



Analysis of Training and Development Practices at Punjab National Bank : A Case Study of Employee Enhancement Strategies at PNB, Udham Singh Nagar

Mr. Sachin Chaudhary¹, Najeeb Malik²

¹Assistant Professor, Commerce and Management, Surajmal University, Kichha, Uttarakhand.

²Student of B.Com (Honours) College of Commerce and Management, Surajmal University, Kichha, Uttarakhand

Article Info

Volume 8, Issue 3

Page Number : 162-188

Publication Issue :

May-June-2025

Article History

Accepted : 20 May 2025

Published : 30 May 2025

Abstract : Training and development play a pivotal role in shaping the success of any organization, especially in dynamic sectors like banking. This study investigates the training and development practices at Punjab National Bank (PNB) in Udham Singh Nagar, Uttarakhand, highlighting the bank's employee enhancement strategies and their impact on organizational growth. The research delves into PNB's approach towards fostering a skilled and competent workforce through a blend of internal workshops, digital learning platforms, and third-party seminars. The study emphasizes PNB's commitment to continuous professional development, ensuring that employees are equipped with the knowledge and skills required to meet the demands of the evolving banking landscape. PNB's training initiatives span a variety of topics, including banking regulations, cybersecurity, customer service excellence, digital banking tools, fraud detection, and financial compliance. Furthermore, the study explores PNB's development programs aimed at nurturing leadership qualities, strategic thinking, and decision-making skills. These initiatives, such as Management Development Programs (MDPs) and Leadership Grooming Sessions, are designed to prepare employees for higher roles and responsibilities within the bank. Through a combination of performance reviews, mentorship schemes, and exposure to different branches, PNB ensures holistic career development for its staff. The scope of this study is to evaluate the effectiveness of PNB's training programs in improving employee performance, customer service, and overall productivity. By examining employee feedback and engaging with HR officials and trainers, this research also seeks to provide practical recommendations for enhancing training and development practices. With digitalization transforming the banking industry, this research underscores the need for continuous learning to maintain compliance and meet

customer expectations. Through the literature review, the paper also synthesizes findings from previous studies on training practices in Indian banks, providing context to the significance of employee development in the sector. The study concludes with insights on how PNB can continue to adapt its training programs to remain competitive in the rapidly changing banking environment.

Keywords : Training and Development, Employee Enhancement, Public Sector Banks, Punjab National Bank, Digital Learning, Customer Service Excellence, Leadership Development, HR Practices, Banking Regulations, Organizational Growth, Employee Feedback.

INTRODUCTION : This paper presents an overview of the Indian banking landscape and PNB's operational structure, highlighting its commitment to cultivating a skilled and competent workforce through strategic training initiatives. Training at PNB is imparted at regular intervals through internal workshops, digital learning platforms, centralized training colleges, and third-party seminars facilitated by seasoned bankers and professional trainers.

PNB considers training a cornerstone of employee growth, making it mandatory at every level of the hierarchy—from clerical staff to senior managers. The training programs cover a wide range of areas including updates on banking regulations, cybersecurity awareness, customer service excellence, digital banking tools, fraud detection, and financial compliance.

The institution uses modern training methodologies such as simulations, case studies, interactive modules, and assessments to ensure practical learning outcomes. The bank also promotes learning through its HRMS learning portal, which provides access to a variety of online courses, quizzes, and certifications.

Development : Employee development at PNB focuses on nurturing leadership capabilities, strategic thinking, and decision-making skills among its staff. The bank runs specific development programs for high-potential employees through Management Development Programs (MDPs), Leadership Grooming Sessions, and Succession Planning Modules.

These initiatives are intended to prepare employees for future roles, aligning personal aspirations with the bank's vision of sustained growth and excellence in service delivery. Regular performance reviews, mentorship schemes, and inter-branch exposure also contribute to holistic career development.

SCOPE : This study aims to provide a comprehensive understanding of Human Resource practices within the Indian public banking system, focusing particularly on PNB's training and development systems. The research includes evaluating the effectiveness of such programs in improving employee competence, job satisfaction, and institutional productivity. It also encompasses interactions with HR officials, trainers, and employees to gain firsthand insights.

OBJECTIVE OF THE STUDY

- To understand the structure and implementation of employee training at PNB, Udham Singh Nagar.
- To identify different types of training modules tailored for various roles and designations.
- To assess the effectiveness of training in improving employee productivity and customer service.
- To examine the role of development programs in preparing employees for leadership positions.
- To gather employee feedback on training content, delivery, and applicability.
- To offer practical recommendations for improving existing training and development practices.

NEED FOR STUDY

- **Digital Competency:** With increased digitalization in banking operations, employees need training in platforms such as PNB One, UPI, and core banking solutions.
- **Compliance Readiness:** Frequent regulatory updates from RBI necessitate continuous training to maintain compliance with KYC, AML, and other financial guidelines.
- **Service Excellence:** Well-trained staff are crucial to meeting growing customer expectations for faster, accurate, and personalized banking services.
- **Competitive Edge:** Training and development allow PNB to maintain a competitive edge over private players by creating a skilled, future-ready workforce.
- **Career Advancement:** Structured development programs help employees achieve career goals and contribute more effectively to the bank's mission and vision.

LITERATURE REVIEW

Gupta, P., & Chaudhry, P. (2024): This study analyzes HR practices in Indian private banks, emphasizing the strategic significance of training and development in achieving organizational success. It highlights the incorporation of digital tools and AI to enhance operational efficiency and decision-making.

Upadhyay, A., & Sharma, N. (2024): Identifies issues and challenges related to training and development in Indian banks, focusing on employee morale, performance, and productivity.

Shekhar, S. (2024): Explores evolving trends in training and development within the banking sector, addressing challenges and assessing the effectiveness of various programs.

Upadhyay, A., & Sharma, N. (2023): This qualitative research explores challenges faced by banking employees during training and organizational effectiveness initiatives, providing insights into areas needing improvement.

Wadhwa, S., & Kumar, M. (2023): Investigates the relationship between training and employee performance in Indian banks, finding a significant positive impact of training programs on employee productivity.

Munoli, P., & Karigoleshwar, D. (2023): Examines how HR practices in Indian banks adapt to technological disruptions and changing customer expectations, emphasizing the role of training in organizational adaptability.

Navya, S. T., & Chandrasaha, R. (2023): Investigates how training and development initiatives influence organizational effectiveness in private sector banks, highlighting improvements in employee skills and productivity.

Gupta, R. (2021): This paper discusses the challenges and opportunities of adopting Industry 4.0 technologies in Indian banks. It underscores the need for training programs to equip employees with skills to handle AI, blockchain, and other emerging technologies.

Chadha, D., & John, B. (2018): Analyzes training and development practices in public and private sector banks in Delhi and NCR, highlighting the importance of employee motivation and support for effective operations.

Kalyanasundaram Dr. K. Karthikeyan et. al. (2010), An empirical study assessing the effectiveness of training programs in public and private sector banks in South India. It evaluates employee attitudes towards training inputs and the application of training to actual job performance.

MODERNIZATION AND UPGRADATION OF TRAINING MODULES : Punjab National Bank (PNB) has undertaken significant steps toward the modernization and continuous enhancement of its training modules to keep pace with the dynamic banking environment. The bank focuses on building a future-ready workforce by integrating advanced training techniques, digital learning platforms, and real-time operational insights. Its centralized training system is supported by Zonal Training Centres (ZTCs) and Regional Learning Centres (RLCs), ensuring consistent knowledge dissemination across all levels of employees.

Training Structure:

Day 1 – Induction and Foundational Training:

- Orientation on PNB's human resource policies and ethical guidelines
- Insights into organizational values and employee conduct
- Introduction to core banking operations at the branch level
- Training in safety measures and emergency response procedures
- Interactive modules from PNB's digital knowledge base
- Familiarization with digital banking tools and operational software
- Workshops on effective time management and work discipline

Day 2 – Experiential and Interactive Engagement:

- Group-based practical tasks to develop teamwork and decision-making
- Simulated exercises replicating real-life banking scenarios
- Analytical problem-solving activities
- Role-plays focused on enhancing customer relationship skills

Day 3 – Technical and Functional Deep Dive:

- Intensive sessions on PNB's product and service portfolio
- Comprehensive overview of key financial instruments
- Case studies to analyze practical banking challenges
- Demonstrations of end-to-end banking operations in real-time system environments

PNB continuously evaluates its training modules to incorporate evolving regulatory guidelines, technological advancements, and customer expectations, thereby ensuring its workforce remains skilled, adaptable, and aligned with the bank's strategic goals.

STRUCTURED AND SYSTEMATIC TRAINING APPROACH : Punjab National Bank adopts a well-organized training system to ensure employees are thoroughly prepared for their roles:

1. Induction Program

- A. *Objective:* Familiarize new recruits with the bank's mission, regulations, and operational safety.
- B. *Content:* Insight into organizational culture, ethical standards, and workplace safety norms.

2. Practical Learning Modules

- *Objective:* Bridge the gap between theory and practice by engaging employees in real-work scenarios.
- *Content:* Simulated tasks and role-playing exercises to enhance skill application and job readiness.

3. Mentoring and Oversight

- *Objective:* Ensure correct task execution and clarify job functions.
- *Content:* Continuous mentoring, performance feedback, and professional guidance from experienced colleagues.

EMPLOYEE ENTRY PROTOCOL AT PNB

PNB enforces a secure and efficient process for employee access to the workplace:

1. Identity Verification

- Use of ID cards or biometric systems to confirm employee identity.

2. Document Validation

- Checking passes, authorization slips, or any other required credentials.

3. Access Authorization

- Entry permitted after successful identity and credential validation.

4. Entry Clearance

- Ensuring the employee has appropriate clearance for access to designated areas.

5. Security Screening

- Conducting checks such as baggage scanning or metal detection for safety assurance.

6. Final Approval for Entry

- Granting access only after completion of all verification and security procedures.

WORKPLACE SAFETY GUIDELINES : PNB prioritizes employee safety through comprehensive training and ongoing awareness initiatives:

1. Safety Needs Analysis

- Evaluating the specific safety requirements relevant to different job roles.

2. Tailored Safety Programs

- Designing role-based safety sessions including emergency response, PPE usage, and risk management.

3. Mandatory Safety Orientation

- Compulsory safety briefing for all new employees before assignment of duties.

4. Practical Safety Drills

- Conducting real-time exercises on safe equipment handling and emergency evacuation.

5. Ongoing Awareness Sessions

- Hosting seminars, safety weeks, and informational campaigns regularly.

6. Technology-Based Training

- Leveraging advanced tools like simulations and VR to create immersive safety training environments.

7. Evaluation and Certification

- Post-training assessments to verify comprehension, with certification upon successful completion.

8. Program Feedback and Evolution

- Updating safety modules in response to employee feedback and evolving safety standards.

9. Promoting a Safety Culture

- Encouraging leadership involvement and peer responsibility in maintaining safety norms.

10. Training Documentation and Legal Compliance

- Keeping detailed records of all safety training activities to meet compliance obligations.

11. Security Systems Control

- Implementation of advanced entry control systems such as RFID scanners and digital ID verifiers.

TRAINING AND DEVELOPMENT INITIATIVES – PNB: Punjab National Bank considers employee training an integral part of enhancing work performance and professional development. The training framework aims to:

- Strengthen employee competencies and technical skills.
- Maximize the effective use of the existing workforce.
- Promote high levels of customer service.
- Encourage individual growth and motivation.
- Build a healthy and positive work culture.
- Improve adherence to safety standards.
- Facilitate career advancement within the bank.

Training Modalities:

- Instructor-led classroom sessions
- Practical, hands-on job training
- Technical skill development programs
- Use of case studies for problem-solving
- Individual coaching and mentoring
- Presentations and seminars
- Educational videos

Training Approaches and Practices:

- ¹ Customized learning paths based on employee roles
- ² Integration of digital and mobile training tools
- ³ Emphasis on real-world learning experiences
- ⁴ Addressing diverse learning preferences
- ⁵ Offering continuous learning opportunities
- ⁶ Conducting training within the workplace

- ⁷ Utilizing advanced Learning & Development (L&D) platforms
- ⁸ Assigning dedicated mentors
- ⁹ Delivering consistent and constructive feedback
- ¹⁰ Educating employees about organizational values and policies

INTRODUCTION OF RESEARCH METHODOLOGY : The research methodology adopted in this study is designed to examine the training and development practices at Punjab National Bank (PNB). The primary objective is to analyze how these practices impact employee performance, organizational efficiency, and overall employee growth. To achieve this objective, a combination of structured surveys and personal interviews was employed to collect firsthand information from the employees.

This research is descriptive in nature, which is appropriate for understanding and analyzing the existing training and development methods, their effectiveness, and their influence on employees. The study explores the relationship between training, performance evaluation, and career development within the organization. It also evaluates the contribution of PNB's training programs to enhancing employee skills, productivity, and overall job satisfaction.

SAMPLE DESIGN : The target population for this study consists of employees of Punjab National Bank (PNB), across various branches and departments. These employees work in different functional roles and are either directly or indirectly associated with the training and development programs implemented by the bank.

Given the diversity in job roles within PNB, the sample design aims to represent a balanced cross-section of employees from multiple departments who have undergone or participated in the bank's training and development initiatives.

SAMPLE SIZE : For the purpose of this study, the sample size consists of 115 employees selected from different departments and branches of Punjab National Bank of UK. This sample size is considered sufficient to derive meaningful insights into the effectiveness and impact of the training and development practices within the bank. The selected sample provides a comprehensive representation of employee experiences and perspectives.

SAMPLING TECHNIQUES ; The study employs the Simple Random Sampling (SRS) technique to ensure that every employee in the population has an equal chance of being selected. This approach minimizes sampling bias and helps in creating a sample that reflects the larger employee base of the bank. Simple random sampling also enhances the validity and generalizability of the research findings.

RESEARCH DESIGN : The study follows a Descriptive Research Design, which is well-suited for identifying and describing current training and development practices at PNB. This design facilitates the systematic collection and analysis of data to understand how training programs are structured and how they influence employee performance, morale, and career advancement.

The descriptive nature of the research allows the researcher to provide a detailed overview of the training environment, assess employee satisfaction levels, and evaluate the effectiveness of PNB's learning and development strategies.

AREA OF RESEARCH: ; The research was conducted within selected branches and departments of Punjab National Banks Udham Singh Nagar, focusing on those units that actively engage in training and development activities. Emphasis was placed on collecting employee feedback and examining institutional practices related to learning and development.

The data collected was both qualitative and quantitative, gathered through structured questionnaires, interviews, and observational techniques. The aim was to present a holistic analysis of the training landscape at PNB, exploring both the employee attitudes toward training programs and the organizational factors contributing to their success.

DATA COLLECTION : Data collection refers to the systematic process of gathering relevant information to address the research objectives. This study used both primary and secondary data collection methods to obtain meaningful insights.

Primary Data : Primary data consists of original information collected directly from the respondents (PNB employees) specifically for the purpose of this study. It provides firsthand insights into the training and development practices at PNB, including employee perceptions, learning experiences, skill enhancement, and performance improvements.

Primary Data Collection Methods

1. **Questionnaire:**

A structured questionnaire was designed and distributed among 115 employees from various departments and branches of PNB to gather data on the effectiveness, relevance, and impact of the bank's training and development programs.

2. **Observation:**

On-site observations were carried out during selected training sessions to evaluate employee participation, attentiveness, and engagement. These observations helped assess the practical implementation of training programs.

3. **Interviews:**

In-depth one-on-one interviews were conducted with a representative sample of employees to gain deeper qualitative insights into their training experiences, satisfaction levels, and suggestions for improvement.

Primary Data Sources

- **Structured Questionnaire:** The principal instrument used to gather measurable responses from employees, ensuring statistical relevance across different departments.

- **Direct Observation:** Observations during live training sessions provided real-time data on delivery methods and employee responses.
- **Personal Interviews:** These facilitated the exploration of individual views, challenges, and expectations from training programs.

Secondary Data : Secondary data includes information that has been previously compiled and published by other sources. It was used to support and contextualize the findings from primary data and to offer a broader perspective on training and development in the banking sector.

Secondary Data Sources

1. **Books and HRM Journals:** Academic literature and journals on Human Resource Management were reviewed to understand theoretical frameworks and established practices in training and development.
2. **PNB Annual Reports and Policy Documents:** Official reports and internal manuals provided insights into PNB's training structure, goals, and policy guidelines.
3. **Official PNB Website (www.pnbindia.in):** The bank's website was consulted for updated information on training initiatives, employee development strategies, and institutional objectives.
4. **Government and Industry Reports:** Reports from regulatory bodies and banking industry associations were used to understand sector-specific trends, regulatory changes, and evolving skill requirements impacting training priorities at PNB.

TOOLS FOR DATA ANALYSIS : To ensure meaningful interpretation of the collected data, the following analytical tools and techniques were employed. These helped in organizing the data clearly and deriving actionable insights regarding employee perceptions and experiences of training at PNB:

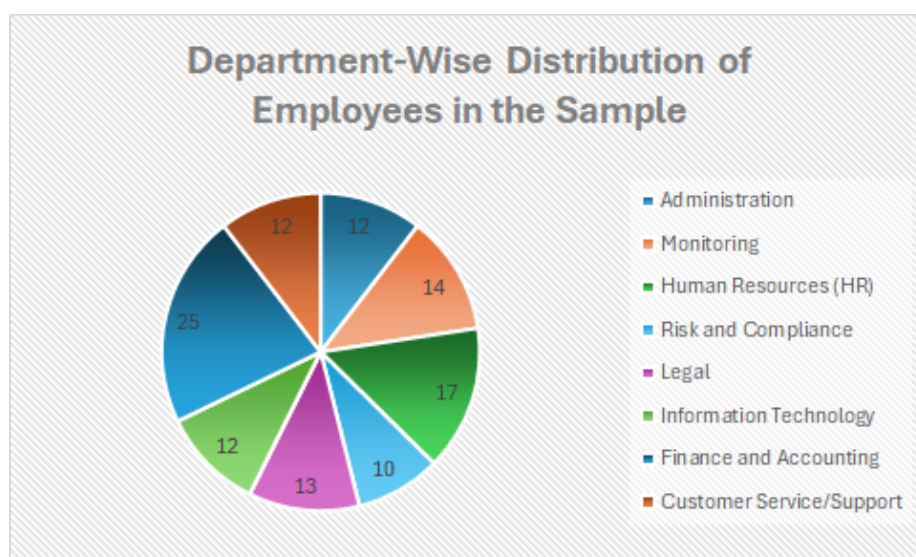
- I. Pie Charts & Bar Graphs
- II. Percentage Analysis
- III. Comparative Tables

DEPARTMENT-WISE EMPLOYEE DISTRIBUTION (SAMPLE) The study involved a sample of **115 employees** from various departments at Punjab National Bank. The department-wise breakdown is as follows:

Table 1: Department-Wise Distribution of Employees in the Sample

S.No.	Department	No. of Employees
1	Administration	12
2	Monitoring	14

S.No.	Department	No. of Employees
3	Human Resources (HR)	17
4	Risk and Compliance	10
5	Legal	13
6	Information Technology	12
7	Finance and Accounting	25
8	Customer Service/Support	12
Total		115



Graph 1: Department-Wise Distribution of Employees in the Sample

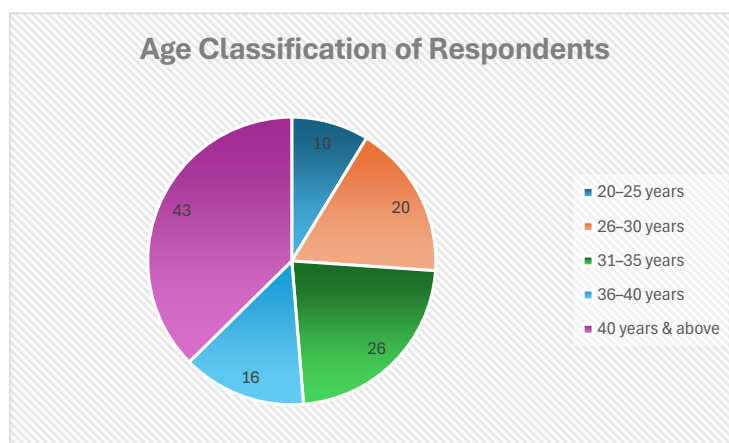
This department-wise distribution ensures a well-rounded representation from key operational areas within PNB. By incorporating responses from a broad spectrum of departments, the study provides a comprehensive perspective on how training and development programs are perceived and experienced across the bank. This holistic approach is essential for identifying both common and department-specific training gaps, leading to more targeted and effective organizational learning strategies.

DATA ANALYSIS AND INTERPRETATION : Here, the data collected from the employees of Punjab National Bank (PNB) regarding their perceptions of the bank's training and development practices is analyzed. Primary data was obtained using a structured questionnaire, which was then systematically tabulated and interpreted. The results are displayed using both tables and graphical representations to provide

a comprehensive understanding of employees' views on training, promotion, and development programs within PNB.

Table 2: Age Classification of Respondents

Age Group	No. of Respondents	Percentage (%)
20–25 years	10	8.70%
26–30 years	20	17.39%
31–35 years	26	22.61%
36–40 years	16	13.91%
40 years & above	43	37.39%
Total	115	100%

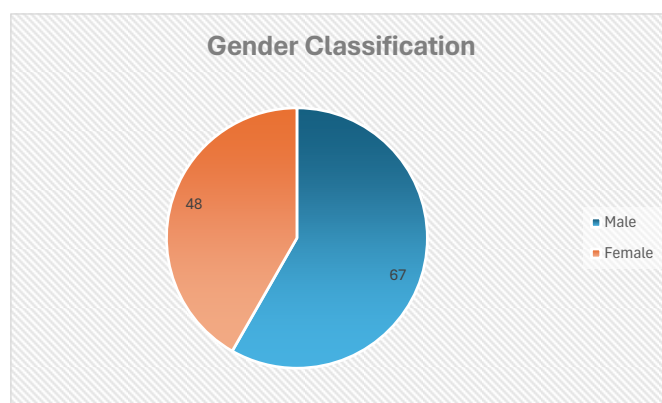


Graph 2: Age-wise Classification of Respondents

Interpretation: The majority of respondents (37.39%) fall in the age group of 40 years and above, indicating that PNB has a mature and experienced workforce. The presence of employees across all age groups ensures a balanced representation of perspectives on training and development initiatives.

Table 3: Gender Classification

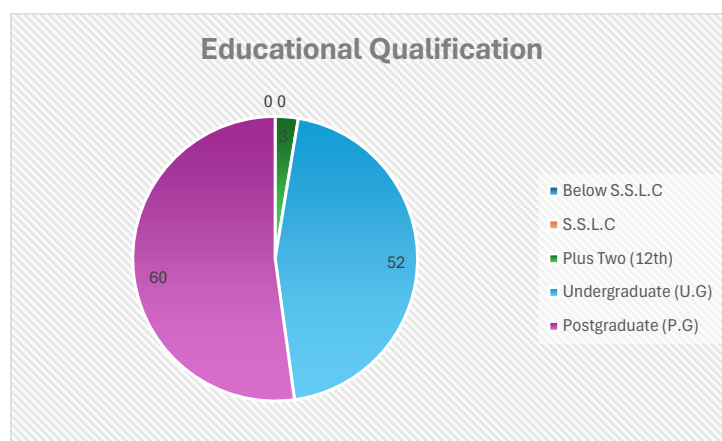
Gender	No. of Respondents	Percentage (%)
Male	67	58.26%
Female	48	41.74%
Total	115	100%

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

Interpretation: The gender breakdown reveals a higher representation of male employees (58.26%). However, the significant proportion of female respondents (41.74%) reflects PNB's growing gender diversity in its workforce.

Table 4: Educational Qualification

Qualification	No. of Respondents	Percentage (%)
Below S.S.L.C	0	0%
S.S.L.C	0	0%
Plus Two (12th)	3	2.61%
Undergraduate (U.G)	52	45.22%
Postgraduate (P.G)	60	52.17%
Total	115	100%

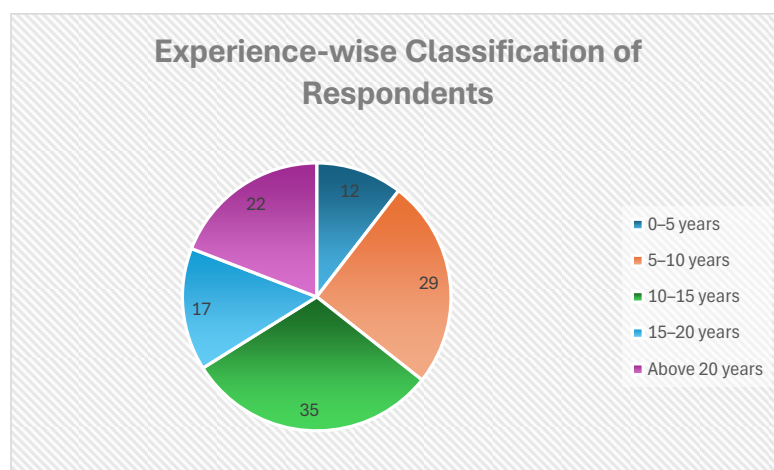


Graph 4: Educational Qualification-wise Classification

Interpretation: A substantial portion of the respondents (52.17%) possess postgraduate qualifications, highlighting a highly educated workforce at PNB. This educational background enhances the employees' capability to engage with and benefit from structured training and development programs.

Table 5: Experience-wise Classification of Respondents

Years of Experience	No. of Respondents	Percentage (%)
0-5 years	12	10.43%
5-10 years	29	25.22%
10-15 years	35	30.43%
15-20 years	17	14.78%
Above 20 years	22	19.13%
Total	115	100%

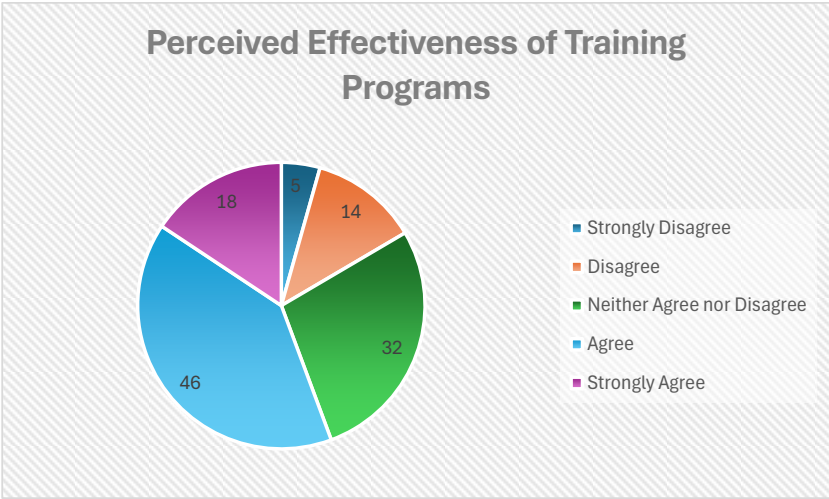


Graph 5: Experience-wise Classification of Respondents

Interpretation: The data reveals that the highest percentage of respondents (30.43%) have 10–15 years of experience at PNB. This indicates that the bank has a strong representation of mid-career professionals, which may enhance the implementation and impact of training and development programs.

Table 6: Perceived Effectiveness of Training Programs

Response	No. of Respondents	Percentage (%)
Strongly Disagree	5	4.35%
Disagree	14	12.17%
Neither Agree nor Disagree	32	27.83%
Agree	46	40.00%
Strongly Agree	18	15.65%
Total	115	100%

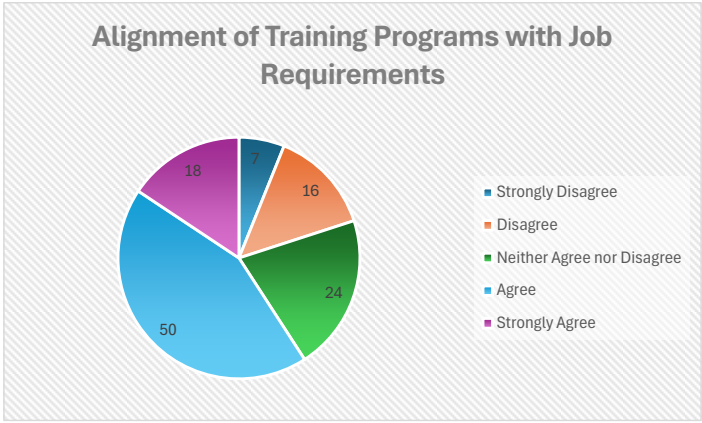


Graph 6: Perceived Effectiveness of Training Programs

Interpretation: A large segment (40%) of employees agree that the training programs at PNB are effective. However, the 27.83% neutral responses suggest that there may be varying perceptions depending on individual roles or experiences, indicating potential areas for enhancement.

Table 7: Alignment of Training Programs with Job Requirements

Response	No. of Respondents	Percentage (%)
Strongly Disagree	7	6.09%
Disagree	16	13.91%
Neither Agree nor Disagree	24	20.87%
Agree	50	43.48%
Strongly Agree	18	15.65%
Total	115	100%

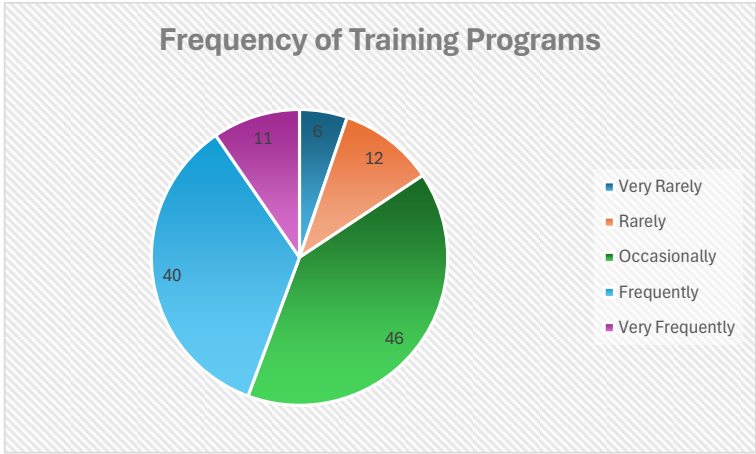


Graph 7: Alignment of Training Programs with Job Requirements

Interpretation: 43.48% of respondents agree that the training programs are relevant to their job responsibilities. Nonetheless, around 20.87% are neutral, suggesting that while efforts are in place, there is scope to improve the alignment of training content with actual job demands.

Table 8: Frequency of Training Programs

Response	No. of Respondents	Percentage (%)
Very Rarely	6	5.22%
Rarely	12	10.43%
Occasionally	46	40.00%
Frequently	40	34.78%
Very Frequently	11	9.57%
Total	115	100%

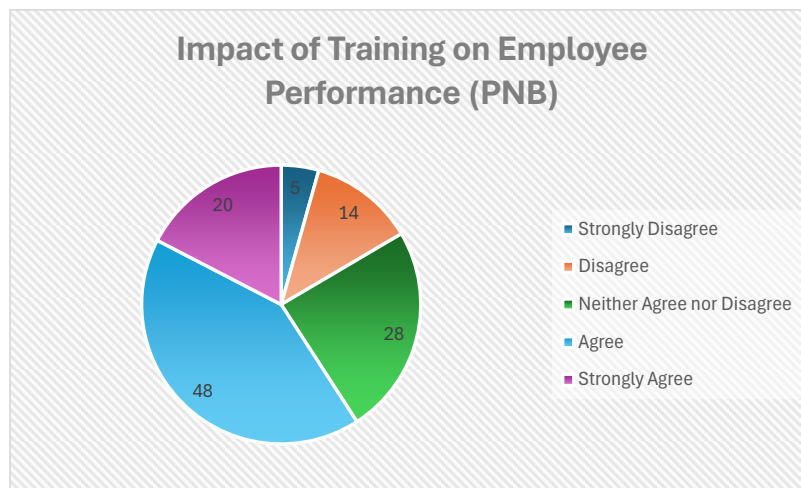


Graph 8: Frequency of Training Programs

Interpretation: Most respondents (46%) report that training programs at PNB are conducted occasionally, followed by 34.78% stating they occur frequently. This indicates a fair level of training engagement, though increasing regularity could further enhance workforce preparedness and development.

Table 9. Impact of Training on Employee Performance (PNB)

Response	No. of Respondents	Percentage (%)
Strongly Disagree	5	4.35%
Disagree	14	12.17%
Neither Agree nor Disagree	28	24.35%
Agree	48	41.74%
Strongly Agree	20	17.39%
Total	115	100%



Graph 9: Impact of Training on Employee Performance (PNB)

Interpretation: A notable 41.74% of the respondents from PNB agree that training has positively impacted their performance, while 24.35% remain neutral. This indicates that although training programs are generally effective, there is room for enhancing their practical relevance and impact through continuous evaluation and refinement.

Conclusion : The detailed analysis of the data collected from PNB regarding training and development practices offers valuable insights into employee perceptions and the bank's approach to workforce enhancement. The findings reveal that a significant number of employees acknowledge the positive influence of training programs on their skills and job performance, highlighting PNB's ongoing efforts and investment in employee development.

A considerable proportion of respondents (41.74%) agreed that the training programs are effective, with an additional 17.39% strongly agreeing. This reflects a clear majority who recognize the tangible benefits of the bank's training initiatives in enhancing both individual capabilities and overall workplace productivity. Furthermore, over 60% of employees indicated that the training aligns with their job requirements, suggesting that PNB has taken steps to design training programs that are practical and role-specific.

The data also reveals important demographic characteristics of the workforce. A significant portion of employees possess postgraduate qualifications, and many have between 10 to 15 years of professional experience. This indicates a mature and educated workforce that stands to benefit even more from training programs tailored to advanced skills and evolving job demands.

However, there are some areas that warrant improvement. While 35% of respondents indicated frequent access to training sessions, 40% reported that such sessions are only held occasionally. This points to a need for greater consistency in training delivery across different departments and roles. Making training opportunities more regular and widely accessible could enhance participation and ensure equitable development across the organization.

Additionally, a noteworthy percentage of employees (24.35%) remained neutral regarding the overall impact of training, and 20% expressed neutrality about whether the training content matched their job roles. This indicates potential gaps in engagement, clarity, or relevance of the training programs. Addressing these concerns by refining the training content, incorporating interactive delivery methods, and strengthening feedback loops could significantly boost the perceived value of the programs.

In summary, while PNB's training and development efforts are largely seen in a positive light and contribute meaningfully to employee growth, there is scope for improvement. Enhancing the frequency, alignment, and clarity of training programs will not only improve employee satisfaction and performance but also reinforce PNB's reputation as a forward-looking public sector bank committed to fostering a skilled and dynamic workforce. Through continuous refinement of its training strategies, PNB can ensure sustained excellence in human resource development.

FINDINGS: Based on responses from 115 PNB employees and subsequent data analysis, the following key findings have emerged:

1. **Employee Satisfaction with Training:** A majority of respondents expressed satisfaction with PNB's training programs. Employees acknowledged that the training sessions meet their expectations and contribute positively to their professional development. This suggests that PNB's training initiatives are generally effective and well-received.
2. **Clarity of Training Objectives:** Most employees reported that they were clearly informed about the objectives and structure of the training programs beforehand. Such communication helped them understand the purpose of each session and enabled better engagement during the training process.
3. **Relevance of Training Content:** The training content provided by PNB is largely seen as relevant to employees' current roles and responsibilities. However, some respondents suggested that a more role-specific and practical approach would enhance the applicability of the knowledge gained.
4. **Training and Career Advancement:** A significant number of employees perceive training as a key enabler of career growth within the organization. Participation in training programs is seen as positively influencing promotion opportunities, indicating strong alignment between training and internal career progression.
5. **Sufficiency and Frequency of Training Programs:** Approximately 90% of employees agreed that the training sessions were sufficient in content and coverage. Nevertheless, some respondents recommended an increase in the frequency and consistency of such programs to keep up with evolving job demands and industry trends.
6. **Variety in Training Formats:** PNB offers a mix of training formats including classroom-based sessions, technical modules, and mandatory compliance programs such as POSH (Prevention of Sexual Harassment). This diversified approach helps address various development needs—from skill enhancement to legal awareness and behavioral training.

7. **HR Department's Role in Training and Development at PNB:** The Human Resource (HR) department at Punjab National Bank (PNB) is generally recognized for its efforts in managing and coordinating training initiatives. Feedback from the 115 surveyed employees, however, indicates that while the foundational systems are in place, there is a need for enhanced proactiveness and strategic alignment. Employees emphasized the importance of the HR team playing a more active role in regularly identifying training needs, incorporating post-training feedback, and ensuring the delivery of timely and job-relevant programs. A more strategic and responsive HR approach could significantly improve both employee satisfaction and the overall effectiveness of training interventions.

RECOMMENDATIONS: To strengthen the impact of training and development efforts at PNB, the following suggestions are proposed:

1. **Proactive Evaluation Mechanisms:** PNB should establish a system of continuous and anticipatory evaluation for training programs. Rather than limiting assessments to periodic reviews or post-issue audits, the bank should implement regular evaluations that focus on training content, delivery effectiveness, and alignment with actual job roles. Real-time feedback and performance data can then inform modifications, helping ensure that future programs are relevant and impactful.
2. **Strengthened Feedback Loops:** To foster a more employee-centric approach, PNB should adopt structured post-training feedback mechanisms. Participants should have the opportunity to evaluate each session in terms of content relevance, delivery quality, and applicability. By systematically analyzing this feedback, HR can identify trends, address concerns, and customize future training modules accordingly. This not only enhances the relevance of training but also increases employee engagement and motivation.
3. **Formalized and Structured Training Plans:** Each training program should follow a clearly defined structure, incorporating specific learning objectives, outcome indicators, and performance benchmarks. A formalized training plan helps align expectations between trainers and employees, improves monitoring, and ensures consistency across branches. This structured approach enhances knowledge retention, reinforces learning objectives, and supports measurable improvements in work performance.
4. **Diverse and Inclusive Training Formats:** Recognizing the diversity of learning preferences among employees, PNB should diversify its training delivery methods. In addition to traditional classroom sessions, the inclusion of interactive webinars, e-learning modules, hands-on workshops, and leadership development programs can improve learning accessibility and retention. A multi-format approach allows employees to engage with content in the way that suits them best, making training more effective and inclusive.
5. **Promotion of Continuous Learning Culture:** PNB should strive to create a culture of lifelong learning and professional development. Encouraging participation in ongoing educational opportunities—such as certifications, seminars, online courses, and industry webinars—will help

employees remain agile, competitive, and well-informed. This commitment to continuous learning not only enhances individual competencies but also supports the bank's broader strategic objectives by cultivating a future-ready workforce.

So, by adopting these recommendations, Punjab National Bank can enhance the effectiveness of its training and development framework. A more proactive, structured, and inclusive approach to employee development will not only improve individual performance but also contribute significantly to the bank's long-term organizational success.

FUTURE SCOPE: The future of training and development at Punjab National Bank (PNB) is dynamic and promising, with several innovative trends expected to redefine how employee learning is approached. Based on insights gathered from 115 samples, the following advancements are anticipated to significantly influence employee development:

1. **Virtual and Augmented Reality (VR/AR):** PNB can leverage VR and AR technologies to deliver immersive and interactive training experiences, particularly for complex banking operations and customer service simulations. These tools offer employees a risk-free environment to practice real-world scenarios, such as credit appraisal or handling high-stress customer queries, thereby enhancing their confidence and decision-making skills.
2. **Microlearning:** Given the busy schedules of banking staff, microlearning emerges as an efficient method to deliver concise, targeted learning content through brief videos, flashcards, and quizzes. This format not only suits time-constrained employees but also promotes knowledge retention and supports on-demand learning. Microlearning can be integrated into daily workflows, fostering a culture of continuous learning within PNB.
3. **Gamification:** Introducing gamified elements—like achievement badges, performance leaderboards, and interactive challenges—can significantly boost engagement levels among employees. Gamification makes training enjoyable and promotes healthy competition. For younger employees or those working in customer-facing roles, this approach can improve learning retention and foster a positive learning atmosphere.
4. **AI-Powered Personalized Learning Paths:** Artificial Intelligence can be employed to create customized learning journeys tailored to each employee's role, performance metrics, and career goals. AI-driven platforms can suggest relevant training modules and progression paths, helping employees acquire the skills they need most efficiently. This personalization ensures that learning at PNB remains relevant, focused, and impactful.
5. **Social Learning:** Collaborative learning methods—such as discussion forums, peer-to-peer sessions, and internal social networks—are becoming increasingly important. PNB can encourage its employees to share knowledge, success stories, and best practices, thereby creating a supportive learning community. This collaborative environment deepens learning and strengthens workplace camaraderie.

6. **Automation of Training Administration:** By automating routine administrative tasks such as scheduling, attendance tracking, progress monitoring, and report generation through Learning Management Systems (LMS), PNB can streamline training operations. This shift allows HR teams to concentrate on strategy, content innovation, and analyzing training effectiveness, leading to a more efficient training ecosystem.

Embracing these forward-looking training trends will enable PNB to cultivate a skilled, agile, and future-ready workforce. Investing in innovative learning tools and personalized development strategies will be crucial in maintaining employee competence and sustaining organizational excellence in a fast-evolving banking environment.

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

Respondent Information: *(Optional)*

Please fill in the following details:

1. **Age:**
 - IV. 20–25 years
 - V. 25–30 years
 - VI. 30–35 years
 - VII. 35–40 years
 - VIII. 40 years and above
2. **Gender:**
 - IX. Male
 - X. Female
 - XI. Other
3. **Educational Qualification:**
 - XII. Below S.S.L.C
 - XIII. S.S.L.C
 - XIV. Plus 2
 - XV. U.G (Undergraduate)
 - XVI. P.G (Postgraduate)
4. **Years of Experience at PNB:**

XVII. 0–5 years

XVIII. 5–10 years

XIX. 10–15 years

XX. 15–20 years

XXI. Above 20 years

Training and Development Feedback

5. How satisfied are you with the current training programs provided by PNB?

XXII. Very Dissatisfied

XXIII. Dissatisfied

XXIV. Neutral

XXV. Satisfied

XXVI. Very Satisfied

6. Are you clear about the objectives of the training programs before attending them?

XXVII. Strongly Disagree □ Disagree

XXVIII. Neither Agree nor Disagree

XXIX. Agree

XXX. Strongly Agree

7. Do you believe the content of the training programs meets your professional needs?

XXXI. Strongly Disagree

XXXII. Disagree

XXXIII. Neither Agree nor Disagree

XXXIV. Agree

XXXV. Strongly Agree

8. How often do you attend training programs at PNB?

XXXVI. Rarely

XXXVII. Occasionally

XXXVIII. Frequently

XXXIX. Regularly

9. Do you attend training programs primarily for career growth and promotion?

XL. Strongly Disagree

XLI. Disagree

XLII. Neither Agree nor Disagree

XLIII. Agree

XLIV. Strongly Agree

10. Do you believe that the training programs at PNB have contributed to your career development?

XLV. Strongly Disagree^a Disagree

XLVI. Neither Agree nor Disagree

XLVII. Agree

XLVIII. Strongly Agree

11. How would you rate the sufficiency of the training programs provided by PNB?

XLIX. Highly Insufficient

L. Insufficient

LI. Neutral

LII. Sufficient

LIII. Highly Sufficient

12. Do you think the training methods used (e.g., classroom, online, on-the-job) are effective for your learning?

LIV. Strongly Disagree

LV. Disagree

LVI. Neither Agree nor Disagree

LVII. Agree

LVIII. Strongly Agree

13. In your opinion, is the training and development process at PNB timely and efficient?

LIX. Strongly Disagree

LX. Disagree

LXI. Neither Agree nor Disagree

LXII. Agree

LXIII. Strongly Agree

14. Do you feel the training programs are adequately aligned with your job responsibilities?

LXIV. Strongly Disagree

LXV. Disagree

LXVI. Neither Agree nor Disagree

LXVII. Agree

LXVIII. Strongly Agree

15. Do you believe the rewards and promotion policies at PNB are based on training performance and achievements?

LXIX. Strongly Disagree

LXX. Disagree

LXXI. Neither Agree nor Disagree

LXXII. Agree

LXXIII. Strongly Agree

16. Is there any bias in the promotion and reward payment system within PNB's training programs?

LXXIV. Strongly Disagree

LXXV. Disagree

LXXVI. Neither Agree nor Disagree

LXXVII. Agree

LXXVIII. Strongly Agree

17. Do you believe that deserving employees at PNB are rewarded adequately based on their training achievements?

LXXIX. Strongly Disagree

LXXX. Disagree

LXXXI. Neither Agree nor Disagree

LXXXII. Agree

LXXXIII. 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 at PNB?

LXXXIV. Strongly Disagree

LXXXV. Disagree

LXXXVI. Neither Agree nor Disagree

LXXXVII. Agree

LXXXVIII. Strongly Agree

19. Do you feel that the HR department at PNB is actively involved in assessing and improving the training programs?

LXXXIX. Strongly Disagree

XC. Disagree

XCI. Neither Agree nor Disagree

XCII. Agree

XCIII. Strongly Agree

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

.....
.....
.....
.....
.....

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 PNB.

REFERENCES

1. Gupta Ms. Priyanka, Chaudhry Dr. Praveen, (2024), Theoretical Analysis of Human Resources Practices In Indian Banking System, Educational Administration: Theory and Practice, Vol. 30 No. 1 (2024), DOI: <https://doi.org/10.53555/kuey.v30i1.4915>
2. Gupta Ritika, (2021), Industry 4.0 Adaption in Indian Banking Sector—A Review and Agenda for Future Research, Vision: The Journal of Business Perspective, Volume 27, Issue 1, DOI: <https://doi.org/10.1177/0972262921996829>
3. Kalyanasundaram Dr. K. Karthikeyan, Karthi R, Shyamala Graf D, (2010), Impact of Training in Indian Banking Sector- An Empirical Investigation, International Journal of Business and Management (IJBM), Vol. 5, No. 7 (2010), DOI:10.5539/ijbm.v5n7p77
4. Upadhyay Anand, Sharma Dr. Neha, (2023), Challenges Faced by Indian Banking Sector Towards Organizational Effectiveness: A Qualitative Inquiry, ShodhKosh: Journal of Visual and Performing Arts, Vol. 4 No. 2 (2023), DOI: <https://doi.org/10.29121/shodhkosh.v4.i2.2023.2108>
5. Wadhwa Shilpa, Kumar Manish, (2023), Effect of Training on Employee Performance: Investigating Indian Banking Sector, Journal of Graphic Era University, ISSN: 2456-4281 (Online Version), ISSN: 0975-1416 (Print Version), 7(1), 83–89. Retrieved from <https://www.journal.riverpublishers.com/index.php/JGEU/article/view/73>
6. Chadha Devika, John Byju, (2018), PREVALENT TRAINING AND DEVELOPMENT PRACTICES IN BANKS OF DELHI AND NCR, INTERNATIONAL JOURNAL OF MANAGEMENT (IJM), Volume 9, Issue 3, May-June 2018, Pages: 172-181, ISSN Print: 0976-6502 and ISSN Online: 0976-6510, <http://iaeme.com/Home/issue/IJM?Volume=9&Issue=3>
7. Munoli Premalata, Dr. Karigoleshwar, (2023), Navigating Change: An In-Depth Analysis of Hr Practices in The Indian Banking Sector, Vol. 9 No. 8 (2023): August Issue, International Education and Research Journal, <https://ierj.in/journal/index.php/ierj/article/view/2970>
8. Upadhyay Anand, Sharma Dr. Neha, (2024), An Empirical Study of Training and Development Practices In Indian Banking Sector, ShodhKosh: Journal of Visual and Performing Arts, Vol. 5 No. 1 (2024): Volume 5 Issue 1 January-June- 2024, DOI: <https://doi.org/10.29121/shodhkosh.v5.i1.2024.2024>
9. Shekhar Sudhanshu, (2024), Training and Development in The Banking Sector: Trends, Challenges, and Effectiveness, International Journal of Innovation in Engineering Research & Management, Vol 11 No 5 (2024), <https://journal.ijierm.co.in/index.php/ijierm/article/view/2537>
10. Navya S T, Chandrasah Ramesh, (2023), Impact of Training and Development on Organizational Effectiveness: A Study on Private Sector Bank, GBS Impact: Journal of Multi-Disciplinary Research, Vol 9, Issue 1, January - June 2023 | Pages: 94-102, DOI: <https://doi.org/10.58419/gbs.v9i1.912310>