



Exploring Training Programs and Skill Enhancement at Punjab National Bank

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ABSTRACT : Training and development have become indispensable components of human resource management in the modern banking sector. This study, titled "*Exploring Training Programs and Skill Enhancement at Punjab National Bank (PNB)*", aims to assess the structure, effectiveness, and impact of training initiatives on employees' professional growth and workplace satisfaction. The research is grounded on a comprehensive questionnaire distributed to a sample of 157 employees across various branches of PNB, covering a diverse demographic profile in terms of age, gender, education, and years of service. The findings from the survey reveal that a significant majority of respondents are satisfied with the training programs provided by the bank. Participants indicated that the training sessions are well-structured, with clearly communicated objectives and content that is aligned with their professional roles. This clarity enhances employee engagement during training and fosters a better understanding of how acquired skills can be applied in daily operations. Frequency of training was another key area evaluated in the study. Responses indicated that employees regularly or frequently participate in training sessions, highlighting PNB's commitment to continuous learning. The study also delved into motivational factors driving training participation. While professional growth and knowledge enhancement were widely acknowledged, career advancement and the prospect of promotion emerged as strong incentives for involvement in training programs. Importantly, the survey highlighted the perceived impact of training on career progression. A majority of participants agreed that the training programs had a positive influence on their job performance and long-term career prospects. This finding supports the argument that employee development is closely linked to increased job satisfaction, productivity, and morale. Moreover, it reinforces the idea that training investments yield significant returns for both individuals and the organization. The results also suggest that

incorporating innovative training techniques such as microlearning, AI-based modules, gamification, and virtual simulations could enhance the effectiveness of the existing programs. By integrating these modern tools, PNB can create more personalized, engaging, and adaptive learning experiences that meet the evolving needs of the workforce and the dynamic demands of the banking sector. In conclusion, this study affirms that Punjab National Bank has implemented a solid framework for training and development that is generally well-received by its employees. The positive responses from participants underscore the importance of ongoing professional development in maintaining employee satisfaction and operational excellence. By embracing emerging trends in learning and development, PNB can further strengthen its human capital, build a future-ready workforce, and maintain its competitive edge in the financial services industry.

Keywords: Punjab National Bank (PNB), Training Programs, Employee Development, Skill Enhancement, Career Progression, Employee Satisfaction, Banking Sector, Human Resource Management, Learning and Development, Professional Growth, Microlearning, Gamification.

INTRODUCTION

Training : The report opens with a brief overview of the Indian banking industry, highlighting the evolving regulatory and technological landscape that necessitates continuous learning. It then shifts focus to PNB's internal organizational structure, especially its commitment to human capital development. PNB prioritizes ongoing training for its employees through structured workshops, e-learning modules, training colleges, and expert-led external seminars. Training is considered an essential element of professional growth and is mandatory across all hierarchical levels—from junior staff to senior management.

The training curriculum at PNB is dynamic and addresses a wide range of topics including banking law reforms, cybersecurity, customer relationship management, digital banking tools, fraud prevention, and updated financial regulations. These topics are selected to ensure relevance in a rapidly changing financial ecosystem. To improve training outcomes, PNB incorporates innovative learning techniques such as role-play scenarios, case-based simulations, interactive digital content, and hands-on assessments. The bank also utilizes its HRMS e-learning portal, which offers flexible access to training resources, certification programs, and real-time assessments to monitor learning progress.

Development : Beyond technical training, PNB also lays strong emphasis on employee development by promoting leadership competencies, strategic thinking, and decision-making skills. Employees who show high potential are enrolled in Leadership Development Workshops, Management Training Programs, and Succession Planning Initiatives designed to align personal ambitions with organizational objectives.

These development initiatives are further supported by structured mentorship programs, inter-branch postings, and regular performance evaluations. This comprehensive framework ensures that employees not only grow professionally but are also prepared to take on leadership responsibilities in the future.

PROJECT SCOPE : The core objective of this project is to explore human resource development practices within India's public sector banking framework, focusing specifically on PNB's training and development systems. The study aims to evaluate the impact of structured training initiatives on employee effectiveness, satisfaction, and overall organizational productivity.

To achieve this, firsthand insights were collected through direct interactions with HR executives, training coordinators, and bank employees. These insights offer a deeper understanding of how training strategies are implemented at the grassroots level.

OBJECTIVES OF THE STUDY

- To analyze how employee training is organized and implemented at PNB, Udham Singh Nagar.
- To categorize the various training programs developed for different roles within the organization.
- To assess the contribution of training initiatives towards employee productivity and service delivery.
- To understand how developmental programs assist in identifying and grooming future leaders.
- To gather employee feedback on the relevance, effectiveness, and delivery of training sessions.
- To offer practical suggestions aimed at improving the overall training and development framework at PNB.

5. LITERATURE REVIEW

Biswas and Banerjee (2024) evaluated the effectiveness of current employee training and development programs in commercial banks. The study highlighted that effective training programs are crucial for enhancing productivity, altering employee behavior, and reducing staff turnover. The authors emphasized the need for carefully designed training protocols that align with organizational goals and address the dynamic needs of the banking industry.

Upadhyay and Sharma (2024) conducted an empirical study to identify issues and challenges associated with training and development practices in the Indian banking sector. The research focused on employee morale, performance, productivity, and change management. The study emphasized the importance of understanding employees' perceptions towards training programs to formulate effective policies and enhance the overall functioning of banks.

Gupta (2021) explored the adoption of Industry 4.0 technologies, such as Artificial Intelligence (AI), in the Indian banking sector. The study highlighted that 62% of banks utilize AI for financial steering and reporting, while 60% employ AI to understand customer needs. Additionally, 51% of banks rely on AI to improve hiring processes, and 46% use it for risk detection. The research emphasizes the need for banks to adapt to technological advancements to enhance efficiency and customer satisfaction. The study suggests that the integration of AI and other Industry 4.0 technologies is crucial for the modernization and competitiveness of Indian banks.

Akter et al. (2021) conducted a review study to identify the core evidence of research on employee engagement in the financial sector. The study highlighted various determinants of employee engagement, including organizational factors, individual factors, and job factors. The research suggests that employee

engagement is influenced by training and development opportunities, organizational culture, and leadership support. The study emphasizes the need for banks to invest in employee engagement initiatives to enhance performance and retention.

Wadhwa and Kumar (2019) conducted a study to investigate the effect of training as a talent management practice on employee performance in Indian banks. Surveying 550 bank employees through self-administered questionnaires, the study found that training and development significantly influence work performance. The regression analysis revealed an Adjusted R^2 value of 0.676, indicating that approximately 67.6% of the variation in employee performance could be attributed to training and development practices. The findings underscore the importance of structured training programs in enhancing employee capabilities and performance in the banking sector.

Kaur (2018) examined the role of training and soft skills in enhancing the performance of banking employees. The study emphasized that training programs focusing on soft skills, such as communication, teamwork, and problem-solving, are essential for improving employee performance. The research suggests that banks should incorporate soft skills training into their employee development programs to foster a more competent and customer-oriented workforce. The study concludes that a combination of technical and soft skills training is crucial for the holistic development of banking employees.

Jain and Jain (2016) conducted an empirical assessment of training effectiveness in Indian banks by measuring managerial perceptions of various dimensions, such as commitment to training participation, access to training opportunities, relevance of training, benefits of training, and satisfaction with training. The study found that employees who perceive training as relevant and beneficial are more committed to their organizations and more willing to participate in training activities. The research highlights the importance of aligning training programs with employees' current and future job roles to enhance their effectiveness. The study provides valuable insights into designing training programs that are both relevant and beneficial to employees in the banking sector.

TRAINING PROGRAM STRUCTURE

Day 1 – Introduction and Basic Orientation:

1. Induction into PNB's core values, HR policies, and professional code of conduct
2. Familiarization with organizational culture, work ethics, and service expectations
3. Overview of branch-level banking operations and customer interaction protocols
4. Training in workplace safety, emergency procedures, and health guidelines
5. Guided usage of the PNB digital learning portal for self-paced modules
6. Introduction to internal systems, digital banking tools, and automated processes
7. Sessions focused on time management, personal discipline, and workplace efficiency

Day 2 – Practical Learning and Team Interaction:

8. Team-based exercises aimed at improving collaboration and interdepartmental coordination
9. Simulation-based modules replicating real banking challenges for skill application
10. Critical thinking drills and group discussions to foster analytical decision-making
11. Customer service role-play scenarios to enhance communication and resolution skills

Day 3 – Specialized Functional and Technical Training:

12. Workshops covering PNB's retail, corporate, and digital banking services
13. Training on financial tools, digital products, and banking regulations
14. Case study analysis to understand real-world issues and problem-solving strategies
15. Live demonstrations within a simulated system to practice full banking operations

PNB's training programs are dynamic, with regular updates reflecting changes in technology, compliance requirements, and industry trends. The focus remains on equipping employees with relevant skills and knowledge, fostering continuous professional growth. By aligning training modules with business objectives and future banking trends, PNB ensures its workforce remains competitive, competent, and committed to delivering high-quality financial services.

SYSTEMATIC TRAINING AND ENTRY PROTOCOLS : Punjab National Bank (PNB) has institutionalized a comprehensive and strategic training system to ensure that employees entering the organization are well-prepared to meet the dynamic requirements of the banking industry. The bank follows a multi-tiered approach to training and onboarding, combining structured learning programs, interactive modules, and mentorship initiatives. This method not only equips employees with essential functional knowledge but also instills in them the values and professional ethics expected in a high-performing public sector bank.

The Structured Training Framework at PNB begins with a detailed Orientation and Induction Phase, which is designed to familiarize new recruits with the core principles, mission, and vision of the organization. During this phase, employees are introduced to the bank's ethical guidelines, human resource policies, code of conduct, and workplace safety protocols. This stage lays the foundation for a disciplined and responsible workforce aligned with the values of the bank.

Following the induction, employees undergo Hands-On Learning Modules, which serve as a bridge between theoretical knowledge and real-world application. These modules are delivered using simulation-based training, mock transactions, and problem-solving exercises that replicate actual banking scenarios. Role-playing sessions are also employed to enhance communication skills, especially in customer service and branch operations, ensuring employees are confident and prepared when engaging with clients.

To reinforce continuous development, PNB implements a robust Mentorship and Ongoing Support system. Newly joined staff are assigned experienced mentors who provide personalized guidance, resolve operational queries, and help build confidence through regular feedback and performance evaluations. This mentorship culture not only enhances task accuracy and productivity but also fosters professional growth, contributing to long-term career advancement within the bank.

In addition to training, PNB ensures a secure and regulated work environment through its meticulously designed Employee Entry System. Each staff member must adhere to clearly defined protocols before entering the premises. The process begins with Identity Confirmation using official ID cards or biometric verification, followed by Credential Verification, which includes checking gate passes or official permissions. Next is an Authorization Check to confirm access rights to specific areas within the premises. To uphold security standards, Security Evaluations such as metal detector screening and baggage scanning are carried out. Only after successfully completing all these steps is Final Entry Approval granted.

By integrating professional training with rigorous security protocols, PNB demonstrates its commitment to creating a competent, secure, and ethically grounded workforce. This structured approach to employee development not only enhances operational efficiency but also positions the bank as a progressive and responsible employer in the Indian banking sector.

BUILDING A CULTURE OF SAFETY THROUGH COMPREHENSIVE TRAINING : Punjab National Bank (PNB) has taken a proactive stance in embedding safety into the fabric of its institutional training and development agenda. Recognizing that workplace safety is integral to operational excellence, PNB has established a comprehensive and forward-thinking safety training framework that aligns with industry standards, enhances employee preparedness, and fosters a culture of vigilance. The bank believes that empowering its workforce through strategic and role-specific training not only reduces risk but also promotes greater employee confidence and productivity.

The first layer of PNB's Strategic Safety Training Framework begins with a thorough Role-Specific Safety Analysis, where each job position is evaluated for its unique safety demands through workplace audits and job hazard assessments. This diagnostic approach ensures that the training is aligned with the real-time responsibilities and risk exposures of employees. Building upon this, PNB delivers Customized Safety Programs tailored to job functions, focusing on practical areas such as emergency response, proper use of personal protective equipment (PPE), and risk mitigation techniques. These programs are designed to be highly applicable and engaging, equipping employees with the necessary tools and knowledge to handle critical situations effectively.

All new recruits are required to undergo a Compulsory Safety Orientation as part of their induction, ensuring they are aware of PNB's safety policies before commencing their duties. These onboarding sessions, conducted by trained safety officers, introduce essential protocols and help instill a strong sense of responsibility from the outset. Moreover, Practical Emergency Drills are routinely organized across branches, including fire drills, evacuation procedures, and hands-on equipment training. These drills simulate real-life scenarios to reinforce quick decision-making and operational readiness among employees.

To maintain a steady focus on safety beyond initial training, PNB organizes Continuous Awareness Campaigns such as Safety Weeks, expert-led workshops, and internal awareness drives. These initiatives help reinforce critical safety behaviors and ensure that safety remains a sustained organizational priority. The use of Digital and Immersive Learning Tools, including virtual reality simulations and interactive software, has further modernized the bank's training approach. These methods allow employees to engage in experiential learning, making safety training both effective and memorable.

PNB also implements a strong system of Assessment and Accreditation, whereby employees undergo formal evaluations—both written and practical—to test their understanding of safety protocols. Successful participants receive certifications, thereby ensuring accountability and adherence to standards. Importantly, the bank encourages Feedback-Driven Improvements to its training content, regularly collecting input from employees to refine and update materials based on field experiences and evolving safety needs.

Complementing the training programs, PNB has also focused on institutionalizing Safety Governance and Infrastructure. A critical aspect of this is Cultivating a Safety-First Mindset across all levels of staff, encouraging leadership participation and fostering a shared sense of accountability. The bank meticulously

maintains Legal and Training Documentation to meet compliance and audit requirements, ensuring that all safety activities are well-recorded and transparent. Moreover, advanced Access Control and Security Systems, including RFID scanners, biometric access points, and digital identification, are in place to prevent unauthorized entry and safeguard physical spaces.

Through its layered approach to safety training, innovative learning techniques, and investment in modern security infrastructure, Punjab National Bank underscores its deep commitment to employee welfare. This integration of safety into training not only protects staff but also builds a resilient, informed, and empowered workforce capable of upholding the highest standards of workplace security and operational efficiency.

TIME MANAGEMENT AND ONBOARDING COMPLIANCE PRACTICES : Punjab National Bank (PNB) has implemented a highly efficient and technologically driven time management system to ensure smooth daily operations, punctuality, and accountability across all its branches and departments. This digital framework combines biometric authentication with automated software, creating a transparent and seamless employee attendance monitoring system that supports both organizational efficiency and workforce discipline.

The bank's Time and Attendance Management System begins each workday with a Digital Check-In Process, where employees are required to mark their attendance through biometric scanners or secure access ID cards. These systems are strategically placed at branch entrances and employee access points, and clear check-in windows are communicated to staff to facilitate timely shift transitions. This digitized model not only eliminates the scope for manual errors but also strengthens accountability.

To further enhance time tracking during working hours, the system incorporates Midday Activity Monitoring, which includes pre-assigned break durations and structured lunch periods. These intervals are configured in real time within the software, eliminating the need for manual supervision and helping to standardize working hours across various departments. At the end of the workday, employees complete the Check-Out Procedure using the same biometric or digital identification system. Importantly, any overtime worked is recorded only if it has been pre-approved by designated supervisors through the central system, maintaining transparency and preventing unauthorized claims.

PNB ensures that all new employees are properly trained to navigate the digital attendance platform through Targeted System Training Programs. As part of their induction, new joiners receive guided sessions on how to use the attendance tools effectively, including demonstrations of check-in/out procedures and handling potential system errors. Additionally, a dedicated helpdesk is available to resolve any issues related to system access, missed entries, or software glitches, ensuring that staff can rely on timely support.

Beyond time management, PNB has instituted a robust and compliant Onboarding Documentation Process that reflects its commitment to regulatory requirements and employee preparedness. Upon joining, new employees are expected to provide essential employment documents, which include a formal joining request on the previous employer's letterhead and vital details such as name, age, father's name, Aadhaar number, Universal Account Number (UAN), Insurance Number (IP), and designation. These documents are crucial for payroll initiation and compliance with employment standards.

In terms of statutory obligations, Provident Fund (PF) Documentation forms a key component of the onboarding package. Employees are required to submit PF challan copies along with payment proofs, and

Electronic Challan cum Return (ECR) reports are necessary for integrating their PF details into the payroll system. Similarly, Employees' State Insurance Compliance (ESIC) is ensured through the submission of ESIC registration documents and ECR reports, which are critical for securing health insurance benefits for employees under the ESIC Act.

An additional aspect of PNB's onboarding compliance involves Entry-Level Verification and Digital Setup, where new hires must complete AL user forms to obtain access permissions. These forms are verified at the security gate as part of the physical entry clearance process. Employees also need to provide proof of having undergone safety orientation training, along with documentation acknowledging receipt of any joining allowances or initial entitlements.

Overall, Punjab National Bank's methodical approach to time tracking and onboarding not only promotes discipline and transparency but also upholds regulatory standards and supports employee readiness. Through the integration of modern technology, structured training, and detailed compliance protocols, PNB continues to build an environment of operational excellence, accountability, and professional development.

INTRODUCTION TO RESEARCH METHODOLOGY : This research is centered around a comprehensive exploration of the training and development initiatives at Punjab National Bank (PNB), with a particular focus on evaluating how these initiatives contribute to skill enhancement, employee development, and overall organizational performance. To ensure a well-rounded and evidence-based analysis, the study adopted a mixed-method research approach. This involved the use of both structured questionnaires and personal interviews, enabling the collection of both quantitative data and qualitative insights directly from the employees engaged in or impacted by training programs.

The research utilizes a descriptive research methodology, which is well-suited for analyzing the present condition and effectiveness of PNB's training strategies. This approach allows for a systematic examination of how training impacts performance, how it aligns with career progression paths, and how employees perceive its role in skill acquisition and motivation. The study further explores how training initiatives at PNB translate into measurable improvements in job satisfaction and productivity, shedding light on their overall value within the organizational framework.

SAMPLE SIZE : To provide a robust foundation for analysis, the study included a total of 157 employees from various branches and departments of Punjab National Bank. This expanded sample size was chosen to enhance the reliability and generalizability of the results. The selected participants reflect a wide range of employee experiences, enabling the study to draw meaningful conclusions about the strengths and gaps in the bank's training and development framework.

SAMPLING TECHNIQUES : A Simple Random Sampling (SRS) method was employed in the selection of participants for this research. This technique was chosen to ensure that each employee in the population had an equal opportunity to be included in the sample, thereby minimizing selection bias. By utilizing SRS, the study maintains a high level of objectivity, ensuring that the findings are truly reflective of the larger employee base and not skewed by specific departments or roles.

RESEARCH DESIGN : The research is structured using a Descriptive Research Design, which is particularly effective for examining and documenting the existing training and development practices within PNB. This design enables the collection of comprehensive data that can be analyzed to understand how training

programs are designed, implemented, and perceived by employees. It also supports the investigation of the relationship between training and key variables such as performance, motivation, and professional growth.

AREA OF RESEARCH : The present research was conducted across selected branches and departments of Punjab National Bank (PNB). Uttarakhand, with a specific focus on those units actively involved in training and development initiatives. The study aimed to evaluate the effectiveness of these initiatives by examining employee feedback and organizational practices linked to professional learning and growth. A blend of qualitative and quantitative methods was employed to gather a comprehensive range of data, enabling the exploration of training structures, employee engagement levels, and the support systems that PNB has in place to facilitate continuous learning. Structured questionnaires, personal interviews, and observational studies were utilized to provide an all-encompassing view of how training programs function and how they are perceived by the workforce. The intention was to present an integrated analysis that reflects both the operational delivery and the human experience of PNB's training efforts.

DATA COLLECTION : Data collection is a critical phase of the research, involving the systematic gathering of information aligned with the study's objectives. In order to build a well-rounded understanding of the training and skill enhancement practices at PNB, both primary and secondary data sources were employed. This dual approach ensured that the analysis was grounded in both real-time experiences and contextual information from existing documentation.

Primary Data : Primary data formed the cornerstone of this research, providing firsthand, original insights directly from PNB employees. This data focused on their experiences, perceptions, and evaluations of the bank's training initiatives. It explored areas such as training relevance, skill improvement, career development, and the overall efficacy of learning programs within the organizational structure.

Primary Data Sources : Each method contributed uniquely to the overall understanding of PNB's training ecosystem. The structured questionnaire yielded standardized data across multiple departments, enabling statistical comparisons and trend analysis. The direct observations provided authentic, live insights into the participation levels and the instructional quality of training sessions. Lastly, the interviews captured in-depth personal reflections, motivations, and perceptions regarding the usefulness and applicability of training. Together, these sources enriched the study's findings, offering a balanced blend of quantitative metrics and qualitative perspectives that underscore the bank's efforts toward employee development and skill enhancement.

Secondary Data : In support of the primary research findings, secondary data played a vital role in providing context, validating employee insights, and offering a broader understanding of the training practices at Punjab National Bank (PNB). These secondary sources helped position the study within wider academic, institutional, and industry perspectives. Academic books and peer-reviewed journals on Human Resource Management (HRM) were extensively referred to for theoretical frameworks, training models, and best practices in skill development. This literature review served as a strong foundation to understand how training initiatives are structured and evaluated in corporate settings.

In addition, the study made use of Punjab National Bank's official documents, including annual reports, training manuals, and internal policy records. These materials provided important insights into the bank's strategic emphasis on learning and development, highlighting key objectives, program structures, and budget

allocations for employee upskilling. The official website of PNB (www.pnbindia.in) was also utilized to access updated content on ongoing training initiatives, e-learning modules, employee engagement tools, and technological advancements in training delivery. To enrich the contextual framework further, various government publications and industry reports were analyzed. These included documents from financial regulators and banking associations that offered sector-specific trends, compliance requirements, and national policies influencing employee training in the banking industry.

DATA COLLECTION METHODS : To thoroughly examine the training and development programs at Punjab National Bank, this study adopted both primary and secondary data collection approaches. This mixed-method design allowed for a comprehensive understanding of the institutional efforts and employee experiences regarding skill enhancement. The primary data was gathered from a representative sample of 157 employees working across different departments and branches of PNB in the Uttarakhand., all of whom had been part of training or skill development programs.

The primary research began with the distribution of structured questionnaires to the 157 respondents. These questionnaires were carefully developed to assess various aspects of training programs, such as content relevance, effectiveness, delivery techniques, employee satisfaction, and post-training application in daily work. The instrument included both closed-ended and open-ended questions to ensure a balanced collection of quantitative metrics and qualitative opinions. In addition to the questionnaire, direct observations were conducted during selected training sessions. This allowed the researcher to assess employee engagement, attentiveness, and interactions during the training process. Observational data proved valuable in evaluating the real-time effectiveness of training delivery and identifying areas for improvement. To further enrich the findings, personal interviews were held with a selected group of employees, training facilitators, and senior management personnel. These in-depth interviews explored employees' personal experiences, expectations from training, satisfaction levels, and views on how the training influenced their career development. Interviewees also shared feedback on what could be improved to make future programs more impactful. The qualitative insights gained through these interviews were instrumental in understanding the human dimension of training beyond numerical data.

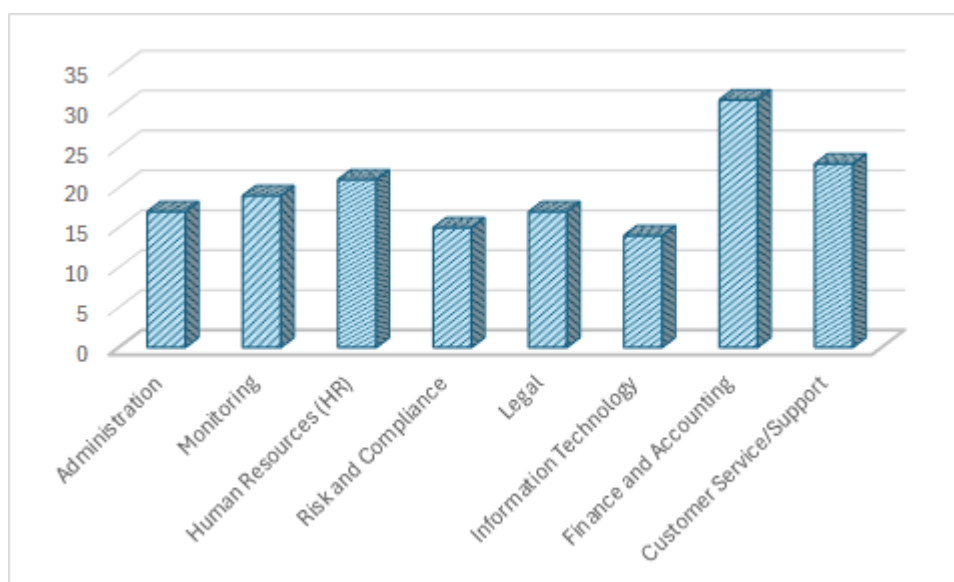
TOOLS FOR DATA ANALYSIS : To draw meaningful insights from the responses of employees at Punjab National Bank (PNB), a combination of statistical tools and visual techniques was employed. These tools were instrumental in systematically analyzing the data collected through surveys, interviews, and observations related to the bank's training and development initiatives. By applying both quantitative and qualitative methods, the study was able to identify trends, assess employee satisfaction, and evaluate the effectiveness of the skill enhancement programs implemented at PNB.

DEPARTMENT-WISE EMPLOYEE DISTRIBUTION : The present study was conducted with a carefully selected sample of 157 employees drawn from multiple departments of Punjab National Bank (PNB). This stratified departmental distribution was designed to ensure a balanced and inclusive representation of the bank's key operational and support units. Such an approach enables the study to capture a wide array of perspectives on training programs and skill enhancement, ensuring the findings are both reliable and comprehensive.

The sample included employees from eight major departments. A total of 17 employees were from the Administration department, followed by 19 employees from the Monitoring division. The Human Resources (HR) department was represented by 21 participants, providing critical insights into internal employee development policies. The Risk and Compliance division contributed 15 respondents, while 17 employees from the Legal department offered views on regulatory training and compliance modules. Additionally, 14 employees from the Information Technology (IT) department shared their experiences related to digital training and technical skill-building. The Finance and Accounting department, being one of the core functional areas, had the highest representation with 31 employees, while 23 employees from Customer Service/Support were included to reflect the training needs of front-line staff.

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

S.No.	Department	No. of Employees
1	Administration	17
2	Monitoring	19
3	Human Resources (HR)	21
4	Risk and Compliance	15
5	Legal	17
6	Information Technology	14
7	Finance and Accounting	31
8	Customer Service/Support	23
	Total	157



Graph 1: Department-Wise Distribution of Employees

This broad departmental representation ensures that the findings derived from the study are well-rounded, reflecting the realities and expectations of employees across diverse functional areas. The inclusion of voices from both core and support departments enhances the study's ability to identify training gaps, assess department-specific skill requirements, and evaluate the effectiveness of current training initiatives across the bank.

Such a holistic sample is particularly valuable in:

- Understanding the varying perceptions of training across different job functions.
- Identifying department-specific training needs and challenges.
- Informing the design of customized learning modules tailored to each department.
- Strengthening the overall strategic approach to human resource development within PNB.

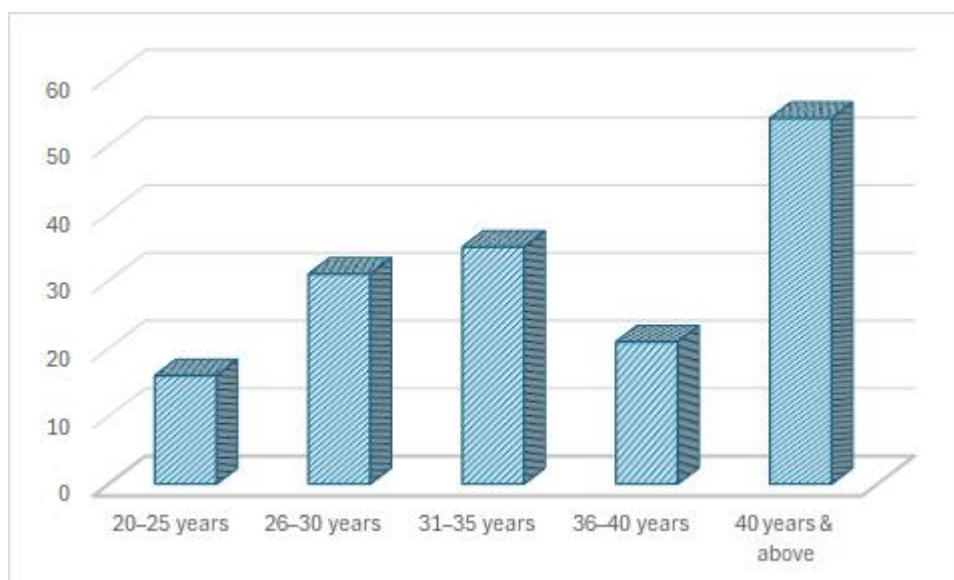
By adopting this multi-departmental sampling strategy, the study lays a solid foundation for data-driven recommendations aimed at optimizing training delivery, increasing employee engagement, and aligning learning initiatives with organizational goals.

DATA ANALYSIS AND INTERPRETATION : Here we provides a detailed analysis of data collected from a sample of 157 employees of Punjab National Bank (PNB), focusing on their perceptions of the bank's training and skill enhancement programs. The data was collected using a structured questionnaire designed to gather meaningful insights into employees' experiences, satisfaction levels, and expectations regarding training, promotion, and professional development. The responses obtained from the survey were methodically organized, tabulated, and represented through graphs and tables to provide a clear and comprehensive overview of employee viewpoints across different demographic and professional categories.

Age-Wise Classification of Respondents : The age profile of the respondents reflects a diverse workforce at PNB. As shown in the table below, the largest segment of employees (34.39%) falls within the age group of 40 years and above, highlighting the significant presence of seasoned professionals in the organization. Other major segments include employees aged 31–35 years (22.29%) and 26–30 years (19.75%), representing the active mid-career professionals who are often at the forefront of engaging with new training programs. Employees in the 36–40 years range account for 13.38%, while the youngest group, aged 20–25 years, makes up 10.19% of the sample.

Table 2: Age Classification of Respondents

Age Group	No. of Respondents	Percentage (%)
20–25 years	16	10.19%
26–30 years	31	19.75%
31–35 years	35	22.29%
36–40 years	21	13.38%
40 years & above	54	34.39%
Total	157	100%



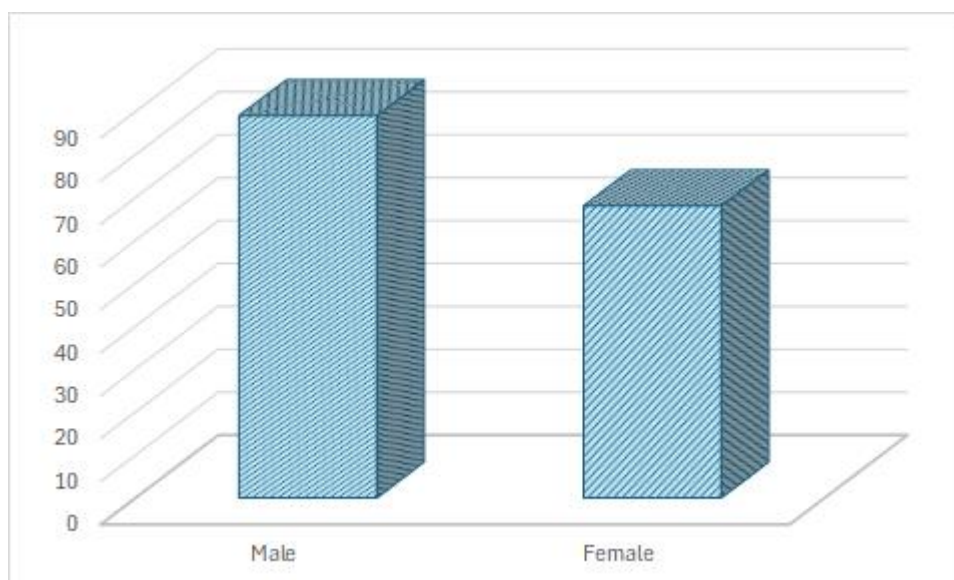
Graph 2: Age-Wise Classification of Respondents

Interpretation : The dominance of the 40+ age group suggests that the organization benefits from a mature and experienced workforce, which can significantly contribute to mentoring and knowledge-sharing in training environments. At the same time, the inclusion of younger employees ensures the adaptability of the bank to new technologies and evolving skill requirements. The presence of employees across all age groups enriches the study and offers a well-rounded understanding of training needs at various career stages.

Gender-Wise Classification of Respondents : The gender composition of the sample shows a relatively balanced distribution, with male respondents forming 56.69% of the total and female respondents making up 43.31%. This reflects a healthy level of gender diversity within PNB and emphasizes the importance of inclusive training practices that cater to all genders.

Table 3: Gender Classification of Respondents

Gender	No. of Respondents	Percentage (%)
Male	89	56.69%
Female	68	43.31%
Total	157	100%



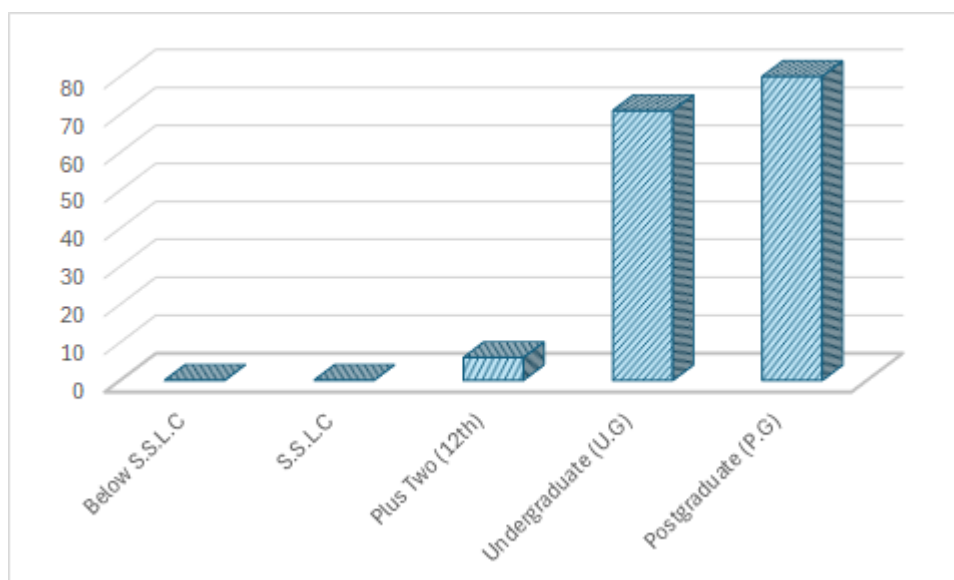
Graph 3: Gender-Wise Classification of Respondents

Interpretation : The near-equitable gender representation reinforces the need for gender-sensitive training modules and development programs. This inclusivity in workforce composition ensures that training policies are responsive to the diverse needs and expectations of both male and female employees.

Educational Qualification of Respondents : The educational background of respondents is a crucial factor in determining how well employees can engage with training programs. Among the 157 participants, a majority (50.96%) hold postgraduate degrees, while 45.22% possess undergraduate qualifications. A small portion (3.82%) of the workforce has completed Plus Two (12th) as their highest level of education. Notably, there were no respondents with education levels below this.

Table 4: Educational Qualification of Respondents

Qualification	No. of Respondents	Percentage (%)
Below S.S.L.C	0	0.00%
S.S.L.C	0	0.00%
Plus Two (12th)	6	3.82%
Undergraduate (U.G)	71	45.22%
Postgraduate (P.G)	80	50.96%
Total	157	100%



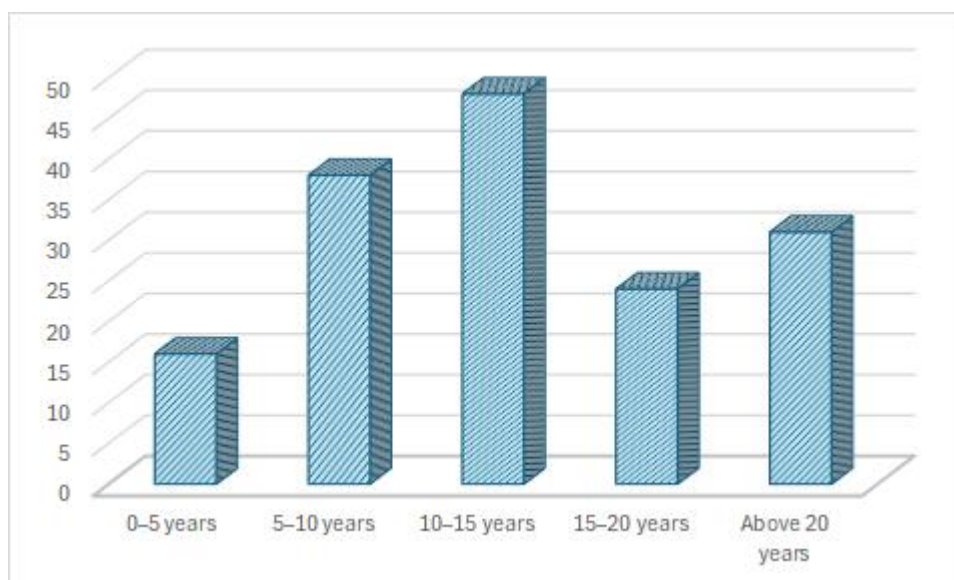
Graph 4: Educational Qualification-Wise Classification

Interpretation : The predominance of highly educated employees is a positive indicator for the effectiveness of structured training and skill-building programs. With over 96% of respondents holding either a graduate or postgraduate degree, the workforce is well-positioned to engage in advanced learning, leadership development, and performance enhancement initiatives. This academic readiness enhances the potential success of digital training modules, professional certification programs, and departmental upskilling efforts.

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Table 5: Experience-wise Classification of Respondents

Years of Experience	No. of Respondents	Percentage (%)
0–5 years	16	10.20%
5–10 years	38	24.20%
10–15 years	48	30.60%
15–20 years	24	15.30%
Above 20 years	31	19.70%
Total	157	100%

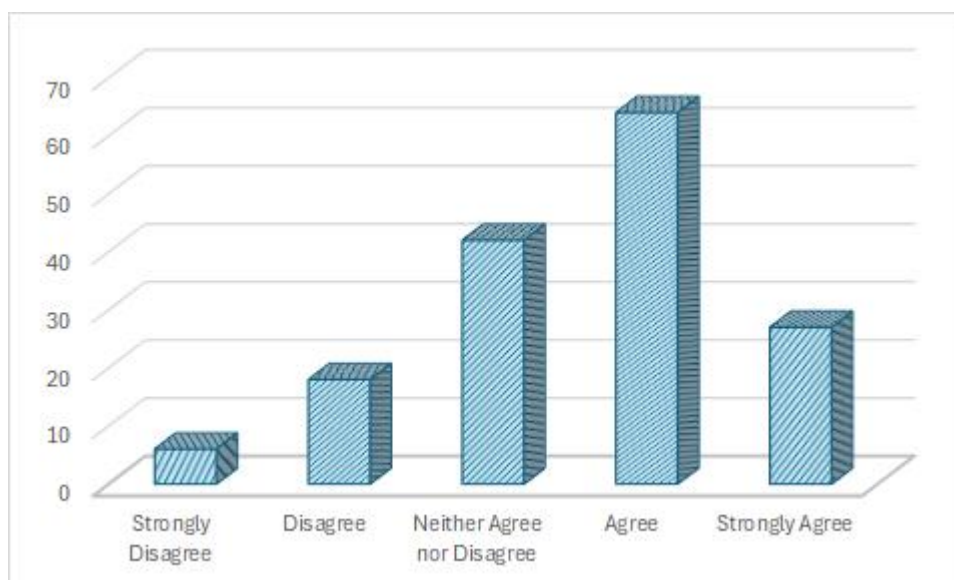


Graph 5: Experience-wise Classification of Respondents

Interpretation : The largest segment of respondents (30.60%) falls within the 10–15 years experience bracket, indicating a strong presence of mid-career professionals at PNB. This demographic is well-positioned to evaluate the practical impact of training over time and likely offers informed feedback based on significant exposure to institutional learning. The representation of employees across all experience levels adds diversity to the insights, enriching the overall analysis of training relevance and delivery.

Table 6: Perceived Effectiveness of Training Programs

Response	No. of Respondents	Percentage (%)
Strongly Disagree	6	3.80%
Disagree	18	11.50%
Neither Agree nor Disagree	42	26.80%
Agree	64	40.80%
Strongly Agree	27	17.20%
Total	157	100%

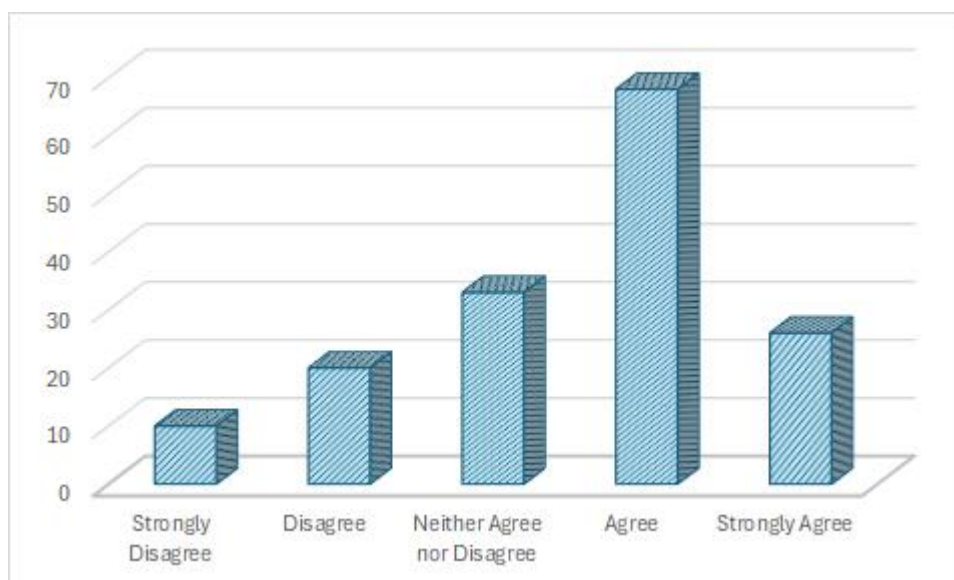


Graph 6: Perceived Effectiveness of Training Programs

Interpretation : A significant portion of employees—40.80% agree and 17.20% strongly agree—acknowledge the effectiveness of PNB’s training programs. These responses suggest that the majority of staff perceive the programs as beneficial to their professional growth. However, 26.80% remain neutral, which may point to inconsistent experiences or varying departmental implementations. Addressing this gap could help improve uniformity in training outcomes across the organization.

Table 7: Alignment of Training Programs with Job Requirements

Response	No. of Respondents	Percentage (%)
Strongly Disagree	10	6.40%
Disagree	20	12.70%
Neither Agree nor Disagree	33	21.00%
Agree	68	43.30%
Strongly Agree	26	16.60%
Total	157	100%

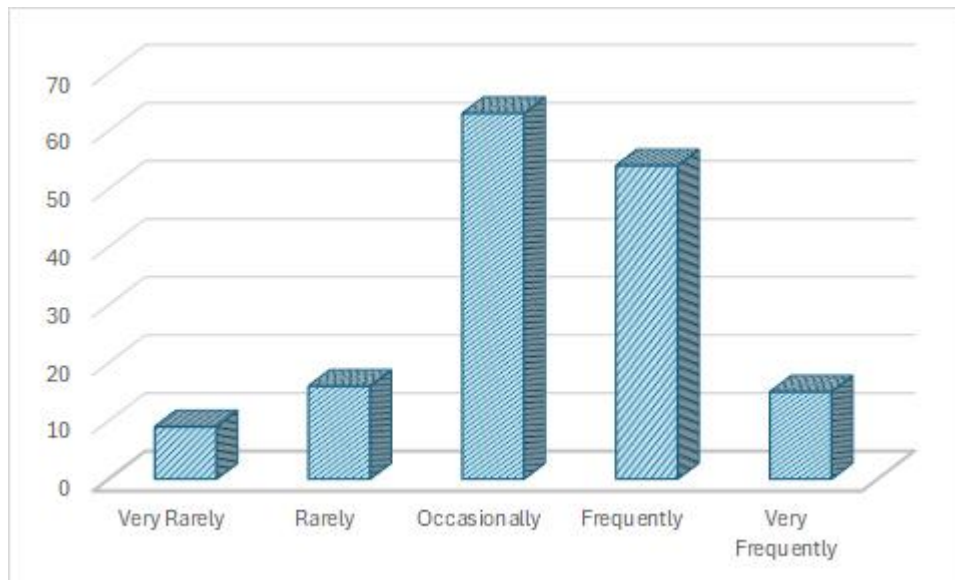


Graph 7: Alignment of Training Programs with Job Requirements

Interpretation : The data indicates that 43.30% agree and 16.60% strongly agree that PNB's training programs are well-aligned with their job responsibilities, which is a promising indicator of practical relevance. However, the 21.00% neutral responses and a combined 19.10% disagreement suggest that some employees may not fully relate training content to their day-to-day duties. This opens up possibilities for fine-tuning training modules to be more role-specific and interactive for greater effectiveness.

Table 8: Frequency of Training Programs

Response	No. of Respondents	Percentage (%)
Very Rarely	9	5.70%
Rarely	16	10.20%
Occasionally	63	40.10%
Frequently	54	34.40%
Very Frequently	15	9.60%
Total	157	100%

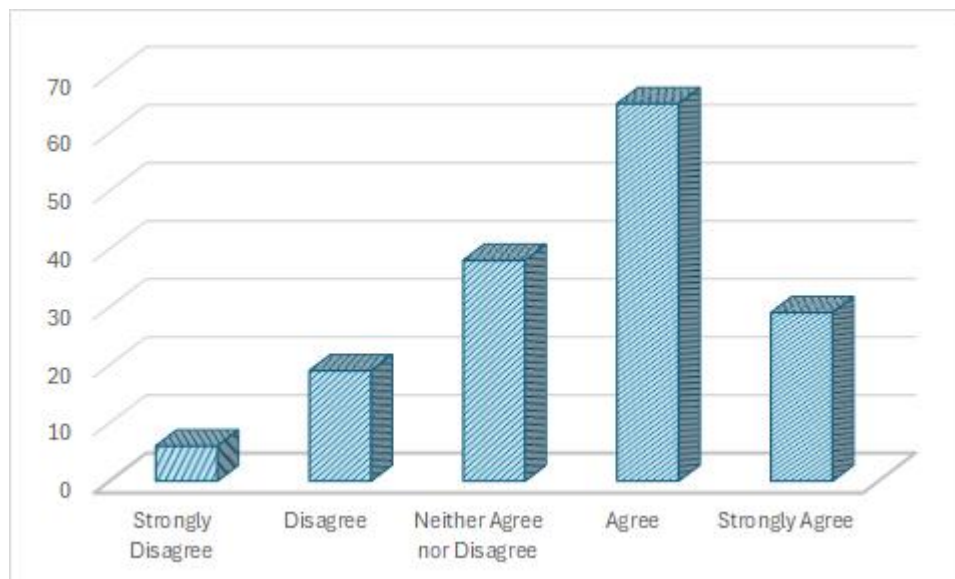


Graph 8: Frequency of Training Programs

Interpretation : The data reveals that 40.10% of respondents find that training programs at PNB are conducted occasionally, with another 34.40% noting that these are conducted frequently. This suggests a moderate yet steady rhythm in training program execution. However, around 15.90% of employees believe training is offered either rarely or very rarely, pointing to areas where consistency might be lacking. PNB may consider increasing the regularity and strategic scheduling of training to ensure that all employees receive consistent learning opportunities and skill enhancement.

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

Response	No. of Respondents	Percentage (%)
Strongly Disagree	6	3.80%
Disagree	19	12.10%
Neither Agree nor Disagree	38	24.20%
Agree	65	41.40%
Strongly Agree	29	18.50%
Total	157	100%



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

Interpretation : The feedback demonstrates that a substantial segment of employees—41.40% agree and 18.50% strongly agree—feel that the training programs at PNB positively influence their performance. This indicates a healthy appreciation for the outcomes of training initiatives. However, with 24.20% of respondents remaining neutral and 15.90% expressing some level of disagreement, it is evident that more targeted and outcome-oriented training modules could help bridge this gap. Incorporating post-training performance assessments and gathering real-time feedback may help enhance the perceived and actual impact of training across all employee segments.

CONCLUSION : The study conducted on training and skill enhancement practices at Punjab National Bank (PNB), based on responses from 157 employees, provides a comprehensive understanding of the bank's efforts in developing human capital. The analysis reveals that a considerable majority of respondents recognize the positive impact of PNB's training initiatives on their professional growth and job performance, highlighting the institution's commitment to structured employee development. Notably, 41.40% of participants agreed and 18.50% strongly agreed that the training programs were effective. This indicates a robust perception among employees that these initiatives contribute meaningfully to their skill acquisition and workplace efficiency. Additionally, the alignment of training programs with job roles was affirmed by more than 59% of the workforce, showcasing PNB's strategic emphasis on role-specific and relevant training interventions.

Demographic data further enhance the context of these findings. A significant portion of the bank's workforce comprises well-qualified professionals, with a large concentration having 10 to 15 years of experience. This reflects a mature and experienced talent pool that is well-positioned to benefit from more specialized and advanced training modules, thereby strengthening the bank's operational effectiveness. However, the study also underscores certain areas needing improvement. While 34.40% of respondents reported frequent training opportunities, 40.10% noted that training programs were conducted only occasionally. This reveals inconsistency in the frequency of training delivery across the organization, pointing

to the need for more regular and structured training schedules. Improving the consistency of training access across all departments could help ensure equitable growth opportunities for all employees.

Moreover, 24.20% of respondents remained neutral regarding the overall impact of training on performance, while 20.80% expressed neutrality about the relevance of training content to their specific job roles. These responses suggest a need to further customize training content, enhance practical engagement, and adopt more interactive, feedback-based delivery methods to increase effectiveness and clarity. In summary, while PNB's training and development framework is largely effective and positively received, a focus on increasing training frequency, strengthening relevance, and tailoring delivery could further enhance employee engagement and outcomes. By doing so, PNB will not only reinforce its reputation as a progressive public sector bank but also ensure it is well-equipped to navigate the evolving demands of the banking industry. Continued improvement in training strategies will be instrumental in nurturing a skilled, agile, and future-ready workforce.

FINDINGS : Based on the analysis of responses from 157 employees, the following key findings were identified:

1. **General Satisfaction with Training Programs:** A majority of respondents expressed satisfaction with the overall training system at PNB. They acknowledged that the training initiatives were beneficial in improving their technical skills, confidence, and work efficiency. This reflects the effectiveness of the bank's training design and delivery.
2. **Clear Communication of Training Goals:** Most participants agreed that training objectives and agendas were communicated well in advance. This clarity allowed employees to align their expectations with the sessions and improved active participation and engagement.
3. **Relevance to Work Responsibilities:** Respondents generally felt that the training content was closely aligned with their current job roles. However, a portion of the workforce suggested that more customized and role-specific modules would further enhance real-world applicability and job effectiveness.
4. **Training and Career Growth Linkage:** A substantial number of employees acknowledged that training had a positive influence on their career advancement. There was a visible link between training participation and promotional opportunities, which underscores the importance of continuous learning for internal mobility.
5. **Frequency and Sufficiency of Training Sessions:** While around 90% of participants agreed that the content and overall coverage were sufficient, some respondents highlighted the need for increased training frequency to keep pace with changing technologies, policies, and customer service expectations in the banking sector.
6. **Variety of Training Formats and Topics:** PNB employs a well-rounded mix of training formats, including classroom learning, technical workshops, online modules, and compliance-oriented programs like POSH (Prevention of Sexual Harassment). This holistic approach caters to the development of both soft skills and technical expertise.
7. **Role and Scope of the HR Department:** The Human Resource department at PNB is recognized for efficiently managing training logistics and schedules. However, employees suggested that the HR

team could adopt a more strategic and proactive stance by conducting regular needs assessments, collecting post-training feedback, and ensuring greater alignment between training programs and departmental goals.

RECOMMENDATIONS : After analyzing feedback from a sample of 157 employees at Punjab National Bank, several practical recommendations have emerged to improve the quality and effectiveness of its training and skill enhancement programs.

Firstly, it is crucial for PNB to adopt a proactive and real-time evaluation mechanism. Rather than conducting evaluations at set intervals, training programs should be reviewed continuously to ensure content remains relevant and aligned with evolving job roles. This dynamic assessment model would allow for timely modifications, leading to more effective learning outcomes and better job performance.

Secondly, strengthening the post-training feedback system is essential. Employees should be given structured opportunities to share their insights regarding the content, delivery style, and practical usefulness of each session. Collecting and analyzing this feedback in an organized manner will help the HR team identify gaps, make improvements, and increase employee satisfaction with training efforts.

Another vital step is the implementation of standardized and outcome-driven training plans. Each training module should include clearly defined learning goals and measurable success indicators. Such structured planning not only ensures uniformity across departments but also helps track the progress of individual employees and the overall impact on the organization.

Additionally, diversifying the modes of training delivery will enhance learning engagement. Besides traditional classroom sessions, PNB should incorporate modern approaches such as virtual training, webinars, hands-on workshops, and mentorship programs. A varied format helps accommodate different learning preferences and enhances knowledge retention.

Lastly, fostering a strong culture of continuous learning should be a long-term strategic focus. The bank can encourage employees to participate in industry seminars, pursue certifications, and stay updated through relevant courses. Recognizing and incentivizing such learning efforts will create a more motivated and future-ready workforce.

By adopting these targeted recommendations, PNB can build on its existing training framework to deliver more impactful, inclusive, and forward-thinking employee development initiatives. This will ultimately lead to greater organizational efficiency and employee satisfaction.

FUTURE SCOPE : Based on insights gained from the responses of 157 employees, the future of training and development at Punjab National Bank holds significant potential. As technology continues to evolve and employee expectations shift, the bank must adapt its learning strategies to remain relevant and competitive.

One promising advancement lies in the use of Virtual and Augmented Reality (VR/AR). These technologies can offer immersive, experiential training modules, particularly for tasks that require high levels of interaction or risk assessment. Such simulations can help employees build real-world skills in a controlled, risk-free environment.

Microlearning is another approach that holds immense promise. By offering short, focused lessons in the form of videos or interactive modules, PNB can cater to the busy schedules of banking professionals. These bite-

sized lessons promote better retention and allow employees to learn at their own pace, without overwhelming them.

Gamification can also play a transformative role. Incorporating elements like badges, scoreboards, and interactive challenges can make training more engaging, especially for younger employees and frontline staff. Gamified content helps foster a sense of achievement and enthusiasm around skill development.

Additionally, AI-driven personalized learning paths represent a powerful innovation. Using employee data, Artificial Intelligence can recommend tailored training modules aligned with individual roles, career goals, and performance levels. This ensures that each employee receives training that is directly applicable to their responsibilities and aspirations.

Promoting social and peer-based learning is equally important. PNB can create platforms for knowledge-sharing, group discussions, and collaborative problem-solving, which not only enhance learning but also build a sense of community among staff members.

Finally, deploying a modern Learning Management System (LMS) can automate routine training operations such as tracking, reporting, and course management. This would free up HR personnel to focus more on strategic training development and content innovation.

By integrating these forward-looking strategies, PNB can transform its training landscape into a dynamic, personalized, and technology-driven ecosystem. Such a transformation will not only empower employees with the right skills but also position the bank for continued excellence in an ever-changing industry.

Questionnaire for “Exploring Training Programs and Skill Enhancement at Punjab National Bank”

Participant Information (Optional)

Please provide the following demographic details:

- **Age Group**
 - 20–25 years
 - 25–30 years
 - 30–35 years
 - 35–40 years
 - 40 years and above
- **Gender**
 - Male
 - Female
 - Other
- **Educational Qualification**
 - Below SSLC
 - SSLC
 - Higher Secondary (Plus Two)
 - Undergraduate (U.G)
 - Postgraduate (P.G)
- **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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-
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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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