Training and Development: 
A Tool to Enhance Employees’ Performance

Ravi M N*; Dr. Sureshramana Mayya P**; Suman Shetty N***

*Assistant Professor,  
Department of Commerce and Management,  
Govt. First Grade College,  
Vamadapadavu, Bantwal  
DK district – 574 314  
Karnataka, India.  
mnr81@rediffmail.com

**Associate Professor,  
Department of Commerce & Business Management,  
MGM College,  
Udupi, Karnataka, India.  
sureshmaya@hotmail.com

***Assistant Professor,  
Department of Commerce & Business Management,  
Govt. First Grade College, Belthangady,  
DK district – 574 214  
Karnataka, India.  
sumanshettyn83@gmail.com

Abstract

The biggest challenge in the new millennium of liberalization and globalization for a business is to serve and maintain good relationship with employees. It is fundamental in building an employee’s centric organization. It is a key element of differentiation that allows a bank to develop its employee base and service oriented capacity. With the advent of various reforms in the banking industry, the banks find themselves in a fiercely competitive and market-driven environment. In this context, developing and nurturing human resources are a must for survival in the emerging banking scenario (Kennedy, 2007).
The banks, facing competitive pressure, today require such employees whose knowledge and ideas are current, and whose skills and abilities can deliver results. As organizations compete and change training becomes even more critical than before. Therefore, in banks, employees must adapt to the myriad of changes continually in order to maintain and update their skills. Moreover, managers should have training to enhance their leadership skills and abilities. In a number of situations, employees have documented that effective training produces productivity gains more than offset the cost of the training.

In this article, the perception of the employees on the existing training, development policies and practices are analyzed as well as interpreted. This study is expected to achieve one of the objectives of the study namely, evaluation of the perceptions of the employees with regard to training and development programmes.

**Keywords:** Training and Development, Employee performance, Skills, Knowledge.

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**Introduction**

“Training is something we hope to integrate into every manager’s mindset”

- Chris Landauer (Mathis & Jackson, 2010)

The biggest challenge in the new millennium of liberalization and globalization for a business is to serve and maintain good relationship with employees. It is fundamental in building an employee’s centric organization. It is a key element of differentiation that allows a bank to develop its employee base and service oriented capacity. With the advent of various reforms in the banking industry, the banks find themselves in a fiercely competitive and market-driven environment. In this context, developing and nurturing human resources are a must for survival in the emerging banking scenario (Kennedy, 2007).

The banks, facing competitive pressure, today require such employees whose knowledge and ideas are current, and whose skills and abilities can deliver results. As organizations compete and change training becomes even more critical than before. Therefore, in banks, employees must adapt to the myriad of changes continually in order to maintain and update their skills. Moreover, managers should have training to enhance their leadership skills and abilities. In a number of situations, employees have documented that effective training produces productivity gains more than offset the cost of the training.

Training and development has traditionally been a functional division of the human resource department concerned with carrying out the identification of training and development needs, planning and designing training, implementing training and evaluating it, i.e., the classic ‘training cycle’. This notion of a systematic approach to training and development is widely accepted among practitioners.
Figure 1 The Classic Training Cycle (Balderson, 2005)

Resourcing is about providing the need based skills in the organization. Human resource development is about enhancing and widening these skills by training and helping people to grow within the organization, and enabling them to make better use of their skills and abilities. (Armstrong, 1992).

Armstrong views HRD as ‘focused training and development for all employees which responds to individual and organizational requirements by improving performance and understanding. Training is a process whereby people acquire capabilities to aid in the achievement of organizational goals’ (Mathis & Jackson, 2010).

The attitudes, skills and capabilities of individual employees to perform the specified job may be improved through proper training devices. Knowledge, learning, understanding, physical capabilities or mental outlook or attitudes of employees are increased through proper education which helps better adjustment in the working environment. Hence, the concept ‘training’ is certainly concerned with the change in human attitudes and learning.

The concept of development is closely related to the activities that prepare employees for the future responsibilities. While the term ‘training’ is applied uniformly to workers, managers and executives, whereas the usage of the term ‘development’ is limited to managers and executives.

Objectives of the Study

The objectives of the proposed study are to analyze the training and development practices across the public and private sector banks and their effectiveness on employees in current scenario.

The study deals with the following objectives;

1. To know the concept of training and development.
2. To know the significance of training and development in banks.
3. To evaluate the perception of the employees with regard to Training and Development programs.
4. To assess the impact of training and development on employee’s performance.

**Methodology**

To accomplish the objectives of the study, both primary and secondary data were collected. For collecting primary data, questionnaire method was used and the necessary secondary data was collected through the Library Research Method.

For this research study, researcher has chosen two banks viz., Syndicate Bank from public sector and Karnataka Bank Ltd., from private sector. These two banks are selected because Syndicate Bank is Lead Bank in Dakshina Kannada district as well as Karnataka State. Karnataka Bank Ltd., is also a Lead Bank in Dakshina Kannada district as well as Karnataka State among private sector banks. For this study, 100 samples (out of 642 employees) from Syndicate Bank and 104 (Out of 874 employees) were collected from Karnataka Bank Ltd., by using the simple random sampling technique (representative sampling).

For this study, only the officer and the clerical staffs in the Banks were administered the opinion survey schedule regarding the HRD practice of training. The supporting staffs were excluded since none of the Banks have focused any specific training activity on this staff. This is confined to only Head Office, Regional Office, and branches at urban, semi-urban, Municipal and Town Panchayath areas in Dakshina Kannada district.

**Review of Literature**

Giri Mohan (Mohan, 1994), in his study on ‘Human Resource Development in Nepal Rastra Bank for the Next Decade’ suggested few measures for proper utilization of human resources in banking industry. They are as below:

1. Training need should be prepared by each branch annually and sent to central office. Then central office should prepare the training plan by considering economic changes, new technology and new functions and sent to training college. Training schedule should be prepared at least three months in advance and sent to all branches.

2. On the job learning has to be seen as an important mode of training.

Gopinathan E.K. (Gopinathan, 1994), conducted a study on ‘HRD Plan for Corporation Bank (strategies for implementation)’, and found that employees were not aware of the criteria for training nomination. There were no set patterns for selection and identification of training needs. Employees were not adequately used in the areas in which they were trained and training inputs did not match with the training expectations. The researcher further suggested for improvement in the course content of the training.

Neelu Rohmetra (Rohmetra, 1998) proposed a model aims at adapting integrated approach to HRD systems in banks by conducting a research study titled ‘HRD in Commercial Banks in India’. In his model he states that the technique of training has been a key factor and a major tool used to achieve the objectives of HRD. It is a prerequisite to improved performance and preparing the human resources for new jobs, transfers, promotions and change over to modern technology and
equipment. Besides, manpower at all levels requires refresher training from time to time to avoid personal obsolescence. Further he states that performance appraisal would be used for identifying training needs, rewards administration, counseling and identifying the potentials of individual for holding higher responsibilities in the future. Thus, training and assignment of responsibilities be linked with career plans of the individual, and these career plans have to be designed within the frame work of business plans.

Srivastava M.P. (Srivastava, 2001), in an article titled “HRD Strategy to Balance People, Firm Needs” stated that new HRD strategy should focus on balancing the organizational and the employee needs stated that new HRD strategy should focus on balancing the organizational and employee needs. The author disclosed that the HRD policies need to be understood in terms of its contribution to the development of all categories of employees such as professional, managerial, technical, skilled and general category of workers. The study further found that the effective use of employees through training and motivation along with others could strengthen the organization.

Pai Subraya, B. (Pai, 2004), conducted a study on “Human Resource Development Policies and Practices - A Study with reference to selected Industrial units in Karanataka State” in large and medium scale organizations. The main focus of the study was to report on the major trends and status of corporate policies and practices pertaining to the training, education, and development of human resources in the public, private and multinational enterprises operating in Karnataka state and to raise important managerial and organizational implications for enhancing the effectiveness of HRD policies and practices. A survey of 288 respondents clearly indicated that most of the MNCs, mainly engaged in the provision of services and those having ISO accreditation status were more likely to demonstrate greater corporate commitment to HRD function by systematically conducting training needs assessment and evaluation; having a training and development budget; offering training and development opportunities mainly to their IT, technical and professional personnel; extending educational support; providing the facility of coaching and/ or mentoring to some of their managerial personnel; and measuring and assessing the contributions of HRD departments as compared to their respective counterparts in Karnataka state.

Prabhakar, B. (Prabhakar, 2006), conducted an empirical study on “Human Resource Development in Commercial Banks - A Study of SBH and Vysya Bank” and attempted to highlight the training and development aspects in commercial banks in addition to the HRD subsystems such as performance evaluation, promotional avenues, change and organizational development and employee grievances. It was found in the study that the majority of the employees surveyed expressed that they have a system of imparting training to the employees and the techniques are relevant and suitable for imparting training to the staff.

Prasad V.R.K. (Prasad, 2008), in his research work on ‘Study of Human Resource Management Practices in Management Education Institutes’ examined the different dimensions of HRM. The research recommended for use of Employee Referrals to recruit new faculties and training and development needs must be met by allocating necessary budgetary resources.

All the above stated studies reveal that majority of the studies undertaken are related to training and development, in public enterprises, industries and banks. The earlier studies were confined to few commercial banks with few HRD interventions without a comparison. No attempt has been made to
study the significance of training and development with a comparison of public and private sector banks operating in Karnataka especially in Dakshina Kannada District which is known as ‘Cradle of Banking Industry’ (William Pais, 1996). Therefore, the present study is undertaken as a comparative and descriptive research to evaluate the training and development practices followed in the public and private sector banks.

Employees’ Perceptions on Training and Development Programs

An organization with positive HRD spirit believes in the need to offer adequate training to productive employees. There is a nexus between productivity, quality and the content of the training offered to employees by the management. Every organization needs to provide an opportunity to employees to undergo the requisite training and development programmes and no employee can be denied such opportunities by the organization. Table 4.8 supplies the data on the perceptions of respondents on the training and development programmes offered by both Syndicate Bank and Karnataka Bank Ltd. There were 5 responses given in the questionnaire such as Strongly Agree, Agree, Neutral, Disagree and Strongly Disagree. These responses are merged into agree and disagree for convenience. The following table indicates only the percentage of agree.

<table>
<thead>
<tr>
<th>QNo.</th>
<th>Items</th>
<th>Karnataka Bank (n=104) Agree %</th>
<th>Syndicate Bank (n=100) Agree %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q01</td>
<td>The Training and Development programs in your Bank are well planned and organized.</td>
<td>92.3</td>
<td>82.0</td>
</tr>
<tr>
<td>Q02</td>
<td>The techniques used in imparting training to the employees are suitable.</td>
<td>91.3</td>
<td>85.0</td>
</tr>
<tr>
<td>Q03</td>
<td>The Training and Development programs are well equipped with learning aids.</td>
<td>87.5</td>
<td>79.0</td>
</tr>
<tr>
<td>Q04</td>
<td>The Training and Development faculties have in-depth knowledge of the subjects which they train to trainees.</td>
<td>96.2</td>
<td>90.0</td>
</tr>
<tr>
<td>Q05</td>
<td>The Training and Development program is effective in learning the required skills.</td>
<td>90.4</td>
<td>73.0</td>
</tr>
<tr>
<td>Q06</td>
<td>Highly productive employees are offered with adequate training and development programs.</td>
<td>79.8</td>
<td>62.0</td>
</tr>
<tr>
<td>Q07</td>
<td>The Training and Development program enhances skills, knowledge and talents.</td>
<td>96.2</td>
<td>90.0</td>
</tr>
<tr>
<td>Q08</td>
<td>Every employee is given an opportunity to attend the Training and Development programs.</td>
<td>85.6</td>
<td>66.0</td>
</tr>
<tr>
<td>Q09</td>
<td>The Training and Development program’s needs are identified’ by the performance appraisal reports.</td>
<td>69.2</td>
<td>46.0</td>
</tr>
<tr>
<td>Q10</td>
<td>The employees are sponsored by bank to attend Training and Development programs outside the organization.</td>
<td>91.3</td>
<td>86.0</td>
</tr>
<tr>
<td>Q11</td>
<td>The Bank uses Training and Development programs for career planning and development of employees.</td>
<td>88.5</td>
<td>80.0</td>
</tr>
<tr>
<td>Q12</td>
<td>The Training and Development programs change the confidence level of employees.</td>
<td>92.3</td>
<td>81.0</td>
</tr>
<tr>
<td>Q13</td>
<td>The knowledge, skills and talents acquired through Training and Development programs are applied on the job.</td>
<td>87.5</td>
<td>78.0</td>
</tr>
<tr>
<td>Q14</td>
<td>The Bank has organized sufficient number of Training and Development programs.</td>
<td>86.5</td>
<td>88.0</td>
</tr>
<tr>
<td>Q15</td>
<td>The schemes of Training and Development programs offered by Bank are satisfied.</td>
<td>88.5</td>
<td>70.0</td>
</tr>
<tr>
<td>Q16</td>
<td>The trainees are allowed to express their opinions freely in Training and Development programs.</td>
<td>96.2</td>
<td>93.0</td>
</tr>
<tr>
<td>Q17</td>
<td>Study materials provided during the Training and Development programs.</td>
<td>93.3</td>
<td>84.0</td>
</tr>
<tr>
<td>Q18</td>
<td>The employees are aware of the needs, objectives and outcome of the Training and Development programs.</td>
<td>90.4</td>
<td>77.0</td>
</tr>
</tbody>
</table>

Source: Primary data
The data shown in the above table is presented in the following Bar-diagram:

The above table depicts the perception of employees on training and development programmes organized by the banks. Analysis of the responses given by respondents is as follows:

Training and development programmes should be well planned and organized. Because properly planned and organized programmes will have positive influence on workers’ mind. The first factor in the Table No.1 finds out whether the banks conducted training and development programmes effectively by planning neatly. 92.3% and 82% of the respondents of Karnataka Bank Ltd., and Syndicate Bank respectively agreed that the banks conducted training and development programmes in a well-planned and organized manner.

It clearly shows that employees were happy and satisfied with the conduction of training and development programmes. When compared to Syndicate Bank, higher percentage i.e., 92.3% of the respondents belonging to Karnataka Bank Ltd., agreed that training and development programmes are well planned and organized. From the above analysis it is clear that private sector banks have an upper hand over and above public sector banks regarding the above said statement.

The second factor of the Table No.1 indicates whether techniques used by banks in imparting training to the employees are suitable or not. At the time of selecting the best training techniques banks must understand the target group of employees to whom it has to impart training. Then only it is possible to reap out the benefits from selected techniques. The Respondents of Karnataka Bank Ltd. and Syndicate Bank rated 91.3% and 85% respectively to the suitability of techniques used in imparting training to the employees. It is clear that the banks use acceptable techniques and methods in imparting training to employees according to their requirements. The employees of Karnataka Bank Ltd. which represent private sector bank are highly satisfied with the above said factor when compared to Syndicate Bank.

Learning aid at the training and development centre are very important for the trainees to learn the things meaningfully. These facilities include well-furnished and equipped class room with the ease
Third factor in Table No.1 reveals the rating of respondents on whether the banks provide training with well-equipped learning aid. 87.5% and 79% of respondents of Karnataka Bank Ltd. and Syndicate Bank respectively agreed that training centers are well equipped with learning aid. 12.5% and 21% respondents of the said banks were India favour of the said factor.

It is confirmed from the above analysis, in Syndicate Bank as it is a public sector bank the learning facilities provided in the training centers are less when compared to Karnataka Bank Ltd., which represents private sector bank as 87.5% respondents of Karnataka Bank Ltd., are highly satisfied with the equipments and learning aid provided in training centers and 79% in Syndicate Bank.

Successful training and development requires such trainers who have in-depth knowledge, skills, abilities and the effective training methodology as well as motivate the adult learners. The fourth factor in Table No. 1 shows ratings on the training and development faculties have in-depth knowledge of the subjects which they train the trainees. 96.2% and 90% respondents of Karnataka Bank Ltd. and Syndicate Bank respectively rated that the faculties of training centers are highly competent. The least percentage i.e., 3.8% and 10% respondents of said banks disagreed. It is crystal clear that both the banks appointed highly competent trainers to provide training and development programmes. The trainers of Karnataka Bank Ltd. have thorough and in-depth knowledge on the subject when compared to Syndicate Bank.

The purpose of training and development programmes offered by banks is to impart required skills and abilities to the employees so that they can extract the maximum work from employees. Therefore, training and development programmes should be highly effective to learn required skills. Fifth factor of the Table 1 presents the rating on ‘whether training and development programmes are effective in learning required skills’. 90.4% and 73% respondents of Karnataka Bank Ltd. and Syndicate Bank respectively agreed that training and development programmes are highly effective in learning required skills. As majority of the respondents agreed with the said factor, training and development programmes are highly effective to learn required skills to increase their performance. High percentage i.e., 90.4% of the Karnataka Bank Ltd., respondents agree with above said factor when compared to Syndicate Bank (73%).

An organization with positive HRD spirit believes in the need to offer adequate training to productive employees. There is a nexus between productivity, quality and the content of the training offered to employees by the management. Employees with adequate training perform meaningful work with knowledge, skill and pride. Consequently, their morale remains high (Dale, 1970). Usually, highly productive employees are given adequate training in their specified areas. Training and development programmes are opportunities given to the employees to develop their skills and abilities so that they can be highly productive in their respective areas. Sixth factor in the Table No. 1 reveals the perception of the employees on whether highly productive employees are offered with adequate training and development programmes. 79.8% and 52% respondents of Karnataka Bank Ltd., and Syndicate Bank respectively agreed with the said factor. But 21.2% and 48% respondents of Karnataka Bank Ltd., and Syndicate Bank respectively disagreed with the said
factor. This stands testimony to and makes it clear that banks are not providing need based training and development programmes to the employees. They select the group of employees for training and development in general as a whole.

In Syndicate Bank nearly half of the respondents i.e., 48% disagreed that highly productive employees are not provided with adequate training and development programmes. On comparison it is very less i.e., 21.2% in Karnataka Bank Ltd. Usually, private sector banks give more importance to the highly productive employees as they are valuable assets in the banks. In addition to that it is necessary for private sector banks to provide adequate training and development programmes to highly productive employees in order to retain them and to increase the banks productivity.

Training and development programmes largely focus on developing the person by increasing his/her technical and managerial knowledge, skills and managerial attitudes. According to the department of Employment training is ‘the systematic development of the attitude/ knowledge/ skill/behaviour and pattern required by an individual in order to perform adequately a given task or job’ (BPP Learning Media, 2010). Therefore, the main objective of training and development is to enhances skills, knowledge and talents of the employees. Seventh factor in the Table No. 1 shows the rating of respondents on whether training and development programmes enhance knowledge, skill and talents. 96.2% respondents of Karnataka Bank Ltd., and 90% respondents of Syndicate Bank agreed to said factor. Only very less percentage i.e., 3.8% and 10% respondents of Karnataka Bank Ltd. and Syndicate Bank respectively disareed that training and development programmes do not enhance knowledge, skills and talents of the employees.

From the above data it is clear that training and development programmes are very essential in order to enhance the knowledge, skills, attitudes and talents of the workers in the banks. A high percentage i.e., 96.2% respondents of Karnataka Bank Ltd. agreed with the said factor when compared to Syndicate Bank (90%).

Developing organizations offer opportunities to their employees to attend training and development programmes, so that the employees could build competencies in them by enhancing their knowledge, skills, attitudes and talents. This leads to high productivity in the organization. Eighth factor of the Table No.1 indicates the responses on whether employees are given an opportunity to attend the training and development programmes. 85.6% respondents of Karnataka Bank Ltd. and 66% respondents of Syndicate Bank agreed with the said factor. It shows that usually the banks are giving fair and an equal opportunity to their employees without taking any biased decision. There is high percentage i.e., 85.6% of response in Karnataka Bank Ltd., which shows private sector banks are giving more opportunities to their employees to participate in training and development programmes when compared to public sector banks.

Performance appraisal reports are used by banks to identify training and development needs. A very careful identification will solve the latent problems that arise out of implementation of HRD programmes. Moreover, the objectives of training and development programmes would be defeated if the training needs are not properly identified and recognized. An employee with low rating in appraisal system would require more training programmes. Ninth factor in the Table No.1 reveals
the perceptions of the respondents on the use of performance appraisal reports for identifying training and development needs.

A close scrutiny of the data given in ninth factor of the Table No.1 discloses that 69.2% of Karnataka Bank Ltd., and 46% of Syndicate Bank respondents have expressed that performance appraisal reports are used to identify the training and development needs of an employee. These data show that responses given on all factors in the Table No. 4.8 are relatively higher than the ratings given to the ninth factor i.e., if the performance appraisal reports are used to identify the needs of training and development programmes. From this, it is very clear that banks do not depend much on performance appraisal report in identifying the needs of training and development programmes. When compared to Karnataka Bank Ltd., there is less percentage (46%) of responses given to the said factor. It shows public sector banks are not usually giving much importance for performance appraisal reports as it is not very seriously taken into consideration, because, employees of public sector banks are given with permanent job security.

The aim of HRD department is to develop the competencies among employees through proper training and development programmes. There should be a separate budget allocated by the organizations to sponsor their employees to participate in training and development programmes organized by outsiders. An organization can always depute employees outside the organization for the training and development programmes organized by the training institutions, organizations or agencies. The trainees can drive the benefits like change in environment, better exposure, qualitative training and use of training technology. Tenth factor of the Table No.1 presents the data relating to participation of employees in training and development programmes which are organized by outsiders.

91.3% respondents of Karnataka Bank Ltd., and 86% respondents of Syndicate Bank are of opined that the banks sponsor employees to participate in training and development programmes organized by others. It is clear from the above data that generally banks sponsor its workers to participate in the training and development programmes conducted by others. In Karnataka Bank Ltd., there is high percentage of responses given on the above said statement. As it is a private sector bank there is much scope given for employees to attend training and development programmes which are conducted by outsiders.

Training and development programmes must aim to uplift the career of any employee. Therefore, whenever training and development programmes are designed, care must be taken that it should have a link with career planning of an employee. Career planning and development of employees is one area in which training and development is extensively used. The eleventh factor in the Table No.1 indicates whether banks use training and development programmes for career planning and development of employees. 88.5% respondents of Karnataka Bank Ltd. and 80% respondents of Syndicate Bank agreed with the said factor. It shows that majority of the opinions favour the above said factor. They make use of training and development programmes in planning the career to achieve their life goal. On comparison, Karnataka Bank Ltd., has high percentage of positive responses i.e., to enhance the career of any employee in particular.

Confidence level of any employee improves only when they are given with the benefits of training and development programmes. When employees are given training facilities on a particular job,
then in general definitely it is going to improve employee’s level of confidence. Practice makes a man perfect in the same manner training makes an employee more confident. Twelfth factor in the Table No. 1 reveals one of the benefits of training and development programme i.e., building confidence level among the employees. The responses to this range 92.3% and 81% respondents of Karnataka Bank Ltd. and Syndicate Bank respectively. This analysis represents that banks are also aiming at improving the confidence level of employees. When workers work with more confidence then it is cent percent sure that banks can achieve its goals within given period of time. There is high percentage i.e., 92.3% response in Karnataka Bank Ltd., Compared to public sector bank i.e., Syndicate Bank, private sector banks take in to consideration to improve the level of confidence by providing employees with the training and development programmes.

One of the objectives of training and development is to assist employees to function more effectively in their present positions by exposing them to the latest concepts, information and techniques and developing the skills which they need in their particular fields. It should be well remembered that whatever the knowledge, skills and talents which the employee acquires should effectively be utilized on the job. The thirteenth factor of Table No.1 presents the opinions of the respondents on the above said statement. 87.5% respondents of Karnataka Bank Ltd. and 78% respondents of Syndicate Bank are of the opinion that whatever the knowledge, skill and talents acquired through training and development programmes are applied carefully on the job to ensure economic output of service with required quality. On comparison, private sector bank i.e. Karnataka Bank Ltd., has high percentage (87.5%) in application of knowledge, skill and talents acquired through training and development programmes. Karnataka Bank Ltd., imparts training and development programmes in such a way that employees acquire latest knowledge, information, skills and talents which they in turn apply on the assigned job. This tendency is found less in public sector bank i.e., Syndicate Bank (78%).

Training bridges the differences between job requirements and employee’s present specifications. It is the prerogative of the HR Department in any organization to initiate training and development programmes. In fact, training and development is a major activity in any organization which forms the nucleus of HRD. Hence, training and development programmes must be conducted in sufficient numbers to the employees in order to enhance the knowledge and competencies. The number of programmes organized should neither be too many nor too less but should be sufficient enough to meet the needs of the employees. Fourteenth factor in the Table 1 indicates the opinions of employees regarding whether banks organized sufficient number of training and development programmes. 86.5% respondents of Karnataka Bank Ltd. and 68% respondents of Syndicate Bank rated that banks are conducting sufficient number of training and development programmes. This result clearly shows that the banks are conducting training and development programmes in sufficient number in order to upkeep the employee’s knowledge and building the confidence level of their employees. In Karnataka Bank Ltd., there is high percentage (86.5%) of opinions compared to Syndicate Bank. Generally, private sector banks organized more and more training and development programmes to their employee’s to give latest technical and managerial knowledge, skills and talents. The survey confirms the same.

Organizations conduct training and development programmes with noble objective that it should satisfy to its employees in all respect in building their competencies. The training and development, if given properly, will change the attitudes and actions of people, particularly training in the
attitudinal change. Training and development programmes conducted should be relevant and useful. If programmes are irrelevant and useless, the employees do not show much interest. Fifteenth factor in the Table No. 1 depicts the responses of employees on the statement ‘the schemes of training and development programmes offered by banks are satisfied’. 88.5% respondents of Karnataka Bank Ltd. and 70% respondents of Syndicate Bank were satisfied with the schemes of training and development programmes organized by banks. This analysis shows that the banks conducted very relevant and useful schemes of training and development programmes to build the competencies in their employees. On comparison, private sector banks organized highly relevant and useful schemes of training and development programmes when compared to public sector bank. It is clear from that the respondents of Karnataka Bank Ltd., rating high percentage (88.5%) than Syndicate Bank (70%).

Training and development programmes should be two way programmes. Employees are allowed to express their ideas, knowledge and opinions freely in the training and development programmes. Then only it is meaningful in conduction of training and development programmes. Experienced employees may share their valuable knowledge, thoughts and experience which prove beneficial to the learning employees as well as the management. Sixteenth factor in the Table No.1 shows the data on the issue ‘the trainees are allowed to express their opinions freely in training and development programmes’. 96.2% and 93% respondents of Karnataka Bank Ltd. and Syndicate Bank respectively opine that they are very free to express their opinions in training and development programmes. Comparatively, very high percentages of respondents are agreed with the said factor. From this it is clear that employees are allowed to express their ideas freely in both the banks. It is relatively high in the Karnataka Bank Ltd (96.2%).

Training and development programmes are effective only when the employees are convinced and made understand the things which the trainers taught in the programmes. Human memory is very short and temporary. So, make training and development programmes meaningful. It is very necessary to provide the study materials on which they trained in the programmes. By this, an employee can review the things again and again to inculcating the knowledge, skills and talents taught in the programmes. Seventeenth factor of the Table No.1 indicates the opinions of bank employees on whether study materials are provided or not during training and development programmes. 93.3% respondents of Karnataka Bank Ltd. and 84% respondents of Syndicate Bank are of the opinion that banks do provide study materials during the training and development programmes. As study materials are part of the training and development programmes, both the banks are providing the same. Relatively it is high percentage (93.3%) in Karnataka Bank Ltd.

No training and development programmes will be successful if the need, objectives and outcome of the training and development programmes are not made known to the employees. Therefore, it is necessity on the part of the banking sector to create awareness among employees on these issues. Eighteenth factor in the Table No.1 express the responses on whether employees are aware of the needs, objectives and outcome of the training and development programmes. 90.4% respondents of Karnataka Bank Ltd. and 77% respondents of Syndicate Bank were agreed with the said factor. This analysis shows that the banks educate the employees regarding the purpose of the training which they organized. In Karnataka Bank Ltd., very high percentage (90.4%) respondents are agreed than the Syndicate Bank. It shows private sector bank i.e., Karnataka Bank Ltd. employees
are more aware of the needs, objectives and outcome of training and development programmes which they undergo.

Conclusion

No training and development programmes will be successful if the need, objectives and outcome of the training and development programmes are not made known to the employees. Therefore, it is necessity on the part of the banking sector to create awareness among employees on these issues. A cursory glance in the study reveals that there is high percentage respondents of Karnataka Bank Ltd., who agreed to the all the factor regarding training and development programmes. From this, it is crystal clear that private sectors banks give more importance on developing the knowledge, skills and abilities of any employee in order to increase his efficiency and productivity. Public sector banks should provide training and development programs well equipped with learning-aid and offer adequate training and development program for highly productive employees. Banks should identify needs of training and development programs through Performance Appraisal Reports and give more opportunities to their employees to attend training and development programs. So, the banks can make optimum utilization of human resources available in the banks.

References


