Final Project

ON

"A STUDY OF HUMAN RESOURCE MANAGEMENT IN BANKING SECTOR AT STATE BANK OF INDIA WITH SPECIAL REFERENCE TO EMPLOYEE TRAINING''

DMSR- G. S. College of Commerce & Economics, Nagpur

Affiliated to

Rashtrasant Tukadoji Maharaj Nagpur University

Nagpur

In partial fulfillment for the award of the degree of

Master of Business Administration

Submitted by
Siddhi Tiwari

Under the Guidance of
Dr. Sonali Gadekar

Department of Management Sciences and Research,

G.S. College of Commerce & Economics, Nagpur

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CERTIFICATE

This is to certify that **"Mr. Siddhi Tiwari"** has submitted the project report titled **"A STUDY OF HUMAN RESOURCE MANAGEMENT IN BANKING SECTOR AT STATE BANK OF INDIA WITH SPECIAL REFERENCE TO EMPLOYEE TRAINING''** towards partial fulfillment of **MASTER OF BUSINESS ADMINISTRATION** degree examination. This has not been submitted for any other examination and does not form part of any other course undergone by the candidate.

It is further certified that he has ingeniously completed his project as prescribed by **DMSR - G. S. COLLEGE OF COMMERCE & ECONOMICS, NAGPUR (NAAC Reaccredited "A" Grade Autonomous Institution)** affiliated to **Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur.**

Dr. Sonali Gadekar   **Dr. Sonali Gadekar**

Place: Nagpur

Date:

G.S. College of Commerce & Economics, Nagpur

DECLARATION

I here-by declare that the project with title **"A STUDY ON EMPLOYEES WELFARE SCHEMES AT TATA CONSULTANCY SERVICES, NAGPUR"** has been completed by me in partial fulfillment of **MASTER OF BUSINESS ADMINISTRATION** degree examination as prescribed by **DMSR - G. S. COLLEGE OF COMMERCE & ECONOMICS, NAGPUR (NAAC Reaccredited "A" Grade Autonomous Institution) affiliated to Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur** and this has not been submitted for any other examination and does not form the part of any other course undertaken by me.

Siddhi Tiwari

Place: Nagpur

Date:

G.S. College of Commerce & Economics, Nagpur

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With immense pride and sense of gratitude, I take this golden opportunity to express my sincere regards to **Dr. N.Y. Khandait, Principal, G.S. College of Commerce & Economics, Nagpur.**

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Siddhi Tiwari

Place: Nagpur
Date:

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INTRODUCTION

Human Resource Management or Personnel management is the activity of managing personnel, usually employees.

In any organization, managing personnel is the process of making sure the employees (not the customers) are as productive as they can be. This can include hiring, firing, or transferring peopleto/from jobs they can do most productively.

This subject is a major at many universities, or a minor in the business school. It is also known aspersonnel administration, which is functionally an equivalent term.

Meaning of Human Resource Management:

A business unit needs employees to look after different activities. This is called manpower or human resource. Such human resource needs to be developed fully so that it will make positive contribution for the progress and prosperity of a business unit. For this systematic development and management of human resources is necessary. Human Resource Management (HRM) deals with:

(a)   Training

(b)   Self-development

(c)   Promotions

(d)   Performance appraisal of manpower recruited in an organization.

HRM is an organized learning experience aimed at matching the organizational need for career

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growth and development. It is a process involving series of learning activities designed to acquire desired level of competence among employees. HRM is a continuous process and it needs money. Such investment creates a team of efficient, skilled and trained manpower which brings success and stability to a business unit. HRM programmes offer long term benefits to an organization.

Characteristics of Human Resource Management:

Upgrading Manpower:

HRM is basically concerned with the upgrading of manpower working in an organization. This leads to improvement in the individual performance of an employee and also corresponding improvement in the organizational performance.

Stress on Training:

HRM includes various schemes arranged for providing education, guidance, training and opportunities to learn and develop employees of all categories and working in different departments. There is an integrated use of sub-systems (training, career developments, organizational development) in the HRM programme.

Attention to learning and career development:

Learning, self-development, career developments are possible through HRM programmes. These are the core areas of HRM. Career development is possible through joining training courses, reading books and periodicals. Learning and career development raise the capacity of employees to work at highest levels. They are given higher positions with monetary benefits.

Organizational Development:

HRM includes organizational development, which includes effective communication within the organization, coordination of different activities elimination of conflicts of different types and creation of orderly atmosphere in the whole organization.

Team Spirit:

HRM is basically for developing team spirit in the whole organization. For this, departments and levels of management are properly integrated. Team spirit facilitates orderly growth of the organization in the right direction.

Huge Spending by management:

All companies invest huge money on HRM activities but such expenditure is absolutely essential for survival in the present competitive business world. HRM programmers create matured, skilled and efficient manpower, which is a valuable asset of a business unit.

Termination of Employment:

Termination is an unpleasant part of any manager's job. Employees occasionally must be terminated for breaking rules of failing to perform adequately.

Continuous Activity:

HRM is rightly treated as a continuous activity due to new developments taking place regularly in the business world. For this, on the job and off the job training programmers are introduced from time-to-time.

Wide Scope:

The scope of HRM programmers is very vast. It is multi-disciplinary in character. Training and guidance are given on different aspects of business management to enable managers to deal with complex managerial problems and challenges.

Need and Importance of Human Resource Management:

To create stable labor force:

HRM programmers are needed in order to create stable, efficient, skilled and matured manpower required by an enterprise for the present and future period.

To update the quality of manpower:

HRM activities are needed for updating the quality of manpower as per the growing and changing needs of an enterprise. This avoids managerial obsolescence. Even the vacancies at higher levels can be filled in internally due to HRM programmers as they provide training and opportunities of self-development to employees working at lower levels.

To develop strength for survival:

HRM programmers are necessary for survival in the present competitive marketing environment. An enterprise can face market competition only by improving quality, reducing costs and avoiding wastages. All this is possible through HRM.

To face challenges of technological changes:

Technological changes are taking place rapidly in every area of business. HRM programmers

are needed in order to absorb technological changes taking place with speed. In fact, introduction of new technology, computers, automation, etc. will not be possible unless training is provided to the manpower.

To satisfy the demand of self-development of employees:

HRM is needed to meet the needs of employees in regard to self-development and career development aspirations. Employees demand, training facilities, refresher courses, promotions and transfers, career guidance, etc. for their self-development. HRM programmers are needed to fulfill self-development and career development of employees.

To meet future manpower needs:

HRM is needed to meet the future manpower needs of the organization. Executives, managers, supervisors leave the job or retire due to age factor. Competent juniors must take their positions. HRM is needed in order to keep ready a team of competent managers as a second line of defense.

To facilitate expansion and diversification:

HRM activities are needed to meet the manpower requirements resulting from expansion and diversification programmers undertaken at the enterprise level. Attention should be given to HRM much before the introduction of expansion programmer.

HUMAN RESOURCE MANAGEMENT IN BANKING

What is a Bank?

The word bank is derived from the Italian banca, which is derived from German language and means bench. The terms bankrupt and "broke" are similarly derived from banca rotta, which refers to an out of business bank, having its bench physically broken. Money lenders in Northern Italy originally did business in open areas, or big open rooms, with each lender working from his own bench or table.

The essential function of a bank is to provide services related to the storing of deposits and the extending of credit. The evolution of banking dates back to the earliest writing, and continues in the present where a bank is a financial institution that provides banking and other financial services. Currently the term bank is generally understood as an institution that holds a banking license. Banking licenses are granted by financial supervision authorities and provide rights to conduct the most fundamental banking services such as accepting deposits and making loans. There are also financial institutions that provide certain banking services without meeting the legal definition of a bank, a so called non-bank. Banks are a subset of the financial services industry.

Human resource management (HRM) has long been overlooked in the corporate sector in the country where a small section, comprising mostly the multi-national companies was practicing the same. With the growing realization of proper HRM in the corporate sector, it has grown into an important activity. Now the head of HRM is an important member of the senior teams of any thriving business.

Although the idea is new for many local businesses where entrepreneurs are at the beginning of the learning curve yet in reality the theme is getting support from the organized entrepreneurs.

The banking sector has grown from a few institutions primarily involved in deposit acceptance and trade finance into a complex multi-player markets where large number of commercial banks, financial institutions and specialized banks are operating with various products and activities.

HRM Background and Practices

The banking has become a complex activity within the financial market linked directly and indirectly with an over-all national growth and its impact as an integral part of regional segment of a global banking environment. Almost every bank and financial institution is involved in various functions in a day's job and thus requires a highly effective team and appropriate manpower to run the show. Corporate goals are translated into viable realities and profits only with human element that play their due role in achieving the desired results.

Thus even the high automation would require proper man behind the machine to make things happen. This idea has been realized by top management in progressive banks. Like many other organized sectors, banking requires multi-layer manpower for its various requirements of professionals and support staff. The range may require reasonably educated security guards on the one end and a highly educated and trained professional as head of corporate finance at the other. With liberalization of activities within the banking sector, for example, more emphasis on consumer and house finance and personal loans, etc. banking has turned itself into a more market-based business where banks have expanded their reach more to customers' door steps in a big way making banking more practical. This has further highlighted the need for proper deployment of man-power to run banks efficiently. For many years, HRM banks like other institutions have been handling this sensitive activity through respective personnel departments.

This means human resources were managed like other physical assets e.g. pieces of furniture, calculators, equipment and appliances.

Personnel departments were primarily engaged in approval of leaves, handling of staff loans, issuance of show cause, conducting disciplinary enquiries and termination from service. Recruitment was a routine function and was done in a mechanical way to hire people with specific educational background irrespective of their real value to the institution. Success stories of large banking companies have been evident of the fact that HRM is quite different from management of physical assets. Human brain has its own peculiar chemistry. Its strong sensory and decision-making capacity has to be greatly emphasized by the employers. The work force constituting all levels of employees is constantly thinking in many dimensions.

On the one hand it is the assigned duty and task they are to perform and for which they are paid by their employer, on the other they think of their long run goals and objectives.

By no means, their brains can be controlled to think beyond the current situation of employment. Managing this educated, skillful and trustworthy work force is not an easy job. A few of the current challenges faced by the banking industry in terms of human resource management may be the following:

To make the Indian Banking System stronger, efficient and low-cost, the creation of fundamentals must include in the bank's operations, strategies and processes: strengthening the prudential norms and market discipline; adoption of international benchmarks; management of organizational change and consolidation within the financial system; upgrading the technological infrastructure of the financial system; and human resource development as the catalyst of the transformation (2002).

The Human Resource field in the Banking Industry is considered as one of the process of

discovery and transformation. The field of Human Resource can be described as emergent and dynamic within the cultural business aspect in a Banking Industry. The success of today's banking business will sparsely depends on the human resources of the organization, in which plays a crucial role in providing the services needed.

The evolution of banking system in India affected the human resource practices, recruitment and selection practices, and training system. It is very important that the details of human resource are discussed along with the employees, to build their own career planning, perceptions and development.

The primary strength of the industry is the human resource that is why the efforts to develop the skills and management are the main subject placed before the human resource. A major challenge for many banks will be to develop the special competencies and skills for credit appraisal and risk management. Putting the information technology is a key contributed in human resource development. Therefore, the HR model of the future will require professionals to be both driving and anticipating change, understanding the complexities of the new business environment and forces shaping it.

HR Practices and Methods

A key focus of the human resource management is highlighted in the role of staffing, performance management, training and development, and compensation that plays indifferent types of business strategies. With the acquisition and preparation of human resources, including planning, recruitment, selection, and training can affect the whole organizational performance.

The HR planning, the start of the strategy, illustrates the process of developing human resource plan. The strengths and weaknesses of staffing options such as outsourcing, use of contingent

workers, and downsizing are involved in planning.

The recruitment process is done strategically to determine the talented employee fit for the position. The selection process emphasizes the ways in minimizing errors in employee selection and placement to improve the company's competitive position. The selection method standards such as validity and reliability are utilized.

An effective training systems of the manager's role in determining employees' readiness for training, creating a positive learning environment, and ensuring the training is used on the job. Beyond the human resource strategies are the rewarding and compensating that can strengthen or weaken the employee effectiveness. In order to give recognition and increase motivational levels amongst the employees, some Banks linked the individual performance in an incentive scheme – or for some rewards that may come into any form .In summary, all of the HRM strategies and function should be aligned to help the company meet its objectives – as well as focusing on their customers .

The best practice approach assert that certain HR practices are found to consistently lead to higher organizational performance, independent of an organization's stated strategy. The high performance HR practices foster innovation through the development of innovation values, encouraging of information sharing, goal setting and appropriate training and development.

Human Relations

Administering various human resources policies like employment development & compensation & interactions among the employees on one hand & employees & the management on the other, create a sense of working relationships between workers & management & trade unions.

Basically they are all interactions between human beings. Human relations, is therefore, is an important area in management which integrates people into work situations in a way that motivates people to work together with economic, psychological & social satisfaction thereby increasing their productivity. Hence Human Resources Management functions will center on:

1. Understanding perception, personality, learning, intra & inter personal relations, inter &intra group relations.

2. Motivating all employees.

3. Promoting employee morale.

4. Developing communication skills.

5. Developing leadership skills.

6. Redressing satisfactorily through a well-defined grievance procedure.

7. Handling disciplinary cases by established disciplinary procedures & in all fairness.

8. Providing adequate counseling to solve employees 'personal, work & family problems, thereby releasing their stress & strain.

HUMAN RESOURCE MANAGEMENT IN BANKS

The classification of the Indian banks into broad groups such as public sector, old private sector, new private sector, foreign, regional rural banks & cooperatives are largely on the basis of ownership pattern. It is also well known that the business mix, delivery channels & IT strategies of these organizations vary substantially. What is little known but of greater importance is that each of these banks follows very distinct HR practices which have contributed, substantially, to the business processes.

HRM in Cooperative Banks

It is sad that the HR policies of cooperative banks are totally dominated by the Registrar of Cooperatives. This is, perhaps, one reason why the cooperatives are unable to improve themselves.

HRM in Regional Rural Banks (RRBs)

As regards RRBs, most of them adopt the HR policies of sponsor banks, which are not appropriate for their special nature.

HRM in Public Sector Banks

In the recent times, the contours of HR function in public sector banks are slowly but definitely changing. One could say that these banks are discovering the HR function & it is hoped that these banks will fast catch up with others. It may be recalled that, in a controlled environment & to meet with the rapid branch expansion- since 70s- Public Sector Banks (PSBs) have adopted

HRM practices similar to that of Government departments. Herein HRM did not have a direct role in business development but was more concerned with centralized recruitment to staff & providing them across the country.

HRM in Private Banks & Foreign Banks

The HR function as practiced by private & foreign banks is effectively involved in the identification of specific skills that each job warrants & recruiting suitable staff by every way possible. In these banks, recruitment is a continuous process with a strong focus on getting the right person for the right job by offering appropriate compensation, incentives & designations. There is a great energy spent in keeping the turnover low & offering appropriate training inputs. Possibly there are as many pay structures as there are employees. More importantly, HRM has a role in monitoring & mentoring the employee. There are no routine transfers. Rather people are recruited in different geographical locations & different levels. Technology has helped in centralizing the back office & other functions such that service can be provided from a distance. These institutions adopt a proactive performance appraisal system but still short of 360 Degree appraisals. Their training process is concerned with both skills building & motivating. It should, however be said that the demand for professionals on account of growth of Indian Business is such that the efforts of HRM have not helped it from completely staving off staff turnover in the ranks.

HRM in Public Sector Unit Banks (PSU Banks)

In the case4 of PSU Banks the recruitment process is annual & large scale. People are recruited at the lowest grade & promoted I due course. This makes the career path of each employee the

responsibility of the organization. This also underlies a belief that anyone can occupy any desk. In such a system specialization is the loser. Recruitment at higher levels is a recent phenomenon & more an exception than rule. Pay packets are uniform for a grade/level with annual increments & uniform perquisites. Increments are earned automatically. Transfers are not driven by business requirements but a matter of routine. Vacancies get created as & when people move up. It is not

uncommon to see new department's spring up just to allow promotions. In a way such a move is justified as salary is linked to grades & not performance. The concept of job rotation is practiced with great conviction. As regard leave it is seen that modern business organizations, driven by work life balance issues & _operational risk ensure that certain annual leave is mandatory. In the case of PSU Banks, the —compulsory leave system‖ has not yet taken root. In the circumstances an important task at hand is training the staff member, who, on account of age profile is not comfortable working in an IT environment. HRM should also take immediate steps to improve productivity. There is a simultaneous need to balance the demand of IT savvy youngsters joining the organization who ask for high salaries.

PSU Banks are not able to offer market driven salary. Given that banking business & the business of Government are distinct, there is, in the case of PSU Banks, an urgent need that salaries are not limited by what is paid in the ministry but unshackled. Till that happens, HRM should, innovatively tackle the issue.

<u>Responsibilities of the Human Resource Management Department in Banks</u>

Role:

The role of the Human Resource Department is to create the climate & conditions in which management throughout the Bank will be enabled to optimize the individual & collective contribution of all employees to the short & long-term success of the Bank.

Responsibilities:

- To be the principal sponsor & ―guardian‖ of HR policies in the Bank.

- To propose & obtain agreement on changes to these policies from time to time & to ensure that policies which have been agreed are being implemented throughout the Bank.

- To contribute fully to the task of meeting the business challenges which the bank has to face by supporting Branch/Unit Managers in continuously developing the potential of employees & in creating conditions in which all the employees are motivated to meet the objectives of the Bank.

- To continuously monitor the Bank's strategies to ensure that HR policies are appropriate & that employee numbers & skills are fully supportive of such strategies.

- To deliver a full range of personnel services in support of line management. These services include manpower planning, recruitment/transfer, remuneration, and training & employee welfare.

- To support line management in their day-to-day management of the workforce by providing advice & consultancy on personnel & performance management issues.

The banking sector has been characterized by apparently harmonious industrial relations & has not suffered from the ―British Diseases‖ of industrial action & demarcation issues associated with parts of manufacturing industry (e.g. Batstone, 1984). Banks have promoted unitarism (Fox, 1966) encouraging an ethos of teamwork, shared interest & loyalty, wanting commitment beyond the cash nexus. While banks are generally seen as having a passive approach to employee relations, paternalism did underpin the system & particularly important was the system of internal promotion supported by an unwritten agreement between the major UK Banks on no poaching. The internal labour market created two categories of employees: career & non-career which equated to a male/female divide. Retail banking is a highly labour intensive industry with labour costs forming 70%of total operating expenditure & ―involvement in fund transmissions meant that a majority of clerical staff have not been used as a means of marketing the bank's products nor directly for increasing business but to process existing accounts. They have been regarded as an overhead rather than a resource.‖

Until the 1980s, competition between the Banks has been limited, banks operating as an oligopoly& Government's concern with maintaining economic stability with limits to lending, & control over interest rates facilitated this. The oligopoly fed through to the management of staff as national wage bargaining minimized competition for labour. However deregulation led to the collapse of the national system & a questioning of the old employment practice.

CURRENT CHALLENGES FACED BY BANKS IN HRM

Effective work force:

A time-consuming & hectic job is to hunt the right talent. Higher the professional value of the vacancy, tougher is the search. Identifying the right stuff followed by negotiation is the element which makes the job tough for the employer. Banks are keenly interested to fill up two types of breeds of professionals. Ones who are outstanding professionals with high job hopping attitude—these are those who come in-work for some tome & then leave for better prospects. Others are those who are keenly picked-up, trained & are somehow retained to be developed as future management within the bank.

Management trainees are a growing popular phenomenon where freshly qualified business graduates are engaged by banks & a certain percentage of these well-equipped professionals stay back within the organization to grow into the footsteps of senior managers.

Banking jobs being apparently lucrative for many attract a large number of candidates against advertised vacancies in media creating a large database management problem.

This has been facilitated by specialized hiring agencies who may take up the job of hiring in case of large number of vacancies.

Right People:

The most difficult agenda of HRM across the banking sector is to retain the right people. Sudden growth of retail banking & other services has put pressure on HR Managers in banks to engage more professionals within shorter span of time thereby attracting manpower in other banks on attractive packages has made the job market very competing. A bank in a normal course invests time & money to hire & train the appropriate workforce for its own operations.

This readymade force is often identified & subsequently picked-up on better terms by others.

Compensation:

How much to pay the right employee & how much to the outstanding performer. Banks have traditionally followed pay scales with predetermined increments, salary slabs, bonuses & time based fringe benefits like car & house advance, gratuity, pensions, etc. The situation is not the same anymore. An increment of Rs.500-800 per annum is no more a source of attraction for a professional anymore. A basic pay with traditional formulas of linkage with medical & other facilities has no soothing today.

A promise of future growth, learning culture & corporate loyalty is out of dictionary & does not mean anything to this energetic & competent performer today. A waiting period of 3-4 years in each cadre haunts the incumbents who strongly believe in immediate compensation.

A freshly hired professional requires a brand new car or car loan n resuming office quite contrary to his previous breed of bankers who would wait for the job seniority to qualify for a car loan.

Job Satisfaction:

Everybody in the bank wants to work in the preferential department, preferential location, city of his own choice & boss of his liking. An administrative deviation from any of these results in lowered job satisfaction. Although hiring is normally based on regional requirement matching the area of activity with that of employee's nativity yet other elements like appointment in the department of choice & preference makes the job of HR manager quite challenging.

What the HR manager cannot afford is the dissatisfied employee who not only disrupts the

smooth working him, but also spreads the negativity to others by his de-motivated attitude.

Morale Boosting:

What has long been overlooked is the morale boosting of the employees by the organizations. Human beings even if satisfied of material wellbeing need to be appraised & encouraged constantly.

Smart banks have realized this need & have taken steps to keep their work force motivated through proper encouragement like man of the mouth awards, repeat get-togethers, conferences, sports events, dinners, company sponsored travel, reunions, etc. This is the way employees create a feeling of belongingness.

DEVELOPMENT IN BANKS

The banks must emphasis on human resource development as one of the critical areas of its operations. It should redraw its training & development schedules to suit the requirements of the current emerging scenario. Requisite training should be imparted to various branch level functionaries as also administrative staff. Besides in-house training the reputed external agencies should be utilized for human resource development with a view to updating their knowledge & to keep them abreast of the current banking scenario for meeting the challenges ahead. The concept of segment specialization may be resorted to in respect of the personnel selected therefore. It is now thought expedient to plan & strengthen the squad of skilled officers in various segments as IT, marketing management, risk management, risk based supervisors, law, security, etc. The lead bank must play an effective role in improving the work environment & pursuing staff welfare measures in the form of whole range of financial assistance with reference to various loans of sorts.

Human resource skills are other areas of challenge. Because of modernization & technological advancement rigorous training & man power planning are required.

In the market scenario characterized by heightened competition, growing customer needs & technological up gradation, the bank fine tunes its HT policy to meet its corporate objectives.

New training systems have been developed to impart competencies & a broad range of skills among the employees to deliver faster & superior service that can delight the customers. The Industrial Relations in the banks have been harmonious & cordial.

TRAINING & DEVELOPMENT

Meaning & Definition:

Training:

Organization & individual should develop & progress simultaneously for their survival & attainment of mutual goals. So every modern management has to develop the organization through human resource development. Employee training is the important sub system of human resource management. Employee training is a specialized function & is one of the fundamental operative functions for human resources management.

After an employee is selected, placed & introduced he or she must be provided with training facilities. Training is the act of increasing the knowledge & skill of an employee for ding a particular job. Dale S. Beach defines the training as ―the organized procedure by which people learn knowledge & skill for a definite purpose.‖ the training system in the banking industry has a strong structural base.

However, in the past the training activities have been more ritualistic due to absence of a strategic link between training & human resources development. Today, it is important that the training function is made an effective organizational intervention by establishing a clear policy of training & development within the framework of total human resource development. The training establishments need to be actively involved in the total training process starting from the identification of the training needs, evaluation of training effectiveness & the benefits of training to the end users viz. the internal & external customers. The need for training & development is determined by the employee's performance deficiency, computed as follows:

Training & Development Need = Standard Performance – Actual Performance.

We can make a distinction among training, education & development. Training, as was started earlier, refers to the process of imparting specific skills. Education, on the other hand, is confined to theoretical learning in the classrooms.

Development:

―Give a man a fish & you give him meal. Teach man to fish, & you give him a livelihood.

This ancient Chinese proverb seems to describe the underlying rational of all raining & development programs. No banking organization can long ignore the training & development needs of its employees without seriously inhabiting the performance. Even the most careful selection does not eliminate the needs for training, since people are not molded to specifications & rarely meet the demands of their jobs adequately.

This HRM function deals with the overall development of the employees. This includes their professional & well as their personal development. It is a part of HRM function to identify opportunities for enhancing the skills of the resources. Promotion is regarded as one of the ways of recognizing development undertaken by an employee. Development is also largely dependent on training. Generally people think that training & development are one & the same, but there are many differences between them.

THE TRAINING PROCESS

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RECRUITMENT

Meaning and definition:

The human resources are the most important assets of an organization. The success or failure of an organization is largely dependent on the caliber of the people working therein. Without positive and creative contributions from people, organizations cannot progress and prosper. In order to achieve the goals or the activities of an organization, therefore, they need to recruit people with requisite skills, qualifications and experience. While doing so, they have to keep the present as well as future requirements of the organization in mind. Once the required number and kind of human resources are determined, the management has to find places where the required human resources are/will be available and also find means of attracting them towards the organization before selecting suitable candidates for jobs.

Recruitment is defined as, ― A process to discover the sources of man power to meet the requirements of the staffing schedule and to employ effective measures for attracting that man power in adequate numbers to facilitate effective selection of an efficient work force.

Objectives of recruitment

Some of the objectives of recruitment are:

To attract people with multi-dimensional skills and experiences that suits the present and future organizational strategies.

- To induct outsiders with a new perspective to lead the company.

- To infuse fresh blood at all levels of the organization.

- To devise methodologies for assessing psychological traits.

Process of Recruitment:

Recruitment refers the process of identifying and attracting job seekers so as to build a pool of qualifies applicants. This process comprises of five interrelated stages, viz,

- Planning

- Strategy development

- Searching

- Evaluation and control

The ideal recruitment process is the one which attracts relatively larger number of qualified applicants who will survive the screening process and accept positions with the organization, when offered to approach the ideal people, individuals responsible for recruitment process must know how many types of employees are needed, where and how to look for individuals with appropriate qualifications and interests, what inducements to use for various types of applicants group, how to distinguish applicants who are unqualified from those who have a reasonable chance of success, and how to evaluate their work.

SELECTION

Definition

Selection is defined as the process of differentiating applicants in order to identify and hire those with a greater likelihood of success in a job. The objective of selection decision is basically picking an applicant from a pool of applicants who has the appropriate qualifications and competency to do the job. The selection procedure cannot be effective until and unless-

- Requirements of the job to be filled have been clearly specified.
- Employee specifications (physical, mental, social, behavioral etc.) have been clearly specified.
- Candidates for screening have been attracted.

Selection process is preferable because:

- It is easier for applicant as they can send their applications to a single centralized department/agency.
- It facilitates contacts with applicants because issues pertaining to employment can be cleared through one central location.
- It helps operating managers to concentrate on their operating responsibilities. This is helpful during peak operating period.
- It can provide for better selection because hiring is done by specialist trained in staffing techniques.
- The applicant is better assured of consideration for a greater variety of jobs.
- Hiring cost may be cut because duplication of efforts is minimized.

Selection Process:

The selection process consists of the following steps:

1. Application form: Many companies formulate their own style of application form depending upon the size and nature of business carried on, type and level of the job etc. Information is generally required on the following items in the form: personal background, educational attainments, work experience references etc.

2.Written test : Written test is conducted for the qualified candidates after they are screened on the basis of application form to measure the candidates ability towards the job, his aptitude reasoning, knowledge in various disciplines, English language etc.

3. Preliminary Interview: The next step that tag along the selection procedure is a preliminary interview wherein the applications are scrutinized so as to eliminate unqualified applications. Preliminary Interviews are short. This interview thus provides information about the candidate related to the job or personal specifications.

4. Selection Test: After passing through the interview the next stage that applicant has to prove himself on are the selection tests. There are different types of selection tests for different levels of the organization and that too is further differentiated within different types of organizations. Some of the most common and well-known tests that an applicant has to go through are;

a) **Aptitude test**

b) **Personality tests:** This is common mostly for the higher levels of management are given to measure a prospective employee's motivation to function in a particular working environment.

c) **Internal test**: To measure an individual's activity preferences.

d) **Graphology Test:** is an art wherein the individual's handwriting is seen and accordingly his personality traits are derived by the way he writes.

e) **Polygraph Test:** Are designed to ensure accuracy of the information given in the applications.

f) **Medical Tests:** Reveal physical fitness of the candidate.

g) **Drug test:** Help to ensure the presence of illegal or Performance- affecting drugs.

1. **References and background checks:** Many employer request names, address, and telephone numbers or references for the purpose of verifying information and, perhaps, gaining additional background information on an applicant.

2. **Selection Decision:** After collecting data from all the preceding steps, this is the most crucial step in the entire selection process. The main difference between the preceding stages and this is that former is used to short list the number of candidates and later one is to make a final decision from the pool of individuals who pass the tests, interviews and reference checks. The view of line manager will be generally considered in the final selection because it is he/she who is responsible for the performance of the new employee. The HR manager plays a crucial role in the final decision.

3.   Physical Examination: After the selection decision and before the job offer is made, the candidate is required to undergo a physical fitness test. The result of the medical fitness test is recorded in a statement and is preserved in the personal records. The main objectives of this test are as follows:

- To detect if the individual carries any infectious diseases.

- To determine whether an applicant is physically fit to perform the work.

- It helps to determine if there are any physical capabilities which differentiate successful and less successful employees.

- Medical checkup protects applicants with health defects from undertaking work that could be detrimental to them or might otherwise endanger the employer's property.

- Last, but not the least such examination will protect the employer from workers compensation claims that are not valid because the injuries or illness was present when the employee was hired.

1.   Job offer: The next step is selection process is Job offer for those applicants who had passed the previous stage. Job offer is made through a letter of appointment. Such a letter usually contains the date by which the appointee must report on duty.

Appointee must be given a reasonable time for reporting because it may be quite possible that the appointee is employed in some other company or must be residing in some other city and for such other reasons. Company may also want the appointee to delay in joining the job because

the job may require undergoing some training program. Decency demands that rejected applicants must be informed about their non-selection. These applicants 'data must be used for future references.

2.   Contract of employment: After the job offer is made and the candidates accept the offer, certain documents need to be executed by the employer and the candidate. One such document is Attestation form. This form contains vital details about the candidate, which are authenticated and attested by him/her, which could be used for future reference. Another document is contract of employment. This document contains the terms and conditions of employment like designation, perks, term of job and so on. The information written in the contract may vary according to the level of the job. The main drawback of the contract is that it is difficult to enforce them.

3.   Concluding the selection process: The selection process will not end with executing the employment contract. The step is reassuring the candidates who have not been selected. Such candidates must be told that they were not selected, not because of any serious deficiencies in their personalities, but because their profiles did not match the requirements of the organization.

4.   Evaluation of selection process: The broad test if the effectiveness of the selection process is the quality of the personnel is hired. An organization must have competent and committed personnel. The selection process, if properly done, will ensure availability of such employees. Audit must be conducted by the people who work independent of the HR

department.

New methods of selection:

1.360 degree selection or participative selection:

Normally supervisors administer the selection test and interview. They judge the fit between the job and the candidate. But the employee skills, knowledge and performance affect not only superiors but also subordinates and the employees of the same level. Hence the organization started involving the subordinates and the employees of the same level in administrating the employment tests and interviews. This type of selection program is called 360 degree program.

2.   Employee leasing:

The client company leases employees from a third party, not on temporary basis but on a full time basis and for long help. An interesting feature is that the client company need not perform personnel activities such as hiring compensation or record keeping. Employees working elsewhere are leased. They are not directly employed by the company where they are working. Employees not recruited by one client are sent to another.

3.   Selection by invitation:

Management observes the performance of the key executives of competitors. If the performance of the key executives is excellent or the key executives are the change agents, the management invites them to join the organization by offering attractive salary and benefits. Thus, the significant performance of the executives forms basis for selecting them by invitation.

COMPANY PROFILE

State Bank of India is the largest and one of the oldest commercial bank in India, in existence for more than 200 years. The bank provides a full range of corporate, commercial and retail banking services in India. Indian central bank namely Reserve Bank of India (RBI) is the major shareholder of the bank with 59.7% stake. The bank Total is capitalized to the 359.237 billion with the public holding (other than promoters) at 40.3%. SBI has the largest branch and ATM Network spread across every corner of India.

The bank has a branch network of over 15004 branches (including subsidiaries). Including 157 foreign offices in 41 countries around the world making it The Largest Banking and Financial Services Company in India, correspondent relationship with 520 International banks in 123 countries. In recent past, SBI has acquired banks in Mauritius, Kenya and Indonesia. The bank had total staff strength of 292,215 as on 31st January, 2013. Of this, 29.51% are officers, 45.19% clerical staff and the remaining 25.30% were sub-staff. The bank is listed on the Bombay Stock Exchange, National Stock Exchange, Kolkata Stock Exchange, Chennai Stock Exchange and Ahmedabad Stock Exchange while its GDRs are listed on the London Stock Exchange. SBI group accounts for around 25% of the total business of the banking industry while it accounts for 35% of the total foreign exchange in India. With this type of strong base,

SBI has displayed a continued performance in the last few years in scaling up its efficiency levels. Net Interest Income of the bank has witnessed a CAGR of 13.3% during the last five years. During the same

Period, net interest margin (NIM) of the bank has gone up from as low as 2.9% in FY02 to 3.40% in FY06 and currently is at 3.32%.

State Bank of India		
Year	Imperial Bank of India 1900	Mumbai, Maharashtra, India 1 July 1995
Workers	19000 in 2006	292215 in 2012
Branch	12000 in 2006	15004 in 2012
Asset	274 billion	359.237 billion
Establishments	2 June 1806	1969 nationalized
Government of India		

State Bank of India

Overview

State Bank of India is a largest commercial Bank in India entity on the corporate scene having diversified business interests that include Financial Institution.

The State Bank of India, the largest public sector bank of India, offered voluntary scheme (VRS) to trim its workforce as recommended that the banking industry was overstaffed. SBI implemented a VRS or the ―Golden Handshake‖ system. The vast workforce that was once regarded as one of SBI's strongest assets became a liability following the computerization of the bank. The introduction of this scheme leads to strong protests and SBI faced with a prospect of losing its talented employees and be left with less efficient employees (2012).

Quality is our essence and we, at State Bank of India, have always stressed on the Qualitative aspect. Consequently in this run for quality, quantity has always pursued us. We look forward to reaching the zenith and reaffirm our commitment to the process of sound nation-building.

CORE COMMITMENTS - OUR STRENGTH

- Emotion
- Discipline
- Duty
- No discrimination
- Quality
- Give respect
- Self-respect

- Truth

- Collective Materialism

- Religion

- Absolute Honesty

What

A commitment of State Bank of India to the genuine needs and rights of anybody & everybody be it to a depositor, Share Holder, consumer. All business associates and Sahara India Family Members.

Need

India needs effective consumer protection and protection of workers' genuine rights. There are various agencies, promising protection & action. But no external body can provide justice unless the company becomes 'QUALITY CONSCIOUS' WITH STRICTLY NO DISCRIMINATION POLICY AND JUSTICE CONSCIOUSNESS as its very dominating nature.

Motto

We not only believe but practice NO DISCRIMINATION, JUSTICE & HIGH QUALITY - means enthusiastic, productive performance of duty "KARTAVYA' towards the consumer', workers' genuine satisfaction.

Aim

To provide justice - be it a matter of the tiniest imperfection or injustice in our COMMITMENT- products or services. Direct or indirect, short term or long term.

Where

Kindly rush your grievances/suggestions or any queries related to State Bank of India Services to the nearest S.B.I Branch establishment and/or to:

—**Response will Never Be Delayed and Justice Will Never Be Denied‖**

LITERATURE REVIEW

Ramakrishna and Srinivasa Rao, (2017) made an attempt to compare the human resource management (HRM) practices of public and private sector banks in Telangana state. In this study, employees from the leading public sector bank - State bank of India and ICICI Bank from the private sector were included as sample respondents. A sample of 360 employees working in these banks at different levels was contacted for the purpose of soliciting the opinions on the subject. The convenience and judgement sampling method was adopted for select sample respondents. It was found that the HRM practices in the Indian banking industry had evolved over a period of time and the HRM practices of Indian private sector banks were better than the Indian public sector banks. Ramakrishna and Srinivasa Rao, (2017) made an attempt to review the existing literature on the HRM practices of various Indian banks. Earlier research studies at the national level and various state-level research studies had been examined to understand the HRM practices of the Indian banking industry. It can be concluded from this research that the HRM practices followed in the private banking sector were marginally superior to the HRM practices adopted by the public sector banks. The growth in the Indian banking sectors with new players entering the market and the challenges faced during consolidation of public sector banks soon were likely to pose new challenges for HRM practices in the Indian banking industry.

Ritambhra Goswami, et al., (2017) analyzed in their research that the training and development practices in public banking sector and private banking sector. Also, they reported that Training and Development was a key factor in human resource management practices. It enabled an employee to develop their skills to get the better results in their performance. Some

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changes had also been considered with the change of economic scenario in training and development. In spite of the fact that challenges and difficulties occurred also in the training and development department of both public sector banks and private sector banks yet from the study it might be inferred that training of private banks was superior to public sector banks. It was concluded that as compared to the public banking sector private banking sector were more conscious to provide training to their employees.

Shaheeb Abdul Azeez, (2017) aimed in the study to identify the relationship between HRM practices and employee retention based on the literature review. The objectives of this research were to find out the various research works that had been done in the area of HRM practices and employee retention, to highlight the various factors which affected retention initiatives in an organisation and to explore the relation between HRM practices with job satisfaction leading to employee retention. Although this research tried to explore the area of HRM practices and employee retention by the various researchers, still much scope remaining for more exploration in the field of HRM practices and employee retention. Factor analysis was used for analyses the collected data. It was found from the research that the direct relationship between HRM practices and job satisfaction leading employee retention. Thus, the job satisfaction and turnover negatively correlated to one another. Also, the model clearly defined the HRM factors existed in the organization will not only help to attract new employees but will lead to retain the existing employees in the organization.

Ravinder Kaur (May 2012): A comparative study of SBI and ICICI Bank, the author has written an International Multidisciplinary Research Journal. Due to globalization, banking

sector has developed a lot. The banking sector in India has very large network. One of the popular banks is the State Bank of India. The SBI has over 16,000 branches over a wide range of banking. The main objective of study is to examine the financial performance of SBI and ICIC Bank. SBI is a public sector bank and ICICI bank is a private sector bank. Ratio analysis was applied to analyze and to compare the trends in banking business and financial performance.

SOURCES OF DATA

Research has a scientific and systematic search for pertinent information on a specific topic. In fact, research is an art of scientific investigation. It is an academic activity and as such the term should be used in a technical sense.

Research is, thus an original contribution to the existing stock of knowledge making for its advancement. It is as per suit of truth with the help of study, observation, comparison and experiment. In short, the search for knowledge through objective & systematic method of finding solution to a problem is "research".

COLLECTION OF DATA

1. Primary Data

2. Secondary Data

Primary Data

1. Primary data would be collected during the course of asking questions by performing surveys.

2. Primary data would be either through respondent either through questionnaire or through personal interview.

3. I had collected the data through both of them.

Secondary Data

1. The data will be already available in the form of print material, website, journals etc.

2. Data is collected from some Magazines, Newspapers, Websites and course material for that purpose.

3. Data is collected from the website www.sbico.in

DATA COLLECTION

A systematic method was adopted for the collection of data. Both primary and secondary data were collected for the smooth & successful completion of the study.

1. PRIMARY DATA

Primary data is the information that has been collected specifically for the purpose of research project. An advantage of primary data is that it is specifically tailored to a particular research needs. It includes data collected from

• Questionnaire

• Focus Group

• Interviews

2. SECONDARY DATA

Secondary data refers to the information that has been collected by someone other than a researcher for purposes other than those involved in the research project at hand. Books, journals, manuscripts, diaries, letters etc. all become secondary sources of data as they are written or compiled for a separate purposes.

OBJECTIVE OF THE STUDY

- To study the types of benefits provided by bank to the employees.

- To determine employee perception towards SBI banks and their expectation from bank.

- To study the demographic character of the employees in SBI

- To analyze the existing human resource management practices in SBI

- To suggest appropriate measures to enhance the HRD in SBI.

RESEARCH DESIGN

"Research design is the plan, structure and strategy of investigation conceived so as obtain answer to research to question and to control variance."

The definition consists of three important terms - plans, structure and strategy. The plan is an outline of the research scheme on which the researcher is to work. The structure or research is a more specific outline or the scheme and the strategy shows how the research will be carried out, specifying the method to be used in the collection and analysis of data.

SAMPLE METHOD

This method is used in Random Method.

Random Method: - Random sampling is a part of the sampling technique in which each sample has an equal probability of being chosen. A sample chosen randomly is meant to be unbiased representation of the total population.

SAMPLE SIZE

Sample size is the number of items to be selected from the population to constitute the sample for the research.

HYPOTHESIS

A hypothesis is a tentative statement about the relationship between two or more variables. It is specific, testable prediction about what you expect to happen in a study.

Hypothesis: - Training has special impact on employees' performance. The training also has a positive impact on the motivation of employees and training programmers organized by banks seeks to tackle the issues being faced by employees in the course of their duties.

H1: The training programmer has the significant positive impact on the performance of the employee.

RESEARCH METHODOLOGY

The study has based on both primary and secondary data. Both the data. Were collected and presented in this research report.

Primary data

The primary data collected by the researcher from the various categories of State Bank of India employees in Nagpur. The researcher has to adopt sample study to collect data. A sample of 30 employees has been selected using convenient sampling method.

Secondary data

The secondary data were extracted from various standard text books, articles, reports, leading magazines, journals, and websites and so on.

SAMPLE SIZE:

The procedure adopted to select the sample was simple random sampling. The sample consists of 50 respondents and was restricted to people residing in Nagpur.

DATA ANALYSIS AND INTERPRETATION

1. What do you understand by training?

Learning	0	0%
Enhancement of knowledge, skill &attitude	4	20%
Sharing information	0	0%
All of the above	16	80%
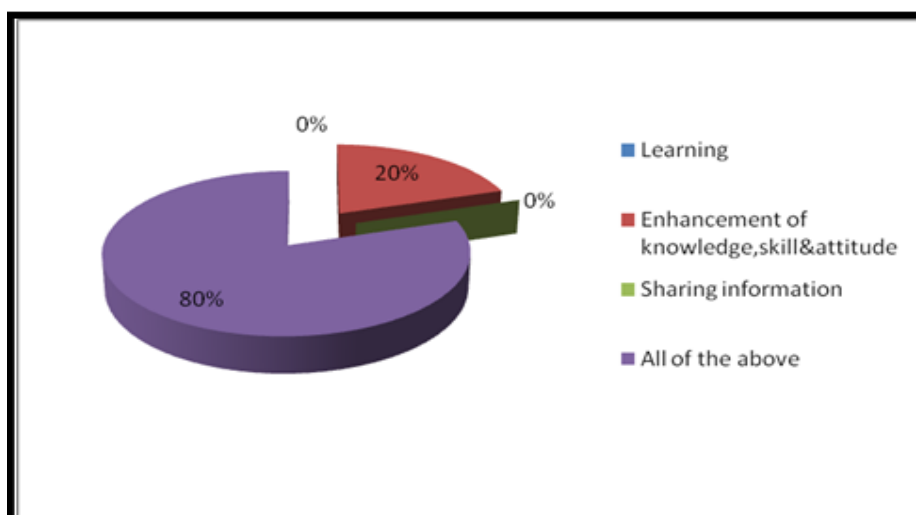
INTERPRETATION

The above result shows that most of the State Banks of India Employees are well aware of the definition, inputs and purpose of the training program. They are self-motivated to attend such training program as it will result in their skill enhancement & improving their interpersonal skill.

2. Training is must for enhancing productivity and performance.

Completely agree	17	85%
Partially agree	3	15%
Disagree	0	0%
Unsure	0	0%
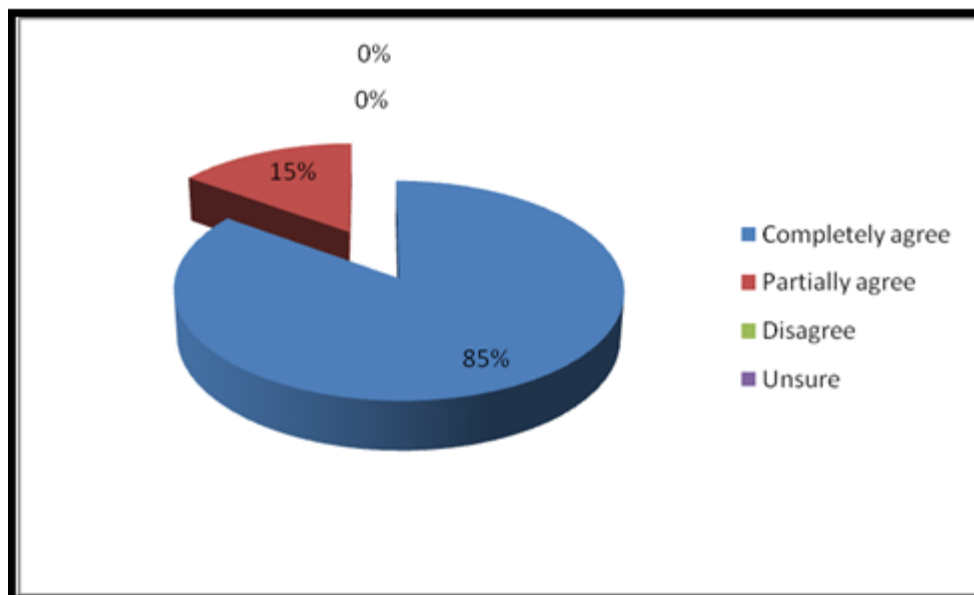
INTERPRETATION

The above result shows that mostly State Banks of India Employees are well aware of the role and importance of the training. It means somewhere their productivity and performance has been improved after the training program attended by them and it helped them to achieve their goa

3. (i). Have you attended any training program in the last 01 year?

Yes	20	100%
No	0	0%
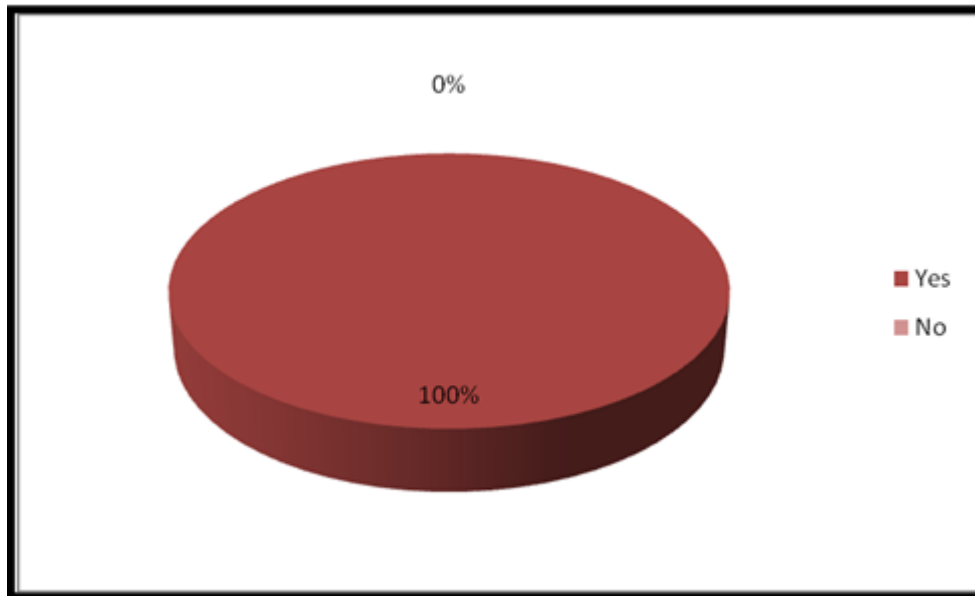
INTERPRETATION

100% respondents had attended training program in the last 01 year. It means in State Banks of India HR Department, time to time training is provided to all the Bank's Employs and it is continuous process.

(ii). If yes, which module of soft skill development training?

Personality and positive attitude	3	15%
Business communication	2	10%
Team building and leadership	0	0%
Stress management and work-life balance	2	10%
Business etiquettes and corporate grooming	0	0%
All of above	13	65%
If any other ,please specify	0	0%
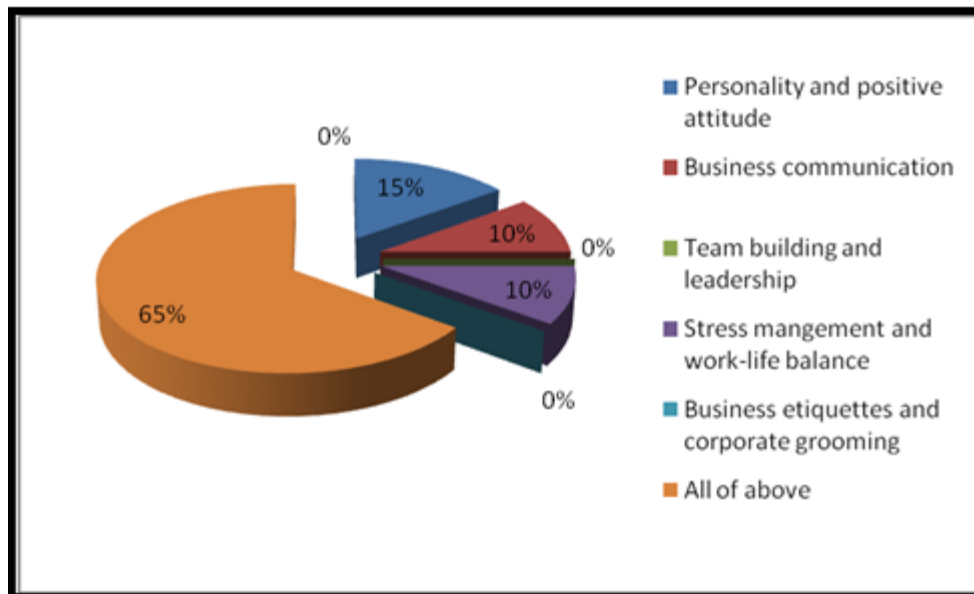
INTERPRETATION

65% respondents had attended all the five modules of soft skill development training. But besides soft skill development training, HR department of State Banks of India Employees should also provide product/process or skill based training to enhance the employability.

4. (i). after the training, have you given feedback of it?

Yes	20	100%
No	0	0%
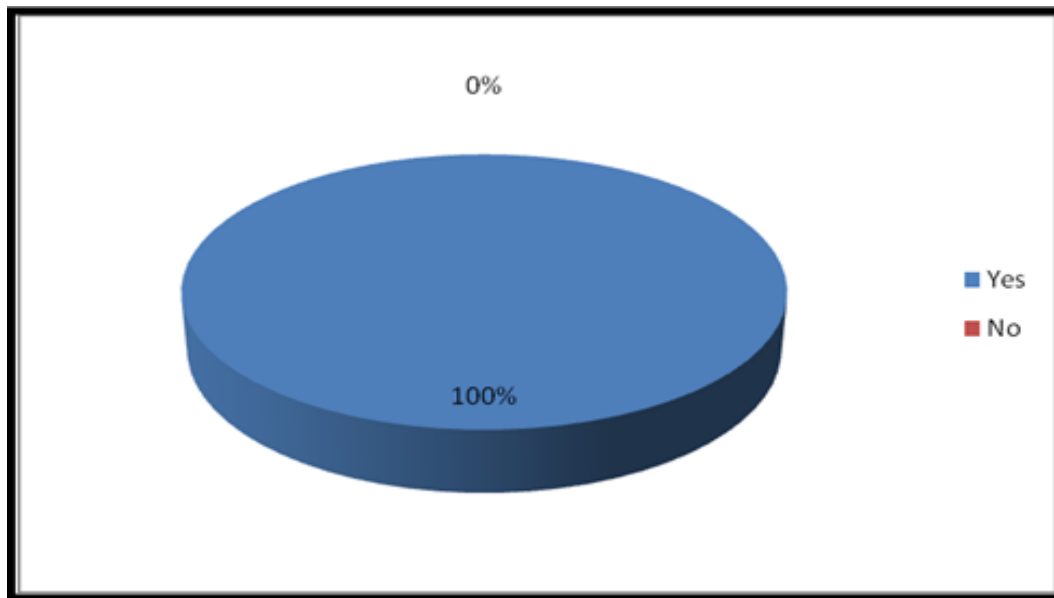
INTERPRETATION

100% respondent had given feedback after attending the training. It means each and every respondent are well aware of the importance of giving feedback. They know that their feedback is very important to identify the effectiveness and valuation of training program.

(ii). If yes, through which method?

Questionnaire	16	89%
Interview	1	5%
Supplement test	1	6%
Any other	0	0%
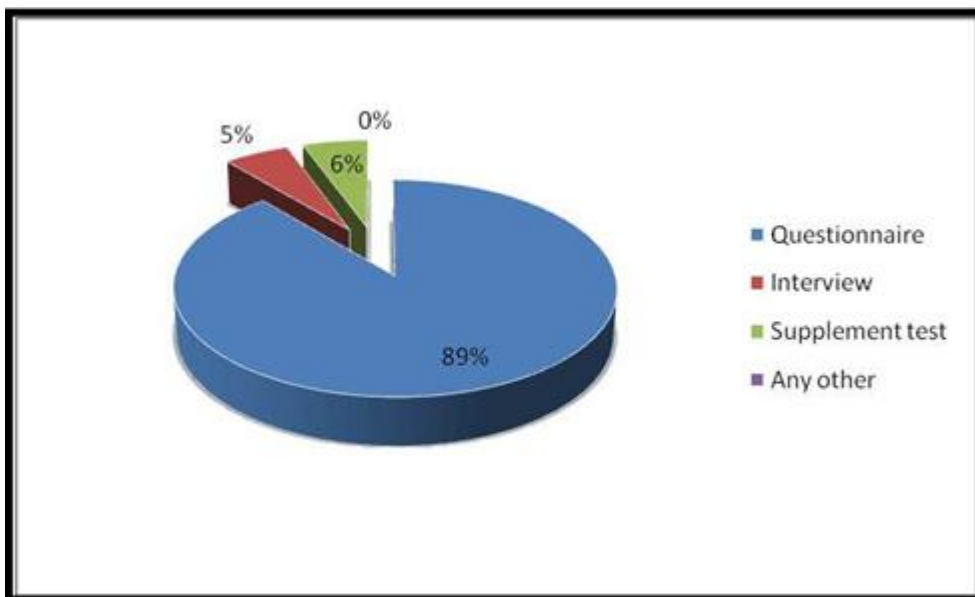
INTERPRETATION

The above result shows that the questionnaire is the most popular method of evaluating the training program and other methods are not very much in practice in co HR Department, State Banks of India But since there are various other methods of evaluation of training program like interviews, supplement test, self-diaries & observation so it should also implement the other methods also to identify the ROI (return on investment) & effectiveness and valuation of the training program.

5. Which method of post training feedback according to you is more appropriate?

Observation	5	25%
Questionnaire	3	15%
Interviews	8	40%
Self-diaries	3	15%
Supplement test	1	5%
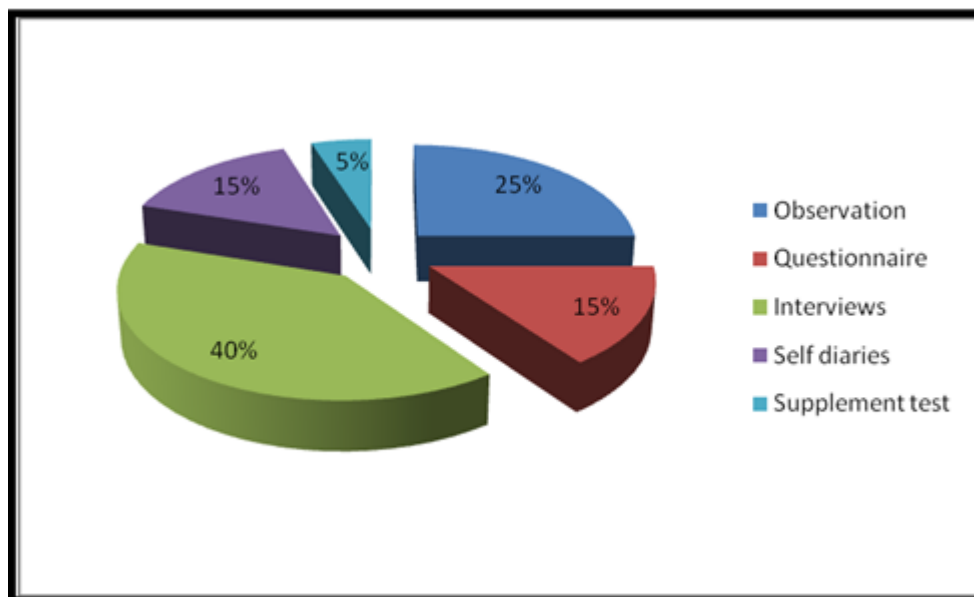
INTERPREATATION

I.   Corporate HR, Sahara India Pariwar, mostly use the questionnaire to get the feedback of trainees but only 15% respondents are in favor of questionnaire because in it there is a possibility of getting inaccurate data and in this responding conditions are also not controlled.

II.   On the other side 40% respondents feel that interview is the most appropriate method of evaluating the training program because it is more flexible method, and in this they can get

the opportunity for clarification and the most important thing is that in the interview, personal interaction is also possible.

III. 25% are in favors of observation because this is non-threatening and is excellent way to measure the behavioral changes.

IV. Beside this, 15% are in favors of self-diaries and 5% are in the favour of supplement test. It means that HR department of State Banks of India Employees should also try to use other method of evaluation of training program.

6. (i). Do you think that the feedback can evaluate the training effectiveness?

Yes	20	100%
No	0	0%
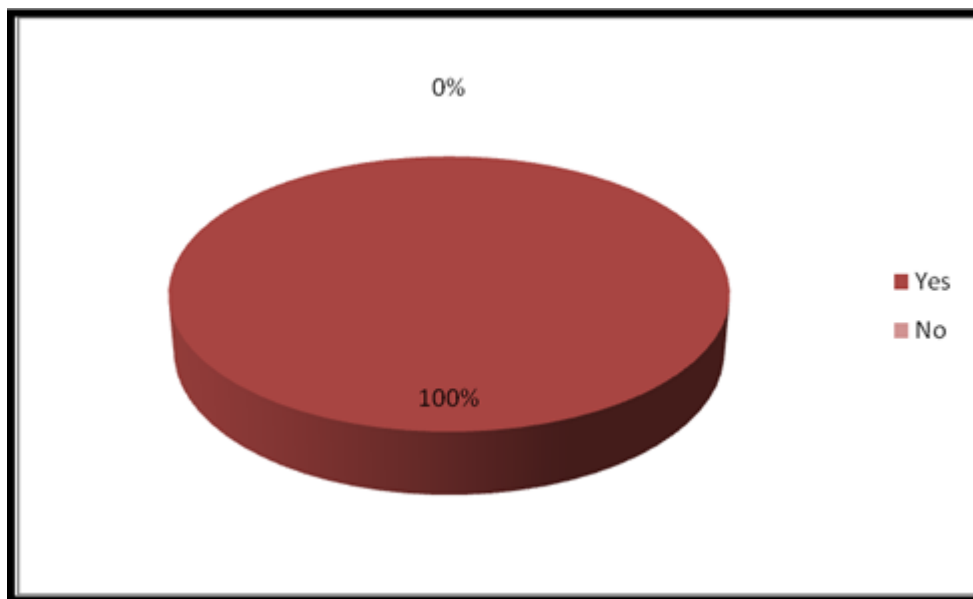
INTERPRETATION

100% respondents think that the feedback can evaluate the training effectiveness. It means that HR department of State Bank of India is well aware of the importance of taking feedback after the training.

(ii).If yes, how can the post training feedbacks can help the participants?

Improve job performance	1	5 %
An aid to future planning	3	15 %
Motivate to do better	2	10 %
All of the above	14	70 %
None	0	0 %
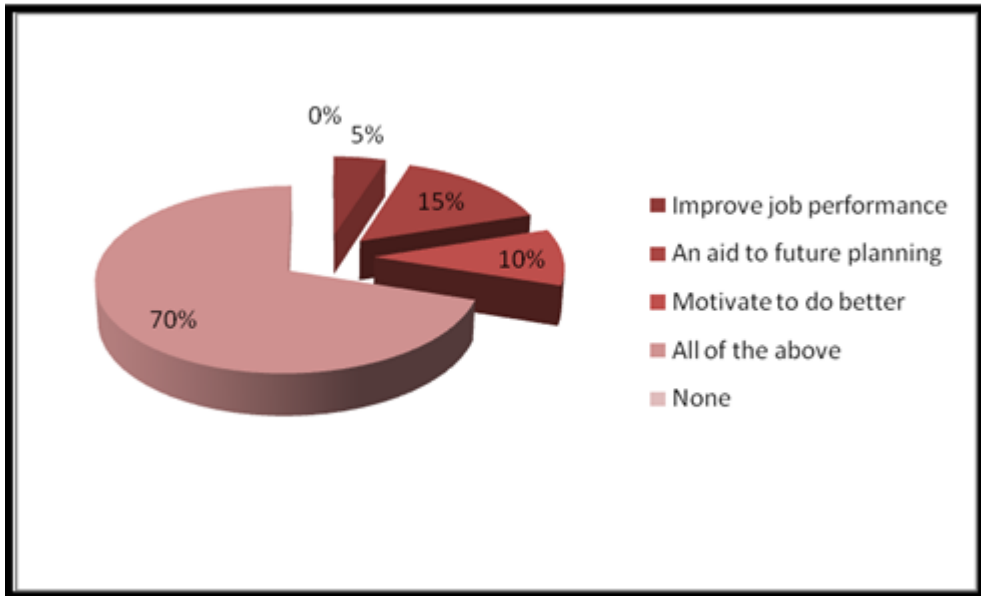
INTERPRETATION

70% respondent feel that the post training feedback can help the participants to improve their job performance, is an aid to future planning and can motivate to do better. It means that they are benefited by giving feedback of the training, attended by them.

7. Post training evaluation focus on result rather than on the effort expended in conducting training.

|		
Completely agree	14	70%
Partially agree	6	30%
Disagree	0	0%
Unsure	0	0%
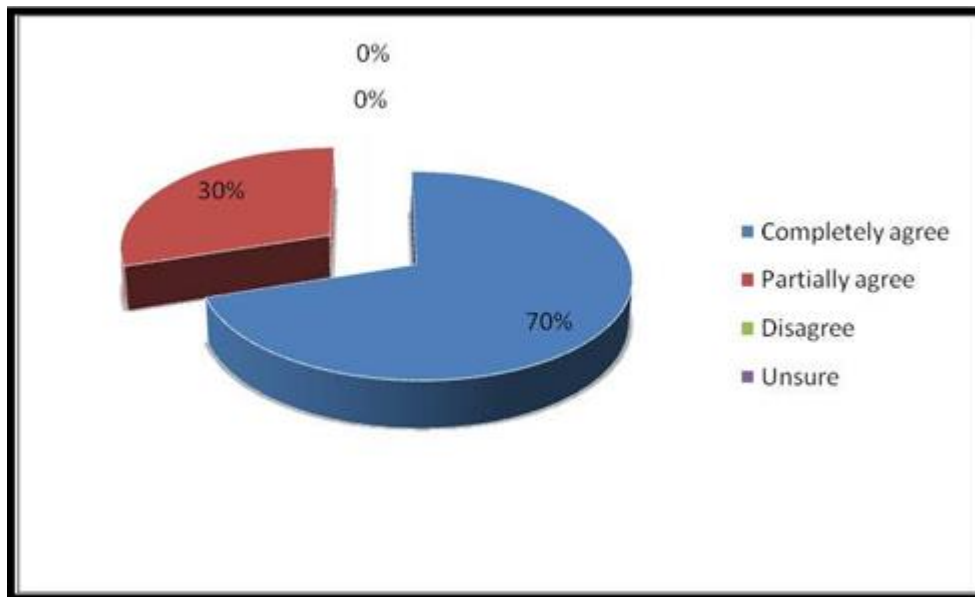
INTERPRETATION

70% respondents are completely agree and 30% respondents are partially agree with the statement that post training evaluation focus on result rather than on the effort expended in conducting training program. It means that all the respondent are well aware of the purpose and objective of the post training evaluation.

8. What should be the approach of post training evaluation?

|		
Trainer centered	2	10%
Trainee centered	2	10%
Subject centered	8	40%
All of the above	8	40%
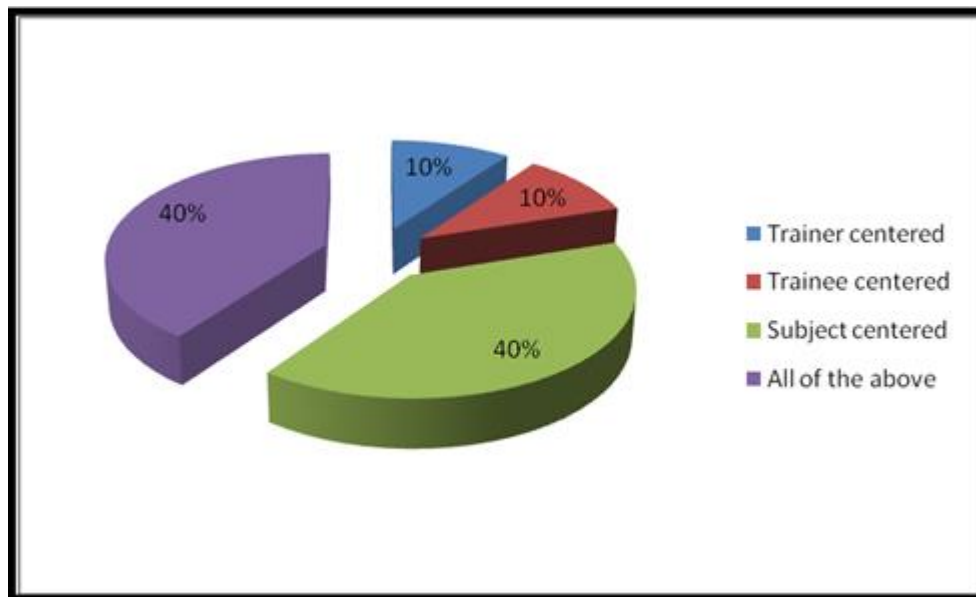
INTERPRETATION

I.   40% respondents feel that the approach of post training evaluation should be subject cantered and 40% respondent also feel that it should be trainer, trainee and subject cantered.

II.   10% respondents are in favors of trainee cantered approach and 10% respondents are in favors of trainer cantered approach.

It means that the evaluation procedure should be implemented concerning trainer, trainee and subject.

9. What should be the ideal time to evaluate the training?

|		
Immediate after training	6	30%
After 15 days	7	35%
After 1 month	4	20%
Can't say	3	15%
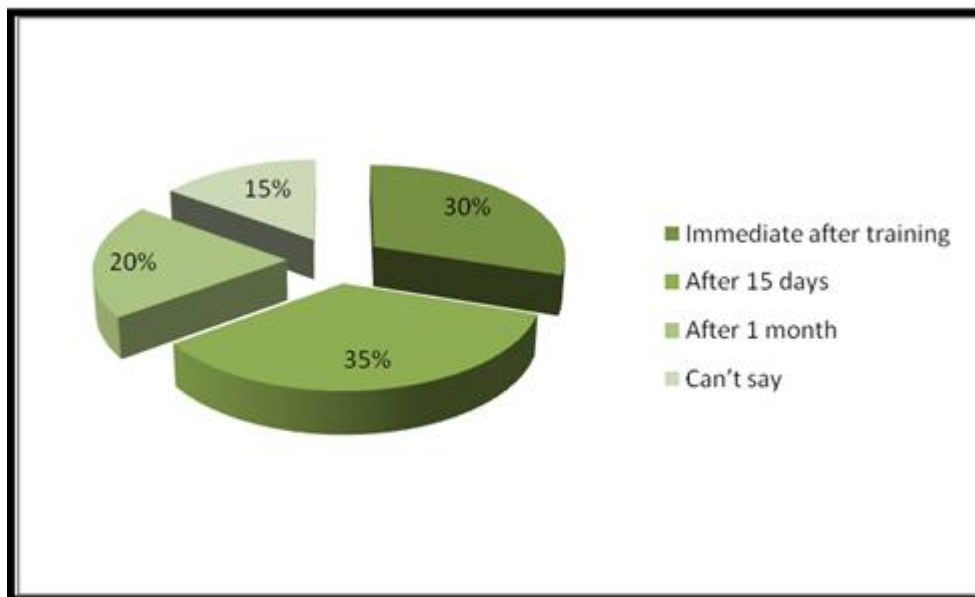
INTERPRETATION

35% respondent feel that training should be evaluate after 15 days.30% feel that it should be immediate after training. 20% feel that ideal time to evaluate the training is after 1 month and 15% are unsure.

Since each respondent had attended different training program. So the ideal time of evaluation of training depends on types of training. It could be vary for different training.

10. Should the post training evaluation procedure reviewed and revised periodically?

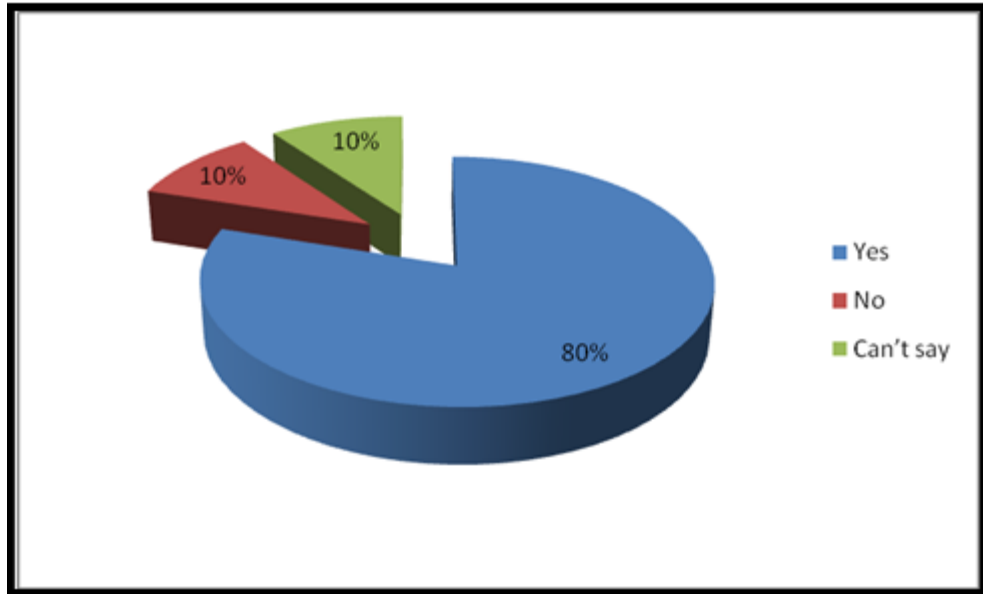| Yes	16	80%
No	2	10%
Can't say	2	10%
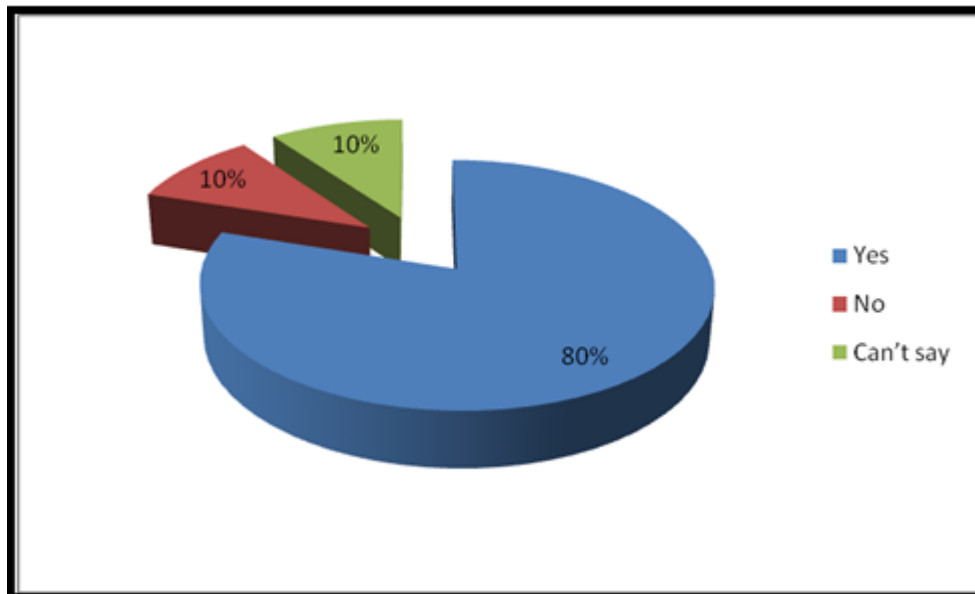
INTERPRETATION

80% respondents feel that the post training evaluation procedure should be reviewed and revised periodically. It means that it has to be a continuous process and be taken regularly by the line manager/Reporting manager of the participants. It could also be taken by peer group. Still 10% feel that the post training evaluation procedure should not be reviewed and revised periodically. It means they are satisfied with the post training evaluation procedure, followed by State Bank of India HR Department.

10. Is the whole feedback exercise after the training worth the time, money and effort?

|		
Yes	18	90%
No	2	10%
Can't say	0	0%

INTERPRETATION

80% respondents feel that the post training evaluation procedure should be reviewed and revised periodically. It means that it has to be a continuous process and be taken regularly by the line manager/Reporting manager of the participants. It could also be taken by peer group. Still 10% feel that the post training evaluation procedure should not be reviewed and revised periodically. It means they are satisfied with the post training evaluation procedure, followed by State Bank of India HR Department.

11. Is the whole feedback exercise after the training worth the time, money and effort?

|		
Yes	18	90%
No	2	10%
Can't say	0	0%
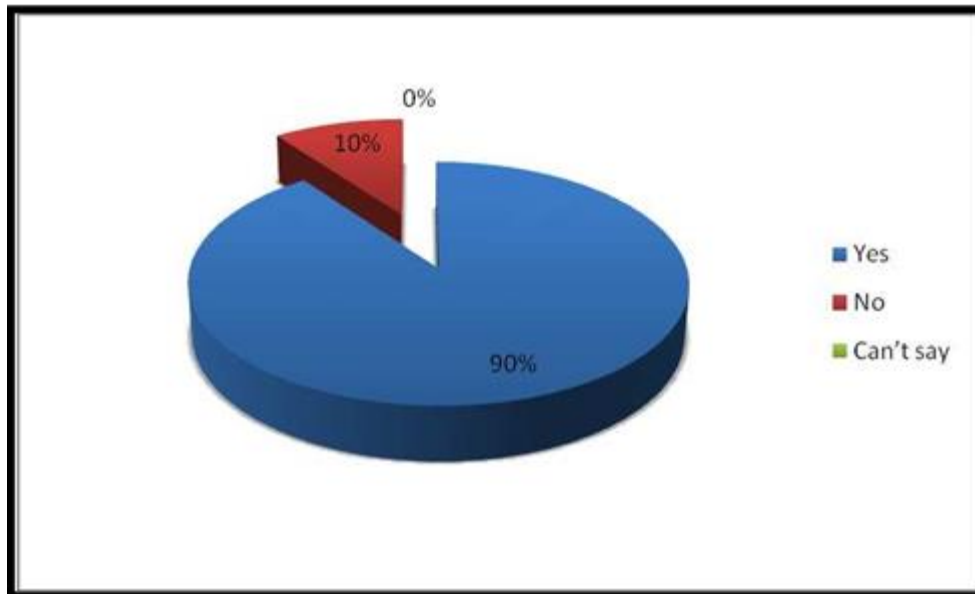
INTERPRETATION

90% respondents feel that the whole feedback exercise worth the time, money and effort and 10% respondent are not agree with this. It means that feedback exercise is valuable and wrathful for the participant to achieve their personal goal as well as for the organization.

Still 10% are unsure about it. So there is a need to create awareness among them that how much the feedback exercise is important to identify the effectiveness and valuation of the training program, to identify the ROI(return on investment),to identify the need of retraining and identify the points to improve the training.

12. The post training feedback can be used:

To identify the effectiveness and valuation of training program	3	15%
To identify the ROI(return on investment)	2	10%
To identify the need of retraining	0	0%
To provide the points to improve the training	0	0%
All of above	15	75%
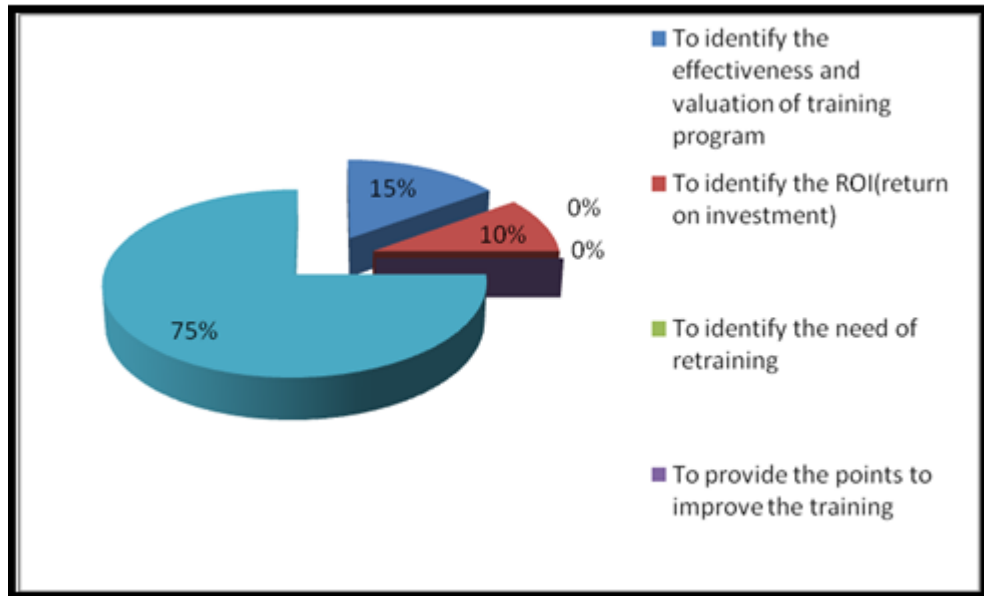
INTERPRETATION

75% respondents feels that post training feedback can be used to identify the effectiveness and valuation of training program, to identify the ROI, to identify the need of retraining and to provide the points to improve the training. And others are also aware of the importance of post training feedback.

FINDINGS

- Mostly all the State Banks Of India Employees are well aware of the role and importance of the training They are self-motivated to attend such training program as it will result in their skill enhancement & improving their interpersonal skill.

- Corporate HR, State Banks of India, time to time training is provided to all the Employees and it is continuous process.

- Two types of training are provided to the Employees by State Banks of India -induction training and soft skill development training.

- Questionnaire is the most popular mean of evaluating the training program in State Banks of India.

- Most of the Employees feel that interview is the most appropriate method of evaluating the training program.

- Post training evaluation focus on result rather than on the effort expended in conducting the training and it worth the time, money and effort.

- Most of the participants are benefitted by giving feedback after attended the training. It motivated them to do better, helped them to increase their job performance and is an aid to future planning.

- In State Bank of India , post training evaluation is used to identify the effectiveness and valuation of training program, to identify the ROI(return on investment), to identify the need of retraining and to provide the points to improve the training.

SUGGESTIONS AND RECOMMENDATIONS

- The management must commit itself to allocate major resources and adequate time to training.

- Ensure that training contribute to competitive strategies of the firm. Different strategies need different HR skill for implementation. Let training help employees at all levels acquire the needed skill.

- Ensure that a comprehensive and systematic approach to training exists, and training and retraining are done at all levels on a continuous and on-going basis.

- Ensure that there is proper linkage among organizational, operational and individual training needs.

- Skill based training (product/process training) should also be provided.

- Besides questionnaire other methods of post training evaluation should also be used like interviews, self-diaries, observation and supplement test.

- The evaluation procedure must be implemented concerning trainer, trainee and subject.

- Post training feedback has to be continuous and should also be taken from line manager/superior & from peers to find out the effectiveness and valuation of training.

LIMITATIONS OF THE STUDY

- The study is limited to the State Bank of India NCERT BRANCH. So the study is subject to the limitation of area.

- The time period of the study was only two weeks which may provide a deceptive picture in comparison of the study based on long run.

- Sampling size was of only 20, because only these people had attended soft skill development training.

- State Bank of India only provides soft skill development training, not skill based (product/process) training. So how can one evaluate the skill based training is still unresolved.

- The study is based only on secondary & primary data so lack of keen observations and interactions were also the limiting factors in the proper conclusion of the study.

CONCLUSION

Today, banks focus on designing programs and process and services to attract, develop and retain top talent. Utilizing the latest technologies HR team has launched sophisticated online systems that provide the employees with details on benefits, compensation, special programs and internal job opportunities. As a global employee population continues to grow, these cutting edge activities are increasingly important to the deliver world-class HR solution.

The core function of HRD in the banking industry is to facilitate performance improvement, measured not only in terms of financial indicators of operational efficiency, but also in terms of the quality of financial services provided. Factors like skills, attitudes and knowledge of the human capital play a crucial role in determining the competitiveness of the financial sector. The quality of human resources indicates the ability of banks to deliver value to customers. Capital and technology are replicable but not the human capital which needs to be valued as a highly valuable resource for achieving that competitive edge. The primary emphasis needs to be on integrating human resource management strategies with the business strategy. HRM strategies include managing change, creating commitment, achieving flexibility and improving teamwork. The other processes representing the overt aspects of HRM are recruitment, placement and performance management. As per the finding the training programme has the positive impact on the employee.

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ANNEXURE

1) What do you understand by training?

a) Learning

b) Enhancement of knowledge, skill and aptitude

c) Sharing information

d) All of above

2) Training is must for enhancing productivity and performance.

a) Completely agree

b) Partially agree

c) Disagree

d) Unsure

3) (i) Have you attended any training programme in the last 01 year?

a) Yes

b) No

(ii) If yes, which module of soft skill development training?

a) Personality and positive attitude

b) Business communication

c) Team building and leadership

d) Stress management and work-life balance

e) Business etiquettes and corporate grooming

f) All of above

g) If any other please specify

4) (I) after the training, have you given feedback of it?

a) Yes

b) No

(ii) If yes, through which method? (Can select more than one)

a) Questionnaire

b) Interview

c) Supplement test

d) If any other please specify

5) Which method of post training feedback according to you is more appropriate?

a) Observation

b) Questionnaire

c) Interviews

d) Self-diaries

e) Supplement test

6) (I) Do you think that the feedback can evaluate the training effectiveness?

a) Yes

b) No

(ii) If yes, how can the post training feedbacks can help the participants? (Can select more than one)

a) Improve job performance

b) An aid to future planning

c) Motivate to do better

d) All of the above

e) None

7) Post training evaluation focus on result rather than on the effort expended in conducting training.

a) Completely agree

b) Partially agree

c) Disagree

d) Unsure

8) What should be the approach of the post training evaluation? (Can select more than one)

a) Trainer centered

b) Trainee centered

c) Subject Centered

d) All of the above

9) What should be the ideal time to evaluate the training?

a) Immediate after training

b) After 15 days

c) After 1 month

d) Can't say

10) Should the post training evaluation procedure reviewed and revised periodically?

a) Yes

b) No

c) Can't say

11) Is the whole feedback exercise after the training worth the time, money and Effort?

a) Yes

 b) No

c) Can't say

12) The post training feedbacks can be used:

a) To identify the effectiveness and valuation of the training programme

b) To identify the ROI (return on investment)

c) To identify the need of retraining

d) To provide the points to improve the training

e) All of above

13) Any suggestion for improving the post training feedback procedure exists in State Bank of India?