FOREWORD

It all began by participation in the Case Competition 1994-95 conducted by the National Institute of Bank Management, Pune, while I was serving as Faculty Member in charge at Indian Overseas Bank, Staff Training Centre at New Delhi.

My case titled “Exodus” dealt with the problems faced by Public Sector Banks in losing their qualified trained and experienced personnel to private sector and foreign banks. The study was to focus on the factors responsible for the exodus and for taking remedial measures.

The case was selected by the National Institute of Bank Management, Pune for inclusion in the Case Clearing House (CCH) and is still in the archives of this reputed National Institute.

Emboldened by the success of this participation and considering the importance and relevance of the topic in the banking industry in India, I was very much inclined to take up a full-fledged study and research. My senior and mentor in the bank, Shri V. Palaniappan has suggested to me to take up this research through the Department of Bank Management attached to Alagappa University at Karaikudi.

And thereby began my quest for deeper academic pursuits on all the issues associated with / related to the topic and my subsequent successful acceptance by the Alagappa University as a research scholar.

I consider that to have Dr RM Chidambaram as my guide is a divine intervention and whatever I have produced out of this study is only and entirely due to the patient, ever willing, accommodating guidance received from him. If this report receives any accolades, it should truly
and totally accrue to my guide. In the same breadth, I also accept, own and place it on record that any shortcoming in the report would be due to my lack of dealing with them adequately.

My efforts during the last five years have been very remarkable – I have lived through the problem of exodus and ultimately fell a victim to the problem. I fully realize that the exodus would be a dynamic problem for all times to come in any type of industry including banking and it should be handled with care, caution and consideration. Lest it would throw open many new problems which, according to me, cannot offer a simple solution as the basic problem of exodus.

Now I place the results of my research study for critical evaluation.

[G. RAGHAVAN]