PREFACE

In India, the banking industry has entered several new activities in the areas of merchant banking, leasing housing finance, venture capital and financial services in general. The range of services provided by the banks stretches from rural finance at one end to international banking at the other. The banking scenario worldwide is now undergoing a rapid diversification and technological change and Indian banking is not an exception with the changing policy of the Government of India in the areas of industrial, trade and exchange rate policies. The functions of the bank have changed to cope with the changes. The Indian banking has seen momentous changes in the post-liberalization era. It has witnessed a remarkable shift in its operating environment during the last decade.

This study has concentrated on the major components or elements of Human Capital revealed in literature and their impact on Public and Private Sector Banks in Chennai City. The consolidated list of Human Capital items identified, are studied in light of Human Capital Management. This study seeks to find out or explore the impact of implementing these elements in managing Human Capital. In order to develop and sustain employees, organizations have to invest in their employees. Here the concept of treating Employees as Human Capital comes into focus. Under Human Capital Management employees are not treated as mere resources but as capital to invest in. Human Capital Management is a more refined form of Human Resource Management. Human Capital Management lays emphasis on investing in employees to help them achieve competitive advantage and nourish themselves with efficiency and growth in order to increase their commitment, dedication and passion for the organization they work. This study aims to assess the outcome of Human Capital Management and the researchers would be to identify strategic methods to invest in Human Capital Management and identify measures to gauge the extent of returns from investing in Human Capital.

Keeping this in view the researcher has made an attempt to study Human Capital Management in Indian public sector and private sector banks.

Dt:__/08/2015                                                                     (SAYYAD IMTIYAZ)