

A
Project Report
On

**“A STUDY OF EMPLOYEE TRAINING IN STATE BANK
OF INDIA”**

Submitted to
**G. S. College of Commerce and Economics, (Autonomous)
Nagpur**

Affiliated to
Rashtrasant Tukadoji Maharaj Nagpur University

In partial fulfilment for the award of the degree
BACHELOR OF BUSINESS ADMINISTRATION

Submitted by
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Under the guidance of
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G. S College of Commerce and Economics, Nagpur
Academic year 2023-2024



G. S College of Commerce and Economics, Nagpur
Academic year 2023-2024



CERTIFICATE

This is to certify that **Imamul Khan** has submitted the project report titled '**A Study Of Employee Training In State Bank Of India**', towards partial fulfillment of **BACHELOR 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 she has ingeniously completed her project as prescribed by Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur.

Dr. Kamlesh Thote
(Project Guide)

Dr. Afsar Sheikh
(Co-Ordinator)

Place: Nagpur

Date:

G. S College of Commerce and Economics, Nagpur

Academic year 2023-2024



DECLARATION

I here-by declare that the project with title “**A Study Of Employee Training In State Bank Of India**” has been completed by me in partial fulfillment of **BACHELOR OF BUSINESS ADMINISTRATION** degree examination as prescribed by 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.

Place:

IMAMUL KHAN

Date:



ACKNOWLEDGEMENT

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

I am extremely thankful to my Project Guide Dr. KAMLESH THOTE for his guideline throughout the project. I tender my sincere regards to Co-Ordinator, Dr. AFSAR SHEIKH for giving me outstanding guidance, enthusiastic suggestions and invaluable encouragement which helped me in the completion of the project.

I will fail in my duty if I do not thank the non-teaching staff of the college for their Co- operation.

I would like to thank all those who helped me in making this project complete and successful.

Place:Nagpur

IMAMUL KHAN

Date:

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CHAPTER-1
INTRODUCTION

INTRODUCTION

EMPLOYEE TRAINING

Training is the process for providing required skills to the employee for doing the job effectively, skillfully and qualitatively. Training of employees is not continuous, but it is periodical and given in specified time. Generally training will be given by an expert or professional in related field or job.

Training is required at every stage of work and for every person at work. To keep oneself updated with the fast-changing technologies, concepts, values and environment, training plays a vital role. Training programmes are also necessary in any organization for improving the quality of work of the employees at all levels. It is also required when a person is moved from one assignment to another of a different nature. Taking into account this context, this unit aims at providing insight into the concept, need and methods of training, also areas of evaluation of training, retraining and dimensions of organizational learning.

Training is a process of learning a sequence of programmed behavior. It is the application of knowledge & gives people an awareness of rules & procedures to guide their behavior. It helps in bringing about positive change in the knowledge, skills & attitudes of employees. Training is investment in getting more and better-quality work from your talent.

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Thus, training is a process that tries to improve skills or add to the existing level of knowledge so that the employee is better equipped to do his present job or to mould him to

be fit for a higher job involving higher responsibilities. It bridges the gap between what the employee has & what the job demands.

Since training involves time, effort & money by an organization, so an organization should to be very careful while designing a training program.



WHAT IS EMPLOYEE TRAINING

Employee training is defined as a planned set of activities for imparting knowledge to employees, such that it leads to a growth in job skills required for organizational growth. These could be technical, vocational, or management skills.

Training employees for the future is the new imperative, but what is employee training and where do you begin? Find out in our definitive guide.



TRAINING DEFINED

Training is that process by which the efficiency of the employees increases and develops.

Training is a specialised knowledge which is required to perform a specific job.

Training has been defined by different scholars of management. Some important definitions of training are as under:

In the words of **Dale S. Beach**, "Training is the organised procedure by which people learn knowledge and Improve skill for a definite purpose."

In the words of **Michael J. Jucius**, "Training is a process by which the aptitudes, skills and abilities of employees to perform specific jobs are increased."

According to **Edwin B. Flipppo**, "Training is the act of increasing the knowledge and skill of an employee for doing a particular job."

In the words of **Dale Yoder**, "Training is the process by which manpower is filled for the particular job it has to perform."

CHAPTER-2
COMPANY PROFILE



State Bank of India

Introduction

State Bank of India (SBI) a Fortune 500 company, is an Indian Multinational, Public Sector Banking and Financial services statutory body headquartered in Mumbai. The rich heritage and legacy of over 200 years, accredits SBI as the most trusted Bank by Indians through generations.

SBI, the largest Indian Bank with 1/4th market share, serves over 48 crore customers through its vast network of over 22,405 branches, 65,627 ATMs/ADWMs, 76,089 BC outlets, with an undeterred focus on innovation, and customer centricity, which stems from the core values of the Bank - Service, Transparency, Ethics, Politeness and Sustainability.

The Bank has successfully diversified businesses through its various subsidiaries i.e. SBI General Insurance, SBI Life Insurance, SBI Mutual Fund, SBI Card, etc. It has spread its presence globally and operates across time zones through 235 offices in 29 foreign countries.

Founding: SBI traces its roots back to the Imperial Bank of India, established on 27 January 1921. The

bank's history dates even further to the Bank of Calcutta (1806), Bank of Bombay (1840), and Bank of Madras (1843). On 1 July 1955, it became the State Bank of India.

Global Ranking: SBI is the 48th largest bank in the world by total assets and was ranked 221st in the Fortune Global 500 list of the world's biggest corporations in 2020. It holds the distinction of being the only Indian bank on that prestigious list.

Market Share: SBI is the largest bank in India, commanding a 23% market share by assets and a 25% share

of the total loan and deposits market. With nearly 250,000 employees, it is also the tenth largest employer in India.



Recent Milestones:

- On 14 September 2022, SBI became the third lender (after HDFC Bank and ICICI Bank) and the seventh Indian company to cross the ₹5-trillion market capitalization on the Indian stock exchanges for the first time.
- On February 7, 2024, SBI's market capitalization surpassed Rs 6 lakh crore, making it the second public sector undertaking (PSU) to achieve this milestone, following Life Insurance Corporation.

Services Offered:

- SBI provides a range of services, including retail banking, corporate banking, and treasury services.
- Its offerings encompass deposit services, personal and business banking cards, loans, and financing.
- The bank caters to individuals, corporates, and institutional clients.

Administrative Offices and Branches:

SBI provides a range of banking products through its network of branches in India and overseas, including products aimed at non-resident Indians (NRIs). Concerning domestic banking business, SBI has 17 regional hubs known as local head offices (LHOs), under whom are 57 administrative offices (AOs), that are located in important cities throughout India, under whom are furthermore administrative sub-offices known as regional business offices (RBOs), with each RBO having, under its direct administrative control, some 40 to 50 branches.

Domestic

As per SBI Official website data, SBI has 22,405 branches in India. In the financial year 2012–13, its revenue was ₹2.005 trillion (US\$25 billion), 95.35% of which came from domestic operations. Similarly, domestic operations contributed to 88.37% of total profits for the same financial year.

Under the Pradhan Mantri Jan Dhan Yojana of financial inclusion launched by Government in August 2014, SBI held 11,300 camps and opened over 3 million accounts by September, which included 2.1 million accounts in rural areas and 1.57 million accounts in urban areas.

International

As of 2014–15, the bank had 191 overseas offices spread over 36 countries having the largest presence in foreign markets among Indian banks.

Non-banking subsidiaries

Apart from five of its associate banks (merged with SBI on 1 April 2017), SBI's non-banking subsidiaries include:

- SBI Capital Markets Ltd
- SBI Cards & Payments Services Pvt. Ltd. (SBICPSL)
- SBI Life Insurance Company Limited
- SBI Mutual Fund

In March 2001, SBI (with 74% of the total capital), joined with BNP Paribas (with 26% of the remaining capital), to form a joint venture life insurance company named SBI Life Insurance Company Ltd.

Other SBI service points

As of 31 March 2017, the SBI group had 59,291 ATMs. Since November 2017, SBI also offers an integrated digital banking platform named YONO.

YES Bank Investment

State Bank of India acquired 48.2% of the shares of Yes Bank as part of RBI directed rescue deal in March 2020.

Listings and shareholding

As on 31 March 2017, Government of India held around 61.23% equity shares in SBI. The Life Insurance Corporation of India, itself state-owned, is the largest non-promoter shareholder in the company with 8.82% shareholding.

Shareholders	Shareholding
Promoters: Government of India	56.92%
FII/GDRs/OCBs/NRIs	10.94%
Banks & Insurance Companies	10.63%
Mutual Funds & UTI	13.72%
Others	07.79%
Total	100.0%

The equity shares of SBI are listed on the Bombay Stock Exchange, where it is a constituent of the BSE SENSEX index, and the National Stock Exchange of India, where it is a constituent of the CNX Nifty . Its Global Depository Receipts (GDRs) are listed on the London Stock Exchange .

Employees

SBI is one of the largest employers in the world with 245,652 employees as of 31 March 2021. Out of the total workforce, the representation of women employees is nearly 26%. The percentage of Officers, Associates, and Subordinate staff was 44.28%, 41.03%, and 14.69% respectively on the same date. Each employee contributed a net profit of ₹828,350 (US\$10,000) during FY 2020–21.

Key Dates:

- **1806:** The Bank of Calcutta is established as the first Western-type bank.
- **1809:** The bank receives a charter from the imperial government and changes its name to Bank of Bengal.
- **1840:** A sister bank, Bank of Bombay, is formed.
- **1843:** Another sister bank is formed: Bank of Madras, which, together with Bank of Bengal and Bank of Bombay become known as the presidency banks, which had the right to issue currency in their regions.
- **1861:** The Presidency Banks Act takes away currency issuing privileges but offers incentives to begin rapid expansion, and the three banks open nearly 50 branches among them by the mid-1870s.
- **1876:** The creation of Central Treasuries ends the expansion phase of the presidency banks.
- **1921:** The presidency banks are merged to form a single entity, Imperial Bank of India.

- **1955:** The nationalization of Imperial Bank of India results in the formation of the State Bank

of	BALANCE SHEET OF STATE BANK OF INDIA (in Rs. Cr.)	Mar-23	Mar-22	Mar-21	Mar-20	Mar-19	India,
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which then becomes a primary factor behind the country's industrial, agricultural, and rural development.

- **1969:** The Indian government establishes a monopoly over the banking sector.
- **1972:** SBI begins offering merchant banking services.
- **1986:** SBI Capital Markets is created.
- **1995:** SBI Commercial and International Bank Ltd. are launched as part of SBI's stepped-up international banking operations.
- **1998:** SBI launches credit cards in partnership with GE Capital.
- **2002:** SBI networks 3,000 branches in a massive technology implementation.
- **2004:** A networking effort reaches 4,000 branches.

Additional Details:

- **Public Company (60% Government-Owned)**
- **Incorporated:** 1921 as the Imperial Bank of India
- **Employees:** 220,000
- **Total Assets:** \$104.81 billion (2003)
- **Stock Exchanges:** Mumbai Kolkata Chennai Ahmedabad Delhi New York London
- **Ticker Symbol:** SBI
- **NAIC:** 522110 Commercial Banking

	12 MThs	12 MThs	12 MThs	12 MThs	12 MThs
EQUITIES AND LIABILITIES					
SHAREHOLDER'S FUNDS					
Equity Share Capital	892.46	892.46	892.46	892.46	892.46
TOTAL SHARE CAPITAL	892.46	892.46	892.46	892.46	892.46
Revaluation Reserve	27,756.26	23,377.87	23,577.35	23,762.67	24,653.94
Reserves and Surplus	2,98,959.73	2,55,817.73	2,29,405.38	2,07,352.30	1,95,367.42
Total Reserves and Surplus	3,26,715.99	2,79,195.60	2,52,982.73	2,31,114.97	2,20,021.36
TOTAL SHAREHOLDERS FUNDS	3,27,608.45	2,80,088.06	2,53,875.19	2,32,007.43	2,20,913.82
Deposits	44,23,777.78	40,51,534.12	36,81,277.08	32,41,620.73	29,11,386.01
Borrowings	4,93,135.16	4,26,043.38	4,17,297.70	3,14,655.65	4,03,017.12
Other Liabilities and Provisions	2,72,457.15	2,29,931.84	1,81,979.66	1,63,110.10	1,45,597.30
TOTAL CAPITAL AND LIABILITIES	55,16,978.53	49,87,597.41	45,34,429.63	39,51,393.92	36,80,914.25
ASSETS					
Cash and Balances with Reserve Bank of India	2,47,087.58	2,57,859.21	2,13,201.54	1,66,735.78	1,76,932.42
Balances with Banks Money at Call and Short Notice	60,812.04	1,36,693.11	1,29,837.17	84,361.23	45,557.69
Investments	15,70,366.23	14,81,445.47	13,51,705.21	10,46,954.52	9,67,021.95
Advances	31,99,269.30	27,33,966.59	24,49,497.79	23,25,289.56	21,85,876.92
Fixed Assets	42,381.80	37,708.16	38,419.24	38,439.28	39,197.57
Other Assets	3,97,061.58	3,39,924.86	3,51,768.68	2,89,613.55	2,66,327.70
TOTAL ASSETS	55,16,978.53	49,87,597.41	45,34,429.63	39,51,393.92	36,80,914.25
OTHER ADDITIONAL INFORMATION					
Number of Branches	22,405.00	22,266.00	22,219.00	22,141.00	22,010.00
Number of Employees	2,35,858.00	2,44,250.00	2,45,652.00	2,49,448.00	2,57,252.00
Capital Adequacy Ratios (%)	14.68	13.85	13.74	13.13	12.72
KEY PERFORMANCE INDICATORS					
Tier 1 (%)	12.06	11.16	11.44	10.71	10.65
Tier 2 (%)	2.62	2.69	2.3	2.42	2.07
ASSETS QUALITY					
Gross NPA	90,927.78	1,12,023.00	1,26,389.00	1,49,091.85	1,72,753.60
Gross NPA (%)	2.78	4	5	6	8
Net NPA	21,466.64	27,965.71	36,809.72	51,871.30	6,58,947.40
Net NPA (%)	0.67	1.02	1.5	2.23	3.01
Net NPA To Advances (%)	0.67	1	2	2	3

BALANCE SHEET FROM THE YEAR 2019- 2023

Board of Directors

SR. NO.	Name	Designation
1.	Shri Dinesh Kumar Khara	Chairman
2.	Shri C.S. Setty	Managing Director
3.	Shri Ashwini Kumar Tewari	Managing Director
4.	Shri Alok Kumar Choudhary	Managing Director
5.	Shri Vinay M Tonse	Managing Director
6.	CA Ketan S Vikamsey	Director
7.	Shri Mrugank M Paranjape	Director
8.	Shri Rajesh Kumar Dubey	Director
9.	CA Dharmendra Singh Shekhawat	Director
10.	CA Prafulla P Chhajed	Director
11.	Smt. Swati Gupta	Director
12.	Dr Vivek Joshi	Director
13.	Shri Ajay Kumar	Director

CHAPTER-3
RESEARCH STUDY

NEED OF STUDY

1. The need of study is find out the attitude and behaviour of employees towards the state bank of india.
2. The need of study to know a various employee motivational technique followed by State Bank of India.
3. To study find out the impact on employee satisfaction and retention in state bank of india.

OBJECTIVE OF STUDY

1. To identify the training practices followed by State Bank of India.
2. To study the performance appraisal system of State Bank of India.
3. To determine the impact of training on performance effectiveness of employees of State Bank of India.

LIMITATION OF STUDY

1. Sample Size:

The sample size is only 50. It may limit the generalizability of the findings to the entire employee population of SBI.

2. Time constraints:

Limited time for the study might restrict the depth of the research and comprehensive exploration of various aspects of employee training.

3. Training Program Evolution:

The training programs in SBI change during the study, it could affect the applicability of the findings to the current training landscape.

HYPOTHESIS

H0- There is no significant relationship between training practices and performance effectiveness in State Bank of India.

H1- There is significant relationship between training practices and performance effectiveness in State Bank of India.

CHAPTER-4
RESEARCH
METHODOLOGY
&
DATA COLLECTION

RESEARCH METHODOLOGY

Research methodology refers to the systematic process followed by researchers to design, conduct, and analyse a study. It outlines the steps and procedures used to gather and evaluate information, ensuring the reliability and validity of the research findings.

DATA COLLECTION

1. PRIMARY DATA

Conduct surveys on interviews to gather information on existing training programs.

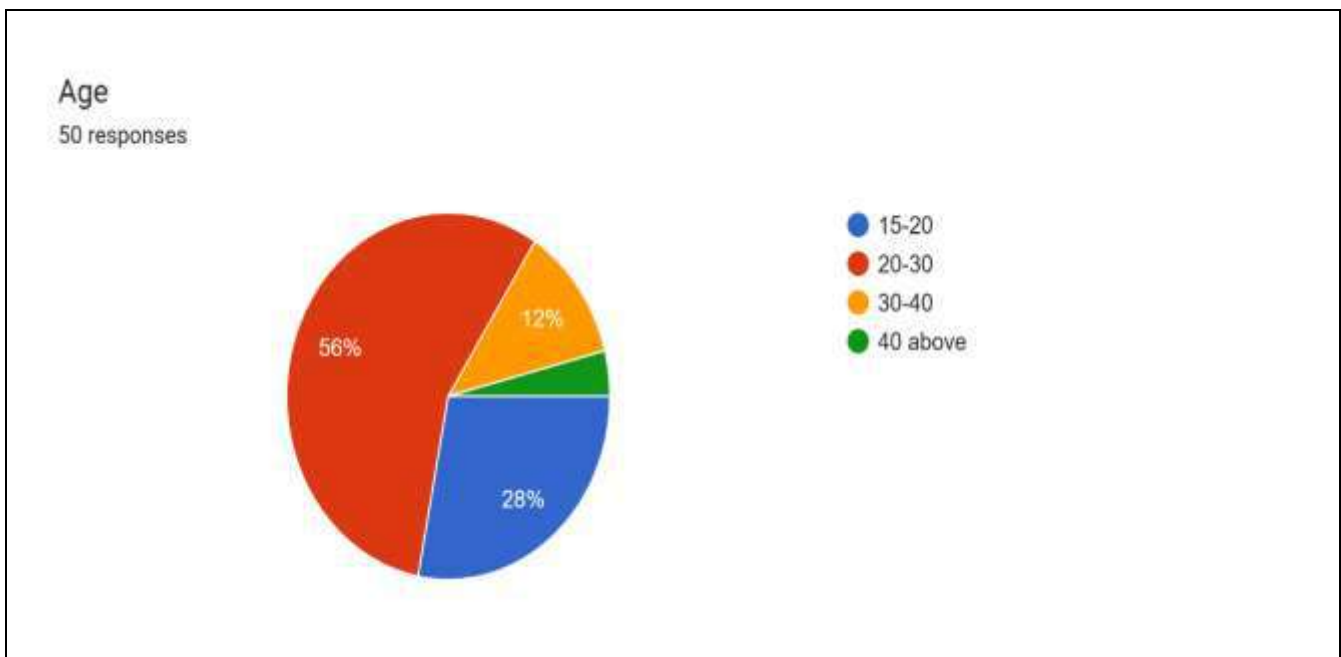
2. SECONDARY DATA

Collect existing data from state bank of india reports, publication and official website in SBI.

CHAPTER-5
DATA ANALYSIS
AND
INTERPRETATION

Q1. What is the age of respondents ?

AGE	NO. OF RESPONDENT	PERCENTAGE
15-20	14	28%
20-30	28	56%
30-40	6	12%
Above 40	2	4%
TOTAL	50	100%



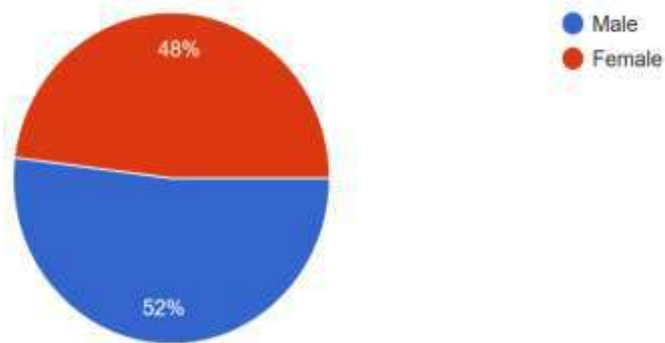
INTERPRETATION

The above table and chart show that there are 28% respondents are 15-20 age, 56% respondents are 20-30 age, 12% respondents are 30-40 age and 4% respondents are above age respectively.

Q2. Gender respondents

GENDER	No. OF RESPONDENT	PERCENTAGE
Male	26	52%
Female	24	48%
TOTAL	50	100%

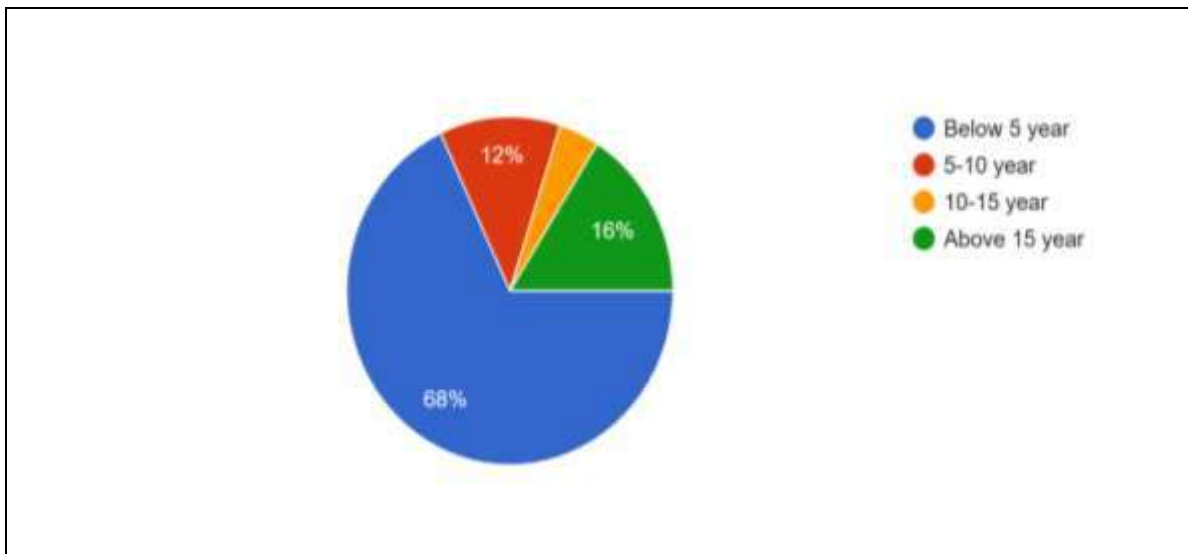
Gender
50 responses

**INTERPRETATION**

The above table and chart show that there are 52% are respondents are male and remaining 48% respondents are female respectively.

Q3. Year of experience in bank?

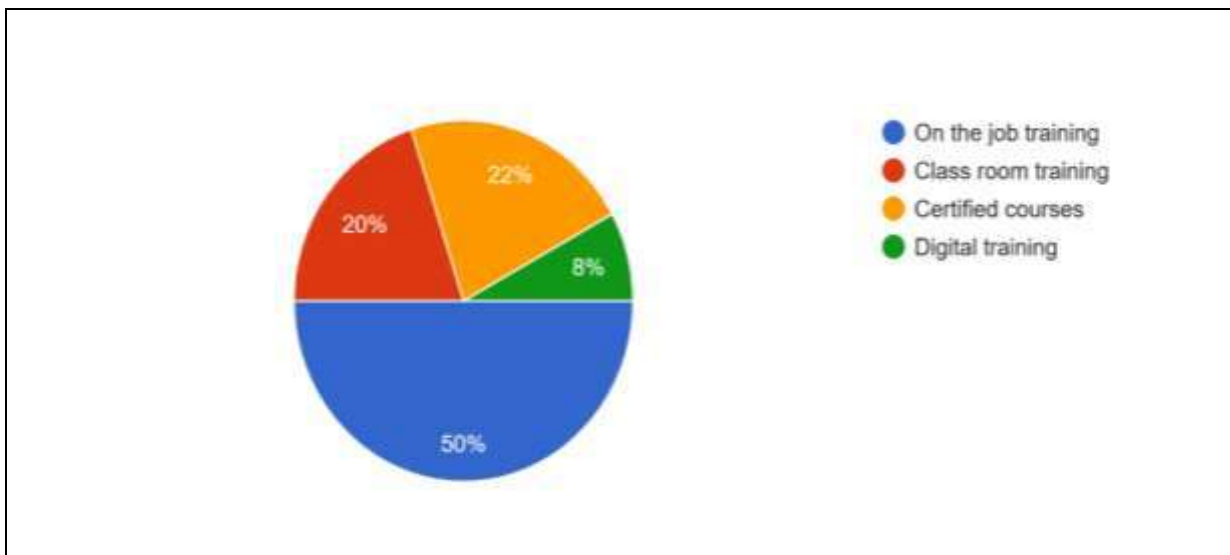
PARTICULAR	NO. OF RESPONDENT	PERCENTAGE
Below 5 years	34	68%
5-10 years	6	12%
10-15 years	2	4%
Above 15 years	15	16%
TOTAL	50	100%

**INTERPRETATION**

The above table and chart show that there are 68% of respondents are below 5 years, 12% of the respondents are 5-10 years, 4% respondents are 10-15 years, and 16% of respondents are above 15 years.

Q4. Which type of training followed by bank?

PERTICULAR	NO. OF RESPONDENT	PERCENTAGE
On the job training	25	50%
Class room training	10	20%
Certified courses	11	22%
Digital training	4	8%
TOTAL	50	100%

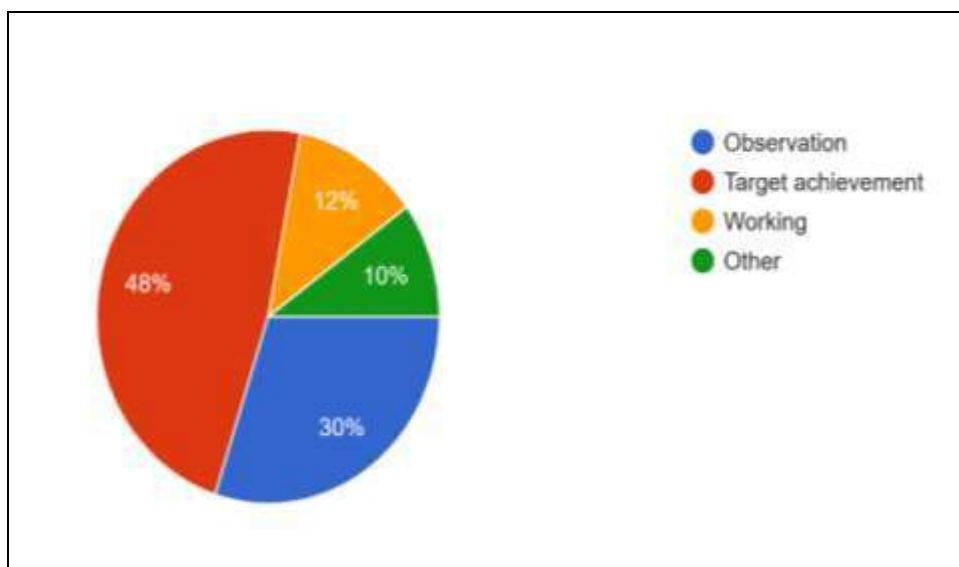


INTERPRETATION

The above table and chart show that there are 50% of respondents are On the job training, 20% of the respondents are Class room training, 22% respondents are Certified courses, and 8% of respondents are Digital training.

Q5. How performance of employee are evaluated by bank?

PERTICULAR	NO. OF RESPONDENT	PERCENTAGE
Observation	15	30%
Target achievement	24	48%
Working	6	12%
Other	5	10%
TOTAL	50	100%

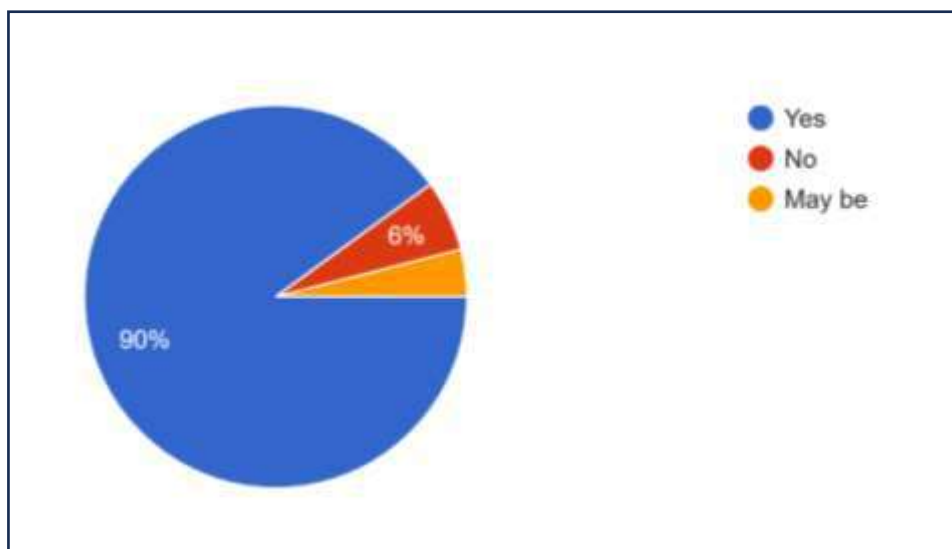


INTERPRETATION

The above table and chart shows that, there are 30% of respondents are observation, 48% of respondents are target achievements, 12% of respondents are working and 10% of respondents are other.

Q6. Is training important for employees?

PERTICULAR	NO. OF RESPONDENT	PERCENTAGE
Yes	45	90%
No	3	6%
May be	2	4%
Total	50	100%

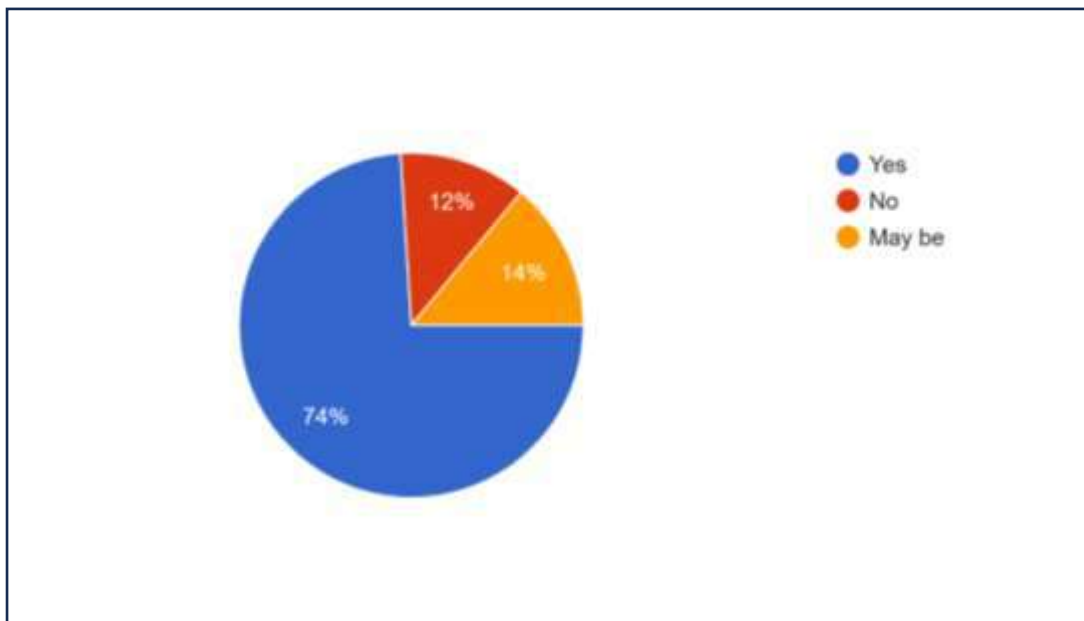


INTERPRETATION

The above table and chart show that there are 90% of respondents are Training important for employees, 6% of the respondents Training is not important for employees, 4% respondents are saying Training important for employees may be.

Q7. Is training gives motivation to employees to work more?

PERTICULAR	NO. OF RESPONDENT	PERCENTAGE
Yes	37	74%
No	6	12%
May be	7	14%
Total	50	100%

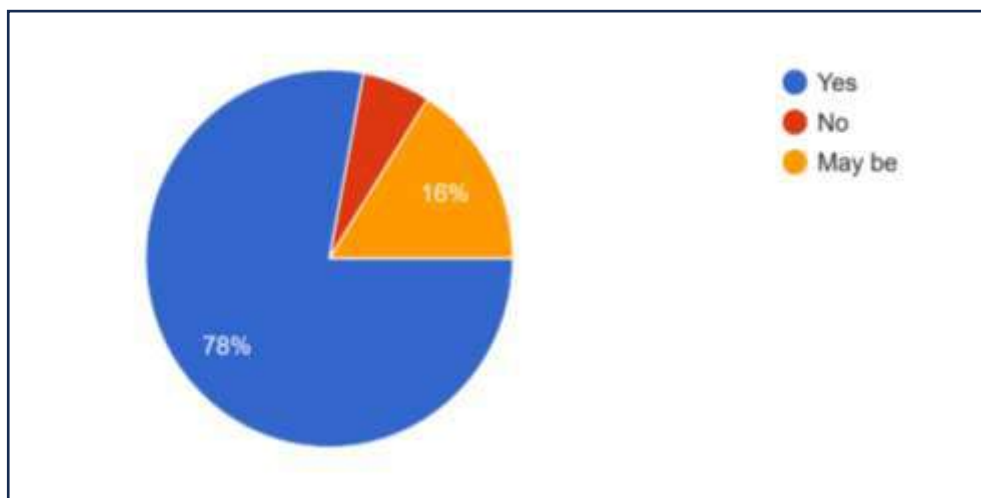


INTERPRETATION

The above table and chart show that there are 74% of respondents are Training gives motivation to employees to work more, 6% of the respondents Training is not gives motivation to employees to work more, 7% respondents are saying training gives motivation to employees to work more may be.

Q8. Whether training practice followed by bank increase performance of employees?

PERTICULAR	NO. OF RESPONDENT	PERCENTAGE
Yes	39	78%
No	3	6%
May be	8	16%
Total	50	100%

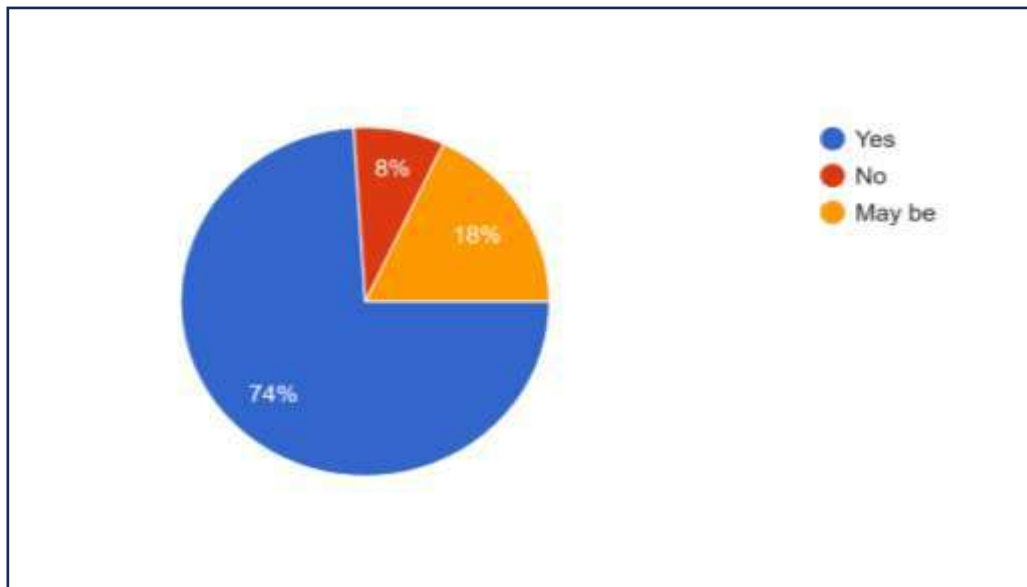


INTERPRETATION

The above table and chart shows that there are 78% of respondents are Training practice by bank increase performance of employees, 6% of the respondents Training practice by bank is not increase performance of employees, 16% respondents are saying training practice by bank increase performance of employees may be.

Q9. Whether there is relationship between training and performance of employees?

PERTICULAR	NO. OF RESPONDENT	PERCENTAGE
Yes	37	74%
No	4	8%
May be	9	18%
Total	50	100%



INTERPRETATION

The above table and chart show that there are 74% of respondents are relationship between training and performance of employees, 8% of the respondents are there is no relationship between training and performance of employees, 18% respondents are saying relationship between training and performance of employees may be.

HYPOTHESIS TESTING

H0- There is no significant relationship between training practices and performance effectiveness in State Bank of India.

H1- There is significant relationship between training practices and performance effectiveness in State Bank of India.

From the above research study conducted during my research work it is found that among the above mentioned hypothesis, H1 i.e. “ There is significant relationship between training practices and performance effectiveness in State Bank of India.” Is found to be true hence accepted where as another hypothesis H0 i.e. “ There is no significant relationship between training practices and performance effectiveness in State Bank of India is rejected.

Chapter-6
FINDINGS

FINDINGS

1. It is found that 56% of respondents are in age group of 20-30, 28% of respondents fall in group of 15-20 age group. Other 12 % of respondents comes in age group of 30-40 years and 4% of respondents are 40 above.
2. From the above study it is found that 68% of respondents are Below 5 years of experience, 12% of the respondents have 5-10 years of experience, 4% of respondents have more than 10-15 years of experience, 16% of respondents have more than 15 years of experience.
3. From above study it is found that 50% of the respondents have On the job training, 22% of respondents have Certified courses, 20% of respondents are having Class room training, 8% of the respondents are having Digital training.
4. It is found that 48% of respondents have Target achievement, 30% of the respondents have Observation, 12% of respondents are Working, 10% of respondents are Other.
5. It is found that 90% of respondents stated that training is important for the employees.
6. From above study it is found that 74% of respondents stated that training gives motivation to the employees to work more.
7. From above study it is found that 78% of respondents stated that training practice by bank increases performance of employees.
8. From above study it is found that 74% of respondents stated that there is positive relation between training and performance of employees.

Chapter-7
CONCLUSION

CONCLUSION

The study of employee training in State Bank of India concludes that effective training programs are essential for enhancing employee skills, productivity, and overall organizational performance. Through a comprehensive training regimen, employees can acquire the necessary knowledge and expertise to adapt to evolving banking practices, technologies, and customer needs. Additionally, training fosters employee engagement, job satisfaction, and loyalty, which are crucial for reducing turnover rates and retaining top talent within the organization. Furthermore, the study emphasizes the importance of continuous evaluation and improvement of training initiatives to ensure their alignment with the bank's strategic objectives and the dynamic nature of the banking industry. Overall, investing in employee training is a strategic imperative for State Bank of India to maintain its competitive edge and achieve sustainable growth in the banking sector.

Chapter-8
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BIBLIOGRAPHY

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Chapter-9
ANEXTURE

QUESTIONNAIRE

1. Year of experience in bank?
 - Below 5 years
 - 5-10 years
 - 10-15 years
 - Above 15 years

2. Which type of training followed by bank?
 - On the job training
 - Class room training
 - Certified courses
 - Digital training

3. How performance of employees evaluated by bank?
 - Observation
 - Target achievement
 - Working
 - Other

4. Is training important for employees?
 - Yes
 - No
 - May be

5. Is training gives motivation to employees to work more?

- Yes
- No
- May be

6. Whether training practice followed by bank increase performance of employees?

- Yes
- No
- May be

7. Whether there is relationship between training and performance of employees?

- Yes
- No
- May be