



Empowering the Workforce : A Comprehensive Evaluation of Training and Development Practices at State Bank of India, Udham Singh Nagar

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Abstract : This study delves into the training and development framework of the State Bank of India (SBI), focusing on the Udham Singh Nagar branch in Uttarakhand. In the context of a rapidly evolving banking landscape driven by digitalization, regulatory changes, and heightened customer expectations, employee upskilling and development have emerged as strategic imperatives. This paper systematically examines the adequacy, effectiveness, and alignment of SBI's training initiatives with employee roles and organizational goals. A structured questionnaire was administered among 165 SBI employees to evaluate perceptions regarding training adequacy, delivery methods, development outcomes, reward linkage, and HR involvement. Findings reveal a generally positive outlook on the institution's learning ecosystem, with specific areas identified for enhancement, including greater focus on safety training, anti-harassment programs, and improved alignment of training outcomes with promotion policies. The research concludes by offering practical recommendations to refine SBI's training framework, ensuring it remains agile, inclusive, and impactful in a competitive banking environment.

Keywords : SBI, Training and Development, Employee Perception, Banking Sector, HR Practices, Organizational Learning, Udham Singh Nagar, Skill Enhancement, Career Progression, Digital Banking, Training Evaluation, Employee Engagement

INTRODUCTION : This research paper presents an in-depth organizational study conducted at the State Bank of India (SBI), located in Udham Singh Nagar, Uttarakhand. This project centers around understanding the bank's systematic approach to upskilling its workforce and fostering professional growth.

Training: The study highlights the evolution of the Indian banking sector and SBI's organizational framework, with a special emphasis on its robust training culture. SBI adopts a multifaceted approach to training, integrating internal training modules, digital platforms, and external learning sessions like seminars and workshops. These are conducted by a mix of in-house experts, industry veterans, and corporate trainers. Training is deemed essential across all levels of employment, helping employees stay current with new banking regulations, digital advancements, customer relationship management, and compliance procedures. SBI's training initiatives are purposefully designed to prepare its employees not just for present roles but also to face future industry challenges confidently.

Development : SBI places significant importance on employee development, with dedicated programs aimed at nurturing leadership potential, building managerial competencies, and promoting holistic growth. The bank's development strategies are aligned with its long-term organizational goals and are geared toward empowering employees to take on higher responsibilities through strategic learning pathways and leadership grooming.

SCOPE : The scope of this study is to explore and analyze SBI's human resource development practices, especially in the realm of training and employee development. It aims to evaluate how these programs influence performance, motivation, and productivity while also capturing employee perceptions and satisfaction levels. The study involves interaction with HR personnel, training coordinators, and experienced employees to gather insights.

OBJECTIVES OF THE STUDY

- To study the training ecosystem at SBI, Udham Singh Nagar.
- To understand the different training formats and modules provided to staff members.
- To evaluate the effectiveness of training programs in enhancing job performance and skill levels.
- To assess the impact of developmental programs on employee career progression.
- To gather employee feedback on training and development initiatives.
- To propose recommendations for enhancing the training framework based on the analysis.

NEED FOR THE STUDY

- **Enhancing Skills:** With rapid digital transformation in the banking sector, continuous skill upgrades are essential to manage new tools, platforms, and services.
- **Embracing Technology:** Staff must adapt to technologies like YONO, BHIM SBI Pay, and advanced core banking solutions.
- **Regulatory Compliance:** Constant updates in regulatory frameworks (RBI norms, KYC/AML policies) demand periodic training.
- **Customer Satisfaction:** Improved customer service stems from confident and well-trained employees equipped with the right knowledge and soft skills.
- **Organizational Vision:** Training ensures that SBI's workforce remains aligned with its digital-first, growth-oriented mission.

LITERATURE REVIEW : 1. Jain and Saakshi (2015) – **Impact of Training on Employee Performance in Indian Banks:** This research study focused on the correlation between regular training programs and enhanced employee performance within Indian banks. The authors argued that consistent and structured

training initiatives directly improve customer service delivery and boost employee efficiency. The State Bank of India (SBI) was highlighted as a model institution where structured learning modules such as induction programs, refresher courses, and role-specific training have been implemented systematically. The study emphasized that SBI's investment in training significantly contributes to organizational growth, as well-trained employees are more motivated, productive, and aligned with the bank's objectives.

2. Gupta and Joshi (2016) – Development Initiatives in Public Sector Banks: This paper explored the range of developmental programs initiated in public sector banks with a special focus on leadership training and soft skill enhancement. Gupta and Joshi found that such initiatives lead to improved employee morale, stronger communication, and greater operational efficiency. In particular, SBI was cited for its commitment to employee development through various in-house and external training programs. These initiatives were shown to foster a more competent workforce, reduce attrition rates, and promote a culture of continuous improvement within the organization.

3. Singh and Kumar (2017) – HR Practices in SBI: A Case Study: Singh and Kumar conducted a case study specifically on SBI's human resource practices, focusing on the bank's proactive approach to training and development. The study gave special attention to SBI's "Gyanodaya" academy and other regional training centers dedicated to grooming leadership at different hierarchical levels. The findings revealed that such initiatives play a pivotal role in retaining top talent, enhancing internal promotion opportunities, and encouraging innovation among employees. SBI's emphasis on leadership training was also linked to greater organizational resilience and adaptability.

4. Sharma and Yadav (2018) – Digital Learning in Indian Banks: This research highlighted the growing role of e-learning platforms in public sector banks. Sharma and Yadav pointed out that digital training tools offer scalability, cost-efficiency, and flexibility in delivery. SBI was showcased as an early adopter of e-learning solutions, with its online training modules and Learning Management System (LMS) offering round-the-clock access to training content. The study noted that this digital transformation helped SBI ensure consistent training quality across its vast network of branches, even in remote areas.

5. Mehta and Singh (2018) – Training Effectiveness in SBI: Mehta and Singh used the widely accepted **Kirkpatrick Model** to evaluate the effectiveness of SBI's training programs. Their empirical study assessed four key dimensions: reaction (employee feedback), learning (knowledge gained), behavior (application of skills on the job), and results (impact on organizational performance). The study concluded that SBI's training programs performed positively across all levels. Employees showed increased engagement, better customer handling, and enhanced technical proficiency, which translated into measurable gains for the bank in terms of productivity and service standards.

6. Das and Roy (2019) – ROI of Training in Public Sector Banks: This study focused on the financial returns from training investments in public sector banks. Das and Roy developed a framework to assess how effectively banks convert training expenses into tangible business outcomes. SBI was recognized for its strategic approach to training investment, which includes needs analysis, performance tracking, and periodic reviews. The findings suggested that SBI's efforts in aligning training outcomes with business goals resulted in improved cost-effectiveness and better overall performance metrics such as customer satisfaction and operational efficiency.

7. Sengupta (2020) – Digital Learning Transformation in Indian Banks: In the context of the COVID-19 pandemic, Sengupta analyzed how banks transitioned from traditional to digital learning platforms. The study found that the crisis accelerated the adoption of virtual learning tools across the sector. SBI was highlighted as a leading example, having swiftly transitioned to online training modules and virtual classrooms. This adaptability not only ensured uninterrupted learning but also highlighted the bank's commitment to building a resilient and future-ready workforce in the face of disruptions.

8. Iqbal and Kaur (2020) – Employee Engagement through Training: Iqbal and Kaur explored the role of training programs in boosting employee engagement, job satisfaction, and retention. Their findings revealed that interactive and personalized training experiences contribute to stronger employee commitment and emotional connection with the organization. SBI's approach to engaging employees through mentorship, role-play exercises, simulations, and gamified learning modules was recognized as best practice. The study concluded that such methods create a more dynamic learning culture and lead to long-term employee retention.

9. Chatterjee and Banerjee (2021) – Leadership Development in Public Banks: This study investigated how public sector banks are preparing the next generation of leaders. Chatterjee and Banerjee emphasized the significance of targeted leadership development programs in ensuring effective succession planning. SBI was cited as an exemplary institution that actively identifies high-potential employees and nurtures them through specialized training, mentoring, and project-based learning. The paper highlighted the success of SBI's talent pipeline strategy in maintaining operational excellence and continuity in leadership roles.

10. Roy and Tripathi (2022) – Evaluating Soft Skill Training Effectiveness: Roy and Tripathi examined the impact of soft skill training, particularly in customer-facing roles in banking. The authors emphasized that technical knowledge alone is insufficient in today's service-driven banking environment. SBI's investment in training employees on communication skills, emotional intelligence, conflict resolution, and customer empathy was found to significantly improve customer satisfaction. The study recommended the integration of soft skills into core training curricula for holistic employee development.

11. Bansal and Verma (2023) – HR Analytics in Training Assessment: This paper delved into the application of **HR analytics** in evaluating the effectiveness of training programs in public banks. Bansal and Verma revealed how data-driven insights can help measure training outcomes, track progress, and forecast skill gaps. SBI was acknowledged for adopting advanced HR analytics tools that allow real-time tracking of employee learning paths, competency development, and post-training performance. These insights help the bank align training objectives with strategic business needs more accurately.

12. Sharma and Jha (2024) – Continuous Learning Culture in Banks: Sharma and Jha highlighted the growing importance of fostering a **culture of continuous learning** within banking institutions. Their research identified factors such as microlearning, peer-to-peer learning, and internal knowledge-sharing platforms as key drivers of this culture. SBI was appreciated for its multi-tier training programs that cater to all employee levels, from entry-level to senior management. The bank's use of knowledge-sharing forums and communities of practice has been instrumental in creating an environment where learning is ongoing and self-motivated.

UPGRADATION AND INNOVATION IN TRAINING MODULES: The State Bank of India (SBI) has implemented a comprehensive and progressive training model focused on enhancing employee capabilities and aligning them with the bank's strategic objectives. The Strategic Training Unit (STU) plays a pivotal role in ensuring that the learning process remains relevant, continuous, and responsive to emerging industry needs. The bank's training infrastructure includes six premier Apex Training Institutes (ATIs) and 51 State Bank Institutes of Learning and Development (SBILDs) across the country.

STRUCTURE OF TRAINING PROGRAMS:

Day 1 – Foundational Learning (In-Class):

- Orientation on HR policies and institutional guidelines
- Familiarization with SBI's work culture and professional conduct
- Understanding of routine branch operations
- Training on workplace safety and emergency handling
- Hands-on learning through SBI's Knowledge Bank portal
- Introduction to core banking software and IT systems
- Time management strategies and efficiency tools

Day 2 – Experiential Activities:

- Group-based tasks to nurture collaboration and leadership
- Realistic simulations reflecting operational challenges
- Exercises to boost critical reasoning and analytical thinking
- Role-plays to enhance customer handling and problem resolution skills

Day 3 – Domain-Specific Knowledge:

- In-depth exploration of SBI's banking services and products
- Guidance on utilizing various financial instruments
- Case studies reflecting practical banking scenarios
- Demonstrations of transaction systems and process workflows

STRUCTURED EMPLOYEE TRAINING METHODOLOGY: SBI adopts a phased and goal-oriented approach to training that bridges theoretical concepts with field application.

1. Induction Program:

- *Purpose:* To introduce recruits to SBI's vision, operational ethics, and safety measures
- *Content:* Institutional mission, core principles, and code of conduct

2. Application-Based Learning:

- *Purpose:* To integrate classroom knowledge into daily job functions
- *Approach:* Task-driven assignments designed to foster hands-on experience

3. Supervision and Coaching:

- *Purpose:* To ensure comprehensive skill absorption and task execution
- *Support Mechanism:* Continuous mentoring and performance reviews by experienced personnel

ONBOARDING AND ENTRY PROTOCOLS: To ensure secure and efficient entry of new employees, SBI enforces a systematic and multi-layered entry process:

1. **Identity Verification:**
 - Employee identification is authenticated using biometric systems or official ID cards
2. **Credential Authentication:**
 - Necessary documents and approvals are reviewed thoroughly
3. **Access Granting:**
 - Entry permission is issued only after successful verification
4. **Clearance Confirmation:**
 - Final approval is ensured before allowing access to workspaces
5. **Security Measures:**
 - Employees undergo physical screening or security scans
6. **Final Entry Approval:**
 - Complete access is provided after all verifications are satisfied

WORKPLACE SAFETY PRACTICES AT STATE BANK OF INDIA (SBI): The State Bank of India (SBI) places great emphasis on fostering a safe and secure workplace. The bank's safety training program is designed to ensure that all employees are equipped with the necessary knowledge and skills to handle potential hazards and follow proper safety protocols.

1. **Identifying Safety Training Requirements:**
 - Safety needs are evaluated based on specific job roles to ensure training is tailored to the requirements of different departments and functions.
2. **Personalized Safety Training Modules:**
 - The bank develops specialized programs that cover vital safety topics, such as the use of personal protective equipment (PPE), emergency procedures, and risk management practices.
3. **Safety Orientation for New Employees:**
 - Every new employee participates in a comprehensive safety induction before beginning their responsibilities, ensuring they are well-versed in the safety protocols from the start.
4. **Hands-On Safety Drills:**
 - Practical training is provided to help employees handle safety equipment, manage hazardous materials safely, and respond effectively in emergency situations.
5. **Ongoing Safety Awareness Initiatives:**
 - SBI organizes continuous training activities, such as workshops and awareness campaigns, to reinforce the importance of safety and keep it at the forefront of employees' minds.
6. **Technology-Enhanced Learning Tools:**
 - Innovative tools, including virtual reality simulations, are used to replicate real-world scenarios, allowing employees to engage in immersive safety training experiences.
7. **Post-Training Evaluation and Certification:**
 - After the completion of safety training, employees undergo evaluations to assess their understanding and ability to apply safety procedures. Successful participants are awarded certification.
8. **Feedback-Driven Updates:**

- Training materials are regularly updated based on feedback from employees and the latest industry practices to ensure that the content remains relevant and effective.
9. **Leadership-Driven Safety Culture:**
- Management plays an active role in fostering a safety-first culture, encouraging employees at all levels to prioritize safety in their daily operations.
10. **Compliance with Regulatory Standards:**
- All training activities and certifications are documented to ensure compliance with legal and regulatory safety requirements.
11. **Access Control and Security Monitoring:**
- 1) The bank uses advanced security measures, such as electronic ID verification, card scanning, and RFID systems, to regulate access to its premises and ensure a secure environment.

TIME AND ATTENDANCE MANAGEMENT SYSTEM AT SBI: SBI employs a modern, technology-based approach to manage employee attendance and ensure smooth workforce operations.

1. **Start of Day – Clocking In:**
 - Employees begin their workday by clocking in using biometric systems or access cards, with grace periods defined for flexibility.
2. **Monitoring Workday Attendance:**
 - Break and lunch times are integrated into the attendance system to ensure accurate tracking of working hours.
3. **End of Day – Clocking Out:**
 - Employees clock out using the same access system at the end of their shifts. Overtime hours are recorded and require proper approval.
4. **Support for New Employees:**
 - New staff members receive training on using the attendance system efficiently. Assistance is available if any technical issues arise.

DOCUMENTATION REQUIREMENTS AT SBI : At the State Bank of India (SBI), new employees must provide various documents to meet the bank's internal policies and regulatory requirements. The documents required include:

- A formal request letter, printed on the bank's official letterhead, which includes details such as the employee's name, age, father's name, UAN, IP number, Aadhaar number, and a description of the employee's role.
- Submission of the Provident Fund (PF) challan along with proof of the payment made.
- Electronic Challan cum Return (ECR) for PF contributions.
- Relevant documents from the Employees' State Insurance Corporation (ESIC).
- ECR related to ESIC payments.
- AL user sign-in or purchase verification documents, which are checked at the entrance.
- Documentation regarding the safety training allowance provided to new employees.

INTRODUCTION OF RESEARCH METHODOLOGY : This study examines the training and development practices at the State Bank of India (SBI) to assess their impact on employee performance, organizational efficiency, and individual career growth. The primary objective is to explore the effectiveness, relevance, and overall impact of these practices on the employees. The research follows a descriptive approach, which is ideal for analyzing and evaluating existing training methods. It explores how these initiatives influence employee performance evaluations, career advancement opportunities, and job satisfaction. The study aims to assess how well SBI's training programs enhance employee skills, productivity, and overall job performance.

Sample Design : The study targets employees from different branches and departments of SBI located in the UK, ensuring a diverse representation of functional roles and experience levels. These employees are either directly involved in or affected by SBI's training and development programs. The sample includes participants from various departments to provide a comprehensive and well-rounded understanding of the training practices implemented across the organization.

Sample Size: A total of 165 employees were selected from various departments and branches of SBI in the UK for this research. This sample size ensures a diverse range of responses and provides a solid foundation for drawing reliable conclusions about the training practices at SBI. The sample size is sufficient to obtain varied insights into employee experiences and perceptions, ensuring the study's results are representative of the broader employee population.

Sampling Techniques: The study employs the Simple Random Sampling (SRS) technique, which ensures every employee in the selected population has an equal chance of being included. This approach minimizes selection bias and enhances the generalizability of the research findings, making the results more applicable to the wider population of SBI employees.

Research Design: The study is based on a Descriptive Research Design, which focuses on providing a detailed analysis of the current training and development practices at SBI. The design allows for systematic data collection, helping to assess the effectiveness of training programs in improving employee performance, enhancing morale, and supporting career growth. Descriptive research is ideal for identifying trends and understanding how existing training practices influence organizational outcomes and employee development.

Area of Research: The research was conducted across selected branches and departments of SBI in the Udham Singh Nagar, which were chosen based on their involvement in training programs and the accessibility of employees who could provide valuable feedback. The study utilizes both qualitative and quantitative methods, collecting data through surveys, interviews, and observations. This mixed approach offers a comprehensive understanding of employee attitudes and the structural aspects that contribute to the success of training efforts at SBI.

SOURCES OF DATA : To ensure a comprehensive analysis, the study utilized both primary and secondary data sources:

Primary Data: Primary data were directly collected from SBI employees through structured questionnaires and personal interviews. These methods provided direct insights into employees' training experiences, perceived benefits, skill enhancement, and overall performance outcomes. The primary data reflects genuine employee opinions on how training programs impact their personal growth and work effectiveness.

Secondary Data: Secondary data were gathered from official SBI reports, training manuals, HR publications, prior research studies, and relevant literature on training and development within the banking sector. These sources offered contextual background and supported the interpretation and analysis of primary data, helping to place the findings within a broader context.

DATA COLLECTION : Data collection refers to the systematic process of gathering information that is relevant to the research objectives. For this study, several data collection methods were employed to ensure both depth and breadth of information:

- **Structured Questionnaires:** These were designed to capture quantitative data regarding employees' experiences with training, including their satisfaction levels, perceived outcomes, and the relevance of the training to their roles.
- **Personal Interviews:** Conducted with a selected group of employees to gain deeper qualitative insights into their perceptions of the training programs, their personal growth, and the effectiveness of these initiatives.
- **Observations:** Researchers attended various training sessions to observe the environment, employee engagement, trainer delivery methods, and the overall atmosphere. This provided real-time insights into how the training was delivered and received by employees.

These diverse data collection methods combined to provide rich, detailed, and balanced data that form the basis of the study's conclusions.

TOOLS FOR DATA ANALYSIS : To facilitate effective analysis and interpretation of the data, several tools and techniques were employed. These tools played a critical role in organizing, presenting, and simplifying the data, offering clearer insights into employee perceptions regarding training and development practices at SBI. The primary tools used for data analysis are as follows:

- I. **Pie Charts & Bar Graphs :** Pie charts and bar graphs were utilized to visually represent employee responses across various variables, such as training satisfaction, departmental differences, and employee demographics. These graphical tools were particularly useful for:
 - A. **Visualizing Trends:** Pie charts displayed the proportion of employees who had a positive or negative opinion on various aspects of the training, such as content relevance and trainer effectiveness.
 - B. **Comparing Responses:** Bar graphs facilitated comparison of responses from different departments or groups (e.g., satisfaction levels, training effectiveness, engagement with different types of training).
 - C. **Simplifying Complex Data:** These visual tools converted complex datasets into easy-to-understand formats, highlighting trends, patterns, and outliers for better analysis.
- II. **Percentage Analysis :** Percentage analysis was employed to assess the distribution of responses and identify significant patterns in the data. This technique helped to:
 - A. **Quantify Responses:** By calculating percentages, the study clearly presented how many employees were satisfied with the training, how many felt it impacted their performance, and how different groups responded to specific training methods.

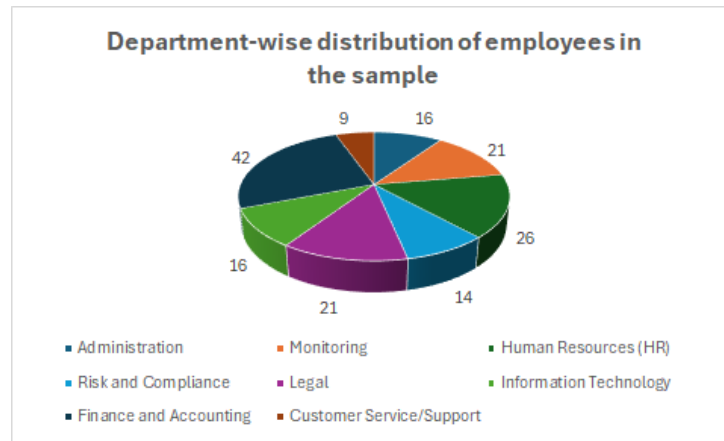
- B. **Identify Patterns:** The analysis revealed trends, such as whether a large percentage of employees preferred a particular training method (e.g., e-learning vs. classroom training) or favored specific types of content (e.g., technical training vs. soft skills development).
 - C. **Understand Employee Engagement:** This analysis offered a snapshot of overall employee engagement with the training programs, helping gauge the level of participation and satisfaction.
- III. **Comparative Tables :** Comparative tables were utilized to compare employee responses across different departments or demographic groups. These tables were essential for:
- A. **Departmental Comparison:** The tables showcased differences in perceptions and feedback between departments, such as comparing HR's perception of training effectiveness with that of employees in IT or Finance.
 - B. **Identifying Department-Specific Needs:** By analyzing the data across various departments, the study identified areas requiring more focused training efforts based on specific departmental needs.
 - C. **Data-Driven Decision Making:** The comparative tables helped pinpoint the strengths and weaknesses in the training programs, assisting management in making informed decisions to enhance the training experiences across the organization.

These tools, in combination, provided a comprehensive and easily interpretable analysis, offering a clearer understanding of employee feedback and supporting strategic decision-making to improve SBI's training and development practices.

Department-wise Employee Distribution (Sample) The sample for this study consisted of 165 employees from various departments within the State Bank of India. The department-wise distribution of employees in the sample is as follows:

Table 1. Department-wise distribution of employees in the sample

S.No.	Department	No. of Employees
1	Administration	16
2	Monitoring	21
3	Human Resources (HR)	26
4	Risk and Compliance	14
5	Legal	21
6	Information Technology	16
7	Finance and Accounting	42
8	Customer Service/Support	9
Total		165



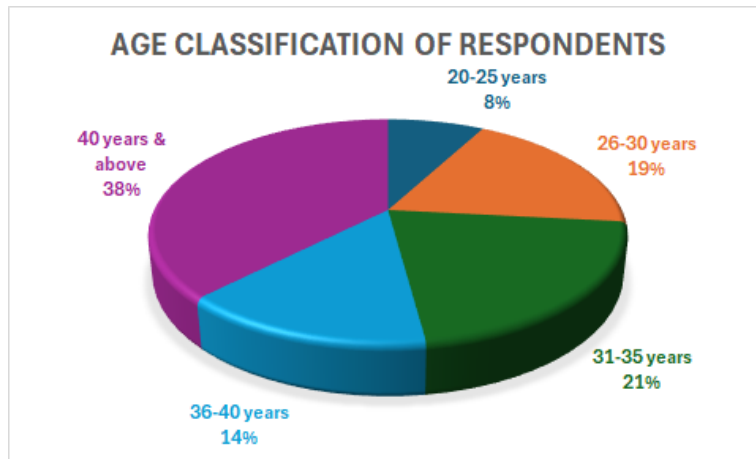
Graph 1. Department-wise distribution of employees in the sample

This distribution ensures that the sample reflects a diverse range of departments, allowing for varied perspectives and insights regarding the training and development practices at SBI. By incorporating employees from multiple functional areas, the study provides a comprehensive understanding of how employees from different departments perceive and engage with the bank's

DATA ANALYSIS AND INTERPRETATION: This chapter presents the analysis of data collected from 165 employees of the State Bank of India (SBI) concerning their views on the bank's training and development practices. A structured questionnaire was used to gather primary data, which was then tabulated and analyzed. The findings are presented through tables and graphs, providing a clear and comprehensive understanding of the workforce's perceptions regarding SBI's training, promotion, and development programs.

Table 2. Age Classification of Respondents

Age Group	No. of Respondents	Percentage (%)
20-25 years	13	7.9%
26-30 years	31	18.8%
31-35 years	35	21.2%
36-40 years	24	14.5%
40 years & above	62	37.6%
Total	165	100%

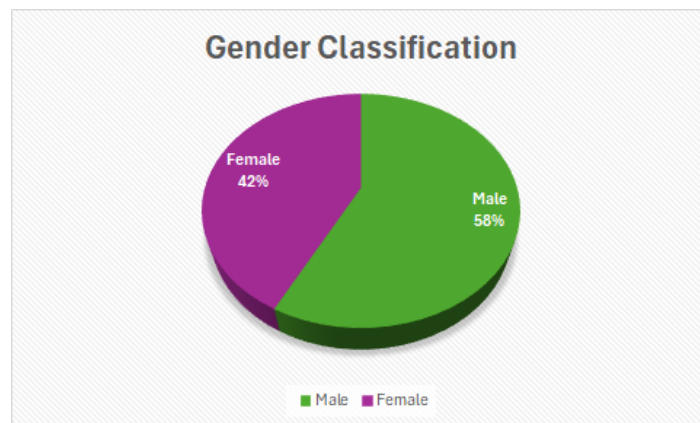


Graph 2: Age-wise Classification of Respondents

Interpretation: The data shows that the largest proportion of respondents (37.6%) is in the age group of 40 years and above, reflecting a workforce with considerable experience. The study also includes significant participation from employees in their 30s, indicating that training and development practices are of interest to employees across a wide range of ages, with notable engagement from more experienced professionals.

Table 3. Gender Classification

Gender	No. of Respondents	Percentage (%)
Male	95	57.6%
Female	70	42.4%
Total	165	100%

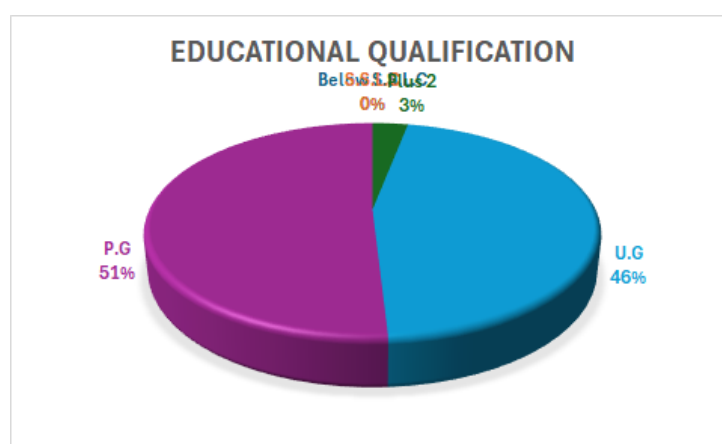


Graph 3: Gender-wise Classification of Respondents

Interpretation: The gender distribution shows that 57.6% of the respondents are male, while 42.4% are female. This indicates a fairly balanced gender representation in the sample. Understanding gender-specific differences in training preferences or engagement levels may offer valuable insights into the customization of training programs to meet the diverse needs of the workforce.

Table 4. Educational Qualification

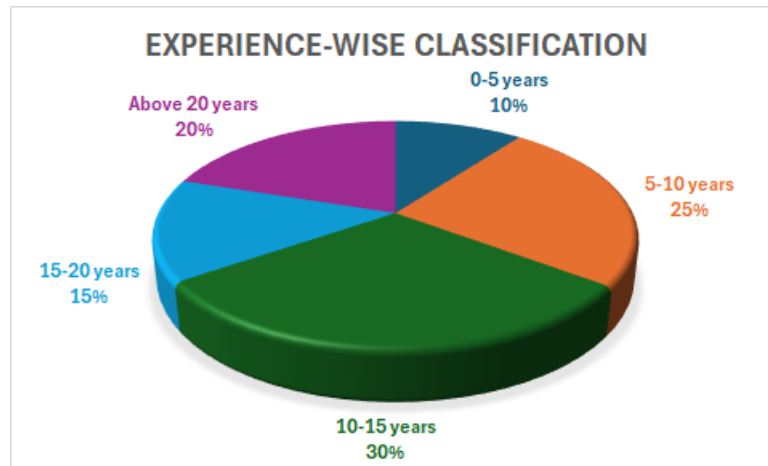
Qualification	No. of Respondents	Percentage (%)
Below S.S.L.C	0	0%
S.S.L.C	0	0%
Plus 2	5	3.0%
U.G	76	46.0%
P.G	84	51.0%
Total	165	100%

**Graph 4: Educational Qualification-wise Classification**

Interpretation: A significant proportion of the respondents (51.0%) hold postgraduate degrees, while 46.0% have undergraduate degrees. This indicates a highly educated workforce, which is likely to be receptive to advanced and specialized training programs. The strong educational background of employees at SBI underscores the importance of ensuring that training programs are tailored to meet the advanced learning needs of employees.

Table 5. Experience-wise Classification

Years of Experience	No. of Respondents	Percentage (%)
0-5 years	17	10.3%
5-10 years	41	24.8%
10-15 years	50	30.3%
15-20 years	24	14.5%
Above 20 years	33	20.0%
Total	165	100%

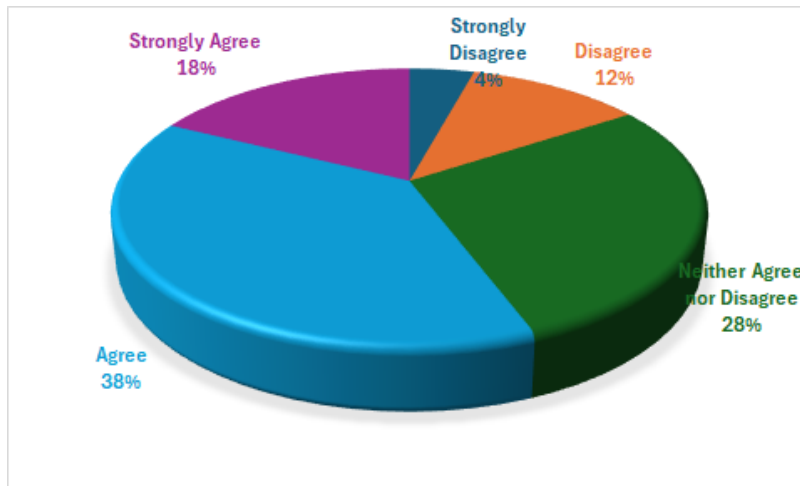


Graph 5: Experience-wise Classification

Interpretation: The largest group of respondents (30.3%) has 10-15 years of experience, suggesting that SBI's training and development programs are particularly beneficial to mid-career employees. The diverse range of experience levels across respondents indicates that the training initiatives at SBI cater effectively to employees at different stages of their careers, addressing the evolving needs of the workforce.

Table 6. Effectiveness of Training Programs

Response	No. of Respondents	Percentage (%)
Strongly Disagree	7	4.2%
Disagree	19	11.5%
Neither Agree nor Disagree	47	28.5%
Agree	63	38.2%
Strongly Agree	29	17.6%
Total	165	100%

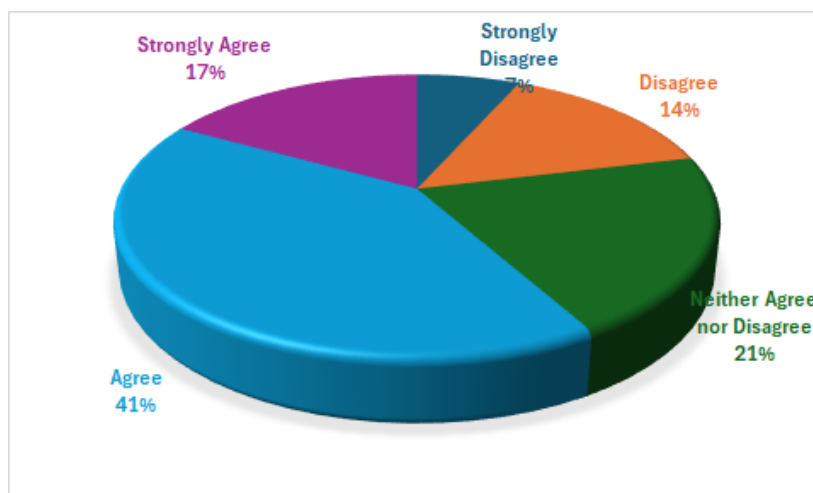


Graph 6: Effectiveness of Training Programs

Interpretation: A substantial 38.2% of respondents agree that the training programs are effective, with an additional 17.6% strongly agreeing. However, 28.5% of respondents remain neutral, indicating that while many find the programs beneficial, there is still room for improvement. This neutral response may suggest areas where the training could be more tailored or relevant to better meet employee needs.

Table 7. Training and Development Programs Meet Job Requirements

Response	No. of Respondents	Percentage (%)
Strongly Disagree	11	6.7%
Disagree	24	14.5%
Neither Agree nor Disagree	34	20.6%
Agree	68	41.2%
Strongly Agree	28	17.0%
Total	165	100%

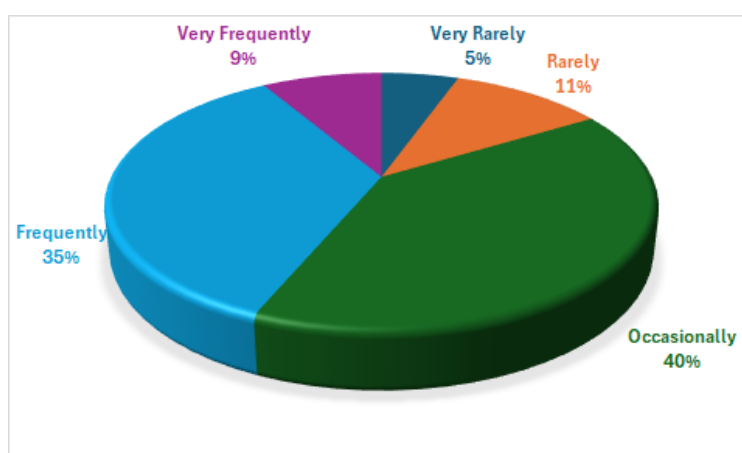


Graph 7: Training Programs Meet Job Requirements

Interpretation : A majority of respondents (41.2%) believe that the training programs meet the requirements of their job roles, with an additional 17.0% strongly agreeing. However, 20.6% of respondents remain neutral, indicating that while many employees feel the training is relevant to their roles, there may still be opportunities to better align the programs with job-specific needs. This neutral stance suggests that further customization of training programs could enhance their applicability.

Table 8. Frequency of Training Programs

Response	No. of Respondents	Percentage (%)
Very Rarely	9	5.5%
Rarely	18	10.9%
Occasionally	66	39.8%
Frequently	58	35.2%
Very Frequently	14	8.6%
Total	165	100%

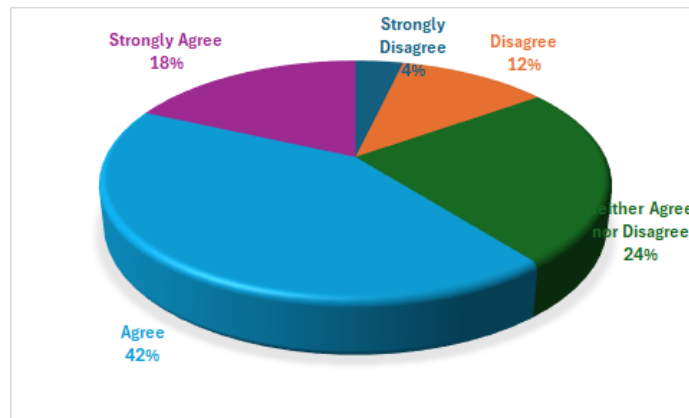
**Graph 8: Frequency of Training Programs**

Interpretation : A significant portion of respondents (39.8%) reports that training programs are conducted occasionally, and 35.2% indicate that they occur frequently. While these frequencies are reasonable, increasing the regularity of training programs could further enhance employee growth and engagement. An increase in the frequency of training could foster better skill development and higher productivity among employees.

Table 9. Impact of Training on Employee Performance

Response	No. of Respondents	Percentage (%)
Strongly Disagree	6	3.6%

Response	No. of Respondents	Percentage (%)
Disagree	19	11.5%
Neither Agree nor Disagree	40	24.2%
Agree	70	42.4%
Strongly Agree	30	18.2%
Total	165	100%



Graph 9: Impact of Training on Employee Performance

Interpretation : The majority of respondents (42.4%) agree that training positively impacts their performance, with 18.2% strongly agreeing. However, 24.2% remain neutral, indicating that while the training programs benefit many employees, there is room for improvement. This suggests that certain areas of training may need further refinement to ensure all employees experience the same positive impact on performance.

FINDINGS : From the data analysis and employee feedback, the following key findings have emerged:

1. **Employee Satisfaction with Training:** A significant number of employees expressed satisfaction with the training programs offered by SBI. Most respondents reported that the training programs were beneficial and contributed positively to their professional development and job performance. This reflects the overall effectiveness of SBI's training initiatives in equipping employees with necessary skills.
2. **Clarity of Program Objectives:** The majority of employees felt well-informed about the objectives and content of the training programs prior to participation. Clear communication regarding the training's purpose has helped employees focus on acquiring the right skills, thereby increasing their engagement and enhancing the success of the programs.
3. **Relevance of Training Content:** The training content is generally aligned with employees' roles and responsibilities. However, some employees suggested that more specialized training, tailored to specific job requirements, would further enhance the programs' practical application. Customizing content to better match role-specific needs could optimize the relevance and effectiveness of the training.

4. **Training as a Tool for Promotion:** Many employees view the training programs as crucial to their career advancement. Participation in training is closely linked to employees' prospects for promotion and internal mobility, reinforcing the idea that training plays a key role in SBI's career progression framework.
5. **Sufficiency of Training Programs:** A significant majority (90%) of employees agreed that the training programs adequately meet their professional development needs. However, some employees recommended that the frequency of sessions be increased. While the content is sufficient, they believe that more consistent and frequent training sessions would maximize the benefits of the programs.
6. **Types of Training Provided:** SBI offers a diverse range of training formats, including traditional classroom sessions, technical skill development, and compliance-focused programs such as POSH (Prevention of Sexual Harassment). This diverse approach ensures that employees are well-rounded in their development, addressing technical, behavioral, and legal aspects of their roles.
7. **HR Department's Role:** The HR department is generally praised for managing and coordinating the training activities. However, some employees suggested that there is room for improvement in terms of proactive planning. Recommendations include conducting more frequent training needs assessments, incorporating employee feedback, and ensuring that training sessions are timely and relevant to the evolving needs of employees. Strengthening the HR department's strategic role in training delivery could improve the overall quality and responsiveness of the programs.

CONCLUSION : The analysis of training and development practices at the State Bank of India (SBI) reveals several important insights into employee perceptions and the overall effectiveness of the bank's workforce development initiatives. A significant portion of employees recognize the positive impact of the bank's training programs on their skills and job performance, reflecting SBI's strong commitment to continuous employee development.

A majority of respondents (42.4%) agreed that the training programs are effective, with 18.2% strongly agreeing. This suggests that SBI's training initiatives are effectively enhancing skills and boosting workplace productivity. Furthermore, over 60% of employees believe the training programs meet the demands of their job roles, indicating that the bank's training content is generally aligned with employees' professional needs. The employee base at SBI is highly qualified, with 52% holding postgraduate degrees, and a substantial number of employees (29.7%) have 10 to 15 years of experience. This highlights the need for advanced and specialized training content that caters to employees' expertise and evolving responsibilities.

However, the data also highlights areas that require attention. While 35% of employees reported frequent training sessions, a larger portion (39.8%) felt that training occurred only occasionally. This suggests that the frequency of training programs may not be consistent across all departments. Increasing the regularity of training sessions could foster broader participation and continuous development at all levels.

Additionally, 24.2% of employees remained neutral about the effectiveness of training, and 20.3% felt the programs did not fully meet their job requirements. These neutral responses emphasize the need for clearer communication about the goals and outcomes of the training programs, as well as improved engagement and feedback mechanisms to ensure that employees' expectations and training needs are fully addressed.

In conclusion, while SBI's training and development programs are generally well-received, there is room for improvement. Increasing the frequency of training sessions, improving the alignment of training with job roles, and enhancing communication around the benefits and goals of these programs could further boost employee satisfaction, performance, and retention. By continually adapting its training strategies to meet the evolving needs of its workforce, SBI can further solidify its position as a leading public sector bank dedicated to excellence and innovation in human resource development.

RECOMMENDATIONS : To further enhance the impact and efficiency of training and development initiatives at SBI, the following strategic recommendations are proposed:

1. **Implement Continuous and Proactive Evaluations :** SBI should adopt a system of regular and proactive evaluations for all training programs. Rather than conducting assessments at infrequent intervals, continuous monitoring will help in identifying gaps promptly. These evaluations should encompass both content quality and delivery methods, with real-time feedback mechanisms that assess alignment with employees' roles and organizational goals. This will ensure timely modifications and the continued relevance of the programs.
2. **Establish Robust Feedback Mechanisms :** To make training more employee-centric, structured feedback mechanisms should be integrated after each training session. Employees must be encouraged to share honest feedback regarding content relevance, delivery effectiveness, and overall utility. Systematic analysis of this feedback can reveal trends and insights that will guide the customization and improvement of future training modules, leading to enhanced engagement and satisfaction.
3. **Develop Structured and Goal-Oriented Training Plans :** All training programs should be backed by formal training plans that clearly define learning objectives, expected outcomes, and performance metrics. A structured approach ensures clarity for both trainers and participants, enabling consistent delivery across branches. This also facilitates better measurement of training impact and supports continuous improvement.
4. **Incorporate Diverse and Adaptive Learning Formats :** Recognizing varied learning styles, SBI should diversify training methods by combining traditional classroom sessions with interactive formats such as hands-on workshops, simulations, e-learning modules, and virtual webinars. Providing flexibility in training delivery allows employees to learn at their own pace and enhances overall learning effectiveness.
5. **Promote a Culture of Continuous Learning :** SBI should encourage a long-term commitment to learning by facilitating access to seminars, certifications, online courses, and industry webinars. By embedding continuous learning into the organizational culture, employees will remain updated with the latest trends, technologies, and best practices—supporting personal development and the bank's strategic objectives.

By implementing these recommendations, SBI can strengthen its training ecosystem, ensuring it remains dynamic, inclusive, and responsive to the evolving needs of employees and the organization.

FUTURE SCOPE: The training and development landscape is undergoing rapid transformation, and several emerging trends will shape the future of employee learning:

1. **Virtual and Augmented Reality (VR/AR)** : The integration of VR and AR into training programs will revolutionize learning, particularly for hands-on and technical roles. These technologies enable realistic simulations that allow employees to practice complex tasks in a safe, controlled environment—enhancing readiness and reducing risk.
2. **Microlearning for Flexible Learning** : Microlearning—delivering content in concise, focused segments—offers a practical solution for time-constrained employees. By utilizing formats such as short videos, infographics, and quick quizzes, microlearning enhances retention and makes continuous learning accessible and efficient.
3. **Gamification for Engagement** : Incorporating gamification elements such as rewards, points, and leaderboards into training programs can significantly boost motivation and participation. This approach is especially effective among younger employees and promotes an enjoyable, competitive learning environment.
4. **AI-Driven Personalized Learning Paths** : Artificial Intelligence can be harnessed to create tailored learning journeys based on an individual's skills, job role, and career aspirations. AI-enabled systems will recommend relevant training modules, enhancing learning efficiency and satisfaction while aligning development with organizational goals.
5. **Social and Collaborative Learning** : Encouraging peer-to-peer learning through discussion forums, collaborative projects, and internal knowledge-sharing platforms will foster a community-driven learning culture. Social learning enhances knowledge exchange, strengthens team cohesion, and drives deeper engagement.
6. **Automation of Training Administration** : Leveraging Learning Management Systems (LMS) and automation tools can streamline administrative processes such as session scheduling, progress tracking, feedback collection, and reporting. This will free up HR and training teams to focus on content development and strategic learning initiatives.

By adopting these forward-looking approaches, SBI can remain at the forefront of training and development excellence, preparing its workforce for the challenges and opportunities of a rapidly evolving financial landscape.

Questionnaire for the Study “Analysis of Training and Development Practices at SBI”

Please select the most appropriate option for each question.

1. Age Group

- 20–25 years
- 26–30 years
- 31–35 years
- 36–40 years
- Above 40 years

2. Gender

- Male
- Female
- Other / Prefer not to say

3. Educational Qualification

- Below S.S.L.C.
- S.S.L.C.
- Higher Secondary / Plus Two
- Undergraduate (U.G.)
- Postgraduate (P.G.) or above

4. Years of Experience at SBI

- 0–5 years
- 6–10 years
- 11–15 years
- 16–20 years
- Above 20 years

Section B: Feedback on Training and Development

Please indicate your level of agreement or frequency by selecting one option for each statement.

5. Overall satisfaction with SBI's training programs:

- Very Dissatisfied
- Dissatisfied
- Neutral
- Satisfied
- Very Satisfied

6. Clarity of training objectives before attending programs:

- Strongly Disagree
- Disagree
- Neither Agree nor Disagree
- Agree
- Strongly Agree

7. Relevance of training content to your professional needs:

- Strongly Disagree
- Disagree
- Neither Agree nor Disagree
- Agree
- Strongly Agree

8. Frequency of your participation in SBI training programs:

- Rarely
- Occasionally
- Frequently
- Regularly

9. Participation in training programs primarily for career advancement:

- Strongly Disagree

- Disagree
- Neither Agree nor Disagree
- Agree
- Strongly Agree

10. Perceived impact of training programs on your career development:

- Strongly Disagree
- Disagree
- Neither Agree nor Disagree
- Agree
- Strongly Agree

11. How would you assess the adequacy of the training programs currently offered by SBI?

- Highly Insufficient
- Insufficient
- Neutral
- Sufficient
- Highly Sufficient

12. To what extent do you find the training methods (e.g., classroom sessions, online modules, on-the-job training) effective for your learning?

- Strongly Disagree
- Disagree
- Neither Agree nor Disagree
- Agree
- Strongly Agree

13. In your opinion, is the training and development process at SBI conducted in a timely and efficient manner?

- Strongly Disagree
- Disagree
- Neither Agree nor Disagree
- Agree
- Strongly Agree

14. Do you feel that the training programs are well aligned with your specific job responsibilities?

- Strongly Disagree
- Disagree
- Neither Agree nor Disagree
- Agree
- Strongly Agree

15. Do you believe SBI's promotion and reward policies are influenced by employees' performance and achievements during training?

- Strongly Disagree

- Disagree
- Neither Agree nor Disagree
- Agree
- Strongly Agree

16. Do you perceive any bias in the reward and promotion system associated with training programs at SBI?

- Strongly Disagree
- Disagree
- Neither Agree nor Disagree
- Agree
- Strongly Agree

17. In your view, are deserving employees adequately rewarded based on their training accomplishments?

- Strongly Disagree
- Disagree
- Neither Agree nor Disagree
- Agree
- Strongly Agree

18. Do you think there is sufficient emphasis on employee safety training and anti-harassment programs (such as POSH) in the current training framework?

- Strongly Disagree
- Disagree
- Neither Agree nor Disagree
- Agree
- Strongly Agree

19. Do you feel that the Human Resources (HR) department plays an active role in evaluating and improving the training and development initiatives at SBI?

- Strongly Disagree
- Disagree
- Neither Agree nor Disagree
- Agree
- Strongly Agree

20. Please share any suggestions or ideas for improvements in SBI's training and development programs:

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Thank you for your valuable input. Your feedback is instrumental in enhancing the quality and effectiveness of SBI's training and development practices.

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13. Certainly! Here's a detailed and polished version of the **Overall Conclusion** section, aligned with your project titled *“Evaluation of Training and Development Initiatives at SBI”*, incorporating your study context (branch at Udham Singh Nagar, Uttarakhand, sample size of 165), and emphasizing actionable insights and future direction