**Models Of Competency Mapping In Public Sector Banks Of India**

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***Abstract:***Competency Mapping is a process of identifying key competencies for an organization, the jobs and functions within it. Competency mapping, the buzz word in any industry is not complicated as it may appear. At the heart of any successful activity lies a competence or skill. In the recent years, various thought leaders in business strategy have emphasized the need to identify what competencies a business needs, in order to compete in a specific environment. The aim of the study is to explore formalization of competency mapping in organizations of India. In spite of numerous benefits of competency mapping, implementation of the same in Indian organizations is still in infant stage. The study is beneficial to fields of competency mapping, pharmaceutical companies of India, Sales staff, HR Professionals, academicians, organizations and researchers. In today‟s scenario a new concept Competency Mapping has gained a lot of significance among HR professionals as a tool for improvement in recruitment and selection, performance management, training and development, succession planning, organizational development analysis, etc.

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**Introduction:**

Competency mapping is one of the best way of developing skills among employees It is also helpful in identifying the job and behavioral competencies of an individual in an organization. Organizations need to understand that competency mapping is not a onetime consideration, it is not a reward, rather it is an essential tool for employee’s skill development hence it should be an ongoing exercise in the organizations. With context of banking sector we required job-fit personalities and behavioral competencies among the employees to deal with client hence competency mapping is important in this industry. All the stakeholders must see competency mapping exercise as an opportunity for long-term growth. Competencies are inner tools for motivating employees, directing systems and processes and guiding business towards common goals that allow the organizations to increase their value. Competencies provide a common language and method that can integrate all major HR functions and services like Recruitment, Training, Performance management, Remuneration, Performance Appraisal, Career & succession planning and Integrated Human Resource Management system. The competency framework services as the HR processes like talent induction, management development, appraisal and training yield much better results. There by the study was conducted to reveal the competencies such as ability to maintain relationship with others, communication, task proficiency, leadership, and adaptability by the successful employees in the ICICI Bank. The analysis of the study reveals that employees of ICICI Bank have specific skills, ability, knowledge etc. to perform their job efficiently and effectively. They also possess decision making power and relationship building capacity, sound knowledge of the products etc. which are helpful for the overall development of banks as well as for individual employees. Still they need to work hard for enhancing employee’s task proficiency and adaptability among employees as the perceptual mean score of above said parameters is below average.

“In this dynamic world only one thing is permanent and that is change” so keeping pace with ever changing environment is always be a requirement and challenge for business world in several areas of management including human resource management, as it is necessary for business houses to choose job-fit personality for sustainable growth and development. Keeping these vies in mind; researcher identified the need of competency mapping in various business areas and conducted a survey on competency mapping in Banking sector. Competencies are components of a job which are reflected in behavior that is observable in a work place. The common element most frequently mentioned are knowledge, skills, abilities, aptitudes, personal suitability behavior and impact on performance at work. The main emphasis of organizations has begun to believe in excelling and not in competing. The competency mapping affects the existing competencies of employees. Therefore, the paper attempts to measure the role of competency mapping in the efficient performance of the employees at middle level and determine various functional areas, where the competency mapping can proved beneficial. The research of study based on primary data collected by the mean of questionnaire from the different branches of ICICI BANK, located at different place in Agra. Similarly, the result of study prove that, the competency mapping is necessary for the performance and future growth of bank because the growth and development of every business is based on the efficient and satisfied working staff. Over the past 10 years, 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. Competencies are now becoming a frequently used and written term in organizational context. Organizations are using it in following ways: Competencies include the collection of success factors necessary for achieving important results in a specific job or work role in a particular organization. Success factors are combinations of Knowledge, Skills, and Attributes (more historically called “KSA’s”) that in those jobs or work roles. Attributes include: personal characteristics, traits, motives, values or ways of thinking that impact an individual’s behavior. Hence “Competency mapping is the process of identification of the competencies required to perform successfully a given job or role or a set of tasks at a given point of time”. It generally examine two areas: emotional intelligence or emotional quotient (EQ) and strengths of the individual in areas like team structure, leadership, and decision –making. It consist of breaking a given role or job into its constituents task or activities and identifying the competencies (technical, managerial, Behavioral, conceptual knowledge, an attitudes skills, etc.) needed to perform the same successfully. Competency mapping process is designed to consistently measure and assess individual and group performance as it relates to the expectations of the organization and its customers. It is used to identify key attributes (knowledge, skills, and behavior attributes) that are required to perform effectively in a job or identified process. Competency mapping juxtaposes two sets of data. One set is based on organizational workflow and processes. It starts with the clear articulation of workflow and processes, including all quality and quantity requirements, inputs and outputs, decision criteria, and group performance capabilities. It is collected through the utilization of a variety of assessment tools and procedures capability. It is collected through the utilization of a variety of a assessment tools and procedures (which may include a robust 360 – degree feedback process) to assess the extent to which individual and group performance capabilities, an overall trend line is created that identified where in process specific developmental opportunities exists, and with what specific population. Competency mapping process can be foundation for aligning workflow and process outputs with critical customer requirements with a foundation of required employee attributes and competencies. It is further covered in greater details in section.

**MEANING AND CONCEPT**

It is a process of identification of the competencies required to perform successfully a give job or role or a set task at a given point of time. It consists of breaking a given role or job into its constituent’s task or activities and identifying the competencies (Technical, managerial, Behavioral, Conceptual Knowledge and Attitude and Skills etc) needed to perform the same successfully. HAYES (1979) defines that “Competencies are generic knowledge motive, trait, social role or a skill of a person linked to superior performance on the job”. In year 2002 UNIDO defines “Competency is a set of Skills, related knowledge and attributes that allow an individual to successfully perform a task or an activity within a specific function or a job”. For understanding the concept we required to understand following terms:-

• Competency Map A competency map is a list of an individual’s competencies that represent the factors most critical to success in a given jobs, departments, organizations, or industries that are the part of the individual’s current career plan.

• Competency Mapping Competency mapping is a process an individual uses to identify and describe competencies that are most critical to success in a work situation or work role.

• Competency profiling It is the process of identifying the knowledge, skills, abilities and judgment required for effective performance in a particular occupation or profession. Competency profiling is business/company specific. Competency mapping is one of the most important developments for HR function. It provides much needed objectivity to HR practices and HR linked activities. Now the assessment role HR has changed from support function to core function with the help of competency mapping,. With the competency, based HR systems and programs HR function can directly contribute to organize effectiveness.

**A LITERATURE REVIEW OF COMPETENCY MAPPING RESEARCHES**

John Flanagan (1954) A seminal article published by John Flanagan in 1954 established critical Incidents. Technique as a precursor to the key methodology used in rigorous competency studies. Based on studies of US Air Force Pilot performance, Flanagan concluded that “the principal objective of job analysis procedures should be determination of critical requirements include those which have been demonstrated to have made the difference between success and failure in carrying out an important part of the job assigned in a significant number of instances”. From here, critical incidents technique was originally discovered. Critical incidents itself can be define as a set of procedures for systematically identifying behaviors that contribute to success or failure of individuals or organizations in specific situations. Flanagan’s work, while not strictly about competencies, was important because it laid the foundation for a new approach to examining what people do. In a later form, the critical incidents technique would resurface to focus around significant behavioral events that distinguish between exemplary and fully- successful performers. It is Flanagan’s critical incidents technique that sixteen years later inspires David McClelland to discover and develop the term of “competencies”. Benjamin Bloom (USA) in mid-fifties BENJAMIN laid the foundation for identifying educational objectives by defining KSA, s needed to be developed in education objectives developed by them were grouped under the cognitive domain. Boyatzis (2007) Adopted the term competency an “underlying characteristic of an individual that is casually related to effective or superior performance in a job”. He identified that there were 19 generic competencies that outstanding managers tend to have. He clubbed those 19 generic management competencies into five distinct clusters as goal and action management, leadership, human resources management, directing subordinates and focus on others. Yuvaraj (2011) Has explained the Job Competencies required working in a manufacturing industry, professionals for knowledge, ability and attitude. Gap analysis was also made to a limited extend. Md. Ishtiak Uddin, et. al. (2012) In his study “Competency Mapping: A Tool for HR Excellence” has explained various tools for implementing Competency Model including Job Analysis, Job Description, Job Specification, Competency Matrix, 360 degree Feedback etc. He is of the view that Competency mapping can also be used for coaching and succession planning, considering the significance of Competency Mapping for individual and organizational growth, the present study was undertaken. In this study, efforts have been made to elaborate the various competencies with minute parameters and to correlate them with the managerial competence level. Solomon (2013) In his study on Competency mapping has tried to explore the level of Competency prevailing among the executives of public sector. The results of the study show that nearly half of the respondents have moderate level of managerial HR and general competencies. Dr. Murlidhar and Sunetra Khatod Jain (2015) Stated in a paper that Competencies are enhanced through training and job rotation. Job rotation acts as a learning experience for the employees and it widens their horizon about the company itself. To do all this effectively and efficiently, competency mapping for each recruitment cycle will ease the work, competency based recruitment will result proper selection as per criteria found from mapping and assessment , employee will know his job and can perform his more independently and employee morale will be boost up.

**Public Sector Banks**

The Indian banking system is a congregation of 12 public sector banks, 22 private sector banks, 44 foreign banks, 43 regional rural banks, 1484 urban cooperative banks, and 96,000 rural cooperative banks (as of October 2020) in addition to cooperative credit institutions. As of September 2022, the total number of ATMs operated by banks in India was 2.17 lakh (Banking Industry Report, November 2022’ of India Brand Equity Foundation (IBEF). As of the end of 31.03.2022 total assets across the banking sector, considering both the public and private sector banks, reached US$ 2.67 trillion. Out of these assets in the public sector banking were at US$ 1,594.51 billion and in the private sector banking assets reached US$ 925.05 billion. Thus, it is a considerable fact that public sector banks contribute around two thirds of assets in the banking sector. Bank credit increased at a CAGR of 0.62% from FY2016 to FY 2022 and deposits grew at a CAGR of 10.92%. As of 31.03.2022, total credit by the banks was at US$ 1,532.31 billion while as of 31.03.2022 deposits reached US$ 2.12 trillion (Banking Industry Report, November 2022’ of India Brand Equity Foundation (IBEF). According to the Reserve Bank of India (RBI Bulletin 2022), total bank credit as of 31.10.2022 stood at Rs.128.65 trillion (US$ 1.57 trillion) while food credit out of that was around Rs.0.32 trillion and credit to non-food industries stood at Rs.126.27 trillion (US$ 1.54 trillion). The importance of the banking sector in economic growth is immense. Banking has affected various sectors of the Indian economy. However, in the banking sector, it is mainly Public Sector Banks that have worked as financial architects and have been the backbone of the Indian economy. PSBs have been at the forefront of the development agenda of the government and in the growth of the rural economy including priority sector lending as well as lending to the infrastructure sector.

**Conclusion:** Skill development by Competency mapping is one of the most accurate means in identifying the job and behavioral competencies of an individual in an organization. Competency mapping should not be seen as rewards. All the stakeholders must see in the exercise an opportunity for long-term growth. Competency mapping is not only done for Confirmed employees of an organization and it can also be done for contract workers or for those seeking employment to emphasize the specific skills which would make them valuable to a potential employer.

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