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A COMPARATIVE STUDY OF HR PRACTICES IN SBI AND ICICI BANKS IN NORTH BIHAR

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ABSTRACT

After independence, Bihar became the largest state and it became hard to monitor or even regulate the economic position of the state. Due to availability of large area of land, most of it was utilized for farming purposes. Hence, Gramin banks and regional banks were introduced by the government. The need for banks emerged as financial as well as heritage aspect of Bihar improved over time and the monetary values generated from this state was required to be managed. Since the independence of the country, banking sector in Bihar has grown to a great extent. Starting from public sector banks to private sector banks and from urban areas to rural areas, the banks have shown a great potential in increasing the financial market both for state and the country. Even after achieving so much growth in the sector, the banks in the state as well as in the country and world are troubled from serious issues because of the competition in the market. Especially the public sector banks are facing serious issues due to the enhancement in the private banking sectors. Private Banks are providing new products and services to their customers enhanced with new technologies. But still, most of the customers have trust issues over the private banks such as extra hidden charges, fraud, etc. Both private as well as public banks have their advantages and disadvantages. The role of HRM plays an important role in these issues. From boosting the morale of the employees to training them for making the best come out of them is the most significant work of the HRM. The HRM also carries the burden of making their employees satisfied from the job. The HRM also enlightens and prepares the employees of the day to day market issues and competitions. New technologies are integrated in the system for enabling the employees to fight these issues.



After independence, Bihar became the largest state and it became hard to monitor or even regulate the economic position of the state. Due to availability of large area of land, most of it was utilized for farming purposes. Hence, Gramin Banks and regional banks were introduced by the government. The need for banks emerged as financial as well as heritage aspect of Bihar improved over time and the monetary values generated from this state was required to be managed.

KEYWORDS: Private Bank and Public Sector Bank, HRM Practices, HR Policies, Innovation etc.

INTRODUCTION:

HUMAN RESOURCE MANAGEMENT:

Human resource management is an approach through which an organization tries to achieve the company's goal for the better running of the organization in future. HRM is the study of the human

behavior so that the company can understand the employees need which can be converted as a profit for achieving the organizational goal of the company. It is designed to gain the employees performance for taking the services from him by using strategic kind of objectives. This approach prepare the employee for the organization after studying human behavior and oversees the human benefit, recruitment selection, procedure of the training and development, as well as the performance appraisal, including the rewards structure, as well as maintaining the hygiene criteria for the employees which are provided for the betterment of the employees.

HRM also focuses on the relations of the employee with the organization as well as with the superiors of the company for maintaining better working relations in between the employee and organization. HRM is a specialized technique and can be only performed by the professionals who usually manages the human capital of an association and it focuses on implementation of the policies including processes. The Manager specializes their technique in finding, including recruiting status of the company, develop and train the employees, as well as maintain employee's benefits and/or relations. The professionals who trains and develops the personal and professionals skills of the employees makes sure that employees are perfectly trained for providing their services to the company and leads to the continuous development of the company. This is done through the performance of training programs for training the employees regarding their jobs according to the field of work of the job, as well as performance evaluations, and including the reward related programs for the employees.

HRM is performed by the specialized type of technique that is Human Resource Planning. HRP usually plans and oversees the human needs of actual performance comparing them with the future needs of the company so that the association can achieve the organizational goal smoothly, without any problems related with the human behavior of the employees as well as the services gained by the employees in accordance with the field of work for the employees. This planning leads to the conclusions that are known as performance appraisal by which future needs can be predicted by the professionals and the solutions can be utilized by the manager through which the employees can be motivated for their work which will automatically leads to the effective and efficient achievement of the organizational goal.



Figure 1.1 Human Resource Management

HR PRACTICES UNDER STUDY

This research study deals with the impact over the employee's job satisfaction because of the practices made by the HR in to the selected public and private sector banking industries of Bihar. For the completion of this study, we have selected various aspect of HR Practice such as appraisal as per the performance, development and training programmes for the employees, balancing the work life of the employees, providing medical facilities and compensation management.

HUMAN RESOURCE MANAGEMENT PRACTICES: JOB SATISFACTION-

Job satisfaction is a kind of factor by which an employee feels satisfied as well as self-motivated in relation with the field of their job. The framework of the job satisfaction includes Job security, including career growth as well as the working environment of the organization. Any employee can be easily satisfied by their job only by the utilization of some of the basic factors which are mentioned below:

- Respect and recognition of the employee in the organization
- Job rotation as well as job enrichment in the post of the employee.
- growth in the career of the individual
- work life balance which means the working quality of the employee's work life
- proper compensation to the employees(bonuses, increments in salaries, incentivesetc)
- Job security given by the HR manager of the company.

EMPLOYEE TRAINING

Employee Training refers to the period of time when the employee is trained for a particular wokof job related with the organization to increase the level of skills as well as knowledge about the work in the company. Training is the main practice under the HRM by which the employee learns the proper knowledge or skills to improve the present level of knowledge of the individual/employee. Employee training is performed for both new as well as the new employees, because the old employer is not having the proper knowledge about the changing environment techniques which they can gain the knowledge about these new technologies. The proper training to the employee leads to some of the important benefits for both company as wellas the employee too which are mentioned below:

- Boosts the morale of the employees.
- Increases the level of mental motivation of the individual.
- Increment of skills in the employee by the procedure of training leads to the efficient production or the achievement of the goal of the association.
- Employees training enhance the chances of the promotion for the employees.
- The employees training will lead to the lesser number of accidents during the working at the time of job.

EMPLOYEE DEVELOPMENT

Employee Development is the initiative of both employee as well as employers so that the employee can upgrade and increase the knowledge in addition with the skills which are currently presented in the employee. It is the most significant thing for both employee as well as the employer by which both of them can gain the newer technological changes in the environment which can help the association to face the vicious competition in the market. *For instance*, Professional growth, by the utilization of the employee development there is a professional growth in the organization which leads to efficient as well as effective achievement of the goals of the organizations. It focuses on the development of the profession as well as the organization, including the increase in the sales of the product.

Personal Growth, by the use of the employee development technique there is a growth in the personality of the employee, which motivates the morale of the employee of the company.

STAFFING PRACTICES

Staffing is the procedure of hiring candidates for the vacant seats in the organization according to the specific positions for the company. It is the most significant procedure by which the association recruits the candidate according to the position at right personnel, as well as at right time and in addition with the right place in the organization. The organization should recruit the candidate on the job according to their ability of work, talent, in addition with the aptitude as well as the specializations of the employee so that the goal of the company can be achieved by the use of 100% manpower of the employee.

Some of the basic points related with the importance of the staffing are mentioned below:

- There is optimum utilization of the human resources in the organization.
- Effective use of technology and all kind of resources related with the work.
- Boosts up the morale of the employees in higher amount.
- Motivation of workers with the use of financial and non- financial resources.

PROMOTION PRACTICES

Promotion refers to the increment in the position of the individual from lower level to upper level. Promotion of the employee leads to boosts in the morale and motivates the employee in a very positive manner that after the promotion or listening about the future promotion policies for the individual, the employee gives his best in the output of his work to the company. In this technique banking sectors have a very unique criterion for the promotion for employees of the institution by changing the level of authority, including responsibilities and duties. Promotion can be termed as the reward of the employee's good performance in the organization. This type of technique, usually belongs in the category of the positive motivation to the employee. Promotion can be provided to the individual as the increment in the salary, in addition with the exclusive in salary as well as in the form of bonuses to the employee. Different associations adopt different techniques in relation with the promotion level for the employees. Promotion is the technique which plays with the mindset of the employee so that the employee is automatically motivated towards the work in the need of promotion.

INTERNAL CAREER OPPORTUNITIES

Internal career opportunities are present for the old employees of the company. The internal career also motivates the old or previously working employees for the achievement of the organizational goal of the organization. Internal career opportunities is a technique in which the employees are transferred from one department to the any other keeping that employee's both remuneration and status same. Usually, the transfer of the employee is done after 3 to 5 years of working of the employee so that the employee does not get tired with the similar work and gets always the knowledge of new work and processes the new work with full concentration as well as motivation. Bank uses this transfer method of internal career for several reasons which are mentioned below,

- Towards creating motivation and removing monotony from the job.
- Retention of an employee's principal responsibilities.
- Seek to secure its operations in a specific department by eliminating dishonest business activities.
- To retain cohesion in a certain department as a growing numbers of new employees fill a department, by moving experienced workers into another department.

SELECTION PRACTICES

Selection is the process by which the company recruits the person for who is more suitable for the vacant job according to the capability of the employee in relation with job. The main objective of

the selection process technique is to recruit or select the right person, at the right place as well as the personnel of the person. Selection Practice includes the process of recruitment and after the selection of this process, the individual is recruited in the company. When an organization selects an eligible candidate for them then that recruit becomes an asset for the organization. This right choice will help the organization in a long way to attain their vision. Some of the significances of the selection procedure in the company are mentioned below:

- Correct selection of the employee leads to the growth and development of the company.
- It increases the organization's overall performance.
- Selection process leads to decrease the industrial accidents because of the proper recruitment of the employee according to the needs of the vacant jobs.

Similarly, the banks also recruit the employee after the proper tests i.e. written as well as oral (interview) of the individual, so that the candidate is recruited perfectly for the institution.

COMPENSATION & BENEFITS

Pay and benefits is an important feature of HRM as they help to inspire and energetically keep employees engaged. This contributes to providing workers with compensation on the basis of their performance and the behavior that the best employees typically get out of business. Wages and benefits can be provided to all employees both financially and non-financially. Two kinds of monetary compensation are available, direct monetary benefits such as wages, pay rates, etc.; monetary support indirectly such as advantages, leaves, and pension schemes, education, and facilities to the employees, etc. Non-financial compensations generally mean good working conditions, recognition, etc.

The staff member isn't really keen on making benefits; the employee must work hard to earn more money, i.e. excluding the salary amount. Monetary, as well as non-monetary amounts can be allocated to the employees. In addition to the payments of benefits and cheques as well as a sales fee, the compensation includes payments that are in the monetary form such as salaries, wages, incentives, income sharing, and the extra time allowance. For certain situations, such as a corporate-paid vehicle, securities options, company-paid homes, and other non-financial, but legal, income products can also provide benefits.

PERFORMANCE EVALUATION PRACTICES

Performance Evaluation refers to evaluation of the employees' performance which are related with the job actions and the outcomes of their work in relation with the particular department of the job. Performance evaluation is performed on the employees as well as self-assessment is also performed. Following mentioned are the main purpose of the performance evaluation:

- For calculating the work performed by the employee and develops the scope of improvement.
- Analyze the employer strength and can improve them in future by the utilization of training technique.
- Performance evaluation leads to improve the communication skills of the employee.
- Main aim of this technique is to improve the functioning of a team or an organizational functions, to achieve higher levels of customer satisfaction in relation with product of the company.
- It helps in facing the future unexpected problems related with the performance of the employees.
- The organization can organize training and development programs for the employees after checking the performance evaluation of that particular employee.
- Regular performance evaluation leads to the proper growth of the employees.

EMPLOYEE PARTICIPATION

Employee participation is the biggest factor of the company where the employee is usually included in all kinds of decision making in the organization apart from following the orders of the authority. In this practice, employee also plays the equal role as the superior. This practice of the

employee participation leads the motivation level of the employee into high level, because the employee thinks that the point of view of the employee is also taken into consideration by the firm. Some important features of the employee participation are mentioned as follows:

- It boosts the mental as well as emotional attachments of the employee with the organization.
- It builds up the strong team work between the higher authority and lower authority people.
- Improves the communication and cooperation level between the superiors and subordinates.
- Employees become better in decision making.
- The qualities of the employee enhance by this technique of practice.
- An employee is now more capable of judging their own strengths and in addition with the weaknesses.

STRUCTURE OF INDIAN BANKING INDUSTRY

Banking industry has developed in India in a very vast manner. Banking sector is controlled by the main BOI or CBI i.e. RBI (Reserve Bank Of India). The aim of these banking sectors is to connect every individual of India with the banking sector. The banking industry consists of the two main sectors of banking which can be classified as follows:

COMMERCIAL BANKS

Commercial banks are basically a kind of financial institution that accepts deposits by the customer also provide loan to the customers as well as provides the type of securities related with accounts of the individuals like certificates of deposit (CDs) and including the savings accounts to individuals and small businesses.

Commercial banks generally earn profit by sanctioning and giving loans to the customers and earn their profit from the interests of those loans. A commercial bank provides loans only on the basis of the mortgages, business loans, including personal loans as well as the auto type of loans. Customer deposits are created on the capital accounts, as well as savings accounts, including money market accounts. Customers who usually deposit money in this kind of banks aim with the earning capacity of interest in exchange of lending money to the banks.

CO-OPERATIVE BANKS

Cooperative banks are the financial institutions which lend money in many other parts of the world and collect this money from several numbers of individuals in the form of loans as well as deposits. These banks generally collect funds through the issue of shares, accept deposits from the individuals and including the loans granted to the customers of the bank. Cooperative banks are concerned with the rural credit system of the country and also provide the financial support for agricultural and rural activities for the increment of these backward sectors of the country. These banks are only liable to issue shares on the type of unlimited liability shares. These cooperative banks can be widely categorized within 2 categories that are agricultural and non-agricultural sectors of the country.

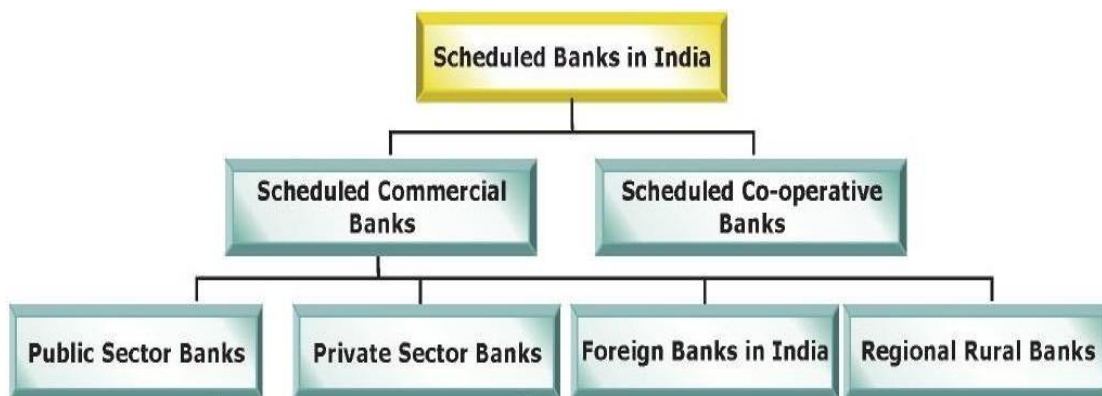


Figure 1.2 Types of Banks

CLASSIFICATION OF COMMERCIAL BANKS IN INDIA

Indian commercial banks can be widely categorized as mentioned below:

SCHEDULED AND NON-SCHEDULED BANKS:

Scheduled bank: these banks comprises within the 2nd schedule of the RBI Act, 1934. They have a lowest paid up capital of 5 lakhs and enjoy the full right to borrow money from the RBI.

Non- Scheduled bank: They does not comprise within the second schedule of the Reserve Bank of India Act, 1934. These banks do not enjoy the right to borrow money from the RBI. These banks have to maintain the CRR not with the RBI, but with themselves.

INDIAN AND FOREIGN- BANKS:

Indian banks: these banks are incorporated in India and even their headquarters are also located in the country itself. This means that the branches of these banks can be located in India as well as outside India.

Foreign banks: these banks are not incorporated in India but in some other country and even their headquarters are located in their respective countries. The branches of these kinds of banks can be in India.

PUBLIC SECTOR AND PRIVATE SECTOR BANKS:

Public sector banks: when government has more than 50% shares of any bank then bank comes under public sector banks. All the major decisions are performed by the government in public sector banks. For instance, SBI, Indian Bank, BOI, Canara bank etc.

Private Banks are those banks in which the private shareholders holds the shares more than 50% of the shares of institutions for instance, HDFC, ICICI, Axis Bank, IDFC Bank etc.

REGIONAL RURAL BANKS:

Regional Rural Banks are situated in India for the development of each sector or state of India in the field of finance as well as the banking facilities to the Indian rural areas. Some of the branches of the RRB being settled up for the urban operations of the country which can also develop the Urban areas of the states. These banks are settled for giving the knowledge about the Para-Banking services like debit and credit cards, including mobile banking, as well as internet banking, UPI etc. to the customers of the rural areas and for also to increase the Small financial banking sectors in rural areas.

LITERATURE REVIEW:

In essence, a literature review identifies, evaluates and synthesizes the relevant literature within a particular field of research. It illuminates how knowledge has evolved within the field, highlighting what has already been done, what is generally accepted, what is emerging and what is the current state of thinking on the topic. In addition, within research-based texts such as a Doctoral thesis, a literature review identifies a research gap (i.e. unexplored or under-researched areas) and articulates how a particular research project addresses this gap.

Mohammad F. Ahammada 2019 The importance of connecting the HRM practices with the strategic agility has been highlighted in this special issue. The main motive of this paper was to contribute to the literature through the special issue by recognize gap of the strategic agility in the fragmented as well as existed prior research along with the concept which is theoretical of the existence in consolidation. In the terms of the strategic agility and its implication on the practices of the Human resources has been ingressive along with the proposition of the new venues for the forthcoming investigations in the strategic agility.

Sushmita Chaudhary 2020 The main objective of this thesis was to provide a study on the performance of the HRM in the sector of banking. The main purpose is to supervise all the working of the members of the staff who are working in any peculiar association through the HRM. From the period of historical time towards time of present generation and also for the upcoming future, the HRM along with its practice has been incorporated in this thesis. As a part of research, A Finnish Cooperative bank Osuuspankk has been taken under investigation. All through, the research from a variety of books has been used to find the information which is expedient for creating this thesis. In this paper, there are three types of classical need theory which are conferring in the matters allied with the motivation theory of theoretical part. For these researches qualitative procedures have been used by the author. Mr. Kimmo Peuranto as well as Mr. Aatto Ainali and they are interviewed with the usage of interview method which is type of semi-structured. The questions which were framed to them are mostly analogous. The demeanor interview has been recorded for the future evidences are audio as well as visual materials that have been taken in usage in the foremost verdict of the reports. The major purpose of the thesis was analyzing the framework of the HRM where modification is possible along with the modification in technology of forthcoming time. Many challenges have been faced by the bank in resolving the issues of HRM. To overcome the risks which are related with the threat as well as fraud, bank needs to hire the workers which are trustworthy and security has also been required in the bank.

Cherrie Jiuhua Zhu 2020 One of the main objectives of this article was to grant the broadcasting for the usage of HRM for highlighting the dynamism of discrepancy along with the contextualization as well as convergence in the broader field of China. HRM is supervising the people of china in a diverging or converging way which is related with the theories of western or foreign development along with the practices performed in framework of several organizations together with the numerous duration of time. In China, HRM is contemporary with the setting of history is overlapping with the narrative intellectual for depicting the working of the theories like US-inspired Scientific Management together with the Human Relations in addition with the Soviet model of Personnel Administration who help in persuasion and management of people along with the shaping through various ways. Through HRM unfolding, the review of the bibliometric in China has presented with the will of the article as well as to emphasize the issues which are divergent as well as convergent in nature along with contextualization.

Wiem Zaougaa 2021 For accomplishing the success, a crucial role has been played by the human resources by being a valuable asset in many organization. Complete knowledge has been gained through the perceived HR Management as summarized for the defined process along with the techniques as well as tools in the 5th guide of PMBOK. Through this guide HRM has been shown with the strong focus but it does not elaborate, it describes how a process can be performed with necessary skills along with the techniques together with the tools. Therefore, with the only usage of process like PMBOK, for the selection of the appropriate team as per their skills will not be assisted by the project manager along with the members of the project team who won't be able to swap their

capabilities. An ontological approach has been planned for addressing the issues for building a demonstration in the domain of the HRM which is shared commonly. Through this method the interoperability can be nurtured between the HRs along with the usage of techniques as well as tools more proficiently.

Matthew M. Piszczek 2021 For the researches which are conducted by work family as a foundation which is theoretical enhancing have been used to fit in the framework of person as well as environment. With its usage in abundance many gaps along with the opportunities related to the literature together with its application which is emerging. Attribution theory has been drawn from the current paper for building a model which is conceptual which elaborates the processes that are cognitive by which practices of human resources work family are connected to the perception of person environment of work family. The attributes are being distinguished between the attributes of 1 practice of work family employees to a source of environment along with the attributes which are sources that are intending for accepting the practices. A critical role is played by this attributes for determining the supply which are available for the employee to integrate work as well as segment including the domain of family. Later on these attributes are connected by the attitude as well as targeted behaviour at a particular level of environment such as an organization along with the supervisor through which mechanism of the work family fit.

STATEMENT OF RESEARCH PROBLEM:

Since the independence of the country, banking sector in Bihar has grown to a great extent. Starting from public sector banks to private sector banks and from urban areas to rural areas, the banks have shown a great potential in increasing the financial market both for state and the country. Even after achieving so much growth in the sector, the banks in the state as well as in the country and world are troubled from serious issues because of the competition in the market. Especially the public sector banks are facing serious issues due to the enhancement in the private banking sectors. Private Banks are providing new products and services to their customers enhanced with new technologies. But still, most of the customers have trust issues over the private banks such as extra hidden charges, fraud, etc. Both private as well as public banks have their advantages and disadvantages. The role of HRM plays an important role in these issues. From boosting the morale of the employees to training them for making the best come out of them is the most significant work of the HRM. The HRM also carries the burden of making their employees satisfied from the job. The HRM also enlightens and prepares the employees of the day to day market issues and competitions. New technologies are integrated in the system for enabling the employees to fight these issues.

OBJECTIVES OF THE STUDY -

This study aims to research over the different aspects that are related to the HRM and their practices in both public as well private banks. The research moves further for a comparative study over the practices of HRM such as selection, recruitment, compensation, medical, training, promotion, development and morale support of the employees. The objectives of this study are:

- To study the impact of HR Practices on employee job satisfaction towards training and development.
- To study the impact of HR Practices on employee job satisfaction towards Performance appraisal
- To study the impact of HR Practices on employee job satisfaction towards Compensation management
- To study the impact of HR Practices on employee job satisfaction towards Work life balanced
- To study the impact of HR Practices on employee job satisfaction towards health care facilities

RESEARCH HYPOTHESIS –

With the above given objectives a few hypothesis are being proposed:

There are two hypotheses which are made for this study. These hypotheses are mentioned below:

Hypothesis 1

H₀: There is no significant relationship between HR Practices and employee job satisfaction with respect to the training and development, Performance appraisal, Performance appraisal, Compensation management, Work life balanced, Work life balanced, health care facilities.

H_a: There is a significant relationship between HR Practices and employee job satisfaction with respect to the training and development, Performance appraisal, Performance appraisal, Compensation management, Work life balanced, Work life balanced, health care facilities.

RESEARCH METHODOLOGY:

Research Design: The research design in the research work will be designed keeping in mind the focused objectives and the aim of accurate and authentic collection of data. The Research design for the study will be: (1) Descriptive/Explanatory Research–This study is related to Descriptive Research design as process of research where describing, explaining, and validating research findings be done on the basis of past data as well as on the responses and the reaction of employee regarding HR Practices working in SBI and ICICI of both rural and urban area in northern region of Bihar, (2) Probability Research–This study also related to Probability Research, As we select sample from large employee randomly by using a method based on the theory of probability. It is practically impossible to send a survey to every individual to gather information but we can use probability sampling to get data which is as good even if it is collected from a smaller population

For this research design, the questionnaires are first designed in order to get the data from the primary source. For the completion of the research, two banks are selected State Bank of India (public sector bank) and ICICI (private sector bank). The study focuses over the role of HRM in managing different aspects of the bank. The study also aims to see the effectiveness of the HRM over the job satisfaction and efficiency of the employees. The questionnaires are designed in order to attain these targets. Through these questionnaires, the data will collect from 1000 people. The data is then categorized on the basis of the responses which might be in support or against the HRM. The categorized data will be analyzed and a conclusion will be achieved. The conclusion will help in attaining proper suggestions for future development in the banking sector.

Sampling technique

In this research both types sampling, i.e. quantitative (type of probability sampling) method as well as qualitative method are used. The quantitative sampling method will be based on the population and qualitative sampling method will be based on the background of the participants.

Study Area:

For this research paper, the study area which is selected is north Bihar, India. This location provides a variation in the banking sector and several approaches can be made for advancement of banking sector.

LIMITATIONS OF STUDY:

Data will be collected among male and female staffs working in SBI and ICICI Bank in both Urban and Rural area in north Bihar.

Questionnaire/Instrument for Data Collection: For the purpose of gathering data, a systematic questionnaire will be created, ideally with a Likert scale of 1 to 5.

Govt. record will be used for the information about their actual position.

Data collection method: The data for the proposed study will be collected through two methods of data collection.

Primary Data: These data collected through survey via Questionnaires, Interview, schedule, Observation.

Secondary Data: The method of secondary data collection will be....

1. Literature from articles published in the journals.
2. Literature from text books and magazines.
3. Literature from websites.

Statistical Tools and Techniques For analysis of data and testing the hypothesis:

1. Average, S.D, Graphical presentation, map and diagrams will be presented with the help of computer.
2. Govt. record will be used for the information about their actual position.

The statistical tools will be used for testing of hypothesis. Such as T-test ,Chi- square test, F-test etc. With the help of some statistical software such as AMOS and S.P.S.S(statistical package for social science)ANOVAs (Analysis of variance), Regression and Correlation, the collected data will be analyzed to reach the conclusion of the study. But natural study will face certain

CONCLUSION

The conclusion chapter recapitulates a brief Summary of the Finding& Suggestions made on the basis of the study will be presented after the completion of Research Work.

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