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Study on Performance Appraisal of Public and Private Sector Bank Employees of District Hamirpur, Mandi and Shimla

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ABSTRACT: Appraisal is one of the key factors of organizational ability which is also the focus of this study. In simple words we can say that performance appraisal is an analysis of employee's recent successes and failures, personal strengths and weaknesses, and suitability for promotion or further training. This paper investigates the views of Public Sector Bank employees and private sector bank employees on performance appraisal on the basis of Gender, Age in District Hamirpur, District Mandi and District Shimla (H.P.). Based on a survey, the paper attempts to gain insights into the importance and benefits of performance appraisal in banks and satisfaction level of employees with its implementation whether there are happy or not. For knowing performance appraisal status in public and private sector banks the factors that has been taken are satisfaction with the performance appraisal tool, satisfaction with written comment from superior on performance, satisfaction of employees with the process of performance appraisal, views regarding attitude observed during evaluation, views regarding methods used for performance appraisal process etc.

Keywords: Public sector banks; Private sector banks; Performance appraisal; Satisfaction and Employees Performance.

INTRODUCTION: Performance appraisal focuses on the performance and future potential of the employee. Its aim is not simply to decide salary increments but to develop a rational basis for personnel decisions. It is the systematic examination of an employee's strengths and weaknesses in terms of job. The main purpose of performance appraisal is to secure information necessary for making objective and correct decisions on employees. It provides feedback to employees so that they come to know where they stand and can improve their job performance. It can be used to improve performance through appropriate feedback and counseling to employees. It promotes a positive work environment which contributes to productivity when achievements are recognized and rewarded on the basis of objective performance measures; there is improvement in work environment. Performance appraisal is a significant element of the information and control system in organization. It can be put to several uses concerning the entire spectrum of human resource management functions. Some common applications of performance appraisal are as:

O Performance appraisal provides valuable information for personnel decision such as pay increases, promotion, demotions, transfers and terminations. It helps to judge the effectiveness of recruitment, selection, placement, and orientation systems of the organization.

- o It is useful in analyzing training and development needs. These needs can be assessed because performance appraisal reveals people who require further training to remove their weaknesses.
- o It also identifies individuals with high potential which can be groomed up for higher positions. A competitive spirit is created and employees are motivated to improve their performance. Systematic appraisal provides management an opportunity to properly size up the employees.
- Systematic appraisal of performance helps to develop confidence among employees. Appraisal records protect management from changes of discrimination leveled by trade union leaders. Employee's grievance can be reduced.
- Performance appraisal facilitates human resource planning, career planning and succession planning.
- It promotes a positive work environment which contributes to productivity. When achievements are recognized and rewarded on the basis of objective performance measures, there is improvement in work environment.
- Performance appraisal can be used to improve performance through appropriate feedback and counseling to employees. It serves as a means of telling a subordinate how he is doing and suggest-

ing necessary changes in his knowledge behavior and attitudes.

Hence Job satisfaction is very important because most of the people spend a major portion of their life working place. Moreover, job satisfaction has its impact on the general life of the employees also, because a satisfied employee is a contented and happy human being. This proposed research work intends to analyze job satisfaction through selected parameters of public sector banks.

LITERATURE REVIEW: Shrivastava and Purang (2011) studied the differences between public and private sector banks with respect to perception of fairness of the performance appraisal system and performance appraisal satisfaction. Perception of fairness of the performance appraisal system has been studied through nine factors. The study used independent samples t-test and qualitative analysis to study the mean differences between the two banks. Results indicated that private sector bank employees perceive greater fairness and satisfaction with their performance appraisal system as compared to public sector bank employees. Bhatia (2010) The performance appraisal or reviews essentially an opportunity for the individual and those concerned with their performance in the bank, most usually their line manager - to get together to engage in a dialogue about the individual's performance, development and the support required from the manager. It should not be a top down process or an opportunity for one person to ask questions and the other to reply. It should be a free flowing conversation in which a range of views are exchanged. Y. Zhang (2009) suggested that in Chinese state-owned banking industry, employees' perception of justice has a positive relationship to their overall satisfaction with both the performance appraisal process and its outcomes. However, statistically significant differences were found in relation to whether employees had received training in performance appraisal or not. Chowdhury (2008), banking services is one sector where a great degree of attention is being paid to Performance Appraisal Systems. Several of the public sector banks (PSBs) have changed their Performance Appraisal System or are in the process of changing them. Armstrong (2006) and Muo (2007). According to Muo, performance appraisal entails the systematic, organised and formalised process of evaluating individual employee's job related strengths and weaknesses with a view to providing feedback on which performance adjustment can be made. Thus, performance appraisal has both evaluative and developmental objectives. It evaluates both traits and results. As noted by Armstrong: It is sometimes assumed that performance appraisal is the same thing as performance management. But there are significant differences. Performance appraisal can be defined as the formal assessment and rating of individuals by their managers at, usually, an annual review meeting. In contrast, performance management is a continuous and much wider, more comprehensive and more natural process of management that clarifies mutual expectations, emphasises the support role of managers who are expected to act as coaches rather than judges, and focuses on the future. Mathis and Jackson, (2006) a supervisor can choose a labeled category to rate a subordinate's performance on an evaluation form. This categorical appraisal method has its own limitations. In line with the ideas of Mathis and Jackson (2006), the performance labels, for instance, "less than acceptable" or "fully acceptable," "partially achieving expectations" or "meets expectations" are liable to be interpreted differently by different raters. The categories may also inhibit a supervisor from using his/her best judgment, to rate his/her subordinate's performance differently from what is available to be checked on the form. The subjectivity of this evaluation technique may also induce a supervisor to make a mistake by consciously or unconsciously overstating or understating the rating score based on his/her personal judgment. In fact, according to the information obtained, supervisors of the cities are given training and orientation to use the evaluation guidelines carefully in order to evaluate employees objectively. This can help mitigate possible rating error. Cascio (1998) defined performance appraisal as a process to improve employee's work performance by helping them realize and use their full potential in carrying out the organization's missions and to provide information to employees and managers for use in making work related decisions. He goes on to define effective performance appraisal system as an exercise in observation and judgment, a feedback process and an organizational intervention. It is a measurement process as well as an intensely emotional process. Above all, Cascio stated, it is an inexact, human process that is utilized differently in almost every organization regardless of industry. Eichel and Bender (1984) stated that performance appraisal can also be called as the Achilles heel of management. Although leaders of many public organizations strive to be employee focused or employee centered, a lack of emphasis is given to a process intended to assist the employee in achieving both personal and organizational goals.

METHODOLOGY, SCOPE AND LIMITATIONS:

Two public sector banks and two private sector banks have been taken for study. In public sector banks it includes Punjab national bank (PNB) and State bank of India (SBI). In private sector banks it includes

Housing Development Finance Corporation (HDFC) and Industrial Credit and Investment Corporation of India (ICICI). The area of study is Himachal Pradesh. Himachal Pradesh is actually divided into three divisions which are Kangra division, Mandi Division and Shimla Division. Out of these three divisions one district from each have been taken as representative of whole universe as per convenience sampling. Hence district Hamirpur has been taken from Kangra division, district Mandi has been taken from Shimla Division, district Shimla has been taken from Shimla Division. In district Hamirpur there are 39 branches of PNB bank, 14 branches of SBI bank, 4 branches of HDFC bank, 1 branch of ICICI bank. In district

Mandi there are 42 branches of PNB bank, 19 branches of SBI bank, 3 branches of HDFC bank, 2 branches of ICICI bank. In district Shimla there are 36 branches of PNB bank, 40 branches of SBI bank, 3 branches of HDFC bank and 3 branches of ICICI bank. 100 employees from each district have been selected. Hence 300 employees for performance appraisal have been taken as a sample. Hence total 300 questionnaires for performance appraisal have been filled. Data is collected by using primary data means first- hand information through questionnaire. Secondary data has been collected by using books, journals, magazines and internet. Tools for measuring data mean, percentage and Chi-square has been used.

Table 1: Profile of the respondents.

| Classification | Factors | No. of respondents (%) | Total |
|----------------|--------------|------------------------|-------|
| Gender | Male | 278 (92.7%) | 300 |
| Gender | Female | 22 (7.3%) | |
| | Less than 25 | 47(15.7%) | |
| A === | 25-35 | 118(39.3%) | 200 |
| Age | 35-45 | 111(37.0%) | 300 |
| | Above 45 | 24(8%) | |

Source: Data collected through Questionnaire.

Table 2: Classification on the basis of Gender and views whether frequency of Performance appraisal regular

| Gender | Yes | Sometimes | Not at all | No | Don't Know | Total |
|--------|---------|-----------|------------|--------|------------|---------|
| Male | 156 | 60 | 32 | 26 | 4 | 278 |
| | (56.1%) | (21.6%) | (11.5%) | (9.4%) | (1.4%) | (92.7%) |
| Б. 1 | 12 | 7 | 1 | 1 | 1 | 22 |
| Female | (54.5%) | (31.8%) | (4.5%) | (4.5%) | (4.5%) | (7.3%) |
| Total | 168 | 67 | 33 | 27 | 5 | 300 |
| | (56.0%) | (22.3%) | (11.0%) | (9.0%) | (1.7%) | (100%) |

Source: Data collected through Questionnaire; Calculated value of Chi-square = 3.56; Degree of freedom = 4; Table value @5%) = 9.488

Table 2 shows that more than 50 percent males & more than 50 percent of females are saying yes that the performance appraisal is regularly carried out. Also from the correlation and chi square analysis we conclude that value of Pearson chi-square is 3.568 which is acceptable because the degree of freedom is

four and less than table value means this value is less than 0.05. Hence hypothesis is acceptable. These findings do not provide evidence that gender matters in feeling that the performance appraisal is regularly carried out by the responsible manger or supervisor.

Table 3: Classification on the basis of Gender and views whether the appraisal system is beneficial for whole organization.

| Gender | Yes | Sometimes | Not at all | No | Don't Know | Total |
|----------|---------|-----------|------------|----|------------|---------|
| Male | 147 | 115 | 12 | 0 | 4 | 278 |
| Maie | (52.9%) | (41.4%) | (4.3%) | 0 | (1.4%) | (92.7%) |
| Female | 15 | 7 | 0 | 0 | 0 | 22 |
| Pelliale | (68.2%) | (31.8%) | (0.0%) | 0 | (0.0%) | (7.3%) |
| Total | 162 | 122 | 12 | 0 | 4 | 300 |
| Total | (54.0%) | (40.7%) | (4.0%) | 0 | (1.3%) | (100%) |

Source: Data collected through Questionnaire; Calculated value of Chi-square = 2.60; Degree of freedom = 3; Table value @5%) = 7.815

Table 3 shows that more than 50 percent males & more than 50 percent of females are saying yes that the performance appraisal is beneficial for whole organization. Also from the correlation and chi square analysis we conclude that value of Pearson chi-square is 2.608 which is acceptable because the degree of free-

dom is three and less than table value means this value is less than 0.05. Hence hypothesis is acceptable. These findings do not provide evidence that gender matters in feeling that the performance appraisal is beneficial for whole organization.

Table 4: Classification on the basis of Gender and views regarding Objectives of measuring productivity of employees.

| Gender | Search for suitable technology | Improve working efficiency | Reducing operation costs | Improve overall profitable and goodwill | All the above | Total |
|--------|--------------------------------|----------------------------------|--------------------------|---|---------------|---------|
| Male | 147 | 69 | 0 | 15 | 189 | 278 |
| Maie | (52.9%) | (24.8%) | (0.0%) | (5.4%) | (68.0%) | (92.7%) |
| Female | 15 | 10 | 1 | 2 | 9 | 22 |
| remaie | (68.2%) | (45.5%) | (4.5%) | (9.1%) | (40.9%) | (7.3%) |
| T-4-1 | 5 | 79 | 1 | 17 | 198 | 300 |
| Total | (1.7%) | (26.3%) | (0.3%) | (5.7%) | (66.0%) | (100%) |

Source: Data collected through Questionnaire; Calculated value of Chi-square = 19.08; Degree of freedom = 4; Table value @5%) = 9.488

Table 4 shows that more than 50 percent males are saying that all the above are the objectives of performance appraisal & about 45.5 percent of females are saying improve work efficiency is the objective of performance appraisal. Also from the correlation and chi square analysis we conclude that value of Pearson

chi-square is 19.084 which is not acceptable because the degree of freedom is four and the value is more than table value 0.05.Hence hypothesis is not acceptable. These findings means gender and objectives of measuring productivity have no relationship.

Table 5: Classification on the basis of Gender and views regarding level of participation in the evaluation process.

| Gender | Very Partici- pative | Participative | Somewhat Par- ticipative | Not Participa- tive | Don't know | Total |
|--------|-------------------------|---------------|-----------------------------|------------------------|---------------|---------|
| Male | 90 | 152 | 1 | 27 | 5 | 278 |
| Maie | (32.4%) | (54.7%) | (0.4%) | (9.7%) | (1.8%) | (92.7%) |
| Female | 7 | 12 | 0 | 1 | 0 | 22 |
| remaie | (31.8%) | (54.5%) | (0.0%) | (4.5%) | (0.0%) | (7.3%) |
| Total | 97 | 164 | 1 | 28 | 5 | 300 |
| Total | (32.3%) | (54.7%) | (0.3%) | (9.3%) | (1.7%) | (100%) |

Source: Data collected through Questionnaire; Calculated value of Chi-square = 8.911; Degree of freedom = 5; Table value (6.5%) = 11.07

Table 5 shows that more than 50% males & more than 50% of females are saying that employees are playing participative role in performance appraisal process.

Also from the correlation and chi square analysis we conclude that value of Pearson chi-square is 8.911which is acceptable because the degree of free-

dom is five and less than table value means this value is less than 0.05. Hence hypothesis is acceptable. The-

se findings provide evidence that gender matters in assessing their participation in the evaluation process.

Table 6: Classification on the basis of Gender and views regarding Methods being used for performance appraisal.

| Gender | Traditional methods | Modern method | Both methods | Don't know | Total |
|--------|---------------------|------------------|--------------|------------|---------|
| Molo | 1 | 95 | 172 | 10 | 278 |
| Male | (0.4%) | (34.2%) | (61.9%) | (2.9%) | (92.7%) |
| Famala | 1 | 6 | 14 | 1 | 22 |
| Female | (4.5%) | (27.3%) | (63.6%) | (4.5%) | (7.3%) |
| Total | 2 | 101 | 186 | 9 | 300 |
| | (0.7%) | (33.7%) | (62.0%) | (3.0%) | (100%) |

Source: Data collected through Questionnaire; Calculated value of Chi-square = 6.004; Degree of freedom = 4; Table value @5%) = 9.488

The Table 6 shows that more than 50% males & more than 50% of females are saying that both the methods are used for performance appraisal. And from the correlation and chi square analysis we conclude that value of Pearson chi-square is 6.004 which is accepta-

ble because the degree of freedom is four and less than table value means this value is less than 0.05. Hence hypothesis is acceptable. These findings do not provide evidence that gender matters in application of methods of performance appraisal.

Table 7: Classification on the basis of Age and views whether the appraisal system is carried by the responsible manger or supervisor.

| Age (years) | Yes | Sometimes | Not at all | No | Don't know | Total |
|--------------|---------|-----------|------------|---------|------------|----------|
| Less than 25 | 28 | 9 | 6 | 4 | 0 | 47 |
| Less than 25 | (59.6%) | (19.1%) | (12.8%) | (8.5%) | (0.0%) | (100.0%) |
| 25-35 | 64 | 28 | 13 | 9 | 4 | 118 |
| 23-33 | (54.2%) | (23.7%) | (11.0%) | (7.6%) | (3.4%) | (100.0%) |
| 35-45 | 61 | 27 | 12 | 10 | 1 | 111 |
| 33-43 | (55.0%) | (24.3%) | (10.8%) | (9.0%) | (0.9%) | (100.0%) |
| Above 45 | 15 | 3 | 2 | 4 | 0 | 24 |
| Above 45 | (62.5%) | (12.5%) | (8.3%) | (16.7%) | (0.0%) | (100.0%) |
| Total | 168 | 67 | 33 | 27 | 5 | 300 |
| | (56.0%) | (22.3%) | (11.0%) | (9.0%) | (1.7%) | (100.0%) |

Source: Data collected through Questionnaire; Calculated value of Chi-square = 7.72; Degree of freedom = 12; Table value (6.5%) = 21.02

Table 7 shows that 59.6 percent) (less than 25 years), 54.2 percent) (25-35), 55.0 percent) (35-45) & 62.5 percent) above 45 years respondents are going with option yes that the performance appraisal is regularly carried by the responsible manger or supervisor. Also from the correlation and chi square analysis we conclude that value of Pearson chi-square is 7.723 which is acceptable because the degree of freedom is twelve and less than table value means this value is less than 0.05. Hence hypothesis is acceptable. These findings do provide evidence that age matters in feeling that the performance appraisal is regularly carried by the responsible manager or supervisor.

Table 8 shows that 63.8 percent (less than 25 years), 52.5 percent (25-35), 54.1 percent (35-45) respondents are going with option yes that the performance appraisal is beneficial for whole organization & 54.2 percent above 45 years saying sometimes the performance appraisal is beneficial for whole organization. Also from the correlation and chi square analysis we conclude that value of Pearson chi-square is 6.964 which is acceptable because the degree of freedom is nine and less than table value means this value is less than 0.05. These findings provide evidence that age matters in feeling that the performance appraisal is beneficial for whole organization.

Table 8: Classification on the basis of Age and views whether performance appraisal is beneficial for whole organization.

| Age (years) | Yes | Sometimes | Not at all | No | Don't know | Total |
|--------------|---------|-----------|------------|--------|------------|----------|
| Less than 25 | 30 | 13 | 3 | 1 | 0 | 47 |
| Less than 23 | (63.8%) | (27.7%) | (6.4%) | (2.1%) | (0%) | (100.0%) |
| 25-35 | 62 | 51 | 3 | 2 | 0 | 118 |
| | (52.5%) | (43.2%) | (2.5%) | (1.7%) | (0%) | (100.0%) |
| 35-45 | 60 | 45 | 5 | 1 | 0 | 111 |
| 33-43 | (64.1%) | (40.5%) | (4.5%) | (0.9%) | (0%) | (100.0%) |
| Above 45 | 10 | 13 | 1 | 0 | 0 | 24 |
| Above 45 | (41.7%) | (54.2%) | (4.2%) | (0.0%) | (0%) | (100.0%) |
| Total | 162 | 122 | 12 | 4 | 0 | 300 |
| Total | (54.0%) | (40.7%) | (4.0%) | (1.3%) | (0%) | (100.0%) |

Source: Data collected through Questionnaire; Calculated value of Chi-square = 6.96; Degree of freedom = 9; Table value @5%) = 16.902

Table 9: Classification on the basis of Age and views whether objectives of measuring productivity of employees.

| Age (years) | Search for suitable technology | Improve working efficiency | Reducing opera- tion costs | Improve over- all profitable and goodwill | All | Total |
|--------------|--------------------------------------|----------------------------------|-------------------------------|---|---------|----------|
| Less than 25 | 0 | 11 | 1 | 2 | 33 | 47 |
| Less man 23 | (0.0%) | (23.4%) | (2.1%) | (4.3%) | (70.2%) | (100.0%) |
| 25-35 | 2 | 40 | 0 | 8 | 68 | 118 |
| 23-33 | (1.7%) | (33.9%) | (0.0%) | (6.8%) | (57.6%) | (100.0%) |
| 35-45 | 2 | 25 | 0 | 7 | 77 | 111 |
| 33-43 | (1.8%) | 22.5%) | (0.0%) | (6.3%) | (69.4%) | (100.0%) |
| Above 45 | 1 | 3 | 0 | 0 | 20 | 24 |
| Above 45 | (4.2%) | (12.5%) | (0.0%) | (0.0%) | (83.3%) | (100.0%) |
| Total | 5 | 79 | 1 | 17 | 198 | 300 |
| Total | (1.7%) | (26.3%) | (0.3%) | (5.7%) | (66.0%) | (100.0%) |

Source: Data collected through Questionnaire; Calculated value of Chi-square = 16.67; Degree of freedom = 12; Table value @5%) = 21.02.

Table 10: Classification on the basis of Age and views regarding participation in the evaluation process.

| Age (years) | Very Participa- tive | Participative | Somewhat Par- ticipative | Not Participa- tive | Don't Know | Total |
|----------------|-------------------------|---------------|-----------------------------|------------------------|---------------|----------|
| Less | 17 | 24 | 0 | 3 | 1 | 47 |
| than 25 | (36.2%) | (51.1%) | (0.0%) | (6.4%) | (2.1%) | (100.0%) |
| 25-35 | 17 | 24 | 0 | 3 | 1 | 118 |
| 23-33 | (51.1%) | (0.0%) | (6.4%) | (2.1%) | (0.0%) | (100.0%) |
| 25 45 | 28 | 66 | 1 | 11 | 3 | 111 |
| 35-45 | (25.2%) | (59.5%) | (0.9%) | (9.9%) | (2.7%) | (100.0%) |
| Above | 10 | 11 | 0 | 2 | 1 | 24 |
| 45 | (41.7%) | (45.8%) | (0.0%) | (8.3%) | (4.2%) | (100.0%) |
| Total | 97 | 164 | 1 | 28 | 5 | 300 |
| Total | (32.3%) | (54.7%) | (0.3%) | (9.3%) | (1.7%) | (100.0%) |

Source: Data collected through Questionnaire; Calculated value of Chi-square = 12.65; Degree of freedom = 15; Table value (65%) = 25.02

Table 9 shows that 70.2 percent (less than 25 years), 57.6 percent (25-35), 69.4 percent (35-45) & 83.3%) above 45 years respondents are going with option all are the objectives of measuring productivity of em-

ployees. Also from the correlation and chi square analysis we conclude that value of Pearson chi-square is 16.679 which is acceptable because the degree of freedom is twelve and less than table value means this

value is less than 0.05. Hence hypothesis is acceptable. These findings provide evidence that age matters in opinion about objectives of measuring productivity of employees.

Table 10 shows that 51.1 percent (less than 25 years), 53.4 percent (25-35), 59.5 percent (35-45) & 45.8%) above 45 years are going with option participative in the evaluation process. Also from the correlation and

chi square analysis we conclude that value of Pearson chi-square is 12.652 which is acceptable because the degree of freedom is fifteen and less than table value means this value is less than 0.05. Hence hypothesis is acceptable. These findings provide evidence that age matters in assessing their participation in the evaluation process.

Table 11: Classification on the basis of Age and views for method being used for performance appraisal.

| Age (years) | Traditional methods | Modern methods | Both methods | Don't know | Total |
|-------------|------------------------|----------------|--------------|------------|----------|
| Less than | 1 | 14 | 29 | 3 | 47 |
| 25 | (2.1%) | (29.8%) | (61.7%) | (6.4%) | (100.0%) |
| | 1 | 39 | 74 | 3 | 118 |
| 25-35 | (0.8%) | (33.1%) | (62.7%) | (2.5%) | (100.0%) |
| 35-45 | 0 | 34 | 74 | 2 | 111 |
| 33-43 | (0.0%) | (30.6%) | (66.7%) | (1.8%) | (100.0%) |
| Above 45 | 0 | 14 | 9 | 1 | 24 |
| Above 45 | (0.0%) | (58.3%) | (37.5%) | (4.2%) | (100.0%) |
| | 2 | 101 | 186 | 9 | 300 |
| Total | (0.7%) | (33.7%) | (62.0%) | (3.0%) | (100.0%) |

Source: Data collected through Questionnaire; Calculated value of Chi-square = 13.18; Degree of freedom = 12; Table value (65%) = 21.02

Table 11 shows that 61.7 percent (less than 25 years), 62.7 percent (25-35), 66.7 percent (35-45) are saying that both the methods are used for measuring performance appraisal& (58.3%) above 45 years are saying that modern methods are used for measuring performance appraisal. Also from the correlation and chi square analysis we conclude that value of Pearson chisquare is13.189 which is acceptable because the degree of freedom is twelve and less than table value means this value is less than 0.05. Hence hypothesis is acceptable. These findings do provide evidence that age group matters in application of methods of performance appraisal.

CONCLUSION:

 Views regarding the regularity of Performance Appraisal by responsble Managers in the bank:

On the basis of Gender - These findings do not provide evidence that gender matters in feeling that the performance appraisal is regularly carried out by the responsible manger or supervisor. Hence male and Females are having equal views regarding the regularity of performance appraisal by responsible managers in the bank.

On the basis of Age - These findings do provide evidence that age matters in feeling that the performance appraisal is regularly carried by the re-

sponsible manager or supervisor. Hence different age groups are having different views.

• Views on whether the appraisal system is beneficial for whole organization:

On the basis of Gender - These findings do not provide evidence that gender matters in feeling that the performance appraisal is beneficial for whole organization. Hence Males Females have same views.

On the basis of Age - These findings provide evidence that age matters in feeling that the performance appraisal is beneficial for whole organization. Hence different age groups are having different views on the benefits of performance appraisal to whole organization.

Views regarding Objectives of measuring productivity of employees:

On the basis of Gender - These findings shows gender and objectives of measuring productivity have no relationship. Views have no effect of Gender whether male or female same views.

On the basis of Age - These findings provide evidence that age matters in opinion about the objectives of measuring productivity of employees.

 Views regarding the views regarding level of participation in the evaluation process:

On the basis of Gender - These findings provide evidence that gender matters in assessing their

participation in the evaluation process. Hence male and female are having different views regarding the level of participation in evaluation process.

On the basis of Age - These findings provide evidence that age matters in assessing their participation in the evaluation process. Hence different age groups are having different views.

 Views regarding Methods being used for performance appraisal:

On the basis of Gender - These findings do not provide evidence that gender matters in application of methods of performance appraisal. Hence both males and female employees are having same views regarding the application of performance appraisal methods.

On the basis of Age - These findings do provide evidence that age group matters in application of methods of performance appraisal.

Hence in conclusion we can say that views of male employees and female employees are almost equal in maximum factors of performance appraisal. But different age group employees are having different views on almost all factors of performance appraisal.

Suggestions:

- There are different modern methods that are helpful in assessing employee's performance through fair and transparent procedure. Hence human resource department should be aware of these methods. This is essential for the satisfaction of management as well as of employees.
- Managers who are involved in performance appraisal process should be trained.

- o Appraisal should be on regular basis on banks.
- The main implication of this research is that the management should involve manager appraisees & appraisers and non-managerial staff in overall performance planning and review processes.

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