

# INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

I  
J  
R  
C  
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

*Indexed & Listed at:*

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)],

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 2592 Cities in 161 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

**CONTENTS**

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	THE EFFECT OF LEADERSHIP STYLES ON THE FUNCTIONAL PERFORMANCE OF EMPLOYEES IN PUBLIC INSTITUTIONS (AFIELD STUDY/ IRBID GOVERNORATE) AHMAD SALEH AL-HAZAYMEH	1
2.	EFFICIENCY OF INDIAN STOCK MARKET: EVIDENCES BASED ON STOCK SPLITS SULTAN SINGH & KUMARI SAPNA	12
3.	DEALING WITH PROBLEMS AND CHALLENGES OF E-GOVERNANCE IN BANGLADESH KHANDAKER DAHIRUL ISLAM & MOHAMMAD NAZIMUL HOQUE	22
4.	A STUDY OF THE IMPACT OF URBANIZATION ON AGRICULTURE CROPPING PATTERN DR. UMA. H. R & MADHU. G. R	26
5.	LANDSCAPING DISABILITY EDUCATION IN INDIA: A STUDY OF NORTH INDIAN CITY DR. PRATAP THAKUR, DR. SHAVETA MENON & DR. J. S. SAINI	30
6.	ORGANIZATIONAL ROLE STRESS AND JOB SATISFACTION IN BANK OFFICERS: A STUDY DR. D. V. RAMANA MURTHY & MAZHARUNNISA	34
7.	FINANCIAL PERFORMANCE ANALYSIS OF BHARAT PETROLEUM CORPORATION LIMITED DR. V. K. GUPTA, DR. ANIL KUMAR GOYAL & PAWAN KUMAR	39
8.	ACTIVE LEARNING THROUGH THE INTEGRATION OF 3D VIRTUAL ENVIRONMENT I.MUTHUCHAMY & K.THIYAGU	45
9.	A THEORETICAL REVIEW OF LITERATURE ON JOB SATISFACTION DR. KALPANA KONERU & HYMAVATHI CHUNDURI	48
10.	A STUDY ON FACTORS THAT INFLUENCE CUSTOMERS TO ADOPT INTERNET BANKING SERVICES A. MEHARAJ BANU & DR. N. SHAIK MOHAMED	54
11.	NEED OF FINANCIAL INCLUSION FOR INCLUSIVE GROWTH AJAY SIDANA & NEERU SIDANA	59
12.	CEMENT INDUSTRY: SCOPE FOR DIFFERENTIATION ANIL KUMAR PILLAI & DR. SHANTHI VENKATESH	62
13.	WHAT THE INDIAN MUSLIMS THINK ABOUT ISLAMIC FINANCE: AN EMPIRICAL STUDY NISSAR AHMAD YATOO & DR. S.SUDALAIMUTHU	68
14.	STRUCTURAL CHANGE IN EASTERN STATES OF INDIA TINA SINGH	70
15.	INNOVATION AND ENTREPRENEURSHIP IN KNOWLEDGE BASED ECONOMY DR. VIDHU GAUR	74
16.	A STUDY ON SAVING AND INVESTMENT METHODS OF SCHOOL TEACHERS IN BIDAR TALUKA, KARNATAKA SANGASHETTY SHETKAR	78
17.	USE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) PRODUCTS AND SERVICES IN UNIVERSITY LIBRARIES OF TIRUPATI (A.P.): AN ANALYTICAL STUDY Dr. D. KONAPPA	83
18.	EMOTIONAL INTELLIGENCE AND THINKING STYLE IN ORGANIZATIONS: A COMPARATIVE ANALYSIS DR. SOUMYA MISHRA	88
19.	ENTERING INTO INDIAN RETAIL SECTOR PARAMJEET KAUR	97
20.	MEASURING FINANCIAL STRENGTH OF A TEXTILE COMPANY BY 'Z' SCORE MODEL: A CASE STUDY A.S.MANJULAKSHMI	102
21.	ANALYSIS OF RECRUITMENT AND SELECTION PROCESS AT SBI LIFE INSURANCE COMPANY LIMITED P SWETHA	108
22.	STRUCTURAL CHANGE IN WESTERN STATES OF INDIA TINA SINGH	113
23.	PSYCHOLOGICAL WELL-BEING OF NIGERIAN NON-ACADEMIC STAFF AS A CONSEQUENCE OF ATTITUDES TOWARD SAVINGS, MONETARY INVESTMENT AND COOPERATIVE LOANS ARAMIDE, OLUFEMI KUNLE, OMISORE, OLUFUNMILAYO OLASUNBO & ADERIBIGBE, JOHN KOLAWOLE	117
24.	AN OVERVIEW ON THE EXPORTS-IMPORTS TREND IN CROSS-BORDER TRADE THROUGH NATHULA PASS, SIKKIM SANJAYA KUMAR SUBBA & PRAVEEN RIZAL	125
25.	BENEFITS ASSOCIATED WITH BRAND LOYALTY IN THE PURCHASE OF SILK SAREES AMONG WOMEN CUSTOMERS IN THE CITY OF BANGALORE SHEETHAL JOSE & LAKSHMI SHANKAR IYER	129
26.	EFFECT OF PSYCHOSOCIAL FACTORS ON CAREER AND JOB SATISFACTIONS AMONG ADMINISTRATIVE STAFF OF NIGERIAN HIGHER INSTITUTIONS' HOSPITALS ARAMIDE, OLUFEMI KUNLE, ALIM, TALAYO JAMIU & ADERIBIGBE, JOHN KOLAWOLE	139
27.	STATUS, PROBLEMS AND PROSPECTS OF REMITTANCE INFLOW IN BANGLADESH MOHAMMAD OMAR FARUK & ROKSHANA ALAM	147
28.	AN EMPIRICAL STUDY ON ATTITUDE AND KNOWLEDGE OF UNIVERSITY STUDENTS TOWARDS ENTREPRENEURS AND ENTREPRENEURSHIP: PERSPECTIVE OF BANGLADESH RAKIB AHMED & TANUZA NATH	154
29.	ANALYSIS OF THE EFFECTS OF MICRO CREDIT ON RURAL HOUSEHOLD INCOME: EVIDENCE FROM RURAL MICROFINANCE PARTICIPANTS IN EASTERN TIGRAY, ETHIOPIA HAFTOM BAYRAY, KAHSAY	159
30.	SICKNESS IN MICRO, SMALL AND MEDIUM ENTERPRISES IN INDIA: AN OVERVIEW JAINENDRA KUMAR VERMA	164
	REQUEST FOR FEEDBACK	167

## CHIEF PATRON

**PROF. K. K. AGGARWAL**

Chairman, Malaviya National Institute of Technology, Jaipur  
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)  
Chancellor, K. R. Mangalam University, Gurgaon  
Chancellor, Lingaya's University, Faridabad  
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi  
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

## FOUNDER PATRON

**LATE SH. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana  
Former Vice-President, Dadri Education Society, Charkhi Dadri  
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

## CO-ORDINATOR

**DR. SAMBHAV GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

## ADVISORS

**DR. PRIYA RANJAN TRIVEDI**

Chancellor, The Global Open University, Nagaland

**PROF. M. S. SENAM RAJU**

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

**PROF. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

## EDITOR

**PROF. R. K. SHARMA**

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

## EDITORIAL ADVISORY BOARD

**DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

**PROF. PARVEEN KUMAR**

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P.

**PROF. H. R. SHARMA**

Director, Chhatrapati Shivaji Institute of Technology, Durg, C.G.

**PROF. MANOHAR LAL**

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

**PROF. ANIL K. SAINI**

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

**PROF. R. K. CHOUDHARY**

Director, Asia Pacific Institute of Information Technology, Panipat

**DR. ASHWANI KUSH**

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

**DR. BHARAT BHUSHAN**

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

**DR. VIJAYPAL SINGH DHAKA**

Dean (Academics), Rajasthan Institute of Engineering & Technology, Jaipur

**DR. SAMBHAVNA**

Faculty, I.I.T.M., Delhi

**DR. MOHINDER CHAND**

Associate Professor, Kurukshetra University, Kurukshetra

**DR. MOHENDER KUMAR GUPTA**

Associate Professor, P.J.L.N. Government College, Faridabad

**DR. SAMBHAV GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

**DR. SHIVAKUMAR DEENE**

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

**DR. BHAVET**

Faculty, Shree Ram Institute of Business & Management, Urjani

***ASSOCIATE EDITORS***

**PROF. ABHAY BANSAL**

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

**PROF. NAWAB ALI KHAN**

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

**ASHISH CHOPRA**

Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal

***TECHNICAL ADVISOR***

**AMITA**

Faculty, Government M. S., Mohali

***FINANCIAL ADVISORS***

**DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

**NEENA**

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

***LEGAL ADVISORS***

**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

**CHANDER BHUSHAN SHARMA**

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

***SUPERINTENDENT***

**SURENDER KUMAR POONIA**

## **CALL FOR MANUSCRIPTS**

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript anytime** in ***M.S. Word format*** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

## **GUIDELINES FOR SUBMISSION OF MANUSCRIPT**

1. **COVERING LETTER FOR SUBMISSION:**

DATED: \_\_\_\_\_

**THE EDITOR**  
IJRCM

**Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF**

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

**DEAR SIR/MADAM**

Please find my submission of manuscript entitled '\_\_\_\_\_ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

**NAME OF CORRESPONDING AUTHOR:**

Designation:  
Affiliation with full address, contact numbers & Pin Code:  
Residential address with Pin Code:  
Mobile Number (s):  
Landline Number (s):  
E-mail Address:  
Alternate E-mail Address:

**NOTES:**

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:  
**New Manuscript for Review in the area of** (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
  - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
  - Use (ed.) for one editor, and (ed.s) for multiple editors.
  - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
  - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
  - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
  - For titles in a language other than English, provide an English translation in parentheses.
  - The location of endnotes within the text should be indicated by superscript numbers.

**PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:****BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

**CONTRIBUTIONS TO BOOKS**

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

**JOURNAL AND OTHER ARTICLES**

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

**CONFERENCE PAPERS**

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

**UNPUBLISHED DISSERTATIONS AND THESES**

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

**ONLINE RESOURCES**

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

**WEBSITES**

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

**ANALYSIS OF RECRUITMENT AND SELECTION PROCESS AT SBI LIFE INSURANCE COMPANY LIMITED**

**P SWETHA**  
**ASST. PROFESSOR**  
**DEPARTMENT OF BUSINESS MANAGEMENT**  
**BADRUKA COLLEGE PG CENTRE**  
**KACHIGUDA**

**ABSTRACT**

Successful employment planning is designed to identify an organization's human resource needs. Once these needs are known, an organization will want to meet them. Organizations have to recruit people with requisite skills, qualifications and experience, if they have to survive and flourish in a highly competitive environment. To be effective, they need to tap all available sources of supply, both internal and external. Recruitment provides a pool of applicants for selection. Selection is much more than just choosing the best candidate. It is an attempt to strike a balance between what the applicant can and wants to do and what the organization requires. Successful selection activities entail a lot of careful planning and careful thought. The Selection process is composed of steps, each of which provides decision makers with information that will help them predict whether an applicant will be a successful job performer. One way to conceptualize this is to think of each step as a higher hurdle in the race. The applicant able to clear all the hurdles wins the race and the job offer. The purpose of the study is to understand the recruitment and selection process of SBI Life Insurance Company and its efficiency. The data gave knowledge about loyalty & their opinion about SBI Life Insurance. Information was collected using questionnaire from 30 respondents. The information about various attributes & factors was collected. All the data collected was filtered & analyzed, represented in the form of graphs & charts. It is found that most of the recruited people are aware of the insurance sector and the people who are not aware of the insurance sector are made aware through the training before sitting for the test.

**KEYWORDS**

Recruitment and Selection, Selection process, headhunting, Personnel planning, selection testing, recruitment process.

**INTRODUCTION**

Human Resource is a basic need of any work to be done. According to Arthur Lewis: "There are great differences in development between countries which seem to have roughly equal resources, so it is necessary to enquire into the difference in human behaviors". This study is all about recruitment and selection process which is an important part of any organization. Recruitment highlights each applicant's skills, talents and experience. Their selection involves developing a list of qualified candidates, defining a selection strategy, identifying qualified candidates, thoroughly evaluating qualified candidates and selecting the most qualified candidate. It is said if right person is appointed at right place the half work has been done. This study covers all the important points that should be kept in mind while recruitment and selection process and have conducted a research study through a questionnaire that got filled with all the sales managers of the SBI Life Insurance, Hyderabad, Andhra Pradesh and tried to find out which methods and various other information related to recruitment and selection and tried to come to a conclusion at what time mostly the manpower planning is done, what are the various methods used for recruiting the candidates and on what basis the selections is done. SBI LIFE has a well-articulated equal opportunity policy, which lays strong emphasis on hiring of individuals irrespective of age, race, caste or gender as a best practice in recruitment.

**REVIEW OF LITERATURE**

According to Costello (2006) recruitment is described as the set of activities and processes used to legally obtain a sufficient number of qualified people at the right place and time so that the people and the organization can select each other in their own best short and long term interests. In other words, the recruitment process provides the organization with a pool of potentially qualified job candidates from which judicious selection can be made to fill vacancies. Successful recruitment begins with proper employment planning and forecasting. In the staffing process, an organization formulates plans to fill or eliminate future job openings based on an analysis of future needs, the talent available within and outside of the organization, and the current and anticipated resources that can be expanded to attract and retain such talent. Also related to the success of a recruitment process are the strategies an organization is prepared to employ in order to identify and select the best candidates for its developing pool of human resources. Organizations seeking recruits for base-level entry positions often require minimum qualifications and experiences.

The focus of recruitment and selection according to Montgomery (1996) is on matching the capabilities and inclinations of prospective candidates against the demands and rewards inherent in a given job. Jovanovic (2004) said recruitment is a process of attracting a pool of high quality applicants so as to select the best among them. For this reason, top performing companies devoted considerable resources and energy to creating high quality selection systems.

Recruitment and selection process are important practices for human resource management, and are crucial in affecting organizational success Jovanovic (2004). Due to the fact that organizations are always fortified by information technology to be more competitive, it is natural to also consider utilizing this technology to re-organize the traditional recruitment and selection process through proper decision techniques, with that both the effectiveness and the efficiency of the processes can be increased and the quality of the recruitment and selection decision improved. A human resource information system is a system exploited to acquire, store, manipulate, analyze, retrieve, and distribute relevant information regarding an organization's human resources (Huselid, 1995). The purpose of the system is to support human resource services from the strategic level down to the tactical and operational levels.

A critical role for human resource management is how to elicit positive reactions from candidates when discussing administrative roles. When opportunities are presented to employees to move towards careers in administration (i.e., tapping shoulders of potential candidates), often a negative reaction occurs. People without administrative experiences have negative perceptions and views of the role of the administrator. In attempts to attract and support individuals to the administrator's position it is necessary to identify what barriers prevent potential candidates from applying to the pool. Job complexity and workload are perceived by employees as the two considerations having had the greatest impact on the number of applicants for administrative positions. Other factors include poor remuneration as it relates to demands and expectations of the job and lack of resources and support structures in. Many highly qualified, competent, and talented employees dismiss careers in administration because they do not want to sit in an office all day. Until some alternative image is understood, or at least some support and resources put in place, a problem of pre-screening and identification will not likely improve (Mullins, 1999).

**NEED FOR THE STUDY**

The success of organizations in this modern business environment depends on the calibre of the manpower that steers the day to day affairs of the organizations. The process of recruiting and selecting all categories of employees into both private and public companies has been a matter of concern to many and needs attention.

The study is to:

- Understand the Recruitment and Selection process of SBI Life Insurance.
- Awareness of Recruited people on Insurance sector.
- Various sources of recruitment process.

**OBJECTIVE OF THE STUDY**

The objectives of the study are:

- To search or headhunt people whose skill fits into the company's values.
- To learn what is the process of recruitment and selection that should be followed.
- To build an effective Recruitment and Selection process in the organization.
- To understand the gap between employee expectations of the job before and after joining.

**SCOPE OF THE STUDY**

The benefits of the study for the Researcher are that it helped to gain knowledge and experience and also provided the opportunity to study and understand the prevalent recruitment and selection procedures.

The key points of the study are:

- To study the facts about SBI LIFE INSURANCE.
- To understand and analyze various HR factors including Recruitment and Selection procedures at SBI LIFE.
- To suggest any measures/ recommendations for the improvement of recruitment procedures.

**RESEARCH METHODOLOGY**

Generally two types are data are used for any research, which are very important for the research; these can be discussed as –

1. Primary Data
2. Secondary Data

Primary Data –

Primary data are the data which are original in character, obtained for the first time, being collected from the respondents, either through questionnaire or through personal interviews. This can be collected by various methods like

- Surveys
- Observation
- Experimentation
- Measurements
- Personal interview
- Telephonic interview
- Questionnaires

But my chosen way of collecting data was through Personal Interview and Questionnaires.

Secondary data –

Secondary data is the data, which has been collected by someone else for some other purpose and is used by the researcher in his research for study. Various sources of secondary data are Catalogues, Brochures, Magazines and Websites, Television etc. In this project I made use secondary data for gaining more and more about the company, its products and various benefits the sales managers will be getting. For acquiring this knowledge I have studied secondary sources like company websites, brochures, paper presentations etc.

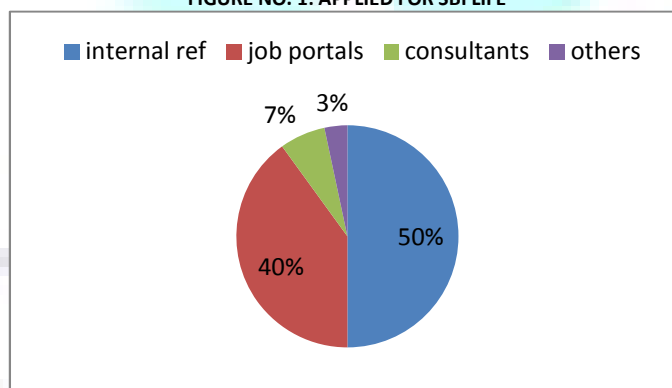
**DATA ANALYSIS AND INTERPRETATION**

After the data is collected the researcher has to analyze the collected data, the researcher has to classify the data into purposeful and usable category. The analysis can be done by means of various statistical measures. For representation of the data use of bar charts, Pie Chart is made.

Once the data analysis is done, the obtained information is interpreted and various inferences are made and also conclusions are drawn related to the objectives, which have been listed, in the beginning of project. Sample size- 30 (newly recruited employees of front line sales team in SBI life insurance)

**Q1. How did you apply for SBI LIFE?**

**FIGURE NO. 1: APPLIED FOR SBI LIFE**

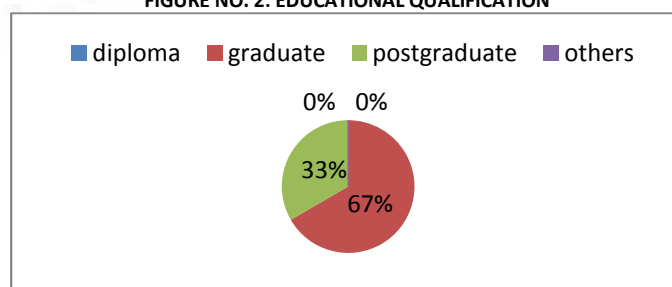


**INTERPRETATION**

The above observation shows that The main source of recruitment is through internal reference. The other sources of recruitment are through Job portals, Consultants and advertisements.

**Q2. What is your educational qualification?**

**FIGURE NO. 2: EDUCATIONAL QUALIFICATION**



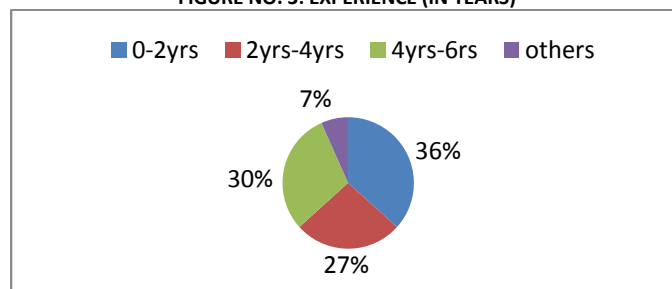


**INTERPRETATION**

From the above chart, it is observed that 67 % of the people recruited to SBI LIFE INSURANCE are graduates and 33% are post graduates.

**Q3. How many years of experience do you have?**

**FIGURE NO. 3: EXPERIENCE (IN YEARS)**

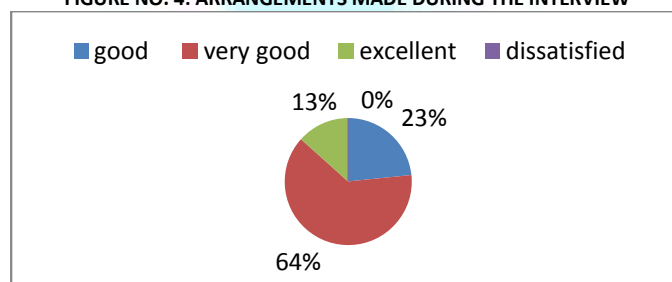


**INTERPRETATION**

It is observed that, 36% of the recruited people are freshers, 27% of the sales team are of 2-4 yrs of experience, 30% of them have 4-6 yrs of experience and 7% of them are of 7plus years of experience.

**Q4. How were the arrangements during the day of your interview?**

**FIGURE NO. 4: ARRANGEMENTS MADE DURING THE INTERVIEW**

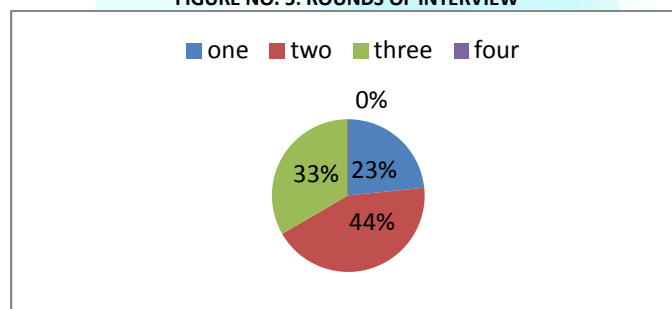


**INTERPRETATION**

It is observed that arrangements were made very good during the interview.

**Q5. How many rounds of interview were conducted?**

**FIGURE NO. 5: ROUNDS OF INTERVIEW**

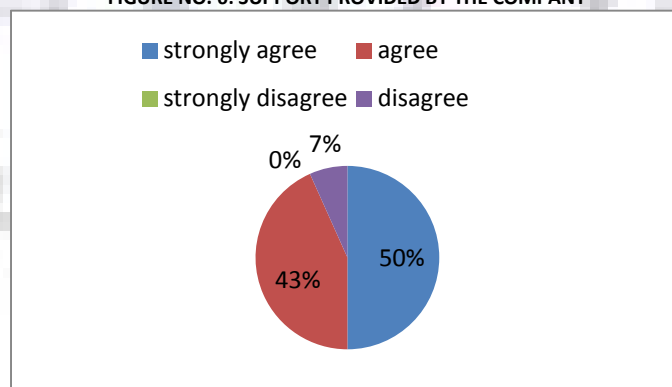


**INTERPRETATION**

44% of the respondents had undergone two rounds of interview, 33% had three rounds of interview and 23% had a single round of interview.

**Q6. Was proper support given to you after the release of the offer letter?**

**FIGURE NO. 6: SUPPORT PROVIDED BY THE COMPANY**

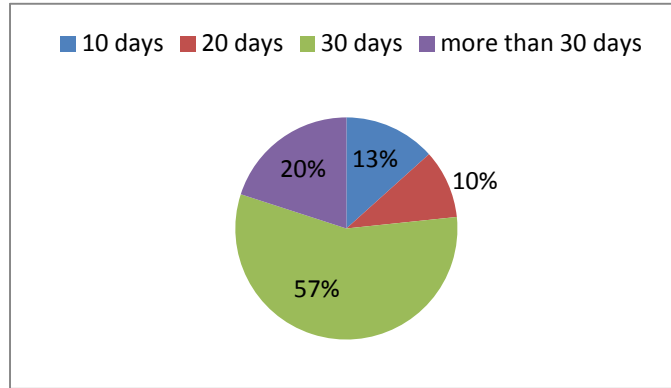


**INTERPRETATION**

It is observed that 50% of the respondents agree that they were given proper support after the release of the offer letter.

Q7. How much time did it take for you to join the company from your date of application?

FIGURE NO. 7: TIME TO JOIN THE COMPANY FROM THE DATE OF APPLICATION

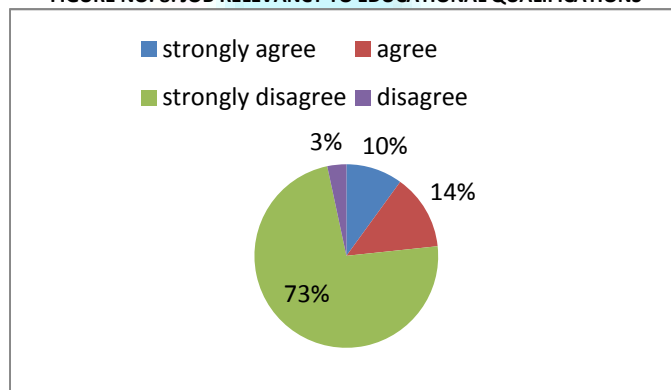


**INTERPRETATION**

57% of the respondents state that it took 30 days for joining the company from the date of application, it took 10 days for 13% of the respondents, 20 days for 10% of the respondents and it took more than 30 days for 20% of the respondents.

Q8. Is your job relevant to your educational background?

FIGURE NO. 8: JOB RELEVANCY TO EDUCATIONAL QUALIFICATIONS

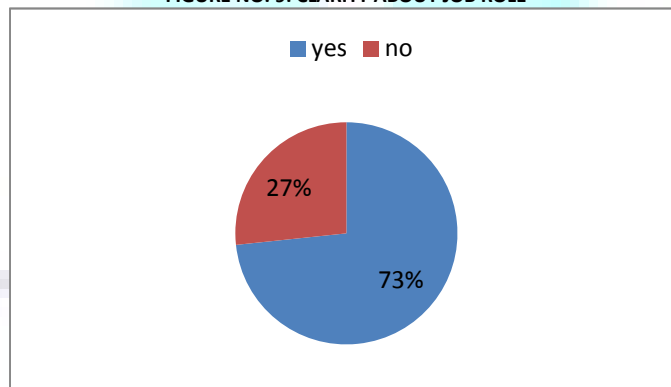


**INTERPRETATION**

It is observed that 73% of the respondents feel that there is no job relevancy to their educational qualifications.

Q9. Has someone explained to you about your role in the company?

FIGURE NO. 9: CLARITY ABOUT JOB ROLE

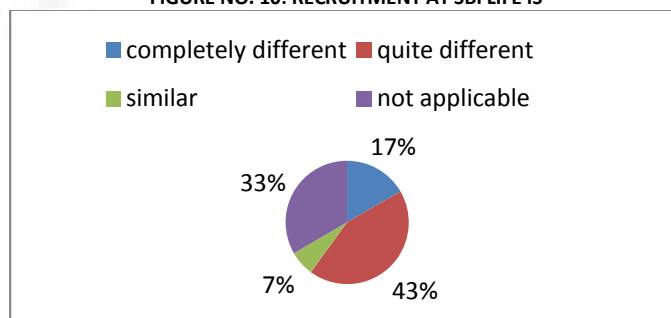


**INTERPRETATION**

73% of the respondents agree to the statement that they have a job role clarity.

Q10. How different is the recruitment process at SBI LIFE from other companies?

FIGURE NO. 10: RECRUITMENT AT SBI LIFE IS

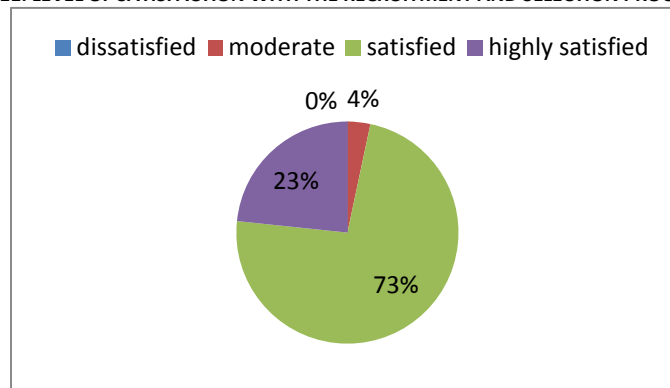


**INTERPRETATION**

It is observed that 43% of the respondents feel that the recruitment process at SBI LIFE is quite different whereas 33% of them say that it is not applicable, 17% of respondents say that it is completely different. Only 7% of respondents say that it is similar to other companies recruitment process.

**Q11. Are you satisfied with the recruitment and selection process at SBI LIFE?**

**FIGURE NO. 11: LEVEL OF SATISFACTION WITH THE RECRUITMENT AND SELECTION PROCESS AT SBI LIFE**

**INTERPRETATION**

23% of the respondents are highly satisfied with the recruitment and selection process at SBI LIFE, 73% are satisfied respondents.

**SUGGESTIONS**

Based on the findings in the Research, following suggestions are made –

- Company should go for regular Market Survey for finding out the smart worker who can stay under the Managers Sales Team, and will generate long term business.
- HR Manager should take the feedback from the existing sales managers so that he/ she can easily understand the sales manager's problems as well as they can recommend new changes.
- The company should concentrate on providing various training programs for the freshers before they join the company.
- The company should try to conduct prior induction programs to the senior level managers and provide them with some information about the HR and travel policies.

**CONCLUSIONS**

- It is found that in the last five years the Indian economy has progressed, which has increased the average purchasing power & the insurance sector has contributed significantly in this.
- Since last five to six years many Private Companies have entered in insurance sectors & because of which the Indians are having number of options in front of them investing their money & to safeguard the life.
- While doing this project it is found that recruiting of the sales managers is done by the HR manager
- The study of the profile of the sales manager is depending on their industry background i.e. their work experience and the age wise distribution.
- The level of awareness of the prospects about the private insurance company has increased because of the heavy advertising ad marketing by the companies over the period of time.
- It is important to appoint only those prospects as sales manager, who can give & generate long term business for the company, so to analyze the prospects & study their status is very important thing.
- Most of the prospects wanted to join to improve their Association with the No. 1 Private Life Insurance Company.
- Maximum percentage of employee's job is not relevant to their educational background.
- Maximum number of employees who got recruited recently were completely satisfied with the recruitment and selection process at SBI LIFE INSURANCE.

**REFERENCES**

1. Aswathappa .K, (2010) ,"Human Resource and Personnel management", McGraw-Hill Education
2. De Cenzo, David. A and Robbins, Stephen. P, (2007), "Human Resource Management", Wiley-India Publishers.
3. Rao ,VSP ,(2007), "Human Resource Management", Excel books
4. Robbins, Stephen. P, (1996 ), "Organizational behavior", Prentice Hall of India

**JOURNALS & ARTICLES**

5. IRDA JOURNAL
6. BROCHURES & REPORTS OF THE COMPANY

**WEBSITES**

7. <http://dspace.knust.edu.gh:8080/jspui/bitstream/123456789/4294/1/FINAL%20THESIS%20%20EDWARD%20DJABATEY.pdf>
8. [www.citehr.com](http://www.citehr.com)
9. [www.economicstimes.com](http://www.economicstimes.com)
10. [www.insuranceguide.com](http://www.insuranceguide.com)
11. [www.sbillife.co.in](http://www.sbillife.co.in)
12. [www.skope.ox.ac.uk/sites/default/files/SKOPEWP88.pdf](http://www.skope.ox.ac.uk/sites/default/files/SKOPEWP88.pdf)

## **REQUEST FOR FEEDBACK**

**Dear Readers**

At the very outset, International Journal of Research in Computer Application and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com).

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-

**Co-ordinator**

## ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

### *Our Other Journals*

