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## An Assessment of Training Practices Followed by Public Sectors in India: A Study of an Insurance Company

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### ABSTRACT

The complexity and dynamicity of the current business environment increasingly requires modern organizations to take a closer look at their human capital in general and training in particular<sup>1</sup>. In fact, now more than ever, workplace learning and continuous improvement are considered essential if an organization is to retain competitive advantages<sup>2</sup>. Thus, it has further become necessary in view of advancement in modern world to invest in training. Training is based on the premise that staff skills need to be improved for organization to grow. Training is a systematic development of knowledge, skill and attitudes required by employees to perform adequately on a given task or job. The objective of training is to bridge the gap between existing performance ability and desired performance. The training process is one of the most pervasive methods for enhancing the productivity of individuals and communicating organizational goals to personnel<sup>3</sup>. Thus, every organization must adopt a systematic training practice for the growth and development of their employees to impart them the specific skills, abilities and knowledge in order to make them more productive. This study is conducted to assess the training practices followed by New India Assurance Company Limited (India).

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## INTRODUCTION

The human resources are assuming increasing significance in modern organizations thus, the need for training of employees is widely recognized to keep them in touch with the new developments in the field (Sarah Sadat Vatankhah Ardestani, 2014) Training is an attempt to improve current or future employee performance by increasing an employee's ability to perform through learning, usually by changing the employee's attitude or increasing his or her skills and knowledge.

Training is defined as a planned learning experience designed to bring about permanent change in an individual's knowledge, attitudes, or skills (Sarah Sadat Vatankhah Ardestani, 2014). Training is a factor that enhances employee commitment and maximizes employee potential<sup>5</sup>. Along with other human resource function, training is increasingly being called on to help companies achieve their strategic objectives (Eerde, V.W., et al., 2008).

Training is considered as significant human resource function, as it gains competitive advantage for an organization over its competitors. The goal of training is for employees to master the knowledge, skill, and behaviours emphasized in training programmes and to apply them to their day-to-day activities (Quin, J.B., P. Anderson and Finkelstein, 1996). Training refers to an ongoing process in any organization. It is necessary to raise the skill levels and increase the versatility and adaptability of employees as job have become more complex. For any organization to gain competitive advantage, training has to involve more than just basic skills development. Training is important not only from the point of view of the organization, but also from the employee's point of view. Training is valuable to the employees because it will give them greater job security and an opportunity for advancement. A skill acquired through training is an asset for the organization and the employee (Chhabra., T.N., et al., 1977). In a rapidly changing society, employee's training is not only an activity that is desirable but also an activity that an organization must commit to maintain a viable and knowledgeable work force. Placing employees in job does not ensure their success. New employees are often uncertain about their roles and responsibilities, job demands and employees' capabilities must be balanced through orientation and training programmes. As a result of continuous changes in technologies, market's

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environment, work system and management styles there is increasing focus on employee training. It is the second step in matching individuals to jobs and organizations (Narender, K. Chadha, 2000). Training provides to new and present employees, skill they need to perform their jobs. Effective training programmes can result in increased production, reduced labour turnover, and greater employee satisfaction. In addition increasing technology demands that current employees enhance their skills and technical sophistication. The most effective companies look at training as integral part of Human Resource Development programme.

#### *Training Methods:*

All the human resource development activities are meant to either improve performance on the present job of the individual, train new skills for new job or new position in the future and general growth for both individuals and organization so as to be able to meet organization's current and future objectives (Nadler, L., 1984). A multitude of methods of training are used to train the employees. The most commonly used methods are *on-the-job training* and *off-the-job training*.

On-the job training (OJT) offers several benefits to the organization. It is relatively inexpensive, trainees produce something while learning, does not require elaborate preparations, does not result in work disruption and quick feedback is available to trainers. Armstrong argues that on-the-job training may consist of teaching or coaching by more experienced people or trainers at the desk or at the bench (Armstrong, M).

Trained employees evince higher level of satisfaction with the organization as compare to untrained employees. The need for training becomes all the more important because the task being performed by the organizations are varied and complex.

Off-the-job training as the name reveals occurs away from workplace. This is always important to get employees away from the work place to a place where stress, bustle of work and frustration are eliminated. A training programme out of the work environment enables the employees to study theoretical information or expose to new and innovative idea (Ibid, 1955).

Hence, it is clear that training is vital component of Human Resource Management and New India Assurance Company Limited has also given importance to this component. Training set up in the company include training at the national level at National Insurance Academy, Pune and Corporate Training Center has been established at Bombay and at the Regional level training is provided by Regional Training Centers.

#### *Profile of The Company:*

New India Assurance Company Limited (NIACL) has been established by Sir Dorab Tata on 23<sup>rd</sup> July, 1919. New India Assurance Company is the first fully Indian owned Insurance Company in India. It is a pioneer among Indian companies on various fronts, right from insuring the first domestic airline in 1946 to satellite insurance in 1990.

With a wide range of policies New India has become the largest non life insurance company not only in India but also one of the leading insurers in Afro Asian Region.

New India Assurance Company Limited has strength of 18,935 employees working in 1060 offices comprising of 26 Regional offices, 393 divisional offices and 601 Branch offices spread all over India whereas Regional Office Chandigarh has 18 Divisional offices and 37 Branch offices under its jurisdiction ([www.newindia.co.in](http://www.newindia.co.in)). This study has covered the Divisional offices and Branch offices under Regional Office Chandigarh which are situated in Chandigarh only.

#### *Training System Followed By New India Assurance Company Limited:*

Training of the employees played an important role for the success of the organization in a competitive business environment. The company believed in continuous up gradation of knowledge and skills of its employees. Toward this endeavour training was imparted to the employees not only in the company's own training center but also in external institutions, both in India and abroad.

The company's training set-up is as under:

- One Corporate Training College in Mumbai,
- Two Zonal Training Centers at Kolkata and Chennai and
- Twenty one Regional Training Centers.

Besides, thirty three agents Training Centers operating throughout the country for training of agents (Annual Report 2009-2010).

Training at Regional level is imparted to the all classes of officers. The training programs are organized at the Regional Offices. The different types of training program which are mainly conducted at this level include:

- Art of Communication and Conceptual Selling;
- Foundation Training Programme;
- Personal Effectiveness;
- Underwriting of New products Post Detariffing.

These training programs are conducted with the help of In-house as well as guest faculty members available at the local level. In case good In-house faculty members are not available locally then guest faculty members from Divisional Office centers and nearby Regional Offices can be invited. However, Bio-data of these faculty members so invited are sent to the Corporate Training Center. Honorarium to these faculty members is paid as per Head Quarter directives. However, for professional guest faculty member for behavioural training who may not agree on the present fee structure, then negotiations are done and the payment of fees is made at the local level. Corporate Training Center provides the all necessary help and support to Regional Training Centers in conducting the training programs. Regional Training Centers send the regular monthly training reports to the Corporate Training Center on the format provided by them with a copy to Head Quarter.

*Objectives of The Study:*

1. To assess the training practices followed by New India Assurance Company Limited.
2. To suggest measures to strengthen the training system in the New India Assurance Company Limited.

### MATERIAL AND METHODS

The present study is based on both primary and secondary data. Primary data was collected from the employees of the company working in the different offices located in Chandigarh India, and secondary data was collected from the records available at these offices, annual reports, company's website and other publications of the company.

As has been pointed out the offices of the New India Assurance Company Limited situated in Chandigarh were covered under the present study. The total strength of the employees working in these offices was 254 employees. In the present study a sample of 117 employees in different age group and with the different educational qualification on the basis of Convenience sampling technique has been taken to draw the responses to assess the training practices followed by New India Assurance Company.

An interview schedule comprising of certain posers were put across the employees to elicit the responses which comprised of 117 respondents.

*Discussion:*

**Table 1:** Systematic training enhances skills and knowledge of the employees.

Attributes/Responses	Ranks	Agree	Un Decided	Disagree
Age	21-30 years	10 (100)	0 (0.0)	0 (0.0)
	31-40 years	23 (95.8)	0 (0.0)	01 (4.2)
	41-50 years	53 (100)	0 (0.0)	0 (0.0)
	51-60 years	30 (100)	0 (0.0)	0 (0.0)
Educational Qualification	Matric	06 (85.7)	01 (14.3)	0 (0.0)
	Graduate	60 (100)	0 (0.0)	0 (0.0)
	Post Graduate	50 (100)	0 (0.0)	0 (0.0)

Source: Computed from primary data

On analyzing the responses related to the aspect that training enhances skills and knowledge of employees, it was found that all the responses (100%) in the age group of 21-30 years and 41-50 years and 51-60 years were in agreement with the statement. In case of employees in the age group 31-40 years it was found that highly significant majority of respondents (95.8%) supported the viewpoint. When data was analyzed on the basis of educational qualifications variables, highly significant majority of undergraduate respondents (85.7%) agreed with the viewpoint. All the graduate respondents (100%) and all post graduate respondents (100%) gave their consent to the statement.

**Table 2:** Adequate emphasis is given to employee's training at all levels

Attributes/Responses	Ranks	Agree	Un Decided	Disagree
Age	21-30 years	09 (90)	0 (0.0)	01 (10)
	31-40 years	19 (79.2)	0 (0.0)	05 (20.8)
	41-50 years	40 (75.5)	02 (3.8)	11 (20.7)
	51-60 years	23	0	07

		(76.7)	(0.0)	(23.3)
Educational Qualification	Matric	05 (71.4)	01 (14.3)	01 (14.3)
	Graduate	47 (78.3)	03 (5.0)	10 (16.7)
	Post Graduate	38 (76)	01 (2.0)	11 (22)

Source: Computed from primary data

While analyzing the data regarding the viewpoint that adequate emphasis was given to training at all levels in the organization it was established through the responses that significant majority of respondents (90%) in the age group 21-30 years and high majority of the respondents (above 70 per cent) in the remaining categories of the age variable were in agreement with the poser. Interestingly, there was increase in percentage of disagreed responses, maximum being from the respondents (23.3%) in the age group 41-50 years, reflecting their negation of the statement.

In the context of educational qualifications variable, it was found that there was not much variation in percentage of agreed responses with the change in the level of education of respondents since, significant majority of respondents (above 70 per cent) in all the categories of educational qualification variable were in the favour of the statement. But at the same time percentage of disagreed responses were more in case of post graduate respondents (22%) than undergraduate respondents (14.3%), implying that more educated respondents viewed that training was not given to employees at all the levels.

**Table 3:** The training needs of the employees are assessed keeping in mind the job requirements

Attributes/Responses	Ranks	Agree	Un Decided	Disagree
Age	21-30 years	09 (90)	01 (10)	0 (0.0)
	31-40 years	18 (75)	01 (4.2)	05 (20.8)
	41-50 years	40 (75.5)	04 (7.5)	09 (17)
	51-60 years	27 (90)	01 (3.3)	02 (6.7)
Educational Qualification	Matric	04 (57.1)	02 (28.6)	01 (14.3)
	Graduate	50 (83.3)	04 (6.7)	06 (10)
	Post Graduate	40 (80)	01 (2.0)	09 (18)

Source: Computed from primary data

On analyzing the aspect that the training needs of employees are assessed keeping in mind the job requirements, it was found that highly significant majority of respondents in the age group 21-30 years (90%) and 51-60 years (90%) were in agreement with the view that training needs of employees were assessed keeping in mind their job requirement. Fair majority of respondents (above 70 per cent) in other remaining age group categories also were in the favour of the poser. A few negative responses were also recorded; maximum being from respondents (20.8%) in the age group 31-40 years. This indicated that majority of respondents were in favour of the issue.

Viewing the data on the basis of educational qualification variable, maximum favourable responses were received from graduated respondents (83.3%). 28.6% respondents in the undergraduate category were undecided on the poser and maximum negative responses were received from post graduated respondents (18%), reflecting that less educated employees were not very sure of the assessment of training needs.

**Table 4:** The training needs of employees are assessed during the performance appraisal

Attributes/Responses	Ranks	Agree	Un Decided	Disagree
Age	21-30 years	02 (20)	01 (10)	07 (70)
	31-40 years	15 (62.5)	04 (16.7)	05 (20.8)
	41-50 years	26 (49.1)	07 (13.2)	20 (37.7)
	51-60 years	15 (50)	03 (10)	12 (40)
Educational Qualification	Matric	04 (57.1)	01 (14.3)	02 (28.6)
	Graduate	30 (50)	06 (10)	24 (40)
	Post Graduate	23 (46)	09 (18)	18 (36)

Source: Computed from primary data

On investigating the aspect whether the training needs of the employees are assessed during the performance appraisal it was reflected through the responses that on the basis of age variable, fair majority of respondents (70%) in the age group of 21-30 years disagreed with the viewpoint. More proportion of respondents registered agreed responses with the increase in age. Number of disagreed respondents in all the categories indicated that the training needs of the employees were not assessed during the performance appraisal.

Analyzing the data on the basis of educational qualifications variable, fair majority of under graduate respondents (57.1%) favoured the poser. Maximum number of disagreed responses received from graduate respondents (40%). However, with the increase in level of education percentage of disagreed responses increased.

**Table 5:** Induction training is given importance in the Company

Attributes/Responses	Ranks	Agree	Un Decided	Disagree
Age	21-30 years	08 (80)	01 (10)	01 (10)
	31-40 years	22 (91.8)	01 (4.1)	01 (4.1)
	41-50 years	41 (77.3)	03 (5.7)	09 (17)
	51-60 years	22 (73.3)	02 (6.7)	06 (20)
Educational Qualification	Matric	05 (71.4)	0 (0.0)	02 (28.6)
	Graduate	47 (78.3)	05 (8.3)	08 (13.4)
	Post Graduate	41 (82)	02 (4.0)	07 (14)

Source: Computed from primary data

To the poser that Induction training is given importance in the Company, it was established through responses that on the basis of age variable, a significant majority of respondents (80%) in the age group 21-30 were in agreement with the statement. The highest percentage of agreed responses received from 31-40 years age group. Also, a fair majority of respondents of other remaining age group were also agreed with the poser that Induction training was given importance. Percentage of agreed responses dropped as the age of the respondents increased.

On analyzing the data on the basis of educational qualifications variable it was found that high majority of respondents in all the three categories were in agreement with the poser. Incidentally, more percentage of under graduate respondents (28.6%) disagreed with the issue than graduate and post graduate respondents. With the increase in the level of education there was increase in percentage of favourable responses.

**Table 6:** Immediate superior takes adequate interest in the training of his subordinates

Attributes/Responses	Ranks	Agree	Un Decided	Disagree
Age	21-30 years	02 (20)	01 (10)	07 (70)
	31-40 years	17 (70.8)	04 (16.7)	03 (12.5)
	41-50 years	24 (45.3)	09 (17)	20 (37.7)
	51-60 years	17 (56.7)	03 (10)	10 (33.3)
Educational Qualification	Matric	05 (50)	01 (10)	01 (10)
	Graduate	32 (53.3)	08 (13.4)	20 (33.3)
	Post Graduate	25 (50)	08 (16)	17 (34)

Source: Computed from primary data

On assessing the aspect that immediate supervising authority takes adequate interest in the training of his subordinates, it was established through the responses that on the basis of age variable, fair majority of respondents (70%) in the age group 21-30 years strongly disagreed with the query, but the majority of respondents in the remaining categories of this variable consented to the statement. Possible reason for this could be that younger employees were not recommended for training by the superiors.

In relation to educational qualifications variable, majority of respondents (above 50%) in all the three categories of this variable supported the viewpoint. Maximum of agreed responses were received from the graduate respondents (53.3%). However, postgraduate respondents (34%) registered highest percentage of disagreed responses.

**Table 7:** Course contents of training programme are relevant to training needs

Attributes/Responses	Ranks	Agree	Un Decided	Disagree
Age	21-30 years	03 (30)	06 (60)	01 (10)
	31-40 years	21 (87.5)	02 (8.3)	01 (4.2)
	41-50 years	45 (84.9)	05 (9.4)	03 (5.7)
	51-60 years	22 (73.3)	06 (20)	02 (6.7)
Educational Qualification	Matric	06 (85.7)	0 (0.0)	01 (14.3)
	Graduate	43 (71.7)	13 (21.7)	04 (6.6)
	Post Graduate	36 (70)	09 (18)	05 (12)

Source: Computed from primary data

On analyzing the issue that the course contents of training programme are relevant to training needs, it was found that on the basis of age variable, majority of respondents (60%) in the age group 21-30 year were indecisive probably due to lack of training exposure. Further, significant majority of respondents (above 70 per cent) in other remaining categories also favoured the viewpoint.

On the basis of the educational qualifications variable, it was found that significant majority (85.7%) of undergraduate respondents favoured the aspect, followed by high majority of graduates (71.7%) and post graduate respondents (78%). With the increase in the level of education there was decrease in percentage of agreed response, at the same time 21.7% of graduate respondents could not decide on the issue.

**Table 8:** Training to the employees is imparted by experienced instructor

Attributes/Responses	Ranks	Agree	Un Decided	Disagree
Age	21-30 years	02 (20)	08 (80)	0 (0.0)
	31-40 years	21 (87.5)	03 (12.5)	0 (0.0)
	41-50 years	42 (79.2)	06 (11.3)	05 (9.4)
	51-60 years	24 (80)	05 (16.7)	01 (3.3)
Educational Qualification	Matric	06 (85.7)	0 (0.0)	01 (14.3)
	Graduate	44 (73.4)	14 (23.3)	02 (3.3)
	Post Graduate	38 (76)	08 (16)	04 (8.0)

Source: Computed from primary data

On investigating the aspect that training to the employees is imparted by experienced instructor it was found that as regards the age variable, high majority of respondents (80%) in the age group 21-30 years were undecided on the issue, probably they were not aware of the type of their instructors whether experienced or not, as they were not exposed to the training programme yet. On the other hand high majority of respondents in other remaining age group supported the viewpoint.

Further, on the basis of educational qualifications variable, it was established through the responses that maximum of agreed responses (85.7%) were received from undergraduate respondents. However, fair majority of graduate (73.4%) and postgraduate respondents (76%) also were in favour of the issue.

**Table 9:** Training programme proved to be an effective learning experience

Attributes/Responses	Ranks	Agree	Un Decided	Disagree
Age	21-30 years	09 (90)	0 (0.0)	01 (10)
	31-40 years	22 (91.7)	02 (8.3)	0 (0.0)
	41-50 years	47 (88.7)	0 (0.0)	06 (11.3)
	51-60 years	29 (96.7)	0 (0.0)	01 (3.3)
Educational Qualification	Matric	06 (85.7)	0 (0.0)	01 (14.3)
	Graduate	55 (91.7)	02 (3.3)	03 (5.0)
	Post Graduate	45 (90)	01 (2.0)	04 (8.0)

Source: Computed from primary data

On examining whether the training programme proved to be an effective learning experience, it was found that on the basis age variable, highly significant majority of respondents in all age group supported the viewpoint. Only a few proportions of disagreed responses were received indicating that respondents in different age group are agreed with the poser.

Analyzing on the basis of the educational qualifications variable also reflected the fact that highly significant majority of graduated respondents (91.7%) and significant majority of undergraduate respondents (90%) supported the facet. Marginal negative responses were received from undergraduate respondents.

**Table 10:** Knowledge and experience gained during training programme has improved my job efficiency

Attributes/Responses	Ranks	Agree	Un Decided	Disagree
Age	21-30 years	09 (90)	0 (0.0)	01 (10)
	31-40 years	16 (66.7)	06 (25)	02 (8.3)
	41-50 years	48 (90.5)	03 (5.7)	02 (3.8)
	51-60 years	27 (90)	01 (3.3)	02 (6.7)
Educational Qualification	Matric	06 (85.7)	0 (0.0)	01 (14.3)
	Graduate	47 (78.3)	10 (16.7)	03 (5.0)
	Post Graduate	46 (92)	01 (2.0)	03 (6.0)

Source: Computed from primary data

Further on examining the impact of training on improvement of job efficiency it was evident from the responses on the basis of age variable that highly significant majority of respondents in the age group of 21-30 years (90%) and 41-50 years (90.5%) and 51-60 years (90%) were agreed with poser. Maximum undecided responses were received from the age group 31-40 years (25%) but still a high majority of respondents (66.7%) in this age group also were in favour of the poser.

On the basis of educational qualification it was found that highly significant majority of post graduate respondents (92%) supported the statement. Highly significant majority of undergraduate respondents (85.7%) and significant majority of graduate respondents (78.3%) also registered positive responses. With the increase in educational qualifications there was decrease in disagreed responses.

#### Results:

More of senior employees expressed that training enhanced their skills and knowledge as compared to employees younger in age. More percentage of young employees as against the older employees felt that adequate emphasis was given to training at all levels. More proportions of young employees than the senior employees were in favour of the statement that training needs of employees were assessed keeping in mind the job requirements. More of senior employees as against the younger employees supported the view that training needs of the employees were assessed during the performance appraisal. More of younger employees were in favour of the viewpoint that Induction training was given importance.

More proportions of senior employees accepted that immediate supervising authority took adequate interest in the training of subordinates by way of recommending their names for training. More percentage of senior employees felt that course contents of training program were relevant to training needs. More percentage of senior employees accepted that training was provided by experienced instructors. More of senior employees opined that the training programme was effective learning experience.

#### Conclusions:

The company does not have a well designed training policy covering all categories of employees. There must be a well designed training policy as it forms the basis for framing a training programme. Such a policy fixes the responsibility of the management for setting the training schedules for the employees along with laying down of rules and relations for the training programmes.

The superior employees do not take adequate interest in the training of their subordinates. For preparing the trainees for the training programme, it is the responsibility of superior employees to explain their subordinates the need and objectives of the training in relation to their job, create interest among trainees about the training and arouse motivation to go for training programme.

The training institutes do not provide satisfactory facilities for the trainees.

The training must be made comfortable at training institutes and the training sessions must particularly be in relation to the work being performed by them, so that when they come back to their jobs they perform better.

There must be different types of training programmes which designed to meet different job requirements of the employees. Theoretical and practical aspects of training be equally given emphasis. Whenever, new technology gadgets are introduced in the company employees must duly be trained to meet new developments. A company which can keep pace with changing environment only can survive in this world of fast changing technologies.

There always existed gap between the training received and the job performed by the employees thus there is need to transfer the skills and behaviours learnt on training to the job, only then training may be effective.

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