



## AN ANALYTICAL STUDY OF EFFECTIVENESS OF TRAINING AND DEVELOPMENT PROGRAMMES IN PUBLIC SECTOR BANKS

### Education

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### ABSTRACT

The fast changing technological development makes the existing knowledge of employees ineffective, which they had at the time of entering into the organisation. Hence, human resource have to be trained to operate new techniques and equipment's, to handle the present as well as new jobs more effectively. Present study is descriptive in nature and based on the primary data collection through questionnaire. Main objective of research is to analyze effectiveness of training and development programme in public sector banks. After analysis the researcher found out the training and development program is very necessary for the development of any organisation and also unavoidable practices for employee's growth. A well planned and well executed training programme provides various advantages like – Higher productivity, good quality of work life, less learning period, cost reduction, higher morale, personal growth etc. The present paper also gives some suggestions to improve existing training and development programmes in public sector banks.

### KEYWORDS

Employees, Training and Development, Public Sector Banks

### INTRODUCTION:

Indian commercial banks wants to enable every individual as member of banking committee by activate his potential to achieve bank's goals and also try to satisfy them. The main aim of these banks is to create a sound HRM policy, which will create an environment for overall development of people and thereby enabling them to translate their potentials into role related competencies. This contribution is not only for the development and progress of individuals but also for the growth of organisation. Now a days, commercial banks in India are emphasize more on HR practices to achieve their goals. For this, banks are paying more attention on employee training for their survival and attainment of mutual goals. As employee training is the important sub system, specialized function and one of the fundamental operative functions for human resources management. It enables the employees to do their assignments well with a higher level of confidence, perfection and efficiency with increase in knowledge and skill, it addresses for change in the attitude of employees. For determining the need of training and development programme in an organisation, computed as follows.

Training and Development need = Standard performance – Actual performance/desired performance.

A Major purpose of training and Development is to remove performance deficiency of an employee and enables him to reach at desired level. Mostly employers train their employees to increase their technical skills, and knowledge and operating skills in doing a particular job. No bank can survive without being up to date with the latest developments. It can be possible only with changes in approaches to training. In Indian banking industry, the training system has a strong structural base, and capacities to train in large numbers. The nationalized banks alone has the capacity to train about 7,000 employees at a time and also developed many innovative activities in the training area such as on location training, manager to messenger program, etc. Only with the vibrant training, the organization becomes able to meet the challenges in this the changing environment. In banks, the quality of officers and managers can improve through effective and vibrant training at different levels employees to acquire them. New competencies in critical areas like computers, merchant banking, international banking, treasury management, asset-liabilities management, financial services etc, and to operate effectively in ever changing environment in public and private sector banks. For delivering guest lecturers and demonstrating more efficient trainings for their employees, knowledgeable specialists in different fields of management, banking, finance, HRM etc. are invited by the bank to train their employees.

In Indian banking industry, the first training centers was established in India in 1954 known as Banker's training college (BTC). At the same time, three schools were set up by imperial bank of India (state bank of India) (SBI) in Calcutta, madras and Bombay. In early 1960, the focus of training was on hard core principles and techniques of banking. The

training was given to entry level officers and branch managers. But after the nationalization of banks in 1969, many changes were done by banks related to expansion of branches, number of employees, and diversification of portfolio etc. At the time of social control on banks, a work group was set up for training under the chairmanship of B.N. Adarkar which studied the required training in the Indian banks and suggested several measures to improve knowledge, skill and attitudes of bank employees through training from which most of suggestions are still valid. Even after 40 years of the recommendations of the Adarkar committee, the training support of top management is not very clearly visible in most banks. Most of these deficiencies like change management, information management, decision making, phenomenal product diversification, and attitudinal orientation, develop a culture of team effectiveness and develop a system perspective are reported as Universal problems of training. To make training program success, some positive steps has to be initiated by the banks.

### Objectives:

1. To identify the training and development Programme in Banks for their Employees.
2. To analyze the effectiveness of Training and Development Programme in Public Sector Banks.
3. To give suggestion for improving training quality in banks.

### Review of Literature

Karthikeyan K. et. al. (2010), found that training practices differ slightly in public and private sector banks of south India, all though employees are satisfied with practices in both the sector and effectiveness of training can be accessed through employees attitude towards training inputs, quality of training programmes and its application to the actual job.

Khera Shikha N. (2010), studied to investigate the extent to which commercial banks of India differ on aspects of human resource management practices and the key human resource practices contributing to employee productivity. The result signify that training practices significantly contribute to the employee productivity specially foreign bank employees have a perception that training is the strongest HR Practice in their bank Mani A and Dr. Zoy P.A. (2012), Focused on effectiveness of the training among bank employees to analyze the training system and context of public and private sector banks in India. They find out whether there was any significant difference regarding the effectiveness of training between different public and private sector banks and also suggest measures to enhance the effectiveness of training programs.

Shapit (2012), pointed out that the strategic human resource development factors affecting the evolution of induction training effectiveness in banks and revealed that induction training as most effective in terms of learning and least effective on the behavior change

reason.

Akilandiswari P. and Jayalakshmi (2014), concluded that the training and development are continues process in improving the caliber of employee. It is a systematic process of altering the behavior of employees in a direction to achieve the organizational goals. This study also showed that the training and development programs help to achieve the customer satisfaction.

**RESEARCH METHODOLOGY:**

Present study is descriptive in nature and based on primary data collection. Primary data is collected through the personal interview and questionnaire prepared by the researcher. And secondary data is collected through the published research paper, journals, Books and newspaper etc. During distribution of questionnaire the random sample of 80 respondents from the various Public sector banks like Central Bank of India, State Bank of India, Punjab National Bank and Union Bank of India located in urban area of Madhya Pradesh.

**DATA ANALYSIS:**

**Table- 1  
Employees Response regarding Training and Development programme**

Statements	Response of employees (%)
The rate of quality of training that you have received from the training session is.	82% very good
Productivity of employee increase after training	85% very good
Training course help you to work independently and produce results	75% very good
Impact of training program on bank's productivity is	80% very good
Training program help to improve the customer service	75% good
Are you satisfied with the Training policy of your bank regarding selection of employee for training	50% good
After Training program, the proper evaluation of its result is done by your bank	55% good
Satisfaction with the trainers of your bank	50% good
Training improves the leadership and managerial skills.	85% very good
Training minimizes the faults in operations.	80% good
Training reduce the stress level of employees	85% very good
Training helps employees in promotion and other monetary benefits.	78% very good
Training programmes are well planned.	75% good
The training content are timely revised by your bank is	56% good

**Result and findings:**

- Amongst the sample size of employee's in surveyed banks, 82 % employees said that the rate of quality of training that they have received from the training session is very good.
- The majority of employees says that the productivity of employee increase after training.
- 75% banks employees are agreed that the training course help them to work independently and efficiently and also produce results
- 80% employees are agreed that the training program increased the productivity of bank.
- Mostly employees are said that training program help to improve the customer service
- It analyzed that 85% employee agreed that the training improves the leadership and managerial skills.
- According to survey the proper training programme minimizes the

faults in operations.

- 85% employee are agreed that the training reduce the stress level of employees
  - Out of the sample size, 78% employees said that the training helps employees in promotion and other monetary benefits.
- After analysis of data it is found that mostly employees are satisfied with training and development programme provided by their banks.

**CONCLUSION:**

As a service provider industry such as banking, customers are very important assets and a bank must properly manage its employee. Employee training is an important factor for all organizations. It helps to kept employee and organizational goals aligned. In other words, training improves employee's knowledge, skill, behavior, aptitude and attitude towards the requirements of the job and organisation. After analysis of data, it is concluded that training and development program is very necessary for the development of any organisation and also unavoidable practices for employee's growth and development. It is also found that the banking sector undertakes training and development programmes for their employees to increase their efficiency. It provides training and development programmes to enhance their knowledge and skills to satisfy the customer need and problems. A well planned and well executed training programme provides various advantages like – Higher productivity, better quality of work life, less learning period, cost reduction, low accident rate, higher morale, personal growth etc.

**Suggestions:**

There are various measures which can bring improvement in the state of training and development programme in banks are discussed here under:

1. Revision of training Contents according to latest changes
2. Supplementary training for New Schemes
3. Logically selection of employees for training
4. Sufficient training Infrastructure facilities
5. Proper training of Trainers
6. Proper evaluation of training after its completion
7. More emphasis on practical training beside theoretical training
8. Providing Proper knowledge and training to bank staff

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