

# A STUDY ON TRAINING AND DEVELOPMENT PROGRAMMES IN INDIAN BANKS

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*Abstract : The research study is Training and Development in Indian Banks which include public sector bank.Training system of the Indian Banks enables the employees to take up their assignments and perform tasks with a higher level of confidence and perfection. Training system not only addresses the needs in the areas of knowledge and skills but also looks at the need for change in the attitude of employees. The training programs are aligned to the Banks business, goals and objectives. These endeavour to build up competency in the staff to achieve the declared objectives of the bank. While exclusive programs on customer service are held in the training system, all training programs have the customer as the central theme. Eminent specialists in different fields of management, banking, finance, HRM, etc. are invited for delivering guest lectures to make the programs more efficient. Training is a key variable in human resource development strategy of the Bank. The bank has constituted Faculty comprising management experts, academicians and the Banks senior executives. The advisory council aims at improving the training effectiveness. This paper discusses the training and Development on the Employees of Banking Sector.*

**Key Words:** HRP, Training and Development, Banks. Employees.

## INTRODUCTION

Human Resource Development has been receiving lot of attention from all the sectors of world economies. Training and Development is assuming more and more significance throughout the Globe due to the fast technological changes taking place every now and then. In India also people realized this fact that country can prosper only when its human resources are properly handled and utilized. Therefore, almost all the organizations (private or public) have become aware of fact that if have to maintain and at the same time increase the efficiency and potential of their human resources. Working force is the most valuable asset of the banking sector. They must have understanding, competence, and skill to accomplish their piece of work faultlessly. In order to develop such proficiency in the work, proper training of employees is must. Training acquaints the employees with the intricacies of the work and makes employees more efficient, productive and meaningful. The Banking employee must have the theoretical and practical knowledge of the work; he/she is required to perform. The theoretical knowledge can be gained in Training programs but for the practical knowledge training is required. The training acquaints the employees with the requisite skill, real situations of the work and helps him in the faultless accomplishment of the work.

Training and Development is the organized procedure by which the knowledge, ability, competence, skill personality and productivity is increased. Basically, it is a learning experience that is planned and carried out by the organization to enable more skilled task behavior by the trainee. Training imparts the ability to detect and correct error. Furthermore it provides skill and abilities that may be called on in the future to satisfy the organization's human resources need.

## Training and Development

According to Dooley, "Training is not something that is done once to new employees; it is used continuously in every well run establishment. Further, technological changes, automation, require up- dating the skills and knowledge. As such an organization has to retrain the old employees." (Dooley, n.d, p. 161)

According to Abu\_Nasr, "The training is planned and distinct process designed to meet the training needs of the present and future of the individual by increasing knowledge and strengthening trends and improve his skills which contribute to improve his performance at work and increase production in the organization." (Abo\_Nasr, 2007, p. 245)

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### Inputs in Training and Development

Any training and development programme must contain inputs which enable the participants to gain skills, learn theoretical concepts and help acquire vision to look into the distant future. The inputs of training and development are as follows:

**Skills** - Training is imparting skills to the employees. A worker needs skills to operate machines, and use other equipment's with least damage and scrap. This is basic skills without which the operator will not function. There is also a need of motor skills or psychomotor skills as they are refer to performance of specific physical activities .These skills involve learning to move various parts of their body in response to certain external and internal stimuli. Employees particularly like supervisors and executives, need interpersonal skills mostly know as people skills. These skills helps a person understand oneself and others better and act accordingly. Examples of interpersonal skills include listening. Persuading and showing an understanding of others feelings

**Ethics** - There is a need for imparting greater ethical orientation to a training and development programme. There is no denial of the fact that ethics are largely ignored in businesses. They are less seen and talked about in the personnel function this does not mean that the HR manager is absolved if the responsibility. If the production, finance or marketing personnel indulge in unethical practices the fault rest on the HR manager. It is his/her duty to enlighten all the employees in the organization about the need for ethical behaviour.

**Attitudinal Changes** - Attitudinal represents feelings and beliefs an individual towards others. Attitudes affect motivation, satisfaction and job commitment. Negative attitudes needs to be converted into positive attitudes. Changing negative attitudes is difficult because of

1. Employees refuse to change
2. They have prior commitments and
3. Information needed to change attitudes may not be sufficient

#### Review of Literature

The concept of Training and Development gained importance along with the introduction of large scale production. The introduction of new technology added significance to the concept of. Training and Development Since 1991, along with the changes in global planning, the finance and service sectors are playing a vital role in the process of economic development. The growth of technology in terms of e-business, e-commerce, e-banking, has revolutionized the banking system, which in turn necessitated the transformation and structuring of the banking business.

Naipal Singh in his article Manpower Planning in Banks – useful techniques published in the Indian Banker (Nov. 2008) opined that the basic rationale for making manpower forecasts in banking sector is the long term development in the production of skilled personal, which in turn facilitate planning of training in the endeavour to ensure that the manpower required is available at the time when needed.

Naipal Singh (Feb. 2009), in his study on analyzing training needs – a critical tool to enrich human resources highlighted the significance of training as an important sub-system of human resource management. Identification of training need process is aimed at identifying organizational goals and effectiveness in achieving this goals, the gaps between available skills and those required for doing the current job effectively and the gap between current skills and the skills needed to perform the job successfully in the future.

Bose. P.K (1991) has conducted a study on the existing training system in United Bank of India with particular reference to development of new skills for banks future operations. The study points out the needs for proper management information system for identification of training needs, initiation of faculty development programmes.

NIBM, Pune (1986) has focused on the training system in Punjab National Bank. The study observed that in spite of well-organized and well established training process followed by the bDr. K.C. Chakrabarthi, Deputy Governor, RBI, HR Conference of Public Sector Banks at Mumbai (June 1st, 2012) holds that management of people and management of risk are two key challenges facing the banks and efficient risk management may not be possible without efficient manpower planning. Further, he stressed that the entire spectrum of HR practice requires revolutionary changes, if the banks have to survive.

Fogaca and Coelho Junior (2015) Thus, there is a consensus that HRM practices produce superior organizational performance when used together and in an integrated way with the business strategy (EZZAMEL, LILLEY and WILLMOTT, 1996; GUEST and HOQUE, 1994). The research identified that satisfaction is very important to obtain better performance indices. And this is also true for small companies, as is the case of the recent study by Machado and Fischer (2017), when identifying that incorporated HRM practices are still very basic, and need further development so that they become a strategic element for the organization, the lack of learning culture in the organization is a major hurdle.

#### **OBJECTIVES OF THE STUDY**

1. To Study the Level of satisfaction training and Development of employees in the Indian banking

## SAMPLING

The Indian Banks Private and Public Banks are selected for the study purposefully covered .the study has been selected on random basis. Hence, the total sample comes to 330 employees. Simple random sampling technique has been employed in this study only the Indian Banking is covered.

## METHODOLOGY OF THE STUDY

The present study is based on secondary data. The secondary data has been collected from different sources such as records of the Banks , RBI bulletins, periodicals, journals, articles, thesis, press reports and annual reports of Banks and and NABARD.

## ANALYSIS AND DISCUSSION

Table. I  
Level of satisfaction among respondents regarding overall training and  
Development of employees in the Indian banks

Level of Satisfaction	Private Sector		Public Sector	
	NO	%	NO	%
Extremely Satisfied	56	17	47	14
Very Satisfied	221	67	230	69.69
Moderately Satisfied	22	07	19	5.75
A little Satisfied	20	06	22	6.6
Not Satisfied	11	03	12	3.64
Total	330	100%	330	100%

(Source: Field survey)

From the table I, we can analyze that 67% in Public Sector and 69.69% in Private Sector of the respondents indicate that the Training and development program given by the banks of the employees very satisfied and 17% and 14% indicate that the extremely satisfied. Further, it is been observed that the employees or new recruiters feel that the Training and development program should contain a lot of practical oriented session, which indicated that the level of satisfaction over the outcome of Training and Development programmes was similar in both sectors of banks under study. The analysis brought out that the Training and Development programmes is a major success in the banks.

In this regard, it is suggested that the Training and development program should not be confined only to a few topics but should cover a range of topics right from the organizational issues, employee benefits, and introduction to staff, job duties and organizational culture.

Hence Training and development is an important function of the HR training in the Indian Banking

## CONCLUSION

Training is also one of the most important sub systems of human resource Management. It drives the employee and the banking organization to achieve what they want. Conduction of regular training to employees in the phase of technological changes in Banks, the study reveals that it is satisfied and regular training to employees is a necessity. To improve the performance levels of the employees the study reveals that job rotation and training is needed. The criterion of system for further reveals it more seniority based, rather it should be requirement based .

Training and Development programs enlargement of jobs needs enhancement of capabilities and potentialities of employees. Improved performance of bank through enhanced capabilities of its employees leads to the improved social image of the Indian Banks. So employees are to be given a chance to develop their capabilities and better performance of the job.



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