

A Study of Training Need Analysis Based Training and Development: Effect of Training on Performance by Adopting Development Based Strategy

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ABSTRACT: *Training and development enables employees to develop skills and competencies necessary to enhance bottom-line results for their organization. It is a key ingredient in banking sector for organizational performance improvement. It ensures that randomness is reduced and learning or behavioral change takes place in structured format. Training and Development helps in increasing the job knowledge and skills of employees at each level and helps to expand the horizons of human intellect and an overall personality of the employees. This paper analyzes the status of various need analysis based training and development practices in Punjab National Bank and HDFC bank and explores the proposed link between the training and employees' productivity by adopting development based theory. The study makes use of statistical techniques such as percentage, mean, standard deviation, standard error and coefficient of variation in analysing the data for finding the result. The result shown that the Training in PNB & HDFC is average and there is scope for improvement in training. The perception of employees regarding the Training and Development somewhat differs significantly on the basis of gender and designation. Consequently the recommendations support for the noteworthy of needs assessment of training which will bring a constructive worth in banking sector.*

Keywords - *Training and Development, Training Need Analysis, PNB, HDFC, Employees Performance*

I. INTRODUCTION

Training and Development is an attempt to improve current or future employee performance by increasing an employee's ability to perform through learning, usually by changing the employee's attitude or increasing his or her skills and knowledge. Since the beginning of the twentieth century and especially after World War II, training programs have become widespread among organizations, involving more and more employees and also expanding in content. In India the banking industry becoming more competitive than ever, private and public sector banks are competing with each other to perform well. The executives of the bank are now in the position to modify their traditional human resources practice in to innovative human resources practices in order to meet the challenges from other competitive banks.

This study is build upon the previous training literatures by providing a detailed examination of training needs assessment and organizational effectiveness based upon development based strategy. The question of the amount of training needs assessment and the effect of training is answered through evaluation process. The purpose of training need assessment is to add value to an organization. Hence, evaluation measures the progress in achieving this goal by purposefully improving training programs and measuring their worth. The training programs are established by the needs assessment of training. A thorough needs assessment leads to effective and efficient training, which increases the likelihood that evaluation will demonstrate successful value added outcomes (Armstrong, 2007). In today's complex and fast changing organizational environment, developing human resources is of paramount importance and training has now become one of the important segments of Human Resource Development (HRD) process. That is why the efficiency of any organization depends directly on how well its employees are trained. Training motivates employees to work efficiently and it is widely accepted as a problem solving tool. The Human Resource Development department has to play a more proactive role in shaping the employees to fight out the challenges. The banks not only have to make plans and policies and devise strategies, the actual functionaries have to show willingness, competence and effectiveness in executing the said policies and strategies. Both training and development are necessary for any organization. In the opinion of Dr. Leonard⁽¹⁾, Nadler development is concerned with providing learning experience to employees so that they may be ready to move into a new direction that organizational change may require. So it is evident that training and development forms an integral part of human resources development process and should be in unison. In commercial organizations like banks, HRD departments have the advantages of not being excessively burdened with day-to-day problems of running the banks or ensuring profitability of individual transactions. They are in positions to take strategic and long term view of the competitive advantage

of the human resources as well as identify areas of professional weaknesses to rectify well before any damage takes place in the organization. According to Flippo⁽¹⁾, "Training is the act of increasing knowledge and skill of an employee for doing a particular job". Dale S. Beach⁽²⁾ "Training is the organized procedure by which people learn knowledge and or skills for a definite purpose".

Berger (2000) states the expenditure on human resource is imperatively high rising. Given the role of training as a business strategy it is important that any training effort be targeted and relevant. Thus, the process by which training needs are identified and addressed becomes a critical issue for organizations. It will introduce basic needs assessment terminology and discuss potential options for the process.

II. LITERATURE REVIEW

Sharma (1974) "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 (1977) 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 (1978) 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 (1978) 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 (1983) 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 (1984) 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 (1985) 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 (1989) 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.

Richards (1997) Management Training-the Real Objectives views that while embarking upon a management program, the real objective must be to focus on the individual manager, not the position in the company. The author's discussion on training needs analysis i.e., about core competencies, job profiling and identification of competencies gaps-either against core competencies for individuals or against job profiles for generic roles is worth mentioning. Badhu and Saxena (1999) role of Training in Developing Human Resources is another work of relevance. In this, the authors concluded that an organization should have well-defined training policy as well as training manual and training should be made an ongoing process. Regarding the executive development programs the authors have concluded that, these programs have been found to be useful in improving the productivity, efficiency and effectiveness of managers. The authors have suggested that these programs should be included as an integral part of the training program. Kaufman and Valentine (1999) refer to needs assessment as the process for identifying and prioritizing gaps in performance. In contrast, they define needs analysis as the process for attributing cause to identify performance gaps. Hence, the entire process will be referred as needs assessment. So, once training has been conducted, a comprehensive evaluation should follow. However, Goldstein (2001) claims that, of all of the best practices, needs assessment is probably the most important part of the process. Therefore, training needs assessment is the foundation of the entire instructional design process. It establishes the content of subsequent training. If not done correctly, or at all, the job-relatedness, effectiveness and validity of any training program is jeopardized. In addition, needs assessment provides a database to support or justify resource allocation for other human resource functions. Therefore, Rothwell (2002) indicates effective training as systematically designed learning, based on a complete analysis of job requirements and trainee compatibility. This clarification implies a definite training process, one highly regarded model for describing the systematic development of training programs is the instruction design process.

Debnath (2003) indicates that productivity of manpower in the banking sector of Bangladesh will have to be increased by proper training both on the job and off the job. Moreover, Decenzo & Robins (2003) state “training brings about the changes in ability, awareness, approach and behavior”. Besides, Griffin (2003) supports training usually in human resources management perspective refers to teaching operational and technical employees as to how to do the job for which they were hired. Kozlowski & Salas (2003) training needs assessment is traditionally regarded as a diagnostic process that occurs before training. The purpose of formal needs assessment is to identify the training targets. In the past, there has been disagreement about the appropriate terminology to describe this process. Some authors choose to distinguish needs assessment from needs analysis. Das and Ghosh’s (2004) sample study conducted “to know the performance of bank CEOs in the era of corporate governance, tried to identify the adaptability characteristics of CEOs in terms of technology. The study also states that CEOs of poorly performing banks are likely to face higher turnover than CEOs of well performing ones.” Glaveli and Rainaye (2004) in their study empirically examined the training policy in two commercial banks, namely, State Bank of India and Jammu & Kashmir Bank Limited. The focus is on the various facets of training including Management’s attitude towards training, training inputs, quality of training programs and transfer of training to the job. Furthermore, Mathis & Jackson (2004) state ‘training as a procedure whereby people obtain capabilities to assist in the accomplishment of organizational objectives’.

Rohmetra (2004) conclude that an unimpressive HRD climate and a weak IT perspective has been able to contribute towards each other .A good training and development climate could possibly boost up the technology environment or a good technology environment could facilitate development of human resources. Kufidu (2005) in their paper analyzed the changes that took place in the Greek banking industry in the last years, their impact on the role of employees training and development for strategy implementation and success, using four case studies to investigate the effect of the environmental changes on these particular banks and the role of their training and development strategies in adjusting themselves to the changing industry environment. Ford (2006), training effectiveness is a broad construct that identifies situational or contextual factors impacting learning, retention and transfer. This focus is critical for uncovering whether a training program was effective or ineffective due to characteristics of the program or to factors outside the control of the training system. Tyson (2006) training function for most organizations is not as effective or efficient as it could be. To truly be effective or successful, training programs must incorporate more of the established best practices. Lincoln, Krishna and Rao (2008) conducted a study on “HRM Practices in Public Sector and Private Sector Banks” and has suggested that HR policies of Public Sector Banks should be revised there by making them more competitive in this challenging era of globalization”. The Man Power Services Commission’s glossary of training terms defines ‘training’ as a planned process to modify attitude, knowledge, skill, behavior through learning experience, to achieve effective performance in an activity or range of activities’. Karthikeyan, Karthi and Shyamala (2010) Graf assess the effectiveness of the various facets of training i.e. employee’s attitude towards training inputs; quality of training programs; training inputs and application of training inputs to the actual job.

III. 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.

- 3.1 Standard program on repetitive basis.
- 3.2 Role orientation courses in functional areas.
- 3.3 Special courses and seminars.
- 3.4 Sales training for supervisory and field personnel.

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. OBJECTIVES OF THE STUDY

- 4.1 To study the Training practices prevailing in PNB and HDFC bank.
- 4.2 To know the satisfactory level of the employees regarding the training and development programs.
- 4.3 To associate employees personal factors like gender, designation and the employee's attitude on Training.
- 4.4 To study the effect of Training and Development on organizational performance.
- 4.5 To study the differences in the effectiveness of training program between commercial and private banks.

V. RESEARCH METHODOLOGY AND DESIGN

Research methodology comprises a number of alternative approaches and inter-related and frequently overlapping procedures and practices. Since there are many aspects of research methodology, the line of action has to be chosen from a variety of alternatives the choice of suitable method can be arrived at through the objective assessed and comparison of various competing alternatives.

A research design is the basic plan, which guides the data collection and analyses the phases of the research project. The research design of the present study was mainly "explanatory" in nature as the main purpose of the study was to explore nature and extent of deterioration in the quality of training and thereby to find out whether the employees were satisfied with the training of "Commercial banks (PNB) and Private banks (HDFC)". When competitive environment highly influenced by the quality of product available in market heavily depend upon the efficiency and effectiveness of manpower i.e. the human resource.

5.1 Primary and secondary data

To carry out the objectives, the researcher has used both primary and secondary data. The secondary data and information have been collected from various sources like business newspapers, journals, magazines, RBI Reports and publications etc. Primary data has been collected through structured questionnaire from the employees of PNB Bank (public sector bank) and HDFC Bank (private sector bank).

5.2 Sample design

For the purpose of the study, the researcher selected the branches of PNB and HDFC on the basis of random and stratified technique. Random and stratified sampling is the least expensive and least time consuming of all sampling techniques. The sampling units are accessible, easy to measure and cooperative. The researcher personally contacted 200 employees of PNB and HDFC bank (100 each) in NCR region. They were appraised about the purpose of the study and request was made to them to fill up the questionnaire with correct and unbiased information.

5.3 Selection of sample respondents

Table I: Designation wise distributions of employees

Area	PNB (commercial bank)		HDFC (private bank)		Total	
	No.	%	No.	%	No.	%
Top level	20	10	20	10	40	20
Middle level	40	20	40	20	80	40
Lower level	40	20	40	20	80	40
Total	100	50	100	50%	200	100

Inference

It is observed from the above table that 20% of the respondents belong to Top level, 40% of the respondents belong to Middle level and the remaining 40% of the respondents belongs to Lower level.

Table II: Gender wise distributions of employees

Area	PNB (commercial bank)		HDFC (private bank)		Total	
	No.	%	No.	%	No.	%
Male	60	30	60	30	120	60
Female	40	20	40	20	80	40
Total	100	50	100	50	200	100

Inference

It is observed from the above table that 60% of the respondents are male and the remaining 40% are female.

Table III: Age wise distribution of employees

Age	PNB (commercial bank)		HDFC (private bank)		Total	
	No.	%	No.	%	No.	%
20-30	15	7.5	19	9.5	34	17
30-40	51	25.5	56	28	107	53.5
40-50	33	16.5	23	11.5	56	28
Above 50	01	0.5	02	01	03	1.5
Total	100	50	100	50	200	100

Inference

It is observed from the above table that 17% of the respondents come under age group 20-30, 53.5% comes under age group 30-40, next 28% comes under age group 40-50 and the remaining 1.5 % are of above 50.

5.4 Hypothesis

- 5.4.1 Training Program gives positive impact on the growth of the banks.
- 5.4.2 There is significant difference between the perception of male and female employees.
- 5.4.3 The difference is significant between the perception of employees at different level..

5.5 Questionnaire

The questions were designed to facilitate the respondents to identify major strengths and weakness of the Corporations and provide insights. The endeavors were to identify the key training & Development issues, on which employee's perception can be obtained like training need analysis, adoption of development bases strategy and effect of training on bank's performance. The respondents were requested specifically to ignore their personal prejudices and use their best judgment on a 5 point Likert scale. The purpose of this exercise was to make the response a true reflection of organization reality rather than an individual opinion. The 5 point of the scale indicated in the questionnaire are- 1. Strongly disagree, 2. Disagree, 3.Indifferent, 4. Agree and 5. Strongly agree

5.5.1 Perception of employees regarding induction training

Factors		Strongly agree	Agree	Indifferent	Disagree	Strongly Disagree	Total
Induction training contains all the necessary contents which are required to train you.	No.	33	100	34	19	14	200
	%	16.5	50	17	9.5	7	100
Induction training is of sufficient duration.	No.	7	87	80	23	3	200
	%	3.5	43.5	40	11.5	1.5	100
Induction training is given adequate importance.	No.	19	100	68	11	2	200
	%	9.5	50	34	5.5	1	100
The induction training is the base on which you will decide to draw a conclusion to work with this organisation.	No.	32	102	43	19	4	200
	%	16	51	21.5	9.5	2	100
You would expect the induction training to include practical knowledge and field work related to your department.	No.	69	74	40	17	0	200
	%	34.5	37	20	8.5	0	100

5.5.2 Need analysis based training

Factors		Strongly agree	Agree	Indifferent	Disagree	Strongly Disagree	Total
6. You are aware of your career path in this organisation.	No.	56	86	31	13	14	200
	%	28	43	15.5	6.5	7	100
7. You have opportunity at work to learn and growth in this bank.	No.	7	101	71	15	6	200
	%	3.5	50.5	35.5	7.5	3	100
8. In the past two years, your bank has changed the way to conduct training need analysis.	No.	27	108	48	11	6	200
	%	13.5	54	24	5.5	3	100
9. There is variety in your job which helps you to do different things at work, using several skills and talents.	No.	27	92	58	21	2	200
	%	13.5	46	29	10.5	1	100
10. You have a high degree of technical knowledge for your job.	No.	54	90	40	11	5	200
	%	27	45	20	5.5	2.5	100

5.5.3 Effect of training on performance

Factors		Strongly agree	Agree	Indifferent	Disagree	Strongly Disagree	Total
11. In your opinion does training need analysis lead to training effectiveness.	No.	47	91	39	6	17	200
	%	23.5	45.5	19.5	3	8.5	100
12. To what extent you got training according to your job profile.	No.	12	95	74	16	3	200
	%	6	47.5	37	8	1.5	100
13. Training has provided adequate opportunity to reflect and plan improvement in your task.	No.	22	102	53	20	3	200
	%	11	51	26.5	10	1.5	100
14. You have got encouragement for your work after having training.	No.	30	97	61	11	1	200
	%	15	48.5	30.5	5.5	0.5	100
15. Training helps in increasing employee's Productivity.	No.	51	81	47	15	6	200
	%	25.5	40.5	23.5	7.5	3	100

5.5.4 Development based theory

Factors		Strongly agree	Agree	Indifferent	Disagree	Strongly Disagree	Total
16. In your opinion where your bank stand in respect of developing the way of training in past few years.	No.	45	100	25	17	13	200
	%	22.5	50	12.5	8.5	6.5	100
17. There is any continuous evaluation of training provided.	No.	7	91	82	16	4	200
	%	3.5	45.5	41	8	2	100
18. Training provided in your bank is affected by competitors' strategy.	No.	22	93	67	13	5	200
	%	11	46.5	33.5	6.5	2.5	100
19. Training provided in your bank is planned and systematic.	No.	39	85	55	18	3	200
	%	19.5	42.5	27.5	9	1.5	100

VI. DATA ANALYSIS AND INTERPRETATION

Table IV: Value of Mean, S.D, C.V of male and female of PNB bank

PNB										
S.N O.	Content	MALE			FEMALE			TOTAL		
		Mean	S.D	C.V	Mean	S.D	C.V	Mean	S.D	C.V
1	Induction Training	3.59	0.80	22.36	3.70	0.88	23.93	3.53	0.94	26.68
2	Need analysis based training	3.65	0.73	19.95	3.71	0.59	15.89	3.55	0.94	26.58
3	Effect of training on performance	3.72	0.70	18.85	3.66	0.59	16.00	3.59	0.91	25.28
4	Development based theory	3.61	0.74	20.44	3.72	0.50	13.52	3.54	0.87	24.58
5	Total	3.64	0.04	1.17	3.70	0.17	4.53	3.55	0.03	0.98

Table V: Value of Mean, S.D, C.V of Male and Female of HDFC bank

HDFC										
S.NO.	Content	MALE			FEMALE			TOTAL		
		Mean	S.D	C.V	Mean	S.D	C.V	Mean	S.D	C.V
1	Induction Training	3.87	0.76	19.73	3.84	0.98	25.52	3.77	0.91	24.12
2	Need analysis based training	4.00	0.72	17.96	3.84	1.05	27.24	3.82	0.94	24.53
3	Effect of training on performance	3.92	0.80	20.31	3.73	1.03	27.63	3.73	0.95	25.36
4	Development based theory	3.80	0.79	20.67	3.77	0.91	24.01	3.69	0.88	23.82
5	Total	3.90	0.03	0.90	3.79	0.06	1.67	3.75	0.03	0.81

Table VI: Value of Mean, S.D, C.V of male and female of both (PNB & HDFC) bank

PNB & HDFC										
S.NO.	Content	MALE			FEMALE			TOTAL		
		Mean	S.D	C.V	Mean	S.D	C.V	Mean	S.D	C.V
1	Induction Training	3.59	1.60	44.55	3.77	1.56	41.52	3.84	0.98	25.52
2	Need analysis based training	3.63	1.67	45.92	3.77	1.66	44.13	3.84	1.05	27.24
3	Effect of training on performance	3.70	1.55	41.84	3.69	1.59	43.19	3.73	1.03	27.63
4	Development based theory	3.57	1.60	44.81	3.75	1.39	37.02	3.77	0.91	24.01
5	Total	3.62	0.05	1.32	3.74	0.12	3.16	3.79	0.06	1.67

Table VII: Value of Mean, S.D, C.V of top level, middle level and lower level of PNB bank

PNB													
S.NO.	Content	TOP LEVEL			MIDDLE LEVEL			LOWER LEVEL			TOTAL		
		Mean	S.D	C.V	Mean	S.D	C.V	Mean	S.D	C.V	Mean	S.D	C.V
1	Induction Training	3.35	1.14	34.04	3.79	0.92	24.39	3.32	0.74	22.20	3.53	0.94	26.68
2	Need analysis based training	3.20	1.14	35.53	3.81	0.91	23.80	3.40	0.64	18.70	3.55	0.94	26.58
3	Effect of training on performance	3.32	1.05	31.72	3.85	0.88	22.87	3.54	0.63	17.69	3.59	0.91	25.28
4	Development based theory	3.25	0.98	30.12	3.79	0.90	23.77	3.38	0.69	20.33	3.54	0.87	24.58
5	Total	3.28	0.08	2.33	3.81	0.02	0.47	3.41	0.05	1.50	3.55	0.03	0.98

Table VIII: Value of Mean, S.D, C.V of top level, middle level and lower level of HDFC bank

HDFC													
S.NO.	Content	TOP LEVEL			MIDDLE LEVEL			LOWER LEVEL			TOTAL		
		Mean	S.D	C.V	Mean	S.D	C.V	Mean	S.D	C.V	MEAN	S.D	C.V
1	Induction Training	3.45	1.04	30.3	3.85	1.01	26.4	4.05	0.77	19.0	3.766	0.90	24.1
2	Need analysis based training	3.47	1.09	31.5	3.81	1.12	29.5	4.04	0.82	20.4	3.816	0.93	24.5
3	Effect of training on performance	3.38	1.08	31.9	3.79	1.04	27.6	3.87	0.87	22.5	3.734	0.94	25.3
4	Development based theory	3.246	0.97	30	3.898	0.89	22.8	3.904	0.77	19.8	3.6908	0.87	23.8
5	Total	3.387	0.05	1.60	3.837	0.09	2.55	3.966	0.04	1.21	3.7517	0.03	0.80

Table X: Value of overall content of both banks

S.N O.	Content	Variable	PNB				HDFC				TOTAL			
			Mean	S.D	C.V	S.E	Mean	S.D	C.V	S.E	Mean	S.D	C.V	S.E
1.	According to Gender	Male	3.64	0.04	1.17	0.01	3.90	0.03	0.90	0.00	3.62	0.05	1.32	0.01
		Female	3.70	0.17	4.53	0.03	3.79	0.06	1.67	0.01	3.74	0.12	3.16	0.02
2.	According to level of management	Top level	3.28	0.08	2.33	0.02	3.39	0.05	1.60	0.01	3.33	0.06	1.92	0.01
		Middle level	3.81	0.02	0.47	0.00	3.84	0.10	2.55	0.02	3.86	0.04	0.93	0.01
		Lower level	3.41	0.05	1.50	0.01	3.97	0.05	1.22	0.01	3.60	0.02	0.54	0.00
3.	Total		3.57	0.06	1.62	0.00	3.78	0.02	0.63	0.00	3.63	0.04	1.05	0.00

VII. FINDINGS AND DISCUSSIONS

The statistics in Table IV, V & VI describes the perception of male and female employees in PNB, HDFC and in both banks respectively. Total C.V of both the banks i.e. public bank (PNB) and private bank (HDFC) is 1.67 and the male staff of private sector bank (HDFC) is having much effective training it could be easily seen through the table IV, V & VI, the male respondent of HDFC bank shows a C.V of 0.90 which is less than the C.V of PNB respondents which is 1.17. So by above comparison of C.V analysis, we can say that private sector bank is having better training programmes.

If we compare female of Public sector bank (PNB) with private sector bank (HDFC) then we see that the training is more effective in HDFC bank as compare to PNB. The coefficient of variance (C.V.) of PNB female staff is 4.528 which is higher than coefficient of variance 1.667 of HDFC female staff. Therefore it can be easily stated that HDFC female staff is more satisfied and is having effective training.

By above comparison it can be stated that the staff of HDFC is more satisfied with the training program as compared to PNB staff. It also describes that there is no significant difference between the perception of male and female employees in terms of observance of training practice.

Our next objective was to compare the perception of Training practice between top level, middle level and lower level employees. A coefficient of variation was calculated for this purpose. Results are tabulated in table respectively.

When we compare the data of top level staff of PNB and HDFC we can state that the HDFC provided much better training than PNB. The covariance of PNB is 2.33348197192332 which is higher than covariance of HDFC top level staff i.e. 1.60141575721491. It proves that HDFC top level staff is having better training program than the HDFC top level staff.

In case of middle level the effectiveness of training program in PNB is more effective than HDFC. The covariance of data of PNB middle staff is 0.474721054509972 which is lower than covariance of HDFC middle staff respondents that is 2.55. It proves that PNB is having better training effectiveness.

In case of lower level the effectiveness of training program in HDFC is better than the PNB. The covariance shows that the HDFC respondents provide the data which is having 1.215 C.V. which is less than covariance of PNB i.e. 1.50

Finally we compared the overall content of both the banks, so the whole conclusion of this analysis is that the private sector bank provides more effective training as comparison to public sector bank. If we see the present status of standard error of public sector bank and private sector bank in case of gender and management level then we finds out that in both cases r is less than 6 times to P.E., r is insignificant in both the private and public sector bank. The finding of the study shows that the training and effectiveness boost the morale of the employee upgrade skills improve their performance and gives them the opportunity to get lucrative jobs and excel in their jobs also .The findings shows that the training aimed at providing the trainee the opportunity of changing their behaviours and contributes to their effectiveness and upgrading their skills.

VIII. RECOMMENDATIONS

- 8.1 There is need for a continuous program of training for every individual to work as a member of an effective team and activate the potential to achieve the corporation's goal.
- 8.2 It would be beneficial to the overall development of employees in the banking sector if both the public and private banks establish their own training institute where modern training methods such as online

- training, overseas training and digital training program would follow for employees training and give importance to needs assessment before training programs.
- 8.3 For effective training output the HR Department should provide the training to the workers with in their working hours.
 - 8.4 It would be imperative to maintain organized training staffs which are capable of performing all training functions including needs assessment analysis and evaluation.
 - 8.5 There is still found informal training need assessment procedure in banking sector. It could be most important to involve most of the training staff in needs assessment and evaluation and also could consider formal needs assessment procedure.
 - 8.6 Different organisations should always determine the training need that would be most suitable for the achievement organisational goals.
 - 8.7 The feedback analysis of employees training would be compared with need assessment analysis and its importance basis. Moreover, the effective cost -benefit analysis from this training program would put across the organization more accountable. As a result it would convey a long- term positive outcomes for the improvement of training program.
 - 8.8 Different organisations should provide equal advancement opportunities to male and female employees, experienced and inexperienced employees and junior and senior employees.
 - 8.9 Organisations should help out female employees to have a balance between their responsibilities on the job and off the job, so as to bring their performance equal to male employees.
 - 8.10 The authority of both public and private banks should evaluate the training needs assessment in the banking sector with developed countries on a regular basis.
 - 8.11 The benefits of Training and Development methods have to be utilized for practical purposes rather than they being used just to reflect it on paper.

IX. CONCLUSION

Training is necessity in the changing environment, planned and systematic training should be made compulsory in all private and public banks. It brings changes in behavior, attitude at any age and helps in increasing the organizational performance. The organization should encourage more facilities during training and also off the job training, because it is one kind of encouragement to improve the interest towards the training and development program. By providing training, employers support the skill development of their employees. If the training is good then the employees will contribute their maximum for the achievement of the organizational objectives. The result of the present study shown that the training practices in the selected branches of PNB and HDFC are average and there is lot of scope for improvement. Researcher found that the training and effectiveness programs have a positive impact on the performance of both male and female employees but the results shows that it has a greater impact on the performance of male employees group .This can be due to the reason that mostly female employees bear additional responsibilities towards their families. The researchers found that most of the banks have their own training institute, management attitude is very positive for training support and budget, incentives are given for trainees, and overseas training opportunity. However, there is a lack of needs assessment before training. Corporation should take necessary steps in such a way that employees should feel training is essential to enhance the productivity and customer satisfaction to meet the present challenges in India.

The overall opinion about the training conducted by the PNB and HDFC among the employees is very good and effective, it is very much helpful to improve the individual career and the organization growth too and they are satisfied with the training process and method of teaching.

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