



A Conceptual Study on Training and Development Programs in Public Sector Banks

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ABSTARCT:

Training and Development is the framework for helping bank employees to develop their personal and organizational skills, knowledge and abilities. The focus of all aspects of Human Resource Development is on developing the most superior work force so that the organization and individual employees can accomplish their work goals in service to customer. Transformation in the Indian Banking industry, ever increasing competition, fast moving and complex world of latest technology have compelled banks to think of and to adopt themselves to the changing banking environment. There is need to develop the competencies i.e. Skill, knowledge and attitude among the bank staff to make them more suitable to the changing conditions, through proper Training and Development programs. The present study aimed that to know the opinion on Training and Development at private sector banks

employees. All the employees want to be valuable and remain competitive in the labor market at all times. This can only be archived through employee training and development. Employees will always want to develop care-enhancing skills, which will always lead to employee motivation and retention. There is no doubt that a well trained and developed staff will be a valuable asset to the banks and thereby increasing chances of his efficiency in charging his or her duties.

Keywords: Training and Development, Banks, Human Resource Management, Employees

INTRODUCTION OF TRAINING AND DEVELOPMENT In Banking Sector, Training and Development is one of the important tools which transfer an employee to a better employee. The training refers to the acquisition of knowledge, skills and

knowledge that to relate to specific useful competencies. It forms the core of apprenticeships and provides the backbone of content at technical colleges and polytechnics. In addition basic training and development required for a trade, occupation or profession, observers of the labour market recognize today the need to continue training beyond initial qualification to maintain, upgrade and update the skills throughout working life. Training: The aim of any training programs is to provide instruction and experience to new employees to help them reach the required level of performance in their jobs quickly and economically. For the existing staff, training will help develop capabilities to improve their performance in their present jobs, to learn new technologies or procedures and to prepare them to take on increased and higher responsibilities in the future.

Development: Employee Development programs are designed to meet specific objectives, which contribute to both employee and organizational effectiveness. There are several steps in the process of management development. These includes reviewing organizational objectives,

evaluating the organization's current management resources, determining individual needs, designing and implementing development programs and evaluating the effectiveness of these programs and measuring the impact of training on participants quality of work life.

OBJECTIVES:

- a.To study existing status of training and development programs banks for their employees.
- b.To examine the effectiveness of training and development programs for employees in fulfillment of their duties.
- c.To provide suggestions for better way and means to improve the training and development programs.

Definitions of Training and Development

Definitions of training and development, According to the Michel Armstrong, "Training is systemic development of the knowledge, skills and attitudes required by an individual to perform adequately a given task or job" According to the Dala S Beach defined, "Training is usually considered as organized procedure by which people gain knowledge and increase skill for a definite purpose".

AREAS	TRAINING	DEVELOPMENT
Content	Technical skills and knowledge	Managerial behavioral skills and knowledge
Purpose	Specific and job related	Conceptual and General Knowledge
Duration	Short Term	Long Term
For Whom	Technical and Non-Managerial Personnel	Managerial Personnel

TRAINING AND DEVELOPMENT IN BANK In Banks, there is a need for the continuous training and development of the staff in the areas of customer care services on operational aspects of the business. How are the needs identified? The training needs are assessed through task analysis and performance analysis, which can be conducted surveys, or from the information furnished by the heads of the departments, costumer complaints ,even from the reports on 360 degree ways of conducting training programmesthrough an established department having a full time HRD functionary who oversees all the training and development functions of the banks or through an external trainers coordinated by the HRD department these days banks have recognized the need for the training and re-training their staff, in order to develop a competitive edge over their competitors in delivering high quality services to the costumers. Traditionally banks have recruited young school leavers, and their

initial training was either long apprenticeship is on-the-job or formal training in basic routine operations. Aspirants to management position were encouraged to qualify professionally by reading for associate ship of the institute of bankers or an equivalent qualification .It was argued that banking requires exercise of sound training and development programmes for their employees.

RELATED WORK

In every study a good literature review does not only provide knowledge about what has been done in the research area but also strengths and weaknesses upon which one can also build an insightful and purposeful study.

Pawar.I.Anand and Mouli.S. Chandra(2016) , have conducted an empirical study by selecting 106 participants. The objectives of the study are: to improve the quality of the training objectives, to assess the effectiveness of the overall training methods and to justify the course benefits of training. Primary data is collected through interview and questionnaire from all participants of orientation and refresher courses organized by University Grants Commission

Academic Staff College, Osmania University, Hyderabad. The study revealed that such programmes enrich the teachers making teaching learning more effective and efficient. They are more relevant to the job. However, evaluation process of trainees' performance should be uniform and results should be provided to the trainees which help them to improve upon. Training hours should be limited to 4-5 hours per day

Sharma "The expansion of banking facilities was uneven and lopsided, and banks were concentrating their operations in metropolitan cities and towns. A fairly large number of rural and semi urban centers with reasonable potentialities of growth failed to attract the attention of commercial banks. As far as the deposit mobilization in the rural areas is concerned, much remains to be done.

Sampat, Vaghul and Varde clearly state that, the training system will have to be aimed at providing professional banking education to the employees in the industry. On the job experience should be a necessary part of the training strategy.

Agrawal review the existing the training and education system and examine whether the present

arrangements would meet this challenge. The idea of Banking Academy intended to integrate the entire training and educational programs within a framework of interdependent units in the country is open to wide discussion by the educationists, government authorities and the banking industry.

Saxena stated the "Improvement in the systems and procedures of inspection of stocks, maintenance of stock register is required. Reforms should be initiated in extension of sponsorship schemes, recovery and consultancy."

Bhatnagar the immediate objective of the training should be to help the participants perform more effectively the activities enrolls they are performing at presents. The training programs for branch manager should be design around the specific skills required by them.

Patel many of the problems of the banking in rural areas and the apprehensions arising from such problem were largely due to inadequate understanding of the rural areas, activities and the people. Even the lack of orientation in some quarters was largely due to this knowledge gap, the gap in the information and knowledge had created a situation where in the banking norms

developed for other sectors which were not generally relevant to the rural areas were applied blindly.

Padwal and Naidu training needs help to identify existing training gap, what type of training can be under taken by outside agencies, and accordingly schedule the training programs for the bank staff.”

Chandran stated that “Legal action should not be the inevitable last step in the process; branches should be educated to evaluate this option for recovery, like any other option, objectively before launching the same. Building up an information infrastructure at the apex level first and at the lower tiers subsequently should be initiated.” **Barthakur (1990)** focuses on the information processing mechanism of the mind, it cursorily touches upon the social psychological variables governing the organize teaching learning process.

TRAINING STRATEGIES USED IN BANKS

Training program should be repeated at regular intervals for individuals to provide reinforcement of learning. At present the following types of programs will be designed and conducted by the training centers. The first category should be attended by all employees at predetermined intervals.

A course will also be given to all officers when they move from one level of job to another. When an officer is appointed as Branch, Divisional or Zonal Managers for the first time, he would be assigned to a program to help him understand the demands of his new role. This will also apply to persons who are appointed as Heads of a Department in Branch office. The second and third category of courses will be arranged regularly for officers as they enter into that function at the Divisional, Zonal or Central office level in case they have not attended a program in that function earlier. No officer should hold a post in functional area for more than six months unless he has attended a program in that function. The third categories of courses are special program depending on the specific requirements of the particular level or the group. The fourth categories of courses are meant for field staff development officers and agents. Training at HDFC is based on up gradation of competencies and skills. It is an integral part of their business strategy. Almost all employees have undergone training to enhance their technical skills or the softer behavioral skills to be able to deliver the service standards that the company has set

for itself. Besides the mandatory training that Financial Consultants have to undergo prior to being licensed, they have developed and implemented various training modules covering various aspects including product knowledge, selling skills, objection handling skills and so on. New training initiatives includes Lead Management, rural housing and cross selling of financial products. Training programs on Personal Effectiveness, Leadership Excellence and Art of Living are delivered by Guest Lecturers

IV. CONCLUSION

There is enough evidence to show that employees who were trained on a regular basis are the ones who provide a higher quality services to the customers. To develop an integrated and proactive training and development strategy there is requirement of coherent corporate culture rather than ad-hoc programs. In a service oriented industry such as banking, people are among the most important assets and a bank must efficiently manage its employees during every phase of employment in this competitive arena. It is concluded that public sector banks undertake training and development programmes for their employees to increase their efficiency.

Banks provide training programmes to enhance their knowledge and skills to satisfy the customers. Growth of banking sector in India is the result of skilled manpower which is the outcome of training and development.

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