

“Management Strategies Beyond 2020”

**Dr. R. Venkatapathy
Dr. Rupa Gunaseelan**
(EDITORS)



*Bharathiar School of Management and Entrepreneurship Development
(BSMED)*

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RECRUITMENT PROCESS IN BANKING SECTOR – A PARADIGM SHIFT

**Dr. Sangeetha Natarajan¹
M. Sandeep Kumar²**

ABSTRACT

Banks are considered the backbone of a country's economy. It's truer for a developing country like India. Indian Banking system is very strong. In the global financial turmoil that happened sometime ago, our country was least affected because of soundness of Indian Banking and Financial system. This growth has brought many job opportunities in India. Banking is one of the most important career choices among students because it is well paid, secure and high status career. Though it may appear that these jobs are meant for commerce/economics students, the fact is that majority of bank officers are from different streams of education like Arts, Science and others.

Besides academic background banks generally look for good communication skills, good interpersonal skills, ability to deal with customers, smartness, good command in computers and basic knowledge of the industry. This is because of the emergence of technology-driven new private banks and entry of Financial Institutions into short-term lending business has created the requirement of more professionals. Nowadays banks have positioned themselves as one-stop shops selling deposit products, loans, credit cards, debit cards, depository and custody services, investment advice, bill payments and various transactional services, apart from third-party products such as mutual funds and insurance to retail customers by way of cross-selling.

In short, today's banking sector seems to be multidisciplinary in its approach and services. Having financial services as its core operation, indulging in cross-selling activities, along with the technology driven systems management, the human resource management especially recruitment becomes even more complex and crucial activity in banking sector. Hence, an attempt was made to introspect the new phase of banking recruitment process in India and its emerging challenges. The framework of the study includes: Indian banking scenario, Structure of Indian banking industry, Manpower requirements in banks in India, Pattern of recruitments in Indian banks, Job

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1. Assistant Professor, Vivekananda Institute of Management Studies, Coimbatore-641 107.
Email: sangeethanatarajan.tup@gmail.com
 2. Assistant Professor, Vivekananda Institute of Management Studies, Coimbatore-641 107.
Email: Smart5581@gmail.com