



TALENT MANAGEMENT STRATEGIES IN PRIVATE BANKING SECTOR OF INDIA

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Abstract-

Usually the bank job is considered safe and secure, but not very demanding in terms of work output. It is difficult to fire an employee for non-performance. Banking is like any other business and the staffs have to carry out multifarious activities. Some of these activities are specialist in nature. At the same time some of the activities are in no way related to banking competencies and could be outsourced. Banks need to make some institutional changes to adapt to the markets. In this study various programs and strategies framed by the banks for attracting, hiring and retaining the employees have been discussed. Further, the role of private banking sector in this area has also been explored.

Keywords: Talent management, Strategies, Private Banks, Banking programmes.

1. INTRODUCTION

1.1 Talent management

Talent management is the systematic attraction, identification, development, engagement/ retention and deployment of those individuals with high potential who are of particular value to an organization (CIPD, 2006, 2008). Talent management referring to an organization's effort to attract, select, develop and retain talented key employees (Stahl et al., 2007). "Talent management, which is the implementation of integrated strategies or systems designed to increase workplace productivity by developing improved processes for attracting, developing, retaining, and utilizing people with the required skills and aptitude to meet current and future business needs" (Lockwood, 2006). "Talent management can be defined as the implementation of integrated human resource strategies to attract, develop, retain and productively utilize employees with the required skills and abilities to meet current and future business needs." (Kontoghiorges and Frangou, 2009). TM is aimed at the systematic attraction, identification, development, engagement/retention and deployment of high potential and high performing employees, to fill in key

positions which have significant influence on organization's sustainable competitive advantage. In brief talent management is a process which starts from attracting the employees to managing and retaining them in organization.

1.2. OBJECTIVES

To explore the various Talent Management strategies and programmes framed by various banks.

2. REVIEW OF LITERATURE

(Behera, 2016) In this paper author investigate the interrelationship that exists between talent management and employee engagement in Indian Private banking sector and also determine the contribution of the talent management as a strategic tool for the organizational development. A survey method was conducted in all the private sector banks of India. Author concluded that the major challenge now for banks as well as any other organization is therefore how to develop their social architecture that generates intellectual capital as the quintessential driver of change. (Gallardo-Gallardo, Nijs, Dries, & Gallo, 2015) Author adopts methods derived from bibliometrics and content analysis to evaluate the state of the field of talent management and to derive implications for research and practice unbiased towards a-priori assumptions of which frameworks or methods are most adequate. Based on their analyses of publication volume, journals and their impact factors, most cited articles and authors, preferred methods, and represented countries, the authors assess whether TM should be approached as an embryonic, growth, or mature phenomenon, and examine dominant (i.e., resource-based view, international human resource management, employee assessment, and institutionalism) versus 'alternative' (i.e., knowledge management, career management, strength-based approach, and social exchange theory) theoretical frameworks. (Sparrow & Makram, 2015) This paper draws on the concepts of talent philosophies and a theory of value to bring some coherence and organization to the talent management literature. Drawing insights on talent management

(Thunnissen, Boselie, & Fruytier, 2013b) This paper aims to contribute to the development of a broader, more balanced approach to talent management that will help in studying and implementing talent management across different contexts. The paper starts with an overview of the advances made in previous reviews and studies with respect to three central themes: the definition of talent, intended outcomes of talent management, and talent management practices. They identify the one-dimensional and narrow approach to the topic as a main limitation of the existing talent management literature. Through the use of theories from the organizational theory and the strategic HRM domain, they add new perspectives and develop a multilevel, multi-value approach to talent management and offer an in-depth discussion of the potential economic and non-economic value created by talent management at the individual, organizational, and societal level.

(Regis & Senthil, 2013) This paper brings out how productively employers could make use of talent trove available with their older employees who may traditionally retire from active work. Employing older employees not only retains expertise within the organizations but also serves as corporate social responsibility as well. (Tiwari & Shrivastava, 2013) This paper studied the strategies and practices of talent management and their impact on employee retention and effectiveness of its execution at AREVA T&D India Ltd. The prime focus of the study was to analyze the talent management initiative taken by the HR professional and find out the effectiveness of such initiatives as well as the satisfaction level of the employees.

(Venkatesh, 2013) This paper aims at tracking the evolution of TM and the various perspectives/approaches (Process/Cultural/ Competitive/ Developmental / HR Planning & Change Management Perspectives) adopted by the organizations. Author selected some companies and examines the inter-relationship between TM and Psychology Capital (Psycap), TM and Succession Planning, TM and Rewards Linkage, TM and Leadership. (Singh, & Srivastava, 2013) The research paper intends to explore the talent management scenario in the banking industry. With the banking sector becoming increasingly competitive and customer oriented, identification and management of talented persons becomes the biggest challenge. The study explores the thrust and initiative on talent management in selected private and public sector banks. Key findings suggest that talent management initiatives are well developed in private sector banks compared to public sector banks in terms of rewards, remuneration and selection procedures. Public sector banks compensate in terms of job stability due to life time employment with post employment pension.

(Shabib-ul-hasan, 2012) This paper elaborates the importance of identifying, nurturing and holding the best talent. Furthermore, it also emphasizes the complexity in attracting, encouraging and holding the best employees in an organization, which has made the understanding of the meaning of Talent Management more decisive for managers (Oracle, 2012) This paper is an Oracle white series paper which defines the talent management tools and the organizations that employ them are maturing through four stages of evolution and adoption. The stages are 1) Core HR systems and manual Human capital management (HCM) processes, 2) HCM processes are automated 3) Integrated HCM processes and talent management suites 4) Unified Talent management systems and processes. By examining the four stages of maturity and further defining the future of talent management, this paper provides a practical tool that companies can use to measure where their applications and strategies fit within the Talent Management Maturity Model. They can also use this paper to identify opportunities and next steps for driving business performance through successful talent management.

(Sharma, 2012) This paper intends to highlight the inevitable need for talent management in the present day business environment, and identify the talent challenges that exist today for organizations which are contemplating the use of talent management as a key strategic advantage. It emphasizes on the innovative strategies used in the field of HRM to build an effective talent management programme which is essential for competitive advantage. Author attempts to understand all such complexities and challenges of talent management that need to be faced by companies to build a solid foundation for the future.

(Gupta & Aggarwal, 2012) In this paper authors conducted a survey on two private banks of specific region to understand the talent management strategies used by them. This paper explores the area of best practices and issues that organizations are struggling with, in order to gain an understanding of the reality of talent management strategies. The authors concluded that promotions, project work, management training schemes and management qualifications were the main development opportunities offered and undertaken in organizations. Measured the impact of talent management on business performance: the right measure of return on investment is important and should stem from the perspective that is driving the talent management strategy.

(Kumudha & Kumar, 2012) In this paper authors define talent management, its strategies, challenges of talent management, talent retention its negative and positive impact on the basis of retention and departure on individual as well as on organization and talent acquisition and management process respectively. Paper concluded that talent management is fast becoming a critical strategic objective for growing organizations. The importance of hiring competent talent is evident in any direction. Talent is king – now and in the future. It is the last source of competitive advantage.

(Vishwakarma, 2012) In this paper author discuss the importance of compensation in terms of large and smaller companies. Author also defines Talent management as a strategic approach to managing human capital throughout the career cycle: attracting, retaining, developing and transitioning your most important assets and challenges of talent management accompanied by suggestions.

(Dhanalakshmi & Balanagagurunathan, 2012)) In this paper two components are discussed namely talent attraction and retention. Employer branding is one factor for attracting people, and employees engagement and compensation are the factors for retaining them in an organization.

(Bethke-Langenegger, Mahler, & Staffebach, 2011) In this paper authors finds that Talent management focusing on retaining and developing talents has a statistically significant positive impact on human resource outcomes such as job satisfaction, motivation, commitment and trust in leaders. Overall, all strategies have a direct effect on talent motivation: being part of a privileged group and getting attention and appreciation must undoubtedly have a distinct impact on talents' performance motivation, either because talents want to remain in an elected group of employees or because they want to turn to account the investment and trust provided by the company.

(Tansley, 2011) Author highlighted one particular area of concern which he think is the starting point before talent management begins – the terminological ambiguity around working definitions of talent. This has serious implications for those in organizations attempting to design and implement talent management programme. Author outlined that there is no single or universal contemporary definition of talent“ in any one language; there are different organizational perspectives of talent. Current meanings of talent tend to be specific to an organization and highly influenced by the nature of the work undertaken. A shared organizational language for talent is important. Author suggested that high level of influence of management consultants required in the development of the term in managing people with unique knowledge and skills.

(Tyman, Stumpf, & Doh, 2010) In this paper authors developed and examined a model that predicted relationships among intrinsic rewards and three important outcomes of organizational and managerial practices: retention, career success, and satisfaction with the organization. They also hypothesized – and found support for – a path model in which the social responsibility of the employer, pride in the organization, PM practices, and manager support were identified as antecedents of intrinsic rewards. In future researcher can focus on subset of relationships among organizational factors, intrinsic rewards and employee satisfaction, career success, and intention to leave

(Iles, Preece, & Chuai, 2010) In this paper authors consider whether talent management as a recently emerged area of interest for HRD to display a feature of management fashion. Author used common research strategy to use print media and bibliometrics to get the number of publications on the concept over the period of time. They concluded three main perspectives on management fashion out of which a research agenda on institutional theory is developed and number of questions outlined.

3. RESEARCH METHODOLOGY

The present study is based on the secondary data and the data were collected from journals, books, newspapers, and websites.

4. TALENT MANAGEMENT: NEED AND IMPORTANCE

Till date, the research on talent management has mostly focused on current organizational practices, but it often lacks a theoretical perspective. Recent reviews have come to the conclusion that the academic field of TM is characterized by a lack of definitions and theoretical frameworks (Lewis & Heckman, 2006; Nijs, GallardoGallardo, Dries, & Sels, Meyers & van Woerkom, 2014). In fact, the lack of consistent definitions appears to be the reason why there are at least three different ways of interpreting TM in practice: (1) TM is often used simply as a new term for common HR practices (old wine in new bottles), (2) it can allude to succession-planning practices, or (3) it can refer more generically to the management of talented employees (Lewis & Heckman, 2006). In short, neither a uniform understanding of the term ‘talent management’ is there, nor of its aims and scope. Basically the term talent management has no universal or specific meaning or definition. It can be different from person to person and organization to organization as their own perception and requirements of the organization. Some organization sets their specific set of standards or yardstick to measure talent. The employees who attain those specific tasks and standards in the given time along with some additional tasks are considered as talented employees of organization. In a nutshell, there is no one way to measure and identify talent. Now a days managing talent in an organization is itself is a challenging task. No such industry is there which has not been affected by it. The banking sector is one among them. To hire the talented personnel is a challenging task, but to manage them is the most difficult one. In order to make a balance banks started conducting various programme in order to attract and retain the talented employees

5. TALENT MANAGEMENT IN BANKING

Almost all the literature recognizes that talent provides companies with a competitive advantage, and it shares a common concern that not only the talent is scarce, but also most of the companies are not doing enough to manage and retain whatever they have. Human resources as the greatest source of competitive advantage for any organization, human resources deserves the attention and time of managers more than any other organizational resource or asset (Pfeffer, 1998). The banking sector in India has been largely resilient though the crisis of 2008-09 and are ahead in terms of prudential norms which enabled the Indian banks to weather the crisis. However of late, problems are creeping in - weak appraisals, poor asset quality, frauds, increase in customer grievances, poor risk management, inadequate understanding and leveraging of IT resources, manpower shortages, etc. The fallout of not having adequate talent / organization structure is that one creates a vast network of intermediaries - good, bad or ugly. Either they can coexist or may need to be banished. If they are to coexist, codes of conduct should be laid down, or own structures should be created so that one does not depend on these intermediaries. These are the challenges being faced by Indian banks now.

CONCLUSION

In the era of cut throat competition banks have started paying attention towards attracting and retaining the new and existing talented employees by offering them various growth options attractive hikes in their career. They are designing various training and leadership programme for different managerial level in order to update the skills of employees. For this purpose various latest technologies is being used to design training modules for employees in the organization. Things have also started changing with the entry of numerous non-banking financial companies as well as private and foreign banks. Similarly, the nature of business of the banking sector has also undergone a lot of changes over a period of time. As a result the demand for specialized manpower is also increasing. In a competitive environment attracting and retaining

right kind of talents are very crucial. Banks are framing their strategies in order to manage the talent. As a result, Human Resource Management function of a bank becomes extremely significant.

Table-1 Banks for Attracting, Hiring and Retaining the Employees

Private Banks			
S. No.	Bank	Programme Name	Details
1	Kotak Bank	KEF	Kotak Education Foundation (KEF) Works in the area of providing education and livelihood for the underprivileged. It reached out to approximately 50,000 children and youth through various interventions to empower them, enhance employable skills and improve access to higher education. Pre-trained manpower acquisition channels such as Kotak Sales Officer (KSO) and Junior Sales Officer (JSO) programme have been further strengthened to create a sustainable workforce pipeline.
		Leadership Development Programme	Leadership Development Programme focused on developing the leadership capabilities of our senior executives to help them prepare for future roles in the organization.
		Pulse	Pulse' engagement survey, along with other engagement initiatives, provided insights on distinct employee needs that helped developing appropriate interventions
2.	YES Bank	YES School of Banking.	Key Human Capital, Organizational Development and Learning initiatives at YES BANK are domiciled under the aegis of YES SCHOOL OF BANKING (YSB), institutionalized in 2007 with a vision to create a Centre of Excellence for learning solutions in banking and related areas. Training Programme fall under the following broad categories: 1. Behavioral & Leadership skills, Employee Induction (includes Know Your Customer and Anti Money Laundering), Mandatory Policies and compliance, Process training, Product training Through various training programme under the above categories, the Bank seeks to impart lifelong learning to its employees and provide them skills that can benefit them beyond their role as YES Bankers.
		Yes Bank Transformation Series	The YES BANK Transformation Series is a flagship engagement programme for global future Young Leaders across the world. Led by the YES SCHOOL of BANKING, the Transformation Series was conceived in 2010 as a global case-study challenge with the underlying ethos of 'Innovation, Creativity and Transformation'. Through the programme, the Bank reaches out to the brightest young minds in leading universities across the world and provides them with an experiential dimension to learning, thus enabling them to creatively present their solutions for real business issues.
		Yes Professional Entrepreneurship Programme	YES- PROFESSIONAL ENTREPRENEURSHIP PROGRAMME (Y-PEP) Y-PEP, the Bank's innovative and institutionalized Talent Acquisition programme,

			continues to strengthen YES BANK's position as an - Employer of Choice across premium B-School campuses, and create a strong talent pool to drive the Bank's future growth.
3.	Axis bank	Axis Bank Reconnect	Axis Bank Reconnect is a unique program that intends to bring back on board Axis Bank Women Alumni.
		Axis Bank Young Bankers (ABYB)	Axis Bank Young Bankers (ABYB) Programme is an endeavor by Axis Bank to nurture industry leaders of the future by imparting domain expertise And skill set in the field of Banking. The thrust of the course is to impart functional knowledge on General management, Soft skills related to overall behavior, sales & customer interactions and specialized knowledge on Banking related topics and subjects .On successful completion of the Young Bankers Programme, the student is awarded a Post Graduate Diploma in Banking Services by the University and an assured employment with Axis Bank at Assistant Manager grade with a gross salary of Rs. 4.01 lakhs per Annum.
		We Lead (Women Leadership programme)	WE Lead is a leadership development programme designed to attract, engage and develop the existing women talent of the PGP course at ISB, who are Keen to pursue a career in the Banking sector. The programme consists of a two-day workshop which provides a forum for leadership development to all the applicants through self-reflection, interactive exercise, and discussions with senior leaders from Axis Bank and influential women leaders from all Walk of life. Attendees of the workshop get a pre placement interview call For recruitment with Axis Bank.
		Coursera	<input type="checkbox"/> Axis Bank is taking talent management to the next level by offering its employees access to a world-class online certification Programme. <input type="checkbox"/> Coursera will design tailor-made curriculums relevant for the Bank's employees, in sync with industry demand, covering topics like leadership, data analytics, innovative thinking, etc., chosen from Among 1700 courses offered by top universities across the world.

			<input type="checkbox"/> To help nurture leadership capabilities and enhance aptitude for Skills sets that is high in demand.
4.	HDFC Bank	HDFC Bank's Khoj	Through this programme bank is looking for the bank alumnus who want to Join the bank again.
		Modern banker programme	<p>HDFC Bank and Times Pro (a Times Of India Group initiative) have embarked on a journey to create skilled professionals to meet the ever growing needs of the banking industry by introducing the Modern Banker Programme.</p> <p>An intensive classroom programme of 2 months will enable the student to be Proficient in customer management and banking operations.</p>
		Professional Banker programme	<p>In association with their empanelled training partners bank have launched a Training course for graduates - Professional Banker. Aimed at bridging the skills-gap in the banking industry and transforming candidates into job-ready professionals, this programme develops people for various roles in Retail Branch Banking such as Personal Bankers.</p> <p>Eligible candidates will need to undergo a three step selection process involving a written test and two rounds of interviews - one with the training Partner and the other with the Bank. Selected candidates will be given conditional appointment letters and will need to undergo a 2 month training Programme. This intensive training includes a mix of theory, experiential Learning and case studies. On successful completion of the programme, Candidates will be absorbed by the Bank.</p>
		Trade Finance Programme	<p>In association with our empanelled training partners bank has launched a training course for post graduates for Trade Finance aimed at bridging the skills-gap in the banking industry and transforming candidates into job-ready Professionals, this programme develops candidates for the relevant role.</p> <p>Eligible applicants will need to undergo a selection process involving an online test and interviews with our empanelled training partners & HDFC Bank. Once selected, they will receive a conditional offer letter. On</p>

			successful completion of the relevant Certification Programme, the candidate Will join HDFC Bank.
		Virtual Relationship Manager Programme	<p>In association with their empanelled training partners bank have launched a Training course for graduates - Professional Banker. Aimed at bridging the skills-gap in the banking industry and transforming candidates into job-ready professionals, this programme develops people for various roles in Retail Branch Banking such as Personal Bankers. Eligible candidates will need to undergo a three step selection process involving a written test and two rounds Of interviews - one with the training partner and the other with the Bank. Selected candidates will be given conditional appointment letters and will Need to undergo a 2 month training programme. This intensive training Includes a mix of theory, experiential learning and case studies. On successful Completion of the programme, candidates will be absorbed by the Bank.</p>
5.	ICICI Bank	Sales Officers Programme	<p>ICICI Bank hires young graduates to join its dynamic front line Sales Force. The selected applicants are trained at ICICI Bank Sales Academy. This training ensures that the applicants are well equipped in Selling Skills, Product Knowledge and Rules and Regulations pertaining to the job Responsibility. The Sales Academy is one-of-its kind in the world and confers on its participants a Certification in Sales Management.</p>
		Probationary Officer Programme	<p>Probationary Officer Training Programme is an initiative of ICICI Bank in Partnership with Manipal University. Probationary Officer Training Programme aims to attract young talent who wish to pursue a career in Banking. It is a vocational training programme designed to develop a pool of first level managers with banking knowledge and required skill-sets to Perform efficiently in their day to day activities.</p>

	ICICI Business Leadership Programme	<p>The Post Graduate Certificate in Securities Markets is a one year programme</p> <p>With NISM, an institute established by SEBI, the market regulator. This specialized and integrated programme focuses on providing conceptual Grounding, skill building and industry exposure. The programme curriculum is aligned with the needs of the industry. The unique design of the Programme focuses on providing a high degree of Industry exposure, by academic and functional experts, from the BFSI sector.</p> <p>The Programme has the much-desired blend, wherein participants undergo the industry-linked internship at ICICI Group for a period of three-months during the one- year course duration.</p>
	ICICI Academy for Skills	<p>ICICI Academy for Skills, to empower underprivileged youth, especially Women across the country.</p> <p>Within an accelerated timeframe, ICICI Academy for Skills has set up 22 Training centers that can train 30,000 youth annually. Of these 10 centers are exclusively for women, to enable young women with no access to formal employment markets to overcome socio-cultural and economic barriers and become important stakeholders in India's growth story. These centers are designed as women friendly centers run by women trainers and staff, have Convenient timings and are based in convenient locations.</p> <p>ICICI Academy for Skills' training model focuses on building true marketplace competencies in Partnership with industry leaders.</p>

Source: All the programme related information has been taken from the respective bank's website.

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