

A Study on Employee Performance Analysis through Human Resource Management in Private Sector Banks in Thiruvarur District”

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Abstract

Particularly in the highly competitive banking industry, the success of an organization is largely determined by the performance of its employees. Private sector banks in Thiruvarur District of Tamil Nadu place significant emphasis on employee productivity, as these institutions are driven by operational efficiency, customer-centric service delivery, and the continuous development of innovative financial products. The present study aims to evaluate the performance levels of employees working in private sector banks in Thiruvarur District and to examine the key factors influencing their productivity, motivation, and overall job effectiveness. The study adopts a descriptive and analytical research design. Primary data were collected through structured questionnaires administered to employees of selected private sector banks in Thiruvarur District, while secondary data were sourced from existing literature, published research articles, and annual reports of banks. The evaluation of employee performance is based on key performance indicators such as operational efficiency, quality of customer service, achievement of organizational objectives, and teamwork capabilities. Furthermore, the study analyzes the influence of human resource management factors including training and development, compensation, work environment, and technological adaptability on employee performance. The findings reveal that factors such as job stress and role ambiguity negatively affect employee productivity, whereas motivation, skill enhancement, and organizational support have a significant positive impact on performance levels. The study provides valuable insights for bank management in formulating effective human resource strategies, improving employee engagement, and enhancing operational efficiency. The findings contribute to a deeper understanding of employee performance management practices in private sector banks in Thiruvarur District and offer practical recommendations for sustaining competitive advantage through effective utilization of human capital.

Keywords: Employee Performance, Human Resource Management, Private Sector Banks

1. Introduction

The banking sector plays a vital role in the economic development of a country by facilitating financial intermediation, savings, investment, and commercial activities. In India, the banking industry has undergone substantial transformation over the past few decades due to liberalization, globalization, and rapid technological advancements. These changes have significantly altered the structure, functioning, and competitive dynamics of banks, particularly in the private sector. As a result, private sector banks have emerged as strong competitors by offering innovative financial products, customer-centric services, and efficient operational practices. In districts such as Thiruvarur in Tamil Nadu, private sector banks have expanded their presence to cater to the growing financial needs of individuals, businesses, and rural customers. In this competitive environment, employee performance has become a critical factor determining the long-term sustainability and success of private sector banks. Employees serve as the primary interface between banks and customers, and their efficiency, professionalism, and responsiveness directly influence customer satisfaction, loyalty, and the overall reputation of the bank. Employee performance in private sector banks extends beyond financial outcomes alone. It encompasses service quality, customer satisfaction, technological adaptability, compliance with regulatory standards, teamwork, and goal achievement. The increasing digitization of banking services—such as mobile banking, digital payments, core banking solutions, and AI-driven customer service—has raised customer expectations and intensified the demand for skilled, adaptable, and motivated employees. Consequently, understanding the factors that influence employee performance has gained considerable attention among researchers, practitioners, and bank management. Private sector banks are distinguished from their public sector counterparts by performance-based evaluation systems, continuous innovation, and a strong emphasis on efficiency, profitability, and customer retention. While employees benefit from advanced technology, performance-linked incentives, and career growth opportunities, they also face challenges such as work pressure, long working hours, role ambiguity, and job insecurity. These factors collectively affect employee morale, motivation, and overall job performance, making systematic performance analysis essential. Human resources are widely regarded as the most valuable asset in service-oriented organizations like banks. The quality of banking services and customer experiences largely depends on employees' knowledge, skills, attitude, and commitment rather than technology or capital alone. In private sector banks, employee efficiency influences service delivery speed, error reduction, customer satisfaction, and organizational image, whereas poor performance can lead to customer dissatisfaction, financial loss, and reputational damage. Performance analysis serves as a foundation for key human resource management functions such as training and development, performance appraisal, compensation, promotion, and career planning. Through effective performance evaluation, management can identify skill gaps, design targeted training programs, and implement fair incentive and reward systems. Transparent and objective performance assessment also enhances employee motivation and engagement, contributing to higher productivity and organizational effectiveness. In this context, the present study focuses on analyzing employee performance with respect to private sector banks in Thiruvarur District. The study examines key performance indicators and investigates the factors influencing employee effectiveness, including motivation, job satisfaction, work environment, training opportunities, and organizational support. The study also seeks to offer practical recommendations to improve employee productivity and job satisfaction. By contributing empirical insights to the existing literature on banking and human

resource management, the study aims to support bank management, HR professionals, and policymakers in enhancing employee performance and sustaining competitive advantage in the private banking sector.

Statement of the problem

The banking sector, particularly private sector banks, operates in a highly competitive, target-driven, and technology-intensive environment. In districts such as Thiruvarur in Tamil Nadu, private sector banks are increasingly focusing on operational efficiency, customer acquisition, and digital service delivery to remain competitive. In this context, employee performance plays a vital role in determining service quality, customer satisfaction, operational efficiency, and overall organizational effectiveness (Armstrong, 2020). Despite continuous investments in digital infrastructure, performance appraisal systems, and performance-based human resource management practices, private sector banks continue to face challenges related to inconsistent employee performance, rising work-related stress, and increasing employee turnover (Kumar & Mishra, 2018). The strong emphasis on productivity, profitability, and customer-centric targets often results in heavy workloads, stringent performance benchmarks, and heightened pressure on employees, particularly at the operational and frontline levels.

Although performance appraisal and incentive systems are widely implemented, existing research indicates that these mechanisms do not always lead to enhanced employee motivation, job satisfaction, or long-term commitment (Dessler, 2019). In many instances, appraisal systems are perceived as outcome-oriented rather than development-focused, with limited consideration for employee well-being, skill enhancement, training requirements, and work-life balance. Such perceptions negatively influence employee morale, engagement, and organizational loyalty (Rani & Kumar, 2019). Furthermore, rapid technological advancements—such as digital banking platforms, automation, artificial intelligence, and online customer service systems—have significantly transformed job roles in private sector banks. Employees are increasingly expected to adapt quickly to evolving technologies, often without sufficient training, continuous support, or clear role definitions. This technological pressure can adversely affect employee confidence, performance consistency, and service delivery quality (Rao & Verma, 2020). Inadequately planned or poorly structured training and development initiatives fail to address the skill gaps created by digital transformation, further aggravating performance-related challenges (Sharma & Gupta, 2021). In the context of private sector banks operating in Thiruvarur District, there is a need for a systematic examination of employee performance and the human resource factors influencing it. Understanding the interplay between performance expectations, technological change, work environment, and HRM practices is essential for designing effective performance management systems. Therefore, the present study seeks to analyze employee performance in private sector banks in Thiruvarur District and to identify key challenges and opportunities for improving employee productivity, motivation, and overall organizational effectiveness.

Research Objectives

- a. To evaluate the overall performance level of employees working in selected private sector banks in Thiruvarur District.
- b. To examine the effectiveness of human resource management practices in enhancing employee performance in private sector banks.

- c. To assess the impact of training and development initiatives on employee competence, skill enhancement, and workplace productivity.
- d. To analyze the factors influencing employee job satisfaction in selected private sector banks, with specific reference to the role of immediate supervisors.
- e. To identify the relationship

Research Questions

The following research questions were posed as a means of directing the investigation in order to ensure that

the objectives of the study were effectively accomplished.:.

- a. What elements, if any, do employees' immediate supervisors have an impact on their level of job satisfaction at the private banks that have been chosen in India.?
- b. In the chosen Indian private banks, do employee personal traits have an effect on job satisfaction.?
- c. Does Employee work satisfaction is impacted by characteristics related to compensation packages in a subset of India's private banks.?
- d. How does work happiness relate to performance at the private banks in India that were chosen for this study?

Hypotheses

H_{01} : There is no significant relationship between employee motivation and employee performance in private sector banks.

H_{02} : Training and development programs do not have a significant impact on employee performance in private sector banks.

H_{03} : The work environment does not significantly influence employee performance in private sector banks.

Significance of the Study

The significance of the present study lies in its attempt to bridge the gap between training initiatives and employee productivity in private sector banks. The study seeks to examine whether structured training and development programs contribute significantly to enhancing employee competence, efficiency, and overall performance. By analyzing the relationship between training and productivity, the study provides empirical insights into the effectiveness of existing human resource development practices in the banking sector. As banking is a highly human-intensive service industry, the quality of services offered largely depends on the skills, knowledge, and attitude of employees. The study highlights the importance of effective training in improving service delivery, minimizing operational errors, and enhancing customer satisfaction. By identifying gaps and shortcomings in current training practices, the study offers valuable inputs for improving training design, delivery, and evaluation in private sector banks. Employees are considered internal customers of banks, and their continuous skill development plays a crucial role in

achieving both individual career growth and organizational objectives. Well-trained employees are better equipped to handle customer needs, adapt to technological advancements, and align their performance with organizational goals. Thus, the findings of the study are expected to assist bank management and HR professionals in formulating effective training strategies and performance enhancement measures. Furthermore, the study contributes to academic literature by providing insights into employee performance and training effectiveness within the private banking context. The findings may serve as a reference for future researchers who intend to conduct advanced studies in the areas of human resource management, training and development, and employee performance with a broader analytical perspective. Overall, the study holds practical and academic relevance by supporting informed decision-making aimed at improving employee productivity, service quality, and organizational effectiveness in private sector banks.

Scope and Limitations of the Study

Scope of the Study

The present study focuses on analyzing the performance of employees working in selected private sector banks in Thiruvarur District of Tamil Nadu. The scope of the study includes an examination of key dimensions of employee performance such as work efficiency, service quality, customer handling ability, teamwork, and achievement of organizational objectives. The study also evaluates the influence of human resource management practices including training and development, motivation, performance appraisal systems, work environment, technological adaptability, and job stress on employee performance. Employees from various hierarchical levels—clerical, officer, and managerial cadres—are included to provide a comprehensive understanding of workforce performance. The findings aim to offer practical insights for bank management and HR professionals to enhance employee productivity, job satisfaction, and organizational effectiveness.

Limitations of the Study

Despite its relevance, the study has certain limitations. The research is confined to private sector banks and excludes public sector and cooperative banks, thereby limiting the generalizability of the findings. The study primarily relies on primary data collected through structured questionnaires, which may be subject to respondent bias and personal perceptions. Additionally, the sample size and the geographical coverage restricted to Thiruvarur District may limit the applicability of the results to a broader regional or national context.

Structure of the Paper

The paper is organized into six sections. The first section introduces the study and outlines the background of employee performance in private sector banks. The second section reviews relevant literature. The third section explains the research methodology adopted for the study. The fourth section presents the data analysis and interpretation of results. The fifth section discusses the findings and implications. The final section concludes the study and provides suggestions for future research.

Literature Review

Employee performance has been widely recognized as a critical determinant of organizational success, particularly in service-oriented industries such as banking. Armstrong (2020) emphasized that effective human resource management practices, including performance appraisal, training, and motivation, play a vital role in enhancing employee productivity and organizational effectiveness. In the banking sector, where employees serve as the primary interface between institutions and customers, performance directly influences service quality and customer satisfaction.

Several studies have highlighted the impact of training and development on employee competence and performance. Dessler (2019) noted that continuous training helps employees adapt to technological changes and improves their efficiency in handling job responsibilities. Kumar and Mishra (2018) found that structured training programs positively influence employee motivation and reduce performance gaps in private sector banks. However, inadequate or poorly designed training initiatives may fail to produce the desired outcomes, especially in technology-driven banking environments.

Job satisfaction has also been identified as a key factor influencing employee performance. Rani and Kumar (2019) observed that factors such as supervisory support, fair performance appraisal systems, work environment, and recognition significantly affect employee morale and commitment. In private sector banks, performance-based reward systems are commonly adopted; however, studies suggest that excessive performance pressure and unrealistic targets can increase job stress and negatively affect employee satisfaction and productivity.

Technological advancement has further reshaped employee roles in private sector banks. Rao and Verma (2020) highlighted that digital banking platforms, automation, and artificial intelligence demand higher levels of technical competence and adaptability from employees. While technology enhances efficiency, Sharma and Gupta (2021) argued that insufficient organizational support and training can lead to role ambiguity and reduced performance confidence among employees.

Despite extensive research on employee performance and HRM practices in the banking sector, limited studies focus on district-level analysis, particularly in semi-urban regions such as Thiruvarur District. Moreover, there is a need for integrated studies that examine employee performance by considering multiple HRM dimensions such as training, motivation, work environment, technological adaptability, and job stress simultaneously. The present study seeks to address this research gap by providing an empirical analysis of employee performance in private sector banks, thereby contributing to existing literature and offering practical insights for effective performance management.

Research Gap and Need for the Study

A critical review of existing literature indicates that although numerous studies have examined employee performance in the banking sector, several significant research gaps remain, particularly with respect to private sector banks. Most prior studies have either concentrated on public sector banks or adopted a comparative approach between public and private sector banks, thereby offering limited in-depth and exclusive analysis of employee performance in private sector banking institutions.

Furthermore, many existing studies have analyzed employee performance by focusing on isolated variables such as motivation, job satisfaction, or work-related stress, without integrating multiple human

resource management dimensions into a comprehensive analytical framework. Factors such as training and development, work environment, performance appraisal systems, technological adaptability, and job stress are often examined independently rather than collectively, limiting a holistic understanding of employee performance dynamics in private sector banks.

With the rapid digital transformation of the banking industry, employee roles, skill requirements, and performance expectations have undergone substantial changes. However, limited empirical research has explored the influence of technological adaptability, digital competencies, and technology-driven work processes on employee performance in private sector banks. Additionally, there is a noticeable lack of region-specific and micro-level studies that capture the actual perceptions, experiences, and challenges faced by employees working in private sector banks, particularly in semi-urban and district-level contexts such as Thiruvarur District of Tamil Nadu.

Many existing studies rely heavily on secondary data or outdated datasets, which may not accurately reflect the current competitive, customer-centric, and technology-intensive banking environment. In the present scenario, private sector banks operate in an intensely competitive market characterized by high customer expectations, strict regulatory requirements, and rapid technological advancements. Under such conditions, employee performance plays a pivotal role in determining service quality, customer satisfaction, and overall organizational success.

Therefore, there is a clear need for the present study to provide empirical evidence on how key human resource management factors—namely motivation, training and development, work environment, performance appraisal systems, technological adaptability, and job stress—collectively influence employee performance in private sector banks. The findings of the study are expected to assist bank management and HR professionals in identifying gaps in existing HRM practices and in formulating effective strategies to enhance employee productivity, job satisfaction, and employee retention. Moreover, the study contributes to the existing body of knowledge by offering region-specific insights and a holistic perspective on employee performance management in private sector banks.

Research Methodology

The present study adopts a descriptive and analytical research design to examine the factors influencing employee performance in private sector banks. This approach is considered appropriate as it enables systematic collection, analysis, and interpretation of data related to employees' perceptions, attitudes, and organizational practices within the banking sector.

The study is based on both primary and secondary data sources. Primary data were collected through a structured questionnaire administered to employees working in selected private sector banks in Thiruvarur District of Tamil Nadu. The questionnaire was designed to capture information on demographic characteristics as well as key variables such as employee performance, motivation, training and development, work environment, technological adaptability, job stress, and performance appraisal systems. Responses were measured using a five-point Likert scale ranging from "Strongly Agree" to "Strongly Disagree."

Secondary data were gathered from relevant books, peer-reviewed journals, published research articles, official bank reports, and credible websites to support the theoretical framework and literature review of the study.

The population of the study comprises employees working in private sector banks, including clerical staff, officers, and managerial personnel. A convenience sampling technique was adopted due to time constraints and accessibility of respondents. A total of 120 questionnaires were distributed, of which over 100 valid responses were received and considered for final analysis, ensuring adequate representation and reliability of the data.

The collected data were analyzed using appropriate statistical tools and techniques. Descriptive statistics such as percentages, means, and standard deviations were used to summarize and describe the data. Inferential statistical techniques, including correlation analysis, chi-square test, t-test, and analysis of variance (ANOVA), were employed to test the hypotheses and examine the relationships between employee performance and the identified influencing factors.

Ethical considerations were strictly followed throughout the study. Participation was voluntary, respondent anonymity was maintained, and confidentiality of information was ensured. The study was conducted within a specified time frame, and due diligence was exercised to ensure accuracy, objectivity, and reliability. The scientific and systematic methodology adopted in this study makes it suitable for analyzing employee performance and human resource management practices in private sector banks.

Research Design

The present study adopts a descriptive and analytical research design to examine employee performance in private sector banks. This design is considered appropriate as the study aims to describe the existing level of employee performance and analyze the factors influencing it. The descriptive aspect of the research helps in presenting the current status of employee performance, while the analytical component facilitates an in-depth examination of the relationships between employee performance and various human resource management factors.

The research design enables a systematic understanding of employees' perceptions, attitudes, and behavioral aspects related to their job performance within the banking environment. By integrating both descriptive and analytical elements, the study provides a comprehensive framework for evaluating employee performance and identifying key determinants that influence effectiveness and productivity in private sector banks.

Population and Sample

The population for this study comprises employees working in private sector banks in Thiruvarur District, Tamil Nadu. This includes personnel across all hierarchical levels, such as clerical staff, officers, and managerial employees, who play a critical role in service delivery, customer satisfaction, and operational efficiency.

A convenience sampling technique was employed to select respondents, considering time and resource constraints as well as the accessibility of employees in the banking sector. This approach was deemed appropriate to achieve the objectives of the study while ensuring feasibility in data collection.

The total sample size consisted of 100 employees, representing various hierarchical levels within the banks. This sample was considered sufficient to provide a reliable and representative overview of employee performance, enabling meaningful statistical analysis and interpretation of the factors influencing performance in private sector banks.

Data Analysis and Results

The data collected from 100 employees of private sector banks in Thiruvarur District were analyzed using both descriptive and inferential statistical techniques. The results are presented in tables, followed by detailed interpretations, to ensure clarity and logical understanding of the findings.

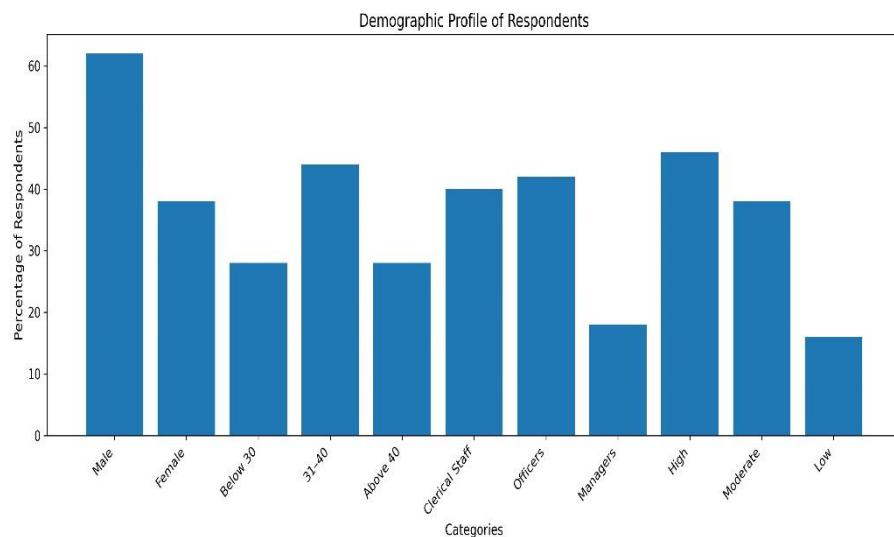
Employee-related variables were assessed using a four-point Likert scale, where Strongly Disagree (SD) = 1, Disagree (D) = 2, Agree (A) = 3, and Strongly Agree (SA) = 4. This scale was applied to Sections B, C, D, and E of the questionnaire to evaluate perceptions regarding employee performance, job satisfaction, training and development, motivation, compensation, and work environment.

Descriptive statistics such as percentages, means, and standard deviations were used to summarize the data and provide an overview of employee responses. Inferential statistics, including correlation analysis, t-tests, chi-square tests, and ANOVA, were employed to examine the relationships between employee performance and the identified influencing factors. The analysis provides insights into the current performance levels of employees and highlights the key HRM factors that significantly affect productivity, job satisfaction, and overall effectiveness in private sector banks.

Table 1: Demographic Profile of Respondents

Particulars	Category	Number of Respondents	Percentage (%)
Gender	Male	62	62
	Female	38	38
Age Group	Below 30 years	28	28
	31–40 years	44	44
	Above 40 years	28	28
Designation	Clerical Staff	40	40
	Officers	42	42
	Managers	18	18

According to the table, the majority of the respondents are male (62%), and the majority of employees belong to the age bracket of 31–40 years (44%), which reflects a workforce that is generally youthful and energetic. Officers and clerical workers collectively make up 82% of the respondents, which ensures that there is enough representation across critical operating levels in private sector banks.



Figure

1: Demographic profile and employee performance level

Source: Primary data collected through a structured questionnaire from 100 employees of private sector banks, 2025. Compiled and analyzed by the researcher.

Figure 1 presents a composite view of respondents' demographic characteristics and perceived employee performance in private sector banks. It visually summarizes gender, age, designation, and performance levels, enabling clear comparison across different groups and improving clarity while reducing redundancy.

Table 2: Level of Employee Performance

Performance Level	Number of Respondents	Percentage (%)
High	46	46
Moderate	38	38
Low	16	16
Total	100	100

According to the data, 46 percent of workers believe that their performance is in the high range, while 38 percent claim that their performance is in the moderate range. There are just sixteen percent of responders that are considered to have low performance. The fact that this is the case indicates that the general performance level of workers working in private sector banks is adequate; yet, there is still room for development through the implementation of improved incentive and support measures.

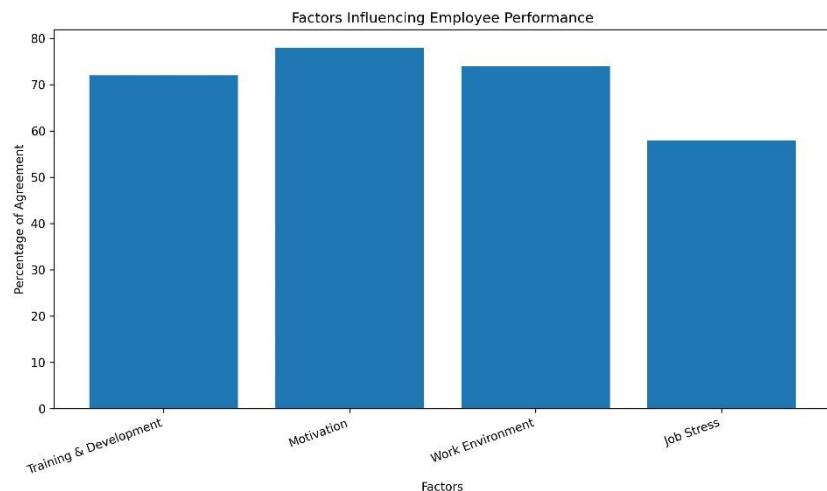


Figure 2 :

Factors influencing employee performance

Source: Primary data obtained from survey responses of 100 employees of private sector banks using a structured questionnaire, 2025. Data compiled and analyzed by the researcher

The following is a consolidated picture of the primary elements that influence employee performance in private sector banks, which can be seen in Figure 2. The level of agreement among respondents is highest with regard to motivation, followed by the amount of agreement with regard to work environment and training and development. There is a much lower level of agreement about job stress, which indicates that it has a detrimental effect on performance. A comprehensive knowledge of the factors that are most important in determining employee performance is provided by the integrated graphical depiction, which also improves clarity by lowering the amount of graphical redundancy.

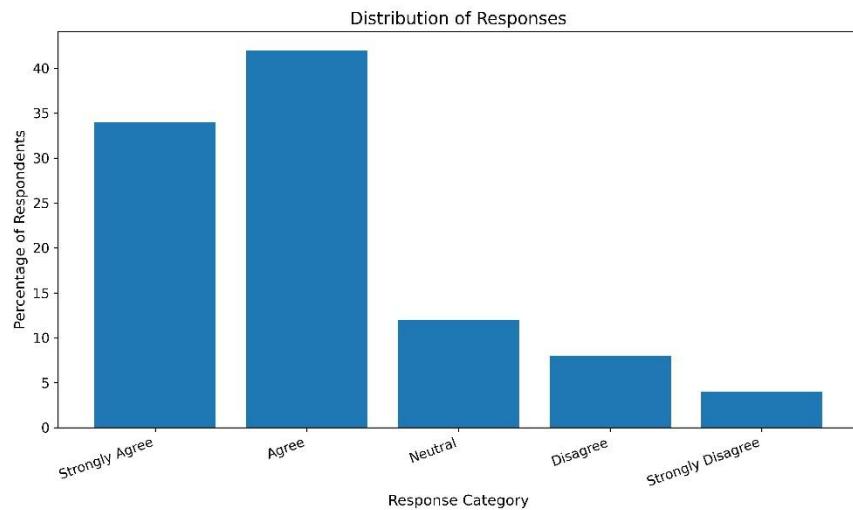


Figure 3: Impact of training and development on employee performance

Source: *Field survey conducted among employees of private sector banks (Primary data), 2025*

It is estimated that around 76% of individuals who took part in the poll are either in agreement or extremely in agreement with the statement that training and development programs have a positive influence on their performance while they are on the job. In the banking business of the private sector, this highlights the significant role that continuous skill development has in enhancing the capabilities of staff members in terms of efficiency, flexibility, and service quality.

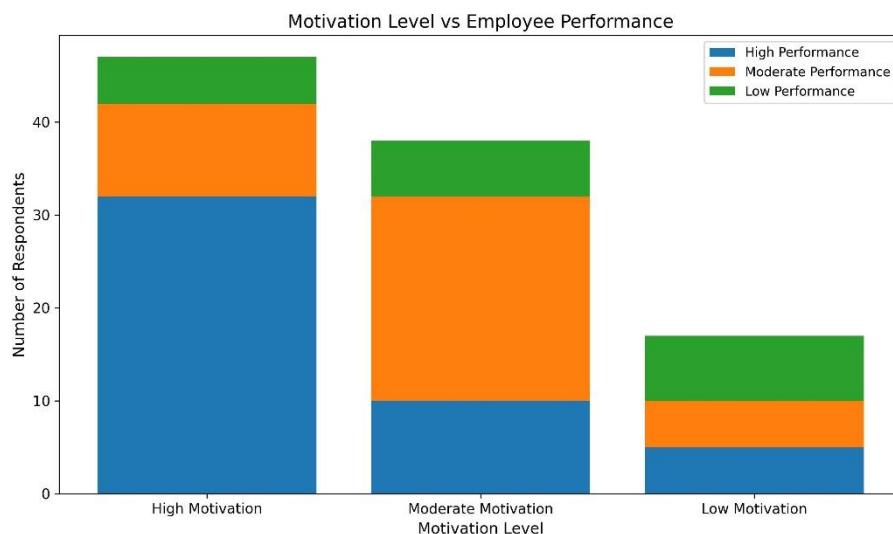


Figure 4: Relationship between motivation and employee performance

Source: *Primary data obtained from survey responses of private sector bank employees, compiled by the researcher, 2025*

The data shown in the table plainly demonstrates that there is a favorable connection between motivation and employee performance. The majority of the time, employees who have high levels of motivation display high levels of performance, whereas employees who have low levels of motivation are more likely

to demonstrate poor levels of performance. Consequently, this provides substantial support for the theory that motivation has a considerable effect on the performance of employees working in private sector banks.

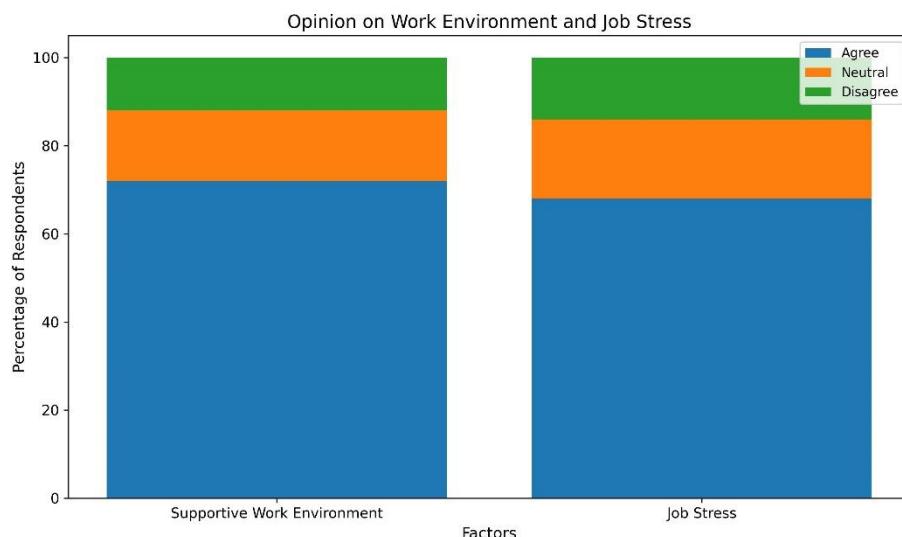


Figure 5: Impact of work environment and job stress on performance

Source: Author's computation based on primary data collected through a structured questionnaire, 2025.

According to the findings, 72 percent of respondents are of the opinion that a supportive work environment improves performance, while 68 percent are of the opinion that workplace stress has a negative impact on employee productivity. These findings highlight the significance of organizational support systems and stress management measures for the purpose of maintaining high levels of employee performance.

Conclusion

In the private banking sector of Thiruvarur District, employee performance plays a vital role in determining both organizational success and customer satisfaction. This study reveals that intrinsic and extrinsic factors—such as motivation, skill development, work environment, training opportunities, technology adaptation, and the effectiveness of performance appraisal systems—significantly influence employee productivity, efficiency, and engagement. Challenges such as unclear roles, excessive workload, and lack of recognition can adversely affect performance and job satisfaction. To sustain high levels of employee morale and motivation, banks in Thiruvarur District must implement transparent and fair performance evaluation systems, linked to measurable outcomes, alongside effective incentive mechanisms. Promoting a positive corporate culture, encouraging continuous learning, and providing opportunities for professional growth are essential strategies for improving long-term employee performance. Overall, the performance of private sector bank employees in Thiruvarur District is a key indicator of both individual and organizational success. By focusing systematically on performance management, motivation, and skill enhancement, bank management can enhance service quality, maximize staff potential, and maintain a competitive advantage in the dynamic banking environment of Thiruvarur.

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