

A comparative study on human resource management practices of specialist officers (Agriculture) employed in public and private sector banks

■ C. MURALIDHARAN AND R. VENKATRAM

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ABSTRACT

This paper attempts to compare the human resource practices of specialist officers (Agriculture) employed in public and private sector banks. A sample of 150 specialist officer (Agriculture) from public sector bank and 51 specialist officer (Agriculture) from private sector banks were selected and personally interviewed. Research results revealed that there was a significant difference in the human resource management practices of specialist officers (Agriculture) employed in public and private sector banks. Further, this study brought out the major HR challenges and issues faced by specialist officer (Agriculture) in public and private sector banks. Finally, some important strategies were suggested for the betterment of specialist officer (Agriculture) employed in public and private sector banks. This study will be used for bankers and policy makers giving insight into HR practices of specialist officers (Agriculture) in public and private sector banks and to bridge the gap in order to achieve the agricultural target in a more effective manner.

KEY WORDS : Human resource practices, Recruitment, Performance appraisal

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Human resource (HR) practices convey meaning about what the organisation expecting from employees and *vice versa* (Guest, 1998). Various models dealt with human resource management practices were Guest's model (1997), Harvard model by Beer *et al.* (1984), Huselid (1995), AMO (Ability, Motivation and Opportunities to participate) frame work developed by Purcell *et al.* (2003). Various models explain about the human resource practices in the above list,

among these models, AMO framework of people performance model is commonly accepted one (Paauwe and Boselie, 2003). In order to assess and analyse for easy calculation, human resource practices were measured with a scale for ability/skill (recruitment and selection, induction and training, job design and performance appraisal) motivation (career management, promotion, transfer, compensation and incentives) and opportunities to participate (work environment and agriculture portfolio).

In other words, HR systems will be most effective when they foster ability, motivation, and opportunity to contribute to effectiveness. The influence of human resource management practices towards performance is highly significant in the modern business environment especially in the banking industry.

The HR practices of public sector banks were in transformation stage. Almost all practices starting from recruitment, selection, training, promotion channels,

MEMBERS OF THE RESEARCH FORUM

Correspondence to:

C. MURALIDHARAN, Department of Agricultural and Rural Management, Tamil Nadu Agricultural University, COIMBATORE (T.N.) INDIA
Email: muraliabm@gmail.com

Authors' affiliations:

R. VENKATRAM, Department of Agricultural and Rural Management, Tamil Nadu Agricultural University, COIMBATORE (T.N.) INDIA
Email: venkatrengan@rediffmail.com

compensation, career management and performance appraisal system were adopted as per the recommendation of Khandelwal committee report.

Though many studies have indicated positive relationship between Human Resource Management practices and performance (Dhiman and Mohanty, 2010) but nothing or little has been done to compare the HR practices of specialist officer (Agriculture) among public and private sector banks.

Purpose of this research study :

Specialist officers (Agriculture) employed in commercial bank are one of the stakeholders in the agriculture credit system. They are grass root level banker having direct financial dealing with farmers.

Without these officers, it is highly impossible to achieve the agricultural credit target. There were lot of studies focused on the farmer's side (demand) but nothing or little study has been done in case of the specialist officer (Agriculture). So, there is a need to study human resource management practices of specialist officer (Agriculture) in the banking environment.

Becker and Gerhart (1996) reviewed that human resource policies and practices were important to an organisation's competitive advantage. Purcell *et al.* (2003) conducted a research study on 12 organisations based in UK to assess the impact of people management policies and practices on organisational performance. The study was presented in the form of a model called "people and performance model", He identified and measured 11 elements of human resource practices using ability/skill, Motivation and opportunity to participate (AMO) framework. The various elements were recruitment and selection, training and development, performance appraisal, career opportunity, pay satisfaction, work life balance, job challenge/autonomy, team working, involvement, job security and communication. Further, also a meta-analytical study of 104 articles, was conducted which concluded that the top four HRM practices are efficient

recruitment and selection, training and development, contingency and reward system, and performance management that have been extensively used by different researchers. Also, Schuler and Jackson (1987) integrated both business strategies and employee behaviours to the specific human resource practices which would develop the requisite competencies and skills necessary to accomplish the strategic business objectives. They identified six human resource practices from which organizations deciding to link the competitive strategies. These six practices include planning, staffing, appraising, compensating, training and development. Based on above review of literature, following objectives were formulated :

Objectives :

- To study the human resource management practices adopted for specialist officer (Agriculture) employed in public and private sector banks.
- To study the factors responsible for the intention to stay of specialist officer (Agriculture) employed in public and private sector banks.
- To study challenges faced by specialist officer (Agriculture) employed in Public and Private sector banks.

METHODOLOGY

This study focussed on the human resource management aspects of specialist officers (Agriculture) in commercial banks in western parts of Tamil Nadu. About 290 specialist officers (Agriculture) are employed in both public and private sector banks in Coimbatore zone (Coimbatore, Erode, Nilgiris, Tiruppur and Salem). For effective conducting of this research, sample of 150 specialist officers (Agriculture) were selected proportionately from public sector banks and 51 specialist officer (Agriculture) from private sector banks.

An AMO (Ability, Motivation and Opportunities to participate) framework from People performance model was

Table A : List of variables with their measurement procedures

Sr. No.	Variables	Cronbach alpha	Measurement
Human resource practices			
A	Ability/ Skill		Reviewed from Dhiman and Mohanths (2010),
	Recruitment and selection	0.80	Ansari (2011), Purcell <i>et al.</i> (2003), Singh
	Induction and training	0.92	(2004), Gelade and Ivery (2003) and Sun <i>et al.</i>
	Job design	0.88	(2007). According to the banking environment,
	Performance appraisal	0.93	slight modification was done.
B	Motivation		
	Career management	0.78	
	Promotion and transfer	0.74	
	Compensation and incentives	0.89	
C	Opportunities to participate		
	Work environment	0.93	

adapted to select the variables for the human resource management practices of specialist officers (Agriculture) in public and private sector banks. While preparing the questionnaire, with regard to each dimension, theoretical variables and pretested past reviewed instruments were used. Cronbasch alpha scores were above 0.70 which ensured the significant reliability of the data (Table A).

**Measurement of variables :
Garrett’s ranking technique :**

In the Garrett’s scoring technique, the respondents were asked to rank the factors responsible for challenges faced by them and these ranks were converted into per cent position by using the following formula :

$$\text{Per cent position} = \frac{100(R_{ij} - 0.5)}{N_j}$$

where,

R_{ij} = Rank given to the i^{th} attribute by the j^{th} individual

N_j = Number of attributes ranked by the j^{th} individual

By referring to the Garrett’s table, the per cent positions estimated were converted into scores. Thus for each factor, the scores of the various respondents were added and the mean value was estimated. The means thus obtained for each of the attributes were arranged in a descending order. The attributes with the highest mean value was considered as the most important one and the others followed in order.

ANALYSIS AND DISCUSSION

From Table 1, it is quite clear that majority of the specialist officer (Agriculture) in public and private sector banks were in the age group of 20-29. It showed that bank recruited the youth category to carry out the challenging task of achieving the sustainable agricultural growth of 4 per cent. Almost 55 per cent of them were belonging to male category. One of the possible reasons to induct more number of male candidates may be the wide travel is required for the specialist officer(Agriculture) to carry out the field work. Average monthly incomes earned by specialist officer (Agriculture) in private sector banks were higher and was 22 per cent more than the public sector banks. In case of educational status, a sizable portion of 61 per cent and 63 per cent in public sector and private sector banks, respectively obtained their post graduation degree and rest of them obtained under graduation degree. Majority of respondents from both public and private sector banks were married.

Average years of experience by the respondents employed in public sector banks was 4, whereas, it was 6 in case of private sector banks. Majority of respondents in public sector banks were employed in rural and semi-urban branches, whereas in case of private sector banks, officers were employed in urban and semi-urban branches.

It could be observed from Table 2 that majority (54 %) of respondents from public sector banks were recruited through

Table 1 : General particulars about specialist officer (Agriculture) employed in public sector bank and private sector banks

Sr. No.	Particulars	Public sector banks (n=150)	Private sector banks (n=51)
1.	Age		
	20-24	40 (26.67)	35 (68.63)
	25-29	88 (58.67)	14 (27.45)
	30 to 34	17 (11.33)	2 (3.92)
2.	35 to 40	5 (3.33)	-
	Gender		
	Male	80 (53.33)	29 (56.86)
3.	Female	70 (46.67)	22 (43.14)
	Average monthly income	32,487	42,069
	Educational qualification		
4.	UG	58 (39.00)	19 (37.00)
	PG	92 (61.00)	32 (63.00)
5.	Marital status		
	Unmarried	81 (54.00)	31 (60.78)
6.	Married	69 (46.00)	20 (39.22)
	Average year of experience	4	6
6.	Type of branch		
	Rural	72 (48.00)	4 (7.85)
	Semi urban	68 (45.00)	19 (37.25)
	Urban	10 (7.0)	28 (54.90)

Source: Primary data

mass media like newspaper, banks' website followed by campus interview method (46 %). In the same way, private sector banks also, most (47.06 %) of them were recruited through newspaper advertisement and banks' website followed by employee referrals (37.25 %).

Majority of respondents (45.33 %) from public sector banks were selected through written examination and personal interview method. Whereas in case of private sector banks, majority (54.90 %) of them were selected based on three stages

(i.e.) written exam., group discussion and personal interview method.

It is evident from the Table 3, that almost all the respondents from public and private sector banks attended the training programme. An average number of trainings attended by specialist officer (Agriculture) in public sector banks were high when compared to private sector banks. It could be concluded that specialist officer (Agriculture) in public sector banks got more opportunities to attend the

Table 2 : Recruitment and selection practices of specialist officer (Agriculture) in public and private sector banks

Sr. No.	Particulars	Public sector banks(n=150)	Private sector banks (n=51)
Recruitment method			
1.	Campus recruitment	69 (46.00)	8 (15.69)
2.	Employee referral	–	19 (37.25)
3.	Advertisement through media(Newspaper, bank websites)	81 (54.00)	24 (47.06)
	Total	150 (100)	51 (100)
Selection method			
1.	Written exam and personal interview	68 (45.33)	2 (3.92.00)
2.	Written exam., group discussion and personal interview	40 (26.67)	28 (54.90)
3.	Group discussion and personal interview	41 (27.33)	6 (11.76)
4.	Direct personal interview	1 (0.77)	15 (29.41)
	Total	150 (100)	51 (100)

Source: Primary data

Table 3 : Training and development practices of specialist officer (Agriculture) in public and private sector banks

Sr. No.	Particulars	Public sector banks (n=150)	Private sector banks (n=51)
1.	Number of persons attended the training programme	150 (100.00)	51 (100.00)
2.	Induction training (Average number of days)	15	8
3.	Average number of trainings attended by an officer	6	4
4.	Different areas of training provided in :		
	Agriculture	150 (100.00)	51 (100.00)
	General banking	150 (100.00)	51 (100.00)
	Core banking solution	150 (100.00)	51 (100.00)
	Bancassurance and mutual funds	22 (14.67)	5 (9.80)

Source: Primary data

Table 4 : Career management of specialist officer (Agriculture) employed in public and private sector banks

Sr. No.	Particulars	Public sector banks (n=150)	Private sector banks (n=51)
1.	JAIIB/CAIIB examination passed		
	Passed JAIIB exam	56 (37.00)	10 (19.61)
	Passed CAIIB exam	18 (12.00)	5 (9.80)
	Not passed the JAIIB/CAIIB exam	76 (51.00)	36 (70.59)
	Total	150 (100)	51 (100)
2.	Level which you can reach		
	Chairman and managing director/ chief executive officer	29 (20.00)	42 (82.35)
	General manager	70 (46.67)	6 (11.77)
	Chief manager	51 (34.00)	3 (5.88)
	Total	150 (100)	51 (100)

Source: Primary data

training programmes than private sector banks. Cross selling of mutual fund products were done in both public and private sector banks.

It could be found from Table 4 that number of specialist officers (Agriculture) qualified in the JAIB/CAIB examination was higher in public sector banks than private sector banks. In case of private sector banks, the numbers were meagre.

The possible reasons for not qualifying the examination were unrealistic agricultural credit target and extreme field visits. Specialist officer (Agriculture) employed in private sector banks had high ambitious career plan and perception to reach higher cadre.

It could be inferred from Table 5 that majority of specialist officer (Agriculture) employed in public and private sector

Table 5 : Performance management practices of Specialist officer (Agriculture) employed in public and private sector banks

Sr. No	Particulars	Public sector banks (n=150)	Private sector banks (n=51)
1.	Performance appraisal rating		
	Annual confidential report	42 (28.00)	–
	Assessment centre	3 (2.00)	9 (17.65)
	Performance appraisal rating	102 (68.00)	38 (74.51)
	Peer review	3 (2.00)	4 (7.84)
2.	Evaluating, monitoring and awarding the score		
	Branch incumbent	77 (51.33)	–
	Regional office	54 (36.00)	32 (62.75)
	Head office	19 (12.67)	19 (37.25)
3.	Performance based incentives		
	Yes	97 (64.67)	48 (94.12)
	No	53 (35.33)	3 (5.88)
4.	Satisfied with performance appraisal rating		
	Yes	29 (19.33)	47 (92.16)
	No	121 (80.67)	4 (7.84)
5.	Staff is accountable for NPA/Bad loan		
	Yes	120 (80.00)	41 (80.39)
	No	30 (20.00)	10 (19.61)
6.	Accountable for poor performance		
	Yes	36 (24.00)	38 (74.51)
	No	114 (76.00)	13 (25.49)

Source: Primary data

Table 6 : Job design of specialist officer (Agriculture) employed in public and private sector banks

Sr. No.	Particulars	Public sector banks (n=150)	Private sector banks (n=51)
1.	Job portfolio		
	Agriculture credit	150(41.55)*	51(53.68)*
	Other loans	47(13.02)*	–
	General banking	34(9.42)*	–
	Agriculture coordination work at regional office	6(1.66)*	18(18.95)*
	Cross selling (Banc assurance and mutual funds)	28(7.76)*	12(12.63)*
	Social banking (SHG, Farmers club and financial inclusion)	96(26.59)*	14(14.74)*
2.	Job rotation		
	Yes	80(53.33)	6(11.76)
	No	70(46.67)	45(88.24)
3.	Reporting authority/ channel		
	Branch incumbent	77(51.33)	0
	Agriculture division at circle office (vertical system of reporting)	54(36.00)	32(62.75)
	Head office	19(12.67)	19(37.25)

Source: Primary data, () indicate percentage ()* indicate percentage to the total

banks were assessed based on the performance appraisal rating. Majority of specialist officers (Agriculture) in public sector banks were monitored by branch incumbent. However, 62.75 per cent of specialist officers (Agriculture) in private sector banks were monitored by Vice Presidents at regional office level and not at the branch level.

About 64.67 per cent of specialist officers (Agriculture) from public sector banks were practicing and honoured with incentives based on their performance. However, almost all specialist officers (Agriculture) from private sector banks were awarded with performance based incentives. Majority (80.67) of specialist officers (Agriculture) employed in public sector banks were not satisfied with the performance appraisal rating whereas in case of specialist officers (Agriculture) employed in private sector banks were satisfied with the performance appraisal rating system.

Specialist officers (Agriculture) from both public and private sector banks were accountable, if loans recommended by them became non-performing assets. Majority (76 per cent) of specialist officers from public sector banks expressed that they were not accountable for poor performance. However, 74.51 per cent of specialist officers (Agriculture) from private sector banks agreed that they were accountable for poor performance.

It could be inferred from Table 6 that almost all agricultural officers employed under public and private sector banks were dealt with agriculture credit. In case of private sector banks, almost all specialist officers (Agriculture) were focussing on agriculture credits only. The possible reason could be the vertical system of reporting and HR policy of the private sector banks. Next to agriculture credit, social banking targets were achieved by specialist officers (Agriculture) employed in public sector banks.

It could be found from the Table 7 that specialist officer (Agriculture) recruited in public sector banks should spend two years of continuous service in rural areas for promotion from scale I to scale II and scale II to scale III. However, in case of private sector banks, specialist officers (Agriculture) should achieve the agricultural targets for the continuous period of three years. Promotions of specialist officers (Agriculture) in public sector banks were exercised based on seniority and merit/fast track channel. In case of private sector banks, all specialist officers (Agriculture) were promoted to next higher cadre based on their target achievement of agricultural credit. Majority (82 %) of specialist officer (Agriculture) in public sector banks were transferred at every three years. However, specialist officer (Agriculture) employed in private sector banks were transferred based on the

Table 7 : Perception about promotion and transfer practices of specialist officer (Agriculture) employed in public and private sector banks

Sr. No.	Particulars	Public sector banks (n=150)	Private sector banks (n=51)
Eligibility criteria			
1.	Two years of continuous service in rural areas	150 (100)	–
2.	Annual Performance appraisal Rating/ Target Vs Performance	150 (100)	51 (100)
3.	Promotion based on seniority	117 (78.00)	–
4.	Promotion based on merit/fast track / Target Vs achievement	33 (22.00)	51 (100)
Transfer			
1.	Frequency of every three years	123 (82.00)	3 (5.88)
2.	Based on skill and competency	27 (18.00)	48 (94.12)

Source: Primary data

Table 8 : Promotion channel of specialist officer (Agriculture) employed in public and private sector banks

Sr. No.	Public sector banks (n=150)			Private sector banks (n=51)	
	Scale	Promotion channel	Minimum experience required (Yrs)	Promotion channel	Minimum experience required (Yrs)
1.	I to II	Normal/Seniority	5	Officer to Assistant Manager	2
		Merit/Fast track	3	Assistant Manager to Deputy manager	2
2.	II to III	Normal/Seniority	5	Deputy manager to Manager	2
		Merit/Fast track	3	Manager to Senior manager	2
3.	III to IV	Merit/Fast track	3	Senior manager to Assistant Vice president	Need based
4.	IV to V	Merit channel	3	Assistant Vice president to Deputy vice president	Need based
5.	V to VI	Merit channel	3	Deputy Vice president to Vice president	Need based
6.	VI to VII	Merit channel	3	From Vice president to ED, Managing director and CEO	Board of Management

Source: Primary data

requirement of bank's skill and competency.

From Table 8 it could be inferred that the promotion and career growth of specialist officer (Agriculture) was faster in case of private sector banks than public sector banks.

It is seen from Table 9 that different monetary and non-monetary benefits were higher for public sector banks than private sector banks. Benefits (cost to company) received were higher among specialist officers (Agriculture) employed in public sector banks than the private sector banks.

It could be inferred from Table 10 that human resource challenges faced by specialist officer (Agriculture) were ranked based on the scores obtained in descending order. In case of challenges faced by specialist officer(Agriculture) in public sector banks, Loan account is increasing but limited staff for supporting (66) ranked first followed by unrealistic huge deposit and loan target (57), allocating the general banking work rather than agriculture banking (53), difficult to achieve agricultural target (52), farmers are not repaying their agriculture loans (51),

Table 9 : Compensation and staff welfare of specialist officer (Agriculture) employed in public and private sector banks

Sr. No.	Public sector banks (n=150)	Private sector banks (n=51)
I.	Monetary benefits	
	Salary(Basic), Dearness Allowance (DA), House Rent Allowance (HRA), Fixed Personal Pay (FPP), Special Compensatory Allowance (SCA), City Compensatory Allowance (CCA), Project Area Allowance (PAA), Mid-Academic Year Transport Allowance, Foot Allowance/Road Mileage, Professional Qualification Pay (PQP), Hill and Fuel Allowance, Closing Allowance (Quarterly), Officiating and Deputation Allowance	Salary(Basic), Dearness Allowance, (DA), House Rent Allowance (HRA), Festival advance
	Residential accommodation	
	Leased House : Rental Ceilings	
	Facility of Leased Accommodation	
	Travelling expenses	Travelling expenses
	Reimbursement of Travelling, Lodging & Boarding Expenses, Halting Allowance, Mode of Travel and Exp on Travel, Out of Pocket Expenses for Journey	Reimbursement of Travelling, Lodging & Boarding Expenses, Halting Allowance, Mode of Travel and Exp on Travel, Out of Pocket Expenses for Journey
	Transfer	
	Baggage Charges on Transfer , Joining Time on Transfer	
II.	Non monetary benefits	
	Casual Leave (CL), Privilege Leave, Sick Leave, Study Leave, Encashment of Provisional Leave, Compensatory Off, Leave Travel Concession (LTC)	Casual Leave (CL), Compensatory Off , Leave Travel concession
	Furniture & Fixtures allowance, Payment of Lump sum Amount for Repairs, Supply of Cleansing /Disinfecting Materials, Recovery of House/Furniture Rent.	
	Reimbursement of Daily wages to Officers	Foreign trips
	Supply of Sundry items	Employee Stock Option Plans(ESOPS)
	Residential Telephones	Paid holidays (If targets were achieved)
	Reimbursement of actual medical expenses	Medical allowance

Source: Primary data

Table 10 : Challenges faced by specialist officer (Agriculture) employed in public and private sector banks

Sr. No.	Particulars	Public sector banks (n=150)	Private sector banks (n=51)
1.	Loan account is increasing but limited staff for supporting	66 (I)	52 (III)
2.	Unrealistic huge deposit and loan target	57 (II)	60 (I)
3.	Allocating the general banking work rather than agriculture banking	53 (III)	40 (VIII)
4.	Difficult to achieve agricultural target	52 (IV)	59 (II)
5.	Farmers are not repaying their agriculture loans	51 (V)	39 (IX)
6.	Staff accountability in case of NPA	50 (VI)	46 (VII)
7.	Limited career growth in organisation	49 (VII)	47 (V)
8.	Compensation and salary are not competitive	48 (VIII)	46.5 (VI)
9.	Unfavourable work culture, pressure from supervisor and peers	43 (IX)	50 (IV)

() parentheses indicate the rank based on the calculated Garrette score

staff accountability in case of NPA (50), limited career growth in organisation (49), compensation and salary are not competitive (48), and unfavourable work culture and peer pressure (43). However, in case of private sector banks, unrealistic huge deposit and loan target (60), loan account is increasing but limited staff for supporting (59), difficult to achieve agricultural target (52), unfavourable work culture, pressure from supervisor and peers (50), limited career growth in organisation (47), compensation and salary are not competitive (46.5), staff accountability in case of NPA (46), allocating the general banking work rather than agriculture banking (40) and farmers are not repaying their agriculture loans (39). Thus, specialist officers (Agriculture) from public and private sector faced lot difficulty in sourcing, managing and operating the credit.

Conclusion :

This paper ascertained the existing human resource management practices of specialist officers (Agriculture) employed in public and private sector banks. HR practices adopted for specialist officers (Agriculture) were different for public and private sector banks, In case of public sector banks, job involving sourcing of agricultural loan, documentation, pre-sanction visit, credit appraisal, recovery and follow up of agricultural loans were done by the same specialist officer (Agriculture). It is very difficult for them to market new agricultural loan and following up of existing loan. Whereas, in case of private sector banks, processing of loan is followed by three tier structure. Separate officers were dealt for each activity viz., sourcing, documentation, credit appraisal and recovery. Thus, vertical system may be introduced in public sector banks to facilitate the specialist officers (Agriculture) to achieve agriculture targets. Additional extra staff can be recruited or deputed where agricultural loans are in large number. Performance based incentives system may be introduced in public sector banks. Transparency in performance appraisal, career plan and advancement can be ensured. In case of private sector banks, frequency of training conducted to specialist officers (Agriculture) may be increased. Even though, human resource management policies and practices adopted for specialist officers (Agriculture) were different for public and private sector banks, but the ultimate goal is to achieve the agricultural credit target.

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