# FACTORS INFLUENCING THE PERFORMANCE APPRAISAL SYSTEM IN SELECTED PRIVATE SECTOR BANKS IN ERODE

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## ABSTRACT

Performance appraisal system is concerned with formally assessing someone's work events and providing feedback. It is a process of systematically assessing performance and offering feedback upon which performance adjustments can be made. Performance appraisals are use in organizations, companies, banks etc. mostly for managerial purpose, such as making promotions and formative salaries, incentives and bonuses. It guides the employees regarding the banks goals and objectives.  Hence, effective performance appraisal system may help to minimize numerous problems within the private banks. So, the researcher has aimed to examine the factors influencing the performance appraisal system in selected private sector banks in Erode. For the purpose, the researcher has selected the 80 employees of private banks by using purposive sampling method. The researcher has gathered their opinions through a well-structured questionnaire that has used to collect demographic and working profile and factor influencing performance appraisal system with using Likert's 5 point scaling technique. The statistical tools such as Percentage analysis, Mean score analysis, Standard deviation, Anova analysis and Henry Garrett Ranking Techniques were employed to analyse the collected sample data. It is found from the results that most of the respondents opined that main purpose of practicing performance appraisal system as 'to review performance' and 'to determine payment and rewards'.

**Keywords:**    Performance Appraisal System, Private Bank, Promotion, Payment and Rewards.

## 1.    Introduction

The Banking sector in India has always been one of the most favored opportunities of employment. Economy of a country can develop only when it has a sound and effective banking system. Consequently banking system of India should not only be annoyance free but it should be able to meet new challenges stood by technology and other external or internal factors. People are the most valuable assets whether it is public sector or private sector and there is only a need to manage them. This can be done only by appraising their performance from time to time. Performance appraisal system is a systematic and objective way of judging the relative worth of ability of an employee in

1

performing employee's task. It is a management tool which is helpful in motivating and effectively utilizing bank employees. Assessment of human potential is difficult, no matter how well planned and assumes the performance planning and appraisal system is. It helps to identify those who are performing their assigned tasks well and those who are not and the reasons for such performance.

Performance appraisal system is a method of evaluating the job performance of an employee. It is an ongoing process of obtaining, researching, analysing and recording information about the worth of an employee. Performance appraisals, also called annual reviews, evaluate an employee's skills, achievements and growth, or lack thereof. Organizations use performance appraisals to give employees valuable feedback on their work and to justify pay increases and bonuses, as well as termination decisions. Also, job satisfaction is the degree to which persons feel positively or negatively about their jobs. It is an attitude or emotional response to effort task as well as to the physical and social conditions of the bank. Job satisfaction is the end feeling of a person after performing a task. It denotes a positive emotional state. Hence Job satisfaction and performance appraisal are essential for professional growth of employees and to increase the productivity of a bank.

## 2. Reviews of literature

The author Yadav (2014) revealed that private sector bank employees were more satisfied with the performance appraisal system of their bank. Further, they concluded that as age increased, employees got accustomed to bank practices so their satisfaction level also increased with performance appraisal system. According to Kalra (2017) indicated that performance management system was an important tool in the management of human resources, which facilitated overall organizational effectiveness by defining performance tasks and goals, by providing avenues for the quality of informal and formal feedback, appraisal participation and grievance redressal mechanism, etc. In case of Tyagi (2019) found that performance had been evaluated once in a year in public sector banks on the contrary private banks experienced high growth in sales and therefore they set the strategies which were related with customer satisfaction, external recruitment etc. Also, they stated that most of the employees did not have proper knowledge regarding the existing performance appraisal system and the factors or areas of the work they need to give emphasis. The results from Mahalawat and Sharma (2012) indicated that private sector bank employees perceived appraisal factors setting performance expectations, rater's confidence, clarifying expectations, accuracy of rating, providing feedback, explaining rating decisions, and seeking appeal to be fairer as compared to public sector bank employees. Likewise, the private bank employees were more satisfied with their appraisal system as compared to the public sector bank employees.

In view of Karim et al. (2015) observed that positive sign regarding overall performance level of employees of the National Bank Limited. Further, performance appraisal of bank officers became an important issue in such situation that had to be taken care of in order to achieve ultimate goals of the banking sector in Bangladesh. From the results of Ankita Sharma (2018) concluded that views of male employees and female

2

employees were almost equal in maximum factors of performance appraisal. Moreover, different age group employees were having different views on almost all factors of performance appraisal. According to Chowdary (2013) explored that most of the respondents opined that the performance appraisal policy of the banks was good and circular was the main mode of sharing of performance appraisal in both public and private sector banks. Also, the majority of the respondents from both public and private banks opined that the performance appraisal formats were reviewed every year. The researchers Shrivastava and Rai (2012) determined that performance appraisal was an analysis of employee's recent successes and failures, personal strengths and weaknesses, and suitability for promotion or further training. Also, performance appraisal usually reviewed past behavior and so provided an opportunity to reflect on past performance of the bank employees. Furthermore, performance appraisal was often the central pillar of performance management in the bank to keep the motivation of the employees high.

## 3.      Statement of the Problem

The performance appraisal is the process of assessing employee performance by way of comparing present performance with already established efforts which have been already connected to employees, subsequently providing feedback to employees about their performance level for the purpose of improving their performance as needed by the bank. The performance appraisal system is vital for professional growth of employees and to increase the productivity of a bank. A well-designed performance appraisal system also can encourage individuals to work together as a team. In addition, effective performance appraisal system may help to minimize various kinds of problems within the private banks.  So, this research has been made to examine the factors influencing the performance appraisal system in selected private sector banks in Erode.

## 4.      Objectives of the Study

- To study the employees' demographic and working profile in selected private banks in Erode.
- To examine the factors influencing performance appraisal system in the study area.

## 5.      Hypothesis of the Study

- There is no significant mean difference between the different age categories of the employees towards performance appraisal system.
- There is no significant mean difference between the male and female employees towards performance appraisal system.
- There is no significant mean difference between the different educational categories of the employees towards performance appraisal system.
- There is no significant mean difference between the different annual income categories of the employees towards performance appraisal system.
- There is no significant mean difference between the different working periods of the employees towards performance appraisal system.

3

- There is no significant mean difference between the clerk and assistant managers towards performance appraisal system.
- There is no significant mean difference between the various number of promotions received by the employees towards performance appraisal system.

## 6.     Research Methods

The research is mainly based on descriptive research. So, the researcher has aimed to collect the present information or immediate survey about the factors influencing the performance appraisal system in selected private sector banks like HDFC Bank and ICICI Bank in Erode. For examining the performance appraisal system, around 80 employees had been selected by using random sampling method. For gathering the primary data, the researcher has framed a well-structured questionnaire that inclusive of demographic and working profile and factors influencing performance appraisal system in selected private banks. The collected sample data were formed into tables and analysed by using the statistical techniques such as percentage analysis, mean score analysis, Standard Deviation, Anova Analysis and Henry Garrett Ranking Technique. The calculated results are discussed in the following table.

## 7.     Results and Discussion

This section has separated into two heads for ease of analysis and shows the objectives of this research. In the first section, the researcher has discussed about the demographic and working profile of the private sector banking employees like variables age, gender, educational qualification, annual income, period of working, designation and number of promotions received are selected for this study. In the second section, the researcher has given the details of factors influencing performance appraisal system. In this section, the researcher has clearly discussed with the factors influencing performance appraisal system among employees in selected private banks. These two sections are discussed in the following tables.

### Section 1 : Demographic and Working Profile

The following table shows the demographic and working profile of the respondents.

**Table 1: Age of the Respondents**

| S.No. | Age | No. of Respondents | Percentage |
|-------|-----|--------------------|------------|
| 1. | Upto 30 Years | 21 | 26.3 |
| 2. | 31-40 Years | 34 | 42.5 |
| 3. | 41-50 Years | 17 | 21.2 |
| 4. | Above 50 Years | 8 | 10.0 |
| | **Total** | **80** | **100.0** |

It is indicated from the above analysis that 26.3 percent of the respondents belong

4

to upto 30 years, 42.5 percent of the respondents belong to 31-40 years, 21.2 percent of the respondents belong to 41-50 years and 10.0 percent of the respondents belong to above 50 years.
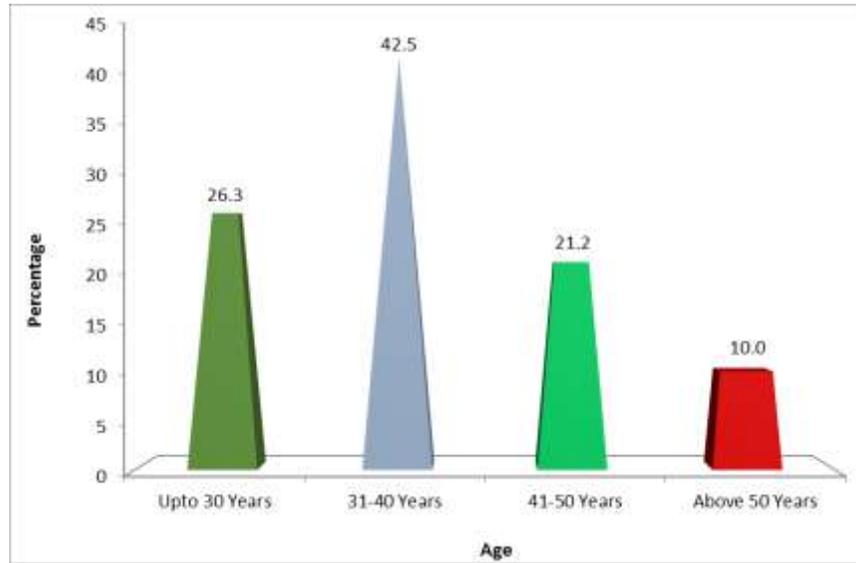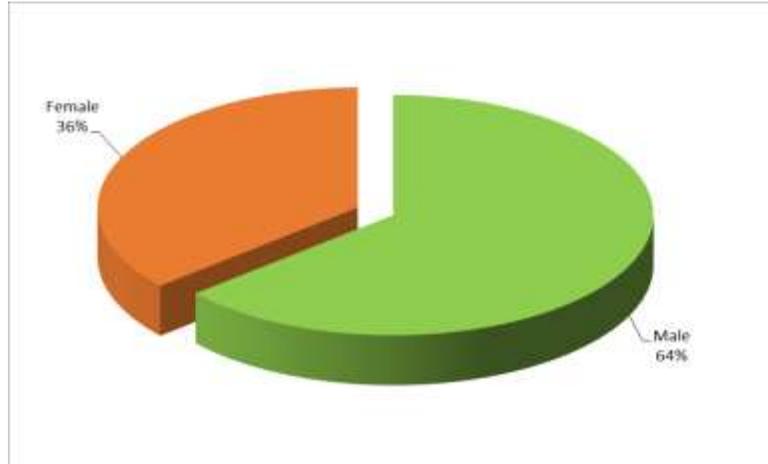
**Chart 1: Age of the Respondents**



**Table 2: Gender of the Respondents**

| S.No. | Gender | No. of Respondents | Percentage |
|-------|--------|--------------------|------------|
| 1. | Male | 51 | 63.7 |
| 2. | Female | 29 | 36.3 |
| | **Total** | **80** | **100.0** |

It is observed from the above analysis that 63.7 percent of the respondents are male and 36.3 percent of the respondents are female.

5

**Chart 2: Gender of the Respondents**



**Table 3: Educational Qualification of the Respondents**

| S.No. | Educational Qualification | No. of Respondents | Percentage |
|-------|--------------------------|--------------------|------------|
| 1. | Under Graduation | 13 | 16.3 |
| 2. | Post Graduation | 39 | 48.7 |
| 3. | Professional | 28 | 35.0 |
| | **Total** | **80** | **100.0** |

It is inferred from the analysis that 16.3 percent of the respondents are having under graduate degree, 48.7 percent of the respondents qualified with post-graduation and 35.0 percent of the respondents are having professional qualifications.

6

**Chart 3: Educational Qualification of the Respondents**
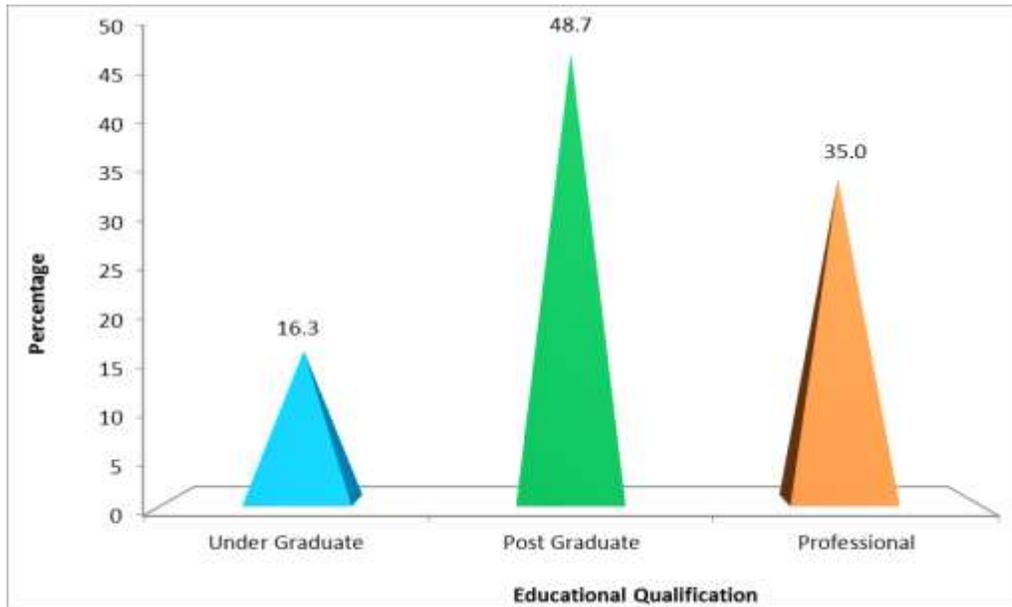


**Table 4: Annual Income of the Respondents**

| S.No. | Annual Income | No. of Respondents | Percentage |
|-------|--------------|--------------------|------------|
| 1. | Upto Rs.3 Lakhs | 15 | 18.8 |
| 2. | Rs.3.1 Lakhs- 4 Lakhs | 36 | 45.0 |
| 3. | Above Rs.4 Lakhs | 29 | 36.2 |
| | **Total** | **80** | **100.0** |

It is surmised from the above analysis that 18.8 percent of the respondents are getting upto Rs.3 lakhs as their annual income, 45.0 percent of the respondents are attaining Rs.3.1 lakhs – Rs.4 lakhs and 36.2 percent of the respondents are achieving above Rs.4 lakhs as their annual income.
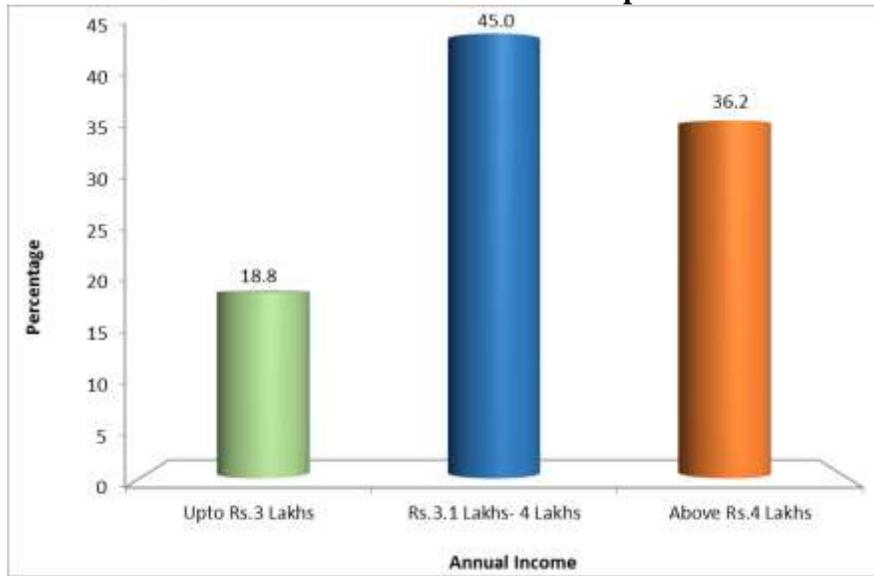
7

**Chart 4: Annual Income of the Respondents**



**Table 5: Period of Working of the respondents**

| S.No. | Period of Working | No. of Respondents | Percentage |
|:---:|:---|:---:|:---:|
| 1. | Upto 5 Years | 21 | 26.3 |
| 2. | 6-10 Years | 41 | 51.2 |
| 3. | Above 10 Years | 18 | 22.5 |
| | **Total** | **80** | **100.0** |

It is revealed from the above analysis that 26.3 percent of the respondents are working upto 5 years in the bank, 51.2 percent of the respondents are performing for 6-10 years and 22.5 percent of the respondents are working for above 10 years.
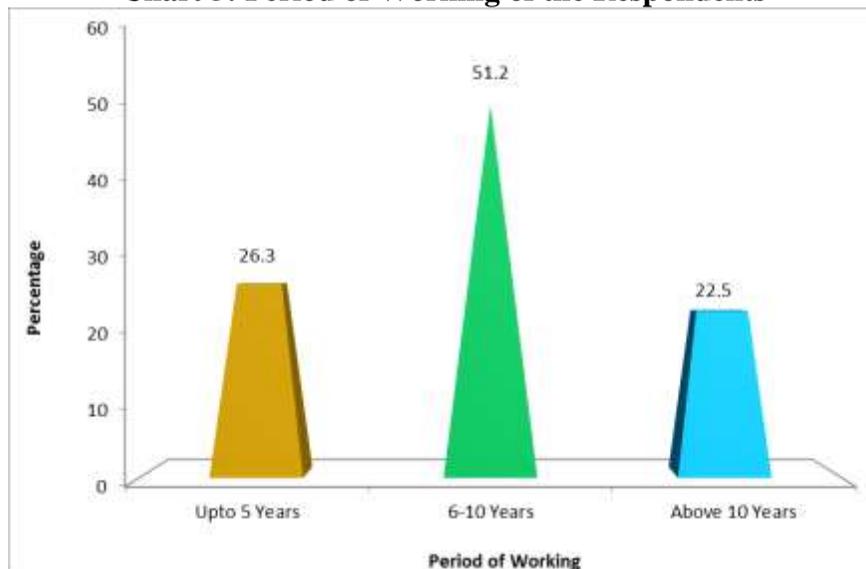
**Chart 5: Period of Working of the Respondents**



8

**Table 6: Designation of the respondents**

| S.No. | Designation | No. of Respondents | Percentage |
|---|---|---|---|
| 1. | Clerk | 51 | 63.8 |
| 2. | Assistant Manager | 29 | 36.2 |
| | **Total** | **80** | **100.0** |

It is showed from the above analysis that 63.8 percent of the respondents are working as clerks and 36.2 percent of the respondents are performing as assistant managers.

**Chart 6: Designation of the Respondents**
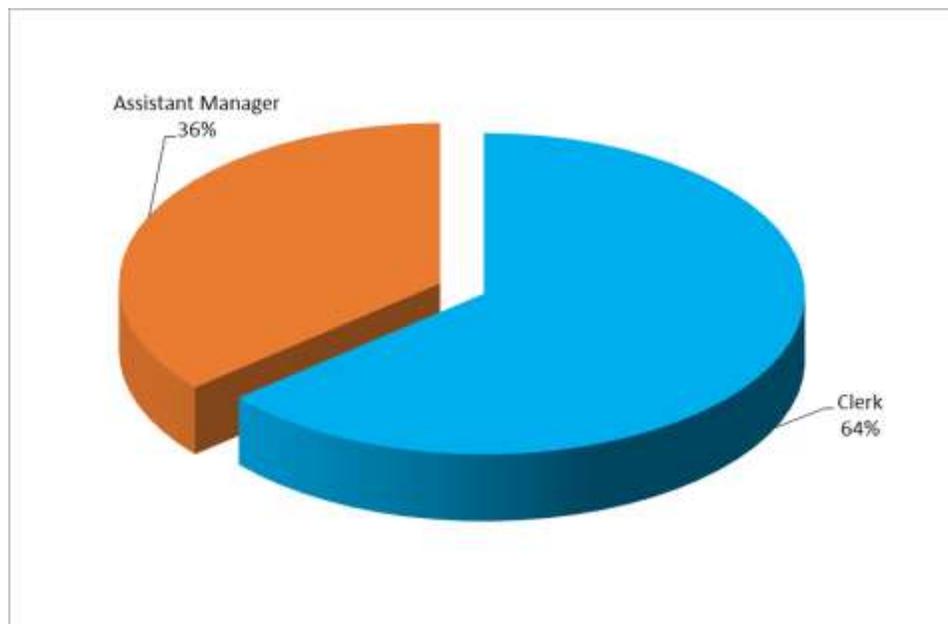


**Table 7: Number of Promotions Received**

| S.No. | Number of Promotions Received | No. of Respondents | Percentage |
|---|---|---|---|
| 1. | Not promoted | 12 | 15.0 |
| 2. | 1 | 25 | 31.3 |
| 3. | 2 | 20 | 25.0 |
| 4. | 3 | 14 | 17.5 |
| 5. | More than 3 | 9 | 11.2 |
| | **Total** | **80** | **100.0** |

It is divulged from the above analysis that 15.0 percent of the respondents are not promoted, 31.3 percent of the respondents have received 1 promotion, 25.0 percent of the respondents have received 2 promotions, 17.5 percent of the respondents have received 3 promotions and 11.2 percent of the respondents have above 4 promotions in their bank.

9

**Chart 7: Number of Promotions Received**
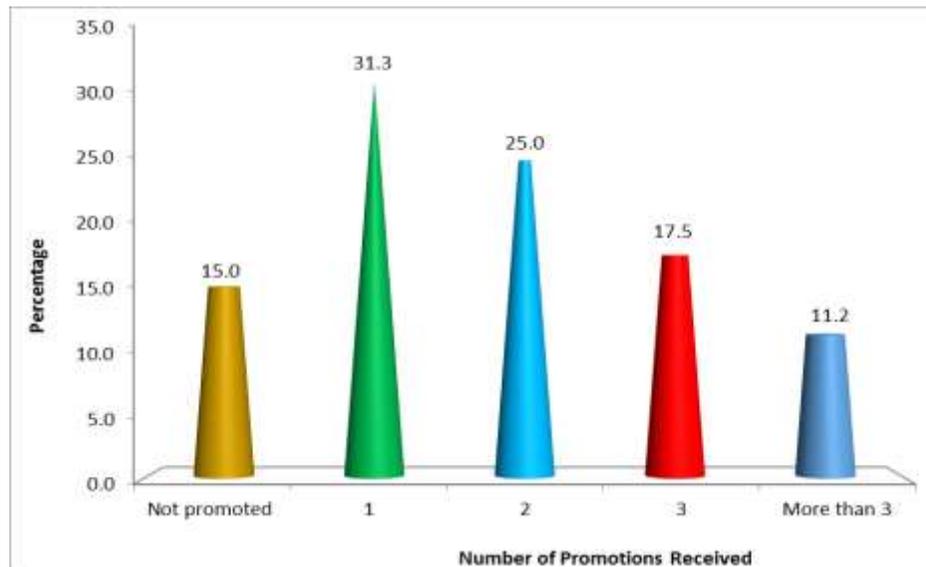


### Section 2 : Performance Appraisal System

In this section, the researcher has discussed about the performance appraisal system among the employees in selected private banks. For the purpose, ten statements have been framed with 5 point Likert's scaling method for examining the performance appraisal system. The mean and SD of the statements are given in the following table.

**Table 8: Performance Appraisal System**

| No. | Performance Appraisal System | Mean | SD |
|---|---|---|---|
| 1. | Performance Goals are clearly defined in the appraisal process in bank | 3.66 | 1.25 |
| 2. | Receive specific and accurate feedback from bank manager on past performance | 3.74 | 1.33 |
| 3. | Performance Reviews provide with the opportunity to set personal goals | 3.41 | 1.32 |
| 4. | Feel more motivated after performance appraisal done by the bank management | 3.87 | 1.23 |
| 5. | Performance Review improves job performance | 3.10 | 1.29 |
| 6. | It improves the relationship with bank manager | 3.60 | 1.06 |
| 7. | Performance appraisal makes better understand what should be doing. | 3.43 | 1.29 |
| 8. | The Performance Appraisal process supports bank's strategy | 3.70 | 1.35 |
| 9. | Feel that the time spent on Performance appraisal is well worthwhile | 3.73 | 1.28 |
| 10. | Promotion is purely based on Performance Appraisal | 3.24 | 1.23 |

10

It is examined from the above analysis that among the ten categories of performance appraisal system, feel more motivated after performance appraisal done by the bank management with the mean score of 3.87 and followed by receive specific and accurate feedback from bank manager on past performance with the mean score of 3.74.

**Relationship between Age and Performance Appraisal System**

$H_0$:     There is no significant mean difference between the different age categories of the employees towards performance appraisal system.

**Table 9: Age and Performance Appraisal System**

|  | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Between Groups | 2.696 | 3 | 0.899 | 3.994 | 0.011** |
| Within Groups | 17.103 | 76 | 0.225 | | |
| Total | 19.800 | 79 | | | |

**Note: ** – Significant at 5% level**

It is confirmed that the null hypothesis is rejected for the reason of 'p' value is lesser than 0.05. So, it is found that all the employees are not influenced equally the performance appraisal system with respect to their age.

**Relationship between Gender and Performance Appraisal System**

$H_0$:     There is no significant mean difference between the male and female employees towards performance appraisal system.

**Table 10: Gender and Performance Appraisal System**

|  | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Between Groups | 0.832 | 1 | 0.832 | 3.422 | 0.068[NS] |
| Within Groups | 18.967 | 78 | 0.243 | | |
| Total | 19.799 | 79 | | | |

**Note: NS – Not Significant**

It is showed that the null hypothesis is accepted for the reason of 'p' value is greater than 0.05. So, it is found that all the employees are influenced equally the performance appraisal system with respect to their gender.

**Relationship between Educational Qualification and Performance Appraisal System**

$H_0$:     There is no significant mean difference between the different educational categories of the employees towards performance appraisal system.

11

### Table 11: Educational Qualification and Performance Appraisal System

| | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Between Groups | 0.780 | 2 | 0.390 | 1.579 | 0.213[NS] |
| Within Groups | 19.019 | 77 | 0.247 | | |
| Total | 19.800 | 79 | | | |

**Note:** NS – Not Significant

It is explored that the null hypothesis is accepted for the reason of 'p' value is greater than 0.05. So, it is found that all the employees are influenced equally the performance appraisal system with respect to their educational qualification.

**Relationship between Annual Income and Performance Appraisal System**

$H_0$:     There is no significant mean difference between the different annual income categories of the employees towards performance appraisal system.

### Table 12: Annual Income and Performance Appraisal System

| | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Between Groups | 1.058 | 2 | 0.529 | 2.173 | 0.121[NS] |
| Within Groups | 18.742 | 77 | 0.243 | | |
| Total | 19.800 | 79 | | | |

**Note: *** – Significant at 1% level

It is explored that the null hypothesis is accepted for the reason of 'p' value is greater than 0.05. So, it is found that all the employees are influenced equally the performance appraisal system with respect to their annual income.

**Relationship between Period of Working and Performance Appraisal System**

$H_0$:     There is no significant mean difference between the different working periods of the employees towards performance appraisal system.

### Table 13: Period of Working and Performance Appraisal System

| | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Between Groups | 3.271 | 2 | 1.636 | 7.621 | 0.001* |
| Within Groups | 16.528 | 77 | 0.215 | | |
| Total | 19.800 | 79 | | | |

**Note: *** – Significant at 1% level

It is observed that the null hypothesis is rejected for the reason of 'p' value is lesser than 0.05. So, it is found that all the employees are not influenced equally the

12

performance appraisal system with respect to their period of working.

**Relationship between Designation and Performance Appraisal System**

$H_0$:     There is no significant mean difference between the clerk and assistant managers towards performance appraisal system.

**Table 14:  Designation and Performance Appraisal System**

|  | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Between Groups | 0.191 | 1 | 0.191 | 0.758 | 0.386[NS] |
| Within Groups | 19.609 | 78 | 0.251 | | |
| Total | 19.800 | 79 | | | |

**Note: NS** – Not Significant

It is inferred that the null hypothesis is accepted for the reason of 'p' value is greater than 0.05. So, it is found that all the employees are influenced equally the performance appraisal system with respect to their designation.

**Relationship between Number of Promotions Received and Performance Appraisal System**

$H_0$:     There is no significant mean difference between the various number of promotions received by the employees towards performance appraisal system.

**Table 15:  Number of Promotions Received and Performance Appraisal System**

|  | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Between Groups | 7.330 | 4 | 1.833 | 11.023 | 0.000* |
| Within Groups | 12.469 | 75 | 0.166 | | |
| Total | 19.800 | 79 | | | |

**Note: \*** – Significant at 1% level

It is concluded that the null hypothesis is rejected for the reason of 'p' value is lesser than 0.05. So, it is found that all the employees are not influenced equally the performance appraisal system with respect to their number of promotions received.

**HENRY GARRETT RANKING TECHNIQUE**

**PURPOSE OF PRACTICING PERFORMANCE APPRAISAL SYSTEM**

An attempt has been made to know the purpose of practicing performance appraisal system of the respondents. For the purpose of this study, it has been classified into six categories. To identify the most important purpose, Henry Garrett Ranking Technique was employed and the details of ranking the purpose of practicing

13

performance appraisal system are shown in the following table.

**Table 16: Purpose of Practicing Performance Appraisal System**

| No. | Purpose | Total score | Mean score | Rank |
|-----|---------|-------------|------------|------|
| 1 | To determine training and development needs | 3826 | 47.8 | IV |
| 2 | To determine upgrading and promotion | 3815 | 47.7 | V |
| 3 | To determine payment and rewards | 4080 | 51.0 | II |
| 4 | To review performance | 4551 | 56.9 | I |
| 5 | To set targets for future performance | 4059 | 50.7 | III |
| 6 | To provide basis for disciplinary actions | 3669 | 45.9 | VI |

It is examined from the above table that major purpose of practicing performance appraisal system as 'to review performance' which is ranked first with the Garrett score of 4551 points. It is followed by the second and third ranks are assigned to 'to determine payment and rewards' and 'to set targets for future performance' with the Garrett scores of 4080 and 4059 points respectively. The fourth and fifth ranks are assigned to 'to determine training and development needs' and 'to determine upgrading and promotion' with the Garrett scores of 3826 and 3815 points respectively. The last rank assigned to 'to provide basis for disciplinary actions' with the Garrett scores of 3669 points. It is found from the analysis that majority of the respondents opined that main purpose of practicing performance appraisal system as 'to review performance' and 'to determine payment and rewards'.

## 8.    Findings

- It is obtained from the analysis that the majority (42.5%) of the respondents belong to age group of 31-40 years.
- From the analysis, it is found that the majority (63.7%) of the respondents are male.
- It is inferred from the analysis that the majority (48.7%) of the respondents qualified college level.
- It is determined from the analysis that the majority (45.0%) of the respondents are getting Rs.3.1 lakhs – Rs.4 lakhs as their annual income.
- It is cleared from the analysis that the majority (51.2%) of the respondents are working for 6-10 years in the bank.
- It is observed from the analysis that the majority (63.8%) of the respondents are working as clerks.
- It is showed from the analysis that the majority (31.3%) of the respondents have received 1 promotion.
- It is identified from the analysis that feel more motivated after performance appraisal done by the bank management with the mean score of 3.74 among the ten categories of performance appraisal system.
- It is inferred that all the employees are not influenced equally the performance appraisal system with respect to their age.

14

- It is examined that all the employees are influenced equally the performance appraisal system with respect to their gender.
- It is determined that all the employees are influenced equally the performance appraisal system with respect to their educational qualification.
- It is explored that all the employees are influenced equally the performance appraisal system with respect to their annual income.
- It is found that all the employees are not influenced equally the performance appraisal system with respect to their period of working.
- It is indicated that all the employees are influenced equally the performance appraisal system with respect to their designation.
- It is concluded that all the employees are not influenced equally the performance appraisal system with respect to their number of promotions received.
- It is noted from the analysis that most of the respondents opined that main purpose of practicing performance appraisal system as 'to review performance' and 'to determine payment and rewards'.

## 9.    Suggestions

- Performance management system should be planned and executed in such a way that the purpose of attaining the employee productivity and development of the bank.
- Parameters for performance appraisal should be dissimilar for different levels because every level requires different knowledge, skills and abilities. So, the banking management may offer regular training to the low and middle level skilled employees that leads to increase their productivity also.
- The bank employees should be given emphasis due to most of the employees do not have appropriate information regarding the existing performance appraisal system and the factors or areas of the work.
- Hence, appraisers should have particular familiarity of appraise so that reward or penalty for the concerned employee can be decided.
- Performance management system should be understandable and it should meet the standard system whenever implementing it. Additionally, evaluation during implementation should be applicable and specific.

## 10.    Conclusion

This study aimed to analyse the factors influencing the performance appraisal system in selected private sector banks in Erode. Performance appraisal is an essential part of private sector banks. Properly established and realized performance appraisal can help an organization achieve its goals by developing productive employees. Managers or appraisers of the private banks should follow the fairness policy while appraising the performance of their juniors. The patterns and policies of private banks determine the employees' performance appraisal system. This research found that all the employees are not influenced equally the performance appraisal system with respect to their age, period of working and number of promotions received. Hence, they concluded that private banks must make effective use of performance appraisal system for identifying training needs

15

and also as a basis for promotions.

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16