



Strategic Evaluation of Training and Development Practices in Canara Bank : A Pathway to Performance Excellence and Employee Empowerment

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ABSTRACT : The success of any banking institution in the modern era heavily depends on the strength and agility of its workforce. In this context, training and development serve as critical pillars for fostering organizational effectiveness, individual performance, and sustained competitiveness. This study titled “*Strategic Evaluation of Training and Development Practices in Canara Bank: A Pathway to Performance Excellence and Employee Empowerment*” aims to evaluate the design, delivery, relevance, and impact of training and development initiatives at Canara Bank based on a sample size of 142 employees across diverse branches and job functions. The research employed a structured questionnaire segmented into demographic and analytical sections to collect data on employee experiences and perceptions related to training programs. The sample covered respondents across age groups, genders, educational qualifications, and varying lengths of professional experience. The analysis revealed a generally positive attitude toward Canara Bank’s training ecosystem, with a majority of participants recognizing its influence in improving technical and interpersonal skills, customer handling capabilities, and role clarity. It was found that nearly 62.7% of the employees agreed or strongly agreed that training positively impacted their job performance, indicating the effectiveness of the current practices. Additionally, the study highlighted that 58.4% of the respondents felt the training programs were aligned with their job requirements, affirming the strategic relevance of content delivery. However, around 20.4% of employees remained neutral, and 21.2% expressed dissatisfaction with the alignment, suggesting a need for enhanced customization of training modules. A key observation was the inconsistency in training frequency, where 38.7% of respondents said training was conducted occasionally and only 34.3% noted frequent sessions. This reflects variability in program accessibility and emphasizes the need for a more standardized, consistent training schedule. The research also underlines the importance of content clarity and structured planning. A significant portion of employees reported

that the training objectives were communicated effectively, which enabled them to engage better during sessions. Furthermore, training was perceived not only as a medium of knowledge acquisition but also as a stepping stone for career advancement. Employees linked their participation in training sessions to internal promotions, rewards, and performance evaluations. Despite these strengths, the study also pointed to certain gaps. Participants suggested a stronger role for the Human Resources (HR) department in continuously evaluating the effectiveness of training modules and ensuring timely delivery. It was observed that training formats such as simulations, practical case studies, and real-life problem-solving exercises were more appreciated than theoretical lectures, implying a preference for experiential learning approaches. Looking toward the future, the paper identifies emerging areas of improvement and innovation. With the banking sector undergoing digital transformation, technologies like Artificial Intelligence (AI), Augmented Reality (AR), Virtual Reality (VR), and Learning Management Systems (LMS) present immense potential for personalized, immersive, and adaptive training experiences. Introducing microlearning platforms and gamified learning models can further enhance engagement, especially among younger, tech-savvy employees. The study recommends adopting such forward-looking tools to position Canara Bank as a digitally agile and learning-oriented institution. In conclusion, this research affirms that Canara Bank has laid a strong foundation in the domain of employee training and development. Its initiatives have positively influenced performance, motivation, and employee satisfaction. However, to further strengthen its human capital strategy, Canara Bank must focus on real-time feedback mechanisms, content customization, technological integration, and a culture of continuous learning. By aligning training initiatives more closely with individual growth paths and organizational goals, the bank can build a resilient, future-ready workforce that thrives amidst industry challenges and opportunities.

Keywords: Canara Bank, Training and Development, Employee Performance, Workforce Empowerment, Organizational Growth, Human Resource Development, Career Progression, Training Effectiveness, Banking Sector, Learning Management Systems, Microlearning, Gamification, Role-Specific Training, Strategic HR Practices, Digital Training Transformation, Experiential Learning, Continuous Feedback, VR-AR Training, Employee Satisfaction, Skill Development

INTRODUCTION

This paper provides a thorough organizational analysis conducted at Canara Bank in Udham Singh Nagar, Uttarakhand. The project, entitled “Analysis of Training and Development Practices at Canara Bank,” seeks to examine the bank’s systematic methodology for improving staff skills and fostering comprehensive workforce development.

Training

The study underscores the evolution of Indian banking sector & analyzes the internal operating methods of Canara Bank, highlighting its dedication to ongoing employee training. The bank implements a multifaceted training program comprising in-house workshops, webinars, interactive knowledge-sharing platforms and e-learning modules facilitated by internal trainers, seasoned workers, and industry experts. At Canara Bank, training is regarded as a fundamental pillar at every level of the organization. These programs ensure that employees stay informed about the latest banking trends, regulatory reforms, digital innovations, customer service best practices, and compliance mandates. The bank's training approach is not limited to immediate skill development but also focuses on preparing its workforce to meet long-term industry challenges with confidence and competence.

Development

Canara Bank prioritizes the comprehensive development of its personnel with training. The bank executes multiple activities aimed at developing leadership skills, improving managerial expertise, and fostering either professional and personal advancement. These developmental initiatives are strategically connected with the bank's overarching objectives and are designed to cultivate a future-ready management pipeline through continuous learning and performance improvement programs.

SCOPE OF THE PROJECT

This study examines the Human Resource Development (HRD) procedures at Canara Bank, specifically analyzing the scope and implementation of training and development activities. The project aims to examine the impact of these activities on staff efficiency, job happiness, and the bank's overall productivity. The study encompasses engagements with training coordinators, HR managers, along with veteran employees to evaluate the scope, quality, and efficacy of existing processes.

OBJECTIVES OF THE STUDY

- To analyze the structure & design of training activities at Canara Bank, Udham Singh Nagar.
- To understand the types and delivery methods of training modules provided to employees.
- To assess the impact of training programs on job performance, motivation, and productivity.
- To assess the impact of employee development programs on career advancement and retention rates.
- To collect staff insights and viewpoints regarding the training as well as development culture of Canara Bank.
- To present actionable recommendations for enhancing the efficiency and efficacy of the existing training as well as development systems.

NEED FOR THE STUDY

- **Skill Advancement:** Given the banking sector's ongoing evolution through swift digital change, it is imperative for Canara Bank staff to continually enhance their competencies. Ongoing education empowers employees to adeptly utilize contemporary banking systems, digital technologies, and interaction platforms with assurance and efficacy.
- **Technological Adaptability:** Canara Bank employees are required to maintain proficiency in utilizing advanced technologies, including the Canara ai1 banking application, Unified Payments Interface (UPI),

and improvements in core banking solutions (CBS). Remaining technologically current is essential for addressing evolving client demands and ensuring uninterrupted operational efficiency.

- **Regulatory Awareness:** The evolving landscape of banking rules, particularly those established by the Reserve Bank of India (RBI), alongside adherence to Know Your Customer (KYC) & Anti-Money Laundering (AML) standards, necessitates ongoing and systematic training. This guarantees staff compliance, hence mitigating the risk of legal penalties and operational inaccuracies.
- **Enhancing Customer Experience:** Providing personnel with a harmonious blend of technical competencies and interpersonal skills improves their ability to give exceptional customer service. Training in interpersonal skills, compassion, along with problem-solving equips employees to address inquiries effectively and cultivate robust customer relationships.
- **Alignment with Organizational Objectives:** A proficient and informed workforce is essential for achieving Canara Bank's aspiration of becoming a technology-driven, customer-focused, and growth-oriented financial entity. Training and development initiatives integrate personal achievement with the bank's strategic objectives, cultivating a culture of excellence as well as creativity.

LITERATURE REVIEW

Training and development are fundamental components of human resource management having received considerable focus in the banking industry due to technology disruptions, customer-centric changes, and regulatory compliance. Numerous academics and business analyses have investigated the influence of training programs on employee performance, skill development, job satisfaction, & organizational efficacy. This literature review emphasizes pertinent research that enhance the comprehension of training & development techniques, particularly within the Indian banking sector.

World Bank Report (2025): According to a 2025 World Bank report, the future of banking workforce development lies in **reskilling for automation, data literacy, and customer-centric innovation**. The report recommends that banks invest in predictive analytics training, cross-functional learning, and continuous upskilling to future-proof their workforce. Canara Bank's HR policies—focused on future readiness—mirror these global trends, showcasing its commitment to a dynamic and skilled workforce.

Mishra & Tyagi (2024): Mishra and Tyagi explored how structured training initiatives impact employee engagement and loyalty in Indian banks. They found that organizations investing in career development, mentorship, and leadership training observed a marked improvement in employee satisfaction and retention rates. The study emphasized the importance of feedback-driven training design. This is particularly relevant for Canara Bank, where building a learning culture can directly impact staff motivation and reduce turnover.

IBA-HR Committee Report (2023): The Indian Banks' Association (IBA) released a report in 2023 highlighting employee learning trends across public sector banks. The report emphasized a move toward **micro-learning modules, gamified content, and data-driven performance tracking**. It suggested that banks like Canara Bank should personalize training content based on employee roles, learning pace, and department-specific goals. The report also recommended integrating behavioral and emotional intelligence training into regular programs.

Das & Reddy (2022): This study focused on relationship among digital training & employee competency in public sector banks. The authors concluded that investment in digital tools—such as simulation-based learning, AI-powered modules, and LMS (Learning Management Systems)—directly impacts employee productivity and

confidence. The findings align with Canara Bank's increasing reliance on digital upskilling, especially in areas like cybersecurity, mobile banking, and digital KYC.

Sharma & Bansal (2021): Sharma and Bansal conducted a study to evaluate how Indian banks adapted their training methods in response to the COVID-19 pandemic. Study found a rapid shift toward virtual training platforms, increased use of video conferencing tools, and mobile learning applications. It noted that employees appreciated the flexibility of remote learning but missed the collaborative benefits of in-person sessions. Canara Bank's adoption of hybrid training models reflects the evolving landscape described in this research.

Mohanty and Sahoo (2017): Their empirical investigation of specific Indian both private and public sector banks revealed that training results in quantifiable enhancement of employee productivity. The research included feedback from both HR personnel and frontline banking staff. Canara Bank's emphasis on performance-linked development modules supports this evidence, suggesting that training should be needs-based and outcome-driven.

Jain and Moreno (2015): Jain and Moreno examined the correlation between training programs and organizational commitment in Indian banks. They concluded that employees who perceived their training as relevant and career-enhancing were more likely to stay committed to the organization. The study supports the view that development programs, such as leadership workshops and skill enhancement modules at Canara Bank, contribute to reduced attrition and higher engagement.

Gupta and Kumar (2014): This study focused on understanding employee attitudes toward training programs in Indian public sector banks. It was revealed that employees value training more when it is interactive, participatory, and relevant to their career paths. In the context of Canara Bank, incorporating regular feedback and aligning training content with actual job roles can enhance both the perceived and real value of such programs.

Mehta and Mehta (2013): The Mehtas analyzed how digital transformation in banking requires continuous upskilling of employees. Their work stressed the necessity for training in mobile banking, cybersecurity, digital compliance, and customer interaction tools. Given Canara Bank's introduction of mobile applications and digital services, the findings affirm the need for technology-integrated training frameworks.

The reviewed literature establishes that training and development are not merely operational activities but strategic tools for achieving organizational excellence, especially in dynamic sectors like banking. These studies collectively affirm that training improves employee performance, boosts retention, aligns with technological changes, and supports overall institutional growth. For Canara Bank, implementing employee-centric, flexible, and continuously evolving training practices is essential to sustain its competitive position and fulfill its mission of service excellence.

EVALUATION OF TRAINING AND DEVELOPMENT INITIATIVES AT CANARA BANK

1. Strengthening Workforce Capabilities through a Comprehensive Training Framework

Canara Bank, is one of India's premier public sector banks, recognizes that a well-trained workforce is essential for achieving operational excellence and delivering superior customer service. To this end, the bank has established a robust and forward-looking training ecosystem that promotes continuous learning, professional skill enhancement, and strategic alignment with emerging industry trends. The effort is fundamentally led by Learning & Development (L&D) Division, which oversees the operations of several Regional Staff Training Colleges (RSTCs) along with Canara Bank Training Institutes (CBTIs) nationwide. These institutes provide

structured and role-specific training programs designed for officers, clerical staff, and specialized professionals. By integrating learning into every phase of an employee's career, Canara Bank fosters a culture of lifelong learning and professional growth.

2. Modular Training Design for Structured Learning and Role Readiness

Canara Bank employs a systematic and modular methodology for employee training that integrates theoretical instruction with practical experience. The induction training for new recruits is divided into multiple stages, ensuring employees are well-equipped before assuming operational responsibilities.

- **Day 1 – Orientation and Policy Awareness:** Introduction to Canara Bank's core values, HR policies, organizational hierarchy, work culture, and basic banking operations.
- **Day 2 – Interactive Skill Development:** Role-plays, team-building activities, and practical case discussions that develop soft skills such as communication, problem-solving, and adaptability.
- **Day 3 – Functional Training:** In-depth modules on banking products, compliance protocols, customer interaction techniques, and simulations of real-time banking scenarios.

This blended learning format ensures that employees not only acquire technical know-how but are also prepared to uphold the customer-centric values of Canara Bank.

3. Implementation of a Tiered Training and Development Model

Canara Bank's training framework operates through a **multi-tiered model**, structured to cater to requirements of employees at various phases of their lives.

- **Foundational Training:** Delivered during the induction phase, it imparts a clear understanding of the bank's mission, compliance norms, and operational systems.
- **On-the-Job Learning and Functional Skill Development:** Employees are placed under the guidance of experienced mentors and are given exposure to live branch and departmental functions to gain real-world banking experience.
- **Advanced and Leadership Development Programs:** Mid-career and senior officers are provided training in strategic planning, decision-making, people management, and leadership skills through specialized modules designed by the bank's apex training institutions.
- **Refresher and Specialized Skill Training:** These programs are aimed at helping employees upgrade their knowledge regularly in response to regulatory changes, product innovation, and technology updates.

This tiered development model ensures that employee learning is continuous, role-appropriate, and future-focused.

4. Modernizing Learning Infrastructure and Embracing Digital Learning Platforms

In line with the ongoing digital transformation in the banking sector, Canara Bank has made significant strides in digital learning enablement. The bank promotes self-paced learning through its in-house e-learning portal, which includes modules on:

- Cybersecurity and data privacy
- Use of digital platforms like mobile banking and internet banking
- Regulatory compliance (KYC/AML norms)
- Banking innovations such as UPI, digital wallets, and core banking solutions

Additionally, the bank has adopted a hybrid learning model, combining classroom training with virtual sessions, webinars, and live Q&A forums to enhance flexibility and accessibility. This digital shift not only improves

learning efficiency but also equips employees to adapt to emerging fintech disruptions and customer expectations.

INDUCTION FRAMEWORK AND ENTRY PROTOCOLS AT CANARA BANK

Canara Bank has implemented a comprehensive and secure onboarding system to facilitate the seamless integration of new workers into the firm. The induction process commences with rigorous identity verification, encompassing biometric authentication or the provision of genuine government-issued identification documents, like Aadhaar or PAN cards. This is followed by comprehensive document verification, where the employee's academic qualifications, professional certifications (e.g., JAIIB/CAIIB), and past employment records are meticulously validated for accuracy and authenticity.

Upon successful verification, the access authorization process is initiated. New employees are provided with official Canara Bank ID cards, login credentials for internal systems, and relevant workspace access rights. These are granted only after fulfilling all pre-entry formalities and clearance from the Human Resources and Security departments. Final verification checks ensure that all onboarding protocols have been followed in accordance with bank policies. To maintain a safe & compliant work environment, Canara Bank enforces uniform security inspection procedures, including baggage screening and personal checks at workplace entry points. Once cleared, employees receive full system activation, granting access to workstations, internal digital platforms, and communication tools—enabling them to begin their assigned duties effectively from the first day.

OCCUPATIONAL SAFETY AND SECURITY INITIATIVES AT CANARA BANK

Canara Bank is deeply committed to ensuring workplace safety and promoting a health-conscious, secure work culture. The bank adopts a proactive approach to occupational safety, incorporating job-based safety assessments that identify potential risks associated with each role. These evaluations establish the basis for personalized safety training programs, that are designed to meet particular departmental requirements and personnel duties. All newly inducted employees undergo a comprehensive safety induction program, covering critical areas such as institutional policies, workplace conduct, basic safety protocols, and emergency preparedness. Canara Bank enhances learning by integrating interactive safety simulations and mock drills, encompassing scenarios such as fire safety, equipment failure, first-aid response, as well as emergency evacuations.

In addition, the bank regularly conducts safety awareness campaigns through posters, digital content, refresher sessions, and workshops. Modern training tools such as animated videos, virtual reality (VR) modules, and online learning platforms are used to improve retention and engagement in safety education. Employee knowledge is assessed by safety evaluations, and certifications are conferred after successful completion of training module. The safety program's material is regularly revised in response to employee feedback and changing government legislation to maintain its relevance and compliance.

A prominent aspect of Canara Bank's security framework is the active involvement of leadership—senior officials consistently engage in safety activities, exemplifying a top-down dedication to fostering a secure work environment. The bank also adheres strictly to national occupational safety standards, supported by a robust infrastructure that includes RFID-based entry systems, CCTV surveillance, and digitally controlled access points across its offices and branches.

IMPLEMENTATION OF TIME AND ATTENDANCE TRACKING SYSTEM AT CANARA BANK

Canara Bank has implemented a comprehensive Time & Attendance Tracking Systems across its physical locations, zonal offices, & administrative divisions to improve operational efficiency and personnel

accountability. This technology-based system incorporates biometric verification & smart ID access to assure precise monitoring of employee attendance while decreasing administrative burdens. Every workday commences with employees logging their attendance through biometric scanners or specified smart card terminals. A grace period is integrated in the system to accommodate slight delays, demonstrating the bank's endeavor to reconcile operational rigor with employee flexibility. The system automatically records total work duration, including break intervals and lunch periods, providing a transparent measure of daily engagement and productivity.

Employees are similarly required to check out at the end of their shifts, allowing the system to log any overtime or extended work hours. These entries are routed to the respective supervisors for review and authorization, ensuring fairness and accuracy in overtime compensation procedures. To facilitate a smooth onboarding experience, Canara Bank includes a hands-on training session during the induction program, familiarizing new employees with the attendance system and its functionalities. Moreover, technical support is made readily available across branches to address any difficulties employees may face during initial usage or regular operations.

MANDATORY DOCUMENT SUBMISSION AND COMPLIANCE PROTOCOL AT CANARA BANK

As a part of its structured onboarding process and regulatory compliance framework, Canara Bank requires mandatory submission of specific documents from all newly recruited employees. This methodology guarantees adherence to internal HR standards & legal requirements, thereby fostering openness, compliance, and comprehensive record-keeping from the outset. New employees are required to submit a formal application in the manner prescribed by Canara Bank, which must include critical personal information such as complete name, age, parent/guardian details, Aadhaar number, Universal Account Number (UAN), & employment type (permanent/contractual/probationary). These submissions constitute the basis for establishing a secure, verified personnel record.

To ensure compliance with the Provident Fund (PF), recruits are required to submit the most recent PF challan, payment acknowledgment slips, and the Electronic Challan cum Return (ECR) statements. Documents connected to contributions to the Employees' State Insurance Corporation (ESIC) are necessary, including corresponding ECR files and payment evidence. Employees must provide Access Login (AL) credentials or verification logs pertinent to system entries, ensuring compliance with digital access rules. Furthermore, the verification of the Safety Training Allowance is conducted to check that every employee has completed the requisite safety orientation and received the corresponding support allowances. Canara Bank maintains its dedication to regulatory compliance, employee welfare, & operational integrity through its systematic documentation along with compliance protocol, establishing a robust platform for professional development and institutional accountability.

EMPLOYEE TRAINING AND DEVELOPMENT PROGRAM AT CANARA BANK

Canara Bank is dedicated to fostering a culture of ongoing development and professional excellence via its organized Training and Development for Staff Program. This effort is carefully crafted to provide workers with the necessary skills, knowledge, & behavioral competencies to succeed in a changing banking environment. The primary objectives of the program are to enhance individual performance, improve service delivery, promote ethical conduct, and facilitate long-term career advancement within the business. Canara Bank's training framework prioritizes the maximization of employee potential, the promotion of a secure and welcoming work

environment, the support of career advancement, and the instillation of a robust sense of responsibility & customer-centricity. These programs are designed not only for present role readiness but also for cultivating future leaders who can advance the bank's objectives.

TRAINING TECHNIQUES AND LEARNING MODELS AT CANARA BANK

Canara Bank utilizes a diverse range of contemporary instructional methods and learning frameworks to provide effective and flexible training experiences tailored to various learning styles and job roles. Traditional instructor-led classroom sessions form the foundation of structured learning, while on-the-job training (OJT) ensures real-time, experiential knowledge transfer in practical settings. The bank frequently organizes technical workshops, skill-based sessions, and case study discussions to deepen analytical capabilities and domain-specific expertise. Mentorship programs, expert guest lectures, and peer learning initiatives further enrich the learning journey. In addition, Canara Bank leverages digital tools, e-learning modules, and multimedia content to ensure seamless and accessible learning for employees across all levels and locations.

CUSTOMIZED AND INCLUSIVE LEARNING PATHWAYS AT CANARA BANK

Canara Bank's training and development strategy emphasizes flexibility, accessibility, and diversity. Role-specific training tracks are designed to align with the job tasks of officers, clerical staff, along with managerial professionals, assuring relevance & practical applicability. The bank's learning management systems (LMS) and mobile-based training apps support anytime-anywhere learning, encouraging self-paced progress and wider participation. Interactive learning environments are enhanced through simulations, role-plays, group discussions, and scenario-based exercises, promoting higher engagement and knowledge retention. Canara Bank also pays attention to diverse learner needs, ensuring inclusive access to training resources and tailoring content to suit various professional backgrounds and learning capacities.

Each employee is guided through a structured development plan, which includes L&D tools, milestone-based progress tracking, and regular feedback from supervisors and mentors. Orientation programs form an integral component of the induction process, helping new recruits understand bank's mission, values, workplace ethics, & operational procedures. Through this well-organized, inclusive, and forward-looking training ecosystem, Canara Bank continues to empower its workforce, enabling them to contribute effectively to both individual career growth and the organization's long-term success.

INTRODUCTION TO RESEARCH METHODOLOGY

This study project seeks to examine the development and training procedures at Canara Bank, specifically assessing their influence on staff performance, job fulfillment, and organizational efficacy. This study employs a descriptive research style, rendering it appropriate for evaluating current procedures and quantifying their results in a systematic context. This research aims to elucidate the impact of Canara Bank's learning programs on skill advancement, motivation among staff members, and long-term career development. The study examines the correlation among training exposure including employee productivity, performance evaluations, and retention rates.

Sample Design

The study encompassed participants from diverse branches and divisions of Canara Bank to obtain a holistic perspective of the training ecosystem. Employees were chosen based on their participation in or encounters with training and development initiatives. The sample included front-line staff, administrative people, and mid-to-senior-level managers, providing a comprehensive perspective on the efficacy of training approaches. The

variety of jobs and responsibilities enabled the research to obtain valuable, practical insights from different positions within the bank.

Sample Size

The study used a sample of 142 employees selected from various Canara Bank offices. This sample size offers a solid foundation for precise and dependable data analysis. Participants encompassed various job functions, departments, & levels of expertise, guaranteeing comprehensive representation. The diversity of respondent profiles enhanced the data, facilitating a nuanced comprehension of the perception of training activities and their actual influence on job performance and professional growth.

Sampling Methodology

The Simple Random Sampling (SRS) method was utilized for participant selection. This approach guarantees that all qualified employees had an equal chance to participate in the study, thus minimizing selection bias. The utilization of SRS ensures neutrality and impartiality in the research, hence enhancing the trustworthiness of the results. This method enhanced the sample's representativeness across different divisions, branches, & positions within Canara Bank.

Research Design

The research employs a Descriptive Research Design, suitable for comprehensively examining the existing training and development procedures at Canara Bank. This design enabled the collection of both quantitative and qualitative data, facilitating the identification of trends, assessing program effectiveness, and pinpointing areas for improvement. By examining employee feedback and observable outcomes, the study provides insights into the correlation between structured training and factors such as engagement, efficiency, and satisfaction.

Area of Research

The study was conducted at specific Canara Bank branches & operational units, selected based on the accessibility of training participants & the collaborative assistance of branch management. A mixed-method approach was employed, integrating structured surveys for quantitative data and semi-structured interviews along with unstructured talks for qualitative insights. This methodological triangulation improved the depth, precision, and dependability of the findings. It facilitated a comprehensive analysis of the implementation, perception, and application of training in the bank's everyday operations.

DATA SOURCES

This study utilizes secondary as well as primary data to thoroughly evaluate training and growth processes at Canara Bank. Employing a dual-source technique enables the study to integrate actual worker experiences with organizational knowledge and academic ideas, so delivering a comprehensive and evidence-based assessment.

Primary data was collected directly from 142 workers across various branches and divisions of Canara Bank. These individuals engaged in the study via structured questionnaires as well as private interviews, providing direct insights about the accessibility, significance, and results of the bank's training programs. This data elucidates the impact of training on employee performance, inspiration, fulfillment, and career advancement.

Secondary data was obtained from Canara Bank's internal publications, including manuals for training, policy documents, HR guidelines, along with annual reports. Supplementary information was obtained from corporate research papers, academic publications, and pertinent studies concentrating on development and training within the banking sector. These resources offered essential context and facilitated a comparative review of Canara Bank's procedures against broader sector standards & best practices.

DATA COLLECTION

A blend of both qualitative and quantitative information gathering techniques was utilized to derive significant and comprehensive conclusions based on 142 participants. The data collection methods were strategically designed to capture both numerical trends and personal experiences, ensuring a multidimensional view of Canara Bank's training systems.

- **Structured Questionnaires:** A uniform collection of questionnaires was disseminated to all 142 workers. The survey had a combination of closed-ended as well as Likert-scale questions to gather data on training frequency, topic relevancy, delivery methods, employee satisfaction, and perceived performance enhancements. This structure facilitated uniform and analyzable responses throughout the sample group.
- **Personal Interviews:** Comprehensive interviews were performed with a chosen group of employees from diverse functions, including operations, human resources, customer service, & management. The interviews yielded substantial qualitative data, encompassing anecdotal insights regarding the efficacy of training modules, levels of motivation, and on-the-job learning outcomes.
- **Live Observations:** The researcher watched multiple in-person & virtual training sessions to evaluate the execution of training programs. Observations concentrated on trainer efficacy, employee engagement, and the overall educational atmosphere, providing immediate corroboration of the core data collected.

This triangulated data gathering technique provided a comprehensive and well-founded picture of the training environment at Canara Bank.

TOOLS FOR DATA ANALYSIS

Various analysis tools and methodologies were employed to properly understand the insights gathered from 142 workers of Canara Bank. These tools facilitated the transformation of raw data into meaningful insights, enabling the assessment of training efficacy and the identification of areas for enhancement.

1. Pie Charts and Bar Graphs

Visual aids were utilized extensively to simplify and highlight important trends and patterns.

- **Trend Visualization:** Pie charts were used to depict employee satisfaction with training content, trainer competence, delivery methods, and module formats (online vs. in-person).
- **Departmental Comparison:** Bar graphs were essential for comparing input among several departments, including Risk Management, Retail Banking, & IT. These visualizations facilitated the identification of which groups perceived the instruction as most impactful.
- **Ease of Interpretation:** By presenting data graphically, complex trends became easier to understand for stakeholders and HR planners.

2. Percentage Analysis

The percentage analysis offered a quantitative perspective for assessing employee input.

- **Feedback Metrics:** The data was presented in percentages to demonstrate the proportion of employees who deemed the training beneficial, reported skill enhancement, or preferred digital learning modalities.
- **Satisfaction Trends:** For example, a high percentage of newer employees reported satisfaction with onboarding training, while senior staff preferred more specialized or strategic development modules.
- **Participation Levels:** The analysis also highlighted participation rates and enthusiasm for voluntary training programs across various branches.

3. Comparative Tables

Comparative tables were utilized to assess responses across employment titles, departments, and degrees of experience.

- **Cross-Segment Evaluation:** For instance, feedback from back-office staff was compared with that from front-line customer service teams to identify specific training needs.
- **Targeted Training Gaps:** The findings indicated that IT personnel sought additional technology-oriented upskilling, while branch-level employees emphasized the necessity for customer engagement and behavioral training.
- **Action-Oriented Insights:** These tables served as a basis for developing recommendations to improve Canara Bank's training modules in line with the diverse needs of its workforce.

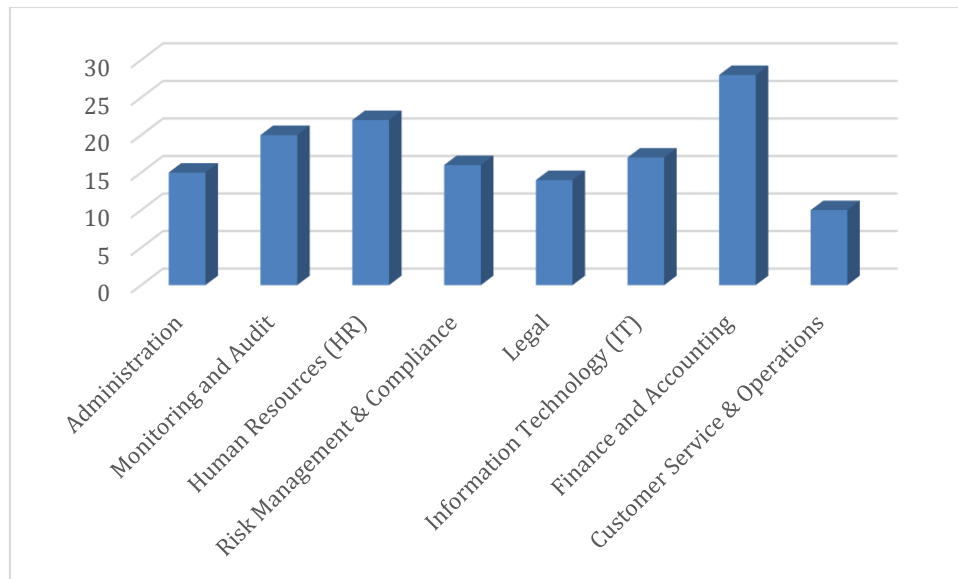
By integrating visual analysis, percentage-based metrics, and comparative evaluation, the study delivers a thorough and insightful review of Canara Bank's training and development practices. This analytical method boosts the research's credibility and accuracy while facilitating strategic planning and ongoing enhancement in staff development.

DEPARTMENT-WISE EMPLOYEE DISTRIBUTION (SAMPLE)

This study effort utilized a structured & purposive population of 142 workers from diverse divisions of Canara Bank. The sample was meticulously crafted to guarantee proportional representation across essential functional areas, enabling a comprehensive and inclusive assessment of the bank's training & development procedures. The subsequent table illustrates the allocation of staff among several departments:

Table 1: Department-wise Distribution of Employees in the Sample (Canara Bank)

S. No.	Department	No. of Employees
1	Administration	15
2	Monitoring and Audit	20
3	Human Resources (HR)	22
4	Risk Management & Compliance	16
5	Legal	14
6	Information Technology (IT)	17
7	Finance and Accounting	28
8	Customer Service & Operations	10
	Total	142



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

This varied cross-sectional sample allowed the study to gather insights from individuals engaged in both operational and administrative roles, encompassing IT, risk management, HR, & Customer Service. The extensive departmental reach considerably enhanced the depth and reliability of the research findings. The Finance and Accounting department constituted the largest component of the sample, providing comprehensive feedback on the pertinence and results of technical training modules and compliance-focused education. Employees from HR & Customer Service provided significant views regarding soft-skills growth, interaction with clients training, and team-building events, emphasizing areas for enhancement and efficacy. This departmental diversity revealed notable differences in training needs and outcomes based on job roles. For example:

- **IT employees** emphasized the demand for ongoing training in new digital tools and certifications in cybersecurity.
- **Risk and Compliance staff** underlined the need for regular workshops on regulatory changes and policy updates.
- **HR professionals** focused on employee engagement through behavioral training and performance management modules.

So, the balanced departmental distribution of the 142-sample dataset greatly strengthened the validity of the study. It ensured that training & development practices at Canara Bank were evaluated from multiple functional standpoints, enhancing the utility of the research for shaping future HRD strategies and tailored learning initiatives.

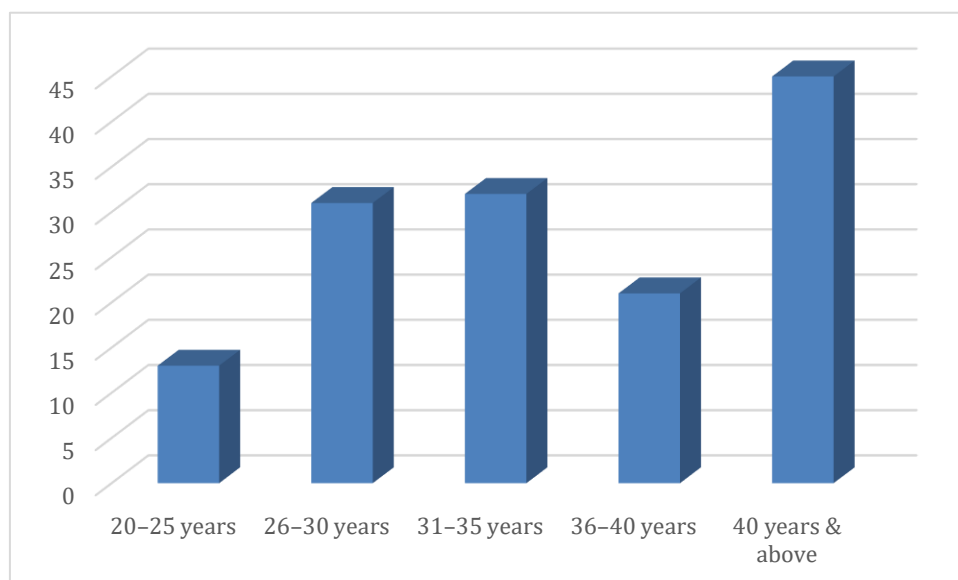
DATA ANALYSIS AND INTERPRETATION

This chapter offers a thorough study and interpretation of data gathered from 142 staff members at Canara Bank, concentrating on their perspectives, experiences, and results related to the bank's training and development initiatives. The data was collected via a standardized questionnaire that examined critical characteristics like training participation, program efficacy, employee happiness, skill development, and perceived career advancement.

Percentage analysis was utilized in conjunction with graphical tools, like bar charts & pie diagrams, to efficiently examine the acquired data. These visual and statistical methods aid in identifying patterns and trends in employee responses, thereby enabling more informed conclusions and recommendations regarding future training interventions at Canara Bank.

Table 2: Age-Wise Classification of Respondents

Age Group	No. of Respondents	Percentage (%)
20–25 years	13	9.2%
26–30 years	31	21.8%
31–35 years	32	22.5%
36–40 years	21	14.8%
40 years & above	45	31.7%
Total	142	100%



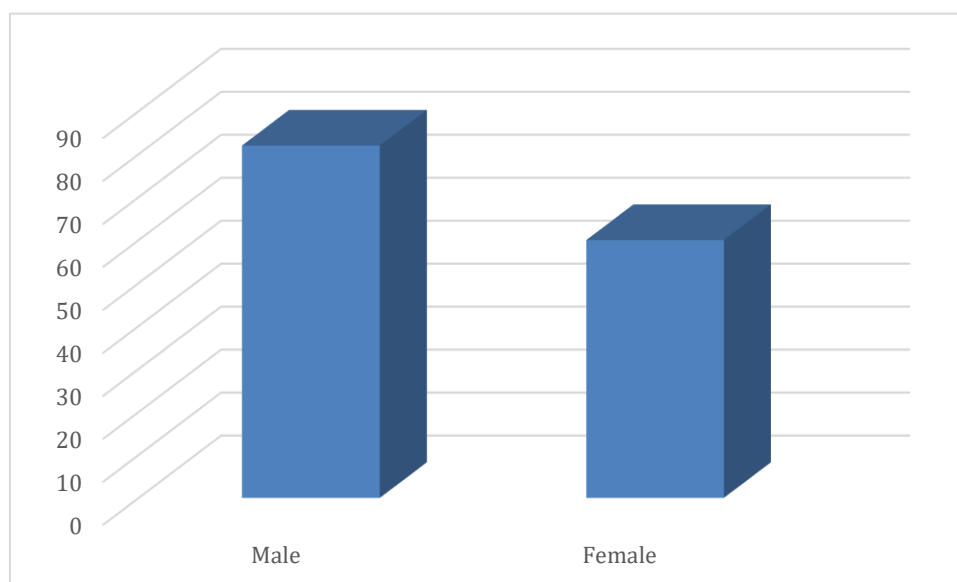
Graph 2: Age-wise Classification of Respondents

Interpretation:

The data indicates that a substantial percentage of respondents (31.7%) are aged 40 and over, signifying a notable presence of senior and experienced individuals. About 44.3% of respondents are aged between 26 and 35 years, indicating significant representation of mid-career professionals. This diverse age distribution ensures that the study encompasses the training perspectives of both seasoned employees and younger staff, providing balanced insights into training effectiveness and future development needs.

Table 3: Gender-wise Classification of Respondents

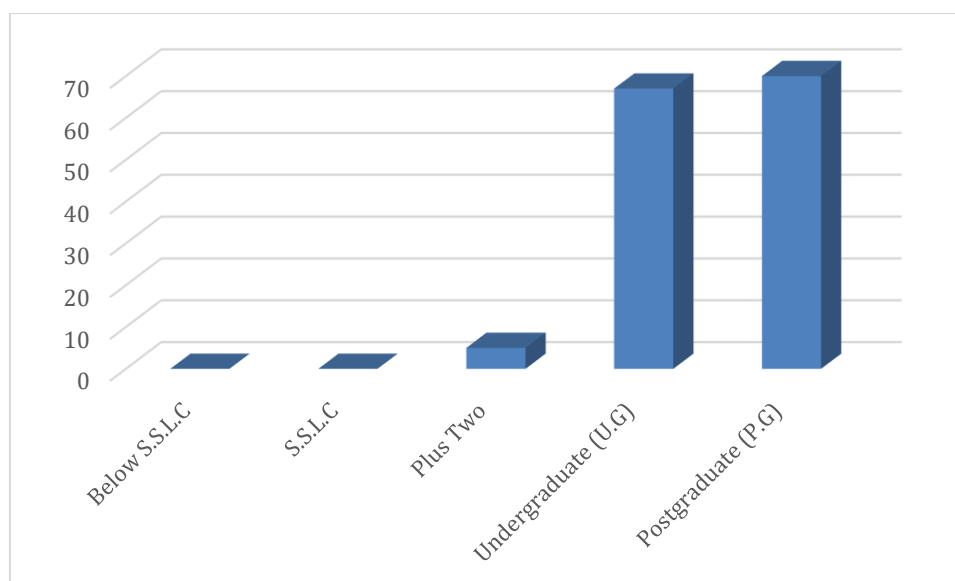
Gender	No. of Respondents	Percentage (%)
Male	82	57.7%
Female	60	42.3%
Total	142	100%

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

Gender ratio among respondents shows a fairly balanced distribution, with 57.7% male & 42.3% female employees. This allows the study to explore gender-based differences in terms of access to training, learning preferences, and developmental outcomes. The equitable participation also strengthens the reliability of the findings for shaping inclusive and gender-responsive training strategies at Canara Bank.

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	5	3.5%
Undergraduate (U.G)	67	47.2%
Postgraduate (P.G)	70	49.3%
Total	142	100%



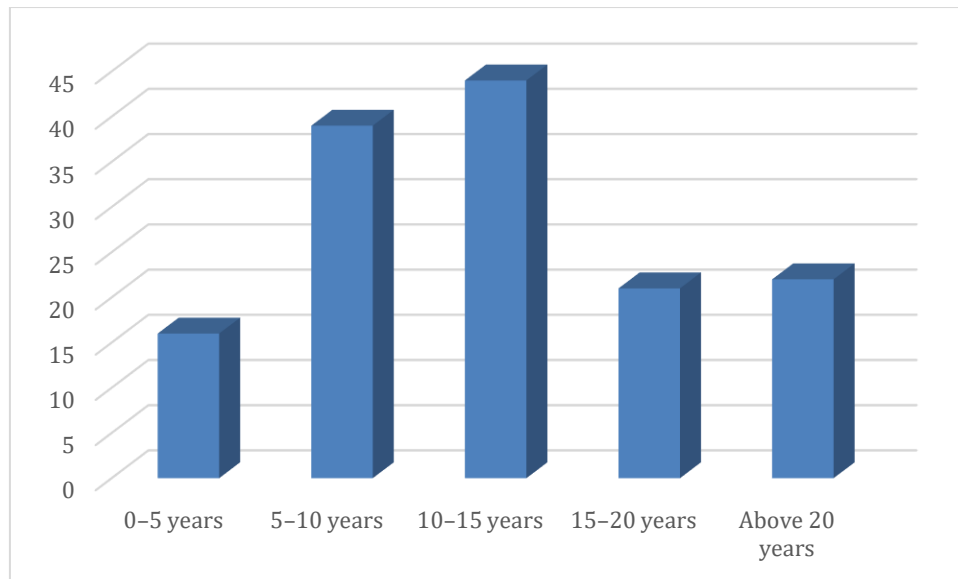
Graph 4: Educational Qualification of Respondents

Interpretation:

Educational profile of respondents indicates a highly qualified workforce at Canara Bank. Nearly 96.5% of the participants hold an undergraduate or postgraduate degree, with postgraduates forming the largest group (49.3%). This educational advantage indicates that Canara Bank staff are well equipped to participate in advanced and specialized training programs, especially in domains like as regulatory compliance, digital banking, analytics, & leadership development. It also demonstrates the bank's capacity to attract and keep intellectually proficient human capital.

Table 5: Experience-wise Classification of Respondents (Canara Bank)

Years of Experience	No. of Respondents	Percentage (%)
0–5 years	16	11.3%
5–10 years	39	27.5%
10–15 years	44	31.0%
15–20 years	21	14.8%
Above 20 years	22	15.4%
Total	142	100%



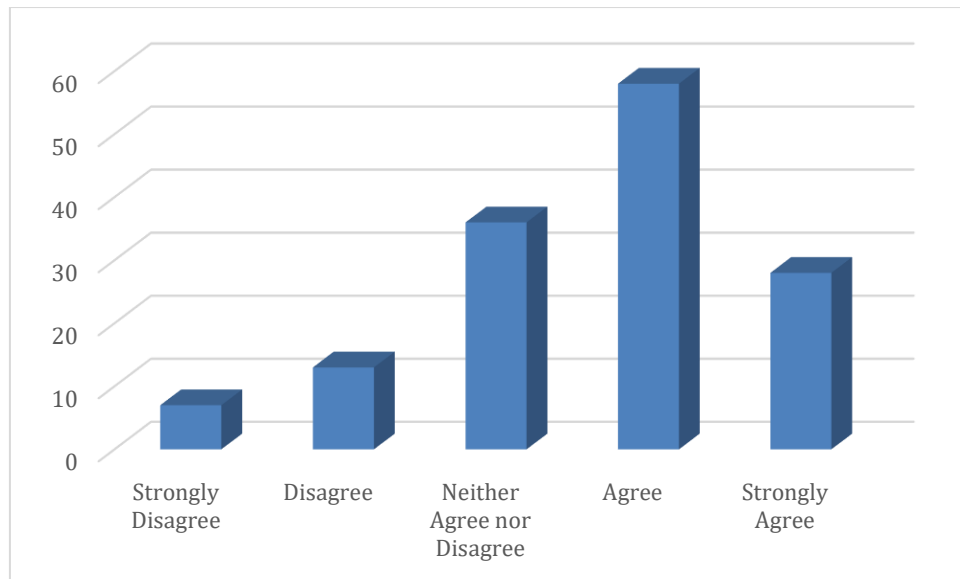
Graph 5: Experience-wise Classification of Respondents

Interpretation:

Data reveals that majority of respondents (31.0%) have 10 to 15 years of experience, closely followed by those with 5 to 10 years (27.5%). This signifies a strong presence of mid-career professionals in the training audience at Canara Bank. A notable 15.4% of participants have over 20 years of experience, indicating active participation from senior employees as well. The diversity in experience levels suggests that Canara Bank's training programs are inclusive and aim to cater to the development needs of employees across all stages of their careers—from early entrants to seasoned professionals.

Table 6: Perception of Training Program Effectiveness (Canara Bank)

Response	No. of Respondents	Percentage (%)
Strongly Disagree	7	4.9%
Disagree	13	9.2%
Neither Agree nor Disagree	36	25.4%
Agree	58	40.8%
Strongly Agree	28	19.7%
Total	142	100%



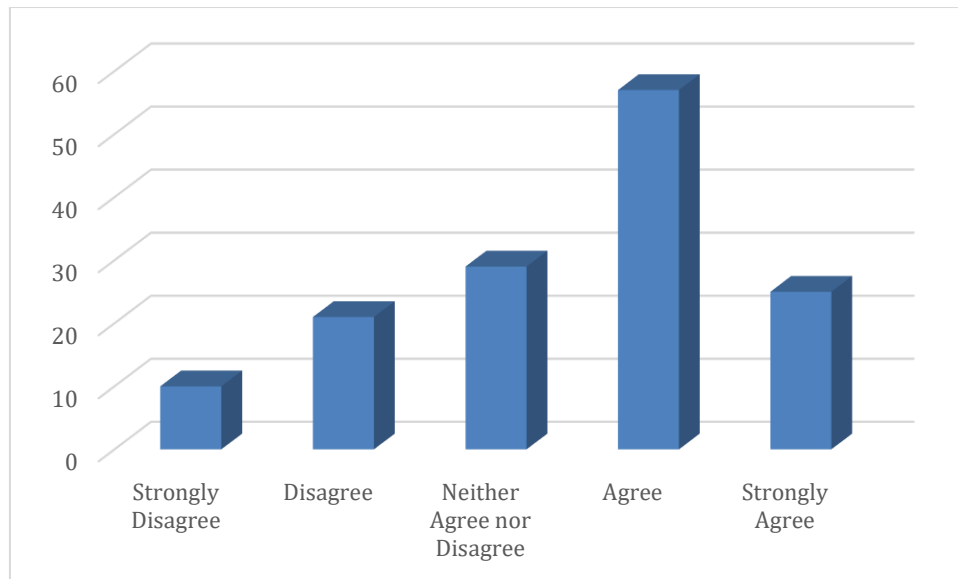
Graph 6: Perception of Training Program Effectiveness

Interpretation:

A large number of respondents—60.5% (Agree + Strongly Agree)—perceive Canara Bank’s training programs as effective, reflecting a predominantly favorable view among employees. Nonetheless, 25.4% maintained a neutral stance, indicating possible avenues for improvement in content dissemination, practical implementation, or subsequent assistance. A small yet important 14.1% of respondents disagreed with the effectiveness of the training, highlighting the need for continuous program evaluation and refinement to ensure alignment with employees’ expectations and learning needs.

Table 7: Relevance of Training Programs to Job Requirements (Canara Bank)

Response	No. of Respondents	Percentage (%)
Strongly Disagree	10	7.0%
Disagree	21	14.8%
Neither Agree nor Disagree	29	20.4%
Agree	57	40.1%
Strongly Agree	25	17.6%
Total	142	100%



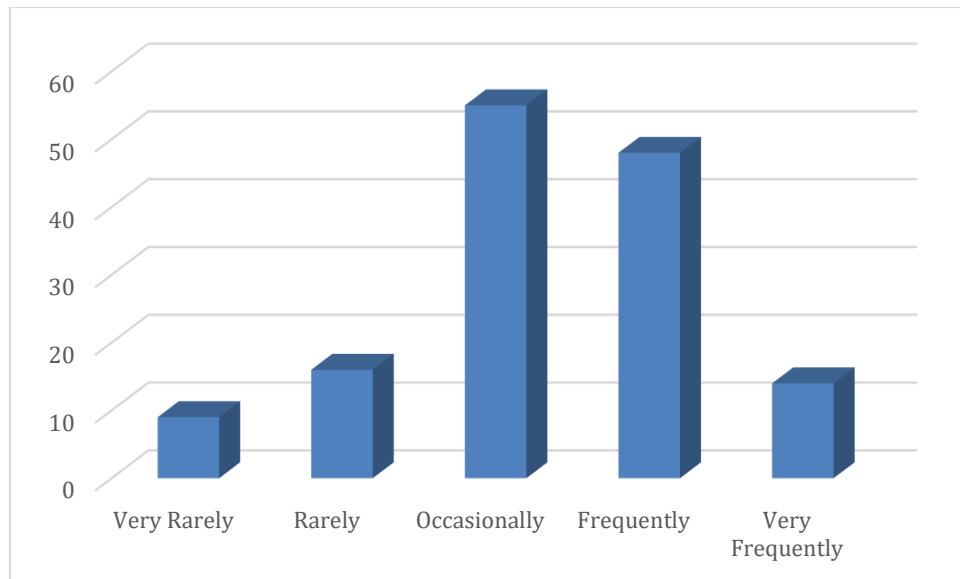
Graph 7: Relevance of Training Programs to Job Requirements

Interpretation:

A combined 57.7% of respondents at Canara Bank agree or strongly agree that training programs those provided are relevant for their job roles, demonstrating good alignment between training content and work responsibilities. Nevertheless, 20.4% remain neutral, and 21.8% expressed dissatisfaction, which underscores the need to strengthen program customization. Enhancing role-specific content and focusing on emerging skill requirements can help bridge this gap and increase the overall effectiveness of the training programs.

Table 8: Frequency of Training Programs (Canara Bank)

Response	No. of Respondents	Percentage (%)
Very Rarely	9	6.3%
Rarely	16	11.3%
Occasionally	55	38.7%
Frequently	48	33.8%
Very Frequently	14	9.9%
Total	142	100%



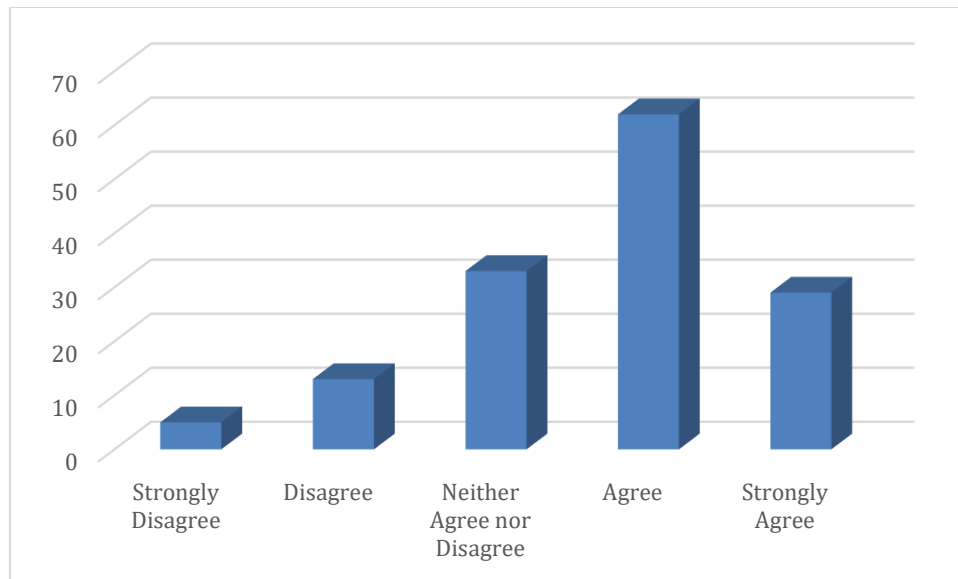
Graph 8: Frequency of Training Programs at Canara Bank

Interpretation:

The research indicates that 38.7% of respondents participate in training programs occasionally, whereas 33.8% assert that sessions occur regularly. This indicates that while Canara Bank exhibits a modest consistency in providing training, there exists an opportunity to improve the frequency and regularity of these programs. A structured and more frequent training schedule could contribute to continuous skill development, employee engagement, and better preparedness for emerging challenges in the banking sector.

Table 9: Impact of Training on Employee Performance (Canara Bank)

Response	No. of Respondents	Percentage (%)
Strongly Disagree	5	3.5%
Disagree	13	9.2%
Neither Agree nor Disagree	33	23.2%
Agree	62	43.7%
Strongly Agree	29	20.4%
Total	142	100%



Graph 9: Perceived Impact of Training on Employee Performance

Interpretation:

A total of 64.1% of respondents concurred or strongly concurred that training positively influences their performance, reflecting robust employee support for Canara Bank's developmental initiatives. However, a noticeable 23.2% remained neutral, suggesting that for some employees, the impact of training may not be clearly visible or directly applicable. To strengthen the perceived and actual effectiveness, the bank may consider implementing role-specific training modules, measurable performance-linked outcomes, and post-training assessments to connect learning with tangible workplace results.

Conclusion

The comprehensive analysis of training and development practices at Canara Bank, based on feedback from 142 employees, provides valuable insights into the effectiveness and reach of the bank's learning initiatives. A significant majority of respondents acknowledged the positive impact of training on their job performance. Specifically, 43.7% concurred and 20.4% strongly concurred that training enhanced productivity, highlighting the pragmatic value of the bank's growth initiatives in actual workplace contexts. The comments indicate that Canara Bank has significantly endeavored to fit its training modules with certain job functions. A neutral reply from 20.4% of staff members signifies an opportunity to enhance and tailor training content to meet the unique requirements of different departments and roles.

The demographic diversity of respondents—spanning different age groups, educational qualifications, and experience levels—highlights the importance of adopting adaptive and flexible training approaches. A significant number of employees are in mid-career, necessitating specialized, role-specific, and forward-looking training modules to facilitate career progression and skill development. An additional area of focus is the duration of training sessions. While 38.7% of respondents indicated that training programs are provided sometimes, 33.8% reported regular sessions. This difference indicates that training opportunity may not be evenly allocated among all departments or positions. Establishing a uniform and accessible training calendar could facilitate fair access and optimize developmental potential throughout the business.

Additionally, a combined 21.2% of employees expressed disagreement regarding the alignment of training with their job responsibilities. This finding emphasizes the need to establish stronger feedback loops, enabling continuous improvement in training design and delivery. Transparent communication about training goals and outcomes can also help employees better connect with the learning process and perceive its relevance. In conclusion, although Canara Bank's training and development structure is largely functional and well-regarded, there exists potential for strategic improvements. By enhancing training frequency, refining job-specific customization, and including workers in the training evaluation process, the bank can significantly improve the quality and effectiveness of its development programs. These enhancements will not only elevate individual performance but also strengthen Canara Bank's dedication to staff development and organizational excellence.

FUTURE SCOPE

As the banking industry continues to evolve within the dynamic framework of the digital economy, the future of training and development at Canara Bank presents significant opportunities for transformation. Drawing insights from the analysis of 142 employee responses, the following forward-looking strategies are envisioned to elevate workforce development in the coming years:

1. **Immersive Learning with VR and AR Technologies:** Canara Bank may implement Virtual Reality (VR) & Augmented Reality (AR) technologies to provide immersive, practical training experiences within a simulated, secure environment. These tools can enhance training on complex processes like customer handling, branch operations, fraud prevention, and crisis management—making learning more engaging and retention-driven.
2. **Microlearning for Time-Efficient Learning:** Implementing microlearning modules—short, focused, and mobile-friendly learning segments—can help employees learn at their convenience. These concise training, comprising videos, infographics, and brief quizzes, will accommodate the rapid tempo of banking operations while facilitating just-in-time learning for particular job responsibilities.
3. **Gamification to Increase Engagement:** Integrating gamification elements—such as leaderboards, point systems, badges, along with interactive challenges—can enhance the enjoyment and competitiveness of training, especially for younger, technologically savvy staff. This approach can substantially enhance engagement and drive.
4. **AI-Powered Personalized Learning Paths:** Canara Bank can utilize Artificial Intelligence to create tailored learning pathways based on specific positions, performance metrics, and skill deficiencies. AI-driven recommendations will facilitate the delivery of pertinent information and the effective monitoring of employee progress, guaranteeing that the appropriate individual receives the suitable training at the optimal time.
5. **Social and Collaborative Learning Initiatives:** The bank should foster team-based learning through internal discussion forums, cross-functional training groups, and collaborative projects. Peer-to-peer learning strengthens team bonds, encourages idea-sharing, and creates a more connected learning culture.
6. **Automated Learning Management Systems (LMS):** Implementing a contemporary LMS platform will streamline administrative functions including registration, attendance monitoring, performance evaluation, and feedback acquisition. These tools offer real-time insights enabling HR and L&D teams to perpetually refine training initiatives through data-driven decisions.

By embracing these next-generation learning strategies, Canara Bank can create a resilient, adaptive, and digitally fluent workforce—prepared to meet both current and future challenges in the banking sector.

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QUESTIONNAIRE FOR THE STUDY “ANALYSIS OF TRAINING AND DEVELOPMENT PRACTICES AT CANARA BANK”

Dear Respondent,

This questionnaire is part of an academic study aimed at analyzing the effectiveness of training and development practices at Canara Bank. Your honest responses are valuable and will be kept strictly confidential. The data collected will be used solely for research purposes. Kindly choose the most appropriate option for each question.

Section A: Demographic Information

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 Canara Bank**

- 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 response to the following statements by selecting the option that best reflects your opinion or experience.

5. **Overall satisfaction with Canara Bank's training programs:**
 - Very Dissatisfied
 - Dissatisfied
 - Neutral
 - Satisfied
 - Very Satisfied
6. **Clarity of training objectives prior to attending programs:**
 - Strongly Disagree
 - Disagree
 - Neither Agree nor Disagree
 - Agree
 - Strongly Agree
7. **Relevance of training content to your current job responsibilities:**
 - Strongly Disagree
 - Disagree
 - Neither Agree nor Disagree
 - Agree
 - Strongly Agree
8. **Frequency of your participation in Canara Bank's training programs:**
 - Very Rarely
 - Rarely
 - Occasionally
 - Frequently
 - Very Frequently
9. **You attend training programs primarily for career advancement:**
 - Strongly Disagree
 - Disagree
 - Neither Agree nor Disagree
 - Agree
 - Strongly Agree
10. **Training programs have contributed to your professional growth and 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 Canara Bank?**

- Highly Insufficient
 - Insufficient
 - Neutral
 - Sufficient
 - Highly Sufficient
12. **To what extent do you find the training methods used (e.g., classroom sessions, online modules, on-the-job training) effective for your learning at Canara Bank?**
- Strongly Disagree
 - Disagree
 - Neither Agree nor Disagree
 - Agree
 - Strongly Agree
13. **In your opinion, is the training and development process at Canara Bank conducted in a timely and efficient manner?**
- Strongly Disagree
 - Disagree
 - Neither Agree nor Disagree
 - Agree
 - Strongly Agree
14. **Do you feel that the training programs at Canara Bank are well aligned with your specific job responsibilities?**
- Strongly Disagree
 - Disagree
 - Neither Agree nor Disagree
 - Agree
 - Strongly Agree
15. **Do you believe Canara Bank's promotion and reward policies are influenced by employees' performance and achievements during training?**
- Strongly Disagree
 - Disagree
 - Neither Agree nor Disagree
 - Agree
 - Strongly Agree
16. **Do you perceive any bias in the reward and promotion system associated with training outcomes at Canara Bank?**
- Strongly Disagree
 - Disagree
 - Neither Agree nor Disagree
 - Agree
 - Strongly Agree

17. **In your view, are deserving employees adequately recognized and rewarded based on their training accomplishments at Canara Bank?**
 - Strongly Disagree
 - Disagree
 - Neither Agree nor Disagree
 - Agree
 - 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 Canara Bank?**
 - Strongly Disagree
 - Disagree
 - Neither Agree nor Disagree
 - Agree
 - Strongly Agree
19. **Do you feel that the Human Resources (HR) department at Canara Bank plays an active and effective role in evaluating and enhancing training and development initiatives?**
 - Strongly Disagree
 - Disagree
 - Neither Agree nor Disagree
 - Agree
 - Strongly Agree
20. **Please share any suggestions or ideas for improving Canara Bank's training and development programs:**