
Business Process Re-engineering in GHRM with Special Reference to Indian Banks

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Green management initiatives have become an important factor in forward-thinking businesses around the world. Researchers argued that employees must be environmentally aware, empowered and inspired of greening in order to carry out green management policies and schemes. Corporate green management requires a high level of technical and management skills in employees, since the company will develop innovation-focused environmental initiatives and programs that have significant managerial implications. However, gaps still exist in the human resource management (HRM) literature on human resource (HR) aspects of environmental management - Green HRM. There is a growing need for strategic green HRM - the integration of environmental management into HRM. This research includes an informative guide on the emergent literature, its scope and coverage, a process model and research agenda. The main purpose of this study is to explore constructs of green HRM with respect to Indian Banking sector. From the perspectives of strategic HRM and green management, this study argues that the new model should include among others the relationship of assessment-based HR Interventions, environmental management system (EMS), green intellectual capital (GIC) and corporate environmental citizenship (CEC).

Keywords: Green HRM, Green management, Intellectual Capital, Corporate Environmental Citizenship, Green bank

INTRODUCTION

The adverse effects of global warming from rising sea levels to undesirable changes in temperature has brought up sudden wake up to all of us towards a green environment. This has further lead to the production of energy efficient products and other environment viable operations to encourage environment protection. During these stern times of sustainability crisis, there is a high amount of urgency to address this issue and the impetus in saving the environment has increased more than ever before. The Chipko movement began the green revolution (in India). Since then, the need to savior the trees, recycling waste came into play.

Although there is definitely a greater consciousness about the need to protect and preserve our environment than there was around 20 years back. Nowadays more Indian companies are going in for ISO 14000 series accreditation, in order to meet quality standards with respect to protecting the environment.

The unavoidable need for corporations to shift to environment-friendly business practices has helped reduce carbon emissions, and in the process, proved that sustainable business will be the only profitable business as we move into the next round of corporate social responsibility and the issue of sustainability gains ground across the world

Fortunately, a lot of respected companies have already adopted the green agenda into their business mandates and are showing real progress in terms of returns on investment.

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In fact, in the last decade, the importance given to corporate social responsibility (CSR) has increased in most global corporations. CEOs, investors and stakeholders have started to realize that keeping the environment in mind can positively impact organizational performance in many expected and unexpected ways.

It's more than generating and adopting green practices. It's about enabling subsidies and tax exemptions to these kinds of operations. 'Greed for Green' has just begun and is soon going to revolutionize all industries of businesses of all shapes and sizes alike. It is an acute need of the hour to be form and practice environmentally viable businesses. It's about greener jobs, greener organizations and holistically green HRM.

Green HRM

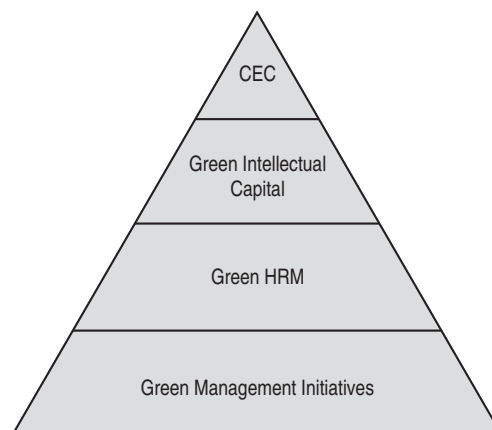
Mampra (2013) described Green HRM as the practices and policies of HRM for the encouragement of sustainable resource use in businesses and the promotion of environmentalism that would be helpful for boosting the satisfaction and hence morale of the employees within organizations. Green HRM is the practice of philosophies and policies of HRM to promote ecological usage of business resources and prevent any harmful environmental effect arising with the operations of the firm (Zoogah, 2011). The green HRM is essentially supporting the paradigmatic comprehension of "triple-bottom-line" concept. Stating differently, the green HRM comprises specific practices and policies regarding human

resource in line with economic, social, and environmental pillars of sustainability (Muster & Schrader, 2011). Renwick et al, (2013) asserted that the green HRM area is still very young in the body of research. The literature in the field of green HRM is generally western-centered, and, keeping in view the significance of economic development in Asia, this is a big gap in the body of literature. There is a lot of potential in the area of Green HRM, which contains the green scope, coverage, a process model and the research agenda (Muster & Schrader, 2011).

Carbon trading

We are just round the corner to 2020 and very soon we might be filing tax returns upon units of carbon emissions. Per capita units of carbon emissions would be levied with tax rates and tax credits will be provided to those who would indulge into green initiatives. If a particular bracket is froze for a particular industry, those companies that adopt and intertwine these green practices into core processes would incur first mover advantage. Further to say, if an individual like a farmer, cyclists, feeding themselves on fresh food with no use of refrigerator or air conditioners, thereby cause no or minimal carbon emissions. Such persons might sell their amount of carbon emissions to companies. But knowingly, when these carbon emissions prerogatives can be sold in dollars why would then it be sold for less?

The authors propose that an organization should have a developed strategic intent to establish Green HRM (GHRM) shown in the diagram below:



Green Management Initiatives

Green management is defined as the process whereby companies manage the environment by developing environmental management strategies (Lee, 2009) in which companies need to balance between industrial growth and safeguarding the natural environment so that future generation may thrive (Daily and Huang, 2001). This concept becomes a strategic dominant issue for businesses, especially multinational enterprises operating their business globally (Banerjee, 2001). In summary, green management refers to the management of corporate interaction with, and impact upon, the environment (Lee and Ball, 2003), and it has gone beyond regulatory compliance and needs to include conceptual tools such as pollution prevention, product stewardship and corporate social responsibility (Hart, 2005; Pullman et al., 2009; Siegel, 2009). Business firms play a key role in the issues of environmental management since they are part of our society and cannot be isolated from the environment, and in fact, they contribute most of the carbon footprints in the past (Liu, 2010). Application of innovative technology could alleviate the environmental deterioration by developing, for example, the biotech products and by searching for alternative energy to reduce the use of finite natural resources. Thus, business should put more effort into the research on innovative technology to minimize the impacts of environmental destruction by creating products that are nontoxic and less pollution to environment (Liu, 2010; Ozen and Kusku, 2008).

Green HRM - HR Factors affecting Green Management Initiatives. Many researchers, especially in the area of HRM, argued that the effectiveness and successful in any management innovation and strategic tools are depending on the availability and ability of their human resources employed in the strategic manners (Boselie et al., 2001; Paauwe and Boselie, 2003). HRM system is defined as "a set of distinct but interrelated activities, functions, and process that are directed at attracting,

developing, and maintaining (or disposing of) a firm's human resources" (Lado and Wilson, 1994). Organization generally organizes HR practices into systems that are consistent with their culture and business strategy (Boselie et al., 2001). Many researchers agreed that HRM is the most effective tools which contribute to the creation of human capital, and in turn, contributes to organizational performance and competitive advantage (Boselie et al., 2001; Paauwe and Boselie, 2003). Currently, many corporations are implementing a proactive, strategic tool known as an EMS to gain competitive advantage (Daily and Huang, 2001). This system provides a structure that allows management of the firms the ability to better control the firm's environmental impacts (Barnes, 1996; Florida and Davison, 2001). An EMS includes commitment and policy, planning, implementation, measurement and evaluation, review and improvement (Hersey, 1998). Callenbach et al. (1993) argued that in order to carry out green management, employee must be inspired, empowered and environmentally aware of greening to be successful. On the other hand, to effectively implement green management initiatives and fostering environmental innovations, corporations require a high level of technical and management skills (Callenbach et al., 1993; Renwick et al., 2008). Hence, this paper argues that to effectively implement green management initiatives through the implementation of EMS requires strategic implementation of HR systems that fit with organization's culture and long-term goals.

Green Intellectual Capital

Many studies in the past found that intellectual capital (IC) has positive influence on competitive advantage of firms (Chen, 2008). IC is the total stocks of all intangible assets, knowledge, and capabilities of a firm that could create values or competitive advantages, and achieves its excellent goals. However, no research has explored whether IC in environmental management has a positive effect on competitive advantage of firms (Chen, 2008). Hence, this paper proposes to fill this research gap, and

support a novel construct of green intellectual capital - the positive relationship between IC in green innovation or environmental management and competitive advantages of firms. This paper referred to the classification of IC adopted by Bontis (1999) and Chen (2008) which classified green IC into green human capital, green structural capital and green relational capital. This paper proposes to further explore, whether the three types of green IC have positive effects on corporate environment citizenship as on important factors of competitive advantages of firms.

Green Bank:

Green is becoming a symbol of Eco consciousness in the world. According to Indian Banks Association (IBA, 2014) "Green Bank is like a normal bank, which considers all the social and environmental / ecological factors with an aim to protect the environment and conserve natural resources". It is also known as ethical bank or sustainable bank. Their purpose is to perform banking activities but with an additional plan towards taking care of earth's ecology, environment, and natural resources including biodiversity.

Green banking is making technological improvements, operational improvements and changing client habits in the banking sector. It means to promote environmental friendly practices and to reduce the carbon footprint from banking operations. It is a smart and proactive way of thinking with a vision of future sustainability

Corporate Environment Citizenship (CEC)
Corporate environmental behaviour has been researched as an attempt to explain the heterogeneity of organizational response to the environment-related institutional pressures (Sharma, 2000). Studies concerning this specific issue have generally recognized that companies are subject to strong institutional pressure in the form of normative societal expectations, coercive regulations, tight public policies, media and non-governmental organizations scrutiny (Ozen and

Kusku, 2008). Environmental strategies of organizations within developing countries vary from opportunistic compliance to voluntaries (Ozen and Kusku, 2008). Hence, the concept of CEC has been defined as "all of the precautions and policies corporations need to implement in order to reduce the hazards that they give to the environment" (Kusku, 2007, p. 75). This study will explore the construct of CEC based on the concept proposed by Ozen and Kusku (2008) which consists of regulative, normative and cognitive as consequences of implementation of EMS and development of green IC assessment based HR interventions.

Active green measures in banking sector

State Bank of India (SBI)

SBI established Green Channel Counter (GCC) facility at their branches in 2010 to change the traditional way of paper based banking (SBI, 2014). The bank partnered with Suzlon Energy Ltd for the generation of wind power for selected branches by setting of windmills in Gujrat, Tamil Nadu and Maharastra (Business Standard, 2014). Loan concessions for projects rated by IGBC (Indian Green Building Council)

ICICI:

50% waiver of car loan processing fee that use on eco-friendly fuels LPG/CNG such as Reva, Wagon R, Omni and Maruti 800), more fuel-efficient engines and new vehicles like the A-Star, which has very low CO₂ emissions. It also participates in campaigning and promotion of ISO 14000 series

HDFC:

A number of initiatives have been propelled the second largest private sector bank of the nation according to RBI, 2016

Watershed management

Tree plantation

Soil and water treatment measures

Constructed check-dams

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Yes Bank has become the first commercial bank in India to achieve the ISO 14001:2004 certification, the world's leading Environment Management System, in 12 of its locations

Canara Bank:

Highest financier for solar energy related projects
Conducts carbon financing in Delhi

Syndicate Bank:

NEFT, ATMs and NET banking is highly promoted (512 crores of business is on the counter (OTC) while 970 crores of business at ATMs

Recycling waste

The only bank with 180 rural branches on solar energy powered UPS

Vijaya Bank:

Under its CSR initiatives, the bank has donated desktops to schools

It also meticulously recycles e-wastes under DMS (Document Management System)

It has 58 branches on solar panel projects

Standard Chartered:

There is a reduction of 5 kgs of use of paper from 30kgs to 25 kgs which saved 8,846 trees

Dyson Air Blade had been installed to increase in energy efficiency of centralized air conditioning.

Digital campaign is successfully being promoted: e-statements; digital display instead of paper display.

LED light installation of 7w viz-a-viz conventional tubes of 40w

Daylight and occupancy sensors had been installed whereby depending on daylight lights are automatically switched off

Deutsche Bank:

Eco-supplier programmes had been crafted to enhance eco-impacts. Eco-ratings for each vendor and category is undertaken.

New data center services are provided for DMS (Document Management System).

Eco-printing programs had been installed. It measures IT energy usage per headcount.

JP Morgan Chase:

Pioneered in the concept of creating green bond market and climate financing. Green bonds are tax-exempt bonds issued by federally qualified organizations or by municipalities for the development of brownfield sites. Brownfield sites are areas of land that are underutilized, have abandoned buildings or are under-developed often containing low levels of industrial pollution.

HSBC:

It is one of the top three banks in the world in green finance. The Green finance or Climate finance involves flow of funds to help countries to cut their emissions and adapt to climate change. It involves flow of funds from developed to developing nations to help poorer countries to cut emissions.

Axis bank:

The bank has been stated in Limca Book of records with the title 'Root for Planet' as it operates on the key tenets of Green Banking of 3Rs: reduce, reuse and recycle.

Punjab National Bank (PNB):

The bank had organized more than 290 Tree Plantation Drives. It started emphasizing on green building practices such as energy efficient lights, immediate repair of water leakage, printing on both sides of paper, mater sensors lights etc.

Banking industry is rigorously practicing green measures to inculcate digital accessibility to its customer base. Whilst UCO bank promoted the most facile opening of its bank's savings account with the click of a selfie and upload of a scanned document of its UID censor (Aadhar card number) this industry has travelled both wide and wise in making its customers' change their both preferences and habits

of banking. Moreover, the demonetization wave swept everyone off their feet with the resolute of the country leader to embrace digitalization. This simple bit of innovation has led to sustainable development in about integrating the economic, social and environmental aspects of everything we do. And this can be done by balancing short-term wants with long-term needs. The recent 'NDTV-Toyota Greenathon' is an added example. Organizing such awareness campaigns will help in long term sustainable development in a big way.

Human Resource teams are among the groups beginning to incorporate these concepts within their respective HR functions. People, often referred to as "industry's most valued assets", along with infinite levels of knowledge, experience, and know-how gained at the expense of their employer, appear expendable in today's economy. When the economy begins to recover Green HR initiatives continue to preserve knowledge capital while giving employees more options and a better work-life balance.

Green HR efforts to date have primarily focused on increasing efficiency within processes, reducing and eliminating environmental waste, and revamping HR products, tools, and procedures resulting in greater efficiency and lower costs. Actions taken thus far have been well intentioned and are producing results, but little has been done to preserve talent amidst the highest levels of unemployment we've seen since the early 1980s. It's time to take these initiatives a step further and expand our way of thinking green.

By continuing to be environmentally friendly and while recognizing the importance of human capital, not only will our environment benefit but our jobs will remain globally and nationally competitive.

Case in point here would be State Bank of India. Though plastic had been much disliked and considered to be a foe to verdant approaches but use of these smart cards have overruled all paper currency notes. Debit cards and credit cards has

replaced and answered the monetary needs of the educated populace. Future lies in the fact that these cards will soon wane away and it's only mobile banking would solely reign. Transactions in future would just be numeric without involving any tangible product in between. ATMs that were queued up during the currency-crisis period of demonetization, will be a forgotten reality in imminent times.

Subsidized loans on green projects

LITERATURE REVIEW

Recognizing the warning of global warming the State bank of India has initiated urgent measures to combat the climate change by reducing the bank's own carbon footprint and sensitizing the bank's clients to adopt low carbon emission practices (Sharma, N., 2011). As far as Green Banking in India is concerned, the banking and financial institutions are running behind the schedules compared to global trends (Nayak). Moreover, there is negligible awareness of green banking among the customers, even the bank staff (Verma M. K., 2012). In the context Indian policymaking, National Environmental Policy (NEP) in 2006 brings out clear policies, principles and also rules to implement environmental rules and regulations. The impact of banking services on the environment is huge because, banks consume natural resources which add to the pressure on the environment (Srivatsa H. S., 2011). ATMs have been widely adopted but the level of load option of other electronic banking means despite their potential are yet to pick in a big way (Joshua A J & Koshy MP 2011).

Some of the most effective and money-saving green HR policies involve the use of technology. More and more companies are allowing staff to telecommute, a practice that keeps cars off the road and is often more convenient for employees.

Teleconferencing is even more popular - it can save a company thousands on airfare as well as precious time. Using the Internet via web conferencing can

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save time, costs (travel, phone) and valuable energy. If you're evaluating several candidates for a position and they're scattered across the country, conducting interviews over the Internet eliminates airfare costs. It also allows you to get a good idea of whether candidates are worth pursuing before meeting in person.

Social media can play a role in your green HR strategy as well. Internal online networks and portals, especially, reduce paper needs for everything from company-wide memos to training documents. Putting in place world class environment management systems, utilizing the best available technology including Electro Static Precipitators (ESPs), 24/7 monitoring centres and state of the art emission control facilities.

Increase thermostat by one degree higher in the summer and decrease it one degree lower in the winter you could save up to 10% on your energy bill.

Consider the purchase of a laptop as oppose to a desktop. Laptops tend to use up to 70% less energy than desktops. And when you're not using that laptop, put it in sleep mode.

However, these technological choices shall depend upon systematic alternatives offering varied degrees of environmental benefit in different types of green employment.

Making a mandate in the banks to come to office at least one day on cycle for employees staying in 3 km radius. Encouraging online communication and recyclable activities at work. An employee should be penalized to host a party if he leaves with computer, A.C., fan etc. on

Green Incentives: : 'A green idea can win award' extra incentives, vouchers, etc for an employee contributing innovative green idea similar to the concept of Quality Circle. This would develop, encourage and engage employees thinking in this direction. Employees and customers should be given cash backs for using Online banking and taking

loans for fuel efficient or Hybrid cars. Banks must continue with travel allowance even if the employees come by carpooling.

Moving from Ego System to Eco system: This level points at the capacities and innovations on the process level that allow the social and green purpose to be translated into tangible action. What are the mental models the organization is operating from? For example, how do employees think about current challenges and potential future areas of innovation? How is their thinking reflected in their day-to-day decisions and actions? The new employees must be examined to identify whether they are 'culturally fit' to these working styles. HR executives have not completely driven & instigated the "green initiatives/revolution to the bottom/grass-root level. The practices are still discussed in silos and implemented only on papers. The idea needs to be drilled down to the ground staff where each unit is responsible for consuming and conserving the very same. This initiative began and needs to be constantly fed with passion to serve and enthusiasm to serve for our forthcoming generations reiterating the theme of sustainable development.

Government Initiatives Government should also encourage the general people about the green banking practices. The central bank should monitor or supervise commercial banks whether they are practicing green banking or not.

Environmental stewardship: Ratification of this concept to the core processes of business is highly more important than ever before.

Thinking green: A cultural exchange from a bouquet to saplings is already practiced with a few organizations serving international clientele, but this must be made as a strict rule, not only with corporate but individual practices as well. A successful organization breeds on innovative products and fresh ideas. Further to mention, cubicles and work stations must now have a space for keeping a plant as this will not alleviate stress but keep them fresh throughout the day.

Vocational esteem: Many a times, these environment stewards find themselves ranking low on the parameters of self esteem. This is so because, low occupational esteem is placed upon peasants, dairy men, rag pickers, street sweepers, etc. They are meant to feel low. A change in perspective is need of the hour wherein they should be asked to think on the reincarnations or environment curators.

Environmentalists: Every household will soon be expected to have its own botanical garden. Delegation of responsibilities is an effective mode of management. Then, why not to own responsibility of our own set of production

Each one, plant one: From the moment of birth, one process that had been consistent is breathing and for this incessant process to continue, at least every one must plant at least one.

CONCLUSION

Sustainable development and stable progress is directly proportionate with healthy ecosystems and pollution-less if not pollution-free climate. India is one of the most climate change vulnerable countries to climate change in the world. From the overall discussion, it can be said that green HRM banking practices in India are at a growing level. In line with global development and response to the global warming, Green HRM in banking plays significant roles. Government as well as every bank should take initiatives in respect of green banking practices for protecting our environment. It will emphasize the significance of green banking activities/practices of a bank, if permission for opening new bank branches and approval for launching new bank is given in accordance. So, every bank has to participate and contribute to green banking practices in today's extreme national and global banking competition. If we do not keep pace with the changing time and environment, many jobs would fade away due to resource diminution, biodiversity loss, escalating natural catastrophe impacts, and other disruptions.

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After qualifying UGC-NET in Management, she has been an academican in the subjects of Marketing for about eight years now with about 14 research papers in marketing management, Human Resource management and corporate communications published and presented in National and International Journals. A research scholar at Aligarh Muslim University, she aims to strive for academic excellence and to achieve quality standards in imparting education to students of Business Management.