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AN ASSESSMENT OF ORGANIZATIONAL EFFECTIVENESS IN PRIVATE SECTOR BANKS, TAMILNADU

T. Rajeswari , T. Nachimuthu And N. Mallika

Abstract: One of the key factors of any organization is its employees so the employees must be given much care regarding the quality of work life so that both the employees as well as the organization would attain their goals. The present study is focussed on how the quality of work life is influencing the effectiveness of the organization. Performance of the employees may be measured through which the organizational effectiveness could be measured. Quality of Work Life (QWL) refers to a process by which an organization responds to employee needs by developing mechanisms to allow them to share fully in making the decisions that design their lives at work. "QWL refers to the level of satisfaction, motivation, involvement and commitment individuals experience with respect to their lives at work.

Key words: Quality of Work Life, Organizational Effectiveness

INTRODUCTION:

Indian banking industry, the backbone of the country's economy, has always played a key role in preventing the economic catastrophe from reaching a terrible volume in the country. It has achieved enormous appreciation for its strength, particularly in the wake of the worldwide economic disasters, which pressed its worldwide counterparts to the edge of fall down. The Indian banking industry is measured as a flourishing and the secure in the banking world. The country's economy growth rate by over 9 percent since last several years and that has made it regarded as the next economic power in the world. Our banking industry is a mixture of public, private and foreign ownerships. The major dominance of commercial banks can be easily found in Indian banking, although the co-operative and regional rural banks have little business segment. The Indian banking sector has two kinds of scheduled banks i.e. scheduled commercial banks and scheduled co-operative banks. Under the first category of scheduled banks, four types of entities have found based on their establishments

and legal obligations. They are:

- i) Public banks (28)3,
- ii) Private Banks (25),
- iii) Foreign Banks working in India (29) and
- iv) Regional Rural Banks (91)

The second category of scheduled cooperative banks consists of:

- i) Scheduled Urban Co-operative banks (55) and
- ii) Scheduled State Co-operative Banks (16)

Under public & private sector, banks are more clearly defined according to nationalization and

privatization. The banks under public banks are Nationalized Banks (20) and State Banks of India (with its associates, the number is come to 8). Under Private Bank category, banks are divided into two types i.e., Old private banks (17) and New-private banks (8). At the outset, Quality of work life is one of the comprehensive programmes designated to create a sense of fulfillment in the minds of the employees and contributes toward greater involvement, improving productivity and overall effectiveness of the organization. In the service sector, banking industry is the major player which involves public for mobilizing funds but also the secured place for the public to keep their wealth safe. Maintaining good quality of work in banking industry is of great relevance which may construe the overall quality of work life of service Sector.

QWL is defined as the favorable condition and environment of employees' benefit, employees' welfare and management attitude towards operational workers as well as employees in general (Islam and Siengthai 2009). To achieve the quality of work life, regular effort are required by the organizations which offer the employees more opportunities for their job effectiveness and collaboration on the overall effectiveness. Therefore, every organization with optional and influential effectiveness is looking for the ways to cause the employees to reach to a degree of ability that apply their own ability and intelligence which can be accomplished through appropriate QWL. QWL includes all the measurements which are taken for the preservation of employee's body and soul, and brings about their satisfaction and gratitude. QWL is a complex issue, and is a combination of job environment and personally overall assessment process of job variable. Eduard and et al interpret QWL as a set of real-life conditions in organization and believe that QWL particularly represents the employee's

attitudes and feelings of their job. The QWL mission is considerate to be the creation of job satisfaction for employees and assistance to organization in the selection.

QWL is an approach which justifies the adoption and procedures according to the improvement of general conditions of work environment. These policies cause the job to be designed in a way that reduces its monotony. QWL is a philosophy, a set of principles, which holds that people are the most important resource in the organization as they are trustworthy, responsible and capable of making valuable contribution and they should be treated with dignity and respect. QWL consists of opportunities for active involvement in group working arrangements or problem solving that are of mutual benefit to employees or employers, based on labour management cooperation.

People also conceive of QWL as a set of methods, such as autonomous work groups, job enrichment and high-involvement aimed at boosting the satisfaction and productivity of workers. Both employers and employees now better appreciate the importance of the Quality of work life in an organization. Quality of work life is important to organizational performance. Quality of work life is an important factor that affects motivation at work. Quality of work life programs has two objectives: to enhance the productivity and the satisfaction of employees. Quality of work life is the quality of the content of relationship between employees and their total working environment with human dimensions added to the usual technical and economic ones. Glassier thinks that quality of work life implies job security, good working conditions, adequate and fair compensation, more even than equal employment opportunity all together.

The relationship between effectiveness and QWL is a mutual one, namely that improving QWL and emphasizing tangible factors such as salary, accommodations, job security and the like provide peace of mind and comfort of imagination for the employees of any organization to a higher extent, this results in the enhancement of workforce effectiveness. On the other hand, effectiveness in enhancement creates a feeling of achievement, usefulness, and effectiveness in work environment (which is itself one of the human needs) in the individual which leads to enhancement of QWL. Therefore, it can be said that the relationship between effectiveness and QWL is a mutual, interactive and progressive relationship. Quality of work life tries to satisfy the needs of jobs which have become increasingly alienated. Quality of work life is responsible for the organizational development towards low levels of organization hierarchy (Harvey and Brown, 1998, p. 62).

Organizations can make their staff committed to the organization by satisfying their essential needs, establishing mutual trust, and creating an appropriate organizational culture. Quality of work life (QWL) is a philosophy, a set of principles, which holds that people are the most important resource in the organization as they are trustworthy, responsible and capable of making valuable contribution and they should be treated with dignity and respect (Straw and Heckscher 1984). QWL encompasses mode of wages payment, working conditions, working time, health hazards issue, financial and non-financial benefits and management

behavior towards employees (Islam and Siengthai 2009). According to Gadon (1984), QWL programs have two objectives: (a) to enhance productivity and (b) to increase the satisfaction of employees. Thus QWL provides healthier, satisfied and productive employees, which in turn provides efficient and profitable organization (Sadique 2003). The reason behind choosing banking sector for this study is that it plays an important role in our economy. QWL is a process of work organization which enables its members at all levels to participate actively and effectively in shaping the organization's environment, methods and outcome.

Organizational effectiveness is the concept of how effective an organization is in achieving the outcomes the organization intends to produce. —Organizational effectiveness is an abstract concept and is basically impossible to measure. Instead of measuring organizational effectiveness, the organization determines proxy measures which will be used to represent effectiveness. We may include such things as efficiency of management, performance of employees, core competencies, number of people served, types and sizes of population segments served and so on. So we focused on the performance of the employees that to what extent this proxy measure contributes in Organizational effectiveness.

REVIEW OF LITERATURE

Parhizgari et al., (2004) have studied the comparison of measures of internal structures and processes associated with organizational effectiveness in the private and public sectors. The study is based on a sample of 11,352 cases from 28 private and 41 public sector organizations. Nine measures associated with organizational effectiveness are identified and then empirically derived for each sector. These measures are then compared across the two sectors. Following the application of rigorous statistical procedures, the authors conclude that the effectiveness measures applied in both the private and public sectors are significantly different. This study has created some cause for promise in the measurement of OE measures of organizations and some cause for caution. Clearly, there is a need to consider variations arising across the domain of the "effective factors" due to size, industry and time. The GP database does

Rajesh Baggal et al., (2008) have examined that many managers view quality of work life and firm performance as contradictory goals. However, it seems that assuring a high quality of work life is one of the best ways to attract and keep talented staff as well as to achieve better firm performance. The study has been conducted with following objectives of examining the relationship between QWL and satisfaction level of bank employees, to compare QWL of different Public and Private Sector Banks and to suggest various measures to improve QWL in these banks. Quality of Work Life (QWL) is a philosophy, a set of principles, which holds that people are the most important resource in the organization as they are trustworthy, responsible and capable of making valuable contribution and they should be treated with dignity and respect. There are many barriers to overcome, however, in order to shift from a traditional managerial culture based solely on control systems to a democratic managerial culture based on trust and self-

regulation systems and the present study seeks to compare and analyse the QWL in public sector banks and private sector banks. The results are interesting and can be useful for academicians for further studies and bank employees for their career development. Quality of work life represents a concern for the human dimensions of work. From the study conducted it is quite apparent that better QWL persists in public sector banks. In the case of private sector banks the QWL of worker is lower as compared to public sector banks.

Gary Yukl (2008) have explored that the flexible leadership theory explains how top executives and other leaders can influence the financial performance of a business organization. Three key determinants of financial performance are efficiency, adaptation, and human capital. A wide range of leadership behaviours, management programs, structural forms, and external initiatives can be used to influence these performance determinants. Management programs and systems are usually more effective when they are mutually compatible and appropriate for the situation. Effective performance requires a cooperative effort by the multiple leaders in an organization, and they must be flexible and adaptive as the situation changes. The theory provides a way to integrate findings from several different and largely separate literatures.

Sabarirajan et al., (2010) have explored that the Cotton Textile plays a vital role in human life. Textile industries are one of the important industries of India for earning Foreign Exchange and giving employment to lakhs of workers. Because of being a highly labor intensive industry it needs to concentrate more in the area of employee welfare. In this study we selected Salem District in Tamil Nadu, India for identifying various methods and also to identify the effectiveness of the methods. The study shows that 15% of the employees are highly satisfied with their welfare measures. 22 % of the employees are satisfied with their welfare measures. 39 % of the employees are average with their welfare measures. 16% of them are in highly dissatisfied level. welfare measures plays important role in employee satisfaction and it results in improved quality of work life. this study throws light on the impact of welfare measures on QWL among the employees of textile mills in Salem district.

Seyed Mehdi Hosseini (2010) argues that career satisfaction, career achievement and career balance are not only the significant variables to achieve good quality of work life but quality of work life (QWL) or the quality of work system as one of the most interesting methods creating motivation and is a major way to have job enrichment which has its roots in staff and managers' attitude to motivation category that is more attention to fair pay, growth opportunities and continuing promotion improves staff's performance which in turn increases QWL of employees.

Soumendu Biswas (2010) Studies pertaining to human resource management in India reveal a variety of factors that affect employees' attitude towards their job, including their perception of their job environment, or the psychological climate. The present study posits the two attitudinal variables of job satisfaction and job involvement as mediators between psychological climate and employees' turnover intentions and extends it to their impact on

organizational effectiveness. Data collected from 357 managers/executives was subjected to multivariate data analysis. The results established that psychological climate is a statistically significant predictor of Organizational effectiveness and that job satisfaction and job involvement are important mediators in transmitting the influence of the predictor variables to the criterion variables.

Rukmani et al., (2010) have studied that the Leadership has existed for as long as people have interacted, and it is present in all cultures. This study aimed at to know the effect of transformational and transactional leadership style on organizational effectiveness. The researcher used multifactor leadership questionnaire for evaluating leadership style of managers, who are working in public sector organization, Tamil Nadu, India. 300 managers are approached to collect the information. This research addresses, how important is transformational leadership compared to transactional leadership in public sector organization. The researchers analysed the data with help of descriptive statistics and multiple regression analysis. The managers have perceived both transformational and transactional leadership style as important in the public sector organizations, although transformational leadership is considered slightly more important in organizational effectiveness.

Muhammad Ehsan Malik (2011) have examined that Composition of people which formulate independent business identity for some specific purpose is commonly known as organization and getting desired outcome within defined resources is treated as effectiveness. This paper provides an impact of employee's performance and employee's motivation toward organizational effectiveness. We will examine to what extent the role of employee's performance, their motivation and the environment of organization influence organizational effectiveness particularly in telecommunication and banking sector. The study was conducted in four cities of Pakistan: Islamabad, Lahore, Gujranwala, and Faisalabad. Sample size consists upon 103 respondents, who filled the questionnaire. The purpose of the study was causal and researcher interference was minimal. Unit of analysis was individuals and dyads. Study setting was non-contrived and time horizon was cross-sectional. The validity of data was authenticated. After analyzing the data, findings showed that there is a significant relationship among all these factors i.e. employee's performance and motivation toward organizational effectiveness. Results showed that increased employee's performance accelerate organizational effectiveness. As employees get self motivation, the organizational effectiveness moves in a positive way. Moreover this study indicates that the effective organizational environment promotes the effectiveness of the organization. It will discuss the theoretical, managerial implications and dimensions of organizational effectiveness. Hence the topic is highly of research interest in current years. Thus the relationship among all variables is highly complex and should be subject to further research. Organizational effectiveness should be realistic and measurable. Happy employees are more productive rather than productive employees are happier.

Ayesha Tabassum et al., (2011) examined "A Comparative Analysis of Quality of Work Life among the Employees of Local Private and Foreign Commercial Banks in Bangladesh" that about four decades have passed since the phrase "Quality of Work Life (QWL)" was first introduced. But in Bangladesh it is still a new concept to emerge. No initiative was taken to identify whether there is any significant difference among the employees of the local private commercial banks and foreign commercial banks in Bangladesh. Thus the study aims to make a comparative learning of the existing QWL between the employees of the local private and foreign commercial banks through quantitative survey on 50 local and 50 foreign bank's employees. The study reveals that a significant difference exists between the local private and foreign commercial bank's employees perception over QWL and in the following factors of QWL; adequate and fair compensation, work and total life space, opportunity to develop human capacities, flexible work schedule and job assignment, and employee relations. This study provides valuable implications for the banks that have growing interest in ensuring QWL for attracting and retaining quality human resources. The study revealed significant differences in overall QWL and the determinants of QWL i.e. compensation, work and life space, development of human capacities, safe & healthy working environment, flexibility in work schedule and job assignment, and employee relations. So the local private commercial banks should try to eliminate these differences to improve the overall QWL among the employees. Firstly the local private commercial banks should become more conscious in ensuring adequacy and fairness in compensation, as compensation can strongly influence the employee job satisfaction (Kleimen 2005) and it is concluded that the banks should emphasize on developing human capacities by focusing on training programs, skill development programs, and by providing authority and power to the employees.

Meenakshi Gupta et al., (2011) have focussed on the quality of work life for the employees of telecom sector. The aim of the paper is to determine whether and how the quality of work life affects the satisfaction level of employees of telecom employees and the implications of these findings suggest that quality of work life in BSNL can be enhanced by these factors as "Adequate Income & Fair Compensation", "Safe & healthy working conditions", "Opportunities to use & develop human capacity", "Opportunity for career growth", "Social integration in the work force", "Constitutionalism in work organization", "Eminence of Work Life" and "Social relevance of work".

Behnam Talebi et al., (2012) investigated the study entitled "Investigating the Relationship between the Employee's Quality of Work Life (QWL) and Their Effectiveness in Banking" is a research paper based on Walton's QWL model in order to associate between the employee's QWL and their effectiveness in west Azerbaijan banking in Iran. To test the hypotheses, questionnaire including 32 questions was designed. Following the measurement of reliability and validity, the questionnaires were given to the sample. The number of the sample consisted of 120 subject who were selected based on

Cochrane model. To analyse the data, spearman correlation coefficient testing was applied. The obtained results reveal that there is a significant relationship between the variables of salary and benefits, job security healthy and secure work environment, autonomy at work, providing the basis for skills education, and determining the job development direction with the employees effectiveness.

Khawaja Jehanzeb et al., (2012) have examined the Impact of Rewards and Motivation on Job Satisfaction in Banking Sector of Saudi Arabia" impacts of rewards and motivation using perceived amount of rewards on job satisfaction in both public and private banks of Saudi Arabia. In this study 568 employees were participated from both sectors. To conduct the study regression analysis was developed to test the relationship between rewards, motivation and job satisfaction. Results indicate that (1) rewards have positive significance on motivation, (2) motivation is positively related to the job satisfaction (3) rewards have a positive significant effect on job satisfaction and the results are inconsistent with previous studies conducted to analyse the relationship of rewards, motivation and job satisfaction in different contexts. The analysis concluded that the degree of rewards, motivation and job satisfaction of employees has a strong relationship in the banking sector of Saudi Arabia. From different research, it has been found that employees in banking sector give more importance to economic or financial rewards (Karl and Sutton 1998, Houston 2000). So, if reward is increased, the incremental variance in employees' motivation for public and private banks was 31%. Peretomode (1991) recommended that greater the prestige of the job, higher the job satisfaction.

Dhamija Pavitra et al., (2012) have examined "Relationship between quality of work life and job satisfaction: An empirical analysis" that the Quality of work life (QWL) has emerged as a multidimensional concept for enhanced organizational efficiency and productivity. It refers to the quality of relationship between employees and total working environment. Job satisfaction is a pleasurable emotional state resulting from the appraisal of an individual's job. It significantly influences the absenteeism, turnover, job performance and psychological distress. If the employees of an organization are satisfied from their job, they will be induced to produce good results. The bank employees form a delicate link between customers' satisfaction and success of the bank. The banking industry has undergone a tremendous change over the years, which has put new pressures and realities in front of the bank employees. Modern business paradigm is characterized by high concern for quality of work life parameters. This study is an attempt to examine the relationship between Quality of Work Life and Job Satisfaction with special reference to selected banks in Chandigarh. Data has been collected through standardized questionnaires from 138 bank employees (public and private banks) located at Chandigarh. The analysis has been carried out by using different statistical measures viz; mean, standard deviation, correlation and multiple regression. The findings and suggestions have been made for the improvement of quality of work life and job satisfaction in these banks.

T S Nanjundeswaraswamy et al., (2012) have examined that a high quality of work life is essential for the organizations to continue to attract and retain employees in the organizations. QWL is a process in which organizations recognize their responsibility to develop job and working conditions that are excellent for the employee and organization. An effective leader influences the followers in a desired manner to achieve goals. It is evident from the literature different leadership styles may affect organization effectiveness and performance. The interventions of QWL will effectively utilize the employee potentials by ensuring great participation and involvement of workers. Leadership styles can affect quality of work life. However this should be studied with more dimensions of QWL with different leadership style in SMEs, since SMEs play a major role in economic growth in more country.

Sundar et al., (2012) examined that Women employees in India across the industry are distinct from their male counterparts in that they have to additionally shoulder familial responsibilities besides their career responsibilities. The jobs of banking sector are turning more stressful on account of intense competition, unleashed by globalisation. Despite job security, and strong welfare measures protection in private sector banks and opportunity for qualification up gradation by women employees, it is the fear of transfer on promotion in that keeps the womenfolk to continue to languish in lower cadres. The plight of womenfolk in new generation banks is no war brighter. Feminine traits no doubt help them fare better than male colleagues in certain aspect of delivery of banking service. Women employees have become an interesting subject to be studied. The present study explores aspects like factors preventing women employees from aspiring for higher post in banks, impact of family responsibilities of women employees on their career decisions, organizational support for women employees; career advancement problems, and the impact of work life of women employees on home life. The conclusion has been given. Women employees of private sector banks are having an edge over their public sector counterparts in parameters like attitude towards work and ambition for career growth. As regards ambition for career growth, unmarried and single categories have moderate ambition. In this backdrop banks have to restructure the jobs to address work life conflict through initiatives like flexi working hours, job sharing, compressed work scheduled, work home options, shift system, job splitting

DemetLeblebici (2012) have examined that The workplace environment plays a crucial role for the employees. Nowadays employees may have a large number working alternatives, then the environment in workplace becomes a critical factor for accepting and/or keeping the jobs. The quality of environment in workplace may simply determine the level of employee's motivation, subsequent performance and productivity. How well employees get along with the organization influence the employee's error rate, level of innovation and collaboration with other employees, absenteeism and ultimately time period to stay in the job. This paper presents the analysis of working environment of a foreign private bank in Turkey and examines the relationship between the workplace physical

conditions and employee's productivity not include these features at this point. There is also a possibility that some degree of common methods bias stemming from the survey process may be present. Irrespective of these improvements that may turn out to be marginal at minimum, the need to continue to pursue the identification and practical use of OE measures and benchmarking behavior in both the public and private sector organizations now exhibits itself more forcefully. As public organizations become more customer focused, it may be possible to identify more OE measures that can be used to evaluate the performance of organizations in both sectors and then help them improve.

ParastooRoghania et al., (2012) have studied that the Raising the competition of the modern world exposes service organizations such as banks to seek the options which either increasing the productivity and efficiency or reducing the costs, in other words optimizing the operations enhancement. In this study the definition of productivity, efficiency, and effectiveness will be reviewed and the necessity of paying attention to both side of productivity (i.e. effectiveness and efficiency) will be stressed. It is followed by interpreting the accurate position of banks' productivity in matrix effectiveness– efficiency. The paper finds that literature suggests to banks' managers and policy makers to evaluate their productivity and also their productivity's position accurately based on effectiveness and efficiency. According to the main responsibility of financial institutions that is to allocate and multiply the savings of society, and the efficiency with which they intermediate capital has substantive resonations on the performance of economy [42]. Parasuraman [43] stresses on the significance of analyzing productivity since banks must attempt to boost their capability in order to convert inputs including deposits and saving to loans as outputs, will lead in improvement in outcome for savors, organization and the economy in a general sense. The managerial contribution of this study is evaluating the accurate productivity must be the regulation for banks managers and policy makers which enable banks to redesign and revise the banks objectives and strategy based on that real values. The other contribution refers to the banks productivity belongs to what quadrant. So probing this position is important for both employees and also customers. Therefore, by understanding the situation precisely the managers can save their company from losing and move towards flourishing. The future studies could evaluate the value of efficiency and effectiveness regarding to their own determinants

Niaz Ahmed Bhutto et al., (2012) have investigated the relationship between measures of organizational climate and measures of job satisfaction as applied to executives of public, private, and foreign banks. Another purpose of this study was to determine whether perceptions of different employees are different about organizational climate and job satisfaction or not. Based on the previous relevant research studies 14 factors were identified for each of both organizational climate and job satisfaction. Data was collected through personally administered questionnaires based on 42 questions from the 12 branches of banks under consideration. Fourteen questions were related to organizational climate, other fourteen for job satisfaction

and the same numbers of questions were used to investigate the impact of organizational climate on job satisfaction. Two hypotheses were formulated and tested through Kruskal Wallis test, where as multiple regression analysis were used to investigate the impact of 14 sub factors of organizational climate on job satisfaction.

Dr M. L. Gupta et al., (2012) have explored that the Organizations are undergoing sea changes over the last decades as they step into the new digital world through the roads of globalization, privatization and modernization. Rapid advances in telecommunication networks have heralded a 24x7 Culture that emphasizes only on productivity. The work Climate too is important as people are no longer wedded to the organization and are searching for better opportunities. Thus Organizational Culture and Organizational Climate represent the underlying philosophy and summary perceptions of members of any organization respectively. Organizations differ in their customs, traditions, in what is valued, their ideas, functions and how they operate. We might find it hard to make differences between organizations as we may be descriptive or evaluative in approach. Thus, there are organizational characteristics that help in understanding the organizations which exert strong influences on the organizational members, performance and overall effectiveness. Organizational Culture and Organizational Climate are important among them. The present study has been undertaken with the view to examine Effective Team building, Organizational Culture and Organizational Climate of SBI and ICICI bank and also to determine the relationship of Organizational Culture and Organizational Climate with Effective Team building. Thus the study attempts to establish the importance of Organizational Development (OD) in the Service sector.

NirmaljeetVirk et al.,(2012) have examined that as economic globalization intensifies competition and creates a climate of constant change, winning and keeping customers has become all the more important. Nowadays banks have realized that cost of attracting a new customer is much more than retaining existing customers, so banks are emphasizing more upon customer satisfaction. These days customers demand for top quality services and products served with minimum wait time, so customers prefer techno- savvy banks as well bankers. At this backdrop, the main problem today before the commercial banks, more particularly the public sector banks in India which were earlier operating in a sheltered regime after nationalization, is their long-run survival, tapping quality customers and forging way ahead by retaining their valued customers. The current research paper attempts to make a comparative analysis of level of customer satisfaction towards services provided by public and private sector banks. The study has been conducted in Chandigarh city. This study is based on questionnaire method. A sample of 160 customers has been selected using convenient sampling method. The statistical tests are conducted at 5% and 1% level of significant the main statistical tools are used. This study concluded that private sector banks are more preferred by majority of the customer as they emphasize more upon relationship building with their clients and are better equipped with modern infrastructure as

compared to public sector banks.

Meena et al., (2012) have argued that the Employee satisfaction is important for organization's success and survival. It is an established indicator to measure employee satisfaction. Survey questionnaire structure is based on office environment. Office environment are based on lighting, furniture, noise, temperature and others arrangement. Three hundred fifteen responses have been received from different banks. The purpose of this study is to analysis the employee satisfaction in banking sector. Employee need and satisfaction have been identified, elements have been established and analyze. The results show differences in employee satisfaction with the office environment between employees in public sector banks and private sector banks, many of which were statistically significant. Differences between employee's satisfactions with their banks with regard to health, wellbeing, improvement in employee productivity, best services, good behavior between staff, socially, economically, improvement in banking sector and job satisfaction are analyzed. The current study intended to reveal the relationships between employees' satisfaction and office environmental. Employee is one of the key factors of the organization success. No organization can succeed without a certain level of satisfaction and effort from its employees. Organizations often attempt to satisfy its employees to gain their needs and loyalty. On the basis of survey, it is found that important of need are improvements in employee' satisfaction, employee productivity health well-being and growth of organization. Then plot bar chart for the top most three questions which show comparison of public sector banks and private sector banks on the basis of most important question.

Joseph et al., (2013) have explored that The banking industry has been the object of DEA analyses by a significant number of researchers and probably is the most heavily studied of all business sectors. Various DEA models have been applied in performance assessing problems, and the banks' complex production processes have further motivated the extension and improvement of DEA techniques. This paper surveys 80 published DEA applications in 24 countries/areas that specifically focus on bank branches. Key issues related to the design of DEA models in these studies are discussed. Much advice is included on how to design future experiments and studies in this domain. A number of areas where further research could be fruitful are suggested. it can be seen that there are many reasons for stimulating the analysts' ingenuity in formulating appropriate DEA models. Most real-life issues are usually less than ideal (from an analytical or theoretical point of view) hence an analyst must innovate in order to use what data is available to come up with the answers required by management. The comparisons of efficiency scores obtained from the DEA model with other efficiency evaluation methods show mixed results. Given the importance of bank branch modeling techniques and the focus on performance improvement,

Elaine Wallace et al., (2013) have explained that Front line employees are critical to service brand success, as their performance brings brand promises to life. Banking

employees, like others, must remain committed to their employers, to live the brand, particularly during periods of economic uncertainty and customer frustration. Employees' commitment influences their brand adoption and brand-supporting behavior during service encounters. Effective leadership fosters employee commitment and brand supporting behaviors. This study examines the nature of employee commitment in banking, distinguishing between affective, continuance and normative commitment. The study explores bank leaders, examining whether initiating structure leader behavior or considerate leader behavior is most effective in encouraging employee commitment. Data from a sample of 438 employees in a leading Irish bank reveals the optimal leadership style for employee commitment.

Anju et al(2013) have described that During the past few decades various researches in banking sector have been reported in the literature arena. The review of these literatures indicates that, researchers have reported their work in isolation. The scope of this paper is to present a literature survey in banking sector. The fields namely leadership and organization effectiveness have found importance in private/public and various industries. However, these fields have not been addressed by researchers especially in urban co-operative bank. Further, it was observed that researchers have not addressed the influence of organization leadership on its effectiveness. The significance of leadership with board of directors, culture, and creativity and so on has been explored.

RESEARCH METHODOLOGY

RESEARCH DESIGN

The study adopted the research design “documentary, exploratory and descriptive research design”. the initial research has been conducted to clarify and define the nature of the problem related to quality of work life and organizational effectiveness. For this a detailed review of literature is done.

STATEMENT OF THE PROBLEM.

Most people are spending their waking hours in the work place and it is necessary to give high quality of work life for the employees to retain the talent in the organization. Bank employees take painful efforts to deliver multiple needs of the customers. Inadequate technology and tools brought down the development of banking habit among the people and it is the major cause for poor quality of work life and the bank employees are dealing money related products and pertaining to more stress and less quality of work life. so the study is carried out to identify how quality of work life has its impact on organizational effectiveness.

SIGNIFICANCE OF THE STUDY

Quality of work life is necessary for each and every employee especially the service sector based employees. It is essential that the organization should provide high quality of work life to its employees so that the organization would be effective.

OBJECTIVES OF THE STUDY

- 1.To assess the influence of quality of work life on organizational effectiveness in private sector banks.
- 2.To examine the factors influencing the organizational effectiveness in private sector banks.

Data collection

Data collection is proposed based on the tools like observations, Questionnaire method.

Sampling

The sampling is based on purposive method.

Statistical Tools

The collected data is consolidated, tabulated and analyzed by using statistical tools like descriptive statistics, ANOVA, t-Test, correlation and regression.

QUALITY OF WORK LIFE IN BANKS

Due to bank's wide spectrum of exposure across industries, their performance is considered as a proxy for the economy as a whole. Unfortunately for India, the banking sector has historically remained under the impact of non-competitiveness, poor technology integration, high NPAs and grossly underproductive manpower. It is expected to be financial one stop shop advice customers, manage their wealth, look after corporate and provide best possible services, look at various delivery channels and adopt the ones customers want, undertake fee-based services, meet national and international standards given in the internet economy and all these without complaining and attracting the customers, perhaps make available its services on 24 hour basis. It is perhaps the toughest job in the world – a true tightrope act- on the one hand provide the maximum, cheapest services to customers and on the other, ensure cost-effective operations and employee satisfaction while being compliant with all regulations and standards! It is this situation the banking industry faces every single day!! Therefore, the Human Resource Development in the banks is in need to act as an important instrument to encourage employees to show creativity, to reach for excellence and finally to render better customer service.

Limitations of the study

The study is limited to the workers of banking industry therefore the findings of the study cannot be extended to other areas.

purposive sampling has been used in the study and it has its own limitations.

Personal bias of the respondents might have crept in while answering a few questions in the structured interview schedule.

Results of the study may not be generalized

FINDINGS AND DISCUSSIONS

**TABLE 1
DESCRIPTION OF DEMOGRAPHIC VARIABLE**

S.No	Demographic Variable	Sub Variable	Frequencies	Percentage
1	Gender	Male	31	62.0
		Female	19	38.0
2	Age	below 25	33	66.0
		26-35	16	32.0
		36-45	1	2.0
3	Educational qualification	Higher secondary	11	22.0
		Undergraduate	9	18.0
		Post graduate	28	56.0
		Professional	1	2.0
4	Monthly income	Below 15000	21	42.0
		15001-20000	16	32.0
		20001-25000	12	24.0
		25001-30000	1	2.0
5	Marital status	Married	14	28.0
		Unmarried	36	72.0
6	Experience	0-5 yrs	40	80.0
		6-10 yrs	8	16.0
		11-15 yrs	2	4.0
7	No. Of dependents	Below 2	14	28.0
		3-4	16	32.0
		5-6	17	34.0
		Above 8	3	6.0
8	Type of family	Joint family	21	42.0
		Nuclear family	29	58.0

The demographic variables were discussed in the above table stating that majority of the respondents are male, most of the respondents are under the age group of below 25, more than half of the respondents are holding post graduate degree, most of the employees earnings lies below 15,000, maximum no respondents were unmarried, mostly the respondents experience lies in between 0-5 yrs and most of the respondents in the nuclear family.

ANNOVA BETWEEN ORGANIZATIONAL EFFECTIVENESS AND EDUCATIONAL QUALIFICATION

TABLE 2

VARIABLES OF ORGANIZATIONAL EFFECTIVENESS	SOURCES	Sum of Squares	df	Mean Square	F	Sig.
LEADERSHIP	Between Groups	86.022	4	21.506	1.066	.384
	Within Groups	907.498	45	20.167		
	Total	993.520	49			
ORGANIZATIONAL CLIMATE	Between Groups	78.808	4	19.702	1.701	.166
	Within Groups	521.212	45	11.582		
	Total	600.020	49			
SATISFACTION	Between Groups	222.713	4	55.678	3.045	.026
	Within Groups	822.907	45	18.287		
	Total	1045.620	49			

Ho: There is no significant difference in the level of organizational effectiveness among the respondents in private sector banks based one educational qualification.

In order to test the hypothesis, ANOVA test is applied. The F-values are 1.066, 1.701 and .026. The corresponding P-values are 0.384, 0.166 and 0.026 for the dimensions Leadership, organizational effectiveness and satisfaction of the private sector bank employees respectively. Since the P-value is not significant for the

above mentioned dimensions, the null hypothesis is accepted and alternate hypothesis is rejected. From the results it is found that there is no significant difference in the level of organizational effectiveness among the employees of private sector banks.

DISCUSSION

The discussion reveals that the overall organizational effectiveness is not achieved among the private sector banks based on age. The dimensions of organizational effectiveness like Leadership, organizational climate and overall satisfaction. the P-values are not significant so the bank authorities may take care and concentrate on the mentioned dimensions which may develop the effectiveness of the respondents and the organization and may provide training for the employees because most of the employees are concentrating on their personal growth and the organization may invest on its employees which in turn leads to the effectiveness of the organization.

t-Test BETWEEN MONTHLY INCOME AND ORGANIZATIONAL EFFECTIVENESS

TABLE 3

VARIABLES	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
ORGANIZATIONAL EFFECTIVENESS	53.598	49	.000	79.0400	76.0765	82.0035
MONTHLY INCOME	18.318	49	.000	1.84	1.64	2.04

	N	Mean	Std. Deviation	Std. Error Mean
ORGANIZATIONAL EFFECTIVENESS	50	79.0400	10.42751	1.47467
MONTHLY INCOME	50	1.84	.710	.100

DISCUSSION

The t-test confirms that there is a significant difference between overall organizational effectiveness and monthly income. Observing the mean value shows that organizational effectiveness is high among the employees of private sector banks with the mean value 79.040. The p-value 0.00 is found to be significant .so it is revealed that there is significant difference in organizational effectiveness and monthly income. so it is concluded that the monthly income contributes highly for the organizational effectiveness.

CORRELATION BETWEEN QUALITY OF WORK LIFE AND OVERALL SATISFACTION

VARIABLES	SOURCES	OVERALLQ	OVERSAT
QUALITY OF WORK LIFE	Pearson Correlation	1	.686(**)
	Sig. (2-tailed)	.	.000
	N	50	50
OVERALL SATISFACTION	Pearson Correlation	.686(**)	1
	Sig. (2-tailed)	.000	.
	N	50	50

Above correlation analysis shows that there is a positive relationship between Quality of work life with overall satisfaction of the private bank employees.

DISCUSSION

Quality of work life of the employees would automatically achieve when there occurs the overall satisfaction which is an determinant of organizational effectiveness and which in turn the organization would become more effective. So the organizations would keep an eye on the development of the employees which would satisfy the employees as well as improve the productivity of the organization and also which would make the bank more effective than before.

The strength of association between Quality of work life, overall satisfaction which is an determinant of organizational effectiveness is higher.

REGRESSION BETWEEN QUALITY OF WORK LIFE AND ORGANIZATIONAL EFFECTIVENESS

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18640.698	3	6213.566	18.809	.000(a)
	Residual	15195.782	46	330.343		
	Total	33836.480	49			

Model	VARIABLES	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	53.510	20.228		2.645	.011
	LEADERSHIP	.892	.663	.153	1.347	.185
	ORGANIZATIONAL	2.638	1.054	.351	2.504	.016
	CLIMATE SATISFACTION	2.055	.854	.361	2.406	.020

It is deducted from the verdict that among the three independent variables taken for the study two items significantly influence the Quality of work of life. Among the influencing items organizational climate has been considered the most influencing item. The leader should maintain a good relationship with the employees so that the satisfaction level of the employees may be increased in turn which would increase the level of quality of work life of the private sector bank employees.

SUGGESTIONS

As people are primary asset, it is essential not only to invest in them, but also to ensure that the supporting elements for this asset are such that it can provide the maximum value on a sustainable basis. The practical implication of the research findings is that in their drive to

improve overall performance, Indian PSBs should pay more attention to their income-generating capabilities (i.e. effectiveness) relative to their ability to produce traditional outputs such as advances and investments (i.e. efficiency).

SCOPE OF THE STUDY

In a nutshell The Private Sector and public sector Banks which pool under the services sector are the main drives of economic growth in India and it forms the largest component of the company too. This service sector heavily depends on people who are capable of handling it and as a consequence of this people form the basic asset of this sector. Employees working in this sector are young, view their careers as supreme and have different mindset relating to social norms life balance etc. These employees typically work in an intensely results-driven culture. They work long hours and often must accommodate their working hours to the time zones of major financial hubs. With many banks extending operating hours there is a need for work life practices as well. In Quality of work life, Quality of life describes a person's or group's standard of living environment, public health, safety and general surroundings while Quality of work life encompasses things that affect their wellbeing such as salary and benefits. Significant work life programmes for banks include part-time work,telecommuting and flexible benefits. Quality of work life is increasingly a significant part of the total benefits package. The study is carried out in organizedpublic sector and private sector banks. The study confines its scope to recognize the various factors involved in the Quality of Work Life of employees morespecifically in banking sectors.

CONCLUSION

The banks may concentrate on the employees compensation which would ensure the individual development as well as the effectiveness of the organization.the bank may provide QWL by allotting the right to the right person at the right which would balance their workload.The bank management and employees should mutually decide the job contents and assign the tasks that are challenging and interesting for the employees as challenging works can increase the employee performance (Fisher et al 2004). At the same time developing a trustworthy and healthy relationship between the management and employees will facilitate thebanks to ensure equity in QWL among the male and female employees.Quality of work life is a shared responsibility not only by the management and employees but also by the society.Therefore the quality of work life of an organization is ensured by certain significant factors. Organizations of banking sectors should give proper attention to their staff, regarding employee performance and employee motivation. Happy employees are more productive rather than productive employees are happier. Staff of these service sectors should be considered assets of their respective organizations and more care may be taken to improve the effectiveness of the organization.

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