondents. The respondents were looked over four protection firms (two worldwide firms and two Indian firms) to analyze the HRM practices followed in the example firms. Information examination was finished utilizing factor investigation and ANOVA. Preparing and advantages, execution examination arrangements, choice procedure, HR arranging and enrollment approaches were seen as the huge HRM practices followed by protection firms in India. Moreover, workforce decent variety and serious pay approaches were likewise seen as among the significant HRM practices followed by the protection firms (Kundu and Malhan, 2007).

The study found the impact of HRM practices on the learning direction of bank representatives in Kerala state, India. An all out example of 300 respondents (administrative and administrative staff) having a place with two open part and two private segment banks were remembered for the examination. Information was gathered through an organized survey. The consequences of the exploration featured a solid impact of HRM practices on the learning direction of bank workers in Kerala (Pillai, 2008).

The research contemplated the impact of vital HRM practices and proactive correspondence during mergers and acquisitions of Indian banks. A contextual analysis approach was utilized to break down the HRM practices utilized by two unique banks in India (one open area bank and one private division bank). The examination showed that on account of the open part bank, the HRM practices and proactive correspondences were not productively followed prompting a diminishing in authoritative exhibition (Bhaskar et. al, 2012).

The investigation considered the HRM practices in private area banks arranged in Cuddalore region (Tamilnadu) in India. The creator had picked the accompanying HRM practices for the examination – enrollment and choice; preparing and advancement; execution evaluation; profession improvement; inspiration; remuneration the board and complaint dealing with. An example of 260 officials drawn from 52 private banks (5 officials for each bank) was picked as respondents for the exploration. Information investigation was embraced utilizing rate examination; single direction ANOVA and t-test. The outcomes presumed that larger part of the respondents were happy with the general HRM practices received by different private area banks considered for the examination (Chinnadurai, 2014).

The examination envisaged the effect of HRM practices on worker work fulfillment among representatives in HDFC bank utilizing a contextual investigation approach. 52 respondents were reached to acquire the data with respect to HRM practices in HDFC bank utilizing an organized survey. Occupation fulfillment was considered as the reliant variable while preparing, execution evaluation, cooperation, representative support and remuneration were utilized as free factors. Aftereffects of relapse investigation showed that aside from execution evaluation, the various free factors displayed a huge effect on work fulfillment of representatives (Jeet and Sayeeduzzafar, 2014).

It was introduced that, a similar examination of different HRM measurements that lead to worker fulfillment among different open and private area banking firms in India. Information was assembled from 100 open area bank workers and 100 private part bank representatives utilizing an organized survey. The aftereffects of the exploration inferred that there is a critical distinction in the impression of open and private segment bank representatives with respect to financial and political variables influencing HRM practices in banks (Sinha, 2015).

The hypothesis considered the effect of HRM practices on execution of workers in Indian financial industry. The creators presumed that different healing HRM measures can be taken to improve the representative execution in banks. The measures recommended incorporate workforce conferences, meetings to generate new ideas, study circles and quality circles (Jha and Mishra, 2015).

The scholars inspected the connection between HRM practices and consumer loyalty levels among Indian private banks. Information was gathered from 203 representatives in private banks. The aftereffects of the examination reasoned that different HRM practices have a noteworthy and positive effect on consumer loyalty (Mittal, Gupta and Mottiani, 2016).

It was endeavored to think about the human resource the board (HRM) practices of open and private segment banks in Telangana state. They reasoned that the HRM practices in the Indian financial industry have developed over some stretch of time and the HRM practices of Indian private segment banks are better than the Indian open division banks (Ramakrishna, P. and Rao, K.S., 2017).

## OBJECTIVES

- To study the factors responsible for job satisfaction towards HR Practices.
- To study the effect of factors of HR Practices contributing towards Job satisfaction.

## RESEARCH METHODOLOGY

### HYPOTHESIS

- H<sub>01</sub>: There is no significant impact of Selection on employee's Job Satisfaction of SBI.  
 H<sub>02</sub>: There is no significant impact of Employee Training on employee's Job Satisfaction of SBI.  
 H<sub>03</sub>: There is no significant impact of Compensation and Benefits on employee's Job Satisfaction of SBI.  
 H<sub>04</sub>: There is no significant impact of Staffing Practice on employee's Job Satisfaction of SBI.  
 H<sub>05</sub>: There is no significant impact of Employee Relations on employee's Job Satisfaction of SBI.  
 H<sub>06</sub>: There is no significant impact of Internal Career Opportunity on employee's Job Satisfaction of SBI.  
 H<sub>07</sub>: There is no significant impact of Employment Security on employee's Job Satisfaction of SBI.  
 H<sub>08</sub>: There is no significant impact of Employee Participation on employee's Job Satisfaction of SBI.  
 H<sub>09</sub>: There is no significant impact of Promotion Practices on employee's Job Satisfaction of SBI.  
 H<sub>010</sub>: There is no significant impact of Employee Development on employee's Job Satisfaction of SBI.  
 H<sub>011</sub>: There is no significant impact of Performance Appraisal on employee's Job Satisfaction of SBI.  
 H<sub>012</sub>: There is no significant impact of Job Definition on employee's Job Satisfaction of SBI.  
 H<sub>013</sub>: There is no significant impact of Communication on employee's Job Satisfaction of SBI.

### THE SAMPLE

The sample can be selected from a larger group of persons, identified as the population, or can simply refer to the group of subjects from whom the data are collected. Sampling techniques offer a range of methods to reduce the quantity of data that needs to be collected by considering only data from a subgroup rather than all possible cases. For this study random sampling method has been selected as the chance of probability of each Case being selected from the population is known with the former which makes it possible to estimate statistically the characteristics of the population from the sample. For effective coverage and lower cost, purposive Sampling Technique was used to select the participating respondents.

### THE SAMPLE SIZE

Total 250 employees at various levels were selected for this study on the purposive random sampling basis from Bhopal region. For choosing the respondent's from a leading public sector bank namely SBI.

### TOOLS USED

The study involves Reliability analysis, Factor Analysis and Regression analysis to compare the impact and effect of variables under the study. The tools are applied using SPSS-18 statistical software's.

## RESULTS AND ANALYSIS

### Reliability Analysis

The collected data of SBI suggested and analyzed on various parameters namely reliability analysis, factor analysis and regression that, is explained as below: On applying reliability analysis based on 40 questions including the outcome was 0.915 i.e. 91.5% of data is model fit and bear relations in the study.

Cronbach's Alpha		N	%	N of Items	
.915	Cases	Valid	250	100.0	40
		Excluded	0	.0	
		Total	250	100.0	

Table: Reliability Analysis of all variables of SBI Banks Using SPSS 21

## FACTOR ANALYSIS

Factor Analysis is a tool to study and forecast the factors and it is observed that 15 factors were revealed and brought out after evaluating the rotated component matrix which are explained as under:

State bank of India

S. NO.	Factor	Question	Load	Total
1	COMPENSATION POLICIES	Impartial Compensation Policies	0.987	7.974
		Uncomplicated Compensation Policies	0.95	
		Remuneration according to performance	0.92	
		Meticulously designed Compensation Structure.	0.86	
		Legal Aspects of compensation structures.	0.823	
		Compensation Policies are altered as per the changes.	0.793	
		Impact of extrinsic factors on compensation policies.	0.752	
		Delighted Employee.	0.68	
		monetary benefits vs non-monetary benefits.	0.615	
		Flexible Employees.	0.594	
2	SELECTION POLICY	Accurate & strict selection policies.	0.917	4.209
		Follow the system of Right Person For the Right Job.	0.892	
		Environmental Effects.	0.854	
		Honest and Respectable selection policies.	0.81	
		Upgradation of selection policies	0.736	
3	JOB DEFINITION POLICY	Amendment in policies time to time.	0.942	4.069
		Job Obligations for employees.	0.903	
		The actual job duties are shaped more by the employee than by a specific job definition.	0.841	
		Job Definitions can be modernize time to time.	0.733	
		Clearly describe jobs.	0.65	
4	EMPLOYEE PARTICIPATION	The selection systems followed in our bank are highly scientific and rigorous.	0.978	4.086
		Selection system in our organization selects those having the desired knowledge, skills and attitudes.	0.905	
		The environmental factors of the bank influence the selection practices	0.844	
		The selection policies of the bank are fair and reliable	0.721	
		Bank take a regular steps to improve the selection policies	0.638	
5	EMPLOYEE RELATIONS	Interpersonal Relations.	0.948	3.838
		Congenial & Harmonious Relations	0.866	
		Settlement machineries to improve the employee relations.	0.753	
		Plans to boost the informal relationships.	0.671	
		Impact of employee relations on Performance	0.6	
6	JOB SATISFACTION	I am satisfied with the information I receive from my supervisor about my performance.	0.988	3.796
		variety of jobs affairs	0.857	
		Flexibility in job.	0.746	
		Career opportunities.	0.62	
		Authority and responsibilities.	0.585	
7	PROMOTION POLICIES	Recorded Promotion Policy	0.958	3.777
		Unbiased job promotions	0.839	
		Preference to seniors.	0.748	
		Preference to Merit Holders.	0.65	
		Policies are Standard for other banks.	0.582	
8	COMMUNICATION	Clarity of Information.	0.944	3.812
		Makes employees feel a vital part.	0.845	
		Attractive policies.	0.759	
		My supervisor trusts me.	0.675	

		Horizontal communication with other employee is accurate and free flowing.	0.589	
9	PERFORMANCE EVALUATION POLICIES	The Performance Appraisal is unbiased.	0.903	3.948
		formal & written Performance Appraisal system.	0.903	
		Employees are informed that how they are evaluated.	0.822	
		Feedback.	0.713	
		Performance is measured by quantifiable results.	0.607	
10	INTERNAL CAREER OPPORTUNITIES	Employees have very little future within the bank.	0.941	3.854
		Clear career opportunities within the bank	0.865	
		potential positions to get promoted.	0.777	
		Career aspirations guidance by immediate supervisors	0.682	
		career aspirations are boost up by the supervisors	0.589	
11	EMPLOYEE SECURITY	Importance to Security.	0.893	3.391
		If the company were facing economic problems, employees would be the last to get downsized.	0.784	
		Job Stability.	0.690	
		difficult to dismiss an employee.	0.588	
		Guaranteed Job Security.	0.486	
12	CAREER PLANNING POLICIES	clear career paths.	0.869	3.703
		Importance given to career Planning.	0.8	
		Employees in our organization have more than one potential position for promotion.	0.76	
		Individual and organization have same growth needs.	0.674	
		Importance given to career development.	0.6	
13	STAFFING POLICIES	discovering and obtaining competent manpower.	0.862	3.383
		growth and diversification of bank.	0.739	
		right person on the right job.	0.688	
		Staffing Policies helps in survival and growth of the business through development of employees.	0.593	
		Importance to higher productive performance.	0.501	
14	TRAINING PRACTICES	Extensive training programs for employees.	0.874	3.573
		I was selected because the programme objectives suit my job needs most.	0.786	
		training opportunities to learn and grow.	0.7	
		Training needs are identified by appraisals.	0.64	
		The objective of the training programmes is complete understanding of different management functions in its totality.	0.573	
15	EMPLOYEE DEVELOPMENT POLICIES	Excellent handling in dealing with problems involving human relations.	0.857	3.278
		Importance to decision-making skills	0.732	
		Role plays to act as a leader and handle conflicting situations.	0.645	
		Expectation must be known.	0.551	
		Help in tackling unexpected events.	0.493	

Compensation and benefits are prime worry for SBI as factor load is 7.974 on the grounds that it is straightforwardly identified with employee's maintenance the better and straightforward arrangements will make a solid trust among the employees and inspire them to outflank their cutoff points. Legitimate approaches help employees to accomplish the ideal objectives and targets. Furthermore, choice is considered as a significant angle as its load is 4.209 includes an underlying collaboration with candidates. It is seen that subsequent to experiencing an extraordinary procedure of meeting and tests the candidate with a reasonable aptitudes and specialized ability is chosen. Training is another imperative zone of HR practice as it is a post choice procedure including supporting of best human asset and outfitting them with all the stuff to make the human resources ideal and proficient for the banks to be used. Undoubtedly, they need to put into honing the human abilities since they are the base for administration rendering and consequently they must be open. Consequently, it is evaluated that people need to convey quality and qualities to guarantee the achievement of administration industry. Thirdly, employees are essential piece of any association they are the mind behind machines and without them no useful achievement is conceivable. Subsequently the factor load is 4.086 as it is significant for employees to partake in administrative dynamic giving them equivalent chance to take an interest will assist them with growing and demonstrate their abilities. Rather than finding a refuge the executives ought to advance it in such a case that participation will be there and the hazard taking and resilience limit will create and information sharing will all improve and human abilities will increment. It is a demonstration of subjection of employee and including him into KRA of bank. Fourthly, Job Analysis and definition is a procedure to distinguish and decide in detail the specific job

obligations and necessities. The general significance of these obligations for a given job is where decisions are made about information gathered on a job as the factor load is 4.069.

Fifthly, Performance appraisal with 3.948 is a spine of HR practice as it includes an unprejudiced demonstration of top administration and make an understood report of how things are conveyed in the bank. As now a days target based investigation is increasingly noticeable and banks esteem it all the more so the more you are nearer to your objectives the better your performance is and you may add to the development of organization by method for boosting benefits. 6th, factor to be specific Internal career opportunities with a factor load 3.854 where, employees are the solid column and consequently their certainty working of their group this makes them dependable and perform productively. Internal career opportunities help employees to feature their aptitudes in all measurements. Internal development possibilities make seriousness and makes employees work to their max speed and develop in the current association.

Seventh factor with load 3.838 arrangements with building up a solid employee connection is another center region of worry for HR since it manages the on job and off job life culture parity of employee. It is accepted that better the relations with employees the more they feel themselves as a piece of organization. Appropriate strategies for their health can be an extraordinary resolve sponsor for them and this expansion their devotion. Another factor number eighth has a load of 3.812 as communication prompts a noteworthy trade of thoughts and idea among the employees better the communication successful will be the relations with the employees. This prompts a solid holding and relational relations with the employees. Factor ninth and tenth arrangements with job satisfaction (3.796) and promotions (3.777) factor load appears, walking ahead in the assignment by performing reliably in the association and prompting take and take an interest more in obligation sharing of the organization prompting augmentation in status and pay from that point. Job satisfaction is the degree of happiness an individual feels with respect to their job. This inclination is for the most part dependent on a person's impression of satisfaction and accomplishment in the association. Job satisfaction can be impacted by an individual's capacity to finish required assignments in the give time allotment. The degree of communication in an association, and the manner in which the executives treats employees prompts job satisfaction. Eleventh factor is career arranging with a load of 3.7063 where employees career way and development design is chosen relying upon the employee performance and skills.

Employee Security at twelfth has a factor load of 3.573, involves worry for HR as it gives employee the alternative of taking the style of various offices and in which he is progressively agreeable at and can demonstrate his value is set in that with the goal that he can perform well and quiet and may not include himself into any grapevine. Banks put resources into training of employees as the business is dynamic and target driven in this way, on opportune premise employees should be prepared and produced for future rediness as the load is 3.391. Staffing with a load of 3.383 is a work on managing ideal individual at opportune spot under the umbrella of HR Policies and it causes the executives to assess the aptitudes of chose human resources and position them in the right divisions.

Ultimately, employee development with load of 3.278 prompts upgradation of existing information on employee and contribute straightforwardly towards development and accomplishment of association. An erratic change in the general performance of employee can be seen by method for development. After the appraisal the employees shortcomings are watched and they are given 360 degree training to build up the hidden ability so they can make and pitch things simpler.

## REGRESSION ANALYSIS

### Regression Model Summary<sup>b</sup>

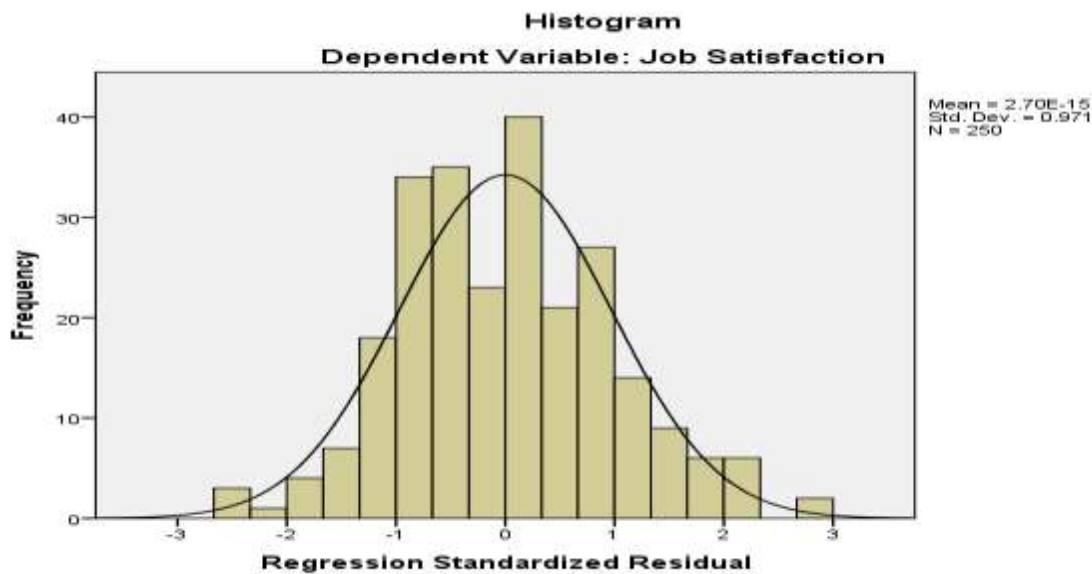
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Change	Square Change	F Change
1	.571 <sup>a</sup>	.326	.286	.733	.326	8.119	14

### Regression Model Summary

Model	Change Statistics		Durbin-Watson
	df2	Sig. F Change	
1	235 <sup>a</sup>	.000	2.014

a. Predictors: (Constant), Staffing, Employee Participation, Job Definition, Employee Development, Employee Relation, Selection, Career Planning, Training, Performance Evaluation, Promotion, Career Opportunities, Communication, Employment Security, Compensation

b. Dependent Variable: Job Satisfaction



The Regression table above unveils the fact that, there is an impact of independent variables on dependent variable named job satisfaction. Employees showcase that the independent variables affect to an extent of 57.1% as the calculated value of R is 0.571. The p value is 0 indicating that together all the variables are affecting the job satisfaction of employee. In SBI banks the independent analysis of all the variables are as follows: the variables that have high impact are those which have p value less than 0.05 namely Training 0.039, Employee development 0.008, Promotions 0.049, Career Planning 0.050 and Employee Relations 0 respectively. The variables that have least impact on job satisfaction are Performance Evaluation 0.810, Employee Participation 0.272, Communication 0.606, Selection 0.311, Compensation 0.493, Career Opportunities 0.637, Employee Security 0.282, Job Definition 0.583 and Staffing 0.841. SBI banks should work on capitalizing these variables and should focus on maximizing the same so as to achieve organisational harmony and make effective HR Policies. It can be said that the null hypothesis stating no impact of studied variables are rejected and there is an impact of these variables on employee satisfaction and over all contribution to the bank.

## CONCLUSION

Based on quantitative examination, and keeping in notice the points and targets of the Study, this Chapter condenses, expansive Findings of the Study and the related Conclusions. The scrutiny of Findings and Conclusions of the Study additionally called attention to an assortment of issues and concerns, which should be tended to for the advancement and compelling usage of Human Resource Strategies in the Banking Industry. The examination deciphers that, SBI banks carries on diversely to the HR Policies and the practices as approaches contrast from bank to bank. This is on the grounds that SBI need to support enormous rivalry and difficulties presented by different banks. The examination unfurls the way that workers are increasingly disposed towards SBI banks however observing the present situation where NPA and other showcasing challenges have strived the SBI banks to be in rivalry with banks in order to catch the greatest market fragment.

The factor investigation uncovered that SBI bank need to concentrate more the variables to be specific, determination include choice of best human abilities and spot it in the bank in order to guarantee the activity done in the most proficient way. SBI banks have a good burden as it has fix parameter of determination. SBI banks put indistinguishably as far as preparing and improvement of its workers as it is a cost place and just engaged and need based preparing is advanced in banks. Pay is vital to maintenance as it assesses and propels the presentation of worker. After the review generally representatives are intrigued towards remuneration as it incorporates the advantages related with the endeavors put in by the representatives towards progress of its working. Workers update themselves by learning and confronting tests in SBI Banks as it is target arranged and development is quick. SBI banks representative interest is just at top level where as all data is spread start to finish.

SBI banks are not a lot of target driven but rather base just on assessment at different levels the worker have a decent vocation way. In this way it is said that the more difficulties you face better it is for the representative to arrive at new statures. The worker security is high in SBI banks as the maintenance is high and nobody is prepared to leave the association anytime before retirement. SBI banks invite representatives cooperation at senior level for arrangement development and making better work life when contrasted with private banks where strategies are surrounded at the top and afterward conveyed as a piece of employment profile. Advancements are fair and steady in SBI banks when contrasted as contrasted and private area banks. SBI banks work more on worker improvement and it is dependably assessed by method for factor investigation.

SBI banks offer help as far as tributes and they give adequate of help to their representatives to perform well. In SBI bank all workers enter the bank as trial official and afterward progressive advancements happen in the banks. Execution examination is fair-minded in SBI banks it tends to be very much guaranteed while it varies from bank to bank and level to level in private banks. Employment definition is all the more clear and well elaborative in broad daylight banks to be specific SBI bank as it observes government standards and benchmarks. SBI banks has low tendency towards correspondence against banks. Indeed, even a little piece of data is appropriately dispersed and imparted to all the degree of representatives in SBI. Employment fulfillment is high in SBI banks as the weight is low and augmentations are fixed once you enter.

## FINDING AND SUGGESTION

The Banking Industry has now entered in a period of post-movement power requiring a fresh look at the organization structure at the pinnacle levels with respect to key mean to be reflected in all around clarified various levelled vision, significant, targets. Open Sector Banks, is required by technique for setting up a drew in group involving the representatives of the Government, Reserve Bank of India, Banking Sector the administrator's specialists, work operators and renowned organization counsellors to help acknowledge development towards framework definition of the Banking Sector in India. It has become a sincere need in the wake of dynamic debilitating of Public Sector Banks esteem requiring increasingly significant duty. The blend of business, considering a perception of the heading where the Banking Organization is going, with the Human Resource Policies would help in real cognizance and measuring of work needs quantitatively similarly as emotionally over some indistinct time allotment.

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