

“A Comparative Study Of Hr Practices In Public And Private Sector Banks In Telangana-A Case Study Of Hyderabad Region”

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ABSTRACT

Purpose: Effective HRM practices play a vital role in managing manpower. The aim of present study is to compare HRM practices and policies in public sector and private sector banks. In the present study efforts are made to understand the challenges and issues of HRM in Banking sector and suggestions of improvement in HR practices in public sector banks and private sector banks. The basic purpose is to have a comparative study between public and private sector banks on above mentioned aspects.

Design/Methodology/Approach: This paper explains about how HRM Practices are effectively Implemented or not. This study is based on the Primary data, the data collected through Questionnaire.

Originality/Value: The 10 public and Private sector banks were taken in to my study. Includes 5 Private sector and 5 public sector banks based on market capitalization.

Findings: All these have made the banks feel that the internal customer is also more important equally with external customers, so every bank is trying to devise innovative HR practices to attract best talent and give them comfortable environment to work with, that enables the banks to retain talents. The major challenges faced in the HR management of the banks are training, acquiring the right people, retaining/developing the people, motivational activities, performance appraisal etc

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

JEL Codes: G0, G1, G2, G3, G4

Banking in India has undergone quite a large number of changes during the past two decades. Conventional Banking is transforming into Development banking. All the Banks in general and commercial Banks in particular, are trying to reach new heights in their expansion programmes and to change substantially the character of their business. These efforts represent departure from narrow concept of Traditional Banking. The new thrust is based on the idea that banking is an active instrument of social and economic progress. Keeping in view the national and social objectives, these tremendous changes highlighted the need for the Banker of the past to re-orient himself to play effectively the new role of Development Banker. There is a paradigm shift in Banking and Financial Sector working and to cope up with this, a workforce is required who can cater to the emerging needs of various sections of the society.

India's reform path in the financial sector has been different from most economies, including other emerging markets. It has been a measured, gradual, cautious and steady process, devoid of the many flourishes observed in other countries. From the outset, India has resolved to attain standards of international best practice, but the endeavour has been to fine tune the process keeping in view the underlying structural, institutional and operational considerations. The present-day Banker has to assume the responsibility of becoming the change agent of the society to which he belongs and the organization in which he works. Whatever values and dignity he has acquired, he must be able to transform them for the benefit of common people. Becoming a strategic advisor within an

I. INTRODUCTION:

organization requires attention to several key components. Trust is critical, but never easy to acquire and maintain. Certainly it begins with following up on commitments, being straightforward and honest, and showing integrity in all matters. The roles of HR strategic advisors can be presented briefly in four broad categories, each with its own specific responsibilities.

The first category is that of a subject matter expert. This category requires in-depth experience and understanding of the human resource body of knowledge. Responsibilities pertaining to this category are providing timely, accurate, and consistent internal and external data on talent, the workforce at large, and external trends related to defined performance objectives. The ability to define standards to ensure consistency in practices across the organization, including communicating legal and cultural implications of practices that impact the workforce, require HR professionals to keep current in the legal and business arenas.

II. REVIEW OF LITERATURE:

- ❖ Mitku Assefa, Eldana Cheru Kassa (2023): Different research result indicates that there are different factors affecting the satisfaction of employees both internal and external. Among different factors the organizations' human resource management practice is the major one. This study aimed to assess the effect of human resource management practice on employees' job satisfaction particularly within private and public commercial banks found in Dessie and Kombolcha Town. Then to reveal the effects of HRM practices the researcher selected five independent variables (training and development, reward and compensation, performance appraisal, employee participation and recruitment and selection) of human resource management practices on the dependent variable (employees' job satisfaction). The study was conducted in 6 private and 4 public owned commercial banks using purposive sampling (based on their work experience and their willingness to be a part of the stud).
- ❖ Dr. Sarika Agarwal, Dr. Mukesh Agarwal, Dr. Amit Kumar Singh, Dr. Vaibhav, Dr. Dhanalakshmi (2022): Human Resources (HR) are crucial to the success of any business, and one could even say they constitute the very basis of the corporation itself. Human Resource Management (HRM) is, as its name suggests, the administration of an organization's human resources in such a way that both employees and the business as a whole benefit. Human resource management (HRM) is essential to the banking sector success because of the positive effects it has on employees' engagement, productivity, and job satisfaction as well as the company's ability to attract & to retain the best talent. Focusing on how human resource management (HRM) initiatives affect worker satisfaction is central to this review paper's mission. The analysis demonstrated that HR procedures significantly affect the success rate of employees.
- ❖ Dr: Ibrahim Mohammad Hatzalah(2021): The main purpose of this paper is to investigate how the HRM practices create a competitive advantage in the National Bank of Bahrain as a case study, from the perspective of the workers on the Bank. Thus, data were collected from a randomly sampled respondent consist of 168 managerial employees of nine sub-bank locals in Bahrain through using a well-structured questionnaire, and validity and reliability to a questionnaire have been tested. descriptive and analytical methods were used, in addition, the Pearson correlation coefficient and simple linear regression test and Unilateral variation analysis (ANOVA). A key question measured in this research to explore how HRM practices which identified in five main factors (as planning and Job Analysis, and Recruitment and Selection, training and development, and Compensation (Pay and Benefits) seek to gain competitive advantage. The findings showed that there is a statistically significant effect of the dimensions of human resources management practices on achieving considerable a competitive advantage in the National Bank of Bahrain.
- ❖ Onsardi O, Finthariasari M, and Hermawan D, J. (2021):-The goal of this study is to look at the influence of human resource management (HRM) practices (recruitment and selection, training and development, compensation, and performance management) on employee outcomes (organizational commitment, job satisfaction, and turnover intention), as mediated by Perceived Organizational Support (POS). These linkages are further examined in terms of the extent to which state and private banks differ in Indonesia. Data were collected using simple random sampling by distributing questionnaires to banking personnel in Bengkulu, Indonesia, and were then analysed

using the Lisrel tool's structural equation modelling (SEM). According to the findings, there is a considerable influence of HRM practices on POS, as well as a significant effect of HRM practices and POS on employee outcomes, as well as a POS-mediated relationship among HRM practices and employee outcomes.

- ❖ Dr. Yaduvamsi Sai Krishna. C, Dr. Gadda Vijaya Kumar (2020): Banking industry is the one of the significant supports to the financial part of Indian Economy. Because of International compressions, Competition among the banks and liberalization plan have been affected and its outcomes in the blend of business strategies with human resource management. The investigation of Indian Bank's Association (IBA) statement and Boston Consulting Group (BCG) will face two difficulties. Feasible monetary solution for financial inclusion and structure of HR. The public sector banks have complexities outstandingly and make conservative HR practices unproductive.
- ❖ Dr.Fawzieh Mohammad Mas'ad (2020): This study aims to identify the impact of Human Resource Management (HRM) practices on organizational intelligence in Jordanian commercial banks. In order to achieve the objective of the study, a questionnaire was prepared by the researcher and distributed to a random sample of (250) managers who work in Jordanian commercial banks located in Amman City. The number of questionnaires that are valid for analysis was (212) questionnaire. For the purposes of data analysis, the study relied on the Statistical Package for Social Sciences (SPSS).
- ❖ JhensanamAnusara, Md Rasel, Ayrin Sultana³, BouasoneChanthamith, Md Humayun Kabir , Md Arafatul Hasan (2019): Bank is an economic institution whose main aim is to earn profit through exchange of money & credit instruments. It is a service oriented as well as profit-oriented organization. To perform those two functions simultaneously, the bank divides its operation into several parts. Human Resources Management (HRM) is the most important part of a Bank. This study intends to address how HRM planning and practices are implemented, what are the possible divisions and work distribution in an HRD, recruitment process, training and development initiatives, how to keep employees motivated as well as how to control insubordinations, compensation

and benefits planning, how to lead etc. A quantitative approached has been used to achieve the objectives. Primary data have been collected from employees of Mutual Trust Bank Limited as well as Dhaka Bank Limited for comparative study.

- ❖ Jelena Božović, Ivan Božović, Isidora Ljumović(2019): The study aims to identify the level of effectiveness in Human Resource Management (HRM) and its impact on employees' satisfaction in the banking sector of Serbia. Motivation:The aim of this research is to measure the satisfaction of employees in the banking sector of Serbia. In addition to the overall goal of this study, it is necessary to list some specific objectives: to provide human resource management (HRM) analysis, to focus on the main dimensions of HRM in practice, to present a test for measuring employee satisfaction in practice, to identify weaknesses in management that affect employee satisfaction and to propose measures to improve employee satisfaction and increase motivation. The research attempts to point out the basic driving factors for better work and effects, as common motives for all workers, such as salary, job interest, the opportunity of further progress, the degree of autonomy in the performance of tasks, and the possibility of personal affirmation. The challenge that puts the management of human resources and its application into practice becomes a very relevant field of inquiry. It is important to know the answer to the research question in order to arrive at a response to whether or not to comply with Pareto optimum: "When we know where and why we are headed, little things can point us to the right direction" (Debreu, 1954). The novelty in the study is that some aspects (career improvement and job security)
- ❖ Afroze Nazneen, Paramjit Kaur Mann, Sushendra K Mishra (2018):-Human resources are considered to be a critical organizational resource that facilitates an organization to sustain its effectiveness and value. Banking sector in India is facing furious competition as far as human resources is concerned. In such a competitive business environment retaining of productive employees is complicated tasks when competitors are struggling for attract human resources from other organizations by providing attractive compensation and promotional plans. In order to retain productive employees it should be ensured that

- they are satisfied from the human resource practices prevailing in the concerned organization.
- ❖ Dinesh Kumar Sahu, Dr. Sanjeeb Kumar Dey (2018): The present study is to find out the Human Resource Practices in Indian banking industry. HR practices have been studied extensively among manufacturing, service and small medium enterprises. However, only a few studies have addressed the banking industry. 5 public sector banks and 4 private sector banks in Odisha extended cooperation for this study. The overall aim of the research is to look at four key areas (Recruitment, Performance Appraisal, Retention and Training) that shape the development of banking industry in Odisha as well as Indian as a whole. The basic purpose is to have a comparative study between public and private sector banks on above mentioned aspects. First, we have analysed different aspects of these key areas. Secondly, the researcher has conducted a comparative study on each key areas looking at the implementation of HR Policy within the bank.
 - ❖ Dr. Anju Bala & Dr. Pragati Sharma (2018): The real worth of the Nation lies in the 'Human Approach' while managing people for better functioning of banking sector. Effective HRM practices play a vital role in managing manpower. The aim of present study is to compare HRM practices and policies in public sector and private sector banks. In the present study efforts are made to understand the challenges and issues of HRM in Banking sector and suggestions of improvement in HR practices in public sector banks and private sector banks.
 - ❖ Hilda Ghaleb Madanat, Anis S Khasawneh (2018): The study aims to identify the level of effectiveness in Human Resource Management (HRM) and its impact on employees' satisfaction in the banking sector of Jordan. A questionnaire was developed and administered to 540 employees in the banking sector of Jordan out of which 406 were returned to test research hypotheses. The findings revealed a high level of effectiveness of all HRM practices combined and for four individual practices (HR planning, staffing, training & development and performance appraisal); while, a medium level of compensation effectiveness was yielded. It has been found that employees' satisfaction level was medium.
 - ❖ P. Suresh, Dr. T. Narayana Reddy (2017): Employee satisfaction plays a key role on both the individual and organisation. Employee satisfaction will result in improving organisation productivity. The present study is carried out to comprehend the effect of HRM Practices in banking sector. This study is based on both primary and secondary data, reviewing the literatures related to HRM Practices, employee satisfaction, in banks of Chittoor district. The objective of the study focuses on understanding Effect of HRM practices on Employee satisfaction banking organizations on employee satisfaction towards organization. The study results revealed that there is significant impact of HRM practices on employee satisfaction.
 - ❖ Dr. Rafia Gulzar (2017): The main purpose of this study was designed to explore and compare Human Resource Management practices and their impact on organizational performance in Indian Public Sector Banks. Human Resource Management is very important for banks because banking is a service industry. Research suggests that service quality has been increasingly recognized as a crucial factor that determines the level of success of any business. Human input is the single largest input to the banking industry.
 - ❖ Dr. Vijaya Lakshmi Pothuraju (2017): Effective management of human resources play a vital role in sound management of banks as human resource management is a central sub system of modern management system. Management of human resources, adaptation to any kind of change and effective functioning of banks are possible only when human resources are developed. Thus, HRD facilitated for all round development of banks in addition to allowing them to be dynamic and responsive to the environmental changes.
 - ❖ MS. YUVIKA SINGH, DR. SHART SOOD (2017): The Indian economy had undergone significant policy shifts in the early 1990s. This new model of economic reforms included LPG i.e., Liberalization, Privatization and Globalization. Liberalization also deals with the working style of the people and hence organizations needed to innovate the HRM practices in an effort to ensure their survival in a highly competitive environment. Innovative HR practices are proposed to enhance effectiveness and efficiency in different organizations and to retain talented workforce in the Organization for a longer period of time.

- ❖ Ramya T J, Dr. PSV Balaji Rao (2016): In current business era of highly fluctuating business environment banks are facing challenge like satisfaction of customers and managing human resource. The success of banks depends on effective utilization of human resource and adoption of proper HR practices and policies in the organization. The present study is made to understand the current HR practices and policies adopted by Indian commercial banks between private and public banks using secondary data. In this study it is observed that Indian Commercial Banks are rushing to implement the talent ideas, but most of the banks are facing the challenges like adoption of new technology skill building intellectual capital formation, emerging compulsion of new prudential norms and bench marking.
- ❖ Nazar Omer Abdallah Ahmed(2016): The study is specifically aimed to explore individual and joint effect of human resource management (HRM) practices on organizational citizenship behaviour (OCB) among Sudanese banking staff questionnaires were distributed to 298 respondents to three banks called Sudanese French Bank, Saudi Sudanese Bank and National Bank of Abu Dhabi. Pearson correlation analysis was used to investigate the relationship between various HRM practices and OCB while multiple regression analysis was used to find out the joint effect of various HRM practices against OCB. It was found that all HRM practices used in this study have positive effects on OCB.
- ❖ Muhammad Asif Qureshi (2015): Measuring the employee performance in the bank sector has become a vital policy tool for all bankers since it enhances the overall performance through applying different human resource practices. Recently, personality traits and emotional intelligence have become more accepted at the level of human resource researches especially in the growing banking sectors. However, the nature of relationship among these variables and other human resource practices is still under study especially in relation to the employee's performance. This paper presents a conceptual framework including the human resource practices and its effect on the employee performance. It also suggests studying the mediating effect of personality traits as well as the moderating effect of emotional intelligence on this relationship.

- ❖ DR.P. CHINNADURAI (2014): Indian industry is working up to the challenges thrown in by market economy. To survive in the highly competitive scenario, managers are being pressurised to improve quality, increase productivity, cut down cost and eliminate inefficiency. The collective efforts of the employer and the employees assume relevance in this context. And this is where HR practices can play a crucial role. The success of the Banks depends not only on the satisfaction of their customers but also the satisfaction level of the employees working in the banks.

Objective of the Study

- ❖ To study the HRM Practices in Banking sector in India with reference to Hyderabad region of Telangana state.
- ❖ To Compare Public & Private sectors Banking through HRM Practices.
- ❖ To Impact organizational effectiveness through HRM Practices in Banking sector.

Hypothesis of the Study:

H0: There is no organizational impact through HRM Practices in Banking sector

H1: There is an organizational impact through HRM Practices in Banking sector

Research Methodology:

Data Collection:

For the present research work data have been collected both from the primary and secondary sources. Primary data is a data that is gathered for specific research in response to a particular problem through interviews, questionnaires or observations. Primary data was derived from responses of participants in the research.

Sample Size:

The sample size was including 10 public and private sector banks. Public sector banks include State bank of India, Union bank, bank of Baroda, bank of India and Punjab national bank and private sector banks include axis bank, ICICI bank, HDFC bank, Yes bank and south Indian bank

Statistical Tools:

- ❖ Descriptive Statistics
- ❖ T-Test
- ❖ Regression Analysis
- ❖ Sem Model

III. DATA ANALYSIS & INTERPRETATION:

❖ **To study the HRM Practices in Banking sector in India with reference to Hyderabad region of Telangana state.**

Human resource management is the backbone of any organization and banking sector is not exception to it. Banking being a service sector is primarily dominated by people or customers. The success of the banking business more or less depends upon the effective and efficient human resource of the banks.

The service quality and customers satisfaction can be enhanced by the behaviour and hospitality of the banking employees. This sector has undergone a metaphoric change during the last three decade with respect to their human resources management practices. Further, the importance of HR department in this sector also has increased over the years. Employee recruitment, training and retention are considered to be most challenging task of modern time. There are many studies have been made covering different aspects of human resource management in banking sector more specifically in Indian context. A close review of those dispersed efforts at research field is attempted in the following paragraphs.

HR plays a crucial role in banks. By implementing effective recruitment and retention strategies, ensuring compliance with relevant laws and regulations, managing employee performance, and handling employee relations issues, HR professionals can help banks attract and retain top talent, create a positive work environment, and drive business success. By following these HR practices, banks can create a strong and motivated workforce that is well-positioned to support the bank's operations and goals.

HR Best Practices for the Banking Sector:

- Agile organization structures
- AI and ML-based recruitment
- Selective recruitment
- 360-degree feedback system
- Streamlined succession planning
- Rewards and recognition programs
- Effective evaluation systems
- A culture of knowledge-sharing
- Transparency
- Compliance adherence
- Flexible working arrangements
- A culture of high-performing teams
- Employee development plans
- Diversity and inclusion
- Cloud-based HR software

Table 1: Socio-Economic Profile of banking customers, Hyderabad, Telangana

Sl No	Category	Specification of Respondents		Number of Respondents	Percentage of Respondents (%)
		Male	Female		
01	Age Specification				
	10-20	10	05	15	7.5
	21-30	25	15	40	20
	31-40	15	18	33	16.5
	41-50	14	10	24	12
	51-60	36	22	58	29
	61- Above	20	10	30	15
Total		120	80	200	100
02	Gender				
	Male	58	72	130	65
	Female	42	28	70	35
Total		100	100	200	100
	Qualifications				
	SSC	4	6	10	2
	Intermediate	12	8	20	10

03	Graduation	40	30	70	35
	Post Graduation	38	30	68	34
	Professional Degree	8	4	12	6
	PhD	12	8	20	10
Total		114	86	200	100
04	Occupation				
	Agriculture	13	10	23	11.5
	Business	27	20	47	23.5
	Consultancy	8	4	12	6
	Government Job	17	4	21	10.5
	Private Job	16	20	36	18
	Retired Employees	4	0	4	2
	Politician	7	10	17	8.5
	Student	32	8	40	20
Total		124	76	200	100
05	Income Specification				
	Below 10,000	20	15	35	15.5
	10,000-20,000	13	10	23	11.5
	20,000-30,000	18	15	33	16.5
	30,000-40,000	14	10	24	12
	40,000-50,000	33	20	53	26.5
	50,000-1,00,000	6	8	14	7
1,00,000 and above	10	8	18	9	
Total		114	86	200	100
06	Marital Status				
	Single	86	22	108	54
	Married	50	42	92	46
	Others	0	0	0	0
Total		166	34	200	100
07	Size of a Family				
	Up to 2	36	20	56	26
	02-04	18	20	38	19
	04-06	14	20	34	16
	06-10	40	32	72	36
Total		108	92	200	200
08	Account Type				
	Current Account	23	10	33	16.5
	Savings	50	27	77	38.5

	Account				
	Deposit Account	30	14	44	22
	Loan Account	30	16	46	23
Total		133	67	200	100

Interpretation:

Above Table shows that the socio-economic profile of the selected Internet banking users in Hyderabad region of Telangana state. In this profile include Age, Gender, Qualification, Occupation, Salary, Type of Account, Marital and

Family members. 16.5 % of customers are age between 31-40 age group holders. 35% of people are graduated. 23.5% are doing business. 54% are married people. 36% are big family sized. 38.5% are having Saving bank account.

SI No	Names of the Banks (Public & Private)	No.ofRespondents	Percentage of Respondents (%)
01	State Bank of India	24	12
02	Union Bank	08	04
03	Bank of India	08	04
04	Punjab National Bank	12	06
05	Bank of Baroda	10	05
06	Axis Bank	12	06
07	ICICI Bank	18	09
08	HDFC Bank	52	26
09	Yes Bank	24	12
10	South India Bank	32	16
	TOTAL	200	100

Banks	N	Mean	Std.Deviation	t-value	Sig.(2-tailed)
Public	284	1.7931	1.04810	3.250	0.003
Private	101	3.0000	1.44914		Significant

Banks	N	Mean	Std.Deviation	t-value	Sig.(2-tailed)
Public	284	3.1053	1.59495	2.594	0.015
Private	101	2.0000	0.84515		Significant

IV. CONCLUSION:

The research framework for this study relied on the six HRM practices as identified in various past research namely, training and development, team work, compensation/incentives, HR planning, performance appraisal, and employees security. Based on the result of the study, four HRM practices are found to be correlated with the business performance with the exception for compensation/incentives and employees security. These results indicate that these two factors will not likely to influence the overall business performance in the Malaysian business organisation. In conclusion we can say all six HRM practices help improve firms' business performance including employee's productivity, product quality and firm's flexibility.

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