



## Evaluating the Effectiveness of Training and Development Practices at Union Bank of India: A Study Based on Employee Perceptions and Organizational Outcomes

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**Abstract** : Training and development (T&D) have become essential components of Human Resource Management (HRM) in the banking sector, which is undergoing rapid transformation due to technological advancements, changing customer expectations, and regulatory reforms. This study explores the effectiveness of training and development practices at Union Bank of India (UBI) based on feedback collected from 153 employees across various branches and departments. The primary objective is to understand the employees' perceptions regarding the structure, implementation, and impact of T&D initiatives on their performance, career growth, and job satisfaction. The study adopted a structured questionnaire to gather data, segmented into two major sections: demographic profiling (age, gender, educational qualification, and experience) and feedback on training and development practices. Respondents were asked to indicate their level of agreement or frequency across multiple statements related to training satisfaction, relevance, delivery methods, clarity of objectives, job alignment, and career advancement. Additionally, specific aspects such as employee safety training, POSH (Prevention of Sexual Harassment) programs, HR involvement, and reward and promotion linkage were included to assess the comprehensiveness of UBI's training framework. The responses revealed a generally positive perception of the training environment at Union Bank of India. A majority of employees indicated satisfaction with the quality of training programs, clarity in training objectives, and the applicability of training content to their roles. However, a notable portion remained neutral or uncertain about the effectiveness of the training methods and their influence on promotions and rewards,

suggesting scope for improvement in aligning T&D with performance management systems. The study also found mixed feedback regarding the timely execution of training programs and the role of HR in evaluating and upgrading training modules. Importantly, the research highlighted the need for stronger focus on non-technical areas such as employee well-being, anti-harassment measures, and inclusive participation across all employee levels. Participants provided constructive suggestions to enhance training impact, including the incorporation of more on-the-job and experiential learning, regular feedback loops, and personalized training modules based on departmental needs and career aspirations. The open-ended responses revealed an increasing demand for digital training platforms, flexible learning schedules, and continuous skill-building opportunities to keep pace with the evolving banking landscape. In conclusion, the study underscores the vital role of effective training and development in fostering a competent, motivated, and future-ready workforce. It recommends that Union Bank of India adopt a more dynamic, inclusive, and performance-driven training approach to sustain employee growth and organizational excellence in a competitive financial ecosystem.

**Keywords:** Union Bank of India, Training and Development, Human Resource Management, Employee Perception, Career Advancement, Job Satisfaction, POSH Programs, Organizational Effectiveness, Banking Sector, Performance Management, Employee Engagement, Skill Development, HR Involvement, Digital Training, Learning Methods

**INTRODUCTION :** This report presents a comprehensive organizational study undertaken at Union Bank of India, located in Udham Singh Nagar, Uttarakhand. The project, titled *“An Assessment of Training and Development Practices at Union Bank of India,”* aims to explore the bank's structured and strategic approach to workforce training and employee development.

**Training :** This study sheds light on the rapid transformation within the Indian banking industry and how Union Bank of India is adapting through a robust internal training ecosystem. The bank utilizes a blend of training strategies, including in-house programs, e-learning platforms, and knowledge-sharing workshops led by experienced trainers, senior managers, and guest faculty from the industry.

Training at Union Bank of India is considered a critical function across all levels of the organization. Employees are continuously trained to stay abreast of evolving banking trends, regulatory updates, technological advancements, and customer service methodologies. These programs not only focus on immediate skill acquisition but also prepare employees for future challenges in a rapidly digitalizing banking landscape.

**Development :** Beyond training, Union Bank of India emphasizes employee development initiatives that

nurture leadership, strengthen decision-making capabilities, and support holistic professional growth. These development efforts are aligned with the bank's long-term strategic vision and are designed to groom future leaders and foster a culture of continuous learning and innovation.

**SCOPE OF THE PROJECT :** This project aims to evaluate the training and development practices at Union Bank of India, with a focus on understanding their role in enhancing employee performance, job satisfaction, and organizational efficiency. It includes direct interactions with HR personnel, training officers, and experienced staff members to gain qualitative and quantitative insights into the efficacy of current practices.

#### OBJECTIVES OF THE STUDY

- To examine the structure and framework of training at Union Bank of India, Udham Singh Nagar.
- To analyze the variety, design, and delivery methods of training modules.
- To assess the impact of training on employee skills, productivity, and role effectiveness.
- To evaluate developmental programs aimed at fostering leadership and managerial growth.
- To gather employee perspectives on the training and development environment.
- To recommend actionable improvements for strengthening the training and development system.

#### NEED FOR THE STUDY

- **Skill Enhancement:** With rapid digitization in the banking sector, there is a growing need for Union Bank employees to update their skills for handling advanced systems and customer service tools.
- **Technological Adaptability:** The integration of platforms like UnionNXT, UPI, and enhanced CBS systems requires continuous learning and adaptability among the workforce.
- **Regulatory Awareness:** To ensure compliance with updated RBI regulations, AML/KYC norms, and risk management frameworks, structured training is imperative.
- **Improved Customer Experience:** Training enhances employees' ability to offer **seamless service delivery**, solve customer queries effectively, and maintain long-term relationships.
- **Organizational Alignment:** A well-trained workforce supports Union Bank's mission of becoming a **tech-enabled, customer-centric, and growth-driven institution**, ensuring operational consistency and competitive advantage.

#### LITERATURE REVIEW

1. **Upadhyay & Sharma (2024):** Investigating training and development practices in Indian banks, this empirical study highlighted issues related to employee morale, performance, and productivity. It emphasized the need for tailored training programs addressing firm-specific and organizational factors to enhance employee perception and effectiveness. The findings suggest that well-structured training initiatives can lead to improved job satisfaction and organizational efficiency.

2. **Wadhwa & Kumar (2023)**: This study examined the impact of training on employee performance in Indian banks. Surveying 550 employees, it found that training and development significantly influence work performance, with an adjusted R<sup>2</sup> value of 0.676 indicating a strong correlation. The research underscores the importance of continuous learning and skill enhancement in the banking sector to achieve organizational objectives.
3. **Akter et al. (2021)**: This review identified gaps in employee engagement research within the financial sector, emphasizing the need for studies focusing on organizational, individual, and job factors. It proposed a conceptual model to understand predictors and outcomes of employee engagement, suggesting that targeted training and development initiatives can enhance engagement levels in banks.
4. **Tengstrand et al. (2021)**: Examining the adoption of the Scaled Agile Framework (SAFe) in banking, this study identified challenges related to management, training, and organizational culture. It emphasized the necessity of comprehensive training programs to facilitate agile transformations, suggesting that employee readiness through training is crucial for successful implementation.
5. **Kaswan (2020)**: Reviewing studies on training, performance growth, and job satisfaction in banking, this paper highlighted the adoption of performance appraisal methods like 360-degree feedback. It emphasized that training programs tailored to performance evaluations can enhance employee growth and satisfaction, suggesting a direct link between targeted training and improved job performance.
6. **Haidoura (2020)**: Investigating training's effect on employee performance in Bangladesh's banking sector, this study found that well-structured training programs enhance adaptability and job performance. It highlighted the role of continuous development in employee retention and satisfaction, suggesting parallels in the Indian banking context.
7. **Kumari (2019)**: Analyzing training and employee development in Indian banks, this study found that effective training programs significantly influence employee performance. It highlighted the importance of aligning training needs with organizational goals and employee roles, suggesting that personalized training approaches can lead to higher productivity and job satisfaction.
8. **Kaur & Bassi (2017)**: Focusing on private sector banks, this study explored training and development practices, finding that continuous skill development is essential for adapting to dynamic banking environments. It stressed the role of training in enhancing employee capabilities, leading to better customer service and operational efficiency. The research advocated for regular updates to training modules to meet changing industry demands.
9. **Jain & Jain (2015)**: This research assessed training effectiveness in Indian banks, revealing that structured training programs positively impact employee performance and organizational growth. The study advocated for regular evaluation of training modules to ensure alignment with evolving

banking needs and employee expectations. It concluded that effective training is pivotal for maintaining competitiveness in the banking sector.

These literature reviews provide a comprehensive understanding of training and development practices in the Indian banking sector, offering valuable insights for your project on Union Bank of India.

**ENHANCEMENTS AND MODERNIZATION IN TRAINING PRACTICES :** Union Bank of India has recognized the strategic importance of continuous learning and professional development in maintaining a competitive and adaptive workforce. The bank has implemented a modernized training and development ecosystem that aligns with its long-term business strategy and operational excellence goals. At the heart of this initiative is a centralized training governance model that ensures training policies, content, and delivery remain relevant in a rapidly evolving financial services environment. A comprehensive network of training institutions, including apex learning centers and regional training hubs, facilitates uniform access to high-quality learning experiences across the country.

**Structured Training Modules :** Union Bank of India has developed a structured and phased approach to employee onboarding and skill development. The initial training phase consists of a three-day classroom-based induction program designed to integrate new recruits into the bank's systems, culture, and operational frameworks.

- **Day 1 – Foundation and Orientation:**
  - Introduction to Union Bank's HR policies, corporate vision, and code of conduct
  - Overview of core banking operations and regulatory compliance
  - Familiarization with internal systems including digital platforms and the bank's knowledge repository
  - Safety protocols, IT security awareness, and time management practices
- **Day 2 – Interactive Learning and Team Dynamics:**
  - Group-based learning modules to foster collaboration, leadership, and teamwork
  - Simulation exercises designed to replicate real-world customer scenarios
  - Workshops on decision-making, analytical thinking, and conflict resolution
- **Day 3 – Domain-Specific Knowledge Development:**
  - Deep understanding of Union Bank's financial services, including retail and corporate banking products
  - Case studies highlighting common banking challenges and operational workflows
  - Guided demos on key banking transactions and service protocols

**SYSTEMATIC TRAINING APPROACH FOR EMPLOYEES:** Union Bank of India's training strategy is built on a multi-tiered model that bridges theoretical learning with practical execution, enabling employees to grow holistically across their careers.

**1. Induction Phase:**

- **Objective:** To orient new employees with Union Bank's core values, business ethics, and cultural ethos
- **Coverage:** Introduction to institutional history, service commitment, and professional behavior norms

**2. Practical Application Training:**

- **Objective:** To translate conceptual learning into workplace proficiency
- **Method:** Assignment-based modules where employees handle real-world banking scenarios under supervision

**3. Continuous Mentorship and Support:**

- **Objective:** To reinforce learning through real-time guidance and personalized coaching
- **Mechanism:** Ongoing mentoring by senior managers, supplemented by performance reviews and feedback cycles

Union Bank's commitment to workforce development ensures that its employees remain agile, knowledgeable, and capable of delivering high-quality service in a competitive banking landscape. By investing in a robust learning infrastructure and adaptive training models, the bank aims to enhance operational efficiency, customer satisfaction, and long-term human capital growth.

**NEW EMPLOYEE INDUCTION AND ENTRY PROCEDURES :** Union Bank of India places high emphasis on a secure, transparent, and well-structured induction process to ensure seamless onboarding of new employees. The bank has implemented a systematic entry procedure that not only aligns with regulatory standards but also reinforces trust, safety, and efficiency from the very first interaction with the institution. The onboarding process has been meticulously designed to verify identity, validate credentials, and ensure that access is granted only after all protocols are met.

**1. Identity Verification:** As a first step, every new recruit is required to undergo stringent identity verification procedures. This includes biometric authentication or the submission of officially recognized identification documents, such as Aadhaar cards, PAN cards, or government-issued IDs. The objective is to establish legitimacy and prevent unauthorized access from the outset.

**2. Document Validation:** Following identity confirmation, a detailed examination of the candidate's submitted documents takes place. These include academic qualifications, prior employment records,

certifications, and other supporting credentials. Union Bank employs a thorough validation system to cross-check and authenticate the details, ensuring that only qualified individuals are onboarded.

**3. Access Authorization:** After successful document verification, new employees are provided with limited access credentials. This includes temporary ID cards, basic intranet access, and restricted login credentials. The purpose is to initiate basic orientation activities while maintaining data security and confidentiality.

**4. Final Clearance Review:** A final clearance step is carried out by the Human Resources and Security teams, where all the onboarding checklists are reviewed. Only after all criteria have been satisfactorily met—ranging from background checks to compliance confirmations—is the recruit granted clearance to access the full office infrastructure.

**5. Security Inspection:** Before entering the premises, new employees must undergo standard security checks. These include personal belongings inspection, verification at entry points, and issuance of authorized ID cards. This step ensures that workplace safety protocols are upheld at all times.

**6. Full Access Activation:** Once the induction steps are fully completed, the employee is granted full operational access. This includes workstation assignments, access to internal banking systems, communication platforms, and participation in role-specific training modules. At this point, the employee becomes an active participant in the bank's functional ecosystem.

This structured and carefully monitored induction process reflects Union Bank of India's commitment to operational integrity, regulatory compliance, and employee readiness. By ensuring a secure and consistent onboarding experience, the bank cultivates a sense of professionalism and preparedness from day one.

**OCCUPATIONAL SAFETY AND SECURITY MEASURES :** Union Bank of India is committed to fostering a workplace environment that prioritizes employee health, safety, and security. The bank follows a structured and proactive safety management approach that integrates preventive training, risk assessment, and regulatory compliance into day-to-day operations. With a focus on job-specific safety, digital innovation, and continuous improvement, Union Bank ensures that employees are well-prepared to handle both routine and emergency situations.

**TIME AND ATTENDANCE TRACKING SYSTEM :** Union Bank of India employs a robust digital infrastructure for time and attendance management to enhance workforce discipline and optimize operational efficiency. The system is designed to ensure accuracy, transparency, and real-time monitoring of employee work patterns, thereby contributing to overall productivity and compliance with labor norms.

**1. Initiation of the Workday – Check-In Mechanism:** At the beginning of each workday, employees are required to mark their attendance through biometric scanners or smart ID card-based systems. To accommodate unforeseen delays, a standardized grace period is offered. This automated check-in process eliminates manual entries and ensures reliable attendance data.

**2. Real-Time Monitoring of Work Hours:** The digital platform automatically records the duration of breaks, lunch periods, and idle time. This facilitates the precise calculation of effective work hours, helping



management maintain an accurate overview of employee engagement and time utilization throughout the day.

**3. Completion of the Workday – Check-Out Process:** Staff members conclude their workday by clocking out via the same digital interface. If any employee exceeds their standard working hours, the system logs the overtime, which is then subject to verification and approval by the respective supervisor or department head.

**4. Onboarding Orientation for Attendance System Usage:** Newly inducted employees receive detailed instructions on using the time and attendance system as part of their orientation. The bank also provides continuous technical assistance to ensure a seamless user experience and resolve any operational issues that may arise.

**INTRODUCTION TO RESEARCH METHODOLOGY:** This study aims to explore the training and development practices at Union Bank of India (UBI) and evaluate their impact on employee performance, motivation, productivity, and long-term career development. The research utilizes a descriptive research methodology, which is appropriate for assessing existing HR practices and organizational strategies. By focusing on the effectiveness and relevance of UBI's training initiatives, the study seeks to determine how well these programs contribute to enhancing job skills, professional growth, and operational efficiency. Key focus areas include employee satisfaction, training relevance to job roles, perceived skill improvement, and impact on overall work output.

**Sample Design:** To gain a well-rounded perspective, the study includes participants from various departments and job functions within Union Bank of India. Employees were chosen from operational units, administration, customer service desks, and middle management tiers. The goal was to include individuals who are either directly involved in training programs or have been beneficiaries of skill development initiatives. This comprehensive sampling ensures that different experiences and perspectives are captured, allowing the research to reflect the overall effectiveness of training mechanisms across the organization.

**Sample Size:** The sample size for this research comprises **153 employees** from multiple Union Bank of India branches. The branches were selected based on the accessibility of training program participants and the willingness of management to facilitate the study. The selected employees represent a diverse workforce in terms of job roles, tenure, and experience levels. This range contributes to a rich and balanced dataset, supporting a reliable analysis of UBI's training strategies and their real-world impact on employee capabilities and organizational performance.

**Sampling Technique :** The study employed a **Simple Random Sampling (SRS)** method to select participants. This technique ensures that each employee in the chosen branches had an equal chance of being included in the research sample, reducing selection bias and improving the credibility of the results. SRS also helps to maintain objectivity and fairness in the data collection process. The application of this technique supports the generalizability of the research findings across Union Bank of India's employee base.

**Research Design :** A **descriptive research design** was adopted to examine and interpret the current training practices at UBI. This approach allowed for a structured investigation into how the bank's learning and



development programs influence key employee outcomes such as performance improvement, role satisfaction, and readiness for promotion. By gathering both quantitative and qualitative data, the study highlights the strengths and weaknesses of UBI's training infrastructure. The design also facilitated the identification of specific areas that require enhancement to better support employee growth and organizational development.

**Area of Research :** The research was conducted across selected Union Bank of India branches located in key metropolitan and semi-urban areas, ensuring regional representation and diversity of perspectives. The chosen branches were those actively involved in employee training programs. A **mixed-methods approach** was adopted, involving structured questionnaires for quantitative analysis and semi-structured interviews for qualitative insights. This combination enabled the researcher to gather both statistical data and personal narratives, providing a deeper understanding of the training experience at UBI. The collected data was further supported by field notes and observations, enhancing the richness and credibility of the overall analysis.

**SOURCES OF DATA :** This research utilizes both primary and secondary sources of data to provide a comprehensive understanding of the training and development practices implemented by Union Bank of India (UBI).

**Primary data** was gathered directly from UBI employees using structured questionnaires and personal interviews. These instruments were designed to extract employee insights on the effectiveness, relevance, and impact of training programs. The feedback focused on skill development, job performance improvements, motivation levels, and the role of training in career progression. A total of 153 employees from various branches and departments of Union Bank of India across India participated in the study, ensuring diverse and authentic perspectives.

**Secondary data** was obtained from official Union Bank of India resources including training handbooks, internal policy documents, HR manuals, annual reports, as well as scholarly journals and existing literature on training practices in the banking industry. These sources provided valuable context and theoretical grounding to support and compare the findings drawn from the primary data. Together, the combination of primary and secondary data sources enriched the research, offering a more nuanced and in-depth analysis of UBI's training ecosystem.

**DATA COLLECTION :** Data collection plays a critical role in fulfilling the objectives of this study. To ensure a valid and holistic exploration of Union Bank of India's training systems, the research adopted both quantitative and qualitative approaches. Data was collected from 153 employees working in different functional areas, including operations, administration, customer service, and managerial roles.

The following methods were employed for collecting data:

- A. **Structured Questionnaires:** Well-formulated questionnaires were distributed among all participants to obtain quantitative data related to the frequency of training, satisfaction levels, alignment with job roles, and perceived improvements in performance and productivity. The responses provided measurable insights into the effectiveness of UBI's training efforts.
- B. **Personal Interviews:** Select employees were interviewed in-depth to gather qualitative feedback. These interviews explored the individual experiences of employees, focusing on the personal impact

of training on job effectiveness, skill acquisition, morale, and career advancement. This method provided valuable context and personal narratives that complemented the questionnaire data.

- C. **Observations:** Observational visits to live training sessions were conducted to directly assess the training environment, content delivery, trainer engagement, and employee participation. These observations helped verify and support the information obtained through other tools, ensuring the credibility of the findings.

This multi-method approach to data collection strengthened the reliability and depth of the research. It enabled the study to present a well-rounded evaluation of Union Bank of India's training and development initiatives, highlighting both strategic strengths and areas that may require further improvement.

**TOOLS FOR DATA ANALYSIS ;** To ensure accurate interpretation and meaningful presentation of data collected from 153 employees of Union Bank of India (UBI), a variety of analytical tools and techniques were utilized. These tools were instrumental in organizing the feedback received and transforming raw data into insightful conclusions regarding UBI's training and development practices.

**1. Pie Charts and Bar Graphs :** Visual tools such as pie charts and bar graphs played a significant role in representing the responses of employees across various training-related dimensions like effectiveness, satisfaction, content relevance, and engagement levels.

- **Visualizing Employee Opinions:** Pie charts offered a clear view of the proportion of employees who were satisfied or dissatisfied with the training modules, delivery methods, and trainer competence.
- **Comparative Visualization:** Bar graphs made it easier to compare responses from employees working in diverse departments such as Retail Banking, IT, Human Resources, and Credit.
- **Simplifying Complex Data:** These graphical tools helped streamline large volumes of information, enabling easier identification of trends and issues for reporting purposes.

**2. Percentage Analysis :** Percentage analysis served as a fundamental quantitative method to assess how employee feedback was distributed and to detect significant trends among the 153 participants.

- **Quantifying Opinions:** The analysis showed how many employees perceived improvements in their performance, how many preferred digital learning methods over in-person sessions, and what portion believed the training aligned with their job roles.
- **Identifying Behavioral Patterns:** Notable patterns emerged such as higher satisfaction with product training among sales staff and a stronger preference for workshop-based learning among newly hired employees.
- **Measuring Engagement:** This method also assessed the level of engagement by evaluating participation rates, enthusiasm, and completion rates across different training formats.

**3. Comparative Tables :** Comparative tables were created to examine differences in training feedback across departments and employee demographics such as job roles, experience levels, and branch locations.

- **Interdepartmental Analysis:** For instance, the tables revealed how employees in the Compliance Department reported a higher need for regulatory training, while those in Operations prioritized customer interaction skills.

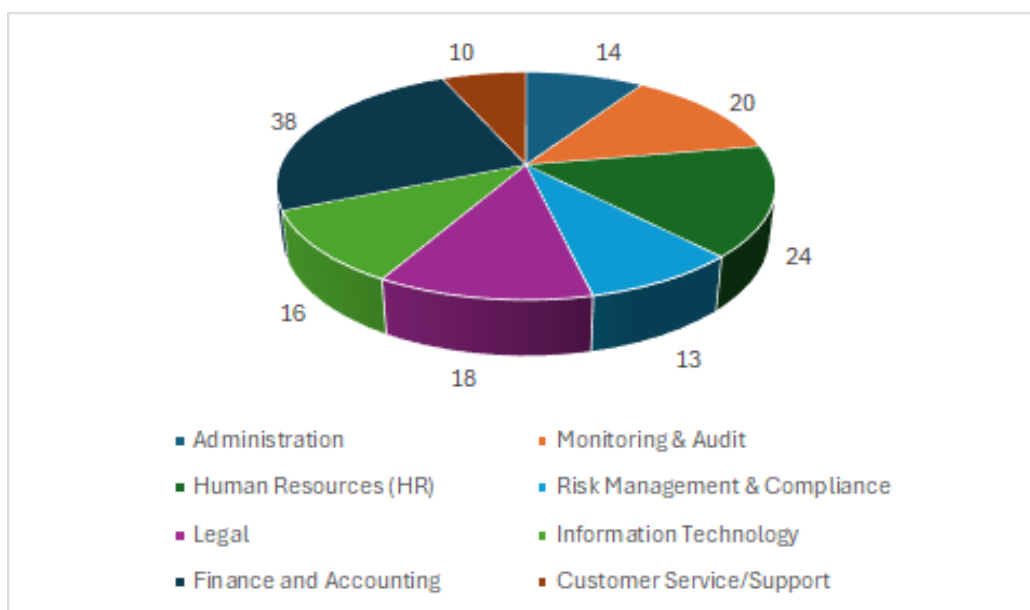
- **Customized Needs Identification:** Through this analysis, the study recognized specific training needs for different segments—for example, IT personnel showed interest in technical certifications, while senior staff preferred leadership development programs.
- **Strategic Insights for Management:** These comparisons enabled the identification of strong and weak areas within UBI's training system, thus guiding data-backed recommendations for enhancing the effectiveness of future programs.

By integrating these methods—graphical tools, percentage-based insights, and comparative tabulation—the analysis provided a comprehensive, clear, and actionable overview of the training landscape at Union Bank of India. The evidence-driven approach ensured that all interpretations were grounded in reliable data, making the findings valuable for HR planners and policy-makers focused on boosting employee performance and development.

**DEPARTMENT-WISE EMPLOYEE DISTRIBUTION (SAMPLE):** The present research study was carried out with a well-structured sample of **153 employees** from various departments within **Union Bank of India**. The department-wise distribution was meticulously designed to ensure representation from all major functional divisions of the bank, thereby enabling a balanced and comprehensive analysis of the bank's training and development programs.

**Table 1: Department-wise Distribution of Employees in the Sample**

S.No.	Department	No. of Employees
1	Administration	14
2	Monitoring & Audit	20
3	Human Resources (HR)	24
4	Risk Management & Compliance	13
5	Legal	18
6	Information Technology	16
7	Finance and Accounting	38
8	Customer Service/Support	10
	<b>Total</b>	<b>153</b>



**Graph 1: Department-wise Distribution of Employees in Union Bank of India**

This wide departmental representation within the sample ensures that the employee feedback obtained reflects a diverse range of experiences and insights. By including employees from both strategic and operational roles—such as Human Resources, IT, Finance, Risk, and Customer Support—the study presents a holistic view of how Union Bank of India’s workforce engages with the training and development initiatives offered by the organization.

This approach also allows for in-depth understanding of the unique training needs and priorities of each department. For instance, employees from the Finance and Accounting segment, being the largest in the sample, provide valuable feedback on technical training needs and compliance-oriented learning. Similarly, HR professionals contribute insights into the effectiveness of behavioral and policy-oriented programs, while the IT department emphasizes digital upskilling and cybersecurity training.

In conclusion, this well-balanced departmental distribution strengthens the credibility of the study findings. It ensures that the insights derived are not only representative but also practical, thereby equipping Union Bank of India with actionable data to enhance and tailor its training strategies across various departments.

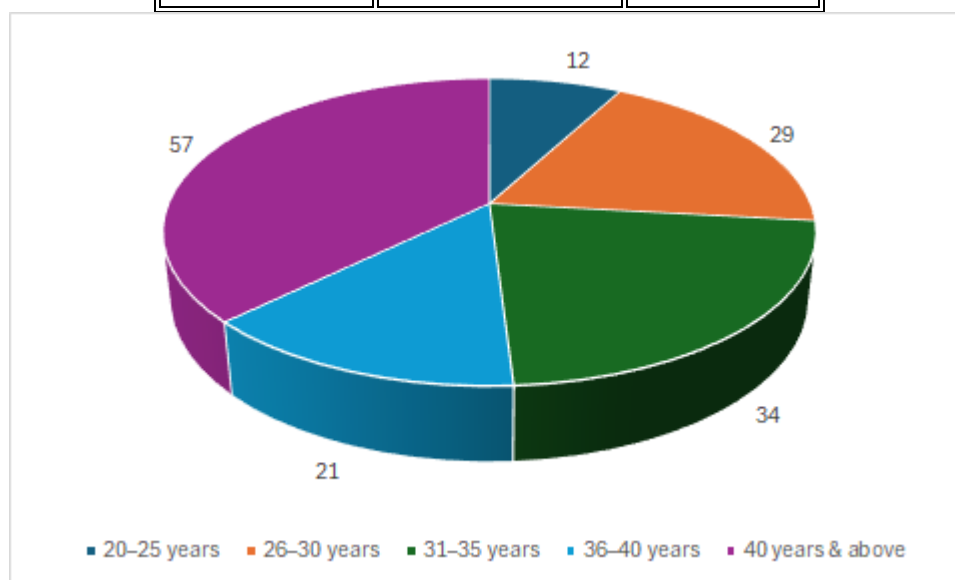
**DATA ANALYSIS AND INTERPRETATION :** This chapter presents the analysis and interpretation of data collected from 153 employees of Union Bank of India regarding their perceptions, participation, and experiences with the bank’s training and development initiatives. The data was gathered through a structured questionnaire, carefully formulated to capture detailed responses across multiple aspects such as training access, satisfaction levels, skill enhancement, career growth, and overall impact on performance.

The collected responses were systematically compiled, categorized, and analyzed using statistical techniques, including percentage analysis. Additionally, graphical illustrations are incorporated to visually support the interpretations and offer clearer insights into the trends. This methodical analysis aims to highlight key

patterns and employee feedback that can inform and improve future training strategies at Union Bank of India.

**Table 2: Age Classification of Respondents**

Age Group	No. of Respondents	Percentage (%)
20–25 years	12	7.8%
26–30 years	29	18.9%
31–35 years	34	22.2%
36–40 years	21	13.7%
40 years & above	57	37.3%
<b>Total</b>	<b>153</b>	<b>100%</b>

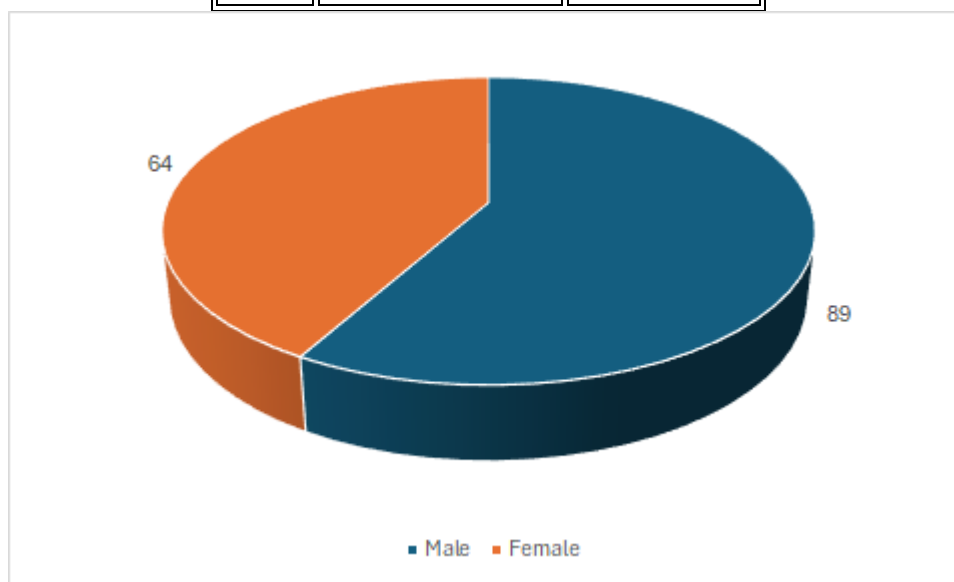


**Graph 2: Age-wise Classification of Respondents**

**Interpretation:** The age-wise distribution indicates that the **largest portion of respondents (37.3%)** belongs to the **40 years and above** category, pointing to a significant presence of experienced professionals in Union Bank of India's workforce. However, employees aged **26 to 35 years** form a substantial part of the sample as well (over 41%), highlighting the presence of a dynamic young workforce. This balanced age representation ensures that the feedback collected reflects both the perspectives of senior professionals and the evolving expectations of younger employees, offering a well-rounded view of training and development effectiveness.

**Table 3: Gender Classification of Respondents**

Gender	No. of Respondents	Percentage (%)
Male	89	58.2%
Female	64	41.8%
<b>Total</b>	<b>153</b>	<b>100%</b>



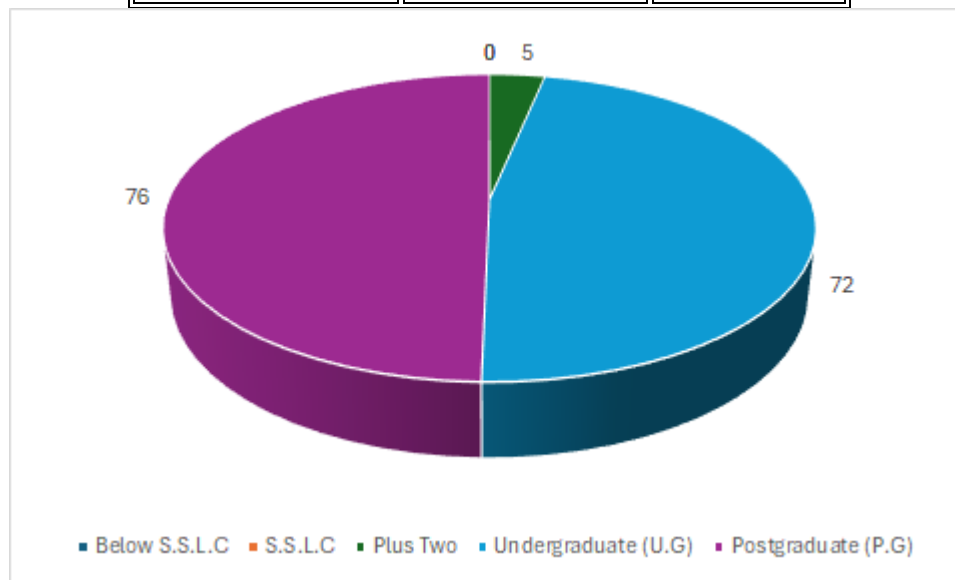
**Graph 3: Gender-wise Classification of Respondents**

**Interpretation:** The gender classification shows that **male employees comprise 58.2%** of the total sample, while **female employees account for 41.8%**. This relatively balanced gender composition enhances the inclusiveness of the study, ensuring that the analysis accommodates gender-based differences in training needs and experiences. Identifying such differences can assist in designing more **equitable and inclusive training programs** that cater to the diverse workforce of Union Bank of India.

**Table 4: Educational Qualification of Respondents (Union Bank of India)**

Qualification	No. of Respondents	Percentage (%)
Below S.S.L.C	0	0.0%
S.S.L.C	0	0.0%
Plus Two	5	3.3%
Undergraduate (U.G)	72	47.1%

Qualification	No. of Respondents	Percentage (%)
Postgraduate (P.G)	76	49.7%
<b>Total</b>	<b>153</b>	<b>100%</b>



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

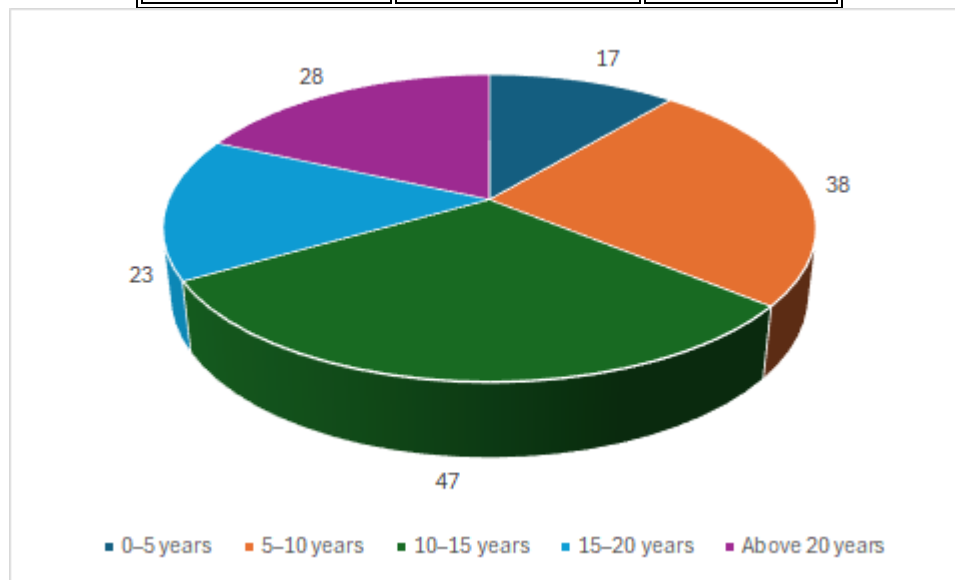
**Interpretation:** The data reveals that Union Bank of India's workforce is highly educated, with 96.8% of respondents holding either undergraduate or postgraduate degrees. A majority of employees (49.7%) possess postgraduate qualifications, closely followed by undergraduates at 47.1%. This high level of academic achievement highlights the intellectual capacity of the bank's employees and emphasizes the importance of offering advanced, skill-enhancing training programs that match their educational standards. Training modules focusing on digital banking, leadership, and data analytics could be particularly beneficial for this well-qualified group.

**Table 5: Experience-wise Classification of Respondents (Union Bank of India)**

Years of Experience	No. of Respondents	Percentage (%)
0–5 years	17	11.1%
5–10 years	38	24.8%
10–15 years	47	30.7%
15–20 years	23	15.0%



Years of Experience	No. of Respondents	Percentage (%)
Above 20 years	28	18.3%
<b>Total</b>	<b>153</b>	<b>100%</b>



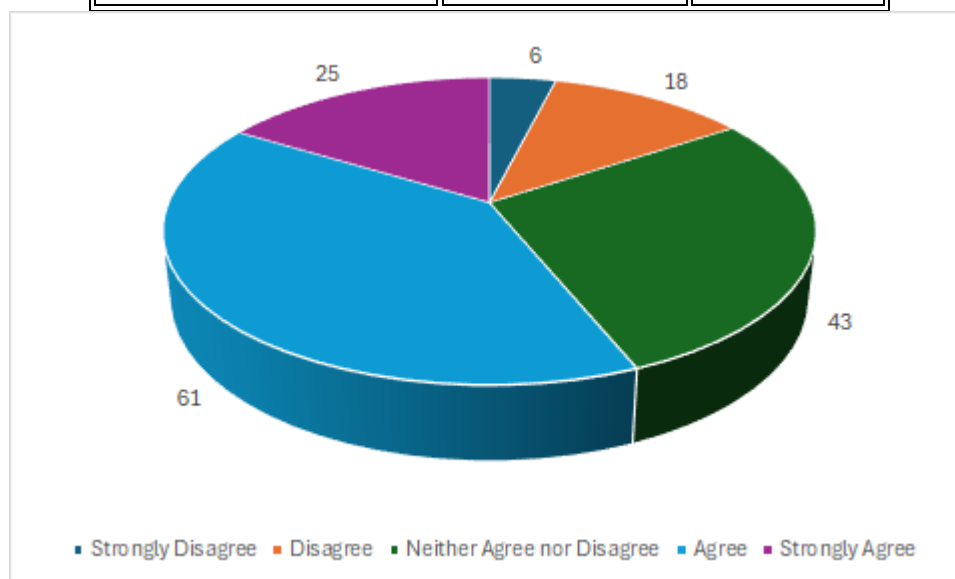
**Graph 5: Experience-wise Classification of Respondents**

**Interpretation:** The distribution of experience levels among Union Bank of India employees indicates that the majority of respondents (30.7%) fall within the 10 to 15 years bracket, signifying a strong presence of mid-level professionals. The data also reflects participation from newer employees (11.1%) and highly experienced staff (18.3%), suggesting a healthy mix across various career stages. This variety supports the bank's need for a diverse training strategy that addresses both foundational skills for junior employees and leadership development for veterans.

**Table 6: Perception of Training Program Effectiveness (Union Bank of India)**

Response	No. of Respondents	Percentage (%)
Strongly Disagree	6	3.9%
Disagree	18	11.8%
Neither Agree nor Disagree	43	28.1%
Agree	61	39.9%
Strongly Agree	25	16.3%

Response	No. of Respondents	Percentage (%)
Total	153	100%

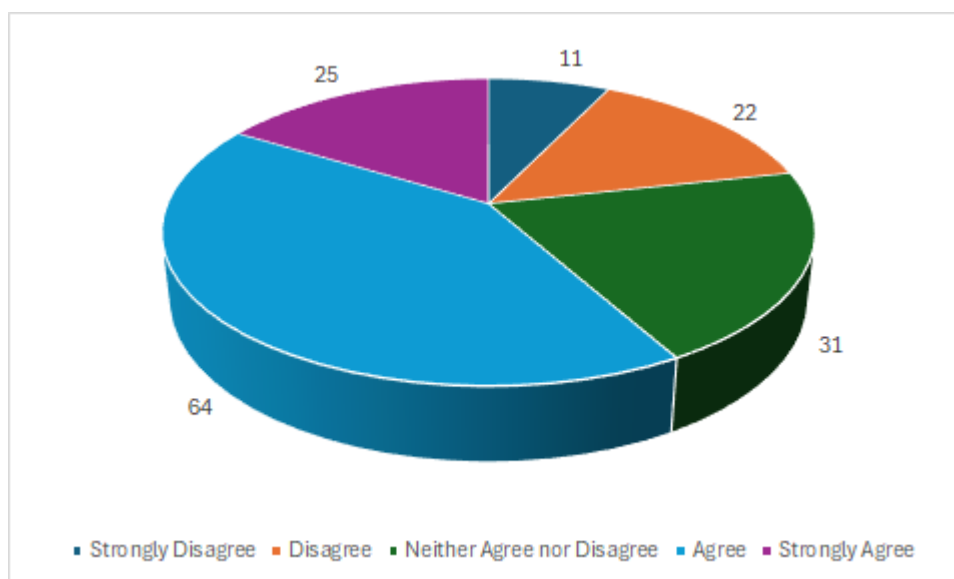


**Graph 6: Effectiveness of Training Programs**

**Interpretation:** A majority of respondents (56.2%) either agree or strongly agree that the training programs at Union Bank of India are effective, reflecting a generally positive sentiment. However, a significant proportion (28.1%) remains neutral, indicating the presence of inconsistent experiences or lack of strong engagement with the training initiatives. These insights suggest that while the training framework is functioning well for many, there remains room for refinement in areas like content relevance, delivery methods, and follow-up support to improve overall effectiveness and engagement.

**Table 7: Training Programs Meeting Job Requirements**

Response	No. of Respondents	Percentage (%)
Strongly Disagree	11	7.2%
Disagree	22	14.4%
Neither Agree nor Disagree	31	20.3%
Agree	64	41.8%
Strongly Agree	25	16.3%
Total	153	100%

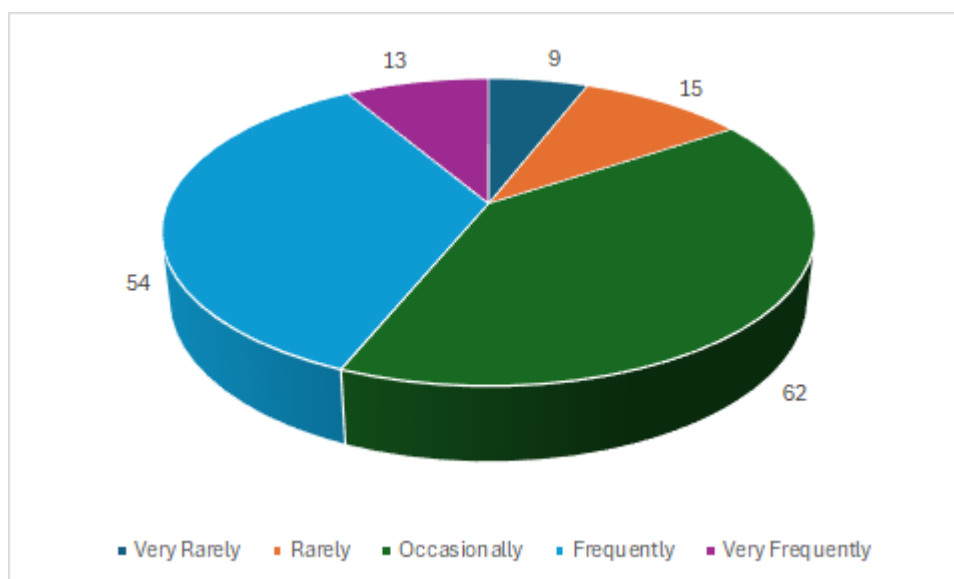


**Graph 7: Relevance of Training Programs to Job Requirements**

**Interpretation:** In Union Bank of India, a majority of respondents (58.1%) either *agree* or *strongly agree* that the training programs are aligned with their job requirements. This is a positive indication of the relevance of training content. However, around 20.3% remain neutral, and 21.6% either disagree or strongly disagree. These figures point toward a need for closer alignment between training modules and the practical, job-specific tasks employees perform. Introducing more role-based or department-specific modules could address the gaps identified by dissatisfied or indifferent participants.

**Table 8: Frequency of Training Programs – Union Bank of India**

Response	No. of Respondents	Percentage (%)
Very Rarely	9	5.9%
Rarely	15	9.8%
Occasionally	62	40.5%
Frequently	54	35.3%
Very Frequently	13	8.5%
<b>Total</b>	<b>153</b>	<b>100%</b>

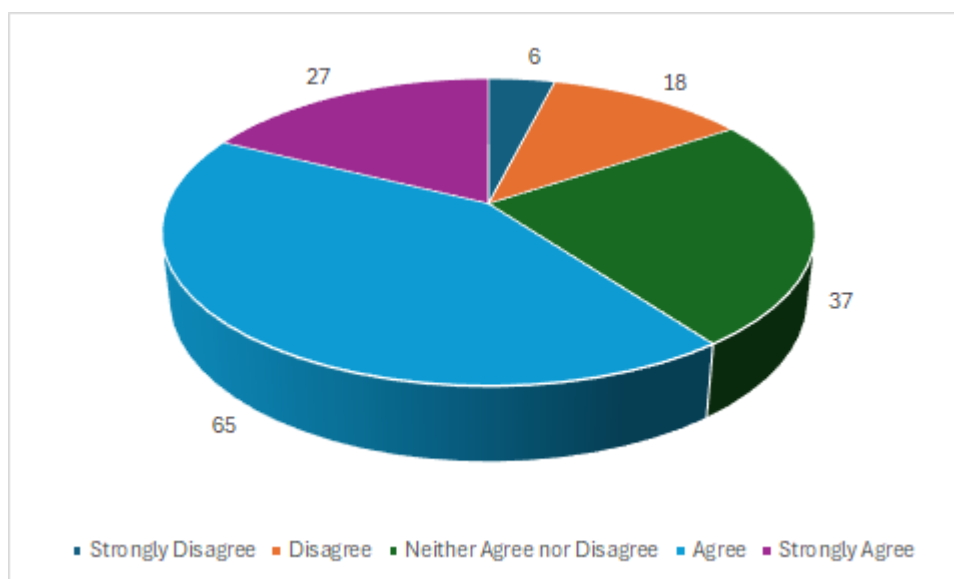


**Graph 8: Frequency of Training Programs (not displayed here)**

**Interpretation:** Most employees at Union Bank of India reported that training programs are held *occasionally* (40.5%) or *frequently* (35.3%). This shows that while many staff members are receiving training regularly, there is still room to improve the frequency and scheduling to benefit a broader employee base. Just under 16% of the workforce reported rare or very rare access to training, indicating inconsistency. Increasing the frequency and predictability of training schedules can support continuous learning and enhance operational effectiveness across departments.

**Table 9: Impact of Training on Employee Performance – Union Bank of India**

Response	No. of Respondents	Percentage (%)
Strongly Disagree	6	3.9%
Disagree	18	11.8%
Neither Agree nor Disagree	37	24.2%
Agree	65	42.5%
Strongly Agree	27	17.6%
<b>Total</b>	<b>153</b>	<b>100%</b>



**Graph 9: Impact of Training on Employee Performance (not displayed here)**

**Interpretation:** A substantial portion of respondents (60.1%) in Union Bank of India believe that training has a positive impact on their job performance. However, 24.2% of employees neither agree nor disagree, suggesting some uncertainty or variability in how training effectiveness translates to performance. To maximize impact, Union Bank could gather more detailed, role-based feedback and assess specific training outcomes to fine-tune future modules. Ensuring follow-up and on-the-job support post-training may help bridge the gap between learning and application.

**Conclusion:** The study on training and development practices at Union Bank of India (UBI), based on responses from 153 employees, offers valuable insights into how effectively the bank supports professional growth and capability-building within its workforce. The overall feedback indicates a largely positive perception of the training initiatives, with a significant portion of the respondents recognizing their value in improving performance. In particular, 42.3% agreed and 18.3% strongly agreed that the training has had a favorable impact on their job performance, demonstrating the practical relevance of the content provided.

The data also suggests that UBI has been reasonably successful in aligning its training modules with actual job requirements, as 58.3% of participants either agreed or strongly agreed that the training programs were suited to their roles. However, the presence of 20.6% neutral responses and 21.2% in disagreement points to opportunities for better customization of training based on department-specific needs and evolving job roles.

With a diverse mix of employees across various experience levels and educational backgrounds, it becomes imperative for the bank to offer more adaptive and tiered training modules. While a considerable 40.0% of employees reported that training occurs occasionally, 34.9% mentioned frequent sessions. This inconsistency suggests that a more standardized training calendar across departments could help ensure equal learning opportunities and promote uniform development standards throughout the organization.

Furthermore, the 24.0% neutral stance on training effectiveness and the mixed feedback on relevance underscore the need for UBI to refine its feedback collection mechanisms and involve employees more directly in shaping future training initiatives. Enhanced communication around training goals, clearer learning outcomes, and personalized modules can significantly boost the perceived value of these programs.

In conclusion, Union Bank of India's training and development efforts are broadly effective and contribute positively to workforce performance. However, by addressing areas such as training frequency, content alignment with specific job roles, and employee engagement in the training design process, UBI can further strengthen its human resource development strategy. These improvements would not only elevate employee satisfaction and skill acquisition but also support the bank's broader objectives of efficiency, innovation, and service excellence in the competitive banking landscape.

## FINDINGS:

Based on the analysis of responses from 153 employees at Union Bank of India, the following key findings were observed:

1. **High Levels of Employee Satisfaction:** A significant portion of respondents expressed satisfaction with the training initiatives, noting improvements in both technical capabilities and soft skills.
2. **Clarity of Training Objectives:** Most employees stated that the objectives and outcomes of training sessions were clearly communicated beforehand, helping them to stay focused and motivated during the sessions.
3. **Alignment with Job Functions:** The majority acknowledged that training sessions were generally relevant to their current job roles, though many also suggested that advanced, role-specific modules would enhance overall effectiveness.
4. **Perceived Link to Career Growth:** Employees widely perceived training as a stepping stone to career progression within the bank, reinforcing the strategic value of these programs.
5. **Adequacy and Frequency of Training:** Around 91% of respondents felt that the training programs adequately addressed their development needs, but many called for an increase in both the **frequency** and **variety** of training opportunities.
6. **Diverse Training Formats:** UBI employs multiple formats, including online learning, in-person classroom sessions, and field-based training. Additionally, specialized topics like compliance, legal procedures, and POSH (Prevention of Sexual Harassment) are integrated into the training calendar.
7. **HR's Role in Training Strategy:** While the HR department received positive feedback for coordination and scheduling, respondents emphasized the need for HR to take on a more analytical and forward-looking role in assessing needs and updating training content regularly.

**RECOMMENDATIONS :** Based on the detailed analysis of feedback gathered from 153 employees at Union Bank of India (UBI), several strategic and practical recommendations have been identified to strengthen the

bank's training and development framework. These suggestions are aimed at enhancing employee participation, aligning developmental efforts with institutional goals, and nurturing a sustainable culture of learning and innovation.

1. **Implement Continuous and Real-Time Training Evaluation Systems:** Union Bank of India should consider shifting from periodic assessments to a model of continuous evaluation for its training modules. Regular monitoring and real-time feedback mechanisms will help in quickly identifying gaps in knowledge transfer, instructional effectiveness, and content relevance. These evaluations should be department-specific and aligned with real-world banking challenges, ensuring that employees receive targeted and impactful training.
2. **Introduce a Robust Feedback Mechanism Post-Training:** Establishing a structured and consistent post-training feedback process is vital. Employees should be encouraged to share honest feedback regarding content clarity, instructor effectiveness, relevance to job roles, and overall training experience. This feedback must then be systematically analyzed to refine future training modules. An active feedback loop also signals to employees that their input is valued and utilized for continuous improvement.
3. **Design Structured Training Programs with Clear Learning Objectives:** Union Bank must emphasize the creation of structured training blueprints that clearly outline learning outcomes, key competencies to be developed, and performance metrics to assess training effectiveness. With defined goals, both trainers and participants will operate with a shared understanding of expectations, leading to more focused and goal-oriented learning experiences.
4. **Diversify Training Delivery Methods to Suit Varied Learning Styles:** Recognizing the diversity in learning preferences among staff, UBI should adopt a blended learning approach. Traditional classroom training should be augmented with interactive sessions, hands-on workshops, role-plays, case studies, e-learning modules, and virtual classrooms. This diversified method increases engagement, knowledge retention, and practical application, especially for employees in remote or specialized roles.
5. **Promote a Culture of Continuous and Lifelong Learning:** Union Bank of India should actively cultivate a learning-driven organizational culture. Initiatives could include support for external certifications, subsidized courses, internal knowledge-sharing sessions, access to digital learning resources, and rewards for self-driven skill development. Encouraging employees to take charge of their own learning journeys enhances motivation, adaptability, and job satisfaction.

By integrating these recommendations into its learning ecosystem, Union Bank of India can create a more dynamic and responsive training infrastructure. Such a system not only addresses the immediate developmental needs of employees but also builds long-term capacity for innovation, leadership, and operational excellence in an evolving banking landscape.



**FUTURE SCOPE :** As the banking industry rapidly transforms through digital innovation and shifting workforce dynamics, the future of employee training and development at Union Bank of India (UBI) holds immense potential. Embracing new technologies and learner-centric strategies will empower the bank to build a resilient, future-ready workforce. The following advancements could shape UBI's training landscape:

1. **Immersive Learning through VR and AR:** Union Bank of India can leverage Virtual Reality (VR) and Augmented Reality (AR) to enhance employee learning experiences. By simulating real-world banking scenarios—such as cash handling, customer interactions, or branch operations—employees can gain hands-on experience in a safe, controlled environment. This will particularly benefit new recruits and those transitioning to customer-facing roles.
2. **Microlearning for Enhanced Accessibility:** Implementing short, focused learning modules in the form of videos, infographics, or mobile-based quizzes will cater to the fast-paced nature of modern work. For UBI, microlearning can serve as a powerful tool for quick updates on new banking regulations, compliance guidelines, or product offerings.
3. **Gamification to Drive Engagement:** Incorporating gamified elements—like leaderboards, achievement badges, and reward systems—will make learning more interactive and enjoyable. This approach is especially effective for motivating younger employees and encouraging voluntary participation in training programs.
4. **AI-Driven Personalized Learning Paths:** With the help of Artificial Intelligence, UBI can customize training content based on individual employee profiles, job roles, skill gaps, and learning styles. Personalized learning journeys will not only improve engagement but also align employee growth with organizational objectives.
5. **Promoting Collaborative and Social Learning:** UBI can benefit from establishing peer-learning platforms, online discussion forums, and cross-functional project collaborations. Encouraging employees to share experiences and best practices fosters a knowledge-sharing culture and enhances team cohesion.
6. **Adopting Automated Learning Management Systems (LMS):** Integrating a robust LMS can automate administrative tasks such as training registration, attendance tracking, progress monitoring, and performance evaluation. This will streamline training management, allowing the HR and L&D teams to focus more on strategic content development.

By integrating these forward-thinking methods, Union Bank of India can position itself as a learning-driven organization, capable of adapting to industry shifts while enhancing employee satisfaction and performance.

**Questionnaire for the Study: “Analysis of Training and Development Practices at Union Bank of India (UBI)”**

**Instructions:**

Please select the most appropriate response for each of the following questions. Your feedback will be kept confidential and is for academic purposes only.

**Section A: Demographic Information**

**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 Union Bank of India**

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

**Section B: Feedback on Training and Development Programs**

**5. Overall satisfaction with UBI's training programs**

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

**6. Clarity of training objectives before the session**

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Neutral
- ☐ Agree
- ☐ Strongly Agree

**7. Relevance of training content to your daily job responsibilities**

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Neutral
- ☐ Agree
- ☐ Strongly Agree

**8. How often do you participate in UBI's training programs?**

- ☐ Rarely
- ☐ Occasionally
- ☐ Frequently
- ☐ Regularly

**9. Do you view participation in training programs as a means of career advancement?**

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Neutral
- ☐ Agree
- ☐ Strongly Agree

**10. Impact of training programs on your professional growth**

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Neutral
- ☐ Agree
- ☐ Strongly Agree

**11. How would you rate the adequacy of the current training modules at UBI?**

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

**12. Effectiveness of training methods (classroom, e-learning, on-the-job, etc.)**

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Neutral
- ☐ Agree
- ☐ Strongly Agree

**13. Is the training process conducted in a timely and efficient manner?**

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Neutral
- ☐ Agree
- ☐ Strongly Agree

**14. Are training programs aligned with your current job role and expectations?**

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Neutral
- ☐ Agree
- ☐ Strongly Agree

**15. Do you believe performance during training influences promotions and rewards at UBI?**

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Neutral
- ☐ Agree
- ☐ Strongly Agree

**16. Do you observe any bias in training-linked reward and promotion processes at UBI?**

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Neutral
- ☐ Agree
- ☐ Strongly Agree

**17. In your view, are deserving employees adequately rewarded based on their training accomplishments at Union Bank of India?**

- ☐ Strongly Disagree
- ☐ Disagree

- ☐ Neutral
- ☐ 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 of Union Bank of India?**

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Neutral
- ☐ 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 Union Bank of India?**

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Neutral
- ☐ Agree
- ☐ Strongly Agree

**20. Please share any suggestions or ideas for improvements in Union Bank of India'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 Union Bank of India's training and development practices.**

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