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- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

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EMPLOYEES PERCEPTION TOWARDS COMPETENCY MAPPING PRACTICES IN INSURANCE SECTOR : AN EMPIRICAL STUDY

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ABSTRACT

Indian organizations are witnessing a change in systems, management cultures and philosophy due to the global alignment of Indian organizations. There is a need for multi skill development. Over the years, highly skilled and knowledge based jobs are increasing while low skilled jobs are decreasing. This calls for future skill mapping through proper HRM initiatives. Human resource management is a process of bringing people and organizations together so that the goals of each other are met. Human resource and organizational development professionals have generated a lot of interest in the notion of competencies as a key element and measure of human performance. Mapping is a process of identifying key competencies for an organization, the jobs and functions within it. Competency mapping is important and is an essential activity. Every well-managed firm should have well defined roles and list of competencies required to perform each role effectively. Competencies include the collection of success factors necessary for achieving important results in a specific job or work role in a particular organization. Competence is a standardized requirement for an individual to properly perform a specific job. It encompasses a combination of knowledge, skills and behaviour utilized to improve performance. With growing emphasis being placed on competencies as a means to increase organisation's effectiveness, this study seeks to determine if competencies are predictive of professional success in the organisation; understand how competencies vary by type of position within organisation (manager, supervisor, workers and others); determine if there is a relationship between specific competencies and organisational tenure and position in the organisation. Numerous areas are identified as gaps between competencies an employee should possess compared to current competencies necessary to function effectively as strategic business partners.

KEYWORDS

Workforce diversity, HR challenges, Privatization, retention management, work culture Insurance industry. Competence, Competency Mapping, Performance.

INTRODUCTION

In the present economic environment the competition is putting terrific pressure on organisations to provide a better quality service, to improve the speed to market, and to improve organisational preparedness and innovation. As organisations try to meet these challenges, they need to be innovative to produce the knowledge intensive services desired by their customers. As an organisation's knowledge base comes to light, it is valued as both organisational intellectual capital and a source of competitive advantage. Every industry in the present scenario is trying to achieve high efficiency and effectiveness in order to survive in this cutthroat competition. With increased importance to operational efficiency, cost-reduction, higher productivity norms and managing with fewer employees than before by corporate, brings competency as the most important yardstick for all Human Resource related decisions like selection, assimilation, development, growth charting and promotion, etc. Competency Mapping is a process of identifies key competencies for an organization and/or a job and incorporating those competencies throughout the various processes (i.e. job evaluation, training, recruitment) of the organization. Competencies enable individuals to identify and articulate what they offer. Competency for a job can be defined as a set of human attributes that enable an employee to meet and exceed expectations of his/her internal and external customers as well as the other stakeholders that are of great importance to any organization. Competency plays a vital role in selecting, staffing and retaining the right people in the jobs. When the competency required for a particular position is mapped, an accurate job profile is created. With the job profile well defined, the entire selection process becomes easier. The interviewers who interview the resource are sure of what to look for in him/her. This increases the chances of retention as the employee and the company knows what to expect from each other. Too often, ambiguity about the roles desired by the company and the expectations carried out by the employee is a cause of disappointment for both the employee and the employer. Competency for any job position at a particular time is a unique set and as organization has many different job positions, and managing Competency mapping is a great development tool for the employee. It assesses the inherent strengths and weakness of individual and helps him/her develop. In organizational and business context, competency required for a particular job depends on many factors. The factors include social culture, nature of business, business environment, organization culture, work environment, organizational structure, duties and responsibilities. Finding the right fit for the right job is a matter of concern for most organizations especially in today's economic crisis. The HR role is day-by-day becoming more challenging and strategic in growing fierce market competition. The major challenges ahead in front of HR manager is to retain the talented employees, to recruit and attract new talented pool, deciding on competitive pay package, to prepare employees to accept changes, to properly manage workforce diversity, designing appropriate methods of employee's performance appraisal system, to facilitate healthy work culture for employee's better performance. HRD is neither a concept nor a tool, but is an approach using different personnel systems, depending upon the needs and priorities of the organization. The basic assumption is the belief in human potential and its development by providing a suitable and congenial environment. Competencies are a combination of knowledge, skills and behaviors that are required to achieve good performance in a specified area. They are generally evidenced by consistency, independence, timeliness, accuracy and appropriateness of the work product. HR plays a very vital role in Insurance industry like in banking and other Services sectors. Human resource is the most important & invaluable asset for an organization success. This research is based on LIC, a giant & market leader insurance company and its major competitors like Max new life insurance, ICICI prudential, Birla sun life insurance and some other insurance companies in Uttarakhand state. Present paper focus on the employees perception towards competency mapping practices in the insurance sector industries. The accessibility of researcher with he employees of public and private sector insurance organisation of Dehradun area has motivated him to select them as the preferred choice of sample.

REVIEW OF RELATED LITERATURE

Competency Mapping can be defined as a process through which one assesses and determines one's strengths as an individual worker and in some cases, as part of an organisation. The individual's level of competency in each skill is measured against a performance standard established by the organization. It has emerged as one of the most powerful tools aiding the improvement for the HR professionals in finding the right employee for a job and development of the employed person in doing the assigned job effectively.

Eppler (2001) has pointed out in relation to the concept of mapping knowledge; that it generally consists of two parts: a ground layer which represents the context for the mapping, and the individual elements that are mapped within this context. The ground layer typically consists of the mutual context that all employees can understand and relate to. Such a context might be the visualised strategic model of an organisation, the competency areas of an organisation, the supply chain of an organisation, or a simple organisational knowledge flow map. Michael Crozier shocked the management community by defining the organization as imperfect social compromises. Far from being scientific constructs he depicted a complex organization as a reflection of its actual degree of competency. Despite a growing interest of competency among managers and human resource professionals in recent years, the modern competency movement in industrial-organizational psychology actually dates from the mid-1950's and early 1970's.

In that regard, John Flanagan's work (1954) and Dave McClelland's studies (1970) might be cited as two landmark efforts that originally invented the concept of competency. Concept maps were invented by Joseph Novak in the 1960s for use as a teaching tool. Later in 1986 William Trochim developed the concept map into a strategic planning tool for use in the design of organizational components. Trochim's technique differs significantly from Novak's original school of thought. While Novak's maps are generated for an individual, Trochim's are generated by a group.

David McClelland (Harvard Psychologist) pioneered the Competency Movement across the world and made it a global concept. His classic books on Talent and Society, Achievement motive, The Achieving Society, Motivating economic achievement and power the inner experience brought out several new dimensions of the competency. These competencies exposed by McClelland dealt with effective domain in Bloom's terminology.

Richard Boyatzis wrote the first empirically-based and fully-researched book on competency model developments. It was with Boyatzis that job competency came to widely understood to mean an underlying characteristic of a person that leads or causes superior or effective performance. Boyatzis was explicit in describing the importance of clearly-defined competency as reflected in specific behavior and clearly defined performance outcomes when he wrote that "the important points is that specific actions cause, or lead to, the specified results. Certain characteristics or abilities of the person enable him or her to demonstrate the appropriate specific actions" (Boyatzis, 1982, p. 12).

As founding developer of competency modelling in the United States, Boyatzis grounded competency interventions on documented behavioral indicators that caused or influenced effective job performance. Boyatzis, like Flanagan, stressed the importance of systematic analysis in collecting and analyzing examples of the actual performance of individuals doing the work.

It has been known from many research studies that the number one reason that people quit their jobs is dissatisfaction with their supervisors and not their paychecks. It has also been seen that unhappy people are four times more likely to leave their jobs than those having nice bosses. There is a link between the opportunities extended by the organization for employees' professional development and employees' commitment. Competency mapping is an important resource in this environment, and is an addition to knowledge management and learning organization initiatives. Competency refers to the intellectual, managerial, social and emotional competency. Competencies are derived from specific job families within the organization and are often grouped around categories such as strategy, relationships, innovation, leadership, risk-taking, decision making, emotional intelligence, etc.

Competency mapping identifies an individual's strengths and weaknesses in order to help them better understand themselves and to show them where career development efforts need to be directed. Lifelong learning will surely be one of the most important pieces in the set that employees will turn to again and again on their path to meaningfulness and purpose.

Change is the order of the day. As Karl Marx said "Theory without Practice is futile and Practice without Theory is sterile." This article would look at the new concept of competency mapping and its relevance to the future as more research is being put in this field.

OBJECTIVES AND METHODOLOGY

The present research work is paper focuses on the Employees Perception towards Competency Mapping Practices in Insurance Sector. The objectives of the study was to analyse an overview of the key concepts in competency-based management and to study the different attribute of competency like knowledge, skill, talent, attitude of the employee and their perceived allocation. Another objective was to analyse the linkage between competency mapping practices and association with the performance of the employees and their role. To achieve these objectives both quantitative and qualitative methods were employed to understand competency mapping practices opted by selected insurance organisation in Dehradun District of Uttarakhand state. This research was conducted in some selected insurance organisation located in Dehradun district. A random sample of employees from various departments / locations was selected which included non-management, middle level management and senior management employees. Surveys along with a cover letter explaining the significance and the need for conducting the same were sent to all 250 employees across different branches of public and private sector insurance companies located in Dehradun. In order to ensure a good response rate, follow up telephonic calls were made in order to encourage respondents to complete and return the survey. After follow-up 140 questionnaires were returned. After editing 121 responses were found suitable which was taken up for the proposed study. Table 1 shows the demographic characteristics of the respondents

TABLE 1: DEMOGRAPHIC DETERMINANTS

	Category	Count	Percentage
Age	Upto 25 Years	19	15.7
	26-35 Year	78	64.5
	36-45 Years	5	4.1
	46-55 Years	19	15.7
Gender	Male	87	71.9
	Female	34	28.1
Education level	Graduate and Below	13	10.7
	Post Graduate	41	33.9
	Professional Qualification	67	55.4
Period of association with present organisation	0-03 Years	63	52.1
	4-5 Years	36	29.8
	6-10 Years	3	2.5
	More than 10 Years	19	15.7
Position in the organisation	Manager	69	57.0
	Supervisor	11	9.1
	Worker	21	17.4
	Others	20	16.5

Managers must understand, embrace, and leverage the demographic differences among their employees if they are to succeed in today's multicultural organizations. Demographic variables, also known as personal characteristics, are frequently used to study the employees perception and attitude. Some of the determinants were examined to have a direct impact on employees perception toward competency, such as age gender, marital status education qualification

and tenure The data obtained through surveys reveals that sample is dominated by middle aged employees in the age group of 25-35 years, male and well educated people. It also reveals that sample is the composition of person of less experience in the organisation as 52.1% employees shown that they were having experience ranging from, 0-3 years. Remaining employees are having good experience with the organisation. Employees of management cadre account for 57% in the sample.

TABLE 2: ORGANISATION BENCHMARK TO EVALUATE PROGRESS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	28	23.1	23.1	23.1
	No	49	40.5	40.5	63.6
	Do Not Know	44	36.4	36.4	100.0
	Total	121	100.0	100.0	

In today's rapidly changing business world, it is imperative strategy to improve quality and profitability must make sense, work quickly and pay off. If your business needs an effective way to boost quality and maximize competitiveness, it has to benchmark its activity to monitor progress. With this in view, an attempt was made to explore the information whether organisation benchmark to evaluate its progress. Survey indicates that only 23.1% employees are sure about the presence of such an evaluation benchmarks where as 40.5% have expressed that their organizations do not have any such parameter in place. It is evident that there is a lack of proper knowledge about the necessity of benchmarking and most of them (36.4%) are seem to be unaware of such a system.

TABLE 3: ORGANISATIONAL STRATEGY FOR ENHANCING LEVEL OF COMPETENCY

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	23	19.0	19.0	19.0
	No	57	47.1	47.1	66.1
	Do Not Know	41	33.9	33.9	100.0
	Total	121	100.0	100.0	

Competency management encompasses all activities carried out by the organization to maintain or enhance the employee's functional, learning and career competencies. In another word competency management sets the overall strategy and is kind of the umbrella under which a range of activities take place. Competency development is one of these activities and contains all actions that we undertake to develop the competencies of our employees." Within the boundaries of competency management, organizations follow a clear outline in the development of employees' competencies. The study indicates that 19.0% employees are of the opinion that organisation follows an effective strategy to enhance the employees competency. In comparison to this 47.1% employees were against to this . 33.9% employees were shown their unawareness and were not in position to comment on this issue.

TABLE 4: DEVELOPMENT OPPORTUNITY

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	33	27.3	27.3	27.3
	No	67	55.4	55.4	82.6
	Do Not Know	21	17.4	17.4	100.0
	Total	121	100.0	100.0	

Today, we live in a world that is continuously changing. We also see this in our customers as their demands continuously change. As a result, we need employees that can easily change as well and adapt new competencies when needed. Therefore, it is important for our employees to keep on developing their competencies, as new competencies are constantly needed in the organization."The respondents comprises of more than 55.40% of the data clearly indicate that there is absence of a system to create ample opportunity in favour of the employees for their development Only a small portion (27.3%) of the total respondents agrees that their organizations provide the right developmental opportunity and apart from this about 17.4% of the respondents don't clear in this regard.

COMPETENCY MAPPING FACTORS: A DESCRIPTIVE STATISTICS

In order to outline the contributions and the benefits derived from the diverse nature of the employees at workplace various factors of competency are developed on the basis of past studies. Employees are asked to rate the various competency factors on a scale of 1 to 5. The descriptive statistics for all the variables under investigation are calculated with the help of SPSS software. From the mean, it can be conclude that the variable like "Organization sees everything with a positive outlook by Inspiring and motivating others with enlightened insights" is the most important factor of employees competency. It has scored the highest mean of 3.7934. However the higher standard deviation (1.50344) of the variable "Management Understand the business and have sound knowledge of basic facts surrounding the business such as short and long term goals, product knowledge and the roles and relationships between various departments." Indicates that respondents' view on this area is heterogeneous.

TABLE 5: COMPETENCY MAPPING FACTORS: A DESCRIPTIVE STATISTICS

	N	Mean	Std. Deviation
Employees in this organization sees new possibilities to take the organization to a higher area	121	3.1653	1.13539
Organization sees everything with a positive outlook by Inspiring and motivating others with enlightened insights	121	3.7934	.93021
Organization provides the opportunities for developing people by building team work, training people providing reward and recognition establishing communication with people	121	3.3140	1.25852
People in this organization re having high Values and ethics by aligning themselves with company values	121	2.7273	1.07238
Employees in this organization takes ownership on the assigned responsibilities and widely trusted	121	3.1983	.96281
The employees in this organisation Sets and achieves ambitious goals and drives for continuous improvement	121	3.4050	1.28827
Management Understand the business and have sound knowledge of basic facts surrounding the business such as short and long term goals, product knowledge and the roles and relationships between various departments.	121	2.8017	1.50344
Management Know the background of management principles including planning, organizing controlling and directing	121	2.9174	1.46962
Management are Aware of what is going on and is perceptive and open to information; hard information such as figures and facts, and soft information such as feeling of other people	121	2.9174	1.23549
Staff at managerial level are hacing Analytical, problem solving and decision-making skill they Weigh the pros and cons in an uncertain and ambiguous situation, calling for a high level of judgment or taking appropriate decision without much delay	121	3.1570	1.29105
Staff in this organization are having Social skills and abilities. They Develop, negotiate, resolve conflict, persuade, use and respond to authority and power so as to get things done	121	3.0826	1.23549
Management deal with emotional stress and strain that arises as consequence of working situations of authority, leadership, power, targets and deadlines	121	3.2314	1.31504
Management respond to the needs of the instant situation, but while making such a response consider the long-term aims and goals and the impact of immediate decision	121	2.9504	1.20313
Employees come up with unique ideas or solutions – either ones own ideas or ideas from another source	121	2.8595	1.16409
Management grasp problems quickly, think about several things at once, understand the whole situation quickly and ‘think on ones feet’	121	3.5207	1.00083
Organisation promotes balanced learning habits and skills. Organization use a range of learning process including use of inputs like teaching, discovery from one’s own personal experiences and reflection	121	3.1322	1.14704
Management are aware of one’s own beliefs, goals, values, feeling, behavior and the part they play in influencing their actions	121	2.9752	.90795
Competency mapping is an effective tool to enhance the performance of employees”	121	3.1240	1.14434
Employees are been updated on a regular basis about the product and services of the company”	121	2.9008	1.17193
The employees are given proper training so that the company can maintain its competency level.	121	2.6942	.99869
The job of the person is well defined during the recruitment and selection process.	121	2.7273	1.16190
The Strategic plans capable of handling the competition in the market. Help of motivation programs are taken to increase the morale of the employees”	121	2.5620	1.12467
Valid N (listwise)	121		

Observable abilities, skills, knowledge, motivations or traits defined in terms of the behaviors are needed for successful performance. Competencies and competency frameworks are proven tools for translating the strategic vision of an organization into the behaviors, employees must display for the organization to be successful. The various competency factor developed by the researcher in the questionnaire was grouped into seven area and are classified as, **Job Description & Specification, Competency And Learning Environment, Organisational Culture &Orientation, Social Skills & Emotional Intelligence, Employee Participation &Continuous Improvement, Training &Development, Strategic Business Orientation**. The composite mean of various factors are calculated with the help of SPSS-15 software. The calculated mean of various competency factors across Different designation categories is presented in the table below.

TABLE 6: MEAN OF VARIOUS FACTORS OUTCOME PROMOTING JOB SATISFACTION OF WOMEN EMPLOYEES ACROSS DIFFERENT DESIGNATION CATEGORIES OF RESPONDENTS

Position in the organisation	Job Description & Specification	Competency And Learning Environment	Organisational Culture &Orientation	Social Skills & Emotional Intelligence	Employee Participation &Continuous Improvement	Training &Development	Strategic Business Orientation
Manager	2.9565	2.9807	3.4444	3.1014	3.0097	2.9227	2.5700
Supervisor	2.4242	2.6667	4.0606	3.4318	3.5758	3.3939	3.1212
Worker	3.7778	3.8889	3.1587	3.4008	3.4762	2.8889	2.8571
Others	2.2500	2.6667	3.2667	2.6625	3.0833	2.9833	2.7333
Total	2.9339	3.0579	3.4215	3.1109	3.1543	2.9697	2.6970

Mean of different variable constructed for identifying the employees perception toward competency factor like **Job Description & Specification, Competency And Learning Environment, Organisational Culture &Orientation, Social Skills & Emotional Intelligence, Employee Participation &Continuous Improvement, Training &Development, Strategic Business Orientation** across the Different designation categories of Respondents indicates that the mean of **Competency And Learning Environment** factor has scored highest mean among the employees of worker class. However organisation culture and orientation has cored a mean of 4.0606 among the employees of supervisor categories.

TABLE 7: ONE WAY ANOVA WITH DIFFERENT CATEGORIES OF EMPLOYEES

		Sum of Squares	df	Mean Square	F	Sig.
Job Description & Specification	Between Groups	27.202	3	9.067	9.212	.000
	Within Groups	115.158	117	.984		
	Total	142.360	120			
Competency And Learning Environment	Between Groups	19.658	3	6.553	6.482	.000
	Within Groups	118.271	117	1.011		
	Total	137.928	120			
Organisational Culture &Orientation	Between Groups	6.459	3	2.153	3.041	.032
	Within Groups	82.823	117	.708		
	Total	89.282	120			
Social Skills & Emotional Intelligence	Between Groups	6.925	3	2.308	3.475	.018
	Within Groups	77.719	117	.664		
	Total	84.644	120			
Employee Participation &Continuous Improvement	Between Groups	5.674	3	1.891	2.153	.097
	Within Groups	102.780	117	.878		
	Total	108.454	120			
Training &Development	Between Groups	2.273	3	.758	1.150	.332
	Within Groups	77.060	117	.659		
	Total	79.333	120			
Strategic Business Orientation	Between Groups	3.657	3	1.219	1.918	.130
	Within Groups	74.343	117	.635		
	Total	78.000	120			

One-way ANOVA analysis was carried out with the assumption that employees opinion about mean of different factors of competency does not differ significant across the designation of respondents. From the table 4, it is clear that calculated value of F is less than the tabulated value of F (2.60, $\alpha = .05$) for the competency mapping factor like Employee Participation &Continuous Improvement, Training &Development and Strategic Business Orientation. . Hence the null hypothesis is accepted, indicating that there is no significant difference in the opinion of employee in rating the mean of different competency related factors across the different designation category. However it is seen that calculated value of F is greater than the tabulated value of F(2.60, $\alpha = .05$) for the competency factor like Job Description & Specification, Competency And Learning Environment, Organisational Culture &Orientation, Social Skills & Emotional Intelligence and hence null hypothesis is rejected indicating that there is significant difference in the opinion of employee in rating the mean of different competency related factors across the different designation category

TABLE 8: MEAN OF VARIOUS FACTORS OUTCOME PROMOTING JOB SATISFACTION OF WOMEN EMPLOYEES ACROSS EMPLOYEES OF DIFFERENT TENURE IN THE ORGANISATION

Period of Association	Job Description & Specification	Competency And Learning Environment	Organisational Culture &Orientation	Social Skills & Emotional Intelligence	Employee Participation &Continuous Improvement	Training &Development	Strategic Business Orientation
0-03 Years	3.1640	3.2593	3.3810	3.2606	3.2963	3.1587	2.8995
4-5 Years	2.9907	2.8611	3.7222	3.0694	3.1574	2.8333	2.3704
6-10 Years	2.4444	3.0000	3.8889	3.1667	3.0000	3.4444	2.7778
More than 10 Years	2.1404	2.7719	2.9123	2.6842	2.7018	2.5263	2.6316
Total	2.9339	3.0579	3.4215	3.1109	3.1543	2.9697	2.6970

Mean of different variable constructed for identifying the employees perception toward competency factor like Job Description & Specification, Competency And Learning Environment, Organisational Culture &Orientation, Social Skills & Emotional Intelligence, Employee Participation &Continuous Improvement, Training &Development, Strategic Business Orientation across the employees of different tenure in the organisation indicates that the mean of Organisational Culture &Orientation factor has scored highest mean among all the employees and has scored a mean of 3.4215 in total.

TABLE 9: ANOVA EMPLOYEES OF DIFFERENT TENURE IN THE ORGANISATION

		Sum of Squares	df	Mean Square	F	Sig.
Job Description & Specification	Between Groups	16.136	3	5.379	4.986	.003
	Within Groups	126.224	117	1.079		
	Total	142.360	120			
Competency And Learning Environment	Between Groups	5.512	3	1.837	1.624	.188
	Within Groups	132.416	117	1.132		
	Total	137.928	120			
Organisational Culture &Orientation	Between Groups	8.941	3	2.980	4.340	.006
	Within Groups	80.341	117	.687		
	Total	89.282	120			
Social Skills & Emotional Intelligence	Between Groups	4.942	3	1.647	2.418	.070
	Within Groups	79.702	117	.681		
	Total	84.644	120			
Employee Participation &Continuous Improvement	Between Groups	5.233	3	1.744	1.977	.121
	Within Groups	103.220	117	.882		
	Total	108.454	120			
Training &Development	Between Groups	7.332	3	2.444	3.971	.010
	Within Groups	72.001	117	.615		
	Total	79.333	120			
Strategic Business Orientation	Between Groups	6.524	3	2.175	3.560	.016
	Within Groups	71.476	117	.611		
	Total	78.000	120			

One-way ANOVA analysis was carried out with the assumption that employees opinion about mean of different factors of competency does not differ significant across the employees of different organisational tenure. From the table 4, it is clear that calculated value of F is less than the tabulated value of F (2.60, $\alpha = .05$) for the competency mapping factor like Competency And Learning Environment, Social Skills & Emotional Intelligence, Employee Participation &Continuous Improvement and . Hence the null hypothesis is accepted, indicating that there is no significant difference in the opinion of employee in rating the mean of different competency related factors across the different organisational tenure. However it is seen that calculated value of F is greater than the tabulated value of F(2.60, $\alpha = .05$) for the competency factor like Job Description & Specification, Organisational Culture &Orientation, Training &Development and Strategic Business Orientation and hence null hypothesis is rejected indicating that there is significant difference in the opinion of employee in rating the mean of different competency related factors across the employees of different organisational tenure.

CONCLUSION

Today there is a cut throat competition in every industry more so in service industry like insurance industry. It is being crowded with not only national players, but also with global giants. Each player, at regular intervals, is coming out with innovative products and innovative ideas to woo the investors. Insurance companies apart from ensuring security are also offering a fair return to the policy holders and thus competition in the insurance industries has intensified and it has become necessary for the organization to focus on enhancing the competency of the employees. The competency mapping practices has helped the organisation in achieving its objective and prepare them self to remain competitive. Human factor plays an important role in every industry, more so in service industry like insurance industry. Human beings are indispensable in insurance industry. Life Insurance Corporation (LIC) of India is one of the biggest service organizations with huge manpower. Its units are spread throughout the length and breadth of the country. The scope of HRD is broad and hence, the main focus of present study is HRD climate, training and development and performance appraisal system prevailing in the Life Insurance Corporation (LIC) of India. The climate of any organization gains priority over other HRD sub systems. Training and HRD compliment each other since the former is one of the effective tools of achieving the latter. In view of its importance, modest attempt is made to study the training and development extensively. Competency and its identification is the buzz word in today's corporate world. While organizations have always believed that it is important to have right person at the right time in the right job, it has recently begun to evaluate the competencies. The importance of segregating competencies into different categories such as like Job Description & Specification, Competency And Learning Environment, Organisational Culture &Orientation, Social Skills & Emotional Intelligence, Employee Participation &Continuous Improvement, Training &Development, Strategic Business Orientation etc has gained momentum. The organizations wish to reduce the losses they incur due to wrong allocation of work to the personnel. Hence, understanding the skills, motives, hidden potentials, traits of the persons working in the organization is important. The organizations need to match the competencies of the people with that of the job requirements before allocating the tasks to them. For the purpose, the organizations need to either follow the identified competency approach models that cater to their distinct businesses or need to create their own specific models. On the basis of the prevailing policies, and available resources, the organizations need to evaluate or map the competencies by using the various methods. As organizations turn flexible and change their attitude of valuing their employees, newer versions and models of mapping competency will keep emerging.

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