

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

ijrcm



A Monthly Double-Blind Peer Reviewed Refereed 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.

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

Registered & Listed at: Index Copernicus Publishers Panel, Poland

Circulated all over the world & Google has verified that scholars of more than 1388 Cities in 138 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

www.ijrcm.org.in

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	THE IMPACT OF PLANNING AND CONTROL ON SERVICE SMES SUCCESS GAD VITNER & SIBYLLE HEILBRUNN	1
2.	CHALLENGES FOR SMALL AND MEDIUM ENTERPRISES IN INFORMATION TECHNOLOGY IN THE CITY OF BANGALORE, INDIA SULAKSHA NAYAK & DR. HARISHA G. JOSHI	9
3.	ROLE OF MANAGEMENT INFORMATION SYSTEMS IN MANAGERIAL DECISION MAKING OF ORGANIZATIONS IN THE GLOBAL BUSINESS WORLD MD. ZAHIR UDDIN ARIF, MOHAMMAD MIZENUR RAHAMAN & MD. NASIR UDDIN	14
4.	EFFECTS OF CALL CENTER CRM PRACTICES ON EMPLOYEE JOB SATISFACTION DR. ALIYU OLAYEMI ABDULLATEEF	19
5.	DETERMINANTS OF CAPITAL STRUCTURE: EVIDENCE FROM TANZANIA'S LISTED NON FINANCIAL COMPANIES BUNDALA, NTOGWA NG'HABI & DR. CLIFFORD G. MACHOGU	24
6.	RELATIONSHIP BETWEEN INTRINSIC REWARDS AND JOB SATISFACTION: A COMPARATIVE STUDY OF PUBLIC AND PRIVATE ORGANIZATION TAUSIF M.	33
7.	NUCLEAR ENERGY IN INDIA: A COMPULSION FOR THE FUTURE DR. KAMLESH KUMAR DUBEY & SUBODH PANDE	42
8.	CONTEXTUAL FACTORS FOR EFFECTIVE IMPLEMENTATION OF PERFORMANCE APPRAISAL IN THE INDIAN IT SECTOR: AN EMPIRICAL STUDY SUJOYA RAY MOULIK & DR. SITANATH MAZUMDAR	47
9.	A STUDY OF CITIZEN CENTRIC SERVICE DELIVERY THROUGH e-GOVERNANCE: CASE STUDY OF e-MITRA IN JAIPUR DISTRICT RAKESH SINGHAL & DR. JAGDISH PRASAD	53
10.	TWO UNIT COLD STANDBY PRIORITY SYSTEM WITH FAULT DETECTION AND PROVISION OF REST VIKAS SHARMA, J P SINGH JOOREL, RAKESH CHIB & ANKUSH BHARTI	61
11.	MACRO ECONOMIC FACTORS INFLUENCING THE COMMODITY MARKET WITH SPECIAL REFERENCE TO GOLD AND SILVER DR. G. PANDURANGAN, R. MAGENDIRAN, L. S. SRIDHAR & R. RAJKOKILA	68
12.	CRITICAL ANALYSIS OF EXPONENTIAL SMOOTHING METHODS FOR FORECASTING UDAI BHAN TRIVEDI	71
13.	COMPARATIVE STUDY ON RETAIL LIABILITIES, PRODUCTS & SERVICES OF DISTRICT CENTRAL CO-OPERATIVE BANK & AXIS BANK ABHINAV JOG & ZOHRA ZABEEN SABUNWALA	75
14.	SECURE KEY EXCHANGE WITH RANDOM CHALLENGE RESPONSES IN CLOUD BINU V. P & DR. SREEKUMAR A	81
15.	COMPUTATIONAL TRACKING AND MONITORING FOR EFFICIENCY ENHANCEMENT OF SOLAR BASED REFRIGERATION V. SATHYA MOORTHY, P.A. BALAJI, K. VENKAT & G.GOPU	84
16.	FINANCIAL ANALYSIS OF OIL AND PETROLEUM INDUSTRY DR. ASHA SHARMA	90
17.	ANOVA BETWEEN THE STATEMENT REGARDING THE MOBILE BANKING FACILITY AND TYPE OF MOBILE PHONE OWNED: A STUDY WITH REFERENCE TO TENKASI AT VIRUDHUNAGAR DISTRICT DR. S. VALLI DEVA SENA	98
18.	VIDEO REGISTRATION BY INTEGRATION OF IMAGE MOTIONS V.FRANCIS DENSIL RAJ & S.SANJEEVE KUMAR	103
19.	ANALYZING THE TRADITIONAL INDUCTION FORMAT AND RE – DESIGNING INDUCTION PROCESS AT TATA CHEMICALS LTD, MITHAPUR PARUL BHATI	112
20.	THE JOURNEY OF E-FILING OF INCOME TAX RETURNS IN INDIA MEENU GUPTA	118
21.	ROLE OF FINANCIAL TECHNOLOGY IN ERADICATION OF FINANCIAL EXCLUSION DR. SARIKA SRIVASTAVA & ANUPAMA AMBUJAKSHAN	122
22.	ATTRITION: THE BIGGEST PROBLEM IN INDIAN IT INDUSTRIES VIDYA SUNIL KADAM	126
23.	INFORMATION TECHNOLOGY IN KNOWLEDGE MANAGEMENT M. SREEDEVI	132
24.	A STUDY OF EMPLOYEE ENGAGEMENT & EMPLOYEE CONNECTS' TO GAIN SUSTAINABLE COMPETITIVE ADVANTAGE IN GLOBALIZED ERA NEERU RAGHAV	136
25.	BIG-BOX RETAIL STORE IN INDIA – A CASE STUDY APPROACH WITH WALMART M. P. SUGANYA & DR. R. SHANTHI	142
26.	IMPACT OF INFORMATION TECHNOLOGY ON ORGANISATIONAL CULTURE OF STATE BANK OF INDIA AND ITS ASSOCIATED BANKS IN SRIGANGANAGAR AND HANUMANGARH DISTRICTS OF RAJASTHAN MOHITA	146
27.	USER PERCEPTION TOWARDS WEB, TELEVISION AND RADIO AS ADVERTISING MEDIA: COMPARATIVE STUDY SINDU KOPPA & SHAKEEL AHAMED	149
28.	STUDY OF GROWTH, INSTABILITY AND SUPPLY RESPONSE OF COMMERCIAL CROPS IN PUNJAB: AN ECONOMETRIC ANALYSIS SUMAN PARMAR	156
29.	DEVELOPMENT AND EMPIRICAL VALIDATION OF A LINEAR STYLE PROGRAM ON 'STRUCTURE OF THE CELL' FOR IX GRADE STUDENTS RAMANJEET KAUR	160
30.	PERFORMANCE APPRAISAL OF INDIAN BANKING SECTOR: A COMPARATIVE STUDY OF SELECTED PUBLIC AND FOREIGN BANKS SAHILA CHAUDHRY	163
	REQUEST FOR FEEDBACK	173

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

PATRON

SH. RAM BHAJAN AGGARWAL

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

CO-ORDINATOR

AMITA

Faculty, Government M. S., Mohali

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. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

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

CO-EDITOR

DR. BHAVET

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ANIL K. SAINI

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

DR. SAMBHAVNA

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

DR. MOHENDER KUMAR GUPTA

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

DR. SHIVAKUMAR DEENE

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

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

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

PROF. ABHAY BANSAL

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

PROF. A. SURYANARAYANA

Department of Business Management, Osmania University, Hyderabad

DR. ASHOK KUMAR

Head, Department of Electronics, D. A. V. College (Lahore), Ambala City

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

PROF. V. SELVAM

SSL, VIT University, Vellore

DR. PARDEEP AHLAWAT

Reader, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusr Institute of P.G. Studies, Hyderabad

SURJEET SINGH

Asst. Professor, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

TECHNICAL ADVISOR

AMITA

Faculty, Government H. S., Mohali

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

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 area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; 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; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor 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; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses: infoijrcm@gmail.com or info@ijrcm.org.in.

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.

WEBSITE

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

IMPACT OF INFORMATION TECHNOLOGY ON ORGANISATIONAL CULTURE OF STATE BANK OF INDIA AND ITS ASSOCIATED BANKS IN SRIGANGANAGAR AND HANUMANGARH DISTRICTS OF RAJASTHAN

MOHITA
RESEARCH SCHOLAR, JODHPUR NATIONAL UNIVERSITY, JODHPUR &
FACULTY
DEPARTMENT OF INFORMATION TECHNOLOGY
YAMUNA INSTITUTE OF ENGINEERING & TECHNOLOGY
GADHOLI

ABSTRACT

Information Technology has today become a necessity for banking industry. Application of Information Technology in State bank of India and its associated bank has changed the organizational culture of bank in different ways. Now S.B.I. and its associated banks are offering new and better services to its customers which were not possible few years ago. Employee productivity has also increased due to applications of Information Technology in organisation.

KEYWORDS

Information Technology, Organisational Culture.

INTRODUCTION

Information Technology has now become a necessity for all organizations. In order to survive in highly globalized, liberalized, privatized and a competitive environment it has become necessity for banks to use IT. IT has introduced new business paradigm. It is increasingly playing a very important role in improving the services of banking sector. Tremendous progress took place in the field of technology which has reduced the world to a global village and it has brought remarkable changes in the banking industry. Branch banking in the brick and mortar mode has been transformed into click and order channel mode. Change in organizational culture of banks due to Information Technology can be easily noticed by anyone dealing with them.

OBJECTIVES OF THE STUDY

The objectives of the present study are as follows:-

1. To study in detail about impact of I.T. on organizational culture of State Bank of India and its associated banks.
2. To study impact of IT enabled Management Information System (MIS) and Information Technology Applications on Employee Productivity and customer services.

COLLECTION OF THE DATA

The study was concluded on the basis of primary and secondary data. Primary data was collected from 150 officers of State Bank of India and its associated banks from Sri Ganganagar and Hanumangarh District of Rajasthan State of India. Secondary data was collected from the various websites, books, journals, government publications, Articles published in the magazines and news papers on the subject and various reports like Report on Trends and Progress of Banking in India published by Reserve Bank of India, Mumbai.

ANALYSIS AND DISCUSSION

TABLE 1: COMPUTERISATION OF PUBLIC SECTOR BANKS

Category	(Percent of total branches in March of mentioned year)				
	2005	2006	2007	2008	2009
Full Computerized Branches(i+ ii)	71	77.5	85.6	93.7	95.7
i) Branches under CBS	11	28.9	44.4	67	81.4
ii) Branches already Fully Computerized#	60	48.5	41.2	26.6	14.3
iii) Partially Computerized Branches	21.8	18.2	13.4	6.3	4.3

Source: Report on Trend and Progress of banking in India, Various issues from 2004-05 to 2008-09

Other than branches under core banking Solution (CBS)

Computerization and adoption of core banking solutions was one of the major steps in improving the efficiency of banking services and it has changed organisational culture of banks. At present almost 98 percent of the branches of public sector banks are fully computerised and within which almost 90 percent of branches are on core banking platform.

TABLE 2: COMPUTERISATION OF PUBLIC SECTOR BANKS AS ON MARCH 31, 2009

Name of the Bank	Branches under Core Banking Solution (%)	Fully Computerized Branches (%)	Branches Partially Computerized (%)
Public sector bank	81.4	95.7	4.3
Nationalized Bank	73.4	93.8	6.1
State Bank Group	100	100	NIL

Source: Report on Trend and Progress of Banking in India 2008-09

100% of branches of State Bank Group was fully computerised and were under core banking solutions as on March 31, 2009 whereas in case of public sector banks it was 95.7% and 81.4%. In case of Nationalised banks 93.8% of its branches were fully computerized and 73.4% of its branches were under core banking solutions.

TABLE 3: GROWTH OF ATM'S OF SCHEDULED COMMERCIAL BANKS

ATMs	Year	Bank Group					Total
		Nationalized Bank	SBI Group	Old Private Banks	New private Banks	Foreign Banks	
Total Number Of ATM	2005	4,772	5,220	1,241	5,612	797	17,642
	2006	7,165	5,443	1,547	6,112	880	21,236
	2007	9,888	6,441	1,607	8,192	960	27,182
	2008	13,355	8,433	2,100	9,867	1,034	34,906
	2009	15,938	11,339	2,674	12,646	1,054	43,760

Source: Report on Trend and Progress of Banking in India 2008-09

ATM is has facilitated the customers to have access to money anytime without visiting the bank branches in person. The system is known as 'Any Time Money' or 'Any Where Money' because it enables the customers to withdraw money from the any of bank's ATMs or other bank's ATM round the clock. 11,339 ATM in India belong to SBI group that is 25.91% of total 43,760 ATM's in the country.

TABLE 4: BANK GROUP-WISE AUTOMATED TELLER MACHINES AS ON 31 MARCH 2011

Bank Group/Category	On site ATMs	Percent of total	Off site ATMs	Percent of total	Total Number of ATMs	Percent of Total	On site ATMs as percent of total ATMs	Off site ATMs as percent of total ATMs
Public Sector Banks	29,795	73.15	19,692	58.30	49,487	66.42	60.2	39.8
Nationalised Banks	15,691	38.53	9,145	27.08	24,836	33.33	63.18	36.8
SBI Group	14,104	34.53	10,547	31.23	24,651	33.09	57.21	42.8
Private Sector Banks	10,648	26.14	13,003	38.49	23,651	31.84	45.02	55.0
Old Private Sector Banks	2,641	6.48	1,485	4.39	4,126	5.54	64.01	36.0
New Private Sector Banks	8,007	19.66	11,518	34.10	19,525	26.21	41.01	59.0
Foreign Banks	286	0.70	1,081	3.20	1,367	1.83	20.92	79.1
All Banks	40,729	100.00	33,776	100.00	74,505	100.00	54.67	45.3

Source: Report on Trend and Progress of Banking in India 2010-11 and calculations done by Research Scholar

Up to 31 March, 2011, Public sector banks have installed 49,487 ATM's (66.42%), Nationalized banks have installed 24,836 ATM's (33.33%), SBI Group have installed 24,651 ATM's (33.09%), Private Sector Banks have installed 23,651 ATM's (31.84%), old private sector banks have installed 4,126 ATM's (5.54%), New Private sector banks have installed 19,525 ATM's (26.21%) and Foreign banks have installed 1367 ATM's (1.83%).

TABLE 5: DISTRICT -WISE BREAK - UP OF EMPLOYEES IN STATE BANK OF INDIA AND ITS ASSOCIATES IN HANUMANGARH & SRI GANGANAGAR DISTRICTS OF RAJASTHAN AS ON MARCH 31, 2010

District	Bank Name	Officers	Clerical	Subordinates
Hanumangarh	State Bank of India	21	24	15
	State Bank of Bikaner and Jaipur	91	93	89
	State Bank of Patiala	7	11	4
Total (a)		119	128	108
Sri Ganganagar	State Bank of India	35	41	31
	State Bank of Bikaner and Jaipur	143	168	110
	State Bank of Patiala	15	24	19
Total (b)		193	233	160
Grand Total (a+b)		312	361	268

Source: Unpublished Records of Basic Statistical Return-2 of State Bank of India (2011)

TABLE 6: BANK-WISE DISTRIBUTION OF THE RESPONDENTS

Gender Categories	Frequency	Percentage
State Bank of India	30	20
State Bank of Bikaner and Jaipur	100	67
State Bank of Patiala	20	13
Total	150	100

Source: Field work

Out of 150 bank officers selected for the study from Hanumangarh and SriGanganagar District of Rajasthan 20 percent (30) were from State Bank of India, 67 percent (100) were from State Bank of Bikaner and Jaipur and 13 percent (20) were from State Bank of Patiala.

FINDINGS

- 142 bank officers (94.67%) out of total 150 bank officers were of opinion that Information Technology (I.T.) enabled Management Information System (M.I.S.) has facilitated quicker flow of information with in the organization and 8 bank officers (5.33%) were not in a position to comment on this topic.
- 142 bank officers (94.67%) out of total 150 bank officers were of opinion that Information Technology (I.T.) enabled Management Information System (M.I.S.) results in strong organisational work culture and quick decision making by officials in organisation and 8 bank officers (5.33%) were not in a position to comment on this topic.
- 147 bank officers (98%) out of total 150 bank officers were of opinion that computerized CBS branches helps in providing better services to its customers and 3 bank officers (2%) were not in a position to comment on this topic.
- 148 bank officers (98.67%) out of total 150 bank officers were of opinion that IT enabled online banking provides more revenue than traditional banking and 2 bank officers (1.33%) were not in a position to comment on this topic.
- 146 bank officers (97.33%) out of total 150 bank officers were of opinion that they have been given sufficient training to handle IT enabled online banking and computerized transactions and 4 bank officers (2.67%) were of the view that they have not been given sufficient training to handle IT enabled online banking and computerized transactions.

6. 144 bank officers (96%) out of total 150 bank officers were of opinion that proper Firewalls and other security hardware and software is in place for security of Management Information System (MIS), online transactions and electronic records and database of bank but, 6 bank officers (4%) were of opinion that Firewalls and other security hardware and software for security of Management Information System (MIS), online transactions and electronic records and database of bank are not adequate.
7. 145 bank officers (96.67%) out of total 150 bank officers were of opinion that Information Technology (I.T.) and computerization has increased productivity (service efficiency) of employees and 5 bank officers (3.33%) were not in a position to comment on this topic.
8. 125 bank officers (83.34%) out of total 150 bank officers were of opinion that attitude of top management is supportive and free expression of ideas, opinions and suggestions are encouraged in organization and organization have development oriented personnel policies and 20 bank officers (13.33%) were not agree to this point and remaining 5 bank officers (3.33%) were not in a position to comment on this topic.
9. 146 bank officers (97.33%) out of total 150 bank officers were of opinion that IT enabled MIS and E-Banking has enabled bank to offer new products and services to its customers and remaining 4 bank officers (2.67%) were not in a position to comment on this topic.
10. 136 bank officers (90.67%) out of total 150 bank officers were of opinion that organization have strong organisational culture and superior support their subordinates and junior respect their seniors and remaining 14 bank officers (9.33%) were not agree to this point.
11. 134 bank officers (89.33%) out of total 150 bank officers were of opinion that employees have sense of satisfaction from their work in present I.T. enabled work environment and 16 bank officers (10.67%) were not satisfied due to increased work pressure.
12. It has been observed that the 24 bank officers (16%) were strongly agree and 83 bank officers (89.33%) were agree that adequate infrastructure and human resource (Employees) has been provided by head quarter to branch for smooth functioning of the branch. However 27 bank officers (18%) were disagree and 16 bank officers (10.67%) were strongly disagree on this point.

SUGGESTIONS

1. Few of the bank officers from State Bank of Bikaner and Jaipur and State Bank of Patiala were of the view that they have not been given sufficient training to handle IT enabled online banking and computerized transactions, so; bank must arrange special training sessions for such employees.
2. Although majority of bank officers were of opinion that proper Firewalls and other security hardware and software is in place for security of Management Information System (MIS), online transactions and electronic records and database of bank but, some bank officers feel that system is not fool-proof. Bank must pay attention to this aspect and should make its Firewalls and other security hardware and software for security of Management Information System (MIS), online transactions and electronic records and database of bank more strong.
3. Majority of bank officers were of opinion that attitude of top management is supportive and free expression of ideas, opinions and suggestions are encouraged in organization and organization have development oriented personnel policies but, good number of bank officers do not feel so. So, Management must take adequate steps to encourage their participation in various decisions related to organization.
4. Majority of bank officers were of opinion that organization have strong organisational culture and superior support their subordinates and junior respect their seniors but, few bank officers were not agree to this point. So, Management must take adequate steps to resolve any disputes or issues between them and their colleagues/ superiors/ subordinates.
5. Although majority of bank officers were of opinion that employees have sense of satisfaction from their work in present I.T. enabled work environment but, some of them were not satisfied due to increased work pressure due to voluntary retirement taken by employees under V.R. S. scheme. So, Management must take adequate steps to resolve this issue by recruitment of staff for branches where various posts are lying vacant.
6. Although majority of bank officers were of opinion that adequate infrastructure and human resource (Employees) has been provided by head quarter to branch for smooth functioning of the branch but, some of them mainly deputed in rural and semi-urban branches were not satisfied due to lack of proper infrastructure and shortage of staff.

CONCLUSION

Information Technology (I.T.) enabled Management Information System (M.I.S.) has facilitated quicker flow of information in the State Bank of India and its associated banks. It has also been observed that the majority of bank officers were of opinion that Information Technology (I.T.) enabled Management Information System (M.I.S.) results in strong organisational work culture and quick decision making by officials in organization. Fully computerised CBS branches have helped banks in providing better services to its customers. IT enabled online banking has also provided more revenue than traditional banking to State Bank of India and its Associated banks. Information Technology (I.T.) and computerization has increased productivity (service efficiency) of employees and also enabled bank to offer new products and services to its customers.

LIMITATIONS OF THE STUDY

1. Study is restricted only to Sri Ganganagar and Hanumangarh Districts of Rajasthan.
2. Chances of personal bias of respondents are there. However, efforts were done to minimize errors by conducting interviews personally.

REFERENCES

1. Annual Report 2010-11 of State Bank of India
2. Mohita (2012) 'Information Technology: Its Application and impact on Organisational Culture of State Bank of India and its Associates with special reference to modernization of core processing system', International Journal of Research in Computer Application and Management, Volume No. 2, Issue No. 5 (May) ISSN 2231-1009, pp.160-163
3. Report on Trend and Progress of banking in India, Various issues from 2004-05 to 2010-11

WEBSITE

4. www.statebankofindia.com

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT 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-mails i.e. **infoijrcm@gmail.com** or **info@ijrcm.org.in** 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.

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

