Banking Industry in our country is fast developing and it has been assigned a crucial role in country's economic development programme. Branch expansion and employment generation has touched new heights in this industry since nationalisation of banks. In view of its expanding role in the national economy and huge public funds at the disposal of banks, it is the need of the hour for Banking Industry in general and State Bank of India being premier Bank in the Industry in particular to adjust their operations keeping in mind the changing needs of the society at large. However, they can not be expected to work on progressive lines until they possess an effective system of human resource development including executive development.

The need for developing executives is being strongly felt all over the world as the availability of managerial talent is pre-requisite to economic progress. Since the world war II completed with the heavy industrialisation that followed, management development has come to occupy a pivotal role in human resource management. The Industry is experiencing changes in societal, governmental, organisational and attitudinal areas. Rapid extension into the frontiers of knowledge, the continuing need for developing high quality manpower, and the fear of managerial obsolescence, have necessiated executive development.

Thus, the ultimate reason for offering executive development within organisations is to improve a manager's attitudes, knowledge and skill in order to ensure the organisations survival, growth, planned financial returns, and its ability to adopt to changing circumstances. It will not be out of place to mention here, that no industrial development programme can be a success unless supplemented by efficient executive development programmes to produce a good number of professional managers to man the various organisations.
Banking is basically a labour intensive industry. Bank's success or failure largely depends upon their employees performance. As the banking becomes more sophisticated it will be necessary for the industry to evolve new strategies to improve organisational effectiveness and adopt new concepts of management, new approaches of decision making and adoption of modern aids to accounting, housekeeping, data processing and information system through progressive computerisation and mechanisation of work technology. The successful implementation of these large and complex tasks facing the banks calls for high degree of expertise, professional competence, managerial excellence and involvement of the staff at all levels while the industry has many good banker's it needs to have a lot more of better executives. It is in this context that the present study has been undertaken to study the various programmes, policies and procedures adopted by banking industry in general and State Bank of India in particular in developing its executives who share major portion of burden of banking routine work.

Objectives of the Study

The study proposes to achieve the following objectives;

1. To examine how for the various concepts, principles, procedures and policies of executive development are applied and followed in banking sector of India.

2. To highlight the need and advantages of scientific executive development in place of haphazard methods.

3. To examine existing personnel structure in State Bank of India.

4. To formulate a result oriented executive development programme for the State Bank of India.

5. To outline a scientific selection of executives to various training programmes.
HYPOTHESIS

1. Banking sector in India has failed to bring about around development on account of poor executive development.

2. The executive development in State Bank of India has been left to open chance and no formal planning is done in this behalf.

METHODOLOGY

The data used in the study are based on primary as well as secondary source. The nature of the study is such that it requires excessive reliance on primary source of data. As such data was mostly collected by administering questionnaires to seventy respondents of State Bank of India. Besides, personal visits and interviews of various executives were perpetually conducted. The views and information obtained from the executives have been incorporated in the study at appropriate places.

Secondary source of information was drawn from various published information contained in Annual Reports of State Bank of India, training manual of State Bank of India, Chandigarh Circle, Reserve Bank of India and Banking Services Recruitment Board’s guidelines for recruitment of various executives. The data thus collected, was processed by latest statistical tools and techniques to get the results and conclusions.

The Plan of the Study

The study has been divided into well drawn five chapters. A brief resume of each chapter is given below;

01. Introduction

First chapter attempts to present a detailed discussion on development, growth and diversification of the Banking Sector in India. Besides, emphasis in this chapter has been laid to study the reasons responsible for fascinating development in Banking Sector in the post independance era.
02. **Human Resource Development in Banks**

The success of any company is merely the sum total of the success of its people, therefore, the human resource development has become one of the important function, which deserves immediate attention. As such second chapter has been devoted to the study of human resource development in banks.

03. **Executive Development in State Bank of India**

Executive development is the most important area of human resource development, therefore, a study of executive development in banks becomes imperative. As the State Bank of India is the premier bank in the Indian Banking Industry, it is therefore, interesting to study the executive development in State Bank of India. Accordingly in this chapter various executive development programmes adopted by State Bank of India in achieving executive development objectives will be studied thoroughly.

04. **Problems**

This chapter presents host of reasons responsible for inefficient executive development in banking sector in general and State Bank of India in particular so that necessary steps could be suggested for overcoming the same.

05. **Conclusions and Recommendations**

A detailed analysis of the human resources development including executive development in Banking Sector of India with special reference to executive development of State Bank of India has been undertaken in the preceding chapters. The study has brought to light some thought provoking conclusions and accordingly recommendations made have been put separately for overall Banking Sector and State Bank of India in the present chapter.