



## Evaluating the Impact of Training and Development Practices on Employee Performance and Career Progression : A Case Study of Bank of Baroda

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**ABSTRACT :** Training and development have become essential components of strategic human resource management in the modern banking industry. As organizations like Bank of Baroda (BOB) face increasing competition, digital transformation, and evolving customer expectations, investing in effective employee training programs is not just a necessity but a strategic imperative. This research paper explores and evaluates the effectiveness, adequacy, and impact of training and development initiatives at BOB, using a sample of 137 employees across various departments, experience levels, and age groups. The primary objective of this study is to assess how BOB's training programs contribute to employee performance, skill enhancement, job alignment, and career progression. The study also aims to understand employee perceptions regarding the relevance of training content, the clarity of training objectives, participation frequency, methods used, and the perceived return on investment in terms of growth opportunities, promotions, and recognition. The methodology employed is a structured questionnaire survey comprising 20 questions divided into two sections. Section A focuses on demographic details such as age, gender, educational qualifications, and years of experience. Section B collects insights and opinions related to training satisfaction, clarity of objectives, relevance to job responsibilities, frequency of participation, adequacy of training modules, HR involvement, and fairness in reward systems. The analysis reveals a generally positive outlook among employees toward BOB's training programs, with a majority expressing satisfaction regarding the quality and delivery of training. Employees agreed that the training content is relevant to their job roles and enhances professional capabilities. Moreover, many respondents acknowledged that participation in training sessions plays a role in their career advancement and promotion prospects. However, concerns were also raised about the timeliness of training

implementation, perceived bias in reward mechanisms, and the need for more targeted safety and anti-harassment training, including POSH (Prevention of Sexual Harassment) initiatives. Another key insight emerged regarding the effectiveness of various training delivery methods. While traditional classroom-based sessions are still widely appreciated, there is growing support for a blended approach that includes online modules and on-the-job training to accommodate different learning styles and schedules. Respondents emphasized the importance of continuous improvement and regular evaluation of training effectiveness, suggesting the HR department could adopt a more dynamic role in collecting feedback and aligning training strategies with organizational goals. This study contributes to the existing literature by offering an in-depth, employee-centered analysis of training and development practices at one of India's leading public sector banks. The findings highlight the need for a strategic, inclusive, and responsive training framework that is directly aligned with individual performance goals and institutional growth objectives.

**Keywords :** Bank of Baroda, Training and Development, Employee Performance, Career Progression, Human Resource Management, Training Effectiveness, POSH, Reward System, Organizational Development, Public Sector Bank.

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**INTRODUCTION :** This report presents a comprehensive organizational study conducted at Bank of Baroda (BOB), located in Udham Singh Nagar, Uttarakhand. The project, titled *“An Assessment of Training and Development Practices at BOB,”* aims to explore the bank's structured approach toward enhancing workforce capabilities and fostering employee growth.

**Training :** The study focuses on the evolution of the Indian banking sector and the internal operations of BOB, showcasing the bank's commitment to continuous employee training. BOB adopts a multifaceted training approach that includes in-house training sessions, e-learning platforms, and interactive knowledge-sharing programs facilitated by internal trainers, experienced professionals, and external corporate experts. Training at BOB is considered a cornerstone at all organizational levels. It ensures that employees remain updated on emerging banking practices, regulatory changes, digital innovations, customer service techniques, and compliance requirements. These training programs not only aim at immediate skill enhancement but also at preparing employees to tackle future industry challenges effectively.

**Development :** Alongside training, BOB emphasizes the holistic development of its workforce. The bank undertakes various initiatives to nurture leadership qualities, strengthen managerial skills, and support both personal and professional development. These initiatives are aligned with BOB's strategic objectives and are intended to build a pipeline of future leaders through continuous learning and performance development programs.

**SCOPE OF THE PROJECT :** The scope of this study centers around the human resource development framework of Bank of Baroda, with a particular focus on training and development activities. The project aims to analyze how these initiatives influence employee efficiency, job satisfaction, and overall organizational performance. The research involves interactions with HR personnel, training officers, and long-serving employees to assess the impact and effectiveness of BOB's existing practices.

### 3. OBJECTIVES OF THE STUDY

- To examine the structure and framework of training programs at BOB, Udham Singh Nagar.
- To understand the types and delivery methods of training modules offered to employees.
- To assess the impact of training initiatives on job performance and productivity.
- To evaluate how development programs contribute to employee career growth.
- To gather employee feedback and perceptions regarding the training and development culture at BOB.
- To recommend improvements to enhance the efficiency and effectiveness of current training and development systems.

### NEED FOR THE STUDY

- **Skill Enhancement:** With the banking industry experiencing continuous digital transformation, it is essential for employees at Bank of Baroda to regularly upgrade their skills. This ensures they can efficiently navigate new banking systems, digital tools, and customer-facing platforms.
- **Technological Adaptability:** BOB personnel are expected to stay adept in using cutting-edge technologies such as the *BOB World* app, Unified Payments Interface (UPI), and advancements in core banking solutions. This adaptability is crucial for meeting dynamic customer expectations and maintaining operational efficiency.
- **Regulatory Awareness:** Frequent updates in banking regulations—such as those issued by the Reserve Bank of India (RBI), Know Your Customer (KYC), and Anti-Money Laundering (AML) norms—necessitate structured and recurring training sessions to ensure compliance and mitigate operational risks.
- **Boosting Customer Experience:** Equipping employees with the right blend of technical proficiency and soft skills enhances their ability to offer exceptional customer service, address client concerns promptly, and contribute to higher customer satisfaction levels.
- **Alignment with Organizational Goals:** A skilled and knowledgeable workforce plays a pivotal role in supporting BOB's **strategic objectives** of becoming a technologically progressive, customer-centric, and growth-oriented financial institution. Effective training and development initiatives ensure alignment between individual performance and organizational mission.

### LITERATURE REVIEW

1. **Kaur (2025):** This research explores the effectiveness of training and soft skills in enhancing the performance of banking employees. It emphasizes the importance of soft skills development alongside technical training to improve customer service and interpersonal interactions. The study suggests that a balanced approach to training can lead to comprehensive employee development in the banking sector.

2. **Shekhar (2024)**: This paper explores the evolving landscape of training and development in the banking sector, focusing on recent trends, challenges, and the effectiveness of various training programs. It highlights how T&D contributes to skill enhancement, employee performance, and organizational growth. The study emphasizes the need for continuous learning and adaptation to maintain competitiveness in the dynamic banking industry.
3. **Upadhyay & Sharma (2024)**: This empirical study identifies issues and challenges associated with training and development practices in the Indian banking sector. It examines factors affecting employee morale, performance, productivity, and change management. The research emphasizes the importance of understanding employee perceptions to enhance the effectiveness of training programs and suggests that tailored training initiatives can lead to improved organizational outcomes.
4. **Shekhar (2024)**: This study examines the impact of training and development programs on workforce efficiency in the banking sector. It finds that well-structured training initiatives, including on-the-job training and digital learning platforms, significantly improve employee skills, productivity, and job satisfaction. The research highlights the correlation between employee development and organizational performance, advocating for continuous investment in training to enhance workforce efficiency.
5. **Shekhar (2024)**: This paper examines the impact of training and development on workforce efficiency in the banking sector. It concludes that well-structured training programs enhance employee skills, productivity, and job satisfaction, leading to improved organizational performance. The study advocates for continuous investment in training to maintain a competitive edge in the dynamic banking industry.
6. **Navya & Chandrahasa (2023)**: This study evaluates the impact of training and development on organizational effectiveness in a private sector bank. It finds that comprehensive training programs enhance employee performance, leading to improved organizational productivity and effectiveness. The research underscores the significance of aligning training initiatives with organizational goals to achieve desired outcomes.
7. **Wadhwa & Kumar (2023)**: This study investigates the impact of training on employee performance in Indian banks. Surveying 550 bank employees, the research found that training and development significantly influence work performance, with an adjusted R<sup>2</sup> value of 0.676, indicating that 67.6% of the variance in employee performance could be explained by training initiatives. The findings underscore the importance of structured training programs in enhancing employee efficiency and productivity in the banking sector.
8. **Singh & Singh (2021)**: This study investigates the role of training programs in selected public and private sector banks and their effect on employee performance. It concludes that effective training leads to positive attitudinal changes, increased devotion to organizational goals, and improved technical and behavioral competencies among employees. The research highlights the necessity of continuous training to keep pace with industry developments.
9. **Jain & Jain (2015)**: This research assesses the effectiveness of training programs in Indian banks. It concludes that training initiatives positively influence employee performance, job satisfaction, and

organizational commitment. The study suggests that regular evaluation and customization of training programs are essential to meet the evolving needs of employees and the banking industry.

10. **Karthikeyan et al. (2010):** This empirical investigation assesses the impact of training in the Indian banking sector. It finds that training programs significantly improve employee attitudes, the quality of training inputs, and the application of learned skills to actual job performance. The study highlights the necessity of continuous training to enhance employee effectiveness and align with organizational objectives.

## EVALUATION OF TRAINING AND DEVELOPMENT INITIATIVES

### 1. Advancing Workforce Capabilities through Structured Training Frameworks

Bank of Baroda (BOB) has recognized the critical importance of human capital in achieving strategic growth and service excellence. As a result, BOB has adopted a future-ready and comprehensive training ecosystem aimed at upskilling its workforce, aligning employee capabilities with evolving industry demands. This initiative is anchored by the Bank's dedicated Learning & Development (L&D) Division, which oversees a network of Regional Staff Training Colleges (RSTCs) and Zonal Training Centres (ZTCs). These institutions provide both foundational and specialized training programs tailored to different employee roles across the bank. With an emphasis on continuous learning and adaptability, BOB's training structure fosters an environment conducive to professional growth, operational efficiency, and enhanced customer service.

### 2. Phased and Modular Training Design for Operational Excellence

BOB's training modules are designed to blend theoretical insight with real-world applicability. A structured, three-day induction program ensures that newly recruited personnel are equipped with essential knowledge and functional skills before assuming active responsibilities.

- **Day 1** focuses on classroom-based learning, introducing employees to BOB's corporate policies, organizational values, standard operating procedures, digital platforms, and time-management practices.
- **Day 2** transitions to experiential learning through team-building exercises, scenario-based simulations, and conflict resolution role-plays that hone critical thinking and interpersonal skills.
- **Day 3** deepens domain-specific knowledge with detailed sessions on BOB's product offerings, financial instruments, customer engagement strategies, and live workflow demonstrations that simulate branch operations.

This phased approach ensures that employees are not only job-ready but also aligned with the bank's customer-centric vision.

### 3. Implementation of a Systematic Training Model

Bank of Baroda's employee development strategy follows a multi-stage training model designed to ensure continuous professional improvement across all roles and seniority levels.

- **Induction Training Phase:** This initial stage emphasizes institutional orientation—familiarizing new hires with BOB's mission, values, organizational behavior standards, and workplace safety protocols.
- **Practical Exposure and Skill Development Phase:** The second phase integrates hands-on assignments and job-shadowing opportunities that allow trainees to gain real-time exposure to core banking operations.

- **Mentorship and Ongoing Support Phase:** BOB sustains employee development through structured mentorship, regular performance evaluations, and access to senior staff for guidance. This ensures that new learnings are reinforced and translated into on-the-job excellence.

#### **4. Enhancing Learning Infrastructure and Digital Enablement**

To remain competitive and agile, BOB continues to modernize its learning infrastructure by integrating digital tools into its training programs. The bank promotes the use of e-learning platforms and self-paced modules accessible through its internal knowledge management systems. In alignment with the digital banking revolution, BOB also includes technology-driven training content on cybersecurity, customer data protection, mobile banking tools, and emerging fintech trends. These enhancements are crucial for equipping employees to meet the evolving expectations of tech-savvy customers and remain compliant in an increasingly digital regulatory environment.

**INDUCTION FRAMEWORK AND ENTRY PROTOCOLS AT BANK OF BARODA :** Bank of Baroda (BOB) has implemented a structured and secure onboarding system to ensure seamless integration of new employees into its organizational environment. The induction process begins with rigorous identity verification, which involves biometric scans or submission of recognized government-issued IDs. This is followed by comprehensive document validation, where educational qualifications, professional certifications, and other essential credentials are scrutinized for authenticity.

Once the verification steps are completed, access authorization procedures come into play. New hires are issued employee ID cards, system logins, and workspace permissions only after fulfilling all pre-entry criteria. A final clearance review is conducted by the HR and security departments to confirm that all documentation and onboarding protocols have been successfully met. Additionally, security inspection protocols—including baggage screening and personal checks—are uniformly enforced to maintain a safe and compliant workplace. After successful clearance, employees are granted full access activation, which includes access to workstations, internal digital platforms, and communication systems, allowing them to perform their job functions efficiently from day one.

**OCCUPATIONAL SAFETY AND SECURITY INITIATIVES AT BANK OF BARODA :** BOB maintains a proactive, employee-focused safety culture as part of its commitment to health and security in the workplace. The bank integrates job-based safety analysis as a preliminary measure to identify potential risks associated with each job role. This risk assessment forms the basis for customized safety training content tailored to departmental requirements and employee responsibilities. Every new recruit undergoes a comprehensive safety induction, which covers institutional policies, proper workplace conduct, and safety standards.

To bridge the gap between theory and practice, BOB incorporates interactive safety simulations, enabling employees to participate in mock drills related to fire safety, first-aid response, equipment malfunction scenarios, and emergency evacuation. To sustain awareness, continuous safety campaigns—including workshops, posters, and training refreshers—are carried out periodically. Modern digital aids, such as animated videos and VR modules, are increasingly used to enhance engagement and retention in safety education.

Employees' understanding of safety practices is evaluated through knowledge assessments, and certifications are awarded upon successful completion of the safety module. The content is routinely revised based on



employee feedback and updated regulations to maintain relevance and compliance. A key strength of BOB's safety model is leadership involvement; senior managers actively participate in safety programs, reinforcing a top-down commitment to secure operations. Furthermore, compliance with national occupational safety laws is strictly observed, and the bank's physical infrastructure is safeguarded through advanced premises monitoring systems like RFID entry points, surveillance cameras, and controlled digital access logs.

#### **IMPLEMENTATION OF TIME AND ATTENDANCE TRACKING SYSTEM AT BANK OF BARODA (BOB) :**

To ensure streamlined workforce management and accountability, Bank of Baroda has implemented a robust Time and Attendance Tracking System across its branches and administrative units. This digital infrastructure integrates biometric authentication and smart ID technology to monitor employee presence accurately and reduce administrative delays.

Each workday begins with employees checking in via designated biometric scanners or smart ID card systems. A grace window is provided to accommodate minor late arrivals, fostering a balance between discipline and employee comfort. Throughout the day, the system meticulously logs work durations, including break intervals and lunch hours, thereby ensuring an accurate record of daily productivity.

At the end of the shift, employees are required to check out using the same mechanism. The system captures any overtime worked, which is then subject to verification and approval by relevant supervisory staff. This ensures transparency and accountability in compensation for extended working hours.

To support new joiners, BOB incorporates a dedicated orientation session on how to use the attendance system during the induction program. Additionally, technical assistance is made readily available to resolve any operational challenges that may arise during early usage.

#### **MANDATORY DOCUMENT SUBMISSION AND COMPLIANCE PROTOCOL AT BANK OF BARODA (BOB) :**

As part of its formal onboarding and regulatory compliance process, Bank of Baroda mandates the submission of essential documentation from all new employees. This protocol aligns with both internal HR policies and external statutory requirements, ensuring transparency and legal adherence from the outset.

New recruits must submit an official application letter on BOB's prescribed format, detailing their personal information including name, age, father's name, UAN (Universal Account Number), IP number, Aadhaar number, and the specific nature of employment. These documents lay the groundwork for the creation of a secure employee record.

For Provident Fund (PF) compliance, employees are required to provide the latest PF challan, accompanied by the payment acknowledgment and the Electronic Challan cum Return (ECR) statement. In parallel, documentation associated with contributions to the Employees' State Insurance Corporation (ESIC) must also be furnished, including relevant ECR files.

Further documentation includes validated user login records or procurement verification details related to Access Logins (AL), which are scrutinized during the initial entry process. Lastly, confirmation of the safety training allowance disbursement is required to ensure that each employee has received mandatory workplace safety orientation and support.

Through this structured document collection and verification process, Bank of Baroda reinforces its commitment to operational integrity, compliance, and employee welfare from day one.

**EMPLOYEE TRAINING AND DEVELOPMENT PROGRAM AT BANK OF BARODA (BOB) :** Bank of Baroda is committed to fostering a culture of continuous learning and professional growth by implementing a structured and strategic Employee Training and Development Program. This initiative is designed to empower employees with the necessary skills, knowledge, and behavioral competencies to perform effectively in a dynamic banking environment. The program's core objectives are to build professional competence, enhance productivity, and improve customer satisfaction while promoting a collaborative and inclusive work culture.

BOB's training framework focuses on several key development goals: maximizing the potential of its human resources, ensuring workplace safety and well-being, facilitating career growth, and embedding a strong sense of ethics and responsibility. These efforts are aimed at preparing employees not only for their current roles but also for future leadership positions within the bank.

**TRAINING TECHNIQUES AND LEARNING MODELS AT BOB :** To deliver impactful training experiences, Bank of Baroda adopts a diverse range of teaching methodologies tailored to suit the varying learning styles of its employees. Instructor-led classroom sessions serve as the foundation of knowledge transfer, complemented by real-time, hands-on learning through on-the-job training modules.

Specialized technical workshops are organized regularly to deepen domain expertise, while case studies and practical exercises help in enhancing analytical and problem-solving capabilities. Personalized coaching, mentoring sessions, and expert lectures contribute to the holistic development of employees. Additionally, digital tools, multimedia learning content, and e-learning platforms make training more accessible and flexible, accommodating employees across different roles and geographies.

**CUSTOMIZED AND INCLUSIVE LEARNING PATHWAYS AT BOB :** Bank of Baroda's training strategy is centered on relevance, accessibility, and personalization. Role-specific training modules are developed to align with the unique responsibilities of various job profiles. The bank leverages digital learning systems and mobile apps to facilitate anytime-anywhere learning, increasing convenience and participation.

Interactive learning environments and experience-based activities are integrated into training schedules to boost engagement and retention. BOB ensures inclusivity by catering to diverse learning preferences and adapting content to different learner needs. Structured development plans are crafted for each employee, incorporating L&D tools, mentoring assignments, and consistent feedback mechanisms to track progress.

Orientation sessions are also an integral part of BOB's training strategy, introducing new hires to the bank's values, ethical standards, policies, and expected workplace behavior. Through this comprehensive and well-organized training ecosystem, Bank of Baroda aims to support its workforce in achieving both personal and organizational excellence.

**INTRODUCTION TO RESEARCH METHODOLOGY :** This research project delves into the training and development practices at Bank of Baroda (BOB), with the primary aim of assessing their impact on employee performance, job satisfaction, and overall organizational efficiency. A descriptive research methodology has been adopted for this study, which is suitable for evaluating current practices and identifying outcomes associated with structured training. The research aims to understand how BOB's training initiatives contribute to enhancing employees' skills, driving motivation, and supporting their long-term professional



development. The study also explores how training affects performance appraisals, productivity levels, and retention rates.

**Sample Design :** To ensure comprehensive and balanced data collection, the study engaged employees from various branches and departments of Bank of Baroda located across selected regions. Participants were chosen based on their direct or indirect involvement with training and development programs. The sample encompassed staff from a range of job roles, including front-line employees, administrative personnel, and middle to senior management, offering a holistic view of the training processes at BOB. The diverse employee backgrounds provided a rich understanding of how training is perceived and its practical outcomes at different organizational levels.

**Sample Size ;** The research was conducted with a sample size of 137 employees, selected from multiple BOB branches. This sample size offers a solid foundation for reliable data analysis, ensuring that the insights gathered are both credible and meaningful. The participants included individuals with varying tenures, departments, and job roles, which allowed for capturing a wide array of perspectives on the effectiveness and relevance of the training initiatives. The diverse responses contributed to a more nuanced evaluation of the training programs implemented by the bank.

**Sampling Technique :** The research utilized the Simple Random Sampling (SRS) technique to select the participants. This method ensured that every employee had an equal chance of being included in the study, eliminating potential biases in selection. By adopting this approach, the research maintained objectivity and fairness, which is crucial for the credibility of the findings. The randomness of the sampling also increased the representativeness of the data across various departments and positions within BOB.

**Research Design :** A Descriptive Research Design was implemented to examine BOB's training and development practices in detail. This research design is ideal for gathering comprehensive information about current procedures and their implications for employee growth and performance. The study systematically collected and analyzed data to identify patterns, assess effectiveness, and highlight areas for improvement. This design also helped in examining correlations between training exposure and key outcomes like job performance, engagement, and employee satisfaction.

**Area of Research :** The research was conducted across several branches and operational units of **Bank of Baroda** in designated regions. Locations were selected based on the availability of active training participants and support from branch management. The study employed a mixed-methods approach, integrating both quantitative (structured questionnaires) and qualitative (semi-structured interviews and informal discussions) techniques. This comprehensive strategy allowed for a deeper understanding of employee perceptions, training structures, and real-world applications of learning within the bank. The triangulation of data from multiple sources enhanced the reliability and depth of the findings.

**SOURCES OF DATA :** This research utilizes both primary and secondary data sources to develop a comprehensive understanding of the training and development practices implemented at Bank of Baroda (BOB). The dual-source approach ensures that the findings are not only grounded in real-world experiences but also supported by existing literature and institutional data.

**Primary data** was collected directly from 137 employees of BOB across various branches and departments within India. These participants were engaged using structured questionnaires and personal interviews,

which helped in gathering firsthand insights about the effectiveness, accessibility, and outcomes of the bank's training initiatives. This approach allowed the researcher to explore how BOB's training programs influence employee performance, job satisfaction, and professional growth.

**Secondary data** was obtained from credible sources such as BOB's official publications, including training manuals, annual reports, HR policy documents, internal circulars, and previously published research studies. Additional insights were drawn from academic journals and industry reports related to employee learning and development in the banking sector. These materials provided a theoretical and institutional context that supported the analysis of primary data, enabling a deeper understanding of how BOB's training programs align with best practices and organizational goals.

**DATA COLLECTION :** Data collection formed the backbone of this study, serving to provide accurate, relevant, and comprehensive information in support of the research objectives. A combination of quantitative and qualitative data collection methods was employed to gather insights from a sample of 137 employees at different levels and roles within Bank of Baroda.

- **Structured Questionnaires:** Standardized questionnaires were distributed to all 137 participants. These contained both close-ended and scaled questions designed to capture quantifiable data on training frequency, relevance to job functions, employee satisfaction, and perceived performance enhancements. This ensured consistency and comparability across responses.
- **Personal Interviews:** To complement the quantitative data, one-on-one interviews were conducted with selected employees representing various departments such as operations, human resources, customer service, and branch management. These interviews provided in-depth qualitative insights into the individual experiences of employees regarding training effectiveness, motivational impact, and skill enhancement.
- **Observations:** The researcher also observed several live and recorded training sessions conducted by BOB's internal trainers and external consultants. These observations focused on training content delivery, employee engagement, interaction quality, and the overall learning environment. Such real-time observations offered practical validation for the responses gathered via surveys and interviews.

Together, these data collection methods ensured a robust, multi-dimensional understanding of the current training and development landscape at Bank of Baroda. The integration of diverse data sources enhanced the reliability, depth, and credibility of the study's findings.

**TOOLS FOR DATA ANALYSIS:** To interpret and present the data collected from 137 employees of Bank of Baroda (BOB), a set of analytical tools and techniques was utilized. These tools were essential in converting the raw data into meaningful insights regarding BOB's training and development programs. They facilitated a structured analysis of employee perceptions, training outcomes, and departmental trends.

1. **Pie Charts and Bar Graphs:** Visual representation played a pivotal role in the analysis process. Pie charts and bar graphs were employed to display employee feedback across various dimensions such as satisfaction levels, training effectiveness, relevance to job roles, and overall engagement.
- **Trend Visualization:** Pie charts were used to highlight the proportion of employees who rated the training positively or negatively based on content quality, delivery methods, and trainer competence.

- **Departmental Comparisons:** Bar graphs illustrated the variance in responses across different departments such as Retail Banking, Human Resources, and IT. This helped identify which departments perceived training as more beneficial.
  - **Clarity and Simplicity:** These visual tools made it easier to digest complex datasets, enabling clearer communication of patterns and deviations to stakeholders.
2. **Percentage Analysis:** Percentage analysis was crucial in quantifying the feedback from the 137 participants. It allowed the researcher to assess the extent of training effectiveness and identify significant trends.
    - **Feedback Quantification:** Percentages were used to show how many employees found the training useful, experienced skill enhancements, or preferred certain formats like online modules or in-person workshops.
    - **Trend Identification:** For instance, the analysis showed that newly hired employees had a higher satisfaction rate, whereas mid-level managers desired more role-specific training modules.
    - **Engagement Metrics:** Percentage analysis also helped determine the participation rate in training sessions and gauge enthusiasm levels across various branches and departments.
  3. **Comparative Tables:** Comparative tables were used to systematically examine feedback across multiple demographic and departmental groups. These tables facilitated a deeper understanding of employee training needs and outcomes.
    - **Cross-Department Insights:** For example, Operations and Compliance departments were compared to identify differences in satisfaction with digital learning tools.
    - **Targeted Needs Identification:** The tables revealed that employees in the IT department requested more technical upskilling, while front-line staff expressed the need for customer service and behavioral training.
    - **Strategic Improvements:** These comparisons guided recommendations for BOB's HR and training teams to enhance training efficiency and address department-specific gaps.

By leveraging visual tools, percentage analysis, and comparative tables, the project provided a detailed and reliable evaluation of Bank of Baroda's training programs. This analytical framework ensured that findings were not only accurate but also presented in a format that supports strategic decision-making and continuous improvement in employee development.

**DEPARTMENT-WISE EMPLOYEE DISTRIBUTION (SAMPLE):** This research project was conducted using a structured and purposive sample of 137 employees from various departments of Bank of Baroda (BOB). The sample was designed to ensure proportional representation from all significant functional areas, thereby enabling an inclusive evaluation of the bank's training and development practices across departments.

The breakdown of employee distribution across departments is provided in the following table:

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

S.No.	Department	No. of Employees
1	Administration	12
2	Monitoring and Audit	19

S.No.	Department	No. of Employees
3	Human Resources (HR)	21
4	Risk Management & Compliance	14
5	Legal	16
6	Information Technology (IT)	13
7	Finance and Accounting	32
8	Customer Service & Operations	10
	<b>Total</b>	<b>137</b>



**Graph 1: Department-wise Distribution of Employees in the Sample (BOB)**

This cross-sectional representation of departments was instrumental in gathering a wide range of employee perspectives. It ensured that employees engaged in both core banking and support functions—such as IT, Risk Management, HR, and Legal—were effectively included in the research, enabling a holistic assessment of BOB’s training and development programs.

The Finance and Accounting department, being the most represented group in the sample, contributed critical feedback regarding the relevance and effectiveness of regulatory and technical skill training. In contrast, departments such as HR and Customer Service provided valuable insights into behavioral and soft-skill training modules, as well as customer-facing challenges and training needs.

This departmental diversity added depth to the study, revealing how training requirements and effectiveness differ based on functional responsibilities. For instance, IT employees expressed a greater need for updated technical certifications, while those in Risk and Compliance emphasized the importance of workshops on regulatory changes.

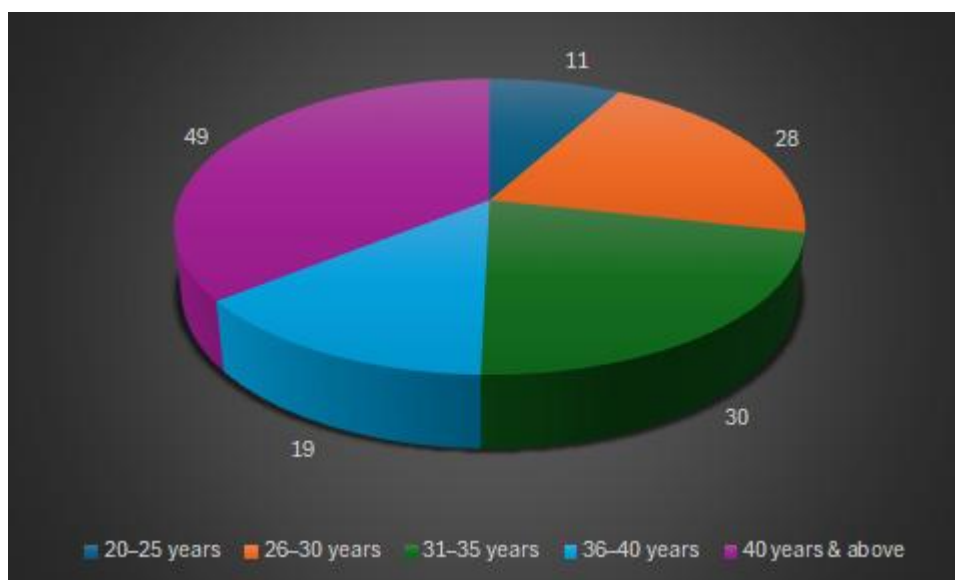
In summary, the comprehensive distribution of the sample across different departments in BOB not only strengthened the authenticity of the findings but also enhanced the practical utility of the results in informing future training policies and customized development initiatives across the organization.

**DATA ANALYSIS AND INTERPRETATION :** This part presents a detailed analysis and interpretation of the data collected from 137 employees of Bank of Baroda (BOB) concerning their views and experiences related to the bank's training and development programs. The data was gathered through a structured questionnaire that covered essential dimensions such as training participation, effectiveness, satisfaction levels, skill enhancement, and perceived career growth.

To analyze the data meaningfully, percentage analysis has been employed, supported by graphical representations such as bar charts and pie diagrams for enhanced clarity. This method facilitates the identification of trends and patterns in employee responses, which can be instrumental in designing more targeted and impactful training initiatives in the future.

**Table 2: Age Classification of Respondents**

Age Group	No. of Respondents	Percentage (%)
20–25 years	11	8.0%
26–30 years	28	20.4%
31–35 years	30	21.9%
36–40 years	19	13.9%
40 years & above	49	35.8%
<b>Total</b>	<b>137</b>	<b>100%</b>



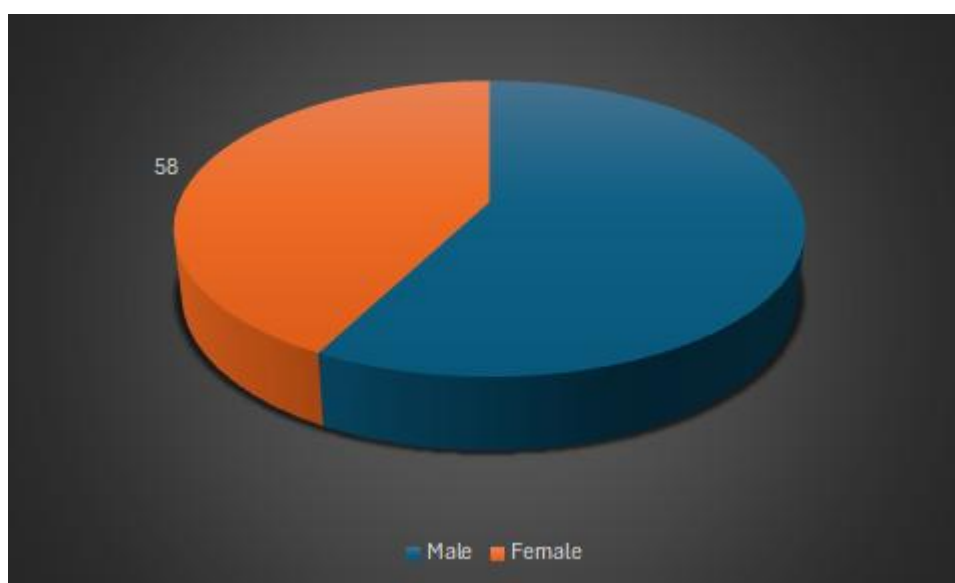
**Graph 2: Age-wise Classification of Respondents**

**Interpretation:** The data indicates that the largest portion (35.8%) of BOB respondents fall in the 40 years and above category, reflecting a strong presence of experienced employees in the workforce. At the same time, a

significant number of respondents—around 42.3%—are within the 26–35 years age range, suggesting active participation from younger professionals as well. This balanced age distribution ensures the study captures insights from both veteran employees and those in the early to mid-career stages, offering a well-rounded perspective on training expectations and effectiveness.

**Table 3: Gender Classification of Respondents**

Gender	No. of Respondents	Percentage (%)
Male	79	57.7%
Female	58	42.3%
<b>Total</b>	<b>137</b>	<b>100%</b>



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

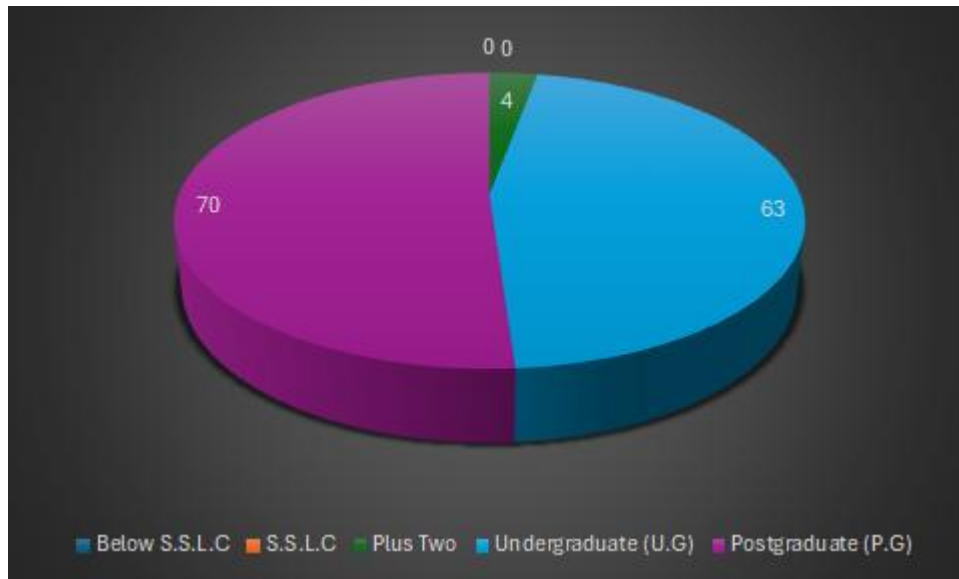
**Interpretation:** The gender composition of the sample shows that 57.7% of respondents are male, while 42.3% are female. This relatively balanced representation enables the study to examine potential differences in training needs, preferences, and perceived impact between male and female employees. Understanding such distinctions can help the organization develop more inclusive and equitable training strategies, tailored to support the growth and development of all employees regardless of gender.

**Table 4: Educational Qualification of Respondents**

Qualification	No. of Respondents	Percentage (%)
Below S.S.L.C	0	0.0%
S.S.L.C	0	0.0%
Plus Two	4	2.9%
Undergraduate (U.G)	63	46.0%



Qualification	No. of Respondents	Percentage (%)
Postgraduate (P.G)	70	51.1%
<b>Total</b>	<b>137</b>	<b>100%</b>

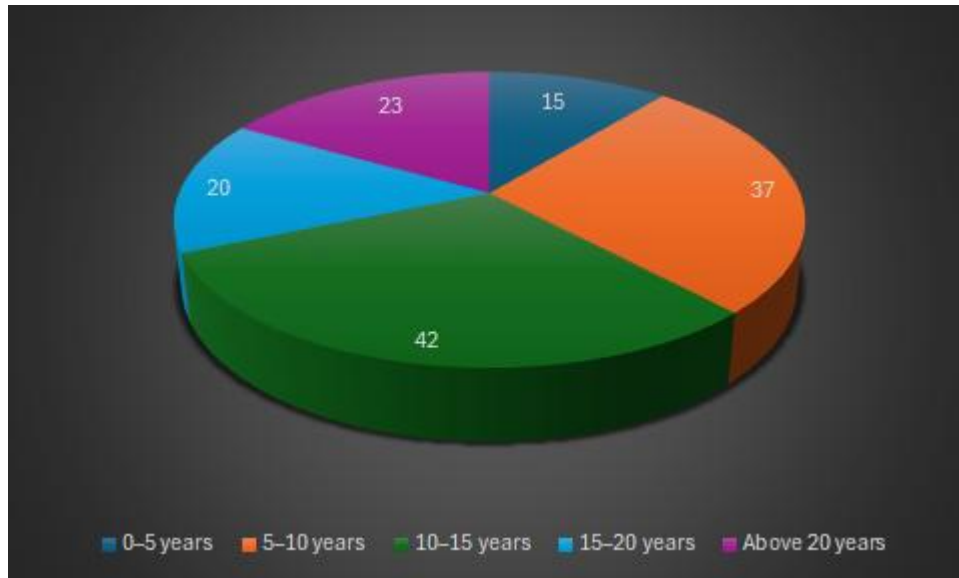


**Graph 4: Educational Qualification of Respondents**

**Interpretation:** The data reveals that the workforce at BOB is well-educated, with **over 97%** of the respondents holding either undergraduate or postgraduate qualifications. A slightly higher percentage of respondents are postgraduates (51.1%), while undergraduates form 46.0% of the sample. This educational profile suggests that BOB employees are well-equipped to engage with comprehensive and intellectually challenging training modules. The high level of academic attainment also points to the potential effectiveness of advanced training programs focused on leadership, digital banking, and regulatory compliance.

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

Years of Experience	No. of Respondents	Percentage (%)
0–5 years	15	10.9%
5–10 years	37	27.0%
10–15 years	42	30.7%
15–20 years	20	14.6%
Above 20 years	23	16.8%
<b>Total</b>	<b>137</b>	<b>100%</b>

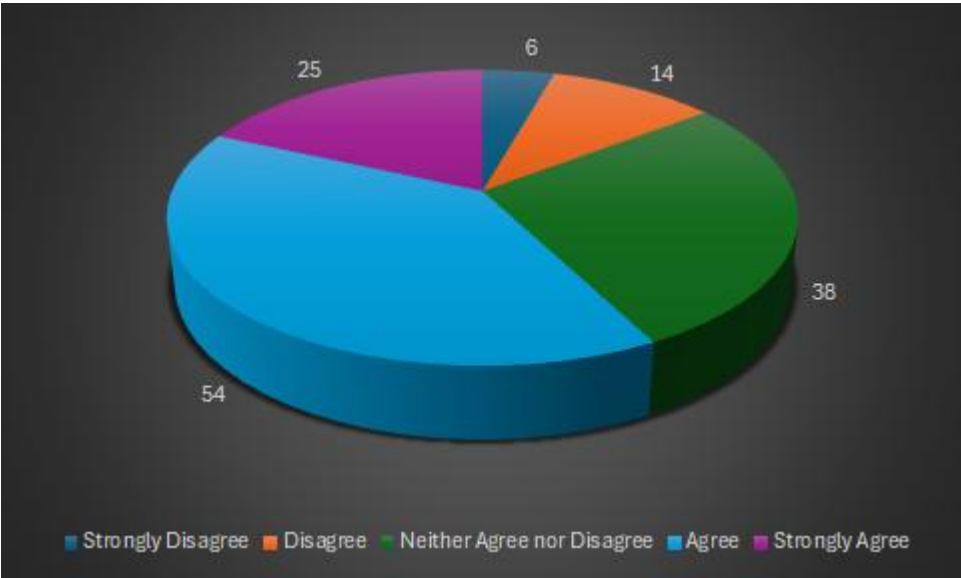


**Graph 5: Experience-wise Classification of Respondents**

**Interpretation:** The experience-wise distribution shows that the largest group of respondents (30.7%) has **10 to 15 years** of service in BOB, followed by 27.0% with 5 to 10 years of experience. This indicates that a significant portion of the training audience consists of mid-level professionals. Meanwhile, employees with over 20 years of experience also form a substantial segment. The presence of both early-career and seasoned employees highlights that BOB's training initiatives cater to a broad spectrum of needs, suggesting inclusivity and relevance across different stages of career development.

**Table 6: Perception of Training Program Effectiveness**

Response	No. of Respondents	Percentage (%)
Strongly Disagree	6	4.4%
Disagree	14	10.2%
Neither Agree nor Disagree	38	27.7%
Agree	54	39.4%
Strongly Agree	25	18.3%
<b>Total</b>	<b>137</b>	<b>100%</b>

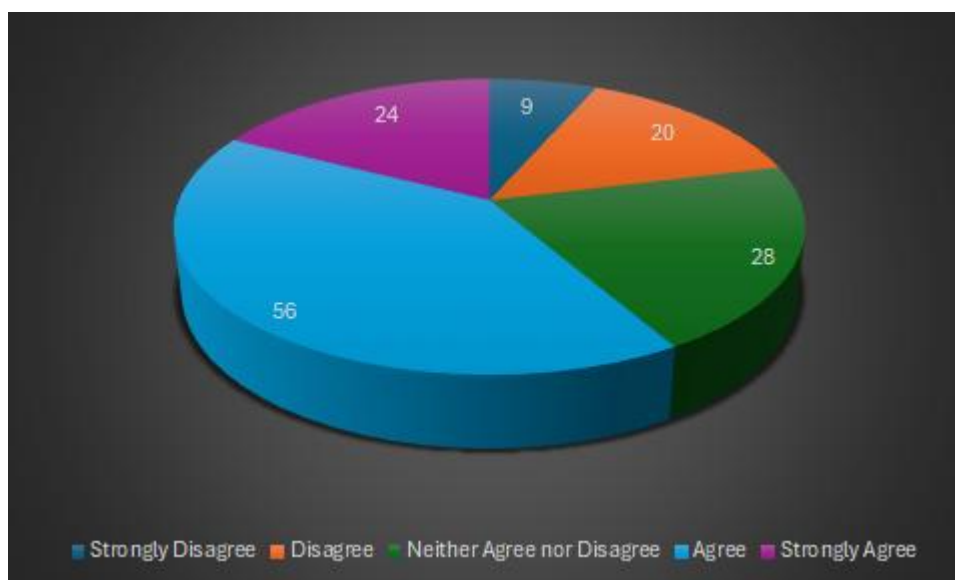


Graph 6: Perception of Training Program Effectiveness

**Interpretation:** Overall, **57.7%** of BOB employees either agreed or strongly agreed that the bank’s training programs are effective, suggesting a generally positive response. However, around **27.7%** remained neutral, indicating that there may be scope for improvement in program delivery, customization, or follow-up support. The presence of a small percentage of negative responses (14.6%) also signals the need for periodic feedback mechanisms and performance assessments to ensure training meets the dynamic expectations of the workforce.

Table 7: Training Programs Meeting Job Requirements (BOB)

Response	No. of Respondents	Percentage (%)
Strongly Disagree	9	6.6%
Disagree	20	14.6%
Neither Agree nor Disagree	28	20.4%
Agree	56	40.9%
Strongly Agree	24	17.5%
Total	137	100%

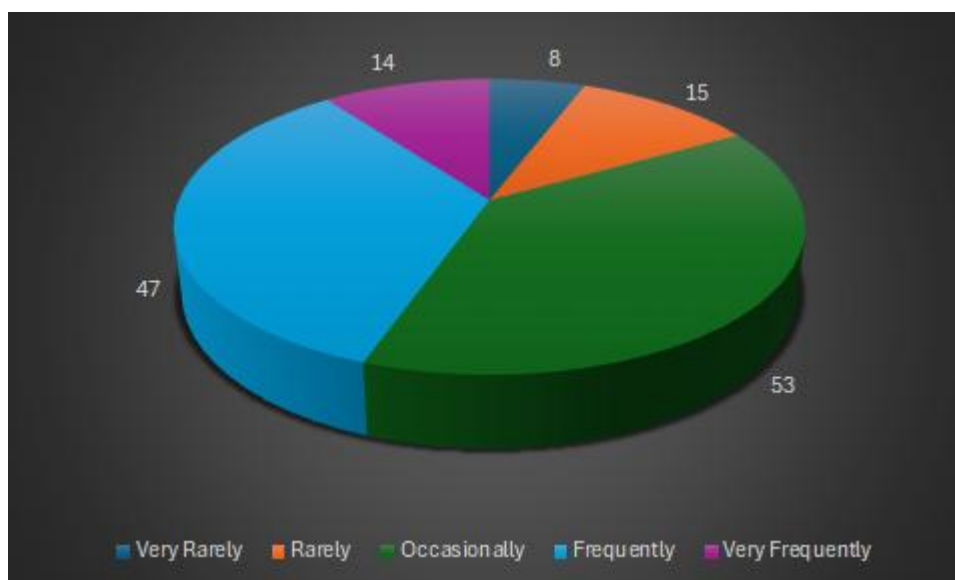


**Graph 7: Relevance of Training Programs to Job Requirements**

**Interpretation :** At Bank of Baroda, 58.4% of the surveyed employees expressed that the training programs provided are relevant to their current job roles, indicating a generally favorable alignment. Nevertheless, 20.4% of respondents remained neutral, and a combined 21.2% either disagreed or strongly disagreed with this sentiment. These figures suggest that although the majority of training initiatives are well-directed, there remains scope to improve program customization and better address specific job-related competencies for a more targeted learning experience.

**Table 8: Frequency of Training Programs (BOB)**

Response	No. of Respondents	Percentage (%)
Very Rarely	8	5.8%
Rarely	15	10.9%
Occasionally	53	38.7%
Frequently	47	34.3%
Very Frequently	14	10.3%
<b>Total</b>	<b>137</b>	<b>100%</b>

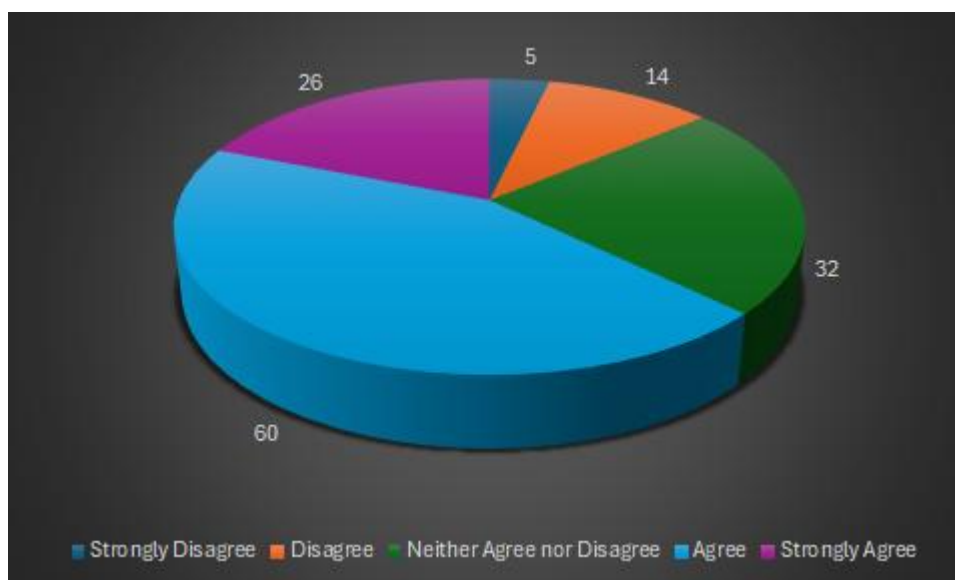


**Graph 8: Frequency of Training Programs**

**Interpretation :** According to the responses gathered, a majority (38.7%) indicated that training programs are conducted occasionally, followed by 34.3% who noted they occur frequently. While this reflects moderate regularity in training sessions, it also highlights that a considerable segment of employees might benefit from increased frequency. Enhancing the scheduling and consistency of these sessions could help BOB promote continual learning, maintain performance standards, and adapt swiftly to emerging banking trends.

**Table 9: Impact of Training on Employee Performance (BOB)**

Response	No. of Respondents	Percentage (%)
Strongly Disagree	5	3.6%
Disagree	14	10.2%
Neither Agree nor Disagree	32	23.4%
Agree	60	43.8%
Strongly Agree	26	18.9%
<b>Total</b>	<b>137</b>	<b>100%</b>



**Graph 9: Impact of Training on Employee Performance**

**Interpretation :** A notable 62.7% of respondents agreed or strongly agreed that training has had a positive influence on their performance at work, underlining the effectiveness of BOB's developmental initiatives. However, 23.4% adopted a neutral stance, which may imply that the benefits of training are not always tangible or immediate for all roles. To bridge this perception gap, the bank could consider incorporating more role-specific content, outcome-based learning modules, and performance-linked feedback systems to better demonstrate the real-world utility of the training.

**Conclusion :** The analysis of training and development practices at Bank of Baroda (BOB), based on responses from 137 employees, reveals meaningful insights into how effectively the bank equips its workforce through learning interventions. A substantial portion of employees recognize the positive influence of training on their job performance. Specifically, 42.3% of the respondents agreed and 18.3% strongly agreed that training has enhanced their individual productivity, highlighting the practical value of BOB's training programs in real workplace settings.

In terms of training relevance, a majority of respondents expressed satisfaction, indicating that BOB has made commendable efforts in aligning its training content with specific job responsibilities. However, a neutral stance held by 24.0% of the employees suggests room for improvement in tailoring training modules more precisely to the diverse functional areas within the organization.

The demographic composition of the surveyed employees — comprising various educational backgrounds and experience levels — indicates a growing need for adaptive training strategies. Many employees are situated in their mid-career stage, pointing toward the necessity of advanced, skill-based, and role-specific modules that can aid in career progression and upskilling.

Another key finding is the inconsistency in the frequency of training. While 40.0% reported that training occurs occasionally, 34.9% indicated more frequent engagement. This variability may reflect unequal access across departments or job functions. By introducing a more standardized training schedule and broadening access, BOB could ensure more consistent employee development across the board.



Furthermore, the presence of a combined 21.2% of respondents who either disagreed or strongly disagreed that the training aligns with job roles calls for greater customization and employee feedback loops. Strengthening communication about the purpose, scope, and benefits of training programs can help close this perception gap.

So, while Bank of Baroda's training programs are largely well-received and contribute positively to employee performance, there is potential to further optimize these initiatives. Enhancing program frequency, ensuring tighter alignment with job expectations, and actively integrating employee feedback will bolster the impact of training. These improvements will not only elevate individual capabilities but also contribute to BOB's reputation as a progressive, employee-focused banking institution.

**FINDINGS :** Based on the analysis of responses from 137 employees at BOB, the following major findings were observed:

1. **Positive Training Perception:** Most employees expressed satisfaction with BOB's training practices, indicating improvements in core competencies, teamwork, and customer service.
2. **Clearly Communicated Objectives:** A majority of respondents confirmed that the training objectives and expected outcomes were clearly communicated prior to the sessions, allowing them to participate more effectively.
3. **Relevance to Job Roles:** While employees appreciated the overall relevance, many emphasized the need for more job-specific content that addresses the challenges of their particular departments or roles.
4. **Career Progression Link:** Training is widely regarded as a stepping stone to promotion and professional recognition, making it a valued component of employee growth.
5. **Training Adequacy:** Around 91% of employees felt that the training met their professional development needs, though a portion of respondents highlighted the inconsistency in session frequency.
6. **Diverse Training Modes:** BOB utilizes multiple delivery formats, including online modules, in-person workshops, and field-based training. Programs on regulatory and behavioral aspects (such as POSH) were also noted.
7. **HR's Evolving Role:** While the Human Resource department received praise for organizing and scheduling training, many employees recommended a more analytical, feedback-driven approach to identifying evolving training needs.

**RECOMMENDATIONS :** Based on the detailed analysis of responses from 137 employees of Bank of Baroda (BOB), several strategic recommendations have emerged to enhance the effectiveness and impact of the bank's training and development initiatives. These suggestions aim to increase engagement, align training more closely with organizational and departmental needs, and cultivate a continuous learning culture within BOB.

1. **Implement Continuous and Role-Specific Training Assessments:** BOB is advised to transition toward a system of continuous evaluation for its training programs. Rather than relying on periodic reviews, real-time monitoring and role-specific assessments should be introduced. This approach will allow the bank to quickly identify gaps in training effectiveness and adjust content or delivery methods

accordingly. Tailoring evaluations to specific job functions and emerging industry trends will ensure training remains relevant and impactful.

2. **Establish a Robust Feedback Mechanism Post-Training:** To ensure continuous improvement, BOB should implement a structured feedback system after each training session. Employees should be encouraged to share their experiences, opinions on training relevance, delivery style, and knowledge applicability. Analyzing this feedback regularly will help in identifying patterns, expectations, and improvement areas, ultimately allowing the Learning & Development (L&D) team to fine-tune future sessions more effectively.
3. **Design Clear Training Plans with Defined Learning Outcomes:** It is recommended that BOB formulates well-structured training plans that include clearly defined learning goals and measurable performance indicators. These plans should outline the purpose, expected competencies, and criteria for success post-training. Such structured frameworks will help in aligning both trainer and trainee expectations, enhance the clarity of sessions, and create benchmarks for performance evaluation.
4. **Incorporate a Variety of Learning Methods to Suit Diverse Preferences:** Recognizing the diverse learning preferences among employees, BOB should diversify its training delivery methods. Traditional classroom-based sessions can be enriched with interactive tools such as case studies, role-playing, group discussions, virtual reality simulations, e-learning modules, and webinars. This multimodal approach will boost learner engagement and retention, particularly for complex or specialized topics.
5. **Foster a Culture of Ongoing Professional Development:** BOB should invest in cultivating a culture that values continuous learning and personal development. This can be encouraged by providing access to certifications, online courses, industry conferences, and knowledge-sharing forums. Additionally, offering recognition or rewards for employees who take initiative in upskilling can promote a mindset geared toward self-development and career progression.

By embracing these recommendations, Bank of Baroda can position itself to develop a more skilled, agile, and future-ready workforce. The integration of dynamic training practices with strategic feedback loops and inclusive learning cultures will help BOB remain competitive in a fast-evolving banking sector while ensuring that its employees grow alongside the organization.

**FUTURE SCOPE :** As the banking sector adapts to the demands of a fast-evolving digital economy, the future of employee training and development at Bank of Baroda (BOB) holds immense potential. With insights drawn from the analysis of 137 employee responses, several innovative strategies emerge that can shape the trajectory of workforce development in the coming years:

1. **Immersive Learning Through VR and AR:** BOB can harness the potential of Virtual Reality (VR) and Augmented Reality (AR) to offer hands-on training simulations in risk-free environments. These technologies are especially valuable for operational modules such as cash handling, customer service protocols, and crisis management, providing realistic practice scenarios that strengthen employee competence.

2. **Microlearning for Flexible Learning:**The introduction of microlearning modules—compact, engaging lessons delivered through mobile-friendly platforms—would allow BOB employees to engage in on-demand learning. These bite-sized sessions, consisting of short videos, infographics, or interactive quizzes, cater to the fast-paced nature of banking jobs, promoting continuous skill enhancement.
3. **Gamification to Boost Participation:**Incorporating gamification elements like achievement badges, performance points, and interactive challenges can transform traditional learning into an engaging experience. For younger or tech-savvy employees, this approach can increase participation and make the learning journey both enjoyable and rewarding.
4. **AI-Driven Personalized Learning Paths:**The deployment of Artificial Intelligence (AI) in training will enable BOB to offer personalized learning journeys tailored to individual roles, skill gaps, and career aspirations. Such smart systems can recommend specific courses, track progress, and adjust learning pathways based on performance, thereby enhancing the relevance and effectiveness of training efforts.
5. **Social and Collaborative Learning Models:**Future programs at BOB can benefit from encouraging knowledge-sharing through team-based learning, internal forums, and collaborative projects. These models support the exchange of ideas, foster peer learning, and contribute to a more connected and engaged workplace culture.
6. **Automated Learning Management Systems (LMS):**Integrating advanced LMS solutions will streamline processes like enrollment, progress tracking, and feedback analysis. Automation will not only reduce the administrative burden on HR and training units but also provide real-time data to refine training strategies effectively.

By embracing these forward-looking strategies, Bank of Baroda can position itself as a future-ready institution, capable of equipping its employees with the skills and mindset required to thrive in a digital and customer-centric banking landscape.

### QUESTIONNAIRE FOR THE STUDY“ANALYSIS OF TRAINING AND DEVELOPMENT PRACTICES AT BANK OF BARODA (BOB)”

Dear Respondent,

This questionnaire is designed to gather insights on the effectiveness of training and development programs at Bank of Baroda. Your responses will be used purely for academic purposes and will be kept confidential. Kindly select the most appropriate option for each question.

#### Section A: Demographic Details

##### 1. Age Group

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

##### 2. Gender

- Male
- Female
- Other / Prefer not to say

**3. Educational Qualification**

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

**4. Years of Experience at Bank of Baroda**

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

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

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

**5. Overall satisfaction with BOB's training programs:**

Very Dissatisfied

Dissatisfied

1. Neutral

Satisfied

2. Very Satisfied

**6. Clarity of training objectives before attending programs:**

3. Strongly Disagree

4. Disagree

- Neither Agree nor Disagree
- Agree
- Strongly Agree

**7. Relevance of training content to your professional needs:**

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

**8. Frequency of your participation in BOB's training programs:**

- Rarely
- Occasionally
- Frequently

- Regularly

**9. Participation in training programs primarily for career advancement:**

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

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

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

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

- 5. Highly Insufficient
- 6. Insufficient
- 7. Neutral
- 8. Sufficient
- 9. Highly Sufficient

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

- 10. Strongly Disagree
- 11. Disagree
- 12. Neither Agree nor Disagree
- 13. Agree
- 14. Strongly Agree

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

- 15. Strongly Disagree
- 16. Disagree
- 17. Neither Agree nor Disagree
- 18. Agree
- 19. Strongly Agree

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

- 20. Strongly Disagree
- 21. Disagree
- 22. Neither Agree nor Disagree
- 23. Agree
- 24. Strongly Agree

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

- 25. Strongly Disagree
- 26. Disagree
- 27. Neither Agree nor Disagree
- 28. Agree
- 29. Strongly Agree

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

- 30. Strongly Disagree
- 31. Disagree
- 32. Neither Agree nor Disagree
- 33. Agree
- 34. Strongly Agree

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

- 35. Strongly Disagree
- 36. Disagree
- 37. Neither Agree nor Disagree
- 38. Agree
- 39. Strongly Agree

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

- 40. Strongly Disagree
- 41. Disagree
- 42. Neither Agree nor Disagree
- 43. Agree
- 44. Strongly Agree

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

- 45. Strongly Disagree
- 46. Disagree
- 47. Neither Agree nor Disagree
- 48. Agree
- 49. Strongly Agree

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

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