Chapter I

Introduction
The management of people at work is one of the primary ways to organizational success. Increasingly, managers in organizations recognize that people are human resources to be managed effectively, just like money and other organizational resources. Many employees have discovered that better management of human resources can be a major source of productivity, improvement and growth. The concept of human resource development assumes that human beings are a great asset to the organization. Human resource development focuses on increasing capabilities of employees for the continuing growth and advancement in the organization. They are not merely necessary evils to be reckoned with, infact they can contribute a great deal to the achievement of organizational goals. This positive view of people working in the organizations as an asset with unlimited potential is the core concept of the human resource system.

Human resource development is concerned primarily with helping employees develop through training, feedback
and counseling and other development efforts. Human resource development concept is not a new one and is still developing fast for many reasons. In 1975, Larson and Turbo took a first step towards implementing a systematic procedure for the development of its human resources, as an integrated part of its management process which improved several other organizations like State Bank of India, State Bank of Patiala, Steel Authority of India Ltd., Bharat Heavy Electrical Ltd., etc. This way by introducing a feedback and development-oriented appraisal system resulted in the faster development of human resource. The development of human resource through employee involvement and empowerment is one of the key objectives of Human resource management. There are a number of new professional bodies that help in development of human resource like National Human Resource Development Network, Indian Society for Training and Development, Indian Society for Applied Behavioural Science, Indian Society for Individual and Social Development and a lot of management associations.

Each organization develops an identity. It has a history and tradition. Its size and the field of operation make it unique. Its members may have some preference and commitments. All such factors are important and need to be taken into consideration while developing human resource. The most important factor is the work culture, its values,
preferred ways of sanctioning behaviour, character, qualities, skills, etc. An understanding of the organizational culture helps in more relevant and workable systems. Like nations, business firms also have their distinctive work cultures. It is a sum total of the norms, beliefs and values that regulate the behaviour of individuals and groups within any given corporation. Webster has defined work culture as the integral pattern of human behaviour that includes thought, speech and action and depends on man's capacity for learning and transmitting knowledge to succeeding generations. Work culture enables organization to function as a collective unit. The most important aspect of work culture is values, it practices. Eight values may be examined to develop the profile of an organizational culture: Openness, confrontation, trust, authenticity, proactivity, autonomy, collaboration and experimenting (OCTAPACE). Organizational culture provides a context for managing and dealing with change, which is evident in globalization of organizations. It provides a strong run for a fast moving wheel, which keeps several factors integrated and acts as a binding force. An organization may have significant and idiosyncratic beliefs and the combination of these will contribute towards the development of unique culture of the organization. The broader framework of cultural context determines the immediate work culture of a
given organization, which will regulate the behaviour of employees in specific ways, which in turn, will influence the organizational goals. This line of reasoning creates an interesting situation when people from other cultures are involved in running an organization, as it may lead to gaps, discrepancies and intermission between the culture of the people and the culture of the organization. So, a proper understanding of the organizational culture helps in developing more relevant and workable systems. Development of work culture has attracted a great deal of attention in the past few years. Some new companies have paid deliberate attention in developing an appropriate culture (C-Dot, ModiXerox, Sundaram Clayton, Eicher, etc.) Many Indian organizations are creating new cultures BHEL; Bhopal introduced a new and a unique scheme of open communication with employees with dramatic effects. The open-door policy and other democratic and humanized IR practices at Tisco have paid high dividends. Similarly, Pertofils cooperative involves the families of employees in celebrations of high performance of the company and runs programmes for the wives and children of the workers. Thus, human resource development is the most effective instrument for developing a new work culture. The human resource development culture of an organization plays a vital role in developing competencies and in retaining, motivating and
integrating people. Researchers like Hofstede (1991) provide a substantial pool of information indicating that cultural differences are a cause of concern, specific research into specific country differences are essential to help make the task of acculturation easier, faster and smoother enabling firms to understand what wisdom or "intellectual human capital" is required and how it can be developed and managed in different cultures and conditions. Barbara (1992) discussed organizational culture as an umbrella concept where almost all studies can find a place if their authors so wish. Studies in these areas seem to be connected almost naturally to anthropology, yet in many cases it is just a metaphor that has been borrowed and not the approach as such.

The rational for this study is provided to a great extent from the literature already published on the topic of work culture. Several authors have contributed to this literature which to a great extent confirms that work culture is critical in developing and maintaining the levels of intensity and dedication among employees, that often characterizes successful firms. (Kaliyamoorthy, Kumar 2002).

This study focuses on organizational culture as experienced by the employees of three organizations namely J &K Bank Ltd, State Bank of India and Standard Chartered Bank. The focus of this study is to analyze the work culture
in the banking sector and to suggest how management can enhance the quality of its work culture in sample organizations, which constitute the commitment of the people in the concern.

**Concept of HRD:**
The history and origin of Human Resource Development is not very old. The term came into use only in the early seventies. According to Prof. Len Nadler, the term "HRD" was applied in 1968 in the George Washington University. HRD as a technical system was coined by the American writer Len Nadler in late 1960s and defined (firstly) as "a series of organized activities conducted within a specified time and designed to produce behavioral change" of organizational members (Rainaye, 2003). In 1969, it was first used in Miami at the American society of Training and Development Conference. By the middle of 1970s, it was gaining more acceptance and was being used by many as merely as more attractive term than Training and Development. In the opinion of some management thinkers Japan is the first country to stress and use HRD practices. 'Better People', not merely better technology the surest way to a 'Better Society' is the most popular belief in Japan. According to Prof. Udai Pareek, as far as India is concerned,
the term HRD was introduced for the first time in the State Bank of India in 1972. It is believed that HRD has not been imported in India. It is philosophical value concept developed by Dr. Udai Pareek and Dr. T.V. Rao at the Indian Institute of Management, Ahmedabad. By the late seventies, this professional outlook on HRD spread to a few public and introduced the concept with an objective and facilitating growth of employees, especially people introduced at lower levels. In BHEL, this concept was introduced in 1980. Similarly in SAIL, Maruti Udyog LTD., Indian Airlines and TISCO. Even while introducing HRD, many organizations were under the impression that it was nothing but 'Training and Development' concept. Certain companies start renaming their Training and Development Departments as HRD Departments and some have created new Departments. Later some other personnel management functions like Performance Appraisal, Potential Appraisal, Career Planning and Development, Feedback and Counseling, Organizational Development and Data storage system were included as sub-system of HRD. The role of Indian Institute of Management, Ahmedabad, Centre for HRD at Xavier Labour Relations Institute, Jamshedpur, Indian Society for training and development at New Delhi and National HRD Network at New Delhi and some individual researchers are important in carrying the HRD Movement forward in India. Today, most
of the larger public approaches of HRD is to develop their employees for the achievement of organizational goals with individual satisfaction and growth. HRD has now become a national issue and the Ministry of HRD is expected to mobilize the human potential of the country.

HRD is a concept that provides a meta-value—a king of subsuming norms, which guides management approaches to its employees. It is an archetypal idea, which is of a kind with the concept about the rights and duties of man which democratic constitutions the world-over consider inalienable and inherent in man's nature. HRD is a humanistic concept based on respect for the dignity of human being and, on a belief in and its limit less potential. Researchers and HRD Professionals have defined HRD concepts in different aspects, such as family, organizational, national context, economic, political and social and cultural aspects. There are experts who have defined HRD acronym differently in different context.

Rao (1996) defines HRD in different contexts. In the family context, he explains that HRD essentially deals with how the family as unit learns a variety of things, including their relationship. Parents are first HRD agents, so are the elders in the family. In the organizational context, HRD has become very critical for survival and growth of today's organizations. The concerns for quality, customer
satisfaction, competitiveness of products, cost effectiveness, rising level of customer expectations have all created new challenges for Indian organizations. To meet these challenges, every organisation needs competent people and require every employee to be technology competent, reliable, fast, efficient, customer oriented and above all, enterprising and adding value in the company. The only choice the organizations are left with is to develop them if they cannot get them. In the organizational context, HRD is a process by which people in various groups are helped to acquire new competencies so as to make them more and more self reliant and simultaneously develop a sense of pride in their country (Rao, et al, 1988). It is a process in which employees of an organization are continuously helped in a planned way to (a) acquire or sharpen capabilities with their presently or future expected roles, (b) develop their general capabilities as individuals so that they are able to discover and exploit their own inner potential for their own and/or organizational culture where superior -subordinate relationships, team work and collaboration among different sub-units are strong and contribute to organizational health, dynamism and pride of employees" (Rao, 1989). In economic terms, it means accumulation of human capital and its effective utilization for the development of economy (Verma, 1988). In political term, HRD prepares people for active participation in the
political process. From the social and cultural point of view the development of human resources enriches life. Even the concept of "Human Resource" is not value free. Three aspects are involved in the concept of HRD. Firstly, persons working in organizations are regarded as a valuable resource, implying that there is a need to invest time and effort in their development. Secondly, they are human resources, which means that they have their own special characteristics, therefore, cannot be treated like material resources. This focuses on the need to humanize organizational life and introduce human values in the organisation. Thirdly; human resource does not merely focus on employees as individuals, but also on other human units and processes in the organisation (Pareek, 1990).

HRD means developing or tapping hidden qualities in people in order to make them accomplish new functions leading to organizational and individual goals. Management must recognize the importance of human factor, their potentials, capabilities, belongingness, feelings and sentiments to take initiatives to introduce the behavioural trainings comprising of culture of openness, trust, collaboration and proactive approaches with the objective to encourage employees to take initiative and risks and to be helpful to each other and work as a teams in developing inter-personal skills (Mufeed, 1999).
Work culture:

Work culture can be best defined as a set of beliefs, values and expectations that members of an organization come to share. Though there are many definitions of organizational culture, there are certain features common to them such as culture is shaped by a certain historical context; values and beliefs form the core of culture. Organizational culture can be considered as one of the most important factors which is directly related to organizational effectiveness. Culture has been treated by anthropologists and organizational researchers as a set of cognitions acquired through social learning and the socialization process exposing individuals to a variety of culture bearing elements. These elements are the observable activities and interactions communicated information and artifacts that form the social experience.

Another concept of culture, yet not a contradictory but rather refining concept, is put forward by Hall. Hall (1983) views culture as often subconscious. He compares culture to an invisible control mechanism operating in our thoughts. In his view, we become only aware of this control mechanism when it is severely challenged, for example by exposure to a different culture. He believes that members of a given society, internalize the cultural components of that society, and act within the limits as set out by what is 'culturally acceptable'. Culture has always dictated where to draw the
line separating one thing from another. These lines are arbitrary, but once learned and internalized they are treated as real.

Wilkins and Ouchi (1983) have offered a different perspective to organization culture which they call the paradigmatic or utilitarian view of culture or clan. They argue that the organizations that develop a distinct local culture or clan with particular properties will have significant performance efficiencies, but only under certain conditions. Organizational culture requires understanding of the features specific to the organization, the general collective objectives, methods, and values by providing a general paradigm to determine the best for the relationship. Organizational culture is concerned with how employees perceive the characteristics of an organizations culture, not with whether or not they like them. Organizational culture can be defined as a cumulative, crystallized and quasistable shared life-style of people as reflected in the preference of some states of life over others, in the response predispositions towards several significant issues and phenomena (attitudes), in the organized ways of filling time in relation to certain affairs (rituals), and in preventing undesirable behaviour (sanctions). There are seven primary characteristics that, in aggregate capture the essence of an organization’s work culture:-
Innovation and risk-taking: the degree to which employees are encouraged to be innovative and take risks.

Attention to detail: the degree to which employees are expected to exhibit precision, analysis, and attention to detail.

Outcome orientation: the degree to which management focuses on results or outcomes rather than on the techniques and processes used to achieve those outcomes.

People orientation: the degree to which management decisions take into consideration the effects of outcomes on people within the organization.

Team orientation: the degree to which work activities are organized around teams rather than individuals.

Aggressiveness: the degree to which people are aggressive and competitive rather than easygoing.

Stability: the degree to which organizational activities emphasize maintaining the status quo in contrast to growth.

Hofstede (1994) defined culture as “the collective programming of the mind which distinguishes the member of one group or category of people from another”.

In the organizational context, culture refers to the set of values, dominant beliefs and guiding norms of behaviour for its employees. It denotes the climate, the atmosphere, the ‘mental attitude’ shared by the members of the organization. A strong culture provides a basis for productive ethos and
ethical behaviour of an organization. Excellent companies rich in ethical legends, moral anecdotes, a great sense of pride, excitement in doing and creating something of value provide the basis for a strong corporate culture. Such a culture spearheads the company’s commitment to creating excellence- through zero defect products, excellent customer support service, quality, reliability, employee welfare commitment, etc. When a company holds certain values in esteem, the concern for these values that the company holds dear is diffused throughout the organization, amongst all levels of its employees. The organizational culture plays a dominant role in influencing employee’s ethical behaviour. The organizational culture governs people’s behaviour in the direction where they strive to achieve and create excellence in corporate life. An organization where its culture consists of top management’s commitment to good business practices, open communication, shared values, beliefs and norms for everyone within the organization, stands to benefit from corporate excellence. Values are the bedrock of any corporate culture. The corporate culture consciously created, must be value-based corporate culture. Top management must continuously communicate these values to the lower levels in the organization, explaining how they benefit employees and create value-added products for customers and the society. Values produce a sense of direction for
employees and help to guide their day-to-day behaviour. Fundamental to any corporate culture are the values embedded within the organization—both extrinsic as well as intrinsic. Extrinsic values specify what the company stands for, its beliefs and attitudes and describe the ethical perspective of those who are at helm of the organization. Such extrinsic values are found in Company Mission Statements and Code of Ethics. However, intrinsic values are actually found displayed within organizational context. There may exist a vast disparity between ideally expected extrinsic values and intrinsic values existing in reality. Morally excellent companies try to narrow down, if not totally eliminate, the gap between expectations from the company and the existing reality. Such morally excellent companies try to ensure that their ethical values are reflected in their consciously created corporate culture. They ensure that their basic ethical beliefs are reflected and earned through their objectives, policies, strategies and systems. The need of the hour is to develop, within all organizations, a corporate culture whose ultimate objective is moral excellence. The corporate culture should be amenable and suitable for the pursuit of this moral excellence. The corporate culture should support and encourage ethical behaviour within the organization. The company’s Mission Statement and Code of Ethics should be supplemented by
publicly stated expectations about employee behaviour. The values expressed and practiced by organizations express its organizational character. To perpetuate such a corporate culture, management must clearly uphold and exemplify behaviour that will lead people to do the right thing when faced with a moral dilemma. By hiring and training people who share such corporate values, the company can build a strong corporate character. However, one thing that is very important to remember is that these corporate values must arise from the personal values of the individuals and from the philosophies that everyone personally believes in. For, just like personal values, corporate values too cannot be imposed from the outside. It is not necessary that all these corporate values must be altruistic or idealistic. Practical values like, Focus on Cost Control, a fierce desire to produce Zero-Defect Products, Quality Control or innovations can be accepted as corporate values by companies and they can guide companies to corporate excellence.

Organizational culture has been discussed by Oatey (2000) by combining both basic assumptions and values in one 'segment' of the 'culture onion'. In her view, basic assumptions and values in combination form the inner core of culture. This inner core is encircled by a more elementary level of 'beliefs, attitudes and conventions'. This distinction is useful, as it makes it possible to account for changes in
beliefs, for example, without a more dramatic shift in values. Basically, organizational culture is the personality of the organization. Culture is comprised of the assumptions, values, norms and tangible signs (artifacts) of organization members and their behaviours. Members of an organization soon come to sense the particular culture of an organization. Culture is one of those terms that's difficult to express distinctly, but everyone knows it when they sense it. For example, the culture of a large, for-profit corporation is quite different than that of a hospital which is quite different than that of a university. You can tell the culture of an organization by looking at the arrangement of furniture, what they brag about, what members wear, etc. similar to what you can use to get a feeling about someone's personality. Corporate culture can be looked at as a system. Inputs include feedback from e.g., society, professions, laws, stories, heroes, values on competition or service, etc. The process is based on our assumptions, values and norms, e.g., our values on money, time, facilities, space and people. Outputs or effects of our culture are, e.g., organizational behaviours, technologies, strategies, image, products, services, appearance, etc. The concept of culture is particularly important when attempting to manage organization-wide change. Practitioners are coming to realize that, despite the best-laid plans, organizational
change must include not only changing structures and processes, but also changing the corporate culture as well. There has been a great deal of literature generated over the past decade about the concept of organizational culture particularly in regard to learning how to change organizational culture. Organizational change efforts are rumored to fail the vast majority of the time. Usually, this failure is credited to lack of understanding about the strong role of culture and the role it plays in organizations. That's one of the reasons that many strategic planners now place as much emphasis on identifying strategic values as they do mission and vision.

Punia and Laxmi (2003) describe work culture as an umbrella term, which encompasses many sub-processes rather it is a judicious mix of organizational philosophy, team work, group norms, management support system, organization of work, prevailing reward system, decision-making styles and conflict resolution modes of the management. Organizational philosophy is the manifested and practiced core values in the organization as perceived by its employees. Sound organizational philosophy will facilitate good team work, which can be referred as the degree of mutual dependency between peer group members of the organization to foster unification in the group activities. Synchronized group activities will help in forming
positive group norms, which are set standards of the behavior to be adhered to by the employees within the department / organization. This entire process will lead to a performing management support system wherein the superiors are accessible to their subordinates to provide clear communication and help in accommodating new ideas of their subordinates thereby creating an innovative culture. Further the innovative culture will ease proper organization of work to put forward clear job objectives and performance expectations for the subordinates and making the job assignments more challenging and rewarding for the subordinates. Here reward system also plays its role, which should be encouraging and competitive to keep the employees intact with the organization. The decision-making in the organizations is also dependent on its culture to a great extent. Wherever possible decisions related to employees jobs should be taken after wide consultation with the employees across the hierarchical levels or strata within the organization/department. This all make the culture very positive and performing and employees are encouraged to speak up conflicts related to their life within the organisation, without undue fear of being punished by superiors and to the extent to which the conflicts in the organisation are resolved by the superiors. Human resource management department can initiate retention strategy
through its philosophy, policies, programmes, practices, and processes as shown in the figure (a), popularly known as 5Ps model.

Fig1.1: Organization Culture and its Sub-Processes
OCTAPACE Culture:

The most important aspect of organizational culture are the values it practices. Eight values may be examined to develop the profile of an organizational Culture (OCTAPACE) (Rao, 1999).

*Openness*- complete disclosure of one's feelings;

*Confrontation*- bringing out problems and issues into the open with a view to solving them rather hiding them for fear of hurting or getting hurt;

*Trust*- taking people at their face value and believing what they say;

*Autonomy*- giving freedom to let people work independently with responsibility;

*Proactivity*- encouraging the employees to take initiative and risks;

*Authenticity*- tendency on the part of the people to do what they say;

*Collaboration*- to accept interdependencies to be helpful to each other and work as teams;

The last but not the least value of the OCTAPACE acronym is *experimentation* i.e., taking action on the limited "trail basis".
Types of Culture:
Over the years a number of organizational cultures have been identified. The more interesting of these are as follows:

**Mechanistic and organic cultures:** The mechanistic organizational culture exhibits the values of bureaucracy and feudalism. Organizational work is conceived as a system of narrow specialism and people think of their careers mainly within these specialism. Authority is thought of as flowing down from the top of the organisation down to the lower levels and communication flows through prescribed channels. There is a great deal of departmental loyalty and inter-departmental animosity, a strong "we versus they" perception. This sort of culture resists change and innovation.

Contrast is the organic culture. Formal hierarchies of authority, departmental boundaries, formal rules and regulations, and prescribed channels of communications are frowned upon. There is great deal of emphasis on task accomplishment, team work, and free flow of communication-formal and informal. In given problem situations, the persons with expertise may wield far more influence than the formal boss. There is a widespread understanding within staff of the problems, threats, and opportunities the organisation is facing and their is willingness and preparedness to take appropriate roles to
solve the problems the culture stresses flexibility, consultation, change and innovation.

**Authoritarian and participative cultures:** In the authoritarian culture, power is concentrated on the leader and obedience to orders and discipline are stressed. Any disobedience is punished severely to set an example to others. The basic assumption is that the leader knows what is good for the organisation and he or she always acts in its interests. Participative cultures tend to emerge where most organizational members are professionals or see themselves as equals.

The participative culture is premised on the notion that people are more committed to the decisions that are participatively made than to those which are imposed on them. Further, group problem-solving leads to better decisions because several new points and information are shared during discussions.

**Subculture and dominant culture:** Each department of an organisation may have its own culture, in which case there is subculture. An organizational culture emerges when there is an integration of all the departments into an unified whole. Within assay given unit, the tendency for integration and consistency will be assumed to be present, but it is perfectly possible for coexisting units of a larger system to have
cultures that are independent and even in conflict with each other.

**Strong and weak culture:** In an organisation having strong culture, the core values are both intensely held and widely shared by its members. Such employees develop strong loyalty to the organisation. One benefit of strong culture is reduced turnover and positive employee attitude. A strong culture demonstrates high agreement among members about what the organisation stands for such unanimity of purpose builds cohesiveness and organizational commitment. The opposite will happen when culture is weak.

The danger with strong organizational culture is that it leads to "group think", collective blind pots, and resistance to change and innovation.

**National culture and organizational culture:** Organizational culture is also made between national culture and organizational culture. Organizational culture is influenced by the culture of the land, irrespective of the origin of the company.
Importance of work culture to organizational culture:
The concept of work culture has been receiving increased attention in recent years. However, work culture being an intangible concept, its difficult to specifically focus one’s attention on it. Yet, the facet of work culture usually gets manifested as diverse tangible aspects like conflicts, cooperations, productivity, quality, etc.
The basic assumptions and values manifest in behaviours, which produce a range of tangible as well as not-so-tangible artifacts. Hence work culture means the assumptions, values, and meanings attached to work its like “the corporate soul” which percolates in the fabric of an organization (Singh and Paul, 1985).

Work culture is a part of a broader societal culture, which is conceptualized as a multi-layer phenomenon. The core consists of basic assumptions and values regarding the nature of human beings and the way they relate with other human beings and the environment (Schein, 1987).

Sinha (1990) emphasized activities, cognition, affect, and importance attached to work. These are reflected in norms and values that employees develop with reference to their work, which are rooted in a number of contextual factors.
Sinha identified the following levels at which the work culture of an organization can be examined:
1) Work behavior, importance attached to work, environment, affect, role clarity, satisfaction with work, etc.

2) Work conducive norms, values, power structure, grouping, role relations, etc.

3) Organizational structure, work forms, technology, financial health, etc.

4) Organizational goals and objectives, philosophy and traditions behind them.

An analysis of these factors inevitably leads to tracing their roots into the following contextual sources:

1) The socio-cultural values and the systematic features of the surrounding mileu, government policies, market forces, etc.

2) The body of knowledge regarding work and work force, technological advancements and their requirements of skills, and role relationships, etc.

Sinha further argued that in a complex organization, there might be sub-cultures, which are different from each other. Different units of a corporate body may develop different cultures of their own. Thus finance, production, marketing, personal departments in the same organization may hold different values and norms and thereby show different behaviors. He also distinguished between work and organizational culture. The former pertains to work
and may be shared by the organizations of particular settings as well as may be different in different departments of the same organization. Organizational culture denotes the totality within an organization, which may be work or non-work oriented. In organizations where the centrality of work is displaced by non-work activities, norms, and values, the organizations are said to have a non-work culture. Building work culture always means creating conditions, which can lead to high quality work and productivity (Sinha, 1994).

If employees perceive the prevailing work culture as positive, it could lead to effective performance and consequently organizational success. To generate this positive employee perception, the organization needs to necessarily create conditions for effective human resource management (HRM) practices. Therefore, proactive HRM practices facilitate positive work culture, which in turn will assist performance effectiveness. The concept of work culture is considered to be a fuzzy construct. “Culture is man-made part of the environment and it reflects the way of life of people, their traditions, heritage, design for living, etc.” Culture therefore, comprise the totality of beliefs, norms, and values, which are related to work centered activities will produce, ‘work culture’ (Mankidy, 1994).
Need for the Study:
Since Independence, Indian Banking sector underwent radical changes especially with the nationalization of 14 commercial banks in 1969. Liberalization of Indian economy has opened new vistas for the development of banking organizations in the Indian perspective. During the last decade, many new generation private sector banks were also given free hand to operate. Public sector banks (PSBs) were facing stiff competition from these private/foreign banks to capture business. All banks are seriously concerned to sustain / augment their business. In a changing environment, banks have to be capable of discerning environmental shifts and rapidly realigning their strategies and internal capabilities consistent with the environmental changes. If banks want to maximize its ability to sustain its strategic objectives, it must understand if the prevailing culture supports and drives the actions necessary to achieve its strategic goals. Developing a picture of the ideal and then taking a realistic look at the gaps is vital information that can be used to design interventions to close the gaps and bring specific elements of culture into line. If competitive environment is changing fast, the bank's culture may also need to be transformed at a matching pace. In the light of the topic undertaken for study, it is imperative to study
the factors which can provide an understanding of various intricacies involved in work culture in the banking sector so as to make it an effective instrument for helping people grow and develop in an organizational setting. Based on these studies it seems logical to investigate specific issues related to work culture and analyze how best they can be resolved by providing suggestions for developing the appropriate work culture. Keeping this in view, an attempt has been made to assess into the effectiveness of work culture in the banking sector with special reference to J & K Bank Ltd., State Bank of India and Standard Chartered Bank. The empirical study will improve the quality of work culture in the sample study organisation by discovering problems related to work culture and their area of influence.
Overview of the Study:
The present study has been carried out in five broad chapters including the present chapter.

Chapter I, Introduction to Work Culture, aims to present the overview of work culture and its dimensions in the organisation. This chapter briefly discusses the topic chosen, the research problem and its significance.

Chapter II, Review of Literature, portrays the researches done in the field of work culture. This chapter provides the theoretical framework of the research and cites research previously conducted in this field along with articles from journals, which commented on or hypothesized behavior relating to the topic.

Chapter III, Research Methodology, deals with the need, scope and the objectives of the present study. It explains the procedure of data collection, the objectives of the study and the hypothesis laid in consonance with the objectives. It also brings to light the research approach adopted to identify the sample employees, and the statistical tools used to analyze the data. The chapter also reflects the limitations of the present study.

Chapter IV, Analysis and Interpretation, presents the results of the data collected and analyses it in the light of the theoretical framework of the study.
Chapter V, **Summary of Findings, Conclusions and Suggestions**, summarizes the main findings and conclusions of the study. In light of these findings and conclusions appropriate suggestions and policy implications have been worked out.

In the light of the framework developed in this chapter, the next chapter discusses the review of literature relevant to the study.