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KNOWLEDGE PAPER ON SKILL GAP IN BANKING SECTOR IN INDIA

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ABSTRACT

The India is on the threshold of a demographic dividend – and to reap this dividend we need a skill demographic profile. For this dividend to be meaningful however, education, the basic right to which is now guaranteed by the constitution of India, needs to be supplemented with a skill development strategy that can ensure gainful employment. The present resources, skills and intentions are not sufficient to realize a India of dreams of freedom fighters. Skills of youth need to be honed under a formal and systematic training process. To make growth trajectory more inclusive, special emphasis should be given on prioritizing skill, training and developing appropriate skill sets among human resource. For India, it is critical to accommodate evolving growth/ trends to be responsive to the constantly changing dynamics of the economy. Skills and education will enhance the employability of the learner. With the acquired knowledge, workers will contribute toward productivity to determine India's competitive edge at global level. Skills are very much required, especially in the service sector and that too both soft as well as hard skills. The present study is a contribution towards skill India effort and is revolving around finding skill gaps in banking sector and strategies to fill those gaps in the banking industry.

KEYWORDS

banking sector, skill gap.

INTRODUCTION

Don't provide skill based vocational education but we need to provide need based skill education i.e. *"learner first"*

The whole world is facing problem from demand side, as it is creating a recessionary tendency throughout the world but India is one such unique country facing problems from supply side. The reason behind this is huge population base of 125cr comprising people of different ethnicity and religions. There is plethora of opportunities for every kind of product due to presence of niche markets. The huge population which was considered as a curse and pressure on limited resources available, is now considered as a boon of demographic dividend. The worldwide investors are eyeing on India and it is predicted that in 2016 the Indian economy will surpass Chinese economy in terms of GDP growth rate.

This huge population base is considered to be centre or epitome of development. As said above India is facing problem from supply side, population explosion case also holds true in this sense. Here also the problem is supply but not of quantity but of quality. If India wants to reap in the full benefits of demographic dividends possessed at present, the foremost essential is to make its demographic profile more skill full. For achieving economic growth, skill and knowledge are two pillars. **Kapooria and Sumbria (2015)** in their paper gave overview of studies conducted to understand and find skill employability gap in India. Through their paper they analyzed the existing literature survey of educational reports, empirical and theoretical research papers on skill employability gap. Various issues were also part of this study which needed immediate attention to abridge this gap for appropriate skill deployment.

According to NSDC (National skill development council of India) less than 3% of total population of India has undergone some kind of formal program. The Govt. of India is also focussing and emphasizing more on this part through their various programmes. The skilled people are assets for a country and these assets can be utilized for making a country more prosperous. To make Indian youth more skilful policy changes in the primary and higher education system are being made through the various initiatives of HRD ministry. The UGC through its various assistance schemes is offering autonomy in skill course development and its functioning. Indian economy is facing dual challenge of paucity of skilled labour and glut of un-employability. To tackle the problem of skill dearth and cure the canker of un-employability, skill development initiative has been taken by Government of India. India has potential of providing skilled labour class to the world as it has the advantage of demographic dividend. To harness this opportunity and using it to the optimum level India demographic profile need to be changed from semi-skilled labour class to highly skilled labour class. For fully reaping the benefits of demographic dividend objective of skill development needed to be achieved at any cost. **Amitendu Palit (2009)** in their working paper titled "Skills Development in India: Challenges and Strategies" undertook a detailed study on conceptual framework regarding obstacles in the way of achieving skill India objectives. In his study he discussed about technical deficiencies and lag factors hindering growth of skill based education. Further the state wide position in country on technical education parameter was discussed. The various skill development initiatives and development programs like National skill development program and various policy initiatives under 11th five year were discussed in detail. The study concluded on a note that public partnership model for skill development, focus on up gradation of quality and role of foreign training providers is essential for taking the present education system towards skill based education.

Banking industry one of the major employment provider and job creator in service sector. Banking, financial services and insurance industry together contributes about 6% to the GDP. Banking industry is no exception to the problem of skill availability, there is huge gap between demand and supply of skilled manpower in this area. But there is no dearth of scope and employment opportunities in this sector. According to a survey by FICCI penetration of banking in India is only 35% indicating toward the ample scope area which can be tapped. Financial inclusion agenda pursued by Government in this direction also signals about opportunities waiting in this sector. India has got significant potential in the area of banking. Innovative financial products, technology and market dynamics are in favour of this industry. Banking activities are mainly concentrated in urban areas; rural market is still a challenge, opportunity and an untapped area for this industry. **Rathee, Deveshwar and Rajain (2014)** in their study found the service quality gaps in private banks. They came with the finding that empathetic attitude towards customers is the main service gap in these banks and moreover these banks do not pay attention towards specific needs of customers.

Employability in banking demands skill of high grade and quality. This industry provides opportunities in the field of technical and non technical areas. According to IMaCS report, the banking industry has potential to provide employment to 14-15 lakhs on rolls employee by the year 2022. In this research paper banking operations have been divided into various areas like sales and marketing, support function etc and on the basis of those skill gaps have been identified.

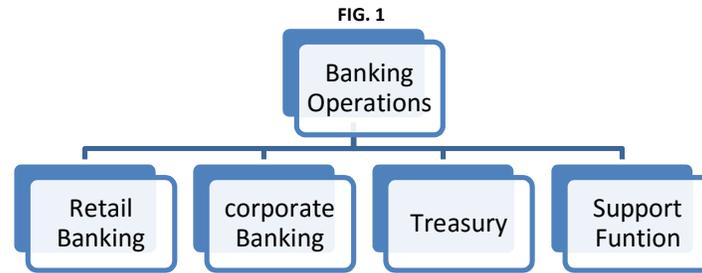
OBJECTIVES OF THE STUDY

The main objective of this research paper is:

1. To find out the skill gaps hindering the employability of learners in area of banking industry
2. To find out the skill required in different areas of banking industry.

DATA ANALYSIS

The data analysis has been done by dividing the operations of banking industry into four areas, which are as follows:



SKILL GAPS IN RETAIL BANKING

TABLE 1

Area	Skills required	Skill Gaps
Sales and Field	<ul style="list-style-type: none"> ➤ Detailed understanding of various retail banking product ➤ Understanding of customers, procedures and documents including KYC norms , related to products ➤ General, economic and regulatory awareness ➤ Good communication and selling skills ➤ Orientation towards generating high volumes 	<ul style="list-style-type: none"> ➤ Knowledge of the banking industry ➤ Knowledge about customers like urban and rural customers etc. ➤ Poor communication and selling skills
Operations	<ul style="list-style-type: none"> ➤ Understanding of banking operations. ➤ Regulations governing banking sector. ➤ Banks MIS and knowledge of banking software like finacle. ➤ Preparation of various reports. 	<ul style="list-style-type: none"> ➤ Ability to work in a regulated, stressful and competitive environment. ➤ Understanding of banking operations
Managerial	<ul style="list-style-type: none"> ➤ Complete knowledge of banking operations and regulations ➤ People management ➤ Legal norms ➤ Motivating people ➤ Trouble shooting of critical issues 	<ul style="list-style-type: none"> ➤ People management is major deficiency

Source: National Skill Development Corporation Report

SKILL GAPS IN CORPORATE BANKING

TABLE 2

Area	Skills required	Skill Gaps
Managerial	<ul style="list-style-type: none"> ➤ Institutional sales ➤ Understanding of bank procedures and documentation ➤ General and economic awareness specific to industry. ➤ Establishing relationship with large corporate clients ➤ People management ➤ Ability to meet targets ➤ Good communication skills 	<ul style="list-style-type: none"> ➤ Economic awareness ➤ Ability to establish dialogue with clients

Source: National Skill Development Corporation Report

SKILL GAP AND SKILL REQUIREMENT IN SUPPORT FUNCTION

TABLE 3

Area	Skills required	Skill Gaps
Managerial	<ul style="list-style-type: none"> ➤ Sound understanding of accounting concepts ➤ Knowledge of various laws and regulations ➤ Risk management concepts ➤ Aptitude for compliance and documentation 	<ul style="list-style-type: none"> ➤ Risk management ➤ Credit evaluation

Source: National Skill Development Corporation Report

SKILL GAP AND REQUIREMENT IN TREASURY

TABLE 4

Area	Skills required	Skill Gaps
Managerial	<ul style="list-style-type: none"> ➤ Asset liability management concept ➤ Numerical and analytical ability 	<ul style="list-style-type: none"> ➤ Asset liability management ➤ Quick decision making ability

Source: National Skill Development Corporation Report

CONCLUSIONS

The BFSI is the one of the prominent sector having ample scope and opportunities in terms of employment. The only requirement is appropriate skill and knowledge. The above given tables are showing the skill gap and requirements among job seekers in BFSI industry. For honing the skills of persons to make them capable of catering to this sector skill based university setup and curriculums should be designed. Public private partnership models should be encouraged for providing skill based education. The focus should be given to before the job training rather than on the job training. Before the job training means the training which is being imparted to the pupils at school, college and university levels. Instead of training to be given by employers to the newly recruits, seed bed should be prepared at the initial/beginning levels. Field specialization and vocationalization of education should be made the core agenda for filling the skill gaps. One of the major lacunae found is the soft skills rather than hard skills. Learning of hard skills is also based on soft skills; more emphasis should be laid on providing this skill to improve assimilation ability of learners.

SUGGESTIONS

- Designing and Developing a high-quality and skill based industry specific curriculum.
- Facilitate effective coordination between at all levels and among all stakeholders.
- Shifting onus from Government to public private partnerships in skill development.
- Keeping a strict vigil and code of conduct for accreditation of institutes.

- Encouraging industry and business for promotion of skill based education and making it a part of corporate social responsibility.
- Opening up of new employment exchanges and enhancing their service delivery mechanism by changing them to counselling centres.
- Focus should be given on real training in industry through practical approach rather than reel based training in the colleges and university.

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