TABLE OF CONTENTS

I. Certificate from Internal Advisor
II. Certificate from External Advisor
III. Declaration
IV. Acknowledgements
V. Table of Contents
VI. Abbreviations
VII. List of Annexure
VIII. List of Tables
IX. List of Figures
X. Preface

CHAPTER I 1-31

INDIAN BANKING INDUSTRY – A GENESIS

1.1. Introduction 1
1.2. Commercial Banks in India 3
   1.2.1. Present Structure 4
   1.2.2. Origin and Pre-reform Era 6
1.3. Policy Guidelines of Reserve Bank of India 11
   1.3.1 Establishment of New Institutions and Schemes 12
   1.3.2 Lead Bank Scheme 12
1.4. Contour of Reforms 13
   1.4.1 Restoration of Health of the Banking System 14
1.5. Narsimham Committee Recommendations (First and Second) 14
   1.5.1 Reforms Since 1991 17
   1.5.2 Specific Issues in the Banking Industry 18
   1.5.3 Measures Taken 19
1.6. Future Landscape of Indian Banking 22
   1.6.1 Product Innovation and Process Re-engineering 23
CHAPTER II 32-42
PROFILE OF BANKS COVERED IN THE STUDY
2.1.1 Strong Banks 32
  2.1.1 Corporation Bank 32
  2.1.2 Oriental Bank of Commerce 34
2.2 Average Banks 35
  2.2.1 Union Bank of India 35
  2.2.2 Punjab National Bank 36
2.3 Weak Banks 38
  2.3.1 United bank of India 38
  2.3.2 UCO Bank 40

CHAPTER III 43-72
ORGANIZATIONAL CULTURE – A CONCEPTUAL FRAMEWORK
3.1 Conceptualizations of Culture 45
  3.1.1 Process Approach to Organizational Culture 45
  3.1.2 Classification Approach to Organizational Culture 48
3.2 Dimensions of Culture 52
3.3 Models of Culture 53
3.4 Organizational Culture and Effectiveness 61

CHAPTER IV 73-92
ORGANIZATIONAL PERFORMANCE – A THEMATIC TREATMENT
4.1 Key Performance Indicators 74
  4.1.1 Key Performance Must Be Key to Organizational Success 74
4.1.2 Key Performance Indicators Must Be Quantifiable

4.2 Performance Metrics of an Organization

4.2.1 The Balanced Scorecard

4.2.2 Benchmarking

4.2.3 Activity Based Costing

4.2.4 Shareholder Value Added

4.2.5 Return on Investment

4.2.6 Economic Value Added

4.2.7 Earnings Before Income Tax

4.2.8 Market Value Added

4.3 Performance in Banks

4.3.1 Input and Output of Commercial Banks

CHAPTER V

LITERATURE REVIEW

5.1 Perspectives of Values and Culture

5.2 International Context

5.3 Indian Context

5.4 Culture in an Individual Organization

5.5 Impact of Culture on Performance

5.5.1 Idiographic Studies

5.5.2 Nomothetic Studies

CHAPTER VI

RESEARCH METHODOLOGY

6.1 Identification of the Problem

6.2 Statement of the Problem

6.3 Objectives of the Study

6.4 Scope of the Study

6.5 Hypothesis

6.6 Design of Study

6.7 Sources of Data

6.7.1 Secondary Source
6.7.2 Primary Source
6.8 Population Defined
6.9 Sampling Design
  6.9.1 Corporation Bank
  6.9.2 Oriental Bank of Commerce
6.10 Average Banks
  6.10.1 Union Bank of India
  6.10.2 Punjab National Bank
6.11 Weak Banks
  6.11.1 United Bank of India
  6.11.2 UCO Bank
6.12 Survey Instruments
6.13 Data Analysis
6.14 Reliability
6.15 Dependability of Data

CHAPTER VII
TABULATION, ANALYSIS AND INTERPRETATION

7.1 Analysis of Qualitative Questions
  7.1.1 Values Chosen By Managerial and Support Staff of
       Strong Banks
  7.1.2 Values Chosen By Managerial and Support Staff of
       Average Banks
  7.1.3 Values Chosen By Managerial and Support Staff of
       Weak Banks
7.2 Tabulation of Response to effect of values when practiced
7.3 Tabulation of Response to importance of values at the
       Workplace
7.4 Tabulation of Response to source of values
7.4 Tabulation of Response to alignment of personal values
       with organizational values
7.6 Hypothesis I
  7.6.1 t-Test of Corporation Bank
7.6.2 t-Test of Oriental Bank of Commerce 160
7.6.3 t-Test of Union Bank of India 161
7.6.4 t-Test of Punjab National Bank 162
7.6.5 t-Test of United Bank of India 163
7.6.6 t-Test of UCO Bank 164
7.7 Hypothesis II 168
7.8 Hypothesis III 168
7.9 Hypothesis IV 169
7.10 Hypothesis V 169
7.11 Hypothesis VI 170
7.12 Hypothesis VII 170
7.13 Interpretation of Objective 3 173
  7.13.1 Culture of Strong Banks 173
  7.13.2 Culture of Average Banks 176
  7.13.3 Culture of Weak Banks 178
7.14 Interpretation of Objective 4 179
  7.14.1 Performance of Strong Banks 179
  7.14.2 Performance of Average Banks 189
  7.14.3 Performance of Weak Banks 198
7.15 Comparative Analysis of Performance of Banks 209
  7.15.1 Credit-Deposit Ratio 209
  7.15.2 Capital to Risk Weighted Assets Ratio 210
  7.15.3 Net Non-Performing Assets Ratio 211
  7.15.4 Return on Assets 211
  7.15.5 Business per Employee 212
  7.15.6 Profit per Employee 213
7.16 Analysis of Regression of All the Banks 214

CHAPTER VIII 220-232
CONCLUSIONS, RECOMMENDATIONS AND DIRECTIONS FOR FUTURE RESEARCH
8.1 Conclusions 220
  8.1.1 Relationship between organizational culture and