



Empowering Human Capital : An Analytical Study of Training and Development Practices at Punjab National Bank (PNB)

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Abstract : This research paper presents a comprehensive analysis of the training and development practices at Punjab National Bank (PNB), with a focused study conducted at its Udhamsingh Nagar branch in Uttarakhand. The project, titled “Empowering Human Capital: An Analytical Study of Training and Development Practices at Punjab National Bank (PNB)”, explores the mechanisms through which PNB fosters skill enhancement, professional growth, and organizational competence. Using a sample size of 125 employees, including HR professionals, trainers, and banking staff, the study examines the design, delivery, and effectiveness of various training and development initiatives. PNB’s structured approach includes mandatory training programs, digital learning platforms, workshops, and external seminars—tailored to meet evolving banking standards, cybersecurity needs, customer engagement practices, and regulatory compliance. The report also highlights the role of advanced learning techniques such as case-based learning, role-playing, and interactive modules accessible via the HRMS e-learning portal. In addition to training, the paper investigates PNB’s development strategies aimed at leadership grooming, strategic thinking, and career progression. Key initiatives such as Leadership Development Workshops, cross-branch assignments, and mentorship programs are assessed for their impact on employee motivation and succession planning. The study reveals that PNB’s investment in continuous learning not only improves employee productivity and service quality but also strengthens institutional adaptability in a competitive banking landscape. Employee feedback suggests high satisfaction with the relevance and accessibility of training programs, though areas for improvement in

content updates and delivery methods were noted. This research concludes with actionable recommendations to enhance PNB's training framework, ensuring alignment with digital transformation goals, regulatory demands, and employee aspirations. The findings underscore the strategic importance of human capital development in driving sustainable growth within the public banking sector.

Keywords: Punjab National Bank (PNB), Training and Development, Human Resource Development (HRD), Employee Training, Leadership Development, Organizational Growth, Banking Sector, Skill Enhancement, Digital Learning, Employee Productivity, Succession Planning, Public Sector Banks, Service Quality, Staff Performance.

INTRODUCTION

Training

- The report begins with a brief overview of the Indian banking industry, followed by an in-depth look at PNB's internal structure and its focus on human capital development. PNB emphasizes continuous employee training through scheduled workshops, digital courses, training colleges, and external seminars led by industry experts.
- Training is regarded as a vital element of career progression within PNB and is mandatory across all levels—from entry-level staff to top-tier management. The curriculum includes crucial topics such as changes in banking laws, cybersecurity measures, customer relationship management, digital tools, fraud prevention techniques, and financial regulations.
- To ensure effectiveness, the bank incorporates advanced learning techniques such as role-playing, case-based learning, interactive tools, and practical evaluations. Additionally, the HRMS e-learning portal is leveraged to provide access to numerous online modules, assessments, and certifications.

Development

- PNB's employee development strategy is centered on cultivating leadership potential, critical thinking, and strategic planning abilities. The bank offers targeted programs for employees showing high potential, including Leadership Development Workshops, Management Training Sessions, and Succession Planning Initiatives.
- These programs are crafted to align employees' career aspirations with the institution's long-term goals. The bank also employs structured mentorship, cross-branch assignments, and periodic performance appraisals to support a comprehensive development path.

PROJECT SCOPE

- The project aims to explore human resource development practices within the Indian public banking sector, with a special focus on PNB's training and development infrastructure. The study also evaluates the impact of these initiatives on employee performance, satisfaction, and organizational efficiency. Firsthand insights were gathered through discussions with HR professionals, trainers, and staff members.

OBJECTIVES OF THE STUDY

- To analyze how employee training is organized and implemented at PNB, Udham Singh Nagar.
- To categorize the various training programs designed for different employee roles.
- To evaluate the contribution of training towards staff productivity and service quality.
- To examine how development initiatives help in grooming future leaders.
- To collect employee feedback regarding the relevance and delivery of training sessions.
- To propose actionable suggestions for enhancing the training and development framework.

RATIONALE FOR THE STUDY

- **Digital Skills Enhancement:** The rise of digital banking services such as PNB One, UPI, and core banking platforms necessitates upskilling staff.
- **Regulatory Compliance:** Ongoing updates from the Reserve Bank of India (RBI) require employees to remain informed about KYC, AML, and related policies.
- **Service Improvement:** Well-trained personnel are essential for delivering fast, accurate, and customized services to customers.
- **Maintaining Competitiveness:** Investing in training gives PNB an advantage over private sector banks by developing a capable and adaptable workforce.
- **Professional Growth:** Structured development initiatives assist employees in achieving personal goals while contributing effectively to the bank's objectives.

LITERATURE REVIEW

Centre for Learning and Innovation (CLI) at PNB: PNB's Centre for Learning and Innovation (CLI) serves as the cornerstone of the bank's training ecosystem. CLI oversees the design and implementation of training programs aligned with strategic goals. In 2024, PNB established 10 Advanced Learning Institutes (ALIs) dedicated to specialized training across various job families, enhancing the bank's commitment to employee development.

Effect of Training on Employee Performance in Indian Banks: Wadhwa and Kumar (2023) conducted a study involving 550 bank employees to assess the impact of training on performance. The findings revealed that training and development significantly influence employee performance, accounting for 67.6% of the variance, underscoring the importance of structured training programs in the banking sector.

PNB's Human Resource Initiatives: In the fiscal year 2023-24, PNB implemented various capacity-building measures, including induction programs, role-specific training, and leadership development under the "PNB Udaan" initiative. The bank also introduced self-paced e-learning courses through platforms like Coursera and Udemy, reflecting a commitment to continuous learning.

Training Programs in Public and Private Sector Banks: Singh and Singh (2021) explored training programs across public and private sector banks, highlighting that effective training leads to attitudinal changes, enhanced technical and behavioral skills, and improved organizational performance. The study emphasizes the necessity of ongoing training to keep pace with industry developments.

Implementation of Core Banking Solutions at PNB: Krishnamoorthy and Shivkumar (2020) analyzed PNB's transition to a Core Banking Solution (CBS), emphasizing the role of training in facilitating this technological shift. The case study illustrates how comprehensive training programs were pivotal in ensuring a smooth implementation and operational efficiency.

Employee Engagement in Indian Banking Sector: Dutta and Sharma (2016) reviewed literature on employee engagement within Indian banks, identifying gaps in existing models. The study suggests that effective training and development practices are integral to fostering employee engagement, which in turn enhances organizational performance.

National Skill Development Initiatives: The Government of India's National Skill Development Corporation (NSDC), established in 2008, aims to promote skill development by funding vocational training initiatives. Such national policies have influenced public sector banks like PNB to align their training programs with broader skill development goals.

Artificial Intelligence in Employee Lifecycle Management: Nosratabadi et al. (2022) conducted a systematic literature review on the application of AI models in employee lifecycle management. The study found that AI algorithms are increasingly used in various HR functions, including training and development, suggesting a trend towards data-driven decision-making in employee development.

Challenges of Adopting SAFe in the Banking Industry: Tengstrand et al. (2021) examined the adoption of the Scaled Agile Framework (SAFe) in the banking sector, identifying challenges such as the need for cultural change and comprehensive training. The study underscores the importance of tailored training programs to facilitate agile transformations in banks.

Employee Engagement in Financial Sector: (Akter et al. (2021) reviewed literature on employee engagement in the financial sector, highlighting the role of training and development in enhancing engagement levels. The study proposes a conceptual model linking training practices to employee engagement outcomes.

These studies collectively underscore the critical role of structured training and development programs in enhancing employee performance, engagement, and adaptability within the Indian banking sector, particularly in institutions like Punjab National Bank.

REVAMPING TRAINING METHODOLOGIES IN PUNJAB NATIONAL BANK (PNB)

Project Overview: Punjab National Bank (PNB) has actively embraced modernization in its employee training framework to address the evolving demands of the banking industry. By leveraging cutting-edge training strategies, digital platforms, and real-time data insights, the bank aims to cultivate a workforce equipped for future challenges. The training framework is executed through a well-structured network of Zonal Training Centres (ZTCs) and Regional Learning Centres (RLCs), which together facilitate consistent and high-quality learning across all branches and departments.

Training Program Structure:

Day 1 – Introduction and Basic Orientation:

- Introduction to the bank's HR policies and code of ethics
- Understanding of organizational culture, values, and staff expectations
- Basic exposure to core banking operations at the branch level
- Training in safety protocols and emergency handling
- Utilization of PNB's digital knowledge portal for interactive learning
- Initial hands-on experience with digital banking tools and internal systems
- Sessions on time management and workplace discipline

Day 2 – Practical Learning and Team Interaction:

- Group activities designed to build teamwork and collaboration
- Simulation-based training to mirror real-world banking situations
- Critical thinking exercises for problem-solving
- Role-playing sessions to boost customer handling and service efficiency

Day 3 – Specialized Functional and Technical Training:

- In-depth workshops on PNB's banking products and services
- Exploration of financial tools and key banking concepts
- Review of real case studies to tackle industry-related issues
- Live demonstrations of full banking processes in a simulated system environment

PNB's approach to training emphasizes ongoing development and responsiveness to industry shifts. The training content is regularly updated to align with the latest technological innovations, regulatory changes, and client expectations. This ensures employees remain proficient, responsive, and strategically aligned with the bank's vision for the future.

SYSTEMATIC TRAINING AND ENTRY PROTOCOLS AT PUNJAB NATIONAL BANK (PNB) : Punjab National Bank (PNB) emphasizes a methodical and well-structured approach to training and onboarding to ensure its employees are fully equipped to meet operational expectations and contribute effectively from day one. Through clearly defined stages of induction, skill-building, and mentorship, PNB strives to create a professional workforce that is both competent and aligned with its organizational values.

I. STRUCTURED TRAINING FRAMEWORK

1. Orientation and Induction Phase

- **Purpose:** To introduce new employees to the bank's core vision, ethical responsibilities, and workplace safety standards.
- **Highlights:** Includes familiarization with PNB's organizational principles, conduct guidelines, and security protocols.

2. Hands-On Learning Modules

- **Purpose:** To provide practical experience through interactive learning, narrowing the gap between theoretical understanding and practical application.
- **Highlights:** Features simulated banking operations, mock scenarios, and role-play exercises that mirror real-time challenges.

3. Mentorship and Ongoing Support

- **Purpose:** To ensure clarity in job responsibilities and accuracy in task performance through guided supervision.
- **Highlights:** Involves regular mentoring, constructive performance evaluations, and support from senior colleagues for career development.

II. EMPLOYEE ENTRY SYSTEM AT PNB

To maintain a safe and regulated work environment, PNB follows a detailed entry procedure for all personnel. The protocol ensures secure and authorized access to bank premises.

1. Identity Confirmation

- Employees must verify their identity using official ID cards or biometric authentication.

2. Credential Verification

- Required documents such as gate passes or approval slips are checked before entry.

3. Authorization Check

1. Access is granted only if the individual has valid clearance for specific areas.

4. Security Evaluation

- A. Standard checks such as metal detectors or baggage scans are carried out to uphold safety standards.

5. Final Entry Approval

- Entry is permitted only after successful completion of all previous stages in the security process.

PNB's commitment to excellence begins with its robust employee onboarding and training mechanisms. By combining structured learning with strict security protocols, the bank fosters a professional and secure work culture that supports both individual growth and institutional success.

BUILDING A CULTURE OF SAFETY THROUGH COMPREHENSIVE TRAINING AT PUNJAB NATIONAL BANK (PNB)

Punjab National Bank (PNB) places high importance on employee safety by embedding it into every aspect of the workplace through a combination of targeted training, continuous awareness efforts, and advanced technology. The bank's multi-layered safety program is designed to protect its workforce, enhance preparedness, and align with evolving regulatory requirements.

I. STRATEGIC SAFETY TRAINING FRAMEWORK

1. Role-Specific Safety Analysis

- **Objective:** Identify unique safety concerns and requirements for various roles within the bank.
- **Approach:** Conduct workplace audits and job hazard assessments.

2. Customized Safety Programs

- **Objective:** Deliver training tailored to job functions.
- **Content:** Covers emergency response, use of personal protective equipment (PPE), and workplace risk mitigation techniques.

3. Compulsory Safety Orientation

- **Objective:** Ensure all new hires understand core safety protocols before starting work.
- **Method:** Mandatory onboarding sessions led by trained safety officers.

4. Practical Emergency Drills

- **Objective:** Prepare staff for real-life scenarios.
- **Execution:** Fire drills, evacuation simulations, and equipment handling workshops.

5. Continuous Awareness Campaigns

- **Objective:** Maintain long-term safety mindfulness.
- **Format:** Includes safety week observances, expert-led seminars, and internal awareness drives.

II. INNOVATIVE TRAINING TOOLS AND MONITORING

6. Digital and Immersive Learning

- ¹ **Objective:** Enhance engagement through modern learning methods.
- ² **Tools:** Use of simulations, virtual reality (VR), and interactive software for training delivery.

7. Assessment and Accreditation

- **Objective:** Measure knowledge retention and ensure competency.
- **Process:** Written or practical tests followed by certification of successful candidates.

8. Feedback-Driven Improvements

- **Objective:** Keep the training program relevant and responsive.
- **Method:** Collect employee feedback to revise and upgrade safety materials regularly.

III. SAFETY GOVERNANCE AND INFRASTRUCTURE

9. Cultivating a Safety-First Mindset

- **Objective:** Embed safety in the workplace culture.
- **Strategy:** Encourage participation from leadership and promote employee accountability.

10. Legal and Training Documentation

- **Objective:** Meet audit and compliance standards.
- **Procedure:** Maintain comprehensive training records and documentation of safety activities.

11. Access Control and Security Systems

- **Objective:** Prevent unauthorized access and ensure workplace security.
- **Implementation:** Use of digital ID cards, RFID scanners, and biometric access systems.

PNB's proactive approach to safety reflects its commitment to employee welfare. By integrating thoughtful training, leveraging modern tools, and reinforcing a culture of responsibility, the bank not only minimizes risks but also empowers its staff to work confidently and safely.

TIME MANAGEMENT AND ONBOARDING COMPLIANCE PRACTICES AT PUNJAB NATIONAL BANK (PNB)

SECTION I: TIME AND ATTENDANCE MANAGEMENT SYSTEM

Punjab National Bank ensures operational efficiency and employee accountability by implementing a digital time and attendance protocol across all its branches and departments. The system blends biometric technology with automated software to streamline employee monitoring.

1. Workday Commencement – Digital Check-In

- Employees are required to record their presence using **biometric scanners or secure access ID cards** at the start of each shift.
- PNB clearly communicates the designated **check-in windows** to ensure punctuality and smooth shift transitions.

2. Midday Activity Tracking

- Pre-assigned **break durations and lunch periods** are configured within the system.
- **Real-time tracking** is enabled via the attendance software, reducing manual oversight and ensuring compliance.

3. End-of-Day Check-Out Procedure

- Staff mark the end of their workday using the same biometric or card-based system.
- **Overtime hours** are logged only if **prior approval** is granted by authorized supervisors through the centralized system.

4. Assistance and System Training

1. All newly onboarded employees receive **hands-on training** on using the attendance interface effectively.
2. A **dedicated helpdesk or support line** is made available to resolve any system-related issues, such as login errors or missed entries.

SECTION II: ONBOARDING DOCUMENTATION FOR NEW EMPLOYEES

As part of its structured human resource policy, Punjab National Bank requires a set of documents from new joiners. These are essential for statutory compliance, payroll registration, and workplace readiness.

1. Initial Employment Documentation

- A **formal joining request** must be submitted on the previous employer's letterhead, including vital details such as:
 - Name, Age, Father's Name
 - UAN (Universal Account Number), IP (Insurance Number), Aadhaar Number
 - Designation and Role Description

2. Provident Fund (PF) Documentation

- **PF challan copies** with payment proofs must be submitted.
- **Electronic Challan cum Return (ECR)** for PF is a mandatory inclusion for payroll integration.

3. Employees' State Insurance Compliance (ESIC)

- Required documents include ESIC registration paperwork.
- Submission of **ESIC ECR reports** is essential for employee health insurance coverage.

4. Entry-Level Verification and Setup

- Completion and **verification of AL user forms** (for access permissions) is required at the security gate during onboarding.
- Proof of **safety orientation training** and acknowledgment of any initial allowances are part of the onboarding checklist.

Punjab National Bank's structured approach to employee attendance and documentation management reflects its commitment to operational excellence and regulatory compliance. By using technology and clear procedural guidelines, PNB ensures that employees are onboarded smoothly and monitored effectively throughout their work lifecycle.

EMPLOYEE TRAINING AND DEVELOPMENT INITIATIVES AT PUNJAB NATIONAL BANK (PNB)

INTRODUCTION

Punjab National Bank (PNB) places a strong emphasis on employee training as a strategic tool for organizational growth and individual development. The bank's training ecosystem is designed not only to enhance job-related skills but also to foster a progressive, motivated, and customer-focused workforce.

OBJECTIVES OF TRAINING AT PNB

The key goals of PNB's training and development program include:

- [1] Enhancing the technical capabilities and functional expertise of employees.
- [2] Optimizing workforce potential through skill enrichment and knowledge upgrading.

- [3] Elevating the quality of customer service by nurturing soft skills and responsiveness.
- [4] Supporting personal growth, confidence, and career readiness.
- [5] Cultivating a positive, collaborative work environment.
- [6] Reinforcing workplace safety awareness and standards.
- [7] Creating internal mobility through career development and succession planning.

MODES OF TRAINING DELIVERY

PNB utilizes a variety of methods to ensure effective knowledge transfer and practical learning:

- **Classroom-based instructor sessions** for theoretical and policy learning.
- **On-the-job training** with real-time task exposure.
- **Specialized technical training** for systems, compliance, and financial tools.
- **Case study discussions** for decision-making and critical thinking.
- **One-on-one coaching** and personalized mentoring.
- **Seminars and interactive presentations** with domain experts.
- **Audio-visual resources** such as training videos for self-paced learning.

INNOVATIVE TRAINING APPROACHES AND PRACTICES

To meet the needs of a dynamic workforce, PNB has adopted forward-thinking practices:

- Designing role-specific training tracks to match individual job responsibilities.
- Integrating mobile learning apps and e-learning modules for greater accessibility.
- Promoting experiential learning with live scenarios and simulations.
- Catering to varied learning styles through blended learning techniques.
- Enabling lifelong learning opportunities via regular upskilling sessions.
- Conducting on-premises training programs for greater convenience and participation.
- Leveraging modern Learning & Development (L&D) platforms for streamlined training management.
- Appointing dedicated mentors to guide new and existing employees.
- Offering timely feedback loops to refine skills and identify strengths.
- Embedding organizational values, ethics, and policies in the learning content.

Through its multifaceted training and development strategies, Punjab National Bank ensures that its employees remain competitive, engaged, and aligned with the bank's mission. The training system not only improves performance but also empowers staff to grow both personally and professionally in a structured, supportive environment.

INTRODUCTION TO RESEARCH METHODOLOGY : The research methodology employed in this study is aimed at systematically examining the training and development practices at Punjab National Bank (PNB). The primary goal is to assess the impact of these practices on employee performance, organizational efficiency, and overall employee development. To achieve these objectives, a mixed-method approach was

adopted, involving both structured surveys and personal interviews to gather firsthand insights from employees.

This study adopts a descriptive research approach, which is appropriate for analyzing current training and development strategies, their effectiveness, and their influence on employee outcomes. The research investigates the link between training, performance evaluation, and career growth within the organization. It further examines the extent to which PNB's training programs contribute to enhancing employee skills, productivity, and job satisfaction.

Sample Design : The target population for this research includes employees of Punjab National Bank (PNB) across various branches and departments. These employees represent diverse functional areas and include individuals who are either directly or indirectly involved in the bank's training and development programs.

Given the wide range of job roles within the organization, the sample has been designed to represent a balanced cross-section of employees from multiple departments, ensuring inclusivity of different training experiences and perspectives. The sample was selected to reflect the varied exposure and feedback on the training initiatives implemented by PNB.

Sample Size : For the purpose of this study, a sample of 125 employees was selected from different branches and departments of Punjab National Bank in the UK. This sample size is deemed adequate to provide meaningful and statistically relevant insights into the effectiveness of training and development practices. The selected participants offer a comprehensive and representative view of the employee experience across the organization.

Sampling Techniques : The study utilizes the Simple Random Sampling (SRS) technique, ensuring that every employee within the target population had an equal opportunity to be selected. This method was chosen to reduce sampling bias and to enhance the representativeness of the sample. By employing SRS, the study ensures that the findings are more generalizable and reflect the broader employee base at PNB.

Research Design : The research is based on a Descriptive Research Design, which is suitable for capturing the current state of training and development practices within PNB. This design enables a systematic and objective collection and analysis of data to understand how training initiatives are structured and how they affect key variables such as employee performance, motivation, and career progression.

The descriptive nature of the study facilitates an in-depth evaluation of the training ecosystem at PNB, allowing for the assessment of employee satisfaction levels and the overall impact of learning and development strategies on organizational success.

Area Of Research : This research was conducted across selected branches and departments of Punjab National Bank (PNB), U.K., focusing on units actively engaged in training and development initiatives. The study concentrated on collecting detailed employee feedback and analyzing institutional practices pertaining to learning and professional development. To ensure a comprehensive understanding of PNB's training ecosystem, both qualitative and quantitative data were gathered using structured questionnaires, in-depth

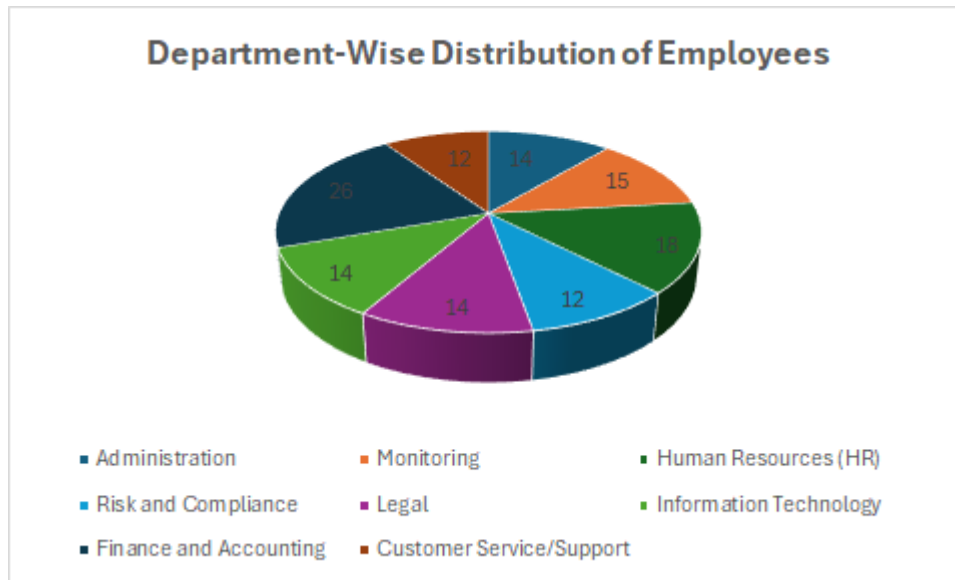
interviews, and observational techniques. The objective was to present a holistic analysis of the training programs, capturing employee perceptions, levels of engagement, and the organizational support systems that enhance learning outcomes.

Data Collection : Data collection refers to the methodical approach of gathering relevant information aligned with the objectives of the research. Both **primary and secondary data** collection techniques were utilized to ensure a robust and multidimensional understanding of training and development at PNB.

DEPARTMENT-WISE EMPLOYEE DISTRIBUTION : The study was conducted with a **sample of 125 employees** drawn from multiple departments across Punjab National Bank (PNB). This distribution was designed to ensure balanced representation from key functional areas, enabling a comprehensive analysis of training perceptions across the organization.

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

S.No.	Department	No. of Employees
1	Administration	14
2	Monitoring	15
3	Human Resources (HR)	18
4	Risk and Compliance	12
5	Legal	14
6	Information Technology	14
7	Finance and Accounting	26
8	Customer Service/Support	12
	Total	125



Graph 1: Department-Wise Distribution of Employees (Visual Representation)

This department-wise distribution ensures a well-rounded and inclusive sample, capturing insights from core operational areas within PNB. The inclusion of employees from diverse departments strengthens the study's reliability and enriches the findings related to training and development initiatives.

Such a holistic representation is critical for:

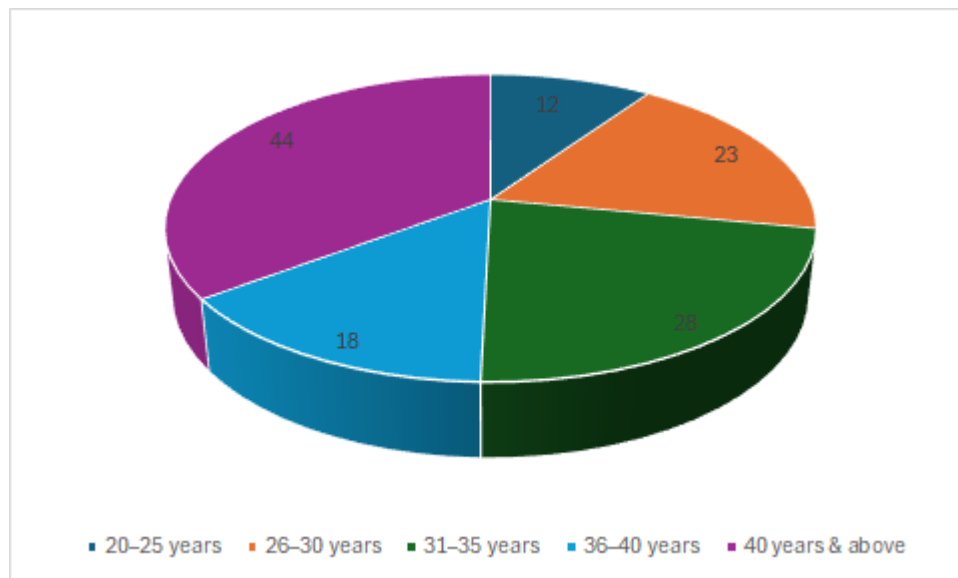
- Understanding how training is perceived differently across departments
- Identifying both shared and unique training needs
- Developing targeted, department-specific learning strategies
- Enhancing overall organizational learning effectiveness

By adopting this comprehensive sampling approach, the study aims to provide actionable insights that can drive strategic improvements in PNB's training programs.

DATA ANALYSIS AND INTERPRETATION : The data was gathered using a structured questionnaire, which was carefully designed to capture relevant insights into employee experiences and opinions. The responses were systematically tabulated and interpreted, with findings displayed through both tables and graphical representations to ensure a clear and comprehensive understanding of views related to training, promotion, and development within PNB.

Table 2: Age Classification of Respondents

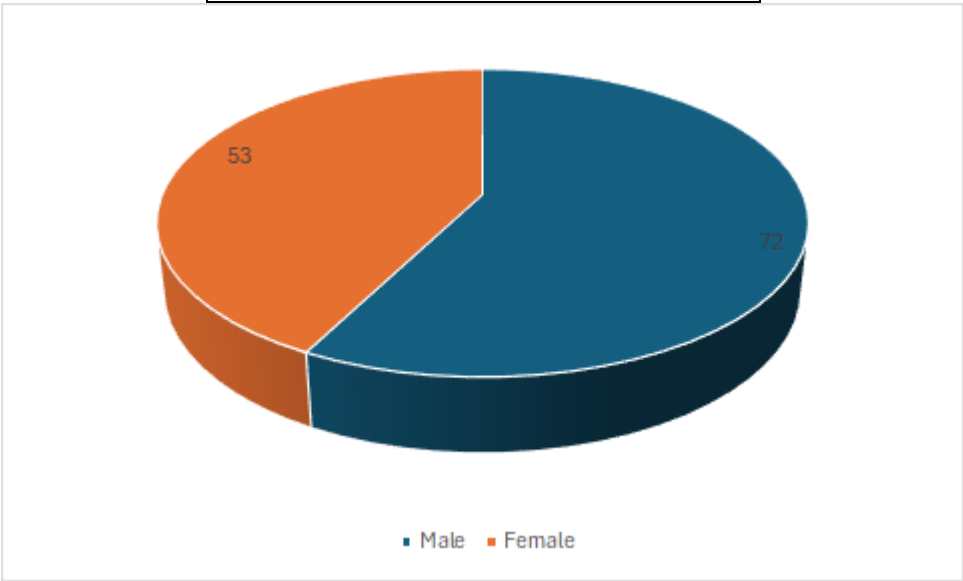
Age Group	No. of Respondents	Percentage (%)
20–25 years	12	9.60%
26–30 years	23	18.40%
31–35 years	28	22.40%
36–40 years	18	14.40%
40 years & above	44	35.20%
Total	125	100%

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

Interpretation: The largest segment of respondents (35.20%) falls within the 40 years and above category, indicating a mature and experienced workforce at PNB. The presence of employees across all age brackets contributes to a balanced range of perspectives, which enhances the validity of findings related to training and development initiatives.

Table 3: Gender Classification

Gender	No. of Respondents	Percentage (%)
Male	72	57.60%
Female	53	42.40%
Total	125	100%



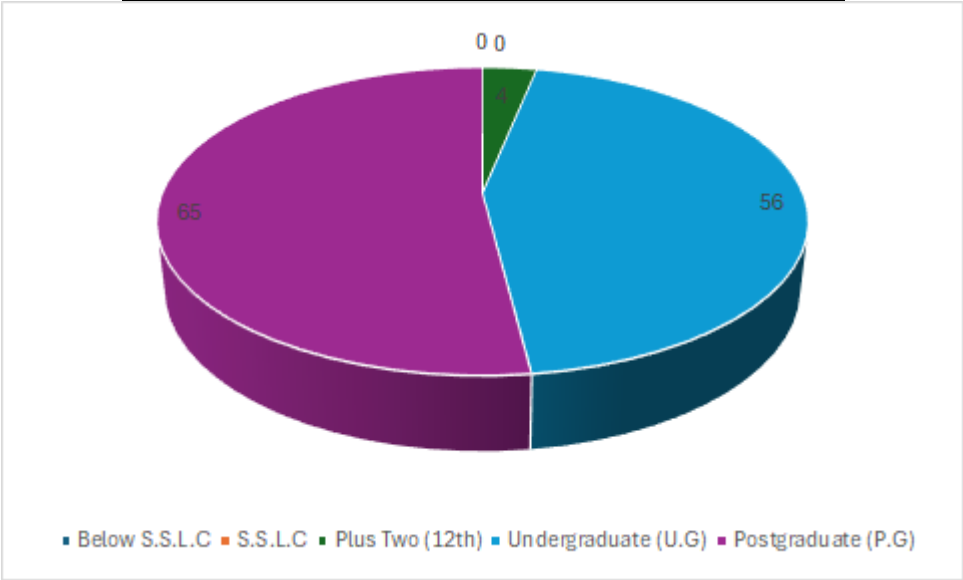
Graph 3: Gender-wise Classification of Respondents

Interpretation: The gender distribution shows a slight majority of male respondents (57.60%), with female employees accounting for a substantial 42.40%. This reflects a notable degree of gender diversity within PNB’s workforce and underscores the importance of inclusive training programs that address the needs of all employees.

Table 4: Educational Qualification

Qualification	No. of Respondents	Percentage (%)
Below S.S.L.C	0	0.00%
S.S.L.C	0	0.00%
Plus Two (12th)	4	3.20%
Undergraduate (U.G)	56	44.80%

Qualification	No. of Respondents	Percentage (%)
Postgraduate (P.G)	65	52.00%
Total	125	100%



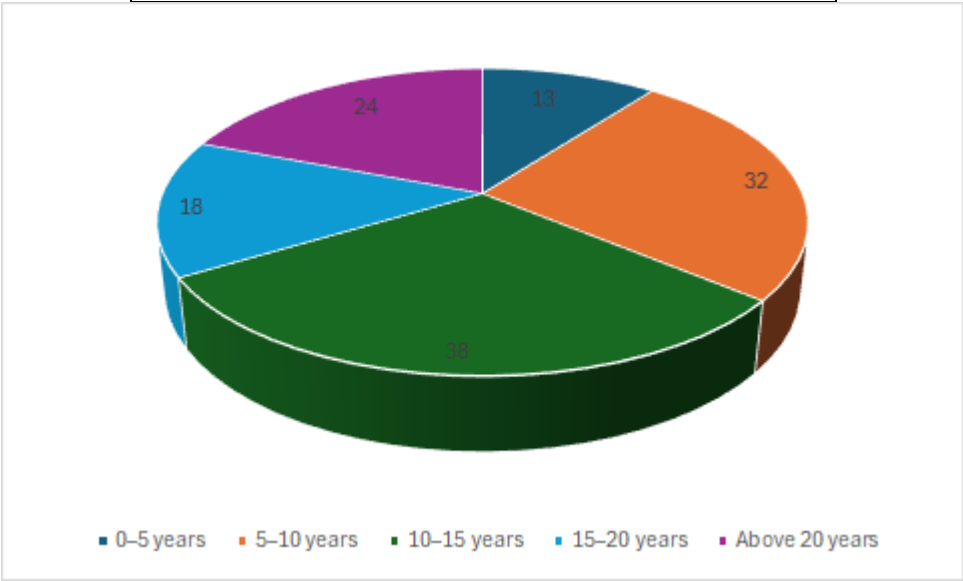
Graph 4: Educational Qualification-wise Classification

Interpretation: A significant portion of respondents (52.00%) possess postgraduate qualifications, while another 44.80% hold undergraduate degrees. This indicates a highly educated employee base, which is a key asset for the effective implementation of training and development initiatives at PNB. The educational background of the workforce supports greater engagement with structured learning programs and the adoption of advanced skills.

Table 5: Experience-wise Classification of Respondents

Years of Experience	No. of Respondents	Percentage (%)
0–5 years	13	10.40%
5–10 years	32	25.60%
10–15 years	38	30.40%
15–20 years	18	14.40%
Above 20 years	24	19.20%

Years of Experience	No. of Respondents	Percentage (%)
Total	125	100%

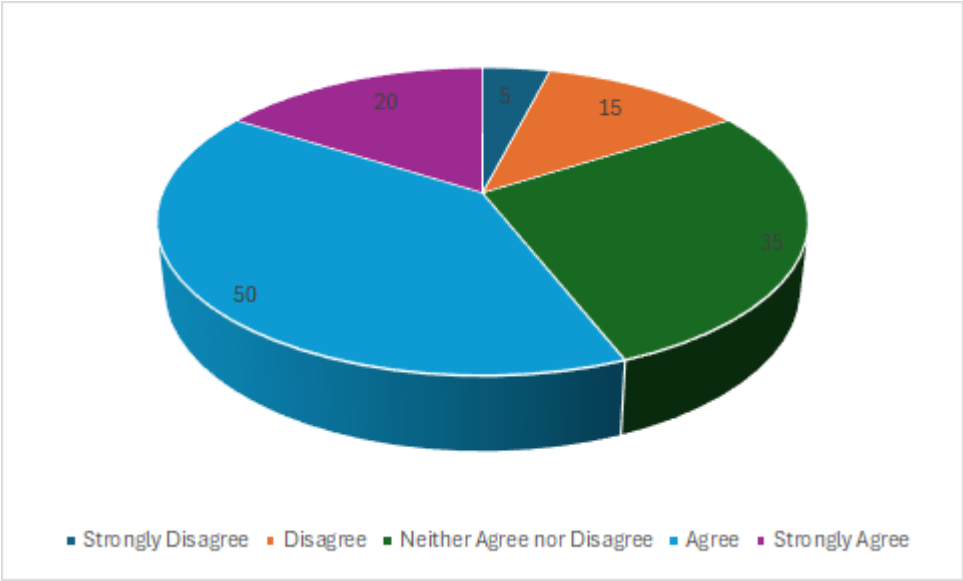


Graph 5: Experience-wise Classification of Respondents

Interpretation: The largest group of respondents (30.40%) has 10–15 years of experience, suggesting a strong presence of mid-career professionals within PNB. This demographic is likely to have substantial insight into the effectiveness and relevance of the bank’s training and development programs.

Table 6: Perceived Effectiveness of Training Programs

Response	No. of Respondents	Percentage (%)
Strongly Disagree	5	4.00%
Disagree	15	12.00%
Neither Agree nor Disagree	35	28.00%
Agree	50	40.00%
Strongly Agree	20	16.00%
Total	125	100%

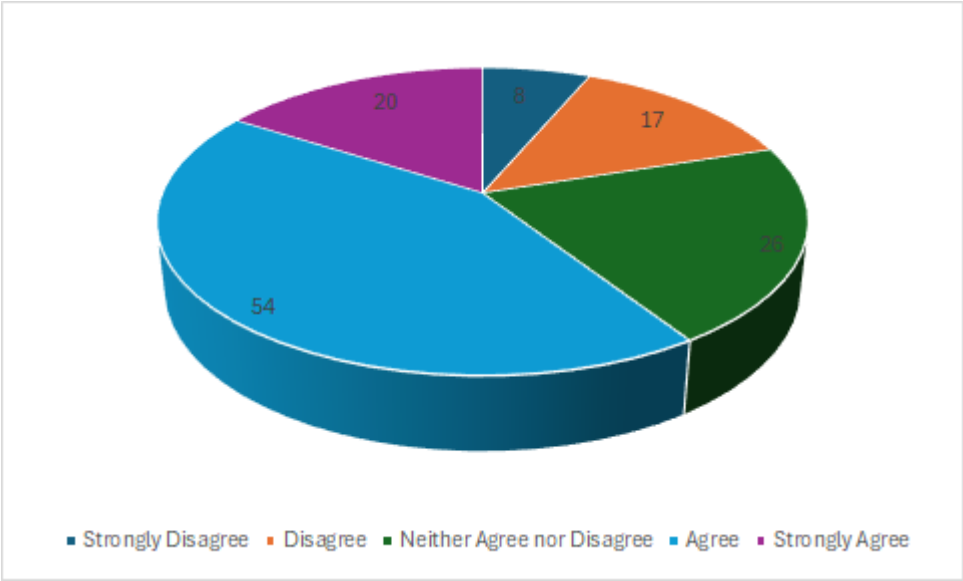


Graph 6: Perceived Effectiveness of Training Programs

Interpretation: A significant portion of employees (40%) agree that PNB’s training programs are effective, with another 16% strongly agreeing. However, the 28% who remain neutral may reflect variability in experience across departments or roles, indicating an opportunity for further improvements in program delivery or communication.

Table 7: Alignment of Training Programs with Job Requirements

Response	No. of Respondents	Percentage (%)
Strongly Disagree	8	6.40%
Disagree	17	13.60%
Neither Agree nor Disagree	26	20.80%
Agree	54	43.20%
Strongly Agree	20	16.00%
Total	125	100%

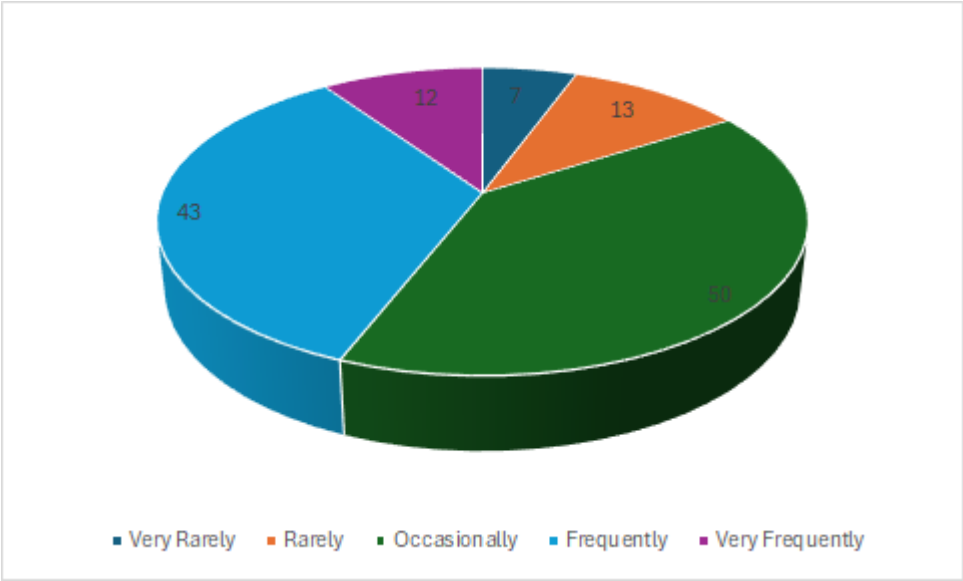


Graph 7: Alignment of Training Programs with Job Requirements

Interpretation: A total of 43.20% of respondents agree that the training programs are well-aligned with their job roles, and 16% strongly agree. However, a neutral response from 20.80% suggests that while alignment exists, further customization and relevance could enhance program effectiveness across different roles within the bank.

Table 8: Frequency of Training Programs

Response	No. of Respondents	Percentage (%)
Very Rarely	7	5.60%
Rarely	13	10.40%
Occasionally	50	40.00%
Frequently	43	34.40%
Very Frequently	12	9.60%
Total	125	100%

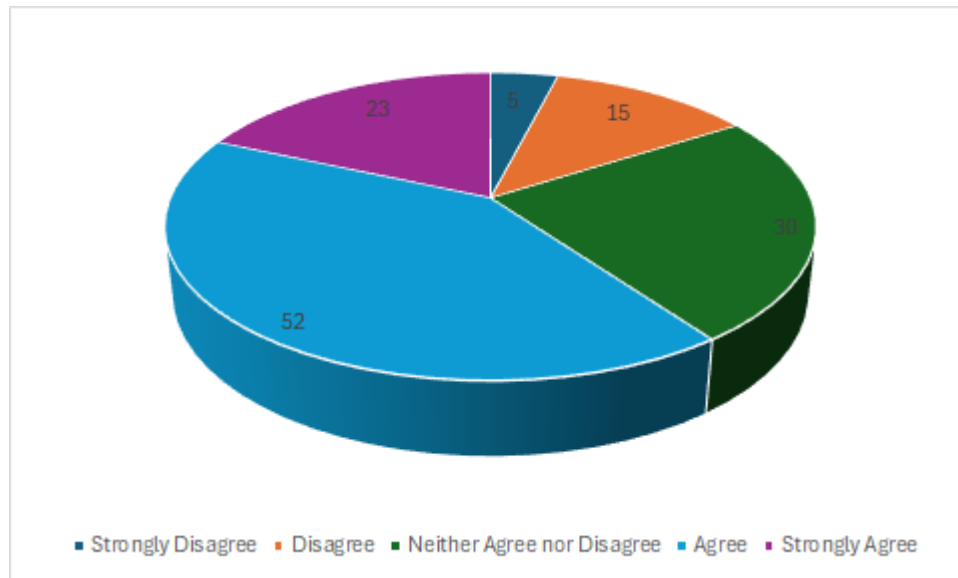


Graph 8: Frequency of Training Programs

Interpretation: The majority of respondents (40%) indicate that training programs at PNB are conducted occasionally, followed by 34.40% stating they are held frequently. This reflects a moderate level of training activity. However, increasing the frequency and consistency of training sessions could strengthen employee preparedness and long-term skill development.

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

Response	No. of Respondents	Percentage (%)
Strongly Disagree	5	4.00%
Disagree	15	12.00%
Neither Agree nor Disagree	30	24.00%
Agree	52	41.60%
Strongly Agree	23	18.40%
Total	125	100%



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

Interpretation: A significant portion (41.60%) of respondents agree that training programs positively impact their performance, with an additional 18.40% strongly agreeing. Meanwhile, 24% remain neutral, suggesting that while many employees benefit from training, continuous feedback and refinement are necessary to maximize its effectiveness and practical applicability across all roles.

Conclusion: The comprehensive analysis of data collected from 125 employees at PNB regarding training and development practices reveals valuable insights into workforce perceptions and the bank's commitment to employee growth. The findings indicate that a substantial number of employees acknowledge the positive impact of training on their skills and job performance, underscoring PNB's continued investment in human resource development. A significant 41.60% of respondents agreed that the training programs are effective, with an additional 18.40% strongly agreeing. This reflects a clear majority recognizing the benefits of these initiatives in improving both individual performance and overall workplace productivity. Furthermore, over 60% of the employees reported that the training content is aligned with their job roles, suggesting a targeted and relevant approach to professional development. Demographic data from the survey also highlight key workforce characteristics. A large proportion of employees possess postgraduate qualifications, and many have between 10 to 15 years of professional experience. This experienced and educated workforce presents a strong foundation for implementing advanced and specialized training modules tailored to evolving job demands. Nevertheless, certain areas require attention. While 34.40% of respondents reported frequent access to training sessions, 40% indicated that such sessions are conducted only occasionally. This points to a need for more consistent and widespread delivery of training programs across departments. Enhancing the regularity and accessibility of these sessions can help promote equitable learning opportunities and increase engagement. Moreover, 24% of respondents remained neutral about the impact of training, and 20% expressed neutrality regarding the relevance of the training content to their specific roles. These figures suggest potential areas for improvement in engagement strategies, content customization, and delivery

methods. By refining training modules to be more interactive, practical, and feedback-driven, PNB can enhance the effectiveness and reception of its development programs.

So, while PNB's training and development initiatives are generally viewed positively and contribute significantly to employee advancement, there is room for further improvement. By increasing the frequency, relevance, and clarity of training programs, the bank can boost employee satisfaction and performance. Such efforts will also reinforce PNB's image as a forward-thinking public sector institution dedicated to cultivating a capable and agile workforce. Continued enhancement of its training strategies will enable PNB to sustain excellence in human resource development and organizational success.

RECOMMENDATIONS: Based on insights drawn from the analysis of responses from 125 PNB employees, the following recommendations are suggested to further enhance the bank's training and development practices:

- **Establish Proactive Evaluation Mechanisms:** PNB should implement a dynamic and continuous evaluation system for its training programs. Rather than relying solely on periodic reviews, the bank should adopt real-time assessments focusing on content relevance, delivery effectiveness, and job-role alignment. This ongoing feedback loop will help ensure that training remains adaptive and impactful, with timely adjustments made based on employee performance and learning outcomes.
- **Enhance Post-Training Feedback Systems:** A more structured and systematic feedback mechanism post-training is essential. Participants should be encouraged to provide detailed input on session relevance, delivery methods, and applicability to their daily tasks. By analyzing this feedback, HR can identify recurring themes, address gaps, and fine-tune future training modules. This approach promotes continuous improvement while increasing employee involvement and satisfaction.
- **Implement Structured and Measurable Training Plans:** Every training initiative should be backed by a formalized plan that outlines clear learning objectives, measurable outcomes, and success indicators. Such a structured framework ensures consistency across departments, aligns employee expectations with organizational goals, and enhances the monitoring and evaluation of training effectiveness.
- **Diversify Training Delivery Methods:** Recognizing the varied learning preferences of its workforce, PNB should broaden its training formats. In addition to conventional classroom-based training, the introduction of interactive online modules, webinars, experiential workshops, and mentorship-based leadership programs will make training more engaging and accessible. This variety supports better knowledge retention and caters to different learning styles.
- **Foster a Culture of Continuous Learning:** To stay competitive and future-ready, PNB must actively promote a culture of lifelong learning. Encouraging employees to pursue certifications, attend seminars, participate in professional courses, and engage with industry knowledge platforms will build a skilled, adaptable workforce. Supporting such initiatives with incentives and recognition can further strengthen this culture.

By integrating these recommendations, Punjab National Bank can reinforce its commitment to employee growth and performance. A more responsive, inclusive, and strategically aligned training and development

approach will not only enhance individual capabilities but also drive the bank's sustained organizational excellence.

FUTURE SCOPE: With insights drawn from 125 samples, the future of training and development at Punjab National Bank (PNB) appears both dynamic and progressive. Emerging technologies and evolving employee expectations are set to reshape learning strategies within the organization. The following key developments are poised to significantly enhance employee training at PNB:

1. **Integration of Virtual and Augmented Reality (VR/AR):** PNB can adopt VR and AR tools to deliver hands-on, immersive training experiences. These technologies are especially useful for simulating complex banking tasks—such as risk assessment or customer interaction scenarios—allowing employees to build confidence and competence in a safe, controlled environment.
2. **Expansion of Microlearning Strategies:** Given the time constraints of banking professionals, microlearning—through short videos, bite-sized modules, and quick quizzes—offers an efficient way to deliver essential knowledge. This approach supports just-in-time learning and improves knowledge retention, making it ideal for integrating continuous development into employees' daily routines.
3. **Gamification to Boost Engagement:** Incorporating game-based elements such as achievement badges, point systems, and learning challenges can enhance motivation and participation. Gamified training is especially effective for younger employees and frontline staff, making the learning process enjoyable while improving skill acquisition and performance.
4. **AI-Driven Personalized Learning Paths:** Artificial Intelligence can revolutionize training by tailoring content based on individual roles, performance data, and career aspirations. Personalized learning paths ensure that employees receive the most relevant and impactful training, fostering both professional growth and organizational alignment.
5. **Promotion of Social and Collaborative Learning:** Encouraging knowledge-sharing through peer-to-peer learning, discussion forums, and internal communities can create a more engaging and supportive learning culture. Social learning fosters collaboration, enhances problem-solving capabilities, and strengthens internal networks.
6. **Automation through Learning Management Systems (LMS):** Automating administrative aspects of training—such as enrollment, tracking, and reporting—via a robust LMS can free up HR resources for strategic tasks. This efficiency allows greater focus on content development, program evaluation, and innovation.

By embracing these future-forward trends, PNB can transform its training ecosystem into one that is agile, personalized, and innovation-driven. These advancements will not only equip employees with relevant skills but also strengthen the bank's ability to adapt to the ever-evolving banking landscape, ensuring sustained excellence and competitiveness.

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

Participant Information (Optional)

Please provide the following demographic details:

1. Age Group

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

2. Gender

- ☐ Male
- ☐ Female
- ☐ Other

3. Educational Qualification

- ☐ Below SSLC
- ☐ SSLC
- ☐ Higher Secondary (Plus Two)
- ☐ Undergraduate (U.G)
- ☐ Postgraduate (P.G)

4. Total Years of Service at PNB

- ☐ 0–5 years
- ☐ 5–10 years
- ☐ 10–15 years
- ☐ 15–20 years
- ☐ More than 20 years

Training and Development Evaluation

5. **Overall, how satisfied are you with the training programs offered by PNB?**
 - Very Dissatisfied
 - Dissatisfied
 - Neutral
 - Satisfied
 - Very Satisfied
6. **Are the objectives of the training programs clearly communicated to you in advance?**
 - Strongly Disagree
 - Disagree
 - Neither Agree nor Disagree
 - Agree
 - Strongly Agree
7. **Do you feel the training content aligns with your professional responsibilities and goals?**
 - Strongly Disagree
 - Disagree
 - Neither Agree nor Disagree
 - Agree
 - Strongly Agree
8. **How frequently do you participate in training sessions at PNB?**
 - Rarely
 - Occasionally
 - Frequently
 - Regularly
9. **Is career advancement or promotion your primary motivation for attending training programs?**
 - Strongly Disagree
 - Disagree
 - Neither Agree nor Disagree

☐ Agree

☐ Strongly Agree

10. Do you believe that the training programs at PNB have positively impacted your career progression?

☐ Strongly Disagree

☐ Disagree

☐ Neither Agree nor Disagree

☐ Agree

☐ Strongly Agree

11. How would you evaluate the adequacy of the training programs offered by PNB?

☐ Highly Insufficient

☐ Insufficient

☐ Neutral

☐ Sufficient

☐ Highly Sufficient

12. Do you find the training delivery methods (such as classroom sessions, online modules, or on-the-job training) effective for your learning style?

☐ Strongly Disagree

☐ Disagree

☐ Neither Agree nor Disagree

☐ Agree

☐ Strongly Agree

13. In your view, is the training and development process at PNB both timely and well-organized?

☐ Strongly Disagree

☐ Disagree

☐ Neither Agree nor Disagree

☐ Agree

☐ Strongly Agree

14. Are the training programs at PNB well-aligned with your day-to-day job responsibilities?

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

15. Do you believe that promotions and rewards at PNB are influenced by training participation and performance?

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

16. In your experience, is there any bias in the reward and promotion system related to training outcomes at PNB?

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

17. Do you feel that employees who excel in training are appropriately recognized and rewarded at PNB?

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

18. Is sufficient emphasis placed on employee safety training and anti-harassment awareness (such as POSH programs) during training sessions at PNB?

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

19. Do you think the HR department at PNB takes an active role in evaluating and enhancing the training programs?

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

20. Please share any suggestions you have for improving the training programs or mention any new topics you would like to see included:

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Thank you for your valuable time and input. Your feedback plays a crucial role in strengthening the training and development framework at PNB.

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