



**A STUDY ON EMPLOYEES HR CHALLENGE FOR CAREER PLANNING & HRD
CLIMATE IN PUBLIC SECTORS BANKING IN THANJAVUR DISTRICTS**

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Abstract

This study is an attempt to understand the HR climate in banks and the experience of a target group of executives in various public sectors banking in Thanjavur districts with respect to their career in the bank. The research study was an exploratory study. Data was obtained through a carefully designed questionnaire/interview schedule. For data collection, a suitable sample was selected from amongst ten out of fifteen banks sector in Thanjavur districts. 100 responses were found to be usable and those were utilized and content analysis was made for the purpose of the study. The respondents included GMs, DGMs, AGMs and Chief Managers of various PSBs, with varying age groups and experiences.

KEYWORDS: Employees Training & Development, HRD climate, Employees career planning, Employees Performance, Employees satisfaction.

I. INTRODUCTION

Regulation of banking system in India started with Banking Regulation Act, 1949. Banks in India used to be in private hands. In 1969, 14 big private banks were nationalized bringing them under the ownership of government. After 11 years, in 1980, six more banks were nationalized. Of these 20 banks, one bank namely, "New Bank of India" got merged in Punjab National Bank. "Now in all there are 27 public sector banks in the country consisting of 19 nationalized banks and 8 banks from State Bank group (State Bank of India and its associates)."



In the last two decades Public Sector Banks in India have witnessed a transition from traditional banking to modern technology driven banking. After economic liberalization these banks have been given enough freedom to do so. However, for various matters these banks are required to follow guidelines issued by Ministry of Finance, Reserve Bank of India and Indian Banks Association. Post nationalization, the Banks were asked to open more branches in rural areas. Large numbers of people were recruited to man these newly opened branches. The business of Banking moved from class banking to mass banking. The financial sector reforms in India have brought about a certain degree of liberalization and deregulation. While liberalization lowered the barriers to entry and generated the much needed competition, deregulation of the banking sector has led to financial innovations and expansion of the market for financial products & services. In the decade and half of reforms, the banking sector has particularly undergone a complete transformation. In particular, public sector banks have been rapidly rising on the “learning curve”.

II. REVIEW OF LITERATURE

Many researchers have been conducted on HRD climate .The result has shown that HRD climate affects the performance of the employees. Some of the important studies are as follows:

Benedikter (2011) defines Social Banks as “banks with a conscience”. They focus on investing in community, providing opportunities to the disadvantaged, and supporting social, environmental, and ethical agendas. here explain that “Social banks try to invest their money only in endeavors that promote the greater good of society, instead of those, which generate private profit just for a few” . .

Saxena and Monika (2010) are studied a case of 5 companies out of 1000 organizations and 8752 respondents surveyed across 800 cities in India by Business Today. The survey was on nine basic parameters like career and personal growth, company prestige, training, financial compensation and benefits and merit based performance evaluation. It was concluded that the biggest challenge for organizations is that when new employees appointed, it is difficult to merge them in organizational culture. Each organization has its own unique culture and most often, when brought together, these cultures clash. When there is no retention, employees point to issues such as identity, communication problems, human resources problems, ego clashes, and intergroup conflicts, which all fall under the category of “cultural differences”.

Selvaraj (2009) in his study, public and private sector banks differ with respect to their compensation structures, working environments, technology, growth opportunities, and job security provided to the employees. Public sector banks structure compensation in a way such that there are lower pay differentials between the employees, long-term tenure is rewarded and



there is a high base pay, whereas in the private sector banks, there are larger pay differentials, fewer rewards for tenure, and pay for performance.

Kumudha and Abraham (2008) “compared 100 managers from 13 public and private sector banks and found that the programs related to self-development, information about job openings, opportunities to learn new skills and retirement preparation programs greatly influence the feelings of career satisfaction”.

Anil, K. “he system often fails to differentiate performers from non performers, average performers from high performers.” Key performance indicators need to be scientifically assessed and objectively linked with organizational goals so that the performance of the employees can be assessed on critical parameters”.

Anil, K. Khandelwal (2005) argues; "PSBs need to develop such compensation standards, which can provide a linkage between risk and reward, performance and payment. Though the current system of industry level wage settlement provides lesser leeway, slowly and surely the compensation system would have to be repositioned to take care of specific organizational needs”.

Sampath & Kalpana, (2005) conducted a study and found that to a large extent organizations where knowledge workers work, enjoy a „good“ HRD Climate. The result indicated the presence of psychological climate conducive for development. Public sector banks structure compensation in a way such that there are lower pay differentials between the employees, long-term tenure is rewarded and there is a high base pay, whereas in the private sector banks, there are larger pay differentials, fewer rewards for tenure. The post-nationalization period had witnessed a phenomenal growth in the number of trade unions, encouraged by the management's continued patronage by way of leaving all matters relating to HR to the prudence of unions.

Sharma and Purang (2000) are clearly explained and conducted a study to find out the relationship between value institutionalization and HRD climate in engineering and manufacturing sector and found the positive relationship between the two variables.

Krishna and Rao, (1997) carried out a comprehensive empirical study in BHEL, Hyderabad and found that HRD climate in the organization encouraged middle and senior managers.

III. RESEARCH METHODOLOGY

Research methodology is a way of systematically solve the research problem. It explains various steps that are generally adopted by the research in studying the research problems along with logic behind them.



IV. OBJECTIVES OF THE STUDY

1. To study and analyze the individual employee's own role in Career Planning and Development.
2. To study and analyze the organizational role in Training and development of careers of its people.
3. To study and analyze the individual performance, planning experiences and brings out salient features of such experiences.
4. To enhance the available knowledge and understanding of career makers, both individuals and organizations, in the area of Career Planning and HRD climate.

V. SCOPE OF THE STUDY

This research study was an exploratory study - a study to assess the current status of "Career Planning & HRD climate in Indian Public Sector Banks. While various HRD related studies have been carried out in India & abroad, no specific study has been conducted on this twin topics "Career Planning & HRD climate", specifically related to Public Sector Banks in India. It is widely believed that "Career Planning" as a constituent of the overall HRD System, plays a much greater role and contribution towards individual-organizational goal integration. It is this aspect of relationship between Career Planning and HRD, within Indian Public Sector Banks that was aimed to be studied. The study is largely based on the feedback given by a sample group of Public Sector Bankers themselves which makes the study more banker-specific.

VI. METHODOLOGY

Thorough review of available literature on Career Planning and HRD. The career building experiences of people in Public Sector Banks was studied and analyzed. Data was obtained through a carefully designed questionnaire/interview schedule seeking responses from identified executives at senior executive levels in Public Sector Banks and a detailed content analysis of the responses was undertaken with a view to get an insight about;

- The manner in which they planned and developed their careers
- The hurdles they faced on career course and the manner in which they overcame these hurdles.
- The organizational and infrastructural support and direction they received in their career planning efforts.



VII. SAMPLING

For data collection, a suitable sample was selected from amongst ten out of fifteen Public Sector Banks in Thanjavur districts. About 100 (at least 10 from each bank) Executives in the top management level formed the sample. Besides studying Career Planning & HRD climate in Public Sector Banks, views about established corporate sector like Telco, Reliance Industries, Hindustan Levers in the non banking sector and a few foreign banks in India, like Citibank, American Express etc. were also sought from the respondents with a view to make a comparison of Career Planning and HRD climate in these private sector organizations viz-a-viz those in public sector banks. These are well established organizations having a positive HRD image. Certain specialists/experts on HRD and Career Planning areas were consulted, through the interview/personal discussions and opinions/views sought on the subject.

VIII. DATA COLLECTION

In all 250 questionnaires were mailed to 5 Scale & above, senior executives of various Public Sector Banks. Duly filled in questionnaires were received from 150 respondents, out of which 10 responses were found incomplete/inconsistent. In all 100 responses were found to be usable and these were utilized and content analysis was made for the purpose of this study. The respondents which included GMs, DGMs, AGMs and Chief Managers of various Public Sector Banks, were from varying age groups and experiences.

IX. ANALYSIS AND FINDINGS

Statistical Tools used: (SPSS SOFTWARE)

1. Descriptive Analysis
2. Factor Analysis - KMO and Bartlett's Test

DATA ANALYSIS AND INTERPRETATION:

Table - 1.1

Reliability Statistics	
Cronbach's Alpha	N of Items
.874	28

1. Descriptive analysis for HR challenge for career planning & HRD climate in public sectors banking in Thanjavur districts



Table - 1.2
Descriptive analysis for HR challenge for career planning & HRD climate in public sectors banking

FACTORS	N	Minimum	Maximum	Mean	Std. Deviation
Training programmes are periodically reviewed and improved	100	1	5	4.10	1.124
Employees acquired technical knowledge and skill through training	100	1	5	4.04	1.171
Training and development(T&D) increase the skills of employees	100	1	5	4.14	.995
T&D enhance the efficiency and effectiveness of the work being performed by employees	100	1	5	4.26	.917
T&D improve the leadership and managerial skills	100	1	5	4.13	1.116
T&D help employees in promotion and other monetary benefits	100	1	5	4.22	.938
My senior always provides me counseling and coaching for my work	100	1	5	3.66	1.335
My company encourages me to help in developing improve work processes	100	1	5	3.45	1.424
Promotions at my company are handled fairly	100	1	5	3.79	1.233
I have the opportunity to develop my skills and abilities	100	1	5	3.46	1.359
I plan to spend my entire career at my company	100	1	5	3.31	1.594
I am satisfied with the opportunities for my development in the organization	100	1	5	3.79	1.266
Quality of our employees work output has improved in last five years.	100	1	5	3.86	1.326
Coming up with new ideas is appreciated in our bank	100	1	5	3.73	1.392
Most of the employees achieved organisational goals of last five years	100	1	5	3.93	1.200
Target given to different employees often met	100	1	5	3.71	1.320
Most of the time I can work independently and they give high performance	100	1	5	3.70	1.481
Overall employees targets achievements has improved over the last five years	100	1	5	3.99	1.193
Employees at each level in our bank have clear career ladder	100	1	5	3.97	1.210
Organisational and individual growth needs are aligned in the bank	100	1	5	3.86	1.271



Our bank takes career planning and succession planning very seriously	100	1	5	3.81	1.323
New employees always get inspired by our career planning and development system	100	1	5	3.41	1.342
Our bank is helping me develop skills needed for my future career	100	1	5	3.49	1.541
Our bank provides opportunities to develop skills needed to attain hesitation	100	1	5	3.79	1.209
I am happy with assistance given by the bank in terms of money, leave, subscriptions	100	1	5	4.01	1.176
The bank provides comfortable working environment (space, light, seating arrangement, air-conditions)	100	1	5	4.15	.957
I feel I am valued at the bank	100	1	5	4.11	1.053
The bank gives enough recognition for well done work	100	1	5	4.09	1.215
Valid N (listwise)	100				

Source: Output generated from SPSS 20

Inference:

It is inferred that the Descriptive analysis for HR challenge for career planning & HRD climate in public sectors banking is having least mean value of 1.594 is highly acceptable by the employee and the higher mean value (0.917) statement is "Employee Satisfaction of the incentives provided by the Organization" indicates that the respondents are accepting this statement only to a certain extent.

2. Factor analysis for the Descriptive analysis for HR challenge for career planning & HRD climate in public sectors banking

KMO and Bartlett's Test

The dimensionality of employee HR challenge for career planning & HRD climate in public sectors banking was examined using factor analysis based on twenty eight individual statements and the reliability of the subsequent factor structures was then tested for internal consistency of the grouping of the items. The twenty eight employee HR challenge for career planning & HRD climate in public sectors banking statements are related to the following:

1. Training programmes are periodically reviewed and improved
2. Employees acquired technical knowledge and skill through training
3. Training and development(T&D) increase the skills of employees
4. T&D enhance the efficiency and effectiveness of the work being performed by employees
5. T&D improve the leadership and managerial skills
6. T&D help employees in promotion and other monetary benefits
7. My senior always provides me counseling and coaching for my work
8. My company encourages me to help in developing improve work processes
9. Promotions at my company are handled fairly



10. I have the opportunity to develop my skills and abilities
11. I plan to spend my entire career at my company
12. I am satisfied with the opportunities for my development in the organization
13. Quality of our employees work output has improved in last five years.
14. Coming up with new ideas is appreciated in our bank
15. Most of the employees achieved organisational goals of last five years
16. Target given to different employees often met
17. Most of the time I can work independently and they give high performance
18. Overall employees targets achievements has improved over the last five years
19. Employees at each level in our bank have clear career ladder
20. Organisational and individual growth needs are aligned in the bank
21. Our bank takes career planning and succession planning very seriously
22. New employees always get inspired by our career planning and development system
23. Our bank is helping me develop skills needed for my future career
24. Our bank provides opportunities to develop skills needed to attain hesitation
25. I am happy with assistance given by the bank in terms of money, leave, subscriptions
26. The bank provides comfortable working environment (space, light, seating arrangement, air-conditions)
27. I feel I am valued at the bank
28. The bank gives enough recognition for well done work

Table - 1.3

KMO and Bartlett's Test of employee HR challenge for career planning & HRD climate in public sectors banking

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.698
Bartlett's Test of Sphericity	Approx. Chi-Square	1453.483
	Degree of freedom	378
	Significant	.000

Source: Output generated from SPSS 20

High value of KMO ($0.698 > .05$) indicates that factor analysis is useful for the present data. The significant value for Bartlett's test of Sphericity is 0.000 and is less than .05 which indicates that there exists significant relationships among the variables. The resultant value of KMO test and Bartlett's test indicates that the present data is useful for factor analysis.



Table - 1.4

Total variance explained for employee HR challenge for career planning & HRD climate in public sectors banking

Component	Total Variance Explained								
	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.752	24.115	24.115	6.752	24.115	24.115	3.162	11.292	11.292
2	2.783	9.938	34.053	2.783	9.938	34.053	2.931	10.467	21.759
3	2.151	7.681	41.734	2.151	7.681	41.734	2.717	9.703	31.462
4	2.082	7.436	49.170	2.082	7.436	49.170	2.453	8.760	40.221
5	1.745	6.231	55.400	1.745	6.231	55.400	2.367	8.454	48.676
6	1.611	5.755	61.155	1.611	5.755	61.155	2.161	7.717	56.393
7	1.332	4.756	65.911	1.332	4.756	65.911	2.148	7.672	64.065
8	1.144	4.086	69.997	1.144	4.086	69.997	1.661	5.932	69.997
9	.997	3.562	73.559						
10	.897	3.205	76.764						
11	.837	2.991	79.755						
12	.706	2.523	82.278						
13	.691	2.466	84.744						
14	.573	2.046	86.790						
15	.510	1.820	88.611						
16	.475	1.697	90.307						
17	.407	1.452	91.759						
18	.347	1.239	92.999						
19	.322	1.149	94.148						
20	.291	1.038	95.186						
21	.276	.984	96.170						
22	.228	.813	96.983						
23	.209	.748	97.731						
24	.189	.674	98.406						
25	.154	.551	98.957						
26	.129	.461	99.418						
27	.090	.320	99.738						
28	.073	.262	100.000						

Extraction Method: Principal Component Analysis.

Source: Output generated from SPSS 20

All the statements of the employee HR challenge for career planning & HRD climate in public sectors banking are loaded on the eight factors.



Table - 1.5

Rotated Component Matrix of employee HR challenge for career planning & HRD climate in public sectors banking

Rotated Component Matrix ^a	Component							
	1	2	3	4	5	6	7	8
Coming up with new ideas is appreciated in our bank	.879	.079	.143	.049	.026	.081	.017	.115
Most of the time I can work independently and they give high performance	.796	.171	.134	.155	-.029	.012	.200	.095
Overall employees targets achievements has improved over the last five years	.680	.087	.092	.129	.280	.168	.114	-.332
Target given to different employees often met	.609	.042	-.097	.361	.056	.204	.114	.033
Employees acquired technical knowledge and skill through training	.535	.098	.305	.148	.103	.109	.357	.417
I plan to spend my entire career at my company	.137	.814	.134	.135	-.042	.085	-.211	.274
My company encourages me to help in developing improve work processes	.156	.786	.193	.025	.100	.073	-.262	.210
I am satisfied with the opportunities for my development in the organization	.138	.764	.070	-.072	.048	-.057	.210	-.247
I have the opportunity to develop my skills and abilities	.024	.635	-.006	.244	-.231	.096	.210	.033
Promotions at my company are handled fairly	-.057	.551	-.048	-.085	.361	-.076	.373	-.089
Organisational and individual growth needs are aligned in the bank	.111	.042	.817	.152	-.059	-.074	.054	.044



Our bank is helping me develop skills needed for my future career	.125	.118	.786	.023	-.126	.066	.221	-.032
Our bank provides opportunities to develop skills needed to attain hesitation	.281	.090	.607	-.007	.220	.076	-.092	-.508
New employees always get inspired by our career planning and development system	.100	.122	.561	.156	.155	.168	-.184	.414
Employees at each level in our bank have clear career ladder	-.187	.015	.536	.109	.188	.529	-.009	.161
I feel I am valued at the bank	.072	-.001	.065	.827	.216	-.092	.026	-.004
The bank gives enough recognition for well done work	.194	.040	.122	.791	-.063	.010	-.038	.192
I am happy with assistance given by the bank in terms of money, leave, subscriptions	.165	.129	.144	.724	-.079	.232	.218	.049
The bank provides comfortable working environment (space, light, seating arrangement, air-conditions)	.112	.134	-.006	.390	.224	.072	.267	-.148
Training and development(T&D) increase the skills of employees	.073	-.051	-.015	.140	.796	.172	.271	.194
Most of the employees achieved organisational goals of last five years	.231	-.015	-.139	.106	.753	.215	-.054	-.023
Our bank takes career planning and succession planning very seriously	-.118	.026	.385	-.061	.626	.004	.320	.037
Quality of our employees work output has improved in last five years.	.305	.007	.013	-.007	.187	.806	.039	.035



Training programmes are periodically reviewed and improved	.169	.015	.103	.037	.275	.714	.277	.342
My senior always provides me counseling and coaching for my work	.035	.459	-.010	.135	-.110	.524	.003	-.198
T&D enhance the efficiency and effectiveness of the work being performed by employees	.219	.036	.031	.103	.195	-.027	.772	.148
T&D help employees in promotion and other monetary benefits	.188	-.004	.137	.176	.112	.264	.686	.023
T&D improve the leadership and managerial skills	.237	.121	.101	.157	.276	.265	.276	.652
Extraction Method: Principal Component Analysis.								
Rotation Method: Varimax with Kaiser Normalization.								
a. Rotation converged in 11 iterations.								

Source: Output generated from SPSS 20

The total variance accounted for, by all the eight factors with Eigen value greater than 1 is 69.997 percent and the remaining variance is explained by other variables. Among the eight factors, the first factor accounts for around 11.292 percent of variance which is the prime criteria considered in employees career planning.

The statements are converted into 8 factors using factor analysis.

The following five aspects related to employee HR challenge for career planning & HRD climate in public sectors banking is converted into a single factor.

1. New ideas is appreciated in our bank
2. Most of the time work independently and they give high performance
3. Overall employees targets achievements has improved over the last five years
4. Target given to different employees often met
5. Employees acquired technical knowledge and skill through training

The following five aspects related to employee HR challenge for career planning & HRD climate in public sectors banking is converted into a single factor.

1. The plan to spend the entire career at the company



2. A company encourages to help in developing improve work processes
3. Satisfied with the opportunities for my development in the organization
4. The opportunity to develop my skills and abilities
5. Promotions at my company are handled fairly

The following five aspects related to employee HR challenge for career planning & HRD climate in public sectors banking is converted into a single factor.

1. Organisational and individual growth needs are aligned in the bank
2. The bank is helping me develop skills needed for my future career
3. The bank provides opportunities to develop skills needed to attain hesitation
4. New employees always get inspired by the career planning and development system
5. Employees at each level in the bank have clear career ladder

The following four aspects related to employee HR challenge for career planning & HRD climate in public sectors banking is converted into a single factor.

1. The feeling of valued at the bank
2. The bank gives enough recognition for well done work
3. The assistance given by the bank in terms of money, leave, subscriptions
4. The bank provides comfortable working environment (space, light, seating arrangement, air-conditions)

The following three aspects related to employee HR challenge for career planning & HRD climate in public sectors banking is converted into a single factor.

1. Training and development(T&D) increase the skills of employees
2. Most of the employees achieved organisational goals of last five years
3. The bank takes career planning and succession planning very seriously

The following three aspects related to employee HR challenge for career planning & HRD climate in public sectors banking is converted into a single factor.

1. The quality of employees work output has improved in last five years.
2. Training programmes are periodically reviewed and improved
3. The senior always provides the counseling and coaching for the work

The following two aspects related to employee HR challenge for career planning & HRD climate in public sectors banking are converted into a single factor.

1. T&D enhance the efficiency and effectiveness of the work being performed by employees
2. T&D help employees in promotion and other monetary benefits

The following one aspect related to employee HR challenge for career planning & HRD climate in public sectors banking are converted into a single factor.



T&D improve the leadership and managerial skills

Apart from that, the dimension “employee HR challenge for career planning & HRD climate in public sectors banking” comprises 28 statements. Out of twenty eight statements, eight contribute more towards employee retention. The statements are (1) New ideas is appreciated in our bank (2) The plan to spend the entire career at the company (3) Organisational and individual growth needs are aligned in the bank (4) The feeling of valued at the bank (5) Training and development(T&D) increase the skills of employees (6) The quality of employees work output has improved in last five years (7) T&D enhance the efficiency and effectiveness of the work being performed by employees and (8) T&D improve the leadership and managerial skills.

X. FINDINGS

It is inferred that the Descriptive analysis for HR challenge for career planning & HRD climate in public sectors banking is having least mean value of 1.594 is highly acceptable by the employee and the higher mean value (0.917) statement is “Employee Satisfaction of the incentives provided by the Organization” indicates that the respondents are accepting this statement only to a certain extent.

High value of KMO (0.698 > .05) of indicates that factor analysis is useful for the present data. The significant value for Bartlett’s test of Sphericity is 0.000 and is less than .05 which indicates that there exists significant relationships among the variables. The resultant value of KMO test and Bartlett’s test indicates that the present data is useful for factor analysis.

1. The total variance accounted for, by all the eight factors with Eigen value greater than 1 is 69.997 percent and the remaining variance is explained by other variables. Among the seven factors, the first factor accounts for around 11.292 percent of variance which is the prime criteria considered in brand equity.

XI. SUGGESTIONS

In order to elicit views & suggestions from Bank Executives, about the changes that they would want towards improvement in HRD Systems, following concluding question formed a part of the structured questionnaire What changes do you suggest to make Public Sector banking organizations in India, to improve the HRD consciousness and orientation, so that banking employees have a better environment to be able to plan and develop their careers in a better manner?

Some of the specific suggestions given by the respondents, in this context are given hereunder:

1. (i) Banks should have a system, whereby the training needs of an employee are identified and are duly fulfilled at every stage of career growth. (ii) The career path should be very



clear and visible. (iii) Promotion policies should be transparent. (iv) Premium on good performance in the matter of promotions / placements, etc.

2. Banks should announce a five/ten year perspective HRD plan. (ii) They should support potential candidates for higher posts. (iii) Start a system of mentoring to groom future leaders.
3. HRD Departments should be manned by persons who have sufficient & successful banking experience. It should not be manned by persons who are experts in behavioral sciences only & lack practical knowledge and experience of banking & field operations.

A conscious review of HRD policies. Survey the HRD climate in the Banking organization every three to five years and bring in needed change.

HRD is an individual personality trait - A humane approach. Once individuals are HRD oriented, the HRD Systems will get developed & implemented across various levels in the organization.

Even if there can be no parity of Pay structure between Public, Private & Foreign Banks, some incentive schemes need to be built in for better performance in certain key areas of business. Similarly medical facilities which are abysmally poor, must be reviewed and overall improvements brought about.

XII. CONCLUSION

“Career Planning & Development” was perceived to be one of the most important HRD climate and not the most important HRD Sub-System. “Career growth and development” needs a consciously planned effort on the part of the individual careerist and the same cannot be left to chance. A good number i.e. 0.917 respondents have stated that they T&D enhance the efficiency and effectiveness of the work being performed by employees while perceived that well-established Private Sector in India and the foreign banks had better Career Planning & HRD System as compared to that in Indian Public Sector Banks. Over the years and in tune with the changing times, Indian Public Sector Banks have reviewed their HR & promotion policy and now for bright, hardworking and knowledgeable employees it takes comparatively lesser time to move to higher levels in banking hierarchy. There is increased awareness within the banking sector in India about need for better HR & Career Planning initiatives, but, on the ground, much still remains to be done. This attitudinal change has to be on-going & purposive.

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