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## A REVIEW ON IMPACT OF HUMAN RESOURCES PRACTICES ON EMPLOYEES PERFORMANCE WITH SPECIAL REFERENCE TO PUBLIC AND PRIVATE BANKS

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### ABSTRACT

Human Resources (HR) are the key component of any organisation, or it may be argued that they are the organization's foundation, without which it is scarcely feasible to attain goals. Like the concept itself defines, Human Resource Management (HRM) is the organization's management or managing of human capital that includes personal fulfilment and accomplishment of objectives. HRM activities provide benefits, performance evaluation, preparation and growth and career management plays a key role in the organization's development, engagement, and employee retention. The key purpose of this review paper is to consider the effect of HRM activities on employee success at work. The review showed that HR practices have a direct influence on the success standard of workers. Implementation of acceptable HR procedures must be completed. This paper illustrated the banking operation that thrives on the strength of human power. People are the direct generators of the quality of their facilities and people are their sole clients. The literature research was undertaken to investigate the extent of the activities of HRM commonly followed by major Indian banks. In order to analyze the problems involved in workforce selection and recruiting, training & growth, compensation and pay, techniques of role appraisal, performance evaluation,

employee engagement, metrics to evaluate their job satisfaction rate, the literature review was undertaken. Through nationalization, banks have ceased to be finance institutions only for the manufacturing sector and have become a vibrant vehicle for social reform, with more scientific evidence required to confirm the prediction that there is a phenomenon. A means of sustainable competitive advantage is known to be human capital. The effectiveness of an organization depends on many variables, but the employee is the most significant element determining the efficiency of the organization.

## INTRODUCTION

In recent years, Human Resource Development (HRD) has gained tremendous significance, whether it is a corporate enterprise or a bank or an office, HRD is essential for its productive and successful activity. In an evolutionary phase in which global growth struggles to reach higher living standards, the need to improve the human capital to address the bigger and new demands of rising the quality of life of the masses can hardly be overlooked [1].

The definition of HRD is concerned in particular with the advancement of human output in general and the growth of human skills, norms, understandings and implementation in production enterprises. As such, HRD has become an essential program for all companies not only to increase the efficiency and productivity of output but also to bring in qualitative changes at various levels among employees [2].

Management of human capital is the foundation of every company and there is no exception to that in the banking sector. As a service business, banking is mainly dominated by individuals or clients. More or less the performance of the banking sector relies on the banks' productive and successful human capital [3]. The level of operation and consumer loyalty will be improved by the banking staff's attitude and hospitality. During the last three decades, this field has experienced a metaphorical transition in terms of the activities in human resources administration. In addition, over the years, the role of the HR department in this field has also increased. Recruitment and retaining of staff were perceived to be the most daunting job of modern times. Many studies [4-5] have been carried out, especially in the Indian sense, addressing various facets of Human Resource Management (HRM) in the banking sector. In the subsequent paragraphs, a close analysis of these fragmented attempts in the study sector is attempted.

The research of the practice of HRM has been an interesting and crucial field of management and organizational success, especially in the banking industry over the past several years. A significant field of study in the past 15 years has been the impact of HRM strategies on

organizational efficiency, suggesting a favourable association between Human Resources (HR) practices and organizational results. In the olden days, management gurus and academics were interested in researching how HRM activities influenced employee performance and overall bank performance, and HRM methods are increasingly viewed as contingent rather than independent variables [6].

In the economic and social growth of a nation, the banking sector, one of the main segments of the financial system, plays a crucial role. As a financial intermediary, a stable and safe banking sector is indispensable in modern society and holds a unique role in the economy of a country. The Indian banking sector has passed through numerous periods, including pre-nationalization, post-nationalization and post-liberalization [7].

### **PUBLIC SECTOR BANKS**

Banks in the public sector are such banks that the government controls. These banks are owned by the nation. There were 20 banks nationalized in India in 1969 and 1980, respectively. The primary goal of these banks is social welfare. They are split into two communities i.e. nationalized banks and the Indian State Bank and their partners. Among them are 19 nationalized banks and 8 associates of the State Bank of India. Deposits and developments in the financial business were dominated by public sector banks. The commercial banking situation in India is regulated by public sector banks. It is necessary to further group these public sector banks into: State Bank of India, Nationalized Banks and Regional Rural Banks [8].

### **PRIVATE SECTOR BANKS**

Such banks are banks owned and managed by the private sector. A person, in proportion to the banks' shares owned by him, has power over these banks. In order to complement the success of public sector banks and better serve the needs of the economy, private sector banks have come into being. As the banks of the public sector were merely under the possession of the government, banks had little opportunity for profit making and financial development. The key distinction is that public sector banks exclusively obey RBI interest laws, but certain amendments may be made by private sector banks, but only after RBI approvals [9].

### **WHY HUMAN RESOURCE MANAGEMENT IS IMPORTANT FOR BANKS**

For any company working with individuals, the organization wants strong human resource management to function efficiently. Banking has

been and always will be a People Business. The organization's robust and reliable HRM renders it a good one [10].

For finance, because of the existence of the banking sector, which is largely service based, the value of HRM has multiplied. The most powerful issues confronting the banking sector in any particular time period are the supervision of individuals in the enterprise and the treatment of financial and economic threats at a larger stage. Only the financial risks that banks need to take on a daily basis can be handled by effective and trained personnel in the field. The Department of HR is responsible for identifying and locating those skilled workers in the correct bank positions [11].

In addition to the threats in the financial industry, consumer loyalty has to be held in mind by persons managing banks' day to day affairs. The front office workers become the face of the bank and it is thus the task of the HR to guarantee that qualified persons operate up front. Before they start their job, they need to ensure that the applicants chosen in the banks go through the required preparation so that they are well aware of the complexities of the core banking business and consumer relationship. HR management has to think of both the quantity and efficiency specifications of the banking industry and successfully fix the shortfall in the availability of qualified labor in the business [12].

### **IMPORTANCE OF UTILIZATION OF HUMAN CAPITAL IN THE BANKING SECTOR [13]**

- Recruitment strategy ahead: The ever changing banking market, which has developed rapidly over the past decade, has culminated in several vacancies and overall development in the business. The number of divisions of the public sector has increased dramatically and the need for professional manpower has also increased accordingly. In both relevant banks, the HR management committee is responsible for evaluating their organization's potential needs and constantly calibrating the recruiting phase.
- Maintaining a combination of workplace expertise and youth: The changing banking scenario with the advent of internet banking and core banking facilities requires youth vitality and workplace exuberance to be combined. Although like with every other market, there should be a delicate mix between youth enthusiasm and seasoned practitioners to make it a viable and fruitful mixture. Therefore it is the duty of the HRM to preserve this equilibrium and to undertake some cultural and management changes to suit the people employed.

- **Manpower training:** Technologies and the way of operating in the financial industry are evolving rapidly. Over time, not just the computers, but attitudes to different systems, regulations and banking facilities shift. To grasp the same from time to time, the fresh hires and the older ones must undertake the requisite preparation. The administration of HR guarantees that no other difference is faced by the individuals employed in the banking company. Empowering workers with preparation and also assessing their success is something the department of HR has to look after.
- **Performance monitoring and spotting of talent:** HR management tends to be accountable for evaluating the total performance of staff in multiple divisions. They concentrate more on persons that lack the spirit of operating in the enterprise and aim to make them boost their results for the bank's improvement. The HR department provides them with sufficient recognition and promotion to add meaning to the hard work and commitment of workers.
- **Holding a watch on the employee's personal requirements:** Like every organisation, the employee finds their value in the business. They prefer to perform much more once they feel like the business is a significant source and the company thinks in exchange about them. Some of the aspects that the HR department wants to look at include offering pay incentives for successful deeds, maintaining some personal details and wishing them on holidays, authorizing leave and holding a track on the promotional and transition criteria.
- **Holding a watch on retirements and resignations:** The HR section is also responsible for the acquisition of talent. It is also the duty of the HR team to make plans to avoid the resignations offered to a specific company by the workers. They ought to examine and assess the factors behind the workers' decision to leave the organisation and try to change the situation. The HR team still wants to keep a list of the retirements expected in a few years to ensure sure they are able to fill the empty shoes with recruiting updates.

There is a strong financial and economic market in the banking sector, which relies primarily on the workers. Managing and attracting this staff is also the focus of the banks' HR department. It is also important for the HRM team to take a look at the banks' existing and potential future needs and deal with them accordingly [14].

For banks, HRM is important because banking is a service sector. People and risk control are two main problems confronted by banks. Without

effective and professional manpower, successful risk control will not be feasible. Banking has always been a people company and will always be. While pricing is significant, there could be other legitimate reasons why individuals choose a specific bank and stick with it. Banks need to try to differentiate themselves by developing their own niches or photos, especially in open, highly competitive circumstances. The very sustainability of the banks in coming times would rely on customer loyalty. Principles ought to be emphasized on the ground by tangible acts and it will be the human capital of the bank who would deliver this [15].

## **LITERATURE REVIEW**

Several studies [16-17] have been conducted in both developed and developing countries on the effect of HR Practices on job satisfaction among public sector workers, but few have concentrated on the private sector, especially on the Indian banking sector. There has been inadequate data in the literature on the position of HRM activities in the banking sector. At this moment, when many banks are thinking about merger and acquisition, this review work is important. By concentrating on the role of HRM activities in work satisfaction with particular reference to selected banks in India, this study aims to fill the information gap.

The degree of job satisfaction among public and private sector banks in India was investigated by the authors [18]. A sample composed of 280 bank workers engaged in the study using a systematic data collection questionnaire. The findings revealed that private sector bank workers perceive higher job satisfaction relative to public sector employees in terms of salary, social & development facets of employment. Interestingly, in regards to work stability, public sector bank workers perceived greater job satisfaction relative to private sector staff.

On the basis of data collected from 218 respondents, the authors [19] evaluated HRM activities among banks in India. To analyze the HRM activities practiced in the survey in banking industries, the respondents were selected from four banking firms. Using factor analysis and ANOVA, data analysis was performed. The important HRM activities adopted by banking firms in India have been found to be preparation and incentives, performance assessment policies, procurement process, HR preparing and recruiting approaches. In addition, it was also observed that employee diversity and competitive pay programs were among the significant HRM activities adopted by banking firms.

In Kerala state, India, the authors [20] studied the impact of HRM activities on the learning orientation of bank employees. The study comprised a combined sample of 300 respondents (managerial and

clerical staff) belonging to two public sector and two private sector banks. Via a standardized questionnaire, data was obtained. A clear impact of HRM activities on the learning orientation of bank workers in Kerala was illustrated in the findings of the study.

Via mergers and acquisitions of Indian banks, the authors [21] analyzed the impact of strategic HRM activities and constructive contact. To evaluate the HRM activities used by two separate banks in India, a case study methodology was used (one public sector bank and one private sector bank). The study found that HRM procedures and constructive relations were not successfully pursued in the case of the public sector bank, contributing to a decline in the efficiency of the institution.

The author [22] researched HRM activities in private sector banks based in India's district of Cuddalore, Tamilnadu. The following HRM activities were selected by the author for research: recruiting & selection; preparation & development; success assessment; job development; motivation; administration of benefits and treatment of grievances. A sample of 260 officers from 52 private banks was picked for the study as respondents. Percentage analysis was used to interpret data; one way ANOVA and t-tests. The findings concluded that most of the respondents were pleased with the overall HRM activities considered for the report, implemented by different private sector banks.

The author [23] assessed performance evaluation activities and their role in developing organizational capability in Indian banks. The authors argued that performance assessment activities are also the core component of banks' performance control and retain strong employee morale. It was also emphasized that performance evaluation could be a framework for designing strategies for growth and change to increase the productivity of banks.

The author [24] published a paper on the effect of corporate engagement on HRM activities. The findings of the study found that HRM practices have a profound impact on organizational engagement, such as preparation & growth, pay and welfare activities. HRM activities play a crucial role in enhancing the satisfaction of workers.

The determinants of job satisfaction among select Indian banks were investigated by the authors [25]. Data was obtained from 150 Punjab National Bank and HDFC Bank workers in the Indian state of Punjab. For data processing, factor analysis, regression analysis and correlation analysis is performed. The study concluded that the key determinants of job satisfaction were the working climate, supervision, job protection, peer cooperation, compensation facilities, approval of workers,

delegation of power, job contentment, inequality in the workplace, development potential and transparent wage structure.

The authors [26] attempted to understand the influence of HRM activities and the culture of organizations on management performance across banks in the Indian public sector and the private sector. In the data collection process, 18 managers from separate banks were included. The findings of the study found that in both private and public sector banks, HRM activities and corporate culture were good predictors of managerial efficacy.

A comparative study of different HRM dimensions was proposed by the author [27], which led to employee satisfaction among various Indian public and private sector banking sector. Using a standardized questionnaire, data was obtained from 250 public sector bank employees and 200 private sector bank employees. The findings of the research suggested that the view of public and private sector bank workers about socio-economic and political influences impacting HRM activities in banks is substantially different.

Author [28] explored the strategic role of capability creation in using Canara Bank as a case study to exploit employee participation for competitive advantage in public sector banks in India. The author examined the overall state of professional acquisition programs at Canara Bank for workers. In order to evaluate employee impressions of different ability acquisition systems operated by the bank, data was gathered from 35 employees. The findings showed that Canara Bank provides its workers with adequate skills development programmes to improve their productivity.

The research was conducted by the authors [29] to examine and evaluate HRM activities in public sector banks in Sri Lanka and India. The data analysis is focused on a 600 employee questionnaire sample. It consists of 450 responses from Sri Lanka and 550 responses from India. A standardized questionnaire was used to gather details to assess HRM activities. Staffing, recruitment, benefits, performance evaluation, and employee relations are the main areas of study. With the assistance of SPSS, knowledge was evaluated using descriptive statistics and t-test. A variety of similarities and variations in the HRM structures of Sri Lankan and Indian public sector banks were seen in the statistical results. The findings of this study shows, against the existing idea, that the difference between HRM practices of Sri Lankan and Indian public sector banks is quite important. In comparison, Sri Lankan public sector banks are proving to follow a more reasonable strategy than their peers in one of the HR functional areas.



Five HRM methods, such as reward procedure, supervisory position practice, advancement practice, preparation practice and success appraisal practice, were reviewed by the author [30]. The review work is focused on selected banks in India. They suggested that bank authorities should promote mentoring to be strengthened and that appropriate training should be offered in the field of employee specialization by seminars and conferences in and out of the region, as well as enhancing pay and promotion.

In this research paper the authors [31] examines the relationship between strategic HRM activities among employees employed at private bank in Andhra Pradesh, such as pay, advancement, performance appraisal and perceived employee performance. The findings of the analysis reveal that the independent study variables such as pay methods, advancement practices, performance appraisal practices and contingent study variable, i.e. employee performance, have a perfect supportive relationship. In order to increase the success of employees, private bank ought to concentrate on revising pay practices, advancement strategies, performance management frameworks and identifying specific career pathways.

In his research work the authors [32] described the role of HRM in achieving competition in banking organizations and concentrated primarily on some important issues related to the selection of HRM, recruitment, motivation, promotion, jobs, appraisal of employees and the setting of wages, fees and incentives and the realization of competitiveness among company organs. The findings of the study showed that there is a relationship of significance between factors such as: raining, encouraging, recruiting, recruiting, assessing workers, setting wages, employee and employee benefits and incentives, and understanding competition among banking organizations and this finding is compatible with the outcomes of prior research.

In their research, Authors [33] developed the theoretical framework for determinants of deviant behavior in the workplace, such as person factors, systemic factors, and work related factors. Employment satisfaction is found to be a mediating variable between the three possible determinant groups and deviant behavior in the workplace.

The author [34] selected this analysis on the basis of the aforementioned examination to explore the interaction between three Strategic HRM Activities i.e. pay, advancement and success measurement, and perceived performance of workers. As these three strategic methods in HRM have a comparatively direct influence on an employee's pay and

status. Therefore the key variables that decide the efficiency of the employee should be regarded.

The effect of HR activities on work satisfaction in the Punjab-Pakistan private bank sector was examined by the authors [35]. They find that the position of boss has a strong positive influence on job satisfaction, while pay policy and decision making engagement have no significant impact on job satisfaction. Authors have also explored the effect on employee work satisfaction in China of high efficiency HRM activities. Empowerment, work rotation, staff retention, merit based advancement and performance based compensation and grievance management practices were shown to be favorably associated with the job satisfaction of workers.

According to the authors [36], the purpose of this analysis was to examine the connection between best practices in HR and company results. The analysis showed that HRM best practices were success evaluation, organizational collaboration, HRM cohesion in the enterprise, and career preparation.

The author [37] claimed that employee wellness facilities enable employees to enjoy a life that is richer and more fulfilling. They ought to be preserved and managed to represent the company well after workers have been recruited, educated and remunerated. Welfare services are meant to take care of the workers' well being, usually do not result in any tracking incentives for employees, which are offered by companies themselves, government and non-governmental organizations, and labor unions to add to the benefits of employees.

A significant position in the Indian economy has been played by the banking sector. However, there has been a worrying development inside the industry considering all the good achieved by our banks. The downturn in economic development and the global financial crisis also positioned these banks in a tough position by impairing their assets, competitive burdens and fluctuations in non-interest income, although increased competitiveness, higher operational costs and regulatory tightening all lead to the challenges faced by these issues. Studies [38-40] have found that the secret to meeting both short and long term targets is the successful application of HRM practices. The authors [41] advocated the argument that workers represent a critical part of the capital of the company, with the ability to improve the sustainable competitive advantage of the organization. Authors [42] defined a system of HR as a set of separate but interrelated activities, functions and processes aimed at attracting, developing and maintaining or disposing of the HR of a company. HRM practices indicate that it is a series of

policies and practices that enhance the human capital of the company to lead to the achievement of business goals. HRM activities include corporate investment in the preparation, decision making and engagement of specific workers, advancement prospects, and the usage of contingent performance incentives and transparent contact.

The effect of HRM activities on employee work satisfaction in Pakistan's public sector banks was examined by the authors [43]. Training and growth, compensation and appreciation and their outcomes have shown that recognition and training and development are a primary source of employee work satisfaction in Pakistan's public sector banks, though reward has had no major influence on employee job satisfaction. The effect of HRM activities on employee happiness and employee loyalty among Pakistan's government owned public sector banks was also examined by the authors. Three HRM techniques were utilized, such as the method of reward, empowerment, and evaluation. Their results revealed that the most significant factor in generating employee retention is employee pay, while employee empowerment was found to be an essential factor in developing employee engagement.

The authors [44] concluded that since banking is a service sector, HRM is essential for banks. Risk control and individual management are two main issues confronting banks. He concentrated mostly on the evolving needs of HRM in today's world banking industry.

Authors [45] are objected to another authors [46] who reported that each of the eight HRM activities had a substantial influence on work satisfaction. They analyzed the influence of HRM activities on the work satisfaction of banking sector employees in Pakistan. Their outcome found that pay strategies, appraisal practices of employee results, advancement practices and empowerment practices did not predict work satisfaction; however other variables predict job satisfaction. Practices in HRM play a very important function in meeting the aims of the enterprise and maintaining the strategic edge. HRM activities apply to corporate operations targeted at controlling the human capital pool and ensuring that services are utilized to accomplish organizational objectives. HRM strategies are people control within the company's internal setting, including the tasks, procedures and practices included in preparing, recruiting, creating, employing, assessing, sustaining, and keeping the required amount and capability balance of workers to meet the aims of the company.

In their research, the author [47] noticed that HR activities and perceived performance of employees have a positive and valuable association and it is very important for banks to recognize that their HR practices impact

employee performance and in turn affect a bank's overall output, whether it be private or public sector. Numerous HR coordinating strategies have been recognized by several studies [48-50] that greatly impact efficiency.

According to the authors [51], their research seeks to contribute to the growth of human capital by addressing the factors impacting the organizational effects of action learning initiatives. As an important part of their management learning plans, numerous companies use such initiatives. Past analysis on action learning programs has demonstrated how the balance of action and learning increases the operational effect of the production of management.

In the same way, author [52] explored the HRM association with organizational devotion and work satisfaction. Empirical findings showed that HRM activities had a beneficial association with successful HR response, i.e. work satisfaction, to improve skills, encouragement and interaction enhancement.

The author [53] concentrated on the reasons for the advancement of training and management utilizing the Indian banking sector as a case study. The study depended on both qualitative and quantitative data analysis. The findings of the study show that banks regard the creation of training and management as essential considerations, as well as finding the motivation to invest in the development of training and management. These factors include: emerging technology; productivity; reacting to shortcomings in skills; moral duty; call for new hires; and request for workers. Some of the findings based guidelines include that preparation can be viewed as one of the most effective methods for organisations to help workers acquire appropriate information and expertise required to overcome environmental challenges; it should also be remembered that training and growth, while mainly associated with individuals, also concerns technology, the exact way a company does.

According to the authors [54], the functional position of an organization's human capital is the HR role focuses on creating the HR that drives the performance of operational activities. The detailed review of the related literature indicates that the organisation leverages the staff, which is adequately and continually educated and established by productive capacity building, to gain a strategic edge and the bottom line. In strategic collaboration with the HR specialist, the HRM role, ultimately dealing with all matters relating to employment relationships in the enterprise, i.e. recruiting, creating, empowering and retaining a thriving workforce must be managed dutifully. The research proposes HR techniques and activities that managers should follow to drive

employees' optimal benefit, spanning from proper selection of the right staff through empowerment of employees, ability building, and engagement of employees to increased organizational incentives.

In the authors [55] research, the HR function of an enterprise may be influential in promoting a holistic commitment to developing a culture of sustainability and environmental stewardship. As such it is proposed that the Sustainability Co-coordinator of an organisation collaborate more closely with the HR executive of the organization. A modern priority field for the realistic application of sustainable growth in an organization may be perceived to be this concept. The method includes introducing substantial adjustments to the organization's processes for: hiring candidates, choosing new workers, performing fresh orientation to staff, performance reviews, assessing employee pay, establishing a mechanism of succession planning, delivering instruction and advancement to employees, and mentoring employees and managers. It also includes forming a win-win relationship between different parties that are in dispute with each other. There are several instances that illustrate how an emphasis on each of the HR processes has enabled organisations to build a culture of sustainability.

Multiple measures are available to assist in the study [56], perception, and usage of interpersonal types while communicating with others, according to the source. Interpersonal skills instruction should be theoretically related to the evaluation methods in order to be maximally successful, and training should include not only details about the assessment method, but also the expertise and skills involved with the effective usage of the tool to evaluate and react to others' behaviour. Successful training appraisal includes several assessments which are compatible with the training objectives. The tests based on:

- Trainee answers, i.e. the degree to which learners valued the training and regarded the training as beneficial in diagnosing others' activities and engaging successfully with them.
- Participants' ability to incorporate what they studied by accurately examining the behavioral styles and how they would interact given knowledge of their styles or profiles against other characters. It is important that they be able to use the training to evaluate and react to others' behavioral actions, regardless of what learners recall from the training.

Literature on the position of supervisor as a history of transition of instruction and encouragement by author [57] to learn in training programs. The literature for the training and growth program emphasizes two key characteristics of the position of the supervisor: assistance and

contact. In relation to training programs, the willingness of supervisors to provide appropriate support and practice good communication styles can contribute to improved transition of training and encouragement to learn. While the essence of this partnership is relevant, nothing is known about the predictive properties of the positions of the supervisor in the literature of the training program. In addition, four essential observations were revealed by the effects of stepwise regression analysis: first, help associated insignificantly with willingness to learn. Second, the desire to learn was strongly associated with connectivity. Thirdly, assistance was associated strongly with the transition of instruction. Finally, contact was strongly associated with learning transition. Statistically, this outcome indicates that encouragement is an important precedent for learning motivation, and collaboration is an important precedent for learning motivation. Conversely, assistance and contact in the observed organisation are essential antecedents of training transition. Furthermore, debate, consequences and inference are elaborated.

The author [58] indicated that workers had several major advantages for the company in order to retain HRM activities and work satisfaction in the banking industry. For example, the author investigated the influence of HRM on work satisfaction and evidence was obtained from 200 workers of 20 major private and public sector banks. For example, test outcomes from previous studies [59-66] were mixed. Various factors have been used, such as empowerment, team work, task rotation, involvement and deferred pay. The methodological outcome shows that employee engagement in decision making is the dominant predictor for employee happiness.

## **CONCLUSION**

It can infer from the review that HR activities have developed in the past few decades in the Indian banking sector. In an enterprise, HR activities play a critical function and they are significantly linked to the success of workers. In the private sector, HR policies are far better than the HR practices adopted by public sector banks. With new players joining the industry, development in the service sector is likely to pose new challenges to HR activities in the Indian banking sector. It is crucial for the success and sustainable development of Indian banks that the management of human capital must be completely aligned with the banking organizations' strategy.

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