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## Comparative study of Organization Development in SBI and ICICI Bank

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### Abstract

Banking sector being a service sector industry is highly labor intensive and therefore its growth and development is wholly dependent on its quality of human resources. Change is avalanching down upon our heads. The future need of the banking sector can only be met if it is flexible and adaptive in a changing environment and also capable of implementing the change programs. Which in turn, is dependent on the Organization Development for enhancing, sharpening, refining the capabilities of its employees, and their motivation. Organisation Development is a response to change, a complex educational strategy intended to change the beliefs, attitudes, values and structure of organizations so that they can better adapt to new technologies. The present study concentrated on the comparison of Organisation Development in SBI and ICICI Bank, the leading banks in their respective fields.

**Keywords:** SBI, ICICI Bank, Organisation Development, Organisation culture.

### 1. Introduction

Banks are important instruments for achieving economic development and social change in consonance with the national goals. Now the banking sector is growing in size and entering into new areas of business. With the liberalization and globalization of the economy, private banks and foreign banks have also entered the market. Banking sector being a service sector industry is highly labor intensive and therefore its growth and development is wholly dependent on its quality of human resources. All this requires technical and managerial human power for the future. An organization is like an organism. Those who cannot adapt themselves to the changing environment get extinct forever. Change is avalanching down upon our heads, and most people are utterly unprepared to cope with it. The disorientation produced by super change has important implications for organizations. OD is the art of learning to solve problems and take advantage of opportunities to keep improving through the process of carrying out changes in the internal environment to conform to the fast changing external environment. OD is a response to change, a complex educational strategy intended to change the beliefs, attitudes, values, and structure of organizations so that they can better adapt to new technologies, markets, and challenges, and the dizzying rate of change itself. (Bennis, 1969) <sup>[7]</sup>.

The present study concentrated on the comparison of Organization Development in the SBI and the ICICI Bank. SBI is the largest bank in India while ICICI Bank is the largest bank in the private sector. The choice of comparison of Organization Development of both the banks is justified on various counts. Both the banks under study realized a laudable performance of business and have substantially contributed to the realization of corporate and national goals.

### 1.2 Objectives of the Study

1. To study the existing system and practices of Organisation Development in the SBI and the ICICI Bank.
2. To compare the contribution of various interventions of Organisation Development in the development of human resources in both the banks.
3. To compare the various dimensions of organizational climate.
4. To compare the extent of job satisfaction among officers.

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5. To suggest ways and means of improving the organisational climate in the two selected banks which would in turn give rise to the effectiveness of the organizations' performance.

### 1.3 Research Design and Methodology

**1.3.1 Universe & Sample:** The officers of SBI and ICICI Bank of Punjab form the universe of the study. The sample size is of 100 officers, each of SBI and ICICI Bank of various branches in Punjab. The sample consists of officers from all grades selected on the basis of random sampling. The primary data for the purpose has been collected through questionnaires, interviews and observations. The primary data is supplemented by secondary data available from the published reports, manuals, publications and other literatures related to topic under study.

### 1.3.2 Tabulation and Analysis of Data

After collection of data it has been edited and tabulated before any statistical treatment is given. Various statistical tools viz. average, percentage, weighted ranks, chi-square tests etc. have been applied to derive results and findings.

Chi-square is calculated as

$$\chi^2 = \sum \left[ \frac{(f_o - f_e)^2}{f_e} \right]$$

Where  $f_o$  = frequency of occurrence as observed  
and  $f_e$  = frequency of occurrence as expected.

Degree of Freedom ( $df$ ) is calculated as  $df = (k-1)$ , where  $k$  = number of classes

The significance is tested at 5% levels for various degrees of freedom to interpret the data and to arrive at the conclusion.

### 1.3.3 Hypothesis

**Null Hypothesis:** There is no significant difference in perception regarding Organisation Development policies among the officers of SBI and ICICI Bank.

**Alternate Hypothesis:** There is a significant difference in perception regarding Organisation Development policies among the officers of SBI and ICICI Bank.

### 1.4 Review of Literature

The empirical studies available in India and abroad having direct and indirect bearing on the objectives of the present study are reviewed as under:-

Leon C. Megginson (1977) [20] opines that the quantity and quality of human resources are the functions of the number of productive individuals, their inherent abilities, and the extent to which those abilities are modified through environmental factors such as education, training and development.

P. SubhaRao (1989) while stating the importance of HRD said that the increasing pace of technological changes are making human resource the key ingredient to the well being and growth of an industry. He further observed that the objective of maintenance of harmonious employer-employee relations is not only to find out ways and means to settle differences but also to secure the unreserved co-operation between the employee and the employer

Lallan Prasad and A.M. Bannerjee (1990) [23] observed that the formal organization structure shows prescribed roles and relationship. The informal groups which are the result of the interaction of people at work are never shown in an

organizational chart. At times management may take advantage of these groups for speedy communication of certain policies or plans, and for knowing the reaction of the people.

Nazir A. (1998) [21] attempts, in the study to measure overall job satisfaction of bank clerks, to identify some determinants of job satisfaction, and evaluate the perceived importance of some jobs as well as the background factors on their overall job satisfaction. Barring income and level of education no other personal factor was found to be related to the overall job satisfaction of the model respondents.

Locke (1999) [17] states that job satisfaction results when a job fulfils or facilitates the organizational attainment of individual values and standards. On the other hand, dissatisfaction occurs when the job is seen blocking such attainment.

L.P. Singh (2000) [25] has given a beautiful definition of HRD. To quote him, HRD refers to an improvement in the capacities and capabilities of the personnel in relation to the needs of a particular sector. It involves the creation of a climate in which flowers of human knowledge, skills and capabilities can bloom.

Anderson (2006) [1] found that the management practices and the employees' perception of those practices lead to positive or negative customer outcomes. Specifically, relational efforts by a manager are suggested to lead to a specific behaviour of the employees that seems to have a direct relation to customer outcome.

D.S. Mann (2009) [19] stated that staff development is extremely important. It is driven by three conditions: the rate of change in health care, the introduction of new technology and the increased demand for maximizing productivity.

K. Aswathappa (2010) [3] has discussed the role of HR Managers in a slack period and has explained various problems faced by them in the corporate world by examining and analyzing the actual situations. He further states that HRM must become the most happening department in the organization. The HR manager should play a proactive role Rolf P. Lynton and UdaiPareek (2010) [18] have discussed the problems which are faced by the organization regarding taking the right decisions as to how and when training should be imparted. Determining the relevance of the content of training is also very important.

Tony Edwards and Chris Rees (2011) [11] have discussed the concept of globalization in the present scenario: what does it imply and how it affects the economies and, in turn, organizations and their management. According to them, technological, psychological, political and economic universalism is affecting the human resources.

Stephen R. Balzac (2011) [27] stated that we should look at organizational development from the broad, encompassing frame of organizational culture and explore the specific skills you need to develop in order to shape and direct your organization. Intentional management is understanding the organization as a living, dynamic system. It is understanding how are decision in one area can produce unanticipated effects in an apparently unconnected area. Intentional management is learning to be aware of the undercurrents and interactions in an organization so that we can choose the effects we want. When we are acting, as opposed to reacting, we are solving the problems and facing the challenges that are in front of us.

Gary Dessler and BijuVarkkey (2012) [10] stated that HRM is acquiring, training, appraising, compensating employees,

attending to their labour relations, health and safety and fairness concerns. He should know about employment law, industrial law equal opportunity and affirmative action. He stresses that to avoid certain mistakes such as hiring the wrong persons, high turnover, and people not doing their best, not getting proper salaries, human resource managers' tasks are important and should be handled by an expert.

Christian Harteis (2012) <sup>[15]</sup> stated that there is a consensus in educational, managerial, and business debates that economic and societal changes in globalization demand knowledge-based enterprises and employees who permanently develop and actualize their competencies. Hence, workplace learning has become a crucial aspect of a business organization. This article concludes that successful workplace learning is not only an individual's responsibility but also a crucial task for the management of a business.

### 1.5 Organisation Development

The Banks have to cope with the today's accelerating rate of change. The future need of the banking sector can only be met if it is flexible and adaptive in a changing environment and also capable of diagnosing the problems and implementing the change programs. It is an effort to improve an organization's effectiveness by dealing with the individual, group, and overall organizational problems from both a technical standpoint and a human standpoint. Organization Development (OD) is defined as the process of enhancing the effectiveness of an organization and the well-being of its members through planned interventions that apply behavioural science concepts. It emphasizes both macro and micro organizational changes: macro changes are intended to ultimately improve the effectiveness of the organization, whereas micro changes are directed at individuals, small groups, and teams. For example, many organizations have improved organizational effectiveness by introducing employee involvement programmes that require fundamental changes in work expectations, reward systems, and reporting procedures. The role of the HRD professional involved in an OD intervention is to function as a change agent. Facilitating change often requires consulting with and advising line managers on strategies that can be used to effect the desired change. The HRD professional may also become directly involved in carrying out the intervention strategy.

OD is an effort 1) planned 2) organization-wide and 3) managed from the top, to 4) increase organization effectiveness and health through 5) planned interventions in the organizations "processes" using behavioural science knowledge (Beckhard, 1969) <sup>[5]</sup>. OD is the strengthening of those human processes in organizations, which improve the functioning of the organic systems, so as to achieve its objectives. (Lippitt 1969) <sup>[16]</sup>. In the behavioural science and perhaps ideal sense of the term, organization development is a long-range effort to improve an organization's problem-solving and renewal process, particularly through a more effective and collaborative management of organization culture - with special emphasis on the culture of formal work teams - with the assistance of a change agent, or catalyst, and the use of the theory and technologies of applied behavioural science, including action research. (French & Bell, 1978) <sup>[12]</sup>. OD is a planned effort, initiated by a process specialist to help an organization develop its diagnostic skills, coping capabilities, and linkage strategies in the form of temporary and semi-permanent systems, and a culture of mutuality.

(Pareek & Rao, 1988). Hence OD is an on-going process of management of change – both process change (change in the ways of working, such as culture), and structural change (change in the system and procedures such as organization design, job design etc.). It is a planned change of the organization's culture. It is a continuous process of examining the norms which regulate the behaviour and performance of its members, and then planning and executing interventions, to bring about the necessary improvement. OD aims at the development of human resources to usher in an era of healthy work culture. The process of OD involves the diagnosis of the problem and designing various OD inventions. In the OD process, the choice of OD interventions depends on the kind of problems diagnosed. The members of the organization, for whom the change is planned, themselves participate in the OD process, cutting across the barrier of hierarchy.

The present study concentrated on the comparison of organization Development Policies in State Bank of India and ICICI Bank. OD in banks is a growing need in view of expansion and diversification of Public Sector Banks and Private Sector Banks. The choice of comparison of OD policies of both the banks is justified on various counts. Both the banks under study realized a laudable performance of business and have substantially contributed to the realization of corporate and national goals. SBI is the largest bank in India while ICICI Bank is the second largest bank in India and the largest in the private sector.

### 1.6 Organization Development in SBI

In the SBI, at the apex level, OD has been recognized as a very important mechanism of HRD. The Bank has developed its own problem solving capabilities through various techniques such as, manager to manager programme (MMP), development of internal change agent, self development learning, the concepts of zero-defect doctrine based on 'do things right in the first instance'. Most of these interventions take place at the branch level itself where problems are faced. The system of carrying out periodical Climate Surveys is designed and used to bring changes in the existing system. For instance, when the computerization plan or a new performance appraisal system was launched, a thorough analysis of the possibilities and problems was done. Change in SBI is managed in a pro-active fashion rather than in a reactive way. In order to bring involvement of the rank and file for greater effectiveness, the bank had started manager to manager meetings where everyone could participate and air his views and problems. A group of OD specialists in the Bank is established to carry out the diagnostic studies, analyze the feedback and suggest interventions for the better effectiveness of the organization. These people also undertake periodic studies of problem situations in the branches and come out with specific solutions and interventions for a better functioning of the branches. OD in the SBI is an ongoing process, and the main focus of these interventions is team building, and people building for improvement and development, at the grass root level.

### 1.7 Organization Development in ICICI Bank

The ICICI Bank brought some dynamic changes in their organization from man management to bringing new innovation to their organization, which helps the ICICI Bank serve its customers in a better way, and thus helps in expanding its business. Organization development has taken

place in ICICI Bank at a rapid pace which gave the bank an edge over any other private banks, and this is what makes it India's largest private bank. The ICICI Bank recognizes the importance of organizational excellence in its business. By developing and deploying world-class skills in a variety of areas such as technology, financial engineering, transaction processing and portfolio management, credit evaluation, customer segmentation and product design, the bank has built and maintained deep and enduring relationships of trust with their retail and wholesale customers, which is an essential element of their strategy. Different businesses across the ICICI Bank group have, over the past few months, used successfully, the Six Sigma methodology to focus on customer satisfaction and enhanced efficiency in operations. With the application of the Six Sigma techniques in the regional processing centres, branch layout and design, and the home finance and demat services, businesses have reduced turnaround time, and significantly improved operational efficiency. The bank, today, has created a change friendly organization that is responsive to discontinuous and unpredictable changes in its environment. Successful change efforts are directed towards enabling the organization design its own future, and increase its control over the environment. It has developed mechanisms for enlisting the support of all strategic stakeholders in its journey towards the desired future state. Day-to-day improvements brought about in the organization are actively supported and encouraged. The bank has evolved a culture of continuous learning and innovation.

### 1.8 Interpretation and Analysis of Data

An opinion survey was conducted to gather data on various indicators to draw conclusions in respect of the organizational climate and the level of job satisfaction amongst the respondents of the SBI and the ICICI Bank. Following are the results drawn, and an analysis of the data.

#### 1.8.1 Human Nature and Work

Respondents of the SBI and the ICICI Bank were asked one question containing four statements regarding the human nature and work.

**Table 1:** Satisfaction from Work

Response	SBI	ICICI Bank	Total
Yes	94	94	188
No	6	6	12
Total	100	100	200

$$\chi^2 = 0, P = 1$$

It can be concluded from Table 1 that a majority of the respondents in both the banks, are of the view that human beings like to work and get satisfaction out of it. The value of  $\chi^2$  test is one, so it can be concluded that there is no difference, at all, of the opinion of officers regarding liking the work and getting satisfaction out of it in the SBI and the ICICI Bank.

**Table 2:** Learning and Seeking Responsibility in a Proper Environment

Response	SBI	ICICI Bank	Total
Yes	98	96	194
No	2	4	6
Total	100	100	200

$$\chi^2 = 0.687 P > 0.05$$

Table 2 shows the perception of the respondents in the SBI and the ICICI Bank that human beings learn more and seek responsibility in a proper environment. It is evident from the table that a majority of the respondents in the ICICI Bank say that human beings learn more in a proper environment and seek responsibility. While applying the  $\chi^2$  test, the calculated value of 0.687 is less than the table value at 5% level of significance. Therefore, null hypothesis is accepted. This indicates that there is no significant difference in the perception of the officers in the SBI and the ICICI Bank, that human beings learn more and seek responsibility in a proper environment, as indicated by the percentage also.

**Table 3:** Perception of Respondents whether Human Beings Work for Extrinsic Rewards

Response	SBI	ICICI Bank	Total
Yes	92	85	177
No	8	15	23
Total	100	100	200

$$\chi^2 = 2.407, P > 0.05$$

Table 3 highlights that more respondents in the SBI are of the view that human beings work for extrinsic rewards i.e. salary, promotion etc. in comparison to the ICICI Bank. But on applying the  $\chi^2$  test, the calculated value 2.407 is less than the table value at 5% level of significance. Therefore, our null hypothesis is accepted, which indicates that there is no significant difference in perception of the officers in the SBI and the ICICI Bank that human beings work for extrinsic rewards.

**Table 4:** Perception of Respondents whether Human Beings Work for Intrinsic Rewards

Response	SBI	ICICI Bank	Total
Yes	90	86	176
No	10	14	24
Total	100	100	200

$$\chi^2 = 0.758, P > 0.05$$

Table 4 shows that more respondents in the SBI are of the view that human beings work for intrinsic rewards (recognition, sense of achievement, interpersonal relations etc) than the ICICI Bank. The calculated value of the  $\chi^2$  test of 0.758 is less than the table value at 5% level of significance. Thus, null hypothesis is accepted, which indicates that there is no significant difference in opinion of the officers in the SBI and the ICICI Bank regarding people working for intrinsic rewards.

From the above discussion, it is very clear that basically human beings learn more in a proper environment and seek responsibility; they like to work and get satisfaction out of it, and they work for extrinsic as well as intrinsic rewards, as it is perceived by the officers of the SBI and the ICICI Bank.

#### 1.8.2 Dimensions of Organizational Climate

An attempt was made to study the organizational climate with the help of six statements in respect of various dimensions of the organizational climate viz: work conditions and facilities; training and education; rewards and recognition; participation in the management; discipline and communication pattern. Respondents rated them as good, average or poor. Comparison of the above statements was done by applying  $\chi^2$  test and percentage.

**Table 5:** Rating of Work Conditions and Facilities

Response	SBI	ICICI	Total
Good	79	90	169
Average	19	10	29
Poor	2	-	2
Total	100	100	200

$$\chi^2 = 5.509, P > 0.05$$

Table 5 depicts that while comparing the ratings of the respondents regarding work conditions and facilities in both the banks, the position of the ICICI Bank looks better in comparison to the SBI. The calculated value of  $\chi^2$  is 5.509, which is lower than the table value at 5% level of significance. Therefore, null hypothesis is accepted. This indicates that there is no significant difference in the opinion among the officers regarding work conditions and facilities in both the banks.

**Table 6:** Rating of Training and Education

Response	SBI	ICICI	Total
Good	59	78	137
Average	39	21	60
Poor	2	1	3
Total	100	100	200

$$\chi^2 = 8.368, P < 0.05$$

Table 6 depicts that while comparing the Training and Education in both the banks, position of the ICICI Bank looks much better in comparison to the SBI. The calculated value of  $\chi^2$ , 8.368, is higher than the table value at 5% level of significance. Therefore, null hypothesis is rejected. This indicates that there is a significant difference in the opinion of officers regarding the Training and Education in both the banks.

**Table 7:** Existence of Rewards and Recognition in the Organization

Response	SBI	ICICI	Total
Good	42	70	112
Average	52	29	81
Poor	6	1	7
Total	100	100	200

$$\chi^2 = 17.102, P < 0.01$$

Table 7 indicates that the position of Rewards and Recognition in the ICICI Bank is much better than in the SBI. Hence, the position of Rewards and Recognition is highly rated in the ICICI Bank. On the application of  $\chi^2$  value, 17.102, is higher than the table value at 1% level of significance. Thus, null hypothesis is rejected. Hence, there is a significant difference in the perception of the officers regarding the Rewards and Recognition in the SBI and the ICICI Bank.

**Table 8:** Employees' Participation in Management

Response	SBI	ICICI	Total
Good	49	58	107
Average	42	39	81
Poor	9	3	12
Total	100	100	200

$$\chi^2 = 3.868, P > 0.05$$

Table 8 shows that the system of officers' participation in the management in the ICICI Bank is better in comparison to the SBI. On applying  $\chi^2$  test, its value, 3.868, is lower than the table value at 5% level of significance. Thus, null hypothesis is accepted. Hence, there is no significant difference in the perception of the officers regarding the system of officers' participation in the management in the SBI and the ICICI Bank.

**Table 9:** Perception of Respondents in Respect of Discipline

Response	SBI	ICICI Bank	Total
Good	68	80	148
Average	32	19	51
Poor	-	1	1
Total	100	100	200

$$\chi^2 = 5.287 P > 0.05$$

While comparing the position of discipline in the SBI and the ICICI Bank in Table 9, the position of the ICICI Bank's officers has an upper hand. In nutshell, the position of discipline is highly rated in the ICICI Bank. On applying  $\chi^2$  test, its value 5.287 is lower than the table value at 5% level of significance. Therefore, our null hypothesis is accepted. This shows that there is no significant difference in the opinion of the officers regarding discipline in the SBI and the ICICI Bank. The difference shown on the basis of percentages in the table is not significant; it may be due to sampling fluctuations.

**Table 10:** Perception of Respondents in respect of Communication

Response	SBI	ICICI Bank	Total
Good	67	82	149
Average	33	18	51
Poor	-	-	-
Total	100	100	200

$$\chi^2 = 5.922 P < 0.05$$

From Table 10, it is observed that, none of the respondent in both the banks believed that communication is poor. From the percentage point of view, the position of the ICICI Bank seems to be better than the SBI. On applying  $\chi^2$  test, its value 5.922 is higher than the table value at 5% level of significance. Therefore, our null hypothesis is rejected. Hence, it is concluded that there is a significant difference in the opinion of the officers regarding the communication procedure in the SBI and the ICICI Bank.

## Conclusion

To sum up the results of the opinion survey, it can be concluded that the officers in both the banks are largely positive in respect of human nature that they like to work in a proper environment and seek satisfaction out of their work and they work both for extrinsic as well as intrinsic rewards. The management feels concerned for HRD activities in both the banks.

In an attempt to examine the organizational climate in both the banks, the position in respect of work conditions & other facilities is very good in ICICI Bank. SBI lags behind slightly in this respect. In case of discipline also ICICI Bank is ahead of SBI. Individually, the position of discipline in the SBI is not very good. The ICICI Bank's position is much better than the SBI in respect of Training facilities, recognition of work and rewards, communication. The

response is average in case of workers' participation in the management in both the banks. Overall, the ICICI Bank's officers are more satisfied so far as these dimensions of the organizational climate are concerned, and it is ahead of the SBI in respect of each one of them.

### Suggestions

1. Awareness of the importance of the human side of the organization should be considered as a functional necessity for any dynamic and growth oriented enterprise.
2. There should be adequate recognition for work done. The management of the bank should devise ways to recognize the virtuous performers by rewarding the employees, as and when, they innovate.
3. Heads/Branch managers should play an active role in enforcing discipline to improve organizational health and climate which is necessary for development.
4. SBI employees, not only need an attitudinal change on their part, but this also necessitates their being freed from various rules and regulations applicable to the public sector.
5. Staff meetings in all branches should be encouraged to develop a sense of belongingness toward the organization, and for the diagnosis of the problems.

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