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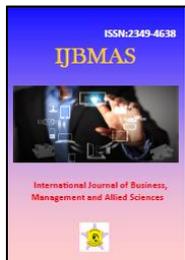
**Job Satisfaction in Public and Private Sector Banks, “A Comparative Study  
of Bank of India and HDFC Bank Ltd”**

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**ABSTRACT**

In the present day world human resource is considered as an asset for the organization without which no organization can compete. Same is true in banking sector, as this sector plays a critical role in the entire economy. The matter of the fact is that the best results can be achieved from employees only when they are satisfied with their job. The present study aims at investigating the job satisfaction among the HDFC Bank and Bank of India, to find out the effect of various demographic and organizational factors on job satisfaction of employees and the difference in job satisfaction between Bank of India and HDFC Bank Ltd. The study has been conducted in Bhopal district and the target audiences were Sub-staff, Clerks, Special Assistant, Officers, and Branch Managers. The study covers two banks namely public sector Bank of India and private sector HDFC Bank Ltd. Questionnaire was used to gauge the employees perception regarding job satisfaction, a questionnaire method was used which included the questions regarding various job satisfaction variables. During the study it was found that there is a significant difference in job satisfaction among the Bank of India and HDFC bank employees.

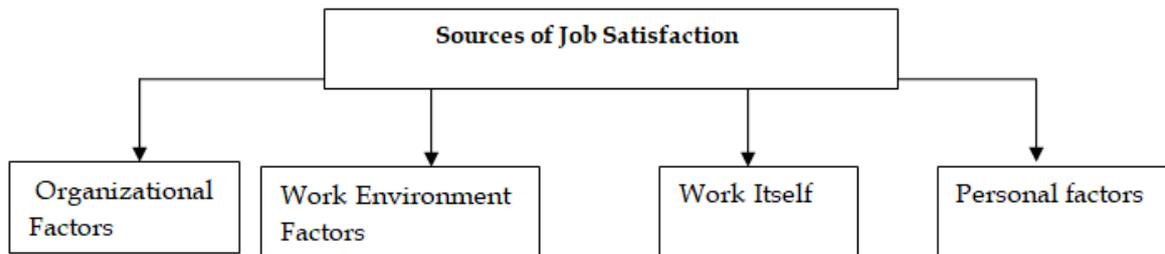
**Key Words:** Job Satisfaction, Work Culture, BOI, HDFC Bank.

**Introduction**

In this era of competitive world, human resource is the pre requisite for the success of any organization and the banks are no exception to this. Employees are now a day's treated as a valuable asset and the success or failure of any organization is totally dependent upon the quality of human resource. If the employees are satisfied, they can prove more productive. Therefore, in such a competitive environment, it is unavoidable to know the employees perspective towards their job and to measure the satisfaction level regarding various aspects of the job. Efficient human resource, management and perpetuating higher job satisfaction in banks not only highlight the performance of the banks but also contribute to the growth and performance of the whole economy. So, it is imperative for the banks to manage their human resource effectively and to see whether their employees are satisfied or not, only if they are satisfied, they will work with commitment and

dedication and project a positive picture of the organization. Job satisfaction is an essential constituent of organizational climate and a key element in Management employee's relationship. Job satisfaction means individuals emotional response to job. It is a positive emotional state that occurs when a person's job seem to fulfill important job values provided. A search for a job especially in the modern world known largely for its materialism and even different compulsion and complexities is a demand primarily to earn a living. Social life is conditional by jobs. Comparison and contracts play an important role in deciding. Attitudes which are sometimes sacrificial at the altar of the forces or constraints all desire to find and create a hardly some succeed and to most. Lives become acceptable along with what it brings why to people work. This is to satisfy need.

**Factors Influencing Job Satisfaction**



**Research design**

A research is the presentation of the conditions for the collections and analysis of the data in a way that aims to integrate relevance to the research purpose with prudence in approach. In fact, the research design is the theoretical structure within which research is conducted; it comprises the blue print of the collection, measurement and analysis of the data. As search the design includes an outline of what the researcher will do from writing the hypothesis sand its operational implication to the final analysis of data.

**Methodology Adopted in the Research**

During the study data has been collected from various sources which include research publications, relevant books, Annual reports, human resource publications, relevant websites and other institutional information like magazines, papers, articles etc. A questionnaire method has been used for primary data.

**Tools of Analysis:** The mean and standard deviation has been conducted to analyze the difference, t and f test will be used to know the effect of various biographic variables understudy.

**Respondents:** Executives, Sr. executives, assistant managers and clerical staff.

**Analysis and Interpretation**

**Table 1.2: Comparison of Work Culture Dimensions between BOI and HDFC Bank Ltd. by using t-test**

| Dimensions of Work Culture           | BOI (N= 250) |      | HDFC Bank (N=250) |      | t-value | P-Value |
|--------------------------------------|--------------|------|-------------------|------|---------|---------|
|                                      | Mean         | S.D  | Mean              | S.D  |         |         |
| Affinity with the organization       | 3.03         | 0.46 | 3.09              | 0.51 | 3.02**  | 0.012   |
| Performance norms                    | 2.78         | 0.56 | 2.87              | 0.64 | 1.82NS  | 0.013   |
| Relationship with seniors            | 2.51         | 0.79 | 2.59              | 0.85 | 0.71NS  | 0.18    |
| Meritorious culture                  | 3.12         | 0.47 | 3.32              | 0.51 | 5.10**  | 0.02    |
| Risk taking                          | 2.39         | 0.72 | 2.57              | 0.79 | 3.02**  | 0.013   |
| Innovative and participative culture | 2.93         | 0.57 | 3.05              | 0.62 | 2.47**  | 0.013   |

\*\*significant at .01 level

NS= not significant

According to type of banks, the banks have been divided into two classifications i.e. the Bank of India (N=250) and private sector HDFC Bank (N=250). The t-test appeared in Table 1.2 shows a contrast in the mean values ( $t=3.02$ ,  $p < .01$ ) in Affinity with the association amongst HDFC bank and Bank of India. The mean is higher in HDFC bank (Mean=3.09) when contrasted with Bank of India (Mean=3.03). Critical contrast in the Meritorious culture ( $t=5.10$ ,  $p < .01$ ) amongst HDFC and Bank of India (BOI) is additionally observed. The mean of Meritorious culture is higher in HDFC Bank (Mean=3.32) when contrasted with BOI (Mean= 3.12).

Risk taking is seen to be higher in HDFC bank (Mean= 2.57) when contrasted with Bank of India (Mean= 2.39). The distinction is noteworthy at  $t=3.02$ ,  $p \leq .01$ . It very well may be inferred that both people in general and HDFC bank need a Risk adopting strategy. Be that as it may, this propensity is minimal preferred in HDFC Bank over out in the public sector Bank of India.

Between HDFC bank and Bank of India ( $t=2.47$   $p \leq .01$ ), Innovative and participative work culture difference. As compared to Bank of India (BOI) (Mean= 2.93) the mean is higher in HDFC bank (Mean= 3.05). This means the employees from HDFC Bank are Innovative & participative but the employees from BOI have been found lacking in this dimension. No noteworthy difference is found in the mean values of different measurements of work culture between BOI and HDFC Banks as seen by employees. Yet, it is visible from Table 1.2 that worker respondents of the two kinds of banks need in Performance Norms (Mean=2.78 and 2.87), Relationship with seniors (Mean=2.51 and 2.59).

**Table 1.3: Comparison Work Culture Dimensions between Male & Female employees**

| Dimensions of Work Culture           | Female |      | Male |      | t-value | P-Value |
|--------------------------------------|--------|------|------|------|---------|---------|
|                                      | Mean   | S.D  | Mean | S.D  |         |         |
| Affinity with the organization       | 3.24   | 0.48 | 3.24 | 0.48 | 0.87NS  | 0.14    |
| Performance norms                    | 2.87   | 0.57 | 2.87 | 0.61 | 0.31NS  | 0.17    |
| Relationship with seniors            | 2.51   | 0.80 | 2.57 | 0.84 | 0.76    | 0.16    |
| Meritorious culture                  | 3.43   | 0.53 | 3.27 | 0.49 | 3.15**  | 0.001   |
| Risk taking                          | 2.51   | 0.74 | 2.49 | 0.77 | 0.64    | 0.18    |
| Innovative and participative culture | 3.10   | 0.58 | 2.95 | 0.60 | 2.87**  | 0.008   |

\*\*significant at .01 level

NS= not significant

Noteworthy distinction is found in the mean values of just two measurements of work culture amongst male and female respondents Table 1.3 demonstrates a huge contrast in the mean values ( $t=3.15$ ,  $p < .01$ ) in Meritorious culture amongst female and male respondents. Both the gatherings are slanted towards justify situated culture yet the mean is higher in females ( $M=3.43$ ) when contrasted with male respondents ( $M=3.27$ ) inferring that the female bank employees are more disposed towards Meritorious culture than the male employees Also there is a critical distinction in Innovative and participative work culture amongst male and female respondents ( $t=2.87$   $p < .01$ ). The mean is higher in female employees ( $M= 3.10$ ) when contrasted with male employees ( $M= 2.95$ ) which implies that the female respondents are Innovative and participative though male respondents need in this measurement.

No significant difference is found in the mean values of different measurements of work culture amongst female and male representative respondents inferring that employees of both the gatherings don't fluctuate on these measurements. Be that as it may, it is clear from Table 1.3 that both female and male employees of banks have Affinity with the association ( $M=3.24$  and  $3.24$ ). However, in the meantime the employees, regardless of the sexual orientation, are deficient in Performance Norms ( $M=2.87$  and  $2.87$ ), Relationship with seniors ( $M=2.51$  and  $2.57$ ), Risk taking ( $M=2.51$  and  $2.49$ ).

**Table 1.4: Comparison of Work Culture dimensions between Married & Unmarried employees.**

| Dimensions of Work Culture           | Unmarried |      | Married |      | t-value | p- Value |
|--------------------------------------|-----------|------|---------|------|---------|----------|
|                                      | Mean      | S.D  | Mean    | S.D  |         |          |
| Affinity with the organization       | 3.32      | 0.55 | 3.25    | 0.48 | 2.54**  | 0.006    |
| Performance Norms                    | 3.19      | 0.57 | 2.86    | 0.60 | 4.23**  | 0.001    |
| Relationship with seniors            | 2.80      | 0.85 | 2.51    | 0.81 | 2.33*   | 0.013    |
| Meritorious culture                  | 3.62      | 0.51 | 3.27    | 0.49 | 5.21**  | 0.001    |
| Risk taking                          | 2.65      | 0.80 | 2.49    | 0.75 | 1.60 NS | 0.12     |
| Innovative and participative culture | 3.09      | 0.70 | 2.97    | 0.58 | 2.08*   | 1.11     |

\*significant at .05 level \*\*significant at .01 level NS= not significant

The t-test appeared in Table 1.4 gives the examination of measurements of work culture amongst wedded and unmarried representative respondents. There is a critical distinction in the mean values of six out of nine measurements of Work Culture and Job Satisfaction amongst wedded and unmarried employees. There is a huge contrast in the mean values ( $t=2.54$ ,  $p < .01$ ) in Affinity with the association amongst unmarried and wedded employees. The mean is higher in unmarried employees (Mean=3.32) when contrasted with wedded ones (Mean=3.25). Likewise there is a critical distinction in Performance standards amongst unmarried and wedded employees ( $t=4.23$ ,  $p \leq .01$ ). The mean is higher in unmarried employees (Mean= 3.19) when contrasted with wedded employees (Mean= 2.86) inferring that the unmarried employees display Performance standards while the wedded ones need in these measurements.

Significant difference in Relationship with seniors ( $t=2.33$ ,  $p \leq .05$ ) amongst unmarried and married employees is additionally observed. Both female and male respondents demonstrate unsuitable observation in regards to Relationship with seniors however the circumstance is better in unmarried employees (Mean= 2.80) than in wedded employees (Mean=2.51). In spite of the fact that the employees of both the gatherings are Meritorious culture arranged yet this introduction is seen to be higher in unmarried employees (M= 3.62) when contrasted with wedded employees (M= 3.27). The distinction is noteworthy at  $t=5.21$ ,  $p < .01$ . Additionally there is a critical distinction in Innovative and participative culture amongst unmarried and wedded employees ( $t=2.08$ ,  $p < .05$ ). The mean is higher in unmarried ones (M= 3.09) when contrasted with wedded employees (M= 2.97) which implies that unmarried employees are Innovative and participative though hitched respondents need in this measurement.

There is no critical contrast in other Four measurements however it is found that both the gatherings need in Risk taking (M=2.65 and M=2.49).

**Table 1.5: Comparison of Dimensions of Work Culture across Four Age Groups**

(A1= up to 20, A2= 20-30, A3=30-40 and A4= 40 and above) - Duncan's Mean Test

| Dimensions of Work Culture     | A1   |      | A2   |      | A3   |      | A4   |      | F- value |
|--------------------------------|------|------|------|------|------|------|------|------|----------|
|                                | Mean | S.D  | Mean | S.D  | Mean | S.D  | Mean | S.D  |          |
| Affinity with the organization | 3.37 | 0.56 | 3.24 | 0.47 | 3.24 | 0.45 | 3.47 | 0.58 | 4.12*    |
| Performance norms              | 2.99 | 0.65 | 2.93 | 0.54 | 2.77 | 0.64 | 2.89 | 0.63 | 6.37**   |

|                                      |      |      |      |      |      |      |      |      |         |
|--------------------------------------|------|------|------|------|------|------|------|------|---------|
| Relationship with seniors            | 2.73 | 0.90 | 2.51 | 0.77 | 2.50 | 0.82 | 2.77 | 0.97 | 3.80*   |
| Meritorious culture                  | 3.55 | 0.49 | 3.28 | 0.48 | 3.12 | 0.50 | 3.57 | 0.53 | 23.28** |
| Risk taking culture                  | 2.69 | 0.80 | 2.48 | 0.74 | 2.39 | 0.74 | 2.79 | 0.87 | 7.06**  |
| Innovative and participative culture | 3.14 | 0.61 | 2.99 | 0.60 | 2.86 | 0.56 | 3.44 | 0.66 | 9.43**  |

\*significant at .05 level

\*\*significant at .01 level NS= not significant

There is noteworthy difference somewhere in the range of A1 and A2, A1 and A3, A1 and A4 to the extent Participative and Innovative culture in banks are concerned. It tends to be seen that mean is higher in A1 than A2 suggesting that A1 gathering, the gathering which is under 20 years old, is more restrained, venturesome and inventive than A2. So also out of A1 and A3, the mean is higher in A1 inferring that again the same A1 gathering is more taught, ambitious and creative than A3. There is important difference somewhere in the range of A1 and A2, and A1 and A3 to the extent of Affinity with the association, Relationship with seniors, Risk taking and meritorious culture are concerned. It tends to be seen that mean is higher in A1 than A2 and A3 in Affinity with the Organization and Meritorious culture demonstrating that A1 aggregate is superior to A3 and A2 in these measurements. The mean value is under 3 in Risk taking and Relationship with seniors.

#### Comparison of Work Culture Dimensions across Three Salary Groups

The Four Salary groups have appeared in Table 1.6 as Salary 1(S1), Salary 2 (S2) and Salary 3 (S3). Respondents/employees in S1 assemble are gaining under `35000, amass S2 is earning somewhere in the range of `35000 and `44000 and S3 gather is procuring more than `44000. Critical distinction has been found in the mean estimations of work culture in HDFC Bank and Bank of India (BOI) as seen by respondents of the different Salary groups. Meritorious culture and Innovative and participative culture have indicated very Critical distinction at 0.1 has been found in the mean estimations of four out values of 10.52 and 7.23 separately. Risk taking and Association with seniors have demonstrated significant difference at .05 level in standard deviation and mean values, with F value of 3.81 and 3.90 separately. There is no noteworthy difference crosswise over four pay groups as far Affinity with the Organization, Performance standards, are concerned.

It is obvious from Table 1.6 that the mean of each one of the four elements (demonstrating significant difference) is most astounding in S1 showing that the respondents having a place with least wage amass are more meritorious culture arranged and more Participative and Innovative than the other wage groups. All the four pay groups are deficient in Risk taking and Relationship with seniors yet S1 aggregate is minimal superior to alternate groups.

**Table 1.6: Comparison of work Culture dimensions across Four salary Groups**

| Dimensions of Work Culture | S1   |      | S2   |      | S3   |      | F-value |
|----------------------------|------|------|------|------|------|------|---------|
|                            | Mean | S.D  | Mean | S.D  | Mean | S.D  |         |
| Affinity with the          | 3.28 | 0.47 | 3.24 | 0.48 | 3.27 | 0.52 | 0.80NS  |
| Performance Norms          | 2.92 | 0.57 | 2.78 | 0.59 | 2.92 | 0.66 | 1.08NS  |
| Relationship with seniors  | 2.69 | 0.83 | 2.49 | 0.79 | 2.54 | 0.83 | 3.81*   |
| Meritorious culture        | 3.44 | 0.49 | 3.28 | 0.49 | 3.09 | 0.50 | 10.52** |

|                                      |      |      |      |      |      |      |        |
|--------------------------------------|------|------|------|------|------|------|--------|
| Risk taking                          | 2.57 | 0.80 | 2.40 | 0.73 | 2.52 | 0.74 | 3.90*  |
| Innovative and participative culture | 3.10 | 0.58 | 2.93 | 0.60 | 2.92 | 0.59 | 7.23** |

\*significant at .05 level \*\*significant at .01 level NS= not significant

There is significant difference somewhere in the range of S1 and S2, S1 and S3 to the extent meritorious culture and Innovative and participative culture in banks are concerned. It very well may be seen that mean is higher in S1 than S2 inferring that S1 gathering, the respondents of least pay aggregate are more slanted to Meritorious culture, more Participative and Innovative than S2. Essentially out of S1 and S3, the mean is higher in S1 than S3 inferring that again the same S1 aggregate is more inclined to meritorious culture and more Participative and Innovative than S3. There is significant difference somewhere in the range of S1 and S2 to the extent Risk taking and Relationship with seniors are related. The mean is under 3 in both the groups showing that both S1 and S2 are deficient in Risk taking and Relationship with seniors yet the circumstance of S1 gather is superior to S2 in these two measurements too.

All the four pay groups are deficient in Risk taking i.e., security and disciplinary procedures practiced and Relationship with seniors yet S1 aggregate is minimal superior to alternate groups.

From analysis it is found that the employees of S2 and S3 gathering need in Meritorious culture i.e., monetary and non-monetary benefits, promotional opportunities and grievance redressal mechanism. Further the same gathering is not satisfied with organizational policies, recognition for creativity and well done job.

Further it is seen that S1 and S2 are deficient in Risk taking which includes feeling of security, disciplinary procedures practiced and superior subordinate relationship.

### Hypothesis

**H1:** There is no significant difference in job satisfaction between BOI and HDFC bank employees.

**H0:** There is significant difference in job satisfaction between BOI and HDFC Bank

After analyzing different job satisfaction variables among both the Bank of India and HDFC Bank, it has been concluded that there is significant difference between the two banks

Hence the hypothesis with a positive impact on satisfaction level of Bank of India Employees over HDFC bank employees is accepted.

The above hypothesis is accepted. And hence H1 is rejected.

### Findings

1. The mean is higher in HDFC bank which means that the employees of HDFC Bank Ltd. are more satisfied with social status, fairness in monetary and non monetary benefits after retirement when contrasted with Bank of India.
2. The mean of meritorious culture is higher in HDFC Bank which signifies that the employees of HDFC Bank are more satisfied with monetary and non monetary benefits, promotional opportunities and grievance redressal mechanism.
3. It very well may be inferred that both people in general and HDFC bank need to adopt a strategy regarding restoration of feeling of security and disciplinary procedures. . Be that as it

may, this propensity is minimal preferred in HDFC Bank over out in the public sector Bank of India.

4. As compared to Bank of India (BOI), the mean is higher in HDFC bank .This means that in HDFC Bank, creativity and well done job is recognized, having more employee friendly organizational policies but the employees from BOI have been found lacking in this dimension.
5. It is visible from the analysis that both the Bank of India and HDFC Bank Ltd. are lacking in Meritorious culture i.e., transfer policies, norms and rules, workload and trade union activities. Further both the banks are struggling in relationship with seniors and responsibility in the organization.
6. Noteworthy distinction is found in the mean values of just two measurements of work culture amongst male and female respondents. The mean is higher in females when contrasted with male respondents inferring that the female bank employees are more satisfied with monetary and non monetary benefits, promotional policies and grievance redressal mechanism than the male employees.
7. Also there is a critical distinction in Innovative and participative work culture amongst male and female respondents ( $t=2.87$   $p < .01$ ). The mean is higher in female employees when contrasted with male employees who imply that the female respondents are Innovative and participative i.e., they are satisfied with the recognition for creativity, well done job and organizational policies though male respondents need in this measurement.
8. However, in the meantime the employees, regardless of the sexual orientation, are deficient in Performance Norms i.e., transfer policies , norms and rules, trade union activities and work load. Relationship with seniors' i.e., superior subordinate relationship and responsibility. Moreover, Risk taking which includes security and disciplinary procedures practiced in the organizations.
9. The mean is higher in unmarried employees (Mean=3.32) when contrasted with wedded ones (Mean=3.25). Which means that the unwedded employees are more satisfied with social status, fairness in monetary and non monetary and benefits after retirement?
10. The mean is higher in unmarried employees when contrasted with wedded employees inferring that the unmarried employees are satisfied with Performance standards i.e., transfer policies, workload, norms and rules and trade union activities while the wedded ones need in these measurements.
11. Both female and male respondents demonstrate unsuitable observation in regards to Relationship with seniors however the circumstance is better in unmarried employees (Mean= 2.80) than in wedded employees (Mean=2.51).
12. Additionally there is a critical distinction in Innovative and participative culture amongst unmarried and wedded employees ( $t=2.08$ ,  $p < .05$ ). The mean is higher in unmarried ones (M= 3.09) when contrasted with wedded employees (M= 2.97) which implies that unmarried employees are satisfied with recognition for creativity, well done job and organizational policies though hitched respondents need in this measurement.
13. However it is found that both married and unmarried are least satisfied with Risk taking i.e., security and the disciplinary procedures practiced. It is found that the employees in the age group of A1 and A2 are least satisfied with fairness in monetary and non monetary benefits after retirement and social status, relationship with seniors, risk taking i.e., security and disciplinary procedures practiced.
14. Both the gatherings A2 and A3 are lacking in meritorious culture i.e., promotional opportunities, fairness in monetary and non monetary benefits and grievance redressed mechanism.

## Conclusion

Employee job satisfaction can improve service quality and increase employee satisfaction. The present study has been depicted with the intension to probe the employee job satisfaction of bank of India and HDFC bank, to find out the variables which are responsible for job satisfaction or dissatisfaction and the difference in job satisfaction level among the concerned banks. Two banks have been taken for this study, one from public sector (Bank of India) and another from private sector (HDFC Bank). The primary data was collected through a questionnaire by using a Likert scale. The questionnaire consisted of questions relating to both personal and organizational job satisfaction variables. Different tools were used for the purpose of analysis like t- test, f- test, mean and standard deviation in order to get the results. A comparison between HDFC Bank and BOI was conducted, then difference in job satisfaction between male and female, married and unmarried was conducted. Finally analysis was done to know the impact of age and salary on job satisfaction. The results have highlighted the significant differences exist between employees of HDFC Bank and BOI regarding various facets of job satisfaction such as superior subordinate relationship, transfer policies, disciplinary procedures trade union activities and performance appraisal. The overall results show that the private sector, HDFC bank employees are more satisfied as compared to the employees' bank of India.

## Recommendations

On the basis of findings of the study, few suggestions are put forward and if considered, may help in enhancing the job satisfaction among the bank employees.

1. Both the HDFC Bank and Bank of India must adopt fair remuneration policies both monetary and no monetary to its employees. However special attention is required for the employees falling in the age group from 20 to 40 years.
2. Both the banks need to adopt more employee friendly organizational and promotional policies and must encourage creativity. However, special attention is needed to married employees.
3. Both the banks must formulate fair transfer policies, balanced workload and must encourage trade union activities. Moreover, the banks must improve the superior subordinate relationship
4. Banks need to take measures to improve the security and disciplinary procedures practiced.

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