DOI : 10.18843/ijms/v5i4(8)/08
DOIURL :http://dx.doi.org/10.18843/ijms/v5i4(8)/08

A Study of Human Resource Management in Selected Banks in India: A Demographic Analysis

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ABSTRACT

The Indian banking system consists of public sector banks, private sector banks, foreign banks, regional rural banks, and cooperative banks. The banking sector is one of the vital financial pillars of the Indian economy. he advancement approach has influenced the intensity of banks because of worldwide weights bringing about a blend of HRM Practices, while the main test requests unordinary development and experimentation, having the capacity to remain aggressive. The activities taken by Govt. to banks added to the money related incorporation. This requires a need to improve the prior HRM practices of the banks with the goal that the working efficiency can be upgraded. Some inventive HRM practices have been recorded under nine unique heads of HRM namely training and development, Organizational Development, Job Design, HRP, Compensation, Selection, HRIS, Employee Assistance, Union labor Relations on perceived employee performance. Combination of practices of new and innovative HR areas will benefit the banks to become more competitive.

In this research Primary data has been collected from Bank employees at the different level of India through using a Self Designed Questionnaire. Independent t-test and one- way ANOVA test have been applied for the purpose of demographical study on HRM practices in Banks. Normality and Reliability also have been checked. This study HRM Practices in Banks are same or not with respect to Gender, Marital Status, Age, Area, Education Qualification, Total Corporate Experience, Work Experience, Area of Specialization, designation, States/ Zones and Types of Bank.

Keywords: Banking, HRM Practices, Innovations, HRM, Selection, Training and Development.

INTRODUCTION:

The monetary advancement of any nation is subject to the compelling working of the banking framework. A viable banking framework is subject to the proficiency and viability of its representatives. Representative fulfillment in associations is to a great extent subject to the HRM practices pursued by the associations. Subsequently, it ends up important to comprehend and assess the HRM practices of the banking business. In this examination paper, an endeavor is made to rundowns an audit of the writing on different investigations led to the HRM practices pursued by Indian banking associations.

According to Lallan Prasad and A.M. Bannerjee, in their book 'Management of Human Resource', they draw out the possibility of ideas, standards and routine with regards to sorting out work and utilizing assessing, imparting, inspiring and creating people for better outcomes. This book is very valuable for present investigation as it gives both hypothetical and commonsense parts of HR practices. The paper entitled "Exploring the new trends in HR practices; organizational strategies in an information age; an analysis of Global scenario" by H.K.Swain and B.B. Acharya mirrored the differing example of HR strategies and practices. They closed Human Resource as a vital piece of association and mirrored the job of human asset supervisors in

the changing authoritative condition. HRM is the piece of the association that is worried about the 'people' measurement. HRM manages human relations of an association beginning from enrollment to Labor connection.

HRM Practices in India:

The standpoint to Human Resource Management in India has seen ocean change in most recent two decades. Monetary advancement in 1991 made a hyper-focused condition. As universal firms entered the Indian market carrying with them imaginative and furious aggressiveness, Indian organizations were compelled to receive and actualize creative changes in their HR practices. Expanding interest for gifted entertainers constrained the organizations to move center around pulling in and holding high-performing workers in a focused commercial center. Accentuation on Employees, HR approaches, shaping the system for the way of life in the business administration, Over the most recent couple of years, the Human Resource has turned into a key player in key arranging – it has progressed significantly from customary HR tasks like dealing with the enrollment procedure, taking care of staff evaluations, enterprise by employees.HRM has played a main job in empowering corporate social obligation exercises at all levels. Inventive HRM practices are vital as Indian Banks sets out itself on the worldwide voyage.

Challenges to Human Resource Management:

Ulrich (1998) suggests that environmental and contextual changes present a number of competitive challenges such as Globalization, Profitability through growth, Technology, Intellectual capital, Change, change and more change etc. to organizations that mean that HR has to be involved in helping to build new capabilities.

HRM is a part of General Management that deals with the human aspect.

According to M.J. Jucious, "The field of HRM involves Planning, Organization, Directing and Controlling functions of procuring, developing, maintaining and utilizing a labor force."

According to Dale Yoder, "HRM is the provision of leadership and direction of people in their working or employment relationship."

Key Human Resource Areas/Practices:

1. Training and Development
2. Organization and Development
3. Organization/Job Design
4. Human Resource Planning
5. Selection and Staffing
6. Personnel Research and Information Systems
7. Compensation/Benefits
8. Employee Assistance
9. Union/Labor Relations

Human Resource in Banking Industry:

The banking business is the backbone for the development of any economy. The banking business is an imperative part of the money related division for the best possible administration of budgetary resources over the globe (Ahmad Ashfaq et al 2010). It is figured as a center and indicator of the money related framework in a nation. Banking part assumes a vital job in the monetary improvement of the nation and is among the most established segments of the nation. India is a rising financial power with an extensive pool of human and characteristic resources, and a developing huge pool of gifted experts. Indian Banking Sector is most created, sorted out and broadened segment. This segment is an imperative instrument for encouraging the advancement of Indian Economy. With the end goal to this industry to the elevations of global refinement, it needs a mix of most recent innovations, better strategies for credit, administration of treasury, item variety, inside and outside controlled directions and human resources and no more. The degree of Objectives and Challenges met will predominantly rely upon how much the bank's capacity their essential resources i.e., Human Resources with regards to the adjusting financial and business condition. Banking being an administration segment industry, profitability and duty of the staff significantly affect the general execution of banks. Because of the naturally close ties among representatives and clients, losing gifted workers may result in the loss of profitable client connections. In this way, the attention on the banking business is about worker maintenance from all levels, henceforth started the HR frameworks, techniques, strategy and practices with the emphasis on their representatives. There is another readiness to the significant effect of human nature in the working environment. The Industry has recognized administration of human resources as the way to future achievement.

LITERATURE REVIEWS:

Jeet and Sayeeduzzafar (2014) studied the impact of HRM practices on employee job satisfaction among employees in HDFC bank using a case study approach. 52 respondents were contacted to obtain the information regarding HRM practices in HDFC bank using a structured questionnaire. Job satisfaction was considered as the dependent variable while training, performance appraisal, team work, employee participation and compensation were employed as independent variables. Results of regression analysis indicated that except performance appraisal, all the other independent variables exhibited a significant impact on job satisfaction of employees.

Lakkoju (2014) explored the nature and extent of HRM practices prevailing in Indian commercial banking sector through a comparative analysis of State Bank of India (SBI) and KarurVysya Bank (KVB) in Andhra Pradesh state in India. Analysis was undertaken to assess the perceptions regarding HRM practices by managerial and non-managerial personnel in the banks considered for the research. The number of managerial respondents from SBI was 132 and KVB was 84. Similarly, the number of clerical respondents from SBI was 108 and KVB was 76 resulting in a final sample of 400 respondents. Data analysis was done using ANOVA test. The results of the research concluded that there were significant differences in perception of managerial and non-managerial employees in SBI. However, in KVB, it is noticed that good-quality HRM practices prevailed as per the perception of managerial and non-managerial employees.

Bhatt and Mehta (2013) investigated the impact of HRM climate in private sector banks in Bhavnagar district in India. Data was collected from 100 private bank employees using a structured questionnaire. Various practices of HRM climate – training & development; performance appraisal, motivation & rewards; job enlargement, job enrichment & job rotation; work stress & absenteeism; job satisfaction – have been included in the questionnaire to elicit responses from the bank employees. The results of the study indicated that the HRM climate in banking sector needs an improvement by modifying various HRM practices.

Mittal and Verma (2013) assessed the perception of top management support for HRM practices in State Bank of India. The authors also attempted to understand the perception of bank employees towards HRM practices followed by SBI. Data was collected through a structured questionnaire from 100 respondents using a 40- item HRM practices. The research concluded that the perception regarding HRM practices varied according the experience of the employees. Hence it was suggested that various HRM practices like performance appraisal, training, reward, feedback mechanisms, career planning and potential appraisal need to be different for employees with various levels of work experience.

Bhaskar, Bhal and Mishra (2012) studied the influence of strategic HRM practices and proactive communication during mergers and acquisitions of Indian banks. A case study approach was used to analyze the HRM practices employed by two different banks in India (one public sector bank and one private sector bank). The analysis indicated that in the case of the public sector bank, the HRM practices and proactive communications were not efficiently followed leading to a decrease in organizational performance. In case of the private sector bank, the merger process was handled efficiently through effective HRM practices and proactive communication. The study concluded that effective HRM practices and communication strategies are vital for organizational success during mergers and acquisitions.

Tiwari and Saxena (2012) designed their paper to review the existing literature available on HRM practices. The purpose of this paper is to develop an understanding of HRM practices, and to examine the unique HRM practices implemented by different companies. After reviewing the existing literature on HRM practices, the researchers have found that HRM practices get affected by external and internal factors, and directly or indirectly affect other variables such as employee‘s attitude, employee-employer relations, financial performance, employee productivity, etc. and ultimately contribute to overall corporate performance. On the basis of the literature reviewed, a normative framework has been devised.

Shikha (2011) examined human resource practices and their impact on employee productivity in private, public and foreign bank employees in India to investigate the extent to which commercial banks differ on aspects of human resource management practices and the key human resource practices contribute to employee‘s productivity. A sample of 184 respondents was drawn from three commercial banks of India (one foreign sector, one private sector and one public sector bank). This paper concludes that if the commercial banks in developing countries like India are able to successfully implement HR practices, they could achieve the maximum contribution of their employees, although, at present, the economic and political environment within which HR practices operate is not much conducive.

Kundu Subhash C and Handa Ravi Kumar (2008) have conducted a study by selecting 225 respondents from Indian and 225 from multinational enterprises. The main objective of the study is to assess the identification of training and development needs in companies operating in India. The study is predicated on primary

information gathered with the assistance of questionnaire comprising two sections. The Primary section contained six background questions and secondary section contained 13 statements for identification of training and development needs. Results revealed that employees in multinational companies seemed to have higher satisfaction comparatively more than national companies in identification of training and development needs. Productivity emerged as preferred variable as need identification objective. The study suggests that programmes should be based on proper identification of training and development needs and suggestions from trainees should be welcomed and rewarded. Evaluation of programmes will certainly help to know the relevance and suitability to the changing scenario.

Biswas, Giri and Srivastava (2006) examined the role of HRM practices in improving individual performance and organizational effectiveness among various firms in India. Data from 357 managers from nine organizations were included in the study. 50 per cent of the sample were considered from the manufacturing sector while the remaining sample was taken from the services sector. The results of the study concluded that the culture and the structure of a firm significantly and directly influence HRM practices in Indian firms. The results also concluded that HRM practices have a significant impact on employee performance and organizational effectiveness.

Guest (2001) studied four areas of HRM practice – good and safe working conditions, training and development, equal employment opportunities, and recruitment and selection. These areas of HRM were selected because they have previously been identified as those likely to have the greatest impact on employee behavior and attitudes.

Amba-Rao (1994) investigated the human resource management (HRM) practices in Indian industries using an exploratory study of 10 firms based in Hyderabad, India. The specific HRM functions considered were - staffing, performance appraisal, compensation, training, motivation and employee relations. Three out of the sample firms were from the service industry (banking and road transport) while the remaining seven were from manufacturing sector. Five of the sample firms were public sector units (PSUs) while the remaining five belonged to the private sector. The study concluded that HRM objectives and HRM systems of the sample firms were purposively organized for the various HRM functions considered in the study.

OBJECTIVE:

1. To Study the HRM in Selected Banks in India with respect to Gender.
2. To Study the HRM in Selected Banks in India with respect to Marital Status.
3. To Study the HRM in Selected Banks in India with respect to Age.
4. To Study the HRM in Selected Banks in India with respect to Educational Qualification.
5. To Study the HRM in Selected Banks in India with respect to Type of Bank.
6. To Study the HRM in Selected Banks in India with respect to Area.
7. To Study the HRM in Selected Banks in India with respect to Zone.
8. To Study the HRM in Selected Banks in India with respect to Area of Specialization.
9. To Study the HRM in Selected Banks in India with respect to Designation.
10. To Study the HRM in Selected Banks in India with respect to Total Experience.
11. To Study the HRM in Selected Banks in India with respect to Work Experience in the Same Organization.

HYPOTHESES:

The following are the hypotheses of the study:

- $H_{01:}$ There is no significant difference in the HRM in Selected Banks in India with respect to Gender.
- $H_{02:}$ There is no significant difference in the HRM in Selected Banks in India with respect to Marital Status.
- $H_{03:}$ There is no significant difference in the HRM in Selected Banks in India with respect to Age.
- $H_{04:}$ There is no significant difference in the HRM in Selected Banks in India with respect to Educational Qualification.
- $H_{05:}$ There is no significant difference in the HRM in Selected Banks in India with respect to Type of Bank.
- $H_{06:}$ There is no significant difference in the HRM in Selected Banks in India with respect to Area.
- $H_{07:}$ There is no significant difference in the HRM in Selected Banks in India with respect to Zone.
- $H_{08:}$ There is no significant difference in the HRM in Selected Banks in India with respect to Area of Specialization.
- $H_{09:}$ There is no significant difference in the HRM in Selected Banks in India with respect to Designation.
- $H_{10:}$ There is no significant difference in the HRM in Selected Banks in India with respect to Total Experience.
- $H_{11:}$ There is no significant difference in the HRM in Selected Banks in India with respect to Work Experience in the Same Organization.

RESEARCH METHODOLOGY:

Research Type: Descriptive
Universe- data have been collected from all over India.
Sample Size: 537
Sampling Technique- Convenience sampling technique has been used for collection of data.
Sampling Unit- Data is collected from Bank Employees.
Tools for Data Collection- In this research Primary data has been collected from bank employees of India through using a Self Designed Questionnaire and analysis has been done through statistics tools with the help of SPSS. Secondary data will also be used from Journals, Articles and Websites.
Sampling plan : Data has been collected from the Employees working in various Banks by self designed questionnaire.
Tools for Data Analysis - t-test and one way ANOVA test have been applied as a tool for analysis of data. Normality and Reliability tested for this study.

RESULTS AND DISCUSSIONS:

Normality Test (See annexure 1):
Most statistical tests assume that the data are normally distributed hence there is a necessity to check the distribution. The Kolmogorov- Smirnov Statistic tests the hypothesis that the data normally distributed. A low significance value less than 0.05 indicates that the distribution of the data differs significantly from a normal distribution. After conducting this test, it was found that the assumption holds good for the data. The data is normality distributed (1.533)

Reliability (See annexure 2):
Reliability test has been made for testing the reliability of HRM Practices, with the help of Coefficient (Cronbach Alpha). Reliability of data is (.975) which is tremendous; according to different theory of reliability value above 0.6 is appropriate, low value below the 0.5 implies that reliability may not be appropriate.

DISCUSSION:

Since p= .131 (see annexure 3) is greater than .05 which means that null hypothesis is accepted. Therefore, H_{01} (There is no significant difference in Human Resource Management Practices with respect to GENDER in Selected Banks in India.) is accepted. Hence, it may be concluded that male and female Bank employees experience the HRM Practices almost same.
Since p= .993 (see annexure 4) is greater than .05 which means that null hypothesis is accepted. Therefore, H_{02} (There is no significant difference in Human Resource Management Practices with respect to MARITAL STATUS in Selected Banks in India.) is accepted. Hence, it may be concluded that HRM Practices do not differ in the context of marital status.
Since p= .158 (see annexure 5) is greater than .05 which means that null hypothesis is accepted. Therefore, H_{03} (There is no significant difference in Human Resource Management Practices with respect to AGE in Selected Banks in India..) is accepted. Hence, it may be concluded that that HRM Practices does not differ in context of age.
Since p= .144 (see annexure 6) is greater than .05 which means that null hypothesis is accepted. Therefore, H_{04} (There is no significant difference in Human Resource Management Practices with respect to AREA in Selected Banks in India.) is accepted. Hence, it may be concluded that HRM Practices are almost same with respect to area.
Since p= .017 (see annexure 7) which is lesser than .05 which means that null hypothesis is rejected. Therefore, H_{05} (There is no significant difference in Human Resource Management Practices with respect to AREA OF SPECIALIZATION in Selected Banks in India.) is rejected. Hence, it may be said that HRM Practices are not same irrespective of Specialization of Bank employees.
Since p= .005 (see annexure 8) is lesser than .05 which means that null hypothesis is rejected. Therefore, H_{06} (There is no significant difference in Human Resource Management Practices with respect to DESIGNATION in Selected Banks in India.) is rejected. Hence, it may be concluded that Bank Employees perceive, HRM Practices differently irrespective of Designation.
Since p= .739 (see annexure 9) is greater than .05 which means that null hypothesis is accepted. Therefore, H_{07} (There is no significant difference in Human Resource Management Practices with respect to EDUCATION QUALIFICATION in Selected Banks in India.) is accepted. Hence, it may be concluded that HRM Practices are almost same irrespective of Education Qualification opted by banking employees.

Since p= .000 (see annexure 10) is lesser than .05 which means that null hypothesis is rejected. Therefore, H_{08} (There is no significant difference in Human Resource Management Practices with respect to STATES/ZONES in Selected Banks in India.) is rejected. Hence, it may be concluded that HRM Practices are Different in various Banks stated in different states/ Zones.
Since p= .301 (see annexure 11) is greater than .05 which means that null hypothesis is accepted. Therefore, H_{09} (There is no significant difference in Human Resource Management Practices with respect to TOTAL CORPORATE EXPERIENCE in Selected Banks in India.) is accepted. Hence, it may be concluded that Human Resource Management Practices are almost same irrespective of Total corporate experience had by bank employees.
Since p= .009 (see annexure 12) is lesser than .05 which means that null hypothesis is Rejected. Therefore, H_{10} (There is no significant difference in Human Resource Management Practices with respect to TYPES OF BANKS in Selected Banks in India) is rejected. Hence, it may be concluded that Human Resource Management Practices differ with respect to different types of banks.
Since p= .800 (see annexure 13) is greater than .05 which means that null hypothesis is accepted. Therefore, H_{11} (There is no significant difference in Human Resource Management Practices with respect to WORK EXPERIENCE in Selected Banks in India.) is accepted. Hence, it may be concluded that Human Resource Management Practices is almost same irrespective of work experience in the same organisation.

CONCLUSIONS:

HRM practices in Banks are affected by different changes inside the earth checking states of budgetary condition, social and social issues, mechanical progression, and aggressive conditions. It tends to be noted from the above talk that HRM practices in the Indian banking part have advanced in the previous couple of decades. In this specific situation, Indian banks have started different HRM practices to address different issues in the circles of preparing and improvement, execution evaluation frameworks, enrollment arrangements and innovative advances. Chakrabarty (2012) has featured in one of his talks on HRM in banks that it is the people, people and people that influence an association to accomplish upper hand in this extreme and focused world.
Study carried out reveals that HRM practices in Banks are almost same with respect to Gender, Marital Status, Age, Area, Education Qualification, Total Corporate Experience and Work Experience. In these demographical variables it was found those null hypotheses are accepted. On the other side HRM practices in Banks with respect to Area of Specialization, designation, States/ Zones and Types of Bank are indifferent and the Hypotheses related to respective hypotheses are rejected.
It has been found that convergence of practices of new and innovative HR areas will benefit the banks to become more competitive in the global market. Thus, all these innovative practices are a must in this sector to move on in the dynamic business environment.

LIMITATIONS OF THE STUDY:

- This study has taken place in short span of time and with few resources,
- This study was limited to top level and middle level management.

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ANNEXURE

Annexure 1: Normality

One-Sample Kolmogorov-Smirnov Test

		VAR00001
N		537
Normal Parametersa	Mean	204.3706
	Std. Deviation	43.32619
Most Extreme Differences	Absolute	.066
	Positive	.032
	Negative	-.066
Kolmogorov-Smirnov Z		1.533
Asymp. Sig. (2-tailed)		.018
a. Test distribution is Normal.		

Annexure 2: Reliability

Reliability Statistics	
Cronbach's Alpha	N of Items
.975	58

Annexure 3: Gender

Group Statistics	**VAR00002**	**N**	**Mean**	**Std. Deviation**	**Std. Error Mean**
VAR00001	Male	416	2.0312E2	44.30108	2.17204
	Female	121	2.0868E2	39.66384	3.60580

Independent Samples Test

Levene's Test for Equality of Variances				t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
VAR00001	Equal variances assumed	2.283	.131	-1.243	535	.214	-5.55990	4.47278	-14.34626	3.22647
	Equal variances not assumed			-1.321	214.710	.188	-5.55990	4.20946	-13.85706	2.73727

Annexure 4: Marital STATUS

Group Statistics

	VAR00002	N	Mean	Std. Deviation	Std. Error Mean
VAR00001	Married	208	2.0185E2	43.26195	2.99968
	Single	329	2.0596E2	43.35691	2.39034

Independent Samples Test

Levene's Test for Equality of Variances				t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
VAR00001	Equal variances assumed	.000	.993	-1.072	535	.284	-4.11256	3.83750	-11.65097	3.42584
	Equal variances not assumed			-1.072	441.106	.284	-4.11256	3.83560	-11.65088	3.42575

Annexure 5: Age 1:

ANOVA

VAR00001	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	14957.920	5	2991.584	1.603	.158
Within Groups	991199.335	531	1866.665		
Total	**1006157.255**	**536**			

Age 2:

Multiple Comparisons

VAR00001 Tukey HSD						
(I) VAR00002	(J) VAR00002	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
20-25 yrs	25-30 yrs	11.29574	4.57714	.136	-1.7956	24.3871
	30-35 yrs	6.30908	5.80903	.887	-10.3057	22.9238
	35-40 yrs	12.67932	7.62819	.558	-9.1385	34.4971

VAR00001 Tukey HSD						
(I) VAR00002	(J) VAR00002	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
	40-45 yrs	-.43659	9.81688	1.000	-28.5144	27.6412
	45 and above	12.21884	8.46981	.701	-12.0061	36.4438
25-30 yrs	20-25 yrs	-11.29574	4.57714	.136	-24.3871	1.7956
	30-35 yrs	-4.98665	5.62582	.950	-21.0774	11.1041
	35-40 yrs	1.38359	7.48961	1.000	-20.0379	22.8050
	40-45 yrs	-11.73232	9.70958	.833	-39.5033	16.0386
	45 and above	.92310	8.34522	1.000	-22.9455	24.7917
30-35 yrs	20-25 yrs	-6.30908	5.80903	.887	-22.9238	10.3057
	25-30 yrs	4.98665	5.62582	.950	-11.1041	21.0774
	35-40 yrs	6.37024	8.29993	.973	-17.3689	30.1093
	40-45 yrs	-6.74567	10.34749	.987	-36.3411	22.8498
	45 and above	5.90975	9.07949	.987	-20.0590	31.8785
35-40 yrs	20-25 yrs	-12.67932	7.62819	.558	-34.4971	9.1385
	25-30 yrs	-1.38359	7.48961	1.000	-22.8050	20.0379
	30-35 yrs	-6.37024	8.29993	.973	-30.1093	17.3689
	40-45 yrs	-13.11591	11.46800	.863	-45.9162	19.6844
	45 and above	-.46048	10.33836	1.000	-30.0298	29.1088
40-45 yrs	20-25 yrs	.43659	9.81688	1.000	-27.6412	28.5144
	25-30 yrs	11.73232	9.70958	.833	-16.0386	39.5033
	30-35 yrs	6.74567	10.34749	.987	-22.8498	36.3411
	35-40 yrs	13.11591	11.46800	.863	-19.6844	45.9162
	45 and above	12.65543	12.04423	.900	-21.7930	47.1038
45 and above	20-25 yrs	-12.21884	8.46981	.701	-36.4438	12.0061
	25-30 yrs	-.92310	8.34522	1.000	-24.7917	22.9455
	30-35 yrs	-5.90975	9.07949	.987	-31.8785	20.0590
	35-40 yrs	.46048	10.33836	1.000	-29.1088	30.0298
	40-45 yrs	-12.65543	12.04423	.900	-47.1038	21.7930

Annexure 6: Area 1

ANOVA

VAR00001	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	7267.000	2	3633.500	1.942	.144
Within Groups	998890.255	534	1870.581		
Total	**1006157.255**	**536**			

Area 2

Multiple Comparisons

VAR00001 Tukey HSD						
(I) VAR00002	(J) VAR00002	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Urban	Semi Urban	5.04203	5.91824	.671	-8.8674	18.9515
	Rural	12.36607	6.64529	.151	-3.2521	27.9843
Semi Urban	Urban	-5.04203	5.91824	.671	-18.9515	8.8674
	Rural	7.32403	8.39433	.658	-12.4049	27.0529
Rural	Urban	-12.36607	6.64529	.151	-27.9843	3.2521
	Semi Urban	-7.32403	8.39433	.658	-27.0529	12.4049

Annexure 7: Area of Specialization

ANOVA

VAR00001	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	25828.341	5	5165.668	2.798	.017
Within Groups	980328.914	531	1846.194		
Total	**1006157.255**	**536**			

Multiple Comparisons

VAR00001 Tukey HSD						
(I) VAR00002	(J) VAR00002	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
MARKETING	Finance	9.38720	6.01838	.626	-7.8263	26.6007
	Human resources	5.33989	8.44346	.989	-18.8097	29.4895
	Operations	21.76281	7.68845	.054	-.2274	43.7530
	Sales	-.83247	8.67725	1.000	-25.6508	23.9858
	It	28.16906	12.06866	.182	-6.3492	62.6873
FINANCE	Marketing	-9.38720	6.01838	.626	-26.6007	7.8263
	Human resources	-4.04731	6.85434	.992	-23.6518	15.5572
	Operations	12.37560	5.89934	.290	-4.4974	29.2487
	Sales	-10.21967	7.14035	.708	-30.6422	10.2028
	It	18.78185	11.01556	.529	-12.7244	50.2881
HUMAN RESOURCES	Marketing	-5.33989	8.44346	.989	-29.4895	18.8097
	Finance	4.04731	6.85434	.992	-15.5572	23.6518
	Operations	16.42292	8.35903	.364	-7.4852	40.3310
	Sales	-6.17236	9.27662	.986	-32.7049	20.3602
	It	22.82917	12.50654	.450	-12.9415	58.5998
OPERATIONS	Marketing	-21.76281	7.68845	.054	-43.7530	.2274
	Finance	-12.37560	5.89934	.290	-29.2487	4.4974
	Human resources	-16.42292	8.35903	.364	-40.3310	7.4852
	Sales	-22.59527	8.59511	.092	-47.1786	1.9881
	It	6.40625	12.00974	.995	-27.9435	40.7560
SALES	Marketing	.83247	8.67725	1.000	-23.9858	25.6508
	Finance	10.21967	7.14035	.708	-10.2028	30.6422
	Human resources	6.17236	9.27662	.986	-20.3602	32.7049
	Operations	22.59527	8.59511	.092	-1.9881	47.1786
	It	29.00152	12.66555	.200	-7.2239	65.2270
IT	Marketing	-28.16906	12.06866	.182	-62.6873	6.3492
	Finance	-18.78185	11.01556	.529	-50.2881	12.7244
	Human resources	-22.82917	12.50654	.450	-58.5998	12.9415
	Operations	-6.40625	12.00974	.995	-40.7560	27.9435
	Sales	-29.00152	12.66555	.200	-65.2270	7.2239

Annexure 8: Designation

ANOVA

VAR00001	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	24069.399	3	8023.133	4.354	.005
Within Groups	982087.857	533	1842.566		
Total	**1006157.255**	**536**			

Multiple Comparisons

VAR00001 Tukey HSD						
(I) VAR00002	(J) VAR00002	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Manager	Officer	-19.58627*	5.43950	.002	-33.6047	-5.5678
	Executive	-6.02934	8.71140	.900	-28.4800	16.4213
	Clerk	-3.49757	5.63245	.925	-18.0133	11.0181
Officer	Manager	19.58627*	5.43950	.002	5.5678	33.6047
	Executive	13.55692	9.76911	.508	-11.6196	38.7334
	Clerk	16.08870	7.16041	.112	-2.3648	34.5422
Executive	Manager	6.02934	8.71140	.900	-16.4213	28.4800
	Officer	-13.55692	9.76911	.508	-38.7334	11.6196
	Clerk	2.53177	9.87784	.994	-22.9250	27.9885
Clerk	Manager	3.49757	5.63245	.925	-11.0181	18.0133
	Officer	-16.08870	7.16041	.112	-34.5422	2.3648
	Executive	-2.53177	9.87784	.994	-27.9885	22.9250
*. The mean difference is significant at the 0.05 level.						

Annexure 9: Education Qualification

ANOVA

VAR00001	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2367.366	3	789.122	.419	.739
Within Groups	1003789.889	533	1883.283		
Total	**1006157.255**	**536**			

Multiple Comparisons

VAR00001 Tukey HSD						
(I) VAR00002	(J) VAR00002	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Metric	Graduate	10.77407	15.71966	.903	-29.7379	51.2861
	Post Graduate	8.13420	15.53021	.953	-31.8895	48.1579
	Diploma or Professional	13.88690	16.74068	.840	-29.2564	57.0302
Graduate	Metric	-10.77407	15.71966	.903	-51.2861	29.7379
	Post Graduate	-2.63987	4.18023	.922	-13.4130	8.1332
	Diploma or Professional	3.11284	7.51914	.976	-16.2651	22.4908
Post Graduate	Metric	-8.13420	15.53021	.953	-48.1579	31.8895
	Graduate	2.63987	4.18023	.922	-8.1332	13.4130
	Diploma or Professional	5.75270	7.11456	.850	-12.5826	24.0880
Diploma or Professional	Metric	-13.88690	16.74068	.840	-57.0302	29.2564
	Graduate	-3.11284	7.51914	.976	-22.4908	16.2651
	Post Graduate	-5.75270	7.11456	.850	-24.0880	12.5826

Annexure 10: States Zones

ANOVA

VAR00001	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	60181.596	5	12036.319	6.756	.000
Within Groups	945975.659	531	1781.498		
Total	**1006157.255**	**536**			

Multiple Comparisons

VAR00001 Tukey HSD						
(I) VAR00002	**(J) VAR00002**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**95% Confidence Interval**	
					Lower Bound	**Upper Bound**
Northern Zone	North-Eastern Zone	54.61742*	15.80126	.008	9.4234	99.8115
	Central Zone	-16.04714	5.74375	.060	-32.4752	.3809
	Eastern Zone	7.55821	10.98888	.983	-23.8717	38.9881
	Western Zone	-4.96627	6.51795	.974	-23.6086	13.6761
	Southern Zone	-4.53883	9.09199	.996	-30.5433	21.4657
North-Eastern Zone	Northern Zone	-54.61742*	15.80126	.008	-99.8115	-9.4234
	Central Zone	-70.66456*	15.12235	.000	-113.9169	-27.4123
	Eastern Zone	-47.05921	17.78905	.088	-97.9387	3.8203
	Western Zone	-59.58370*	15.43304	.002	-103.7246	-15.4428
	Southern Zone	-59.15625*	16.68410	.006	-106.8754	-11.4371
Central Zone	Northern Zone	16.04714	5.74375	.060	-.3809	32.4752
	North-Eastern Zone	70.66456*	15.12235	.000	27.4123	113.9169
	Eastern Zone	23.60535	9.98806	.171	-4.9621	52.1728
	Western Zone	11.08087	4.63569	.161	-2.1779	24.3397
	Southern Zone	11.50831	7.85303	.686	-10.9526	33.9692
Eastern Zone	Northern Zone	-7.55821	10.98888	.983	-38.9881	23.8717
	North-Eastern Zone	47.05921	17.78905	.088	-3.8203	97.9387
	Central Zone	-23.60535	9.98806	.171	-52.1728	4.9621
	Western Zone	-12.52449	10.45248	.838	-42.4202	17.3713
	Southern Zone	-12.09704	12.22436	.921	-47.0606	22.8665
Western Zone	Northern Zone	4.96627	6.51795	.974	-13.6761	23.6086
	North-Eastern Zone	59.58370*	15.43304	.002	15.4428	103.7246
	Central Zone	-11.08087	4.63569	.161	-24.3397	2.1779
	Eastern Zone	12.52449	10.45248	.838	-17.3713	42.4202
	Southern Zone	.42745	8.43582	1.000	-23.7003	24.5552
Southern Zone	Northern Zone	4.53883	9.09199	.996	-21.4657	30.5433
	North-Eastern Zone	59.15625*	16.68410	.006	11.4371	106.8754
	Central Zone	-11.50831	7.85303	.686	-33.9692	10.9526
	Eastern Zone	12.09704	12.22436	.921	-22.8665	47.0606
	Western Zone	-.42745	8.43582	1.000	-24.5552	23.7003
*. The mean difference is significant at the 0.05 level.						

Annexure 11: Total Corporate Experience

ANOVA

VAR00001	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	9148.532	4	2287.133	1.220	.301
Within Groups	997008.723	532	1874.077		
Total	**1006157.255**	**536**			

Multiple Comparisons

VAR00001 Tukey HSD						
(I) VAR00002	**(J) VAR00002**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**95% Confidence Interval**	
					Lower Bound	**Upper Bound**
Less than 5 years	5-10 years	7.85582	4.96703	.510	-5.7397	21.4514
	10 -15 years	7.28631	6.05419	.749	-9.2849	23.8576
	15 -20 years	-9.68418	9.98171	.869	-37.0057	17.6373

VAR00001 Tukey HSD						
(I) VAR00002	(J) VAR00002	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
	More than 20 years	2.89082	7.26516	.995	-16.9951	22.7767
5-10 years	Less than 5 years	-7.85582	4.96703	.510	-21.4514	5.7397
	10 -15 years	-.56951	7.03302	1.000	-19.8200	18.6810
	15 -20 years	-17.54000	10.60399	.464	-46.5648	11.4848
	More than 20 years	-4.96500	8.09893	.973	-27.1330	17.2030
10 -15 years	Less than 5 years	-7.28631	6.05419	.749	-23.8576	9.2849
	5-10 years	.56951	7.03302	1.000	-18.6810	19.8200
	15 -20 years	-16.97049	11.15466	.549	-47.5025	13.5616
	More than 20 years	-4.39549	8.80764	.987	-28.5034	19.7124
15 -20 years	Less than 5 years	9.68418	9.98171	.869	-17.6373	37.0057
	5-10 years	17.54000	10.60399	.464	-11.4848	46.5648
	10 -15 years	16.97049	11.15466	.549	-13.5616	47.5025
	More than 20 years	12.57500	11.85562	.827	-19.8757	45.0257
More than 20 years	Less than 5 years	-2.89082	7.26516	.995	-22.7767	16.9951
	5-10 years	4.96500	8.09893	.973	-17.2030	27.1330
	10 -15 years	4.39549	8.80764	.987	-19.7124	28.5034
	15 -20 years	-12.57500	11.85562	.827	-45.0257	19.8757

Annexure 12: Types of Bank

ANOVA

VAR00001	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	28804.234	5	5760.847	3.130	.009
Within Groups	977353.021	531	1840.589		
Total	**1006157.255**	**536**			

Multiple Comparisons

VAR00001 Tukey HSD						
(I) VAR00002	(J) VAR00002	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Public Sector Bank	Nationalized Bank	13.36025	6.50379	.313	-5.2416	31.9621
	Private Bank	-7.33191	4.73245	.632	-20.8675	6.2036
	Foreign Bank	2.75489	11.44736	1.000	-29.9863	35.4961
	Cooperative Bank	4.85072	8.79535	.994	-20.3053	30.0068
	Regional Rural Banks (RRBs)	8.48406	10.87475	.971	-22.6194	39.5875
Nationalized Bank	Public Sector Bank	-13.36025	6.50379	.313	-31.9621	5.2416
	Private Bank	-20.69216*	5.71709	.004	-37.0439	-4.3404
	Foreign Bank	-10.60536	11.88827	.948	-44.6077	23.3970
	Cooperative Bank	-8.50952	9.36200	.944	-35.2863	18.2673
	Regional Rural Banks (RRBs)	-4.87619	11.33795	.998	-37.3045	27.5521
Private Bank	Public Sector Bank	7.33191	4.73245	.632	-6.2036	20.8675
	Nationalized Bank	20.69216*	5.71709	.004	4.3404	37.0439
	Foreign Bank	10.08681	11.01943	.943	-21.4305	41.6041
	Cooperative Bank	12.18264	8.23067	.677	-11.3584	35.7236
	Regional Rural Banks (RRBs)	15.81597	10.42333	.653	-13.9964	45.6283

VAR00001 Tukey HSD						
(I) VAR00002	(J) VAR00002	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Foreign Bank	Public Sector Bank	-2.75489	11.44736	1.000	-35.4961	29.9863
	Nationalized Bank	10.60536	11.88827	.948	-23.3970	44.6077
	Private Bank	-10.08681	11.01943	.943	-41.6041	21.4305
	Cooperative Bank	2.09583	13.28118	1.000	-35.8904	40.0821
	Regional Rural Banks (RRBs)	5.72917	14.74082	.999	-36.4319	47.8902
Cooperative Bank	Public Sector Bank	-4.85072	8.79535	.994	-30.0068	20.3053
	Nationalized Bank	8.50952	9.36200	.944	-18.2673	35.2863
	Private Bank	-12.18264	8.23067	.677	-35.7236	11.3584
	Foreign Bank	-2.09583	13.28118	1.000	-40.0821	35.8904
	Regional Rural Banks (RRBs)	3.63333	12.79093	1.000	-32.9507	40.2174
Regional Rural Banks (RRBs)	Public Sector Bank	-8.48406	10.87475	.971	-39.5875	22.6194
	Nationalized Bank	4.87619	11.33795	.998	-27.5521	37.3045
	Private Bank	-15.81597	10.42333	.653	-45.6283	13.9964
	Foreign Bank	-5.72917	14.74082	.999	-47.8902	36.4319
	Cooperative Bank	-3.63333	12.79093	1.000	-40.2174	32.9507
*. The mean difference is significant at the 0.05 level.						

Annexure 13: Work Experience

ANOVA

VAR00001	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3111.161	4	777.790	.413	.800
Within Groups	1003046.094	532	1885.425		
Total	**1006157.255**	**536**			

Multiple Comparisons

VAR00001 Tukey HSD						
(I) VAR00002	(J) VAR00002	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Less than 5 years	5-10 years	-.00047	5.24336	1.000	-14.3524	14.3514
	10 -15 years	-15.57475	13.26281	.766	-51.8771	20.7276
	15 -20 years	6.91010	25.15899	.999	-61.9540	75.7742
	More than 20 years	3.74344	9.49742	.995	-22.2525	29.7394
5-10 years	Less than 5 years	.00047	5.24336	1.000	-14.3514	14.3524
	10 -15 years	-15.57428	13.94257	.798	-53.7373	22.5887
	15 -20 years	6.91057	25.52387	.999	-62.9523	76.7734
	More than 20 years	3.74390	10.42565	.996	-24.7927	32.2805
10 -15 years	Less than 5 years	15.57475	13.26281	.766	-20.7276	51.8771
	5-10 years	15.57428	13.94257	.798	-22.5887	53.7373
	15 -20 years	22.48485	28.28210	.932	-54.9277	99.8974
	More than 20 years	19.31818	16.03444	.749	-24.5706	63.2070
15 -20 years	Less than 5 years	-6.91010	25.15899	.999	-75.7742	61.9540
	5-10 years	-6.91057	25.52387	.999	-76.7734	62.9523
	10 -15 years	-22.48485	28.28210	.932	-99.8974	54.9277
	More than 20 years	-3.16667	26.72407	1.000	-76.3146	69.9813

VAR00001 Tukey HSD						
(I) VAR00002	**(J) VAR00002**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**95% Confidence Interval**	
					Lower Bound	**Upper Bound**
More than 20 years	Less than 5 years	-3.74344	9.49742	.995	-29.7394	22.2525
	5-10 years	-3.74390	10.42565	.996	-32.2805	24.7927
	10 -15 years	-19.31818	16.03444	.749	-63.2070	24.5706
	15 -20 years	3.16667	26.72407	1.000	-69.9813	76.3146
