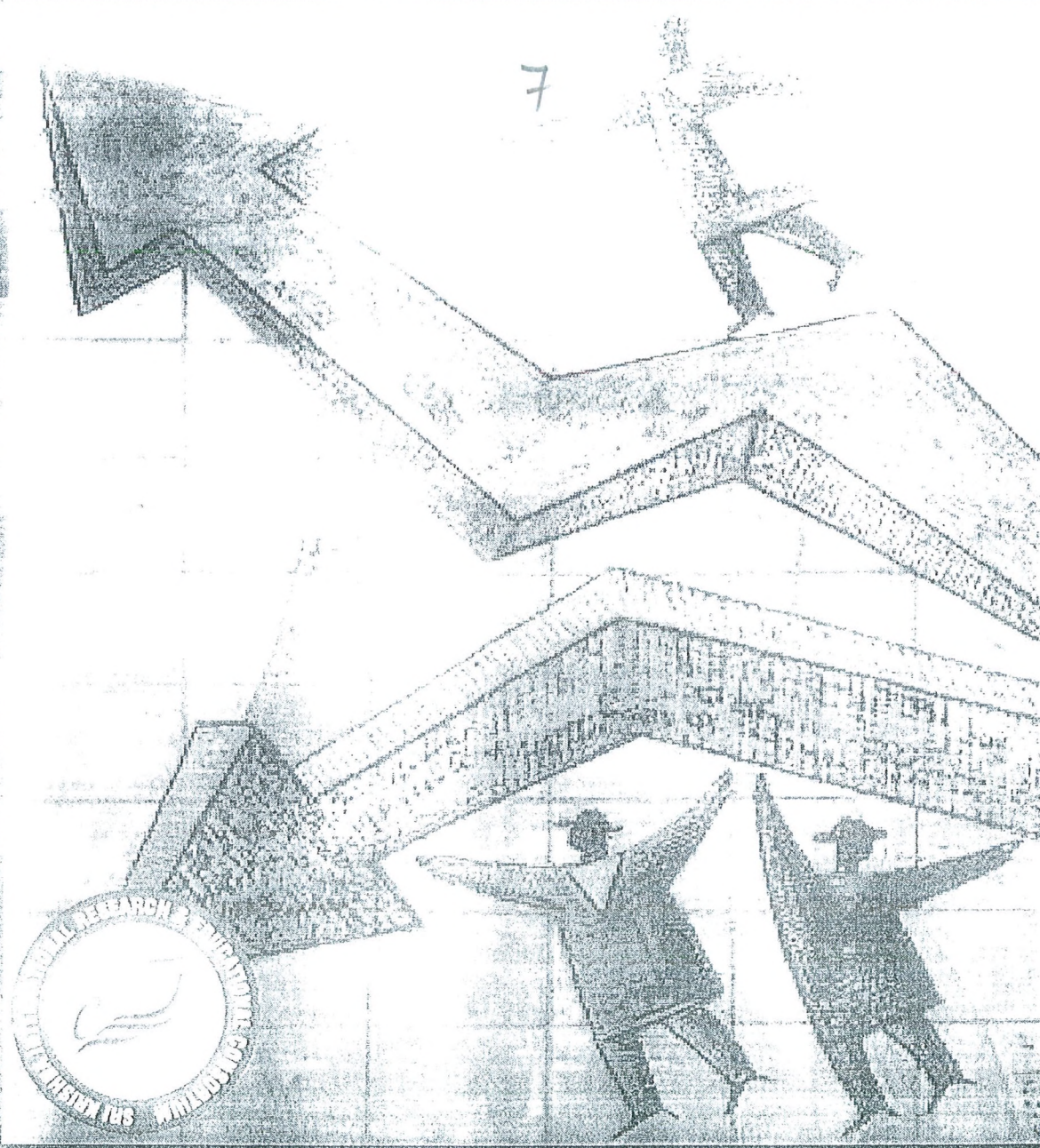


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EMERGING CHALLENGES AND OPPORTUNITIES OF TALENT MANAGEMENT IN INDIAN BANKING SECTOR – A CASE STUDY OF SBI, SHIMOGA DISTRICT

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ABSTRACT

The present paper provides a platform to understand the emerging challenges in talent management in State Bank of India (SBI), Shimoga District, focusing on the Talent Management challenges in the selected bank highlighting the areas of challenges. State Bank of India is a banking corporation offering retail and corporate banking services, including retail loans, corporate and business credit, forex and trade finance services, investment banking, depository services, and investment advisory services. Talent Management is the hot topic for HR managers in organizations, both in the private and public sectors. To develop an integrated, proactive Talent Management strategy is required from the view point employer of choice status as an outcome of coherent corporate culture rather than ad-hoc programs. In a service-oriented industry such as banking, people are among the most important assets. To stay competitive, a bank must efficiently manage its employees during every phase of employment. But, banks of all sizes face challenges that make enterprise. Talent Management very difficult to achieve. The analysis is made with the help of a structured schedule for the banks and personal interviews with the bank employees. The analysis and interpretation will be made by using suitable statistical tools and techniques in order to arrive a authenticate information about the best banking practices in the present scenario. It concentrates on the new emerging challenges in banking practices, opportunities, issues and policies in Banking Sector with special reference to State Bank of India in Shimoga District. Finally, it makes an attempt to offer suggestions to enhance its talent management strategies and to cope up with the existing challenges in the wake of severe competition in the area of Talent Management.

KEYWORDS: *State Bank of India, Services Sector, Talent Management, Indian Banking Sector, Talent Management in Banks, Talent Management in HR, Talent Study and Evaluation in Shimoga.*

INTRODUCTION

In the role of business partner, HR leaders work closely with senior management to attract, hire, develop and retain talent. Yet, the skills shortage presents both socio-economic and cultural challenges as talent crosses borders. Talent Management (TM) has become one of the most important buzzwords in Corporate HR and Training today. The process of Talent Management helps the reader to understand our research agenda in this important area. In today's global economy, companies must continually invest in human capital. Thus, in view of workforce trends such as shifting demographics, global supply chains, the aging workforce and increasing global mobility, forward-looking organizations must rethink their approach to talent management to best harness talent. By doing so, they will be positively positioned to succeed in a highly competitive marketplace. In addition, organizational culture, employee engagement and leadership development have a significant impact on talent retention. Taking these factors into consideration, an integrated approach to talent management offers a pathway toward sustaining outstanding business results. Organizations are made up of people.

People creating value through proven business processes, innovation, customer service, sales, and many other important activities. As an organization strives to meet its business goals, it must make sure that it has a continuous and integrated process for recruiting, training, managing, supporting, and compensating these people. State Bank of India provides all the crucial information required for business and competitor intelligence needs – and its report 2009 contains a study of the major internal and external factors affecting State Bank of India in the form

of a SWOT analysis as well as a breakdown and examination of leading product revenue streams of State Bank of India. Data is supplemented with details on State Bank of India. In the recent past, a number of developments have taken place in the banking industry to improve the transparency in the sector. Change is the order of the day and Indian banking today is witnessing drastic changes. The liberalization of the financial sector and banking sector reforms have exposed the Indian banks to a new economic environment that is characterized by increased competition and new regulatory requirements. As a result, there is a transformation in every sphere of activities of the banks in India, especially in governance, nature of business, style of functioning and delivery mechanisms. The new generation banks brought the necessary competition into the industry and spearheaded changes towards higher utilization of technology, improved customer service and innovative products. In spite of their strong and larger network, public sector banks proved to be surprisingly quick and flexible to meet the emerging needs of customers.

1. LITERATURE REVIEW

The review in the following paragraphs is limited to only those studies which are relevant to the objectives of the present study. Peter Temin and Hans-Joachim Voth (2006), in their work *Banking as an Emerging Technology: Hoare's Bank, 1702-1742*, discussed the Darwinian learning at the aggregate level through the elimination of unsuccessful entrants and provide detailed information on the operation of the London financial market around 1700 by describing the operations of a nascent London bank. Nancy R. Lockwood, (2006) in his work *Talent Management: Driver for Organisational Success* described the

impact of talent management drives, role of HR and Talent management as well as HR relationship. Arun Kumar Jain, (2007) in his work Recent (Innovative) Practices in India's Banking Sector – Lessons for the Other Emerging Economies analysed the factors and trends that would shape the banking industry, such as advent of technology or expected government policies. Dr.Arun Kumar Jain (2007). in his work Recent (Innovative) Practices in India's Banking Sector – Lessons for the Other Emerging Economies analysed the factors and trends that would shape the banking industry, such as advent of technology or expected government policies. Euis Anggraini Panca Putri, Rina Nofiyanti (2008), in their work Analysis of Influence on JCI SBI (Case Study in Jakarta Stock Exchange year Semester I 2007), stated the effect of interest rate on bank Indonesia SBI to the stock price index that sold on the Jakarta Stock Exchange(JSE) and simple analysis is made on the stock price index. Robert Hunt (2009), in his work Case Study: State Bank of India, World's Largest Centralized Core Processing Implementation, discussed the implication of the TCS BaNCS system at the State Bank of India, UNIX based platform to process more than 100 million accounts daily demonstrates that tier 1 banks can use a mainframe alternative for their core processing.

Tanvir Ahmed Rony (2009) in his work A Working Report on General Banking Practices of Al-Arafah Islami Bank Limited, discussed the function of cash department, accounts opening process, mudaraba, SWOT Analysis of Al-Arafah Islami Bank and the work performance by them. Ali Ataulah and Hang Le (2010), in their paper Economic reforms and bank efficiency in developing countries : The Case of the Indian Banking Industry, stated the efficiency of banks in

the developing countries have strongly influenced by financial reform, competition and the bank efficiency. They also discussed about the private investment liberalization, foreign bank participation and studied the empirical evidence on the efficiency of the banks. Randall S. Schuler et.al, (2010) in their work Framework for Global Talent Management: HR Actions for Dealing with Global Talent Challenges have discussed the talent management challenges, human capital challenges and efforts to manage effective global talent management. Ali Ataulah and Hang Le. (2010) in their paper Economic Reforms and Bank efficiency in developing countries: The Case of the Indian Banking Industry have identified that the efficiency of banks in developing countries have strongly influenced by the financial reforms, competition and the bank efficiency. They have also discussed about the private investment liberalization, foreign bank participation and studied the empirical evidence on the efficiency of the banks.

2. PROFILE OF SHIMOGA DISTRICT

Shimoga is located almost at the central part of Karnataka state in the Malnad region bounded by Sahyadri Ghats on the east direction. The eastern part of the district comes under the semi-Malnad zone with plain topography and occasional chains of hills covered with semi-deciduous vegetation. Shimoga is an agriculturally self sufficient district, thus sometimes described as the Rice Bowl of Karnataka. Shimoga is a true picture of nature's bounty-landscapes dotted with waterfalls, swaying palms and lush paddy fields make for picturesque locales. Shimoga district has two administrative divisions, 07 taluks (Bhadravathi, Hosanagara, Sagara, Shikaripura, Shimoga, Soraba and Thirthahalli) and the

numbers of Panchayat/Villages are 260/1530 respectively.

3. STATE BANK OF INDIA, SHIMOGA DISTRICT - A BRIEF PROFILE

3.1. SHIMOGA DISTRICT BANK PROFILE

Shimoga district has two administrative divisions, 07 taluks viz., Bhadravathi, Hosanagara, Sagara, Shikaripura, Shimoga, Soraba and Thirthahalli. Number of Panchayat/Villages are 260/1530. The total number of banks in Shimoga district is as follows

Sl.No.	Types of Banks in Shimoga District	No. of banks
01.	Total Bank Branches	131
02.	Rural Banks	26
03.	Co-operative Banks	15
	Total	172

Source: www.shimoga.ac.in

TOTAL NUMBER OF BANKS IN SHIMOGA DISTRICTS AS ON 31-03-2009

SL.NO.	TALUK	COMMERCIAL	GRAMEENA	TOTAL
01.	Bhadravathi	22	04	26
02.	Hosanagara	11	04	15
03.	Sagar	18	03	21
04.	Shikaripur	11	03	14
05.	Shivamogga	54	04	58
06.	Soraba	10	05	15
07.	Thirthahalli	19	04	23
	Total	145	27	172

Source: Directorate of Economics and statistics, Shimoga

LIST OF STATE BANK OF INDIA IN SHIMOGA DISTRICT

Sl.No.	Taluku/Teshils	No. of SBI Branches	Total Banks
01.	Bhadravathi (Code: 11335)	01	01
02.	Hosanagara	--	--
03.	Sagar (Code: 7906)	01	01
04.	Shikaripur	--	--
05.	SHIMOGA		
a.	Shimoga Main (Code: 5619)	01	01
b.	Vinoba Nagar (Code: 1926)	01	01
c.	Shankaraghatta (Code: 8035)	01	01
06.	Soraba	--	--
07.	Thirthahalli (Code: 11334)	01	01
	Total	06	06

Source: www.sbi.co.in

4. OBJECTIVES OF THE STUDY

With a view to understand the talent management in the emerging Indian Banking Sector, a small assignment has been undertaken on State Bank of India, Shimoga District to understand the talent management and to provide an empirical evidence, the following objectives are set out.

01. To understand the talent management in Indian Banking Sector, with special reference to State Bank of India, Shimoga District;
02. To highlight the current issues in talent management and challenges faced by the State Bank of India (SBI);
03. To know the awareness level of talent management among the customers of SBI groups in Shimoga District;
04. To analyse the State Bank of India (SBI's) talent management practices in emerging Indian Economy; and
05. To offer suggestions to improve the talent management strategies to banking services to reap maximum benefit from the changing practices and policies in emerging economy.

5. SCOPE OF THE STUDY

The current study focuses on the talent management's opportunities in service sector such as banking services in India and it tried to identify the current challenges faced and SWOT of SBI's group in Shimoga District. The present study covers 50 respondents of Shimoga district and is randomly selected. It provides the information about the talent

management, banking services as well as emerging challenges and opportunities of the State Bank in India, particularly concentrating on Shimoga District. The structured questionnaire to measure the respondent's perceptions and awareness level towards talent management, banking services and emerging challenges in State Bank of India, Shimoga District had been made and these set of questionnaires was sent out to all the customers as well as to the bankers (employee and employers) of the SBI group in the selected sample. It includes 145 and 27 banks of both commercial and grammeena banks respectively. State Bank of India of Shimoga District has been taken for the present study which provides the information about the emerging changes and challenges of Talent management in the Indian economy and banking services in India, Shimoga district. In the district, it has about 06 SBI branches in 07 taluks.

6. HYPOTHESIS FOR THE STUDY

Following Hypothesis has been formulated for the purpose of the present study:

- **H_{a0}**: There is no significant relationship between Talent Management in banking services and talent management in HRM of SBI District;
- **H_{a1}**: There is significant relationship between Talent Management in banking services and talent management in HRM in SBI, Shimoga District;
- **H_{o2}**: The talent management has no significance relationship between the banking services and HRD in India;
- **H_{a2}**: The talent management has significance relationship

between the banking services and HRD in India;

- **H_{o3}**: The customers of SBI are not aware about the concept talent management in banking services;
- **H_{a3}**: The customers of SBI are aware about the concept talent management in banking services.

7. SAMPLING DESIGN

The target sample of the present study covers the bank employees including managers and also the customers of the selected bank i.e. State Bank of India (SBI) in Shimoga District.

8. RESEARCH DESIGN: The researchers have used Descriptive Research Design, which is concerned with describing the characteristics of a particular individual, or of a group of individuals in the bank.

9. PERIOD OF THE STUDY: The study was conducted during the months of November 2010 to January 2011.

10. METHODOLOGY USED

The present study uses the data from the available secondary and primary sources of data. The primary data are collected by conducting the personal interviews in selected banks and by survey method by preparing the questionnaires based on the objectives of the study. The secondary data have been mainly drawn from various

magazines, journals, newspapers, articles, textbooks, reports on HR reports, Banking Reports, RBI bulletin, and the data available on web sites.

11.1. STATISTICAL TOOLS AND TECHNIQUES

In order to extract meaningful information from the data collected, data analysis was carried out. The collected data were edited, coded and tabulated. For the purpose of analyzing them, the following statistical tools and test were used.

- Simple Percentages, correlations
- Chi-square, f- tests and
- T - Test

11. ANALYSIS OF THE STUDY AND INTERPRETATION

χ^2 – test and T - Test is used for testing the hypothesis and to find out the significance difference between talent management in banking services and HRM in State Bank of India. This section analyses the network system issue of the talent management in Banks, for various services and facilities provided by the State Bank of India to their respondents. This analysis is based on various factors in the selected sample. The chi – square test was used so as to identify whether there is any significant different between talent management, banking services and economy development in the Shimoga District, i.e. observed frequency of the particular variable and the expected frequencies of that variables.

Table – 1: Socio-Economic Profile

Group	Number of Respondents	In Percentage (%)
<i>Gender</i>		
Male	29	58.00
Female	21	42.00
Total	50	100.0
<i>Age</i>		
25- 35	16	32.00
35-45	14	28.00
45-55	09	18.00
55 and Above	11	22.00
Total	50	100.00
<i>Marital Status</i>		
Married	27	54.00
Single	23	46.00
Total	50	100.00
<i>Educational Level</i>		
Post Graduate Level	10	20.00
Graduate Level	17	34.00
Intermediate Level	12	24.00
Others	11	22.00
Total	50	100.0
<i>Occupation</i>		
Education	18	36.00
Services	10	20.00
Business	12	24.00
Profession	07	14.00
Others	03	06.00
Total	50	100.00
<i>Annual Family Income</i>		
Below 100,000	08	16.00
100,000-200,000	22	44.00
200,000-300,000	10	20.00
300,000-400,000	03	06.00
400,000 and Above	07	14.00
Total	50	100.00
<i>Nature of Occupation</i>		
Salaried	17	34.00
Self Employed	13	26.00
Private	10	20.00
Others	10	20.00
Total	50	100.00

Source: Survey Data, November - December 2010

In the above table - 1, it can be observed that among the 50 respondents

from Axis bank in Shimoga, the majority of the respondents are educated, have

middle level income, covered under salaried group and married.

12. TESTING OF HYPOTHESIS:

12.1. HYPOTHESIS 01:

- H_{a0} : There is no significant relationship between Talent Management in banking services and talent management in HRM of SBI District;

The result can be seen in the below table. A Chi-square probability of 0.05 (5%) or less is commonly interpreted for rejecting the null hypothesis that the row variable is unrelated (that is, only randomly related) to the column variable.

TABLE 2 - WHETHER TALENT MANAGEMENT IN BANKING AND HRM OF SBI HAS SIGNIFICANT ROLE IN THE EMERGING ECONOMY IN SHIMOGA DISTRICT?

Description	Value	df	Asymp. Sig. (02 - Sided)	Exact Sig. (02 - Sided)	Exact Sig. (1- Sided)
Pearson Chi-Square	0.154(b)	1	0.695	-	-
Continuity Correction (a)	0.000	1	1.000	-	-
Likelihood Ratio	0.150	1	0.698	-	-
Fisher's Exact Test	-	-	-	0.700	0.493
Linear-by-Linear Association	0.152	1	0.697	-	-

A. (a) computed only for a 2X2 table

B. (b) 2 cells (50.0%) have expected count less than 5. The minimum expected count is 2.52.

12.2. HYPOTHESIS 02:

- H_{02} : The talent management has no significance between the banking services and HRD in India;

The responses were collected on various attributes of State Bank of India (SBIs),

Since here it is 0.695, greater than 0.05, therefore the null hypothesis is accepted that there is no significant different regarding the development of the economy with respect to Shimoga District. Adequate cell sizes are also assumed. Some require 05 or more, some requires more than 5, and others require 10 or more. A common rule is 05 or more in all cells of a 2-by-2 table, and 05 or more in 80% of cells in larger tables, but no cells with zero count. When this assumption is not met. Yates's correction is applied (which here is represented by continuity correction).

services, schemes, products and policy which were randomly selected for the study, it includes the below stated schemes. One was kept for strongly disagreeing with these attributes and 5 when the respondents strongly agree with any of the attributes. The result clearly reveals that respondents agree that SBIs services, policy, products and schemes are associated with the customers with all these attributes.

TABLE 3 - AVERAGE SCORES OBTAINED ON THE VARIOUS ATTRIBUTES OF STATE BANK OF INDIA (SBI) IN SHIMOGA DISTRICT

Description	N	Average Score
Electronic vendor and dealer finance	50	4.46
E-collection/SBI e-Tax	50	4.11
Account view/ statement	50	3.64
SMS/Email alert/Internet Banking/Mobile Banking	50	3.40
MIS report	50	3.60
Host to Host integration	50	3.69
Demat view facility	50	3.94

T - Test: In order to check whether the State Bank of India (SBIs), services, policy, products and schemes helps the customers, t- test has been used to test the null hypothesis.

Null Hypothesis: H_0 : The State Bank of India (SBIs), services, Products and schemes doesn't help their customers. The general rule is that if F value reported is very high and the significance level is very low – usually lower than 0.05 or 0.01, then the assumption of homogeneity of variance has been violated. If this is the case, one

should use the t-test in the lower half of the table, whereas if one has not violated the homogeneity assumption, one should t-test in the upper half of the table. In this case Homogeneity assumption is violated so we will consider the value of t- test in the lower half of the table. At 33.97 degrees of freedom, t – value is 1.408 and the significance level is 0.168. Thus, our data shows $t(33.97) = 1.408$, $p > 0.05$, we accept the null hypothesis that doesn't help the customers of the rural area in the Shimoga District.

TABLE - 4

Description	Levene's Test for the RRBs Products,		T-Test for the Banking Services and SBIs customers in Shimoga District				
	F	Sig.	t	df	Exact Sig. (02-Sided)	Mean Difference	Std. Error Difference
Confidently : Equal Variance assumed	8.118	0.007	1.373	34	0.179	0.213	0.155
Equal Variance not assumed	-	-	1.408	33.997	0.168	0.213	0.151

12.3. HYPOTHESIS 03:

- H_{03} : The customers of SBI are not aware about the talent management in banking services;

TABLE 5 - AWARENESS LEVEL OF SBI'S TALENT MANAGEMENT AMONG THE CUSTOMERS AND SERVICES PROVIDED BY THE FINANCIAL SECTOR CORRELATIONS

Description		Satisfaction	Referral
Awareness level of SBI's Talent Management	Pearson	1	0.528(**)
	Sig, (2 - tailed)	.0	0.000
	N	50	50
Services provided by the financial sector to their customers (Referral)	Pearson	0.528(**)	1
	Sig, (2 - tailed)	0.000	.0
	N	50	50

** Correlation is significant at the 0.01 level (2-tailed)

The data analysis shows that a customer of the RRBs doesn't fully agree that they are highly dissatisfied with their bank with regards to giving individualization attention and convenient operating hours. There exist a significance relationship between satisfaction level of RRBs Customers and Services provided by the financial sector which is clearly depicted by the above table. That is higher the satisfaction level of the customers higher will be the referral recommendations by that is higher they are satisfied by the financial services of their RRBs, the financial sector's services would be high on the other hand by them. ($r=0.528$ and $p>0.01$). Hence H_{03} accepted.

13. LIMITATIONS OF THE STUDY

The present study has certain shortcomings which are enlisted as under:

- Only State Bank of India has been selected for the study purpose keeping other private banks outside the purview of its scope.

- This paper examines only the Talent management in State Bank of India (SBI), Shimoga;
- The study is based on available primary and secondary data;
- The sample size is confined to 50 only ;
- Only State Bank of India (SBI) has been selected for the study purpose keeping other private banks outside the purview of its scope.

14. MAJOR FINDINGS OF THE STUDY

From the responses given by the respondents, it could be interpreted that the respondents are well familiar with the talent management in the changing economy. Currently, the focus is on the service banking and its challenges faced by the banking sector in the areas of talent management. The new workforce is smaller and less sufficiently skilled. It will be increasingly global, highly virtual, and vastly diverse. Autonomous and

empowered, it will demand a new generation of talent management, one that embraces:

- Predictive Workforce Monitoring and Strategic Talent Decision Making
- Flexible and Anticipatory Talent Sourcing
- Customized and Personalized Rewards and Communications
- Distributed and Influential Leadership
- Unified and Compassionate Cultures

15. SUGGESTIONS AND RECOMMENDATIONS

For better Talent Management, developing an integrated, proactive talent management strategy, viewing the employer of choice status as an outcome of coherent corporate culture rather than ad-hoc programs, Balance grassroots involvement in talent attraction and retention with management accountability is the need of the hour. In this background, following suggestions have been made:

- The banking activities and its environment should plan for the competitive climate
- They have to device plans for growth, merger, divestiture, new products or technologies and project their impact on immediate as well as long-term talent needs.
- Keeping the various retention factors in balance, especially the mix of compensation and nonfinancial motivators is needed

- Market the company and its brand to current employees as vigorously as to the outside talent pool.

16. CONCLUSION

To cope with the pressures of growing competition, emerging changes, challenges, opportunities, Indian commercial banks have adopted several initiatives and many practices which includes the code of governance and principles, norms and policies. The present study focused on the banking practices in the commercial banks, particularly SBI in the Shimoga District. It reveals the best practices of banks and how those banking practices is beneficial to both the bankers as well as to the ultimate customers of SBI to improve their performance, efficiencies, etiquettes involved in following the code of conducts implemented by the bankers to their customers. Overall the this study helps to understand the emerging changes in the commercial nationalized banks, how they follow the code of governance and social responsibility to the society and in turn indicated how best the banking practices in SBI, India. A proactive, strategic approach to talent management offers considerable organisational benefits in terms of developing a pool of talent as a resource to meet its identified needs. Firstly, Talent management forces the companies to become aware of and assess their workforce talent as well as current and future talent needs. Secondly, organizations that understand the business case for talent management successfully link talent management and organizational strategy, reaping the benefits in increased workplace performance. Third, organizations are seeking effective ways to measure talent and determine bottom line impact. The present study has focused on the Talent management in State Bank of India in the Shimoga District. It reveals that there is a strong relationship between talent bank and banking services in State

Bank of India, Shimoga District. State Bank of India has to improve their performance, efficiencies, and etiquettes involved in following the practices of talent management and challenges faced by the bankers. On the whole, this study is intended to understand the emerging changes and challenges faced by the bankers towards talent management in the private banks, how do they follow the systematic methods to frame the talent management policies and procedures in the emerging economy in the Indian Banking Sector and social responsibility to the society and in turn indicates how best is the Talent Management in State Bank of India, Shimoga, India.

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