CHAPTER-I

INTRODUCTION

The Indian economy is on the retrieval path, supported by sound government policies and structural reforms. It has played a significant role in withstanding global uncertainties and dynamics of the rest of the world. The economic development of India largely depends upon few factors, which prove to be important. According to the World Bank, for a better economic development, India needs to give due priorities in various issues like infrastructure, public sector reform, agricultural and rural development. The economic reforms of 1991 brought a number of foreign companies to the Indian market. As a result, privatization of several public sector industries was seen related to services output majority workforce in India works in service industry. This is also the sector which provides quick growth for the development of economy. Since liberalization; India has seen substantial banking reforms. On one hand, one could see the mergers of banks, competitiveness and reducing government interference, on the other hand one can also see the presence of several private and foreign players in the banking and insurance sectors.

The 21st century will be the century of globalization. Organizations increasingly plan their production, their innovation and their marketing on a scale that goes beyond the national. There are profound economic drivers for this process that come from accessing resources, skills, labour and technology in the most efficient way. That means crossing national borders in order to create economies of scale and scope that will enable goods and services to be produced as cheaply and flexibly as possible in order to respond to customer demands. Multinationals become hugely powerful actors in this process, influencing governments and international regulators as well as profoundly reshaping national societies and the natural environment as they seek to create the conditions that enable them to achieve these economies of scale and scope.

Organization: Organization is the basis where the whole structure of management is built. Organization is related with developing a frame work where the total work is divided into manageable components in order to facilitate the
achievement of objectives or goals. Thus, organization is the structure or mechanism that enables human beings to work together. In a static sense, an organization is a structure or machinery manned by group of individuals who are working together towards a common goal. The term ‘organization’ is viewed in four different senses: as a process, as a structure of relationship, as a group of persons and as a system,

**Organization as a Process:** Organization is treated as a dynamic process and a managerial activity which is essential for planning the utilization of company’s resources, plant and equipment materials, money and people to accomplish the various objectives.

**Organization as a Framework of Relationship:** Organization refers to the structure of relationships and among position jobs which is created to fulfil certain objectives. According to Mooney and Reily, “Organization is the form of every human association for the attainment of a common purpose.”

**Organization as a Group of persons:** Organization is very often viewed as a group of persons contributing their efforts towards certain goals. Organization begins when people combine their efforts for some common purpose. Barnard has defined ‘Organization’ as an identifiable group of people contributing their efforts towards the attainment of goals.

**Organization as a System:** The organization is viewed as system. System concepts recognize that organizations are made up of components each of which has unique properties, capabilities and mutual relationship.

In short, organizing is the determining, grouping and arranging of the various activities deemed necessary for the attainment of the objectives, the assigning of people to those activities, the providing of suitable physical factors of environment and the indicating of the relative authority delegated to each individual charged with the execution of each respective activity.

Organization has been defined by different authors as stated below

According to **Keith Davis**, “Organization may be defined as a group of individuals, large of small, that is co-operating under the direction of executive leadership in accomplishment of certain common object.”
According to Chester I. Barnard, “Organization is a system of co-operative activities of two or more persons.”

According to Louis A. Allen, “Organization is the process of identifying and grouping the work to be performed, defining and delegating responsibility and authority, and establishing relationship for the purpose of enabling people to work most effectively together in accomplishing objectives.”

Indian Banking System

The banking sector is the support of any modern economy. It is one of the important financial pillars of the financial sector, which plays a vital role in the functioning of an economy. It is very important for economic development of a country that it’s financing requirements of trade; industry and agriculture are met with higher degree of dedication and responsibility. Thus, the development of a country is integrally linked with the development of banking. In a modern economy, banks are to be considered not as dealers in money but as the leaders of development. They play an important role in the mobilization of deposits and disbursement of credit to various sectors of the economy. The banking system reflects the economic health of the country. The strength of an economy depends on the strength and efficiency of the financial system, which in turn depends on a sound and solvent banking system.

In India, banks are playing a crucial role in socio-economic progress of the country after independence. The banking sector is dominant in India as it accounts for more than half the assets of the financial sector. Indian banks have been going through a fascinating rapid changes brought about by financial sector reforms, which are being implemented in a phased manner. The current process of transformation should be viewed as an opportunity to convert Indian banking into a sound, strong and vibrant system capable of playing its role efficiently and effectively on their own without imposing any burden on government.

Organizational Climate

Organizational climate is most important in every organization as it is the shared perception of employees who work and live in the organization. Organizational climate is the atmosphere that employee perceives in their
organization by practice, procedures which are developed on day-to-day basis. The perception of the employees of the various characteristics of an organization is known as the 'Climate' of the organization.

Organizational climate refer to attitudes, norms, values and feelings of employees towards their organization. Every organization's internal and external environment impacts on employees and management practices and behaviour.

Organizational climate is the core circle of human environment in the boundaries of which the employees of an organization work. The survival and growth of any organization is directly proportional to the favourable climate in it. Employees in the organization have to be well conversant with culture, system and policies. This inculcates a sense of belongingness and commitment among employees and helps in the growth of organization.

Organizational climate is the relatively continuing quality of the internal environment of an organization which is experienced by its members, which influences their behaviour and can be described in terms of the values of a particular set of characteristics or attitudes of the organization.

An organizational climate in a particular organization is constantly challenged by the increasing number of changes impacting on organizations. These changes relate to restructures, mergers and acquisitions, technological trends, political and international trends, increased competition as well as the local and international economy. If these changes are not managed appropriately by the organization, they could result in a change in the behaviour and perception of individuals employed in the organization, which could lead to, interlaid, decreased motivation, employee dissatisfaction, increased turnover and absenteeism and hence a decline in organizational performance. To survive and out do their competitors, organizations constantly seek to improve their performance. The organizational climate in organizations is becoming more important than ever before because organizations need to ensure that those individuals who add value to their bottom line want to stay in the organization and want to continue pouring their effort into their work to the benefit of the organization.
REVIEW OF LITERATURE

Gani (2001) conducted a research work on “Correlates of Organizational Climate in Banking Industry”. Data collected from employees of Kashmir banks with 10 dimensions of organizational climate they are: Interpersonal relationship, participative management, Formalization & Standardization, Training & Development, monetary benefits, Objectivity & rationality, scope for advancement, supervision, concern for welfare, safety & security. Study reveals that there is a significant difference in the organizational climate perception of employees belonging to private and public sector. It highlights that employees perceive different on dimensions of organizational climate with different intensities.

Pushpaveni (2012) in her research article entitled “An organizational climate study in TVS Sandarac fasteners limited, Krishnapuram”. Study conducted to assess the level of satisfaction of the employees with working environment. The study revealed that there is high level of satisfaction among employees when they are provided with better working condition and welfare facilities.

Gurupreet (2012) conducted a study on “Perception of Organizational climate: A study of small enterprises in Amritsar”. Article attempts to examine the perception of organizational climate of employees of small enterprises. The findings of the study shows that very few were satisfied from the organizational climate and influencing dimensions in organizational climate were workload, decision making, welfare facilities and work place safety.

Murugesan (2012) in his work titled “Organizational climate and job satisfaction: An analysis of paper industry”. The objective of the study was to find out the relationship between organizational climate and job satisfaction among employees in TNPL. Organizational climate and job satisfaction level of employees in TNPL are very much satisfied with the safety and welfare measures; totally they have overall satisfaction with the organization.

Kubendran et.al., (2013) conducted a study titled “organizational climate’s impact on employees performance”. Studied the relationship between job satisfaction and organizational climate. The main objective of the study was to evaluate the
perception of the respondents towards working conditions prevailing in the organization. The results showed that working condition and performance management are highly correlated.

**Loganathan.et.al.,** (2014) accentuated in the study entitled “Diagnosing organizational climate for the stand point of motivation –A study in the Indian Public sector bank in Bangalore City”. Has examined the difference of organizational climate from the stand point of motivation. The findings of the study revealed that there was significant difference in organizational climate in groups like age, gender and recruitment.

**Madhu** (2014) investigated “Organizational climate of Residential & Non-Residential Schools: A comparative study”. Has compared residential and non-residential schools in terms of organizational climate. The sample consisted of 416 teachers (196 from residential & 218 from non-residential), the study revealed that there is significant difference in the perception of organizational climate residential and non-residential schools. The organizational climate was perceived better in residential school than non-residential school.

**Singh** (2014) examined “Organizational climate: A comparative study of state Universities of Haryana”. It was found that the organizational climate in the state Universities differs in terms of nature and level of perceived organizational climate by non-teaching employees. They have compared 8 dimensions of organizational climate given by Pareek OCTAPACE.

**Jain.et.al.,** (2014) A study of Organizational Climate and culture in Indian Nationalized Bank using OCTAPACE survey” provided 8 specific dimensions of Organizational climate measurement. The various dimensions considered for the evaluation of Organizational climate are: Openness, Confrontation, Trust, Authenticity, Pro-action, Autonomy, Collaboration and Experimentation. Findings of their study indicated Openness, confrontation, Experimentation performs better and more productive for organization.

**Ali** (2014) in their research article entitled “Comparison of perceived Organizational climate in private and public undertakings”. Has compared public and private undertakings managers in Delhi. The study reveals that managers of private
undertakings perceived their organizational climate more favourable as compared to public undertaking.

**Jegajothi** (2015) in their study entitled “A study on organizational climate and employee performance”. Studied the relationship between working environment and employee performance. The objective of the study was to find out the organizational climate to motivate and increase the organizational effectiveness. Study found a positive relationship between working environment and employee performance. Workplace behaviour, work commitment, job level, job status, promotion, training and reward motivates employee’s performance.

**Fernandes et.al.**, study titled “Organizational climate : A comparative study among Public and Private Entities”. They stated that there is an indication that the organizational climate with various dimension like interpersonal relationship, salary, benefits, discipline, physical working condition, professional progress & leadership perceived more positive result by the employees of private companies.

**RESEARCH GAP**

Climate of an organization is like the personality of a person. As every individual has a personality that makes him unique and different from others persons, each organization has an organizational climate that clearly distinguishes it from other organizations.

There is a significant amount of literature in national and international level pertaining to organizational climate in various organization in relation to job satisfaction, motivation, commitment etc. but have not focused on studying the impact of organizational climate factors on bank employees. The literature also identifies organizational climate various factors with a comparison with different school climate, different universities, different IT company employees, government and other institutions. Hence the present study undertaken to study perception of bank employees with respect to organizational climate among the employees and private sector bank there by concentrating on bridging the research gap.
RESEARCH QUESTIONS

Some of the research interrogations which arose as a significance of the literature review are:

1. Which are the significant the demographic variables have an influence on organizational climate?
2. Are there any differences among employees with respect to organizational climate between Public and Private sector banks?
3. Is there any relationship exists between motivation and organizational climate?
4. Which are the related factors that have an influence on organizational factors on employees working in Public and Private sector banks?

STATEMENT OF THE PROBLEM

In any organization, men, materials, methods and money are regarded as the most important factors. But, human resources are regarded as the only dynamic factor in the organization. Individuals as human beings are very multifaceted in their psychological structure. When they interact with one another in large groups. To understand an employee, it becomes eventually necessary to study what he is and what he does. First-mentions the personality and the latter represents the behaviour. The behaviour relates to the environment where he actually works. The work environment or climate has a vital role to play in shaping the personality as well as the behaviour of an employee in the organization.

The banking sector is the most important financial sector, not just in terms of turnover, profits and employment but also in its dominant influence on the other spheres of the economy. Since nationalization, Indian commercial banks have made considerable progress in terms of functional expansion and services.

The present day banking services call for a dynamic marketing approach in step with the change in the pattern of public. Technology has also brought out a visible impact on the human resources, which is the most decisive component in the banking. According to the changes, the employees also develop new strategies,
keeping in view the commercial and the social goals. So, banking industry thrives on the quality of its employees. The responses of employees result in the behaviour of the bank employees which influence on organizational climate. The responses of employees on the consequences of Organizational climate may be constructive or destructive. When the environment is better, the employees work stress free and this leads to increase in efficiency. Hence, the present study aims to analyses the differences in organizational climate prevailing in public and private sector banks.

**NEED FOR THE STUDY**

Organizational climate study is necessary for any organization who wants to be dynamic and concerned with development or to prosper in a fast changing proficient and competitive environment. Organization can become go-ahead and develop only through the efforts and capabilities of their human resources. The most important asset of any organization is their human resources. Personal policies can enhance the morale and motivation of employees but these are not sufficient to make the organization dynamic and take it in new path. Employee’s abilities, should be constantly developed, improved and used. Even an organization that has stretched its borders in terms of progress needs to adopt to the changing environment. For this purpose a supporting organizational climate is essential. In every organization employees must be kept feel happy, satisfied and motivated so that the performance, efficiency and productivity will be at their peak. One of the most significant way to achieve organizational efficiency is to identify employee’s innovation, initiative, and experiments and will make things happen. Hence there is a need to study the climate prevailing in banks so as to improve the efficiency of employees.

The banking industry has likewise identified it out that the human asset or employees have a vital role in accomplishment a high rate of development for the sector. Employees is viewed as a trend-setter also, supporter of advancements and a cognizant designer of business in any Banking industry.

Banking industry in our nation is fast emerging and it has been allotted a critical part in nation's financial growth. Firstly, banking is a work intensive industry. Secondly, employee of public sector bank have a greater job security in this highly competitive world. Also, reaching goals and objectives and quality of banking service
depends mainly on their employees as they are the service renderers to the society (Khandelwal, 1996). Thus, the investigation is focused on finding the perception of employees towards organizational climate in public and private sector banks.

OBJECTIVES

The main objectives of the present study are:

1. To review the relationship between demographical factors of employees (such as age, gender, experience, qualification, marital status, designation, income, family size) and organizational climate in public and private sector banks.
2. To analyze various dimensions of organizational climate in public and private sector banks in Karnataka.
3. To evaluate the relationship between motivation and organizational climate.
4. To investigate the relationship between job satisfaction and organizational climate.
5. To examine the relationship between employee performance and organizational climate.

HYPOTHESES

Based on the research objectives the following hypothesis are intended to test in the study.

Based on objective 1:

Main Hypothesis

H₀: “There is no significant difference between demographical factors and organizational climate in public and private sector banks”.

H₁: “There is significant difference between demographical factors and Organizational climate in public and private sector banks”.
Sub Hypothesis-1

H₀: “There is no significant difference between age and organizational climate factors in public and private banks”.

H₁: “There is significant difference between age and organizational climate factors in public and private banks”.

Sub Hypothesis-2

H₀: “There is no significant difference between gender and organizational climate factors in public and private banks”.

H₁: “There is significant difference between gender and organizational climate factors in public and private banks”.

Sub Hypothesis-3

H₀: “There is no significant difference between experience and organizational climate factors in public and private banks”.

H₁: “There is significant difference between experience and organizational climate factors in public and private banks”.

Sub Hypothesis-4

H₀: “There is no significant difference between qualification and organizational climate factors in public and private banks”.

H₁: “There is significant difference between qualification and organizational climate factors in public and private banks”.

Sub Hypothesis-5

H₀: “There is no significant difference between marital status and organizational climate factors in public and private banks”.

H₁: “There is significant difference between marital status and organizational climate factors in public and private banks”.

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Sub Hypothesis-6

H₀: “There is no significant difference between designation and organizational climate factors in public and private banks”.

H₁: “There is a significant difference between designation and organizational climate factors in public and private banks”.

Sub Hypothesis-7

H₀: “There is no significant difference between income and organizational climate factors in public and private banks”.

H₁: “There is significant difference between income and organizational climate factors in public and private banks”.

Sub Hypothesis-8

H₀: “There is no significant difference between family size and organizational climate factors in public and private banks”.

H₁: “There is significant difference between family size and organizational climate factors in public and private banks”.

Based on objective 2:

H₀: “There is no significant difference in various dimensions of organizational climate between public and private sector banks”.

H₁: “There is significant difference in various dimensions of organizational climate between public and private sector banks”.

Sub Hypothesis-1

H₀: “There is no significant difference in interpersonal relationship between public and private sector bank”.

H₁: “There is a significant difference in interpersonal relationship between public and private sector bank”.
Sub Hypothesis-2

$H_0$: “There is no significant difference in work environment between public and private sector bank”.

$H_1$: “There is a significant difference in work environment between public and private sector bank”.

Sub Hypothesis-3

$H_0$: “There is no significant difference in reward and recognition between public and private sector bank”.

$H_1$: “There is a significant difference in reward and recognition between public and private sector bank”.

Sub Hypothesis-4

$H_0$: “There is no significant difference in team work and confrontation between public and private sector bank”.

$H_1$: “There is a significant difference in team work and confrontation between public and private sector bank”.

Sub Hypothesis-5

$H_0$: “There is no significant difference in participative management between public and private sector bank”.

$H_1$: “There is a significant difference in participative management between public and private sector bank”.

Sub Hypothesis-6

$H_0$: “There is no significant difference in communication between public and private sector bank”.

$H_1$: “There is a significant difference in communication between public and private sector bank”.

13
Sub Hypothesis-7

H₀: “There is no significant difference in innovation between public and private sector bank”.

H₁: “There is a significant difference in innovation between public and private sector bank”.

Sub Hypothesis-8

H₀: “There is no significant difference in involvement and commitment between public and private sector bank”.

H₁: “There is a significant difference in involvement and commitment between public and private sector bank”.

Sub Hypothesis-9

H₀: “There is no significant difference in welfare concern between public and private sector bank”.

H₁: “There is a significant difference in welfare concern between public and private sector bank”.

Sub Hypothesis-10

H₀: “There is no significant difference in empowerment between public and private sector bank”.

H₁: “There is a significant difference in empowerment between public and private sector bank”.

Sub Hypothesis-11

H₀: “There is no significant difference in career opportunity between public and private sector bank”.

H₁: “There is a significant difference in career opportunity between public and private sector bank”.
Sub Hypothesis-12

$H_0$: “There is no significant difference in training and development between public and private sector bank”.

$H_1$: “There is a significant difference in training and development between public and private sector bank”.

Sub Hypothesis-13

$H_0$: “There is no significant difference in grievance handling between public and private sector bank”.

$H_1$: “There is a significant difference in grievance handling between public and private sector bank”.

Based on objective 3:

$H_0$: “There is no significant relation between motivation and Organizational climate”.

$H_1$: “There is significant relation between motivation and Organizational climate”.

Based on objective 4:

$H_0$: “There is no significant relation between Job satisfaction and Organizational climate”.

$H_1$: “There is significant relation between Job satisfaction and Organizational climate”.

Based on objective 5:

$H_0$: “There is no significant relation between employee performance and Organizational climate”.

$H_1$: “There is significant relation between employee performance and Organizational climate”.

SCOPE OF THE STUDY

The study titled “Organizational climate: A comparative analysis of public and private sector banks” includes the several facets of employees which supports to understand, study organizational climate among the bank employees of Public & Private sector Banks. It also emphases the facets about their job satisfaction which emphases on work load, job involvement, performance. It concentrates mainly on organizational climate factors prevailing in public and private sector banks which stresses on each supporting factors of organizational climate. The study tried to address the employees’ attitude, perception and behavioural impact on organizational climate. The study also throws light on influence of demographic factors such as age, marital status, and cadre on organizational factors. The employees responses about the factors lead to organizational climate differences were also covered in the present study. The present study intends to survey employees of both public and private sector banks. This study seeks to shed some light on how organizational climate be improved with changing world and which factor impacts organizational climate and to what extent it is influencing on the employees. It also aims to draw a comparison of organizational climate between the public and private sector banks in Karnataka. It proposes to study the perception of employees on organizational climate prevailing in the banks.

RESEARCH METHODOLOGY: The study is conducted using both analytical and descriptive type of methodology. The study primarily depends on primary and secondary data.

Sources of Data: The study prerequisite with both primary and secondary data.

Primary Data: primary data has been collected from the respondents by administering a structured questionnaire and also through observation, consulting and discussions with bank employees.

Secondary Data: Secondary Data has been collected from different published sources of various government departments, text books, annual records and reports of public and private sector banks, journals from library, working papers, published research articles and academic reports, websites, used for the study.
**Research Approach:** research was conducted using one set of well-structured questionnaire, this study identifies the variables related to organizational climate. Detailed discussions were made with number of bank employees with different gender, cadre, sector, age levels, and experience to incorporate all aspects of organizational climate in banking sector. Personal data pertaining to the employees have been included in the first part of the questionnaire. A five point Likert scale has been used to measure the various contributing factors of organizational climate. The scores were given to the positive statements on the 5-scale range from 1 (strongly disagree) to 5 (strongly agree).

**Pilot study:** A pilot study was undertaken using the structured questionnaire among fifty respondents belonging to different groups of the public and private sector bank employees like age, gender, education, family size and income. After testing the reliability and setting the sample size, the final questionnaire was administered to bank employees. Thus the a reliability check was done on the responses pertaining to organizational climate various factors like interpersonal relationship, work environment, rewards and recognition, team work, participative management, innovation, communication, involvement and commitment, motivation, welfare concern, job satisfaction, empowerment and employee performance, based on number of statements recorded on five-point scale. The final alpha obtained was 0.869.

**Sampling Design:** The topic of research being the comparison between public and private sector bank staff, these were further stratified for the same. Karnataka state is divided into 4 divisions. Bangalore Division, Belgaum Division, Gulbarga Division and Division. This research study has taken up the sample respondents selected at random, subject to proportions decided in each division from both public and private sector banks.

Looking into the vitality of the Banking industry, the selection of banks is made on the criteria of age of the banks, reach, and adaptability to changes etc. The public Sector Banks selected on the basis of leading banks, total income and number of branches.
On the other hand, private sectors enjoy more autonomy, have access to better technology etc. A lot of work has done for selection of the banks based on their business growth, number of branches, expansion, and various other parameters. The Banks that were taken for the study are:

<table>
<thead>
<tr>
<th>Public Sector Banks</th>
<th>Private Sector Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Bank of India</td>
<td>HDFC Bank</td>
</tr>
<tr>
<td>Canara Bank</td>
<td>ICICI Bank</td>
</tr>
<tr>
<td>Vijaya Bank</td>
<td>AXIS Bank</td>
</tr>
<tr>
<td>Corporation Bank</td>
<td>Kotak Mahindra Bank</td>
</tr>
<tr>
<td>Syndicate Bank</td>
<td>Karnataka Bank</td>
</tr>
</tbody>
</table>

**Sample size:** The data after reliability check was analyzed collected from fifty respondents, were studied in detail to identify the extent of variations in the response.

The design of the present study is exploratory and descriptive in nature. The topic of research being the comparison between public and private sector bank employees, these were further stratified for the same. The genuine response that were considered for study stood at total sample size of 563 respondents, of which 372 and 191 were from public and private sector banks respectively. Besides, required data is also collected through interaction with employees and the top managers in both Public and private Sector Banks in Karnataka.

The multi-stage sampling method is used to collect primary data. Sampling method is justified as follows.

**Step 1:** Banks in Karnataka are classified into 4 divisions i.e., Bangalore, Belgaum, Gulbarga, Mysore division.

**Step 2:** The second stage is followed with selecting the banks which have maximum number of branches in the state of Karnataka. Hence, Canara Bank, State Bank of India, Syndicate Bank, corporation bank and Vijaya Bank has been carefully chosen among Public sector banks while in Private sector banks Karnataka Bank, HDFC bank, Kotak Mahindra Bank, ICICI Bank and AXIS Bank were selected for the present study.
Step 3: The third step was to select those regions in Karnataka that had the maximum number of branches uniting Public and Private Sector banks considering all divisions as showed in Table.

Table no- 1 Showing number of Total Branches of Public Sector and Private Sector Banks in Karnataka

<table>
<thead>
<tr>
<th>Division</th>
<th>Canara</th>
<th>SBI</th>
<th>Syndicate</th>
<th>Corporation Bank</th>
<th>VYAYA</th>
<th>Karnataka Bank</th>
<th>HDFC</th>
<th>Kotak Mahindra</th>
<th>ICICI</th>
<th>AXIS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bangalore Division</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>B'Lore Urban</td>
<td>172</td>
<td>432</td>
<td>109</td>
<td>103</td>
<td>89</td>
<td>73</td>
<td>129</td>
<td>59</td>
<td>57</td>
<td>56</td>
</tr>
<tr>
<td>B'Lore Rural</td>
<td>36</td>
<td>68</td>
<td>9</td>
<td>34</td>
<td>10</td>
<td>11</td>
<td>14</td>
<td>4</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Chikkaballapur</td>
<td>29</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td>6</td>
<td>5</td>
<td>2</td>
<td>6</td>
<td>0</td>
<td>1</td>
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<tr>
<td>Chitravadurga</td>
<td>21</td>
<td>24</td>
<td>10</td>
<td>4</td>
<td>11</td>
<td>6</td>
<td>3</td>
<td>5</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Davangere</td>
<td>35</td>
<td>44</td>
<td>10</td>
<td>7</td>
<td>5</td>
<td>18</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>2</td>
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<tr>
<td>Kolar</td>
<td>34</td>
<td>54</td>
<td>6</td>
<td>13</td>
<td>7</td>
<td>3</td>
<td>1</td>
<td>5</td>
<td>2</td>
<td>1</td>
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<tr>
<td>Ramanagara</td>
<td>21</td>
<td>5</td>
<td>6</td>
<td>2</td>
<td>9</td>
<td>7</td>
<td>3</td>
<td>0</td>
<td>1</td>
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<tr>
<td>Shivamogga</td>
<td>60</td>
<td>57</td>
<td>23</td>
<td>21</td>
<td>16</td>
<td>22</td>
<td>3</td>
<td>3</td>
<td>1</td>
<td>3</td>
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<tr>
<td>Tumkur</td>
<td>39</td>
<td>101</td>
<td>14</td>
<td>11</td>
<td>11</td>
<td>18</td>
<td>2</td>
<td>4</td>
<td>1</td>
<td>2</td>
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<tr>
<td>Sub total</td>
<td>447</td>
<td>789</td>
<td>189</td>
<td>196</td>
<td>164</td>
<td>163</td>
<td>158</td>
<td>88</td>
<td>68</td>
<td>67</td>
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<tr>
<td>Belgaum Division</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Belgaum</td>
<td>35</td>
<td>80</td>
<td>73</td>
<td>36</td>
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Table no- 2 showing maximum number of branches Combining Public and Private sector banks

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<th>Private Sector Banks</th>
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<td>118</td>
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<td>Belgaum</td>
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Table no -3 showing Number of respondents to be selected from each bank

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Step 4: Out of these, the top seven regions were selected among top ten were Bengaluru Urban, Dakshina Kannada, Mysuru, Udupi, Belgaum, Bellary and kalburgi. The existence of a bank in a particular region was considered based on the number of its branches in that region out of the total branches for all the seven banks in the selected regions.
Statistical Tools for Analysis

The coded and tabulated data was analyzed using both descriptive and inferential statistical techniques.

Descriptive statistics

Descriptive statistics contains the numbers, charts, tables, and graphs. In the study descriptive statistics were used to summarize the demographic characteristics.

Inferential statistics

Inferential statistics was used to draw inferences about the population from the sample collected randomly from it. The method used in inferential statistics is hypothesis testing. A details analysis of Primary data was made using inferential statistical tools like Independent Sample t-test, one way ANOVA, Correlation analysis and Regression analysis

T-Test was used to find out whether there were any significant differences between perception of employees on organizational climate working in Public and Private sector banks together with the demographical data in the respective banks.

One way ANOVA test was used to find out if there were any significant differences between perception of employee’s organizational climate working in Public and Private sector and the demographics of respondents.

Pearson’s Correlation Co-efficient was used to measure the relationship. The Primary data collected from 563 respondents were coded, categorized and examined using Statistical Package for Social Sciences (SPSS Version 20)
Chapter Scheme

The present study is undertaken with the following chapter scheme:

1. The First chapter deals with the basic framework of the study. It deals with theoretical information of organizational climate, literature review available at national and international is brought out. Research Gap, Research Questions, Statement of the Problem, Scope of the study, Need for the study, Objectives of the study, Hypotheses of the study, Research Methodology, Sample design, Limitations of the study, Chapter layout are formed.

2. The Second chapter covers review of literature supporting the research work undertaking for exploring the evaluation of organizational climate. The reviews of literature is on organizational climate with respect to job satisfaction, motivation, commitment, training and development. This chapter also emphasizes on the conceptual framework of organizational climate.

3. The Third chapter contains the banking profile, introduction, origin, role of bank in Indian economy, classification of banks, recent trends in banking structure of banks in India, business profile of selected public and private sector banks.

4. The Fourth chapter deals with actual collection of data, data analysis, and data interpretation. The statistical tools such as t-test, ANOVA, Correlation, Regression are extensively used in this chapter. Further the testing of hypotheses is highlighted in this chapter.

5. The Fifth chapter presents summary of findings, suggestions based on data analysis and interpretation, interviews and observations made during research.

6. The Sixth chapter conclusion is provided based on the overall research experience and scope for further research.