



Enhancing Workforce Capabilities through Structured Training and Development : A Study of State Bank of India, Udham Singh Nagar

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Abstract : This research paper presents a comprehensive analysis of the training and development initiatives at the State Bank of India (SBI), Udham Singh Nagar, Uttarakhand. It explores how SBI fosters skill enhancement, employee engagement, and professional advancement through a structured and evolving training ecosystem. The study underscores the critical role of training in adapting to digital banking transformations, improving compliance adherence, and strengthening customer service standards. It also highlights the developmental programs designed to nurture leadership and managerial competencies, aligning with the bank's strategic vision of sustainable institutional growth. Primary data was collected through surveys involving 128 employees, supplemented by interviews with HR personnel and training staff. The findings reveal high employee satisfaction with SBI's learning modules, a growing demand for hybrid and AI-integrated training formats, and strong correlations between training effectiveness and job performance. The study concludes with recommendations to optimize existing frameworks, enhance feedback systems, and incorporate emerging technologies into learning delivery models.

Keywords : State Bank of India (SBI), Training and Development, Skill Enhancement, Employee Engagement, Digital Banking, Leadership Development, Workforce Productivity, HR Practices, Hybrid Learning, Compliance Training.

1. INTRODUCTION : The present research is based on an organizational study conducted at the State Bank of India, Udham Singh Nagar (Uttarakhand). The title of the research focusing on strategies implemented for employee skill enhancement and professional advancement.

Training : This study outlines the Indian banking landscape and the organizational framework of SBI, emphasizing the bank's proactive approach to workforce development through structured training initiatives. At SBI, training is conducted through a combination of internal programs, digital learning platforms, and external workshops or seminars. These sessions are facilitated by experienced industry professionals, subject matter experts, and corporate trainers.

Training plays a crucial role in employee growth and is considered vital at every stage of employment. It helps staff stay informed about updates in financial regulations, digital tools, customer service techniques, and compliance practices. The training modules are carefully curated to prepare employees for present responsibilities as well as future challenges in the banking sector.

Development : Employee development at SBI is aimed at nurturing managerial competence, leadership qualities, and personal growth. The bank runs structured development programs to enhance core competencies and leadership skills, thereby supporting the long-term strategic objectives of the organization. These initiatives equip employees to take on advanced responsibilities through well-designed and progressive development plans.

2. SCOPE OF THE PROJECT : This project explores human resource practices within the banking industry, with a specific focus on SBI's approach to training and development. It analyzes how training influences employee productivity, engagement, and overall organizational performance. The study also delves into employee feedback, measuring satisfaction with current programs, and involves interaction with HR personnel, trainers, and experienced staff members.

3. OBJECTIVES OF THE STUDY

- To gain insights into the employee training framework at SBI, Udham Singh Nagar.
- To explore the variety of training modules offered to staff across different designations.
- To assess how effective the training programs are in enhancing employee capabilities and job performance.
- To understand the developmental programs designed for career progression and their impact on individual advancement.
- To collect and analyze employee feedback on training and development efforts.
- To offer recommendations for improvement based on observations and findings.

4. NEED FOR THE STUDY

- **Skill Enhancement:** With rapid digital growth in the banking industry, continuous skill development is essential for handling digital platforms, customer services, and banking applications.
- **Adoption of Technology:** Ongoing advancements require staff to be trained in modern tools like YONO, BHIM SBI Pay, and core banking systems.
- **Compliance Awareness:** Employees must be regularly trained on regulatory updates, including RBI norms, KYC/AML compliance, and financial legislation.

- **Meeting Customer Expectations:** Delivering quality service demands employees to be proficient in communication, product understanding, and issue resolution.
- **Institutional Growth:** Training aligns employee skill sets with SBI's vision of becoming a digitally empowered and future-oriented organization.

5. LITERATURE REVIEW : The training and development practices at the State Bank of India (SBI) have undergone significant transformation in response to technological advancements, evolving customer expectations, and the need for a digitally skilled workforce. A growing body of literature highlights the systematic efforts made by SBI and the broader public banking sector in India to enhance employee competencies through structured, innovative, and role-based learning

Verma, Prachi (2025): Great Learning's survey reveals that around half of Indian employers are preparing to upskill their staff in Generative AI by the end of the 2024–2025 fiscal year. The survey, which spanned over 100 companies from diverse sectors such as finance, found that training plans are not confined to IT departments but also target HR, marketing, operations, and customer support. The goal is to provide employees with essential AI literacy, improve their strategic thinking, and offer in-depth technical training to help them adapt to the rapidly evolving digital environment.

Upadhyay, A., & Sharma, N. (2024): This research delves into the various challenges faced by the Indian banking industry in the realm of employee training and development. It stresses that well-designed training initiatives can significantly influence workforce morale, performance levels, and overall productivity. The study advocates for aligning training objectives with both institutional strategies and employee requirements to maximize their impact.

Hotwani, K. (2024): This article discusses the evolving importance of eLearning in the contemporary banking environment. It underscores how digital education platforms can effectively address major industry demands such as compliance, tech innovation, and high-quality customer service by offering flexible and scalable training options.

Kumar and Joshi (2023): explore the adoption of **hybrid learning models** in Indian public sector banks, including SBI. Their study emphasizes how blending digital and in-person training approaches has led to more flexible, scalable, and accessible learning experiences. The hybrid model has shown promise in reducing skill gaps, especially in digital banking services.

NASSCOM (2023): report presents insights into digital upskilling trends in Indian banks between 2021 and 2023. It notes SBI's leadership in integrating AI-based learning platforms and gamification to improve training outcomes, emphasizing the importance of continuous learning in a rapidly changing digital ecosystem.

Sharma and Rathi (2022): conducted an empirical assessment of training program effectiveness at SBI. Their findings suggest that well-structured training modules significantly contribute to employee productivity, customer satisfaction, and operational efficiency. The study underscores the importance of feedback mechanisms and post-training evaluations.

Indian Institute of Banking & Finance (2022): in its white paper highlights the rise of **microlearning** and **digital innovation** in bank training systems. It particularly points out SBI's proactive measures in adopting

bite-sized learning modules and mobile learning platforms to ensure just-in-time skill acquisition for employees at various levels.

Leadership development remains a core focus of SBI's internal talent strategy. **Deshpande (2021)** explores how internal grooming and leadership development programs have helped SBI build a sustainable leadership pipeline. The paper outlines SBI's approach of identifying high-potential employees and equipping them through structured leadership courses and mentorship.

The joint report by the **World Bank and FICCI (2020)** sheds light on the importance of capacity building in rural banking, a key operational area for SBI. The report praises SBI's extensive training efforts aimed at improving financial inclusion through localized training initiatives and capacity enhancement programs for rural staff.

Agarwal and Mishra (2020): provide a case study on SBI's role-based training framework, highlighting how customization and alignment with job roles have increased employee engagement and performance. Their study illustrates how personalized learning paths support employees in acquiring skills most relevant to their duties.

The **PwC India (2019)**: report underscores the human side of digital transformation in banking. It notes that SBI has been proactive in embedding a culture of learning and adaptability through its revamped training infrastructure, ensuring employees are equipped to meet both technological and interpersonal challenges.

The **RBI Bulletin (2018)**: further validates the significance of human capital development and operational resilience in the banking sector. It positions SBI as a key player in strengthening employee preparedness to cope with regulatory and technological disruptions.

Choudhury and Banerjee (2018): focus specifically on measuring training effectiveness at SBI, emphasizing the use of quantitative and qualitative metrics. Their study finds a positive correlation between training investment and employee performance, indicating the value of structured evaluation tools.

MODERNIZATION AND UPDATION OF TRAINING MODULES : The State Bank of India (SBI) has developed a robust and dynamic training framework aimed at nurturing employee skillsets. This system is supervised by the Strategic Training Unit (STU), which ensures that learning remains continuous and aligned with organizational needs. SBI's training setup comprises six Apex Training Institutes (ATIs) and 51 State Bank Institutes of Learning and Development (SBILDs) situated across the nation.

Training Program Breakdown:

Day 1 – Foundation Training (Classroom-Based):

- 1) Introduction to human resources guidelines and corporate protocols
- 2) Insights into organizational behavior and culture
- 3) Overview of daily branch functions
- 4) Safety standards and emergency response procedures
- 5) Hands-on modules via SBI's Knowledge Bank
- 6) Introduction to banking software and technical platforms
- 7) Time management and productivity workshops

Day 2 – Experiential Learning:

- Interactive tasks to build teamwork and decision-making

- Simulation exercises mirroring banking challenges
- Analytical and critical thinking drills
- Role-playing to mimic customer service scenarios

Day 3 – Specialized Banking Knowledge:

- Deep dive into SBI's financial products and offerings
- Training on various financial tools and instruments
- Real-world case discussions on banking operations
- Live demos on transaction and process management

SYSTEMATIC EMPLOYEE TRAINING APPROACH : SBI's training journey is designed in sequential steps to promote in-depth and practical learning:

1. Orientation Program:

- *Objective:* Acquaint new joiners with the bank's policies, ethos, and workplace safety norms
- *Topics:* SBI's core values, institutional expectations, and behavioral standards

2. Practical Implementation:

- *Objective:* Encourage trainees to apply theoretical insights in a real-world setup
- *Activities:* Hands-on assignments and task-based learning to build on classroom knowledge

3. Monitoring and Mentoring:

- *Objective:* Ensure employees master assigned duties with the help of expert oversight
- *Support:* Senior staff offers consistent mentorship, feedback, and guidance throughout the training phase

ENTRY MANAGEMENT PROTOCOL : To maintain operational security and a smooth onboarding process, SBI follows a well-structured entrance protocol for employees:

1. Identity Confirmation:

- Use of ID badges or biometric scans for verifying employee identity

2. Document Verification:

- Scrutiny of credentials, access permits, or relevant documents

3. Entry Authorization:

- Granting access only upon successful ID and document verification

4. Entry Clearance:

- Ensuring valid authorization for entering the premises

5. Security Screening:

- Implementing physical checks or scanning procedures to guarantee safety

6. Final Clearance:

- Providing full access only after all procedures are duly completed

WORKPLACE SAFETY MEASURES AT SBI : The State Bank of India (SBI) places a high priority on maintaining a safe and secure work environment. Its safety training framework is designed to ensure employees are well-prepared to handle workplace hazards and follow proper protocols.

1. Assessment of Safety Training Needs

- Role-specific safety requirements are analyzed to tailor training for different departments and functions.
- 2. **Customized Safety Training Modules**
 - Programs are developed to include essential topics like personal protective equipment (PPE), emergency action plans, and risk awareness.
- 3. **Initial Safety Orientation**
 - All incoming staff participate in a safety induction before assuming their duties.
- 4. **Practical Safety Drills**
 - Employees receive hands-on experience with equipment, learn safe handling of sensitive materials, and practice emergency response procedures.
- 5. **Continuous Safety Engagement**
 - Ongoing initiatives like workshops and awareness drives are organized to keep safety top-of-mind.
- 6. **Tech-Based Learning Tools**
 - Advanced tools such as virtual reality simulations help replicate real-world scenarios for immersive safety training.
- 7. **Evaluation and Accreditation**
 - Post-training evaluations are conducted to test knowledge and practical application, with certifications awarded upon successful completion.
- 8. **Feedback and Updates**
 - The training content is reviewed regularly based on employee feedback and industry best practices to ensure relevance and improvement.
- 9. **Leadership-Driven Safety Culture**
 - Management actively promotes a safety-first mindset, encouraging all employees to follow suit.
- 10. **Documentation for Regulatory Adherence**
 - Every training activity and certification is recorded for compliance with legal and regulatory standards.
- 11. **Access Control and Security Monitoring**
 - Secure entry is enforced using technologies like electronic ID verification, card scanning, and RFID systems.

TIME AND ATTENDANCE MANAGEMENT SYSTEM : SBI utilizes a structured and technology-driven approach to monitor employee attendance and ensure efficient workforce management.

1. **Start of the Day – Clocking In**
 - Employees begin their day by logging in through biometric or access card systems, with defined grace periods.
2. **Workday Monitoring**
 - Scheduled break and lunch times are integrated into the attendance system for accurate tracking.

3. End of the Day – Clocking Out

- The same access method is used to record end-of-day departures. Overtime entries are routed through proper approval channels.

4. Onboarding Support for New Users

- New recruits are trained on how to use the attendance system effectively, with troubleshooting assistance available if needed.

DOCUMENTATION : At SBI, new employees must provide specific documents to fulfill institutional requirements and comply with internal policies. These include:

- A formal request letter on the organization's official letterhead detailing the employee's name, age, father's name, UAN, IP number, Aadhaar number, and nature of the assignment.
- Submission of Provident Fund (PF) challan along with the corresponding payment proof.
- Electronic Challan cum Return (ECR) for PF contributions.
- Relevant documentation from the Employees' State Insurance Corporation (ESIC).
- ECR related to ESIC submissions.
- AL user sign-in/purchase verification documents, which are inspected at the entry gate.
- Documentation related to the safety training allowance for new joiners.

TRAINING AND DEVELOPMENT

Training Philosophy: SBI prioritizes employee development through structured training to improve job effectiveness and personal growth. These initiatives aim to:

- Strengthen employee capabilities and skill sets.
- Optimize the use of available human resources.
- Enhance customer service standards.
- Foster individual advancement.
- Build a positive work culture.
- Promote workplace health and safety.
- Assist in long-term career development.

Training Methods Include:

- Classroom-based instruction
- Practical, on-the-job learning
- Technical workshops
- Use of real-life case analysis
- Individual coaching
- Expert-led lectures and talks
- Instructional videos and e-learning

Employee Training Strategies:

- Custom-built learning modules
- Mobile and digital learning integration
- Hands-on and interactive training formats
- Adapting to varied learning preferences

- Continuous professional education
- In-house workplace learning
- Deployment of Learning & Development (L&D) technology
- Training plans tailored to individual needs
- Assigning experienced mentors
- Frequent performance feedback
- Orientation on organizational policies and practices

INTRODUCTION OF RESEARCH METHODOLOGY: The research methodology adopted for this study is structured to examine the training and development practices at the State Bank of India (SBI). The primary objective is to analyze the influence of these practices on employee performance, organizational efficiency, and individual career growth. To achieve this, a combination of structured surveys and personal interviews was employed to collect firsthand data from employees.

This study follows a descriptive research approach, which is appropriate for understanding and evaluating existing training and development methods. It aims to investigate their effectiveness, relevance, and overall impact on employees. The research specifically explores the relationship between training initiatives, performance evaluations, and opportunities for advancement within SBI. Furthermore, it assesses the extent to which SBI's training programs enhance employee capabilities, productivity, and job satisfaction.

SAMPLE DESIGN : The study targets employees working in various branches and departments of the State Bank of India located in the UK. These employees represent diverse functional roles and levels of experience and are either directly involved in or influenced by SBI's training and development programs.

To ensure representativeness, the sample design includes participants from different departments, ensuring a well-rounded understanding of the training practices across the organization. This approach helps capture varied perspectives, making the analysis more comprehensive and reliable.

SAMPLE SIZE : For this research, the sample size consists of 128 employees selected from different departments and branches of the State Bank of India in the UK. This sample size is considered adequate to draw valid conclusions and provide reliable insights into the training and development practices at SBI. A sample of this size ensures diversity in responses and allows for a more detailed analysis of employee experiences and perceptions.

SAMPLING TECHNIQUES : The study uses the Simple Random Sampling (SRS) method. This technique ensures that every employee in the selected population has an equal chance of being included in the study. Simple random sampling reduces selection bias and enhances the representativeness of the sample, thereby improving the generalizability of the research findings to the broader population of SBI employees.

RESEARCH DESIGN : The study is based on a Descriptive Research Design, which focuses on providing a detailed analysis of the training and development practices currently implemented at SBI. This design enables the collection of systematic and structured data, which is used to assess the effectiveness of training initiatives in improving employee performance, boosting morale, and supporting career progression.

Descriptive research helps in identifying key trends, understanding ongoing practices, and evaluating their practical implications on organizational outcomes and employee development.

AREA OF RESEARCH : The research was conducted across selected branches and departments of SBI in the Udham Singh Nagar. These locations were strategically chosen based on their involvement in training programs and the accessibility of employees who could provide valuable feedback. The study emphasizes the institutional practices surrounding training and the perceptions of those directly engaged in these programs. Both qualitative and quantitative data were collected through surveys, interviews, and observations, offering a multi-faceted view of the training ecosystem at SBI. This allowed for a thorough understanding of employee attitudes as well as the structural aspects influencing the success of training efforts.

SOURCES OF DATA : To achieve a comprehensive analysis, the study relied on both **primary** and **secondary** data sources:

Primary Data : Primary data were collected directly from SBI employees using structured questionnaires and personal interviews. This data offers direct insights into training experiences, perceived benefits, skill enhancement, and performance outcomes. It reflects authentic employee views on how training impacts their growth and effectiveness at work.

Secondary Data : Secondary data were obtained from official SBI reports, training manuals, HR publications, previous research studies, and relevant literature on training and development in the banking sector. These sources provided contextual background and supported the interpretation of primary data.

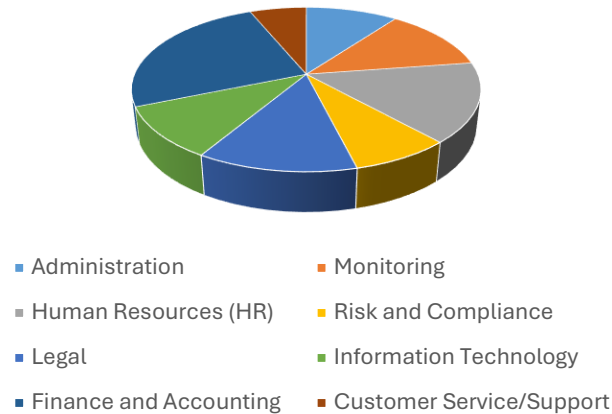
TOOLS FOR DATA ANALYSIS : To ensure effective analysis and interpretation of the collected data, several tools and techniques were utilized. These tools were crucial in organizing, presenting, and simplifying the data, enabling better insights and a clear understanding of employee perceptions regarding training and development practices at the State Bank of India (SBI).

DEPARTMENT-WISE EMPLOYEE DISTRIBUTION (SAMPLE), The sample for this study consisted of 128 employees from various departments across 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	13
2	Monitoring	16
3	Human Resources (HR)	20
4	Risk and Compliance	10
5	Legal	16
6	Information Technology	13
7	Finance and Accounting	32
8	Customer Service/Support	8
Total		128

Department-wise distribution of employees in the sample



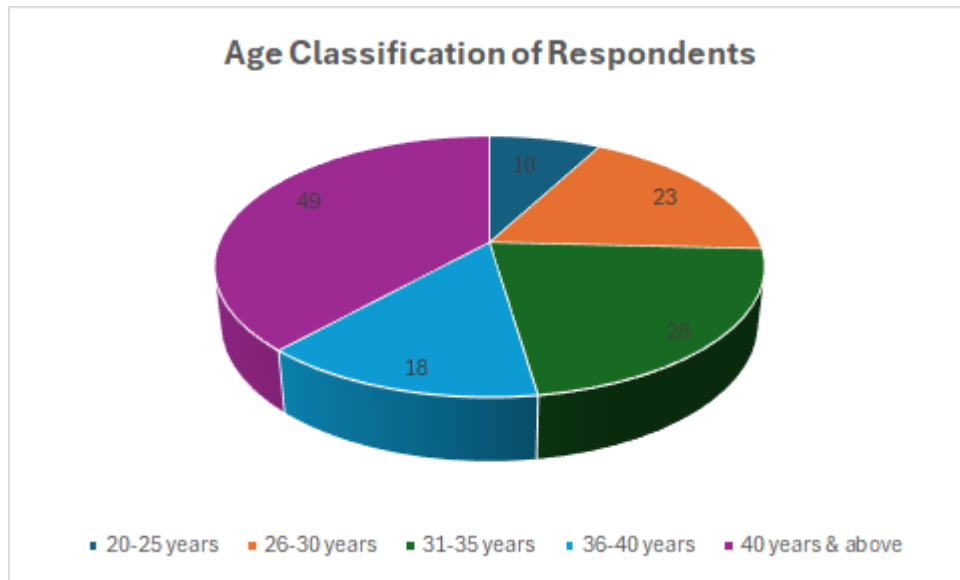
Graph 1. Department-wise distribution of employees in the sample

This distribution ensures that the sample represents a broad spectrum of departments, thereby allowing for diverse insights and feedback regarding the training and development practices at SBI. By capturing responses from various functional areas, the study provides a holistic view of how employees from different departments perceive and engage with the bank's training programs.

DATA ANALYSIS AND INTERPRETATION: Here, the data collected from employees of the State Bank of India (SBI) regarding their perceptions of the bank's training and development practices is analyzed. A structured questionnaire was administered to gather primary data, which was subsequently tabulated and analyzed. The results are presented in both tabular and graphical formats to offer a clear and insightful understanding of the workforce's attitudes towards SBI's training, promotion, and development programs.

Table 2. Age Classification of Respondents

Age Group	No. of Respondents	Percentage (%)
20-25 years	10	7.8%
26-30 years	23	18%
31-35 years	28	21.9%
36-40 years	18	14.1%
40 years & above	49	38.3%
Total	128	100%

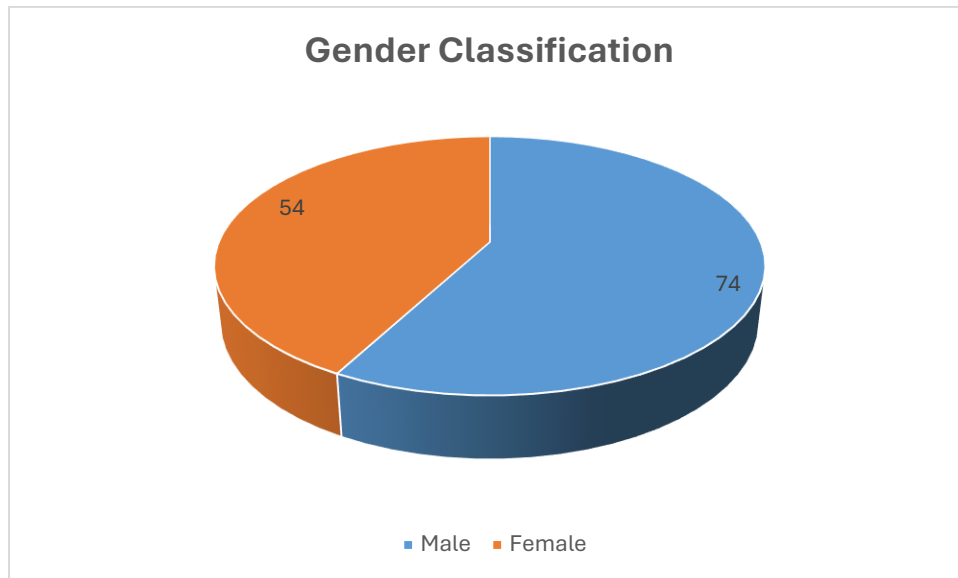


Graph 2: Age-wise Classification of Respondents

Interpretation: The data shows that the largest group of respondents (38.3%) falls in the age group of 40 years and above, indicating a more experienced workforce at SBI. The representation across various age groups suggests a diverse range of perspectives on the training and development practices, with notable participation from employees in their 30s and 40s.

Table 3. Gender Classification

Gender	No. of Respondents	Percentage (%)
Male	74	57.8%
Female	54	42.2%
Total	128	100%

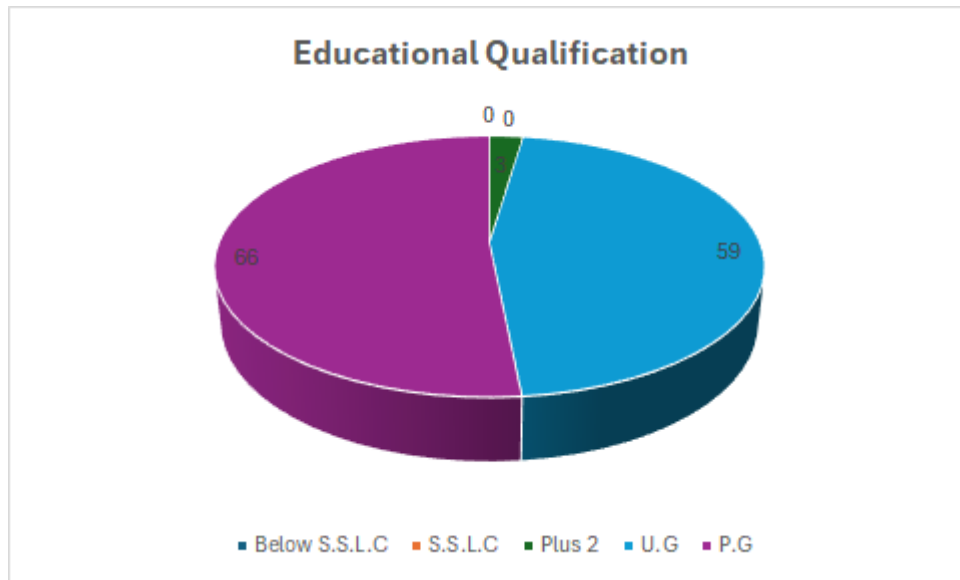


Graph 3: Gender-wise Classification of Respondents

Interpretation: The gender distribution reveals that a larger proportion (57.8%) of the respondents are male. However, a substantial portion of the workforce (42.2%) is female, which reflects a healthy gender balance in SBI's employee demographic. This data can provide insights into the potential differences in training preferences or engagement levels across gender.

Table 4. Educational Qualification

Qualification	No. of Respondents	Percentage (%)
Below S.S.L.C	0	0%
S.S.L.C	0	0%
Plus 2	3	2.3%
U.G	59	46.1%
P.G	66	51.6%
Total	128	100%

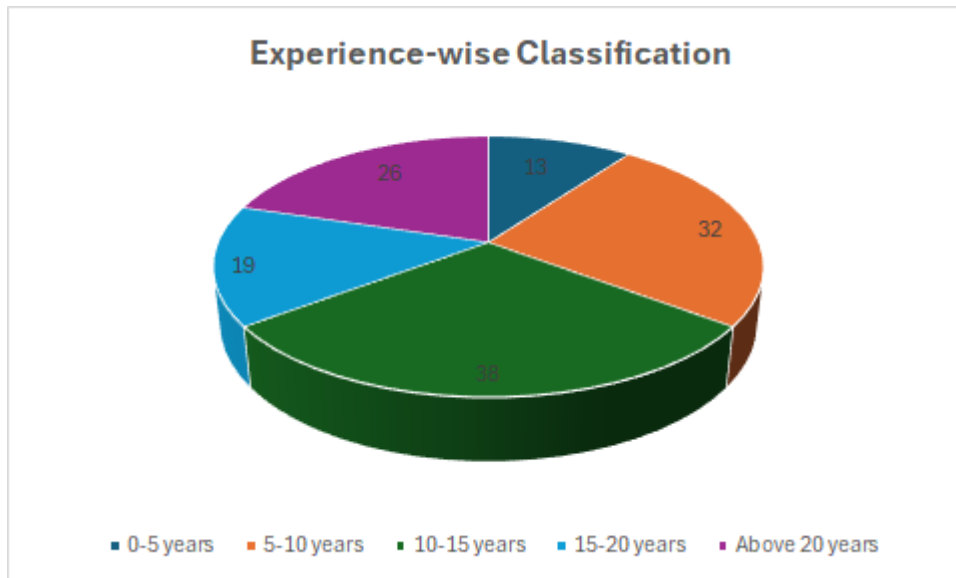


Graph 4: Educational Qualification-wise Classification

Interpretation: A significant proportion of respondents (51.6%) possess a postgraduate degree, and 46.1% hold an undergraduate degree, showcasing a well-educated workforce. The strong educational background is crucial for ensuring that training and development programs at SBI are effective and relevant to the needs of employees.

Table 5. Experience-wise Classification

Years of Experience	No. of Respondents	Percentage (%)
0-5 years	13	10.2%
5-10 years	32	25.0%
10-15 years	38	29.7%
15-20 years	19	14.8%
Above 20 years	26	20.3%
Total	128	100%

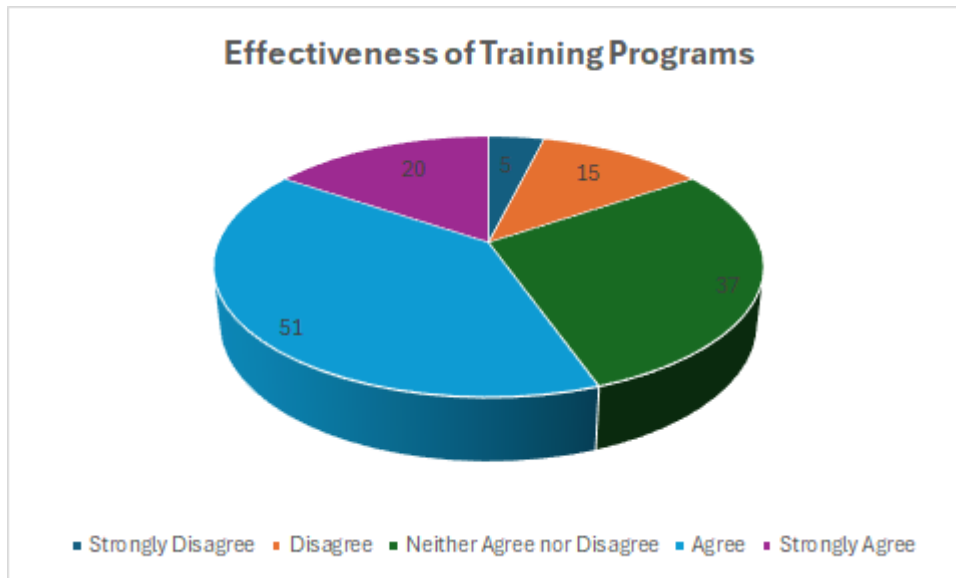


Graph 5: Experience-wise Classification

Interpretation: The majority of respondents (29.7%) have 10-15 years of experience, indicating that SBI's training and development programs are particularly beneficial to mid-career employees. The broad spread of experience levels suggests that training initiatives are effectively addressing the needs of employees at various stages of their careers.

Table 6. Effectiveness of Training Programs

Response	No. of Respondents	Percentage (%)
Strongly Disagree	5	3.9%
Disagree	15	11.7%
Neither Agree nor Disagree	37	28.9%
Agree	51	39.8%
Strongly Agree	20	15.6%
Total	128	100%

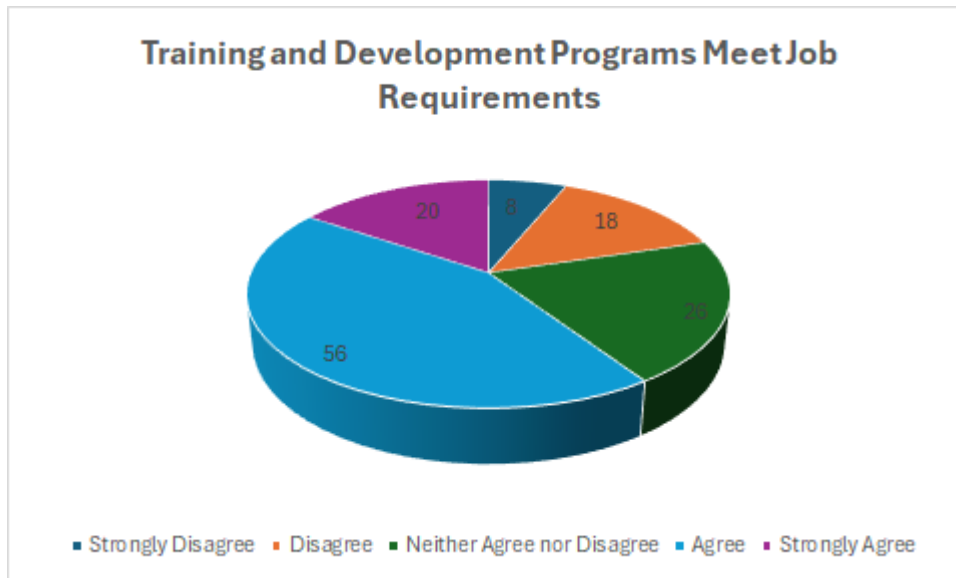


Graph 6: Effectiveness of Training Programs

Interpretation: The data shows that a substantial portion (39.8%) of employees agree that the training programs are effective, with an additional 15.6% strongly agreeing. However, a notable 28.9% of respondents remain neutral, indicating room for improvement in how training programs are perceived and potentially suggesting that there are areas that need to be addressed to enhance their effectiveness.

Table 7. Training and Development Programs Meet Job Requirements

Response	No. of Respondents	Percentage (%)
Strongly Disagree	8	6.3%
Disagree	18	14.1%
Neither Agree nor Disagree	26	20.3%
Agree	56	43.8%
Strongly Agree	20	15.6%
Total	128	100%

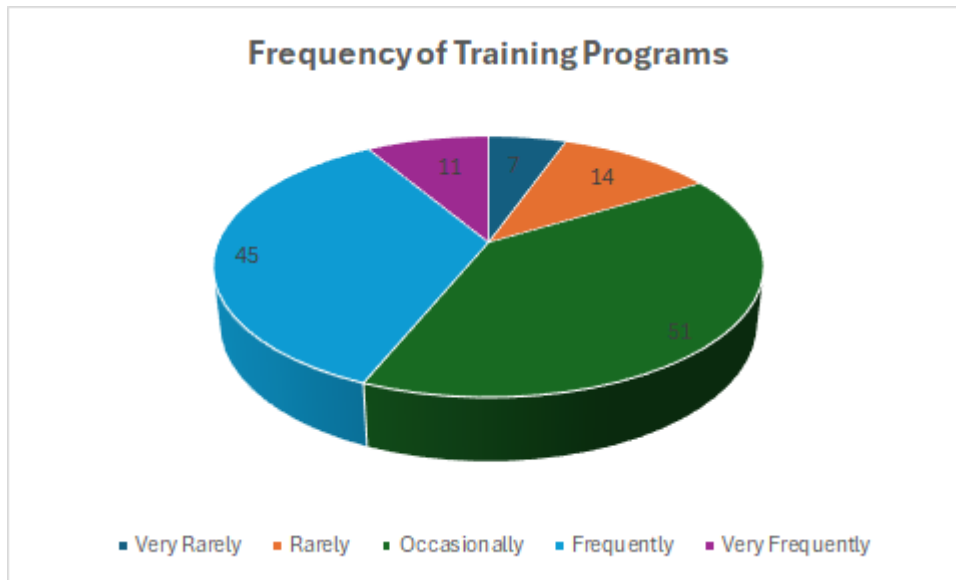


Graph 7: Training Programs Meet Job Requirements

Interpretation: A majority of respondents (43.8%) feel that the training programs effectively meet the demands of their job roles. However, 20.3% of employees are neutral, indicating that there might be opportunities to enhance the alignment between training content and actual job requirements.

Table 8. Frequency of Training Programs

Response	No. of Respondents	Percentage (%)
Very Rarely	7	5.5%
Rarely	14	10.9%
Occasionally	51	39.8%
Frequently	45	35.2%
Very Frequently	11	8.6%
Total	128	100%

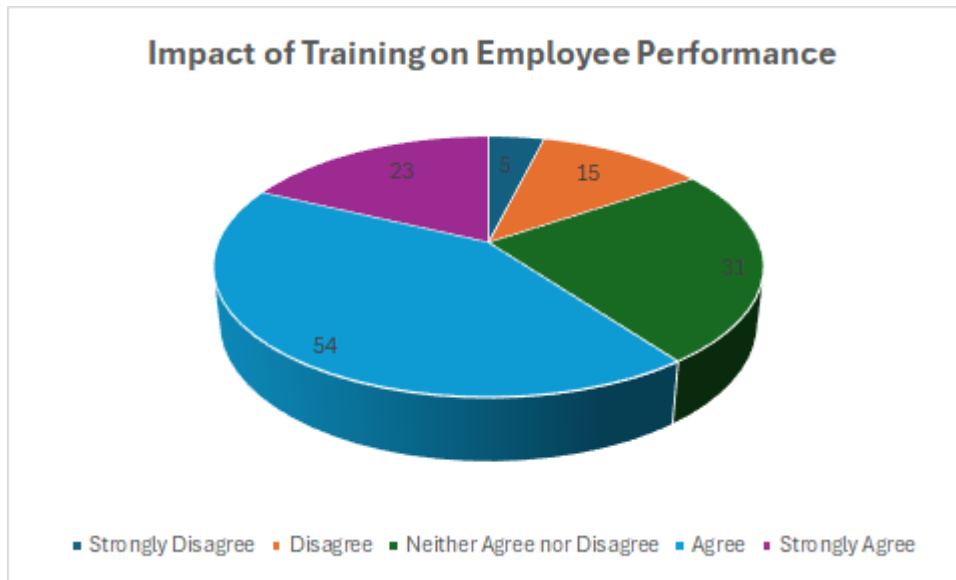


Graph 8: Frequency of Training Programs

Interpretation: The data shows that 39.8% of respondents feel that training programs are conducted occasionally, with 35.2% indicating that they occur frequently. While there is an acceptable frequency of training, increasing the regularity could further contribute to employee development and engagement.

Table 9. Impact of Training on Employee Performance

Response	No. of Respondents	Percentage (%)
Strongly Disagree	5	3.9%
Disagree	15	11.7%
Neither Agree nor Disagree	31	24.2%
Agree	54	42.2%
Strongly Agree	23	18.0%
Total	128	100%



Graph 9: Impact of Training on Employee Performance

Interpretation: 42.2% of respondents agree that training positively impacts their performance, with 18% strongly agreeing. However, 24.2% remain neutral, suggesting that while the training programs are effective for many, there is room for optimization to ensure their relevance and applicability for all employees.

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

1. **Employee Satisfaction with Training:** A large number of employees reported satisfaction with the training programs offered by SBI. Most respondents felt that the training programs were beneficial, contributing 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:** A majority of employees felt well-informed about the objectives and content of the training programs before participation. Clear communication about the program's purpose helps employees focus on acquiring the right skills, increasing their engagement and the overall success of the training.
3. **Relevance of Training Content:** The training content is generally aligned with employees' roles and responsibilities, though some employees suggested that more specialized training, focused on specific job requirements, would further enhance the programs' practical application. Customizing content to better suit role-specific needs could optimize the relevance of the training.
4. **Training as a Tool for Promotion:** Many employees see the training programs as integral to their career advancement. Participation in training is closely linked to employees' chances of promotion and internal mobility, reinforcing the idea that training is a key component of SBI's career progression framework.
5. **Sufficiency of Training Programs:** A significant majority of employees (90%) agreed that the training programs are sufficient to meet their professional development needs. However, some employees recommended that the frequency of sessions be increased, suggesting that while the content is adequate, greater consistency and availability could further maximize the benefits of the programs.

6. **Types of Training Provided:** SBI offers a wide range of training formats, including traditional classroom sessions, technical skill development, and compliance-focused programs such as POSH (Prevention of Sexual Harassment). This diverse array of training ensures that employees receive a balanced development, addressing technical, behavioral, and legal aspects.
7. **HR Department's Role:** While the HR department is generally praised for managing and coordinating the training activities, some employees indicated that there is room for improvement in terms of proactive planning. Suggestions include conducting more frequent training needs assessments, incorporating feedback, and ensuring that training sessions are timely and relevant to employee needs. Enhancing HR's strategic role in the delivery of training programs could further improve their quality and responsiveness.

So, SBI's training and development programs are well-regarded by employees and are generally effective in meeting their professional development needs. However, there is potential for improvement, particularly in increasing the frequency of training sessions, customizing content to better match specific job roles, and strengthening the HR department's role in planning and coordinating training. By addressing these areas, SBI can continue to enhance employee satisfaction, performance, and career progression, further solidifying its position as a leader in workforce development within the banking sector.

CONCLUSION: The analysis of the training and development practices at the State Bank of India (SBI) highlights several key insights into employee perceptions and the effectiveness of organizational efforts in workforce development. Overall, a significant portion of employees recognize the positive impact of training programs on their skills and job performance, reflecting the bank's commitment to continuous employee development.

A majority of respondents (40%) agreed that the training programs are effective, with an additional 16% strongly agreeing. This indicates that SBI's training initiatives are yielding tangible benefits in skill enhancement and workplace productivity. Furthermore, over 60% of employees felt that the training programs adequately meet the demands of their job roles, demonstrating that the bank has made significant efforts to align training with practical needs.

The employee base also demonstrates a high level of educational qualification and experience, with 52% holding postgraduate degrees and most employees having 10 to 15 years of experience. This underscores the need for advanced and relevant training content that matches their expertise and evolving job responsibilities.

However, the data also points to areas for improvement. Although 35% of employees reported frequent training sessions, a larger proportion (40%) indicated that training occurs only occasionally. This suggests that the frequency of training programs may vary across departments, and increasing the consistency of training could ensure broader participation and development across all levels.

Additionally, 28% of employees remained neutral about the effectiveness of the training, and 20% felt the programs did not fully meet their job requirements. These neutral responses highlight the need for clearer communication regarding the objectives and outcomes of training programs, as well as enhanced engagement and feedback mechanisms.

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

RECOMMENDATIONS : To further enhance the effectiveness of the training and development programs at SBI, the following recommendations are proposed:

1. **Proactive Evaluation:** It is essential for SBI to implement a system of continuous, proactive evaluation of its training programs. Rather than waiting for issues to arise or conducting evaluations at long intervals, regular assessments should be carried out. These evaluations should focus on both the content and delivery of the training sessions. Collecting real-time feedback on how well the programs align with job requirements and employee expectations will allow SBI to make timely adjustments and enhance the quality and relevance of future training initiatives.
2. **Feedback Mechanisms:** To make training more employee-centric, SBI should establish structured and consistent feedback mechanisms after each session. Employees should have the opportunity to provide detailed input on the relevance, quality, and delivery of the training. Analyzing this feedback systematically will help identify patterns and preferences, which can be used to tailor future training programs. Engaging employees in the feedback process not only improves the content but also increases their sense of involvement and satisfaction with the program.
3. **Formalized Training Plans:** Every training program should be designed with a clear structure that includes defined learning objectives, targeted outcomes, and performance benchmarks. Formalizing the training plans will ensure that both trainers and trainees are aligned in terms of expectations. It also helps to measure the impact of training more effectively and maintain consistency across different branches and departments. A structured approach will contribute to better engagement, enhanced retention of knowledge, and measurable improvements in employee performance.
4. **Diverse Training Formats:** Since employees have varying learning preferences, SBI should diversify its training delivery methods. While classroom sessions are still essential, integrating alternative formats like hands-on workshops, interactive webinars, e-learning modules, and leadership development programs will enhance engagement and accessibility. This variety will allow employees to learn at their own pace and apply knowledge in real-world settings, leading to more effective learning outcomes across the organization.
5. **Continuous Development:** To foster a high-performing workforce, SBI should promote a culture of lifelong learning. Employees should be encouraged to participate in regular training opportunities such as seminars, certification programs, webinars, and online courses. Continuous development will help employees stay up-to-date with industry trends, adopt new technologies, and improve their skills over time. Promoting this culture benefits individual growth while also supporting the bank's strategic goals by keeping its workforce skilled and future-ready.

By implementing these recommendations, SBI can strengthen its training and development framework, ensuring that it remains dynamic, inclusive, and aligned with the evolving needs of both employees and the organization.

FUTURE SCOPE : The future of training and development is rapidly evolving, and the following trends are expected to play a significant role in shaping how organizations approach employee development:

1. **Virtual and Augmented Reality (VR/AR):** The use of VR and AR in training is expected to revolutionize the learning experience, especially for technical and hands-on roles. These technologies allow employees to engage in realistic simulations, providing safe and immersive environments where they can practice tasks and problem-solving without real-world risks. For example, banking professionals can simulate customer interactions or risk management scenarios, thereby improving practical understanding and readiness for real-life situations.
2. **Microlearning:** As the demand for continuous learning increases, microlearning is emerging as an effective method. This approach delivers information in small, focused segments—typically through videos, infographics, or quick quizzes—making it easier for employees to absorb and retain knowledge. Microlearning enables employees to learn on-the-go, providing flexibility to access training content anytime and anywhere, thereby fostering a culture of lifelong learning within the organization.
3. **Gamification:** Incorporating gamification elements into training programs, such as badges, leaderboards, points, and challenges, can boost engagement and motivation. This approach makes learning more interactive and enjoyable while encouraging healthy competition among employees. Gamification can improve retention rates and increase participation, especially among younger employees or those who prefer interactive learning environments.
4. **AI-Powered Personalized Learning Paths:** Artificial Intelligence (AI) can revolutionize employee training by providing personalized learning paths. AI systems can assess employees' current skills, performance data, and career goals to recommend customized training modules. This ensures that training is tailored to the individual's needs and professional aspirations, improving learning efficiency and employee satisfaction.
5. **Social Learning:** Modern training methods increasingly emphasize collaboration. Social learning involves peer interaction, group discussions, and knowledge sharing through internal platforms or social media tools. Encouraging employees to share insights, experiences, and best practices fosters a collaborative learning environment. This not only deepens understanding but also builds a sense of community and support among employees.
6. **Automation of Training Administration:** Automation tools will simplify many administrative tasks associated with training and development. Tasks such as scheduling sessions, tracking participation, sending reminders, and generating reports can be automated using learning management systems (LMS). This would allow HR departments to focus on strategic aspects like content development and performance tracking, thus enhancing the overall effectiveness and efficiency of training programs.

By embracing these future trends, SBI and similar organizations can stay ahead of the curve in training and development. Adopting innovative approaches will not only enhance the learning experience but also ensure

the workforce is equipped with the skills and knowledge necessary to thrive in an ever-changing business environment.

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

Respondent Information: (Optional)

1. Age:

- 20-25 years
- 25-30 years
- 30-35 years
- 35-40 years
- 40 years and above

2. Gender:

- Male
- Female
- Other

3. Educational Qualification:

- 1.1) Below S.S.L.C
- 1.2) S.S.L.C
- 1.3) Plus 2
- 1.4) U.G (Undergraduate)
- 1.5) P.G (Postgraduate)

4. Years of Experience at SBI:

- 0-5 years
- 5-10 years
- 10-15 years
- 15-20 years
- Above 20 years

Training and Development Feedback:

5. How satisfied are you with the current training programs provided by SBI? (Please select one)

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

6. Are you clear about the objectives of the training programs before attending them? (Please select one)

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

7. **Do you believe the content of the training programs meets your professional needs?** (Please select one)
 - Strongly Disagree
 - Disagree
 - Neither Agree nor Disagree
 - Agree
 - Strongly Agree
8. **How often do you attend training programs at SBI?** (Please select one)
 - Rarely
 - Occasionally
 - Frequently
 - Regularly
9. **Do you attend training programs primarily for career growth and promotion?** (Please select one)
 - Strongly Disagree
 - Disagree
 - Neither Agree nor Disagree
 - Agree
 - Strongly Agree
10. **Do you believe that the training programs at SBI have contributed to your career development?** (Please select one)
 - Strongly Disagree
 - Disagree
 - Neither Agree nor Disagree
 - Agree
 - Strongly Agree
11. **How would you rate the adequacy of the training programs provided by SBI?** (Please select one)
 - Highly Insufficient
 - Insufficient
 - Neutral
 - Sufficient
 - Highly Sufficient
12. **Do you think the training methods used (e.g., classroom, online, on-the-job) are effective for your learning?** (Please select one)
 - Strongly Disagree
 - Disagree
 - Neither Agree nor Disagree
 - Agree
 - Strongly Agree

13. In your opinion, is the training and development process at SBI timely and efficient? (Please select one)
- Strongly Disagree
 - Disagree
 - Neither Agree nor Disagree
 - Agree
 - Strongly Agree
14. Do you feel the training programs are adequately aligned with your job responsibilities? (Please select one)
- Strongly Disagree
 - Disagree
 - Neither Agree nor Disagree
 - Agree
 - Strongly Agree
15. Do you believe the rewards and promotion policies at SBI are based on training performance and achievements? (Please select one)
- o Strongly Disagree
 - Disagree
 - Neither Agree nor Disagree
 - Agree
 - Strongly Agree
16. Is there any bias in the promotion and reward payment system within SBI's training programs? (Please select one)
- o Strongly Disagree
 - Disagree
 - Neither Agree nor Disagree
 - Agree
 - Strongly Agree
17. Do you believe that deserving employees are rewarded adequately based on their training achievements? (Please select one)
- Strongly Disagree
 - Disagree
 - Neither Agree nor Disagree
 - Agree
 - Strongly Agree
18. Do you think there is enough focus on employee safety training and anti-harassment programs (e.g., POSH) in the training sessions? (Please select one)
- Strongly Disagree
 - Disagree

- Neither Agree nor Disagree
- Agree
- Strongly Agree

19. Do you feel that the HR department is actively involved in assessing and improving the training programs at SBI? (Please select one)

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

20. Please suggest any improvements or additional training programs you would like to see implemented at SBI.

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Thank you for taking the time to complete this questionnaire. Your feedback is valuable and will help in enhancing the training and development practices at SBI.

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