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# A STUDY ON TRAINING AND DEVELOPMENT AT SYNDICATE BANK

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## ABSTRACT

*Never before has the rapid increase in new knowledge and technology and in the base of change and itself demanded a learning response as great as what is now required to remain competitive. Today individuals and organizations must become continuous learners to survive and hence it is not surprising to find that most successful organisations operate in a continuous learning mode.*

*The challenge of globalization, technological innovation increasing competition and growth through expansion, diversification and acquisition has had a wide-ranging and far reaching impact on HRD. There is a need for a continuous process that aims at providing fresh knowledge and skill inputs to the employees so as to ensure the development of their competencies, dynamism, motivation and effectiveness in a systematic and planned way, thereby improving the productivity and overall organizational effectiveness. As a result, training and development activities have acquired great significance and are now firmly centre-stage in most of the organizations. Hence it can be said that with the advent of free market economy rapid change in the environment, training and development activities have assumed an importance never before witnessed in Indian corporate history.*

*Training is the process of assisting a person in enhancing his efficiency and effectiveness at work by improving and updating his professional knowledge developing his personal skills relevant to his work and cultivating in him appropriate behavior and attitude towards his work and people he is working with. Development takes place as a result of training and essentially implies growth plus change. Thus, training and development go hand in hand. My endeavor has been to gain an in-depth insight into the process of discovering, harnessing and developing of the human capital to the benefit of both the individual and the organization into days highly dynamic and competitive business world through a comprehensive study and analysis of the latest training and development techniques.*

*In terms of training design the trainer needs to be alert to the demands made by:*

- Learning
- Behaviour

### *Results required*

*For best effects it is important to consider what a particular piece of training will deliver in terms of new knowledge, skills, ideas and abilities and also what the individual will do with that learning in their job. The trainer will need to develop a design, which includes or specifies how the learner is to transfer what they have learned to their workplace and integrate it into day-to-*

*day standards and behaviours. The final issue to be considered is how the required results can be measured and be seen to have resulted from the training provided.*

*Employees sent to various programs need to be evaluated so as to ascertain the effectiveness of the program. Many people agree to the basic fact that no much of a systematic effort towards evaluation exists in the organization. Goods evaluation is based on careful specification of training objectives and performance measures that will be used to determine if the training objectives have been successfully achieved.*

## INTRODUCTION

It is necessary for any business to have employees that are well-trained and experienced in order to accomplish the duties that must be done. In today's dynamic businesses, work is getting more complex, and the need of staff education and training is becoming increasingly evident. When professions were basic, easy to acquire, and only marginally

impacted by technological advances, there was no need for employees to keep their skills and knowledge up to date, as was the case in the past. In the modern world, the situation has, however, radically changed. The transfer and tuning of employee skills is necessitated by the rapid movement of job responsibilities and their adjustment

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When a learning event is designed to instill a relatively permanent change in an individual that will improve their ability to perform on the job, this is referred to as training. New skills, knowledge, attitudes, and behaviors may be learned via training, which can lead to the development of new abilities. The ability to improve performance is a pre-requisite for improved human resource preparation for new jobs, promotions, and the transfer to more up-to-date equipment and technology. Staff at all levels need refresher training from time to time in order to avoid personal obsolescence and enhance competence in order to advance to higher positions within the organization. This is in addition to training new entrants. There are many advantages that may be obtained through training, which Filippo articulately outlined. Improved productivity, better morale, less supervision, fewer accidents, and more organizational stability and flexibility are all benefits of this approach. As a result of the increase in skill level, both the quality and quantity of performance improve as a result of the increase in skill level. After receiving the required training, individuals are capable of meeting their most basic human needs, such as security and ego fulfillment. Even if they are not monitored, employees who have received enough training may do their duties effectively. Insufficient preparedness for working conditions, according to a growing body of data, is associated with a higher rate of errors. Adequate training in job skills, as well as a good attitude, is likely to result in a substantial reduction in the amount of errors that are made. Maintaining a pool of substitutes who have undergone specialized training may help an organization maintain its effectiveness even if key members of its staff leave. Learning and development is an essential part of the company's overall strategy.

Assume that the training process is an interconnected system whose boundaries interact with those of the rest of the company. When it comes to comprehending the training process, this approach is very beneficial. After establishing training needs and delivering training that meets those criteria, the output is compared to the requirements, and any changes to the system are made in order to achieve the desired output. This approach, however, although it may help in the knowledge of how training processes operate, it also puts training at the centre of the universe, which is counter-productive in the long run. As a result, depending on how training is handled, the firm will see it as either a panacea for all problems or as having no direct connection to the business.

A more effective approach would be to expand the scope of the system so that training becomes an integral part of the company's activities as a whole. Reaching this degree of growth in banking is a significant milestone since it indicates that the organization has made the first step toward becoming a "learning organization."

Organizational flexibility may be achieved by keeping highly skilled workers who possess a diverse range of skills and abilities, enabling them to smoothly move into roles where there is an increase in demand. An educated and well-trained workforce is, in reality, the most important asset any business can possess.

The Indian service industry is now on a fast road to achieving substantial growth and expansion. Technologically sophisticated techniques are being obtained from industrialized countries. New quality systems are being recognized and implemented under the auspices of ISO 9000 and QS 9000 Certification, respectively. Because of the scale of the change that must be achieved, the creation of a work culture that is conducive to high levels of performance would be the most important area for emphasis in Indian organizations, particularly in the banking industry. Employee training, in particular, may help businesses achieve this goal by paying a considerable amount of attention to human resource management operations in their organizations.

Training programmes sponsored by a business may assist employees in understanding the organization's goals and engaging in a range of related behavioral activities in order to improve job performance, decrease conflict, and prepare them for advancement opportunities.

## **OBJECTIVE OF THE STUDY**

For the purposes of this study, I will examine the training and development mechanisms that Syndicate Bank puts in place for its staff. -

The identification of functional skill areas in individuals is essential to enable them to make a more effective contribution to the organization.

It is our goal to provide chances for professional growth and exploration that will contribute to the general enhancement of the organization's health and quality of life.

It is necessary to develop human resources in line with the organization's overall corporate viewpoint as well as its long-term strategic objective.

It is essential to look at the many Training and Development efforts that Syndicate Bank has undertaken in recent years.

It is one of the goals to research the training method employed by Syndicate Bank, among other things.

In order to determine the effectiveness of the training provided by Syndicate Bank and its subsidiaries, an investigation was conducted.

## **THE STUDY'S OBJECTIVES AND TARGETS**

For a company to remain competitive, it must significantly improve its learning response. This has never happened before due to the rapid development of new information and technology as well as the shifting nature of change's foundation. People and organizations must become continual learners in order to survive; therefore it should come as no surprise that the majority of successful businesses operate in a continuous learning mode today.

The difficulties of globalization and technological innovation, which have heightened competition and growth via expansion, diversification, and acquisition, have had a wide-ranging and far-reaching impact on human resource development in a variety of ways. Employees' dynamism, motivation, and effectiveness are all enhanced as a result of a continuous process that seeks to deliver new information and skill inputs in a methodical and organized way in order to guarantee the growth of their capabilities. This will increase staff productivity as well as the general effectiveness of the organization. As a result, training and development activities have risen in significance and are now firmly entrenched at the heart of the operations of the majority of businesses. With the advent of a free market economy and the rapid change in environmental conditions, training and development activities have taken on an importance that has never been seen in the history of Indian companies before.

## **THE STUDY'S OBJECTIVES AND TARGETS**

Organizational training and development is a subsystem that is a component of the overall structure

of the company. As a result, unpredictability is reduced to a minimum, and learning or behavioral change happens in a structured way. [Insert page number here]

**Traditional Approach** – In the past, most businesses did not put a high priority on employee training and development (T&D). Management, according to the common viewpoint held by these people, is a natural process rather than something that can be taught. People also felt that training is a very costly Endeavour that is not worth the money spent. It was formerly common for organizations to put more importance on executive pinching than they do today. However, it seems as if the situation is shifting somewhat.

The acknowledgment of the importance of corporate training by Indian organizations is a distinguishing feature of the current approach to training and development in the country. As a retention strategy rather than expenditure, training is increasingly seen as more of a luxury than a necessity. The training method in Indian business has been completely redesigned in order to create a more intelligent staff and get the best potential results for the company.

Many times, the Training and Development programmes provided valuable information to the trainees in order for them to be successful in the performance of their present and future tasks and obligations.

Because of this, the Syndicate Bank benefits from the initiative in that it enables the bank to grow for the benefit of both the business and the industry as a consequence of the initiative.

## **RESEARCH METHODOLOGY AND APPLICATIONS**

To gather the information required for this research project, a variety of data sources, including primary and secondary sources of information, were utilized.

Data Collection and Analysis Tools are available for download.

The main sources of information are as follows:

### **A survey questionnaire**

When gathering information that is relevant to the study's objectives, questionnaires are the primary data collection method that is being utilized.



Questionnaires are also being used to collect information.

In all, the questionnaire has nine questions, all of which are a mix of open-ended and closed-ended questions in nature.

#### **During the creation of the questionnaire,**

Following were the factors that were taken into consideration while developing the questionnaire. These are the ones to look out for:

- **Quantity:** This section includes questions in which employees express their discontent with the number of training hours that they have put in so far.

Employee training should be of high quality, and this includes the kind of training that is given to them, as well as the method in which it is presented and the types of feedback mechanisms that are utilized.

**The Importance of Training:** This section includes questions that will assist us in determining if the importance of training is put on it by departmental heads, training managers, the human resources director, or by the employees themselves. **The Importance of Training:**

**Effectiveness and Efficiency of Training** This category includes issues regarding whether or not the training given to employees in different fields is effective and efficient.

#### **Interview**

In order to get knowledge of the training techniques employed by the Syndicate Bank, it will be essential to conduct an in-depth interview with the employees who are unable to work on the questionnaire as well as with the training manager.

The total number of samples taken

Syndicate Bank has a total workforce of 30 employees.

Tools for Data Analysis that are based on Statistics

Pie charts and bar charts are two different kinds of graphs to consider.

ii) Histograms are a kind of graph.

#### **Learning More about Secondary Sources of Information**

A range of materials, including books, journals, case studies, handouts, and the Webster dictionary, will be used to get a comprehensive understanding of the project study's objectives.

## **THE STUDY'S LIMITATIONS AND TARGETS**

In order to get this kind of information from HR Managers and staff members, time is the most important constraint, since it is not always possible to meet with them in person.

Prejudices on the part of the managers and employees may be present when providing the information; this is something to take into consideration. Despite the fact that this has no direct influence on the study, it does have an impact on the results.

The information collected may not be current in terms of the present state of the market, which is a possibility. To a large extent, the situation is handled with care, but there may be some mistakes on my side in the process.

Some of the respondents were insistent about avoiding disclosing any information about their organization.

It is being attempted to get all of the relevant information that will be required for this study and to be included in this project as soon as possible.

## **LITERATURE REVIEW**

The members of an organization are made up of individuals, and the organization functions as a result of the efforts of its members to accomplish their objectives. Organizations cannot survive unless its members actively engage in the operations of the organization. Resources, such as human and financial resources, as well as raw materials and equipment, are gathered, coordinated, and used by a group of individuals who are responsible for their management. Organizations' goals cannot be met with these resources alone since they are insufficient in themselves. It is essential to get them all together as a group for this to work. When people work together as a team to accomplish shared goals, they are more successful at what they do. This is particularly true when individuals get together as a group to achieve common objectives. No organization will be able to fulfill its objectives unless all of its members work together as a cohesive unit to accomplish those objectives. Every activity carried out by the company

is overseen and managed by the individuals who make up its leadership team from its inception to conclusion. As a result, people are the most valuable resource available to any organization on the world, and they are the most valuable resource available to any organization on the planet. The phrase "human capital" refers to this resource, which is the most essential component of the manufacturing process and is used to define it. Businesses are either created or destroyed, according to L.F. Hayes' theory of economic development. According to Uric, the long-term success of his company will be decided not by "markets or money, patents or technology," but by "people." When it comes to long-term resources, human capital stands out as the only one that does not degrade with the passage of time.

The term "human resources" may be described as "the aggregate knowledge, skills, creative abilities, talents, and aptitudes acquired by the general population" when seen from a national viewpoint. The term "human resources" refers to the people who work for a business as seen from the viewpoint of the organization. A company's innate abilities, learned knowledge, and acquired skills, all of which are expressed in the talents and aptitudes of its workers as well as those of other stakeholder groups and constituents, are collectively referred to as its organizational capabilities. Biological, psychological, social, and ethical components are interconnected and interact with one another in "a whole consisting of interconnected, interdependent, and interacting physiological, psychological, social, and ethical components," according to Julius. "A whole consisting of interconnected, interdependent, and interacting human resources or human elements" refers to "a whole consisting of inter-related, interdependent, and interacting human resources or human elements," according to Jucius. It is defined as "a whole consisting of interconnected, dependent, and interacting physiological, psychological, social, and ethical components." It also refers to a "whole consisting of interconnected, dependent, and interacting physiological, psychological, social, and ethical components," and "a whole consisting of interconnected, interdependent," and "interacting physiological, psychological, social, and ethical components."

As a result, human resources are both quantitative and qualitative measurements of the people needed by an organization, depending on the situation.

Human resources are distinguished from other kinds of resources by the characteristics listed in the following section:

It is essential to understand how human resources are created via biological inheritance and interactions with the surrounding environment in order to comprehend human resources in an organization. Human beings' attitudes, behaviors, and performance are influenced by a variety of factors, including their family connections, religious influences, caste or ethnic origin, educational accomplishments, and work environment.

It is (ii) possible to distribute human resources over a wide range of job activities. In reality, they are composed of a huge number of people, each of whom has a unique personality in addition to a broad range of demands and attitudes as well as a wide range of values. The DNA of each individual may include physical and psychological characteristics that distinguish them from others. The vast majority of issues that arise in an organization are caused by the individuals who work there, not the organization itself. As a result of the erroneous assumption that all individuals are the same and that they can all be dealt with in the same way, these issues have arisen. An organization's ability to recognize and pay attention to the differences that exist amongst people is critical in order for each individual to achieve his or her full potential while also making the most of the organization's human resource resources.

## **COMPANY PROFILE**

### **ABOUT SYNDICATE BANK**

A merchant named Sri UpendraAnanth Pai joined forces with an engineer named Sri VamanKudva and a physician named Dr.T M A Pai in 1925 at Udupi, the abode of Lord Krishna on the coast of Karnataka, to form Syndicate Bank with a capital of Rs.8000/- and a mission to provide financial services to the people of India. As much as they were driven by the interests of business, they were also motivated by the same ideals of social welfare. In order to provide financial support to local weavers who were being crippled by a crisis in the handloom sector, their primary goal was to mobilize modest resources from the community. The mission, as well as the result, was both successful. In 1928, the bank began collecting deposits from customers at their doorsteps for as little as 2 annas a day as part of its Pigmy Deposit Scheme, which allowed consumers to make small deposits whenever it was most convenient for them to do so. The Bank has developed its brand equity as a result of this campaign, which generates about Rs. 2 crore in revenue for the institution every day.

Syndicate Bank's founding was associated with the beginning of India's progressive banking era, although it has been a long time since that time. Following more than 80 years of pioneering experience, the Bank has established a strong client base that includes clients spanning two to three generations of their families. The Bank's vision for India's future was shaped by its deep roots in rural India and intimate awareness of the realities of living at the grassroots level. This knowledge and experience helped to shape the Bank's vision for India's future. Despite its support for technical advances in banking and its willingness to consider new ideas, it has managed to maintain its unique socio-economic, cultural, and political identities throughout history. In recent years, the Bank's growth strategy, which is centred on the mutual sustenance of both the Bank and its customers, has proved to be very effective. Over the course of more than a decade, the Bank has served as a catalyst for growth across the country, with special emphasis on the common man on an individual level, and on rural and semi-urban areas on a regional and national level, among others.

There are three areas in which the Bank is ideally positioned to address the challenges of the twenty-first century: information and communication technology (ICT), knowledge (know-how), and competitiveness (competitiveness). It is putting in place a comprehensive information technology plan, and the skills and expertise of the Bank's employees are being updated via a range of training programmes, all with the goal of increasing customer satisfaction in every area of the institution's operations. We have started on an ambitious technology plan known as the Centralized Banking Solution, which stands for "Centralized Banking Solution" (CBS). During the course of a four-year period, 500 of our major branches and their ATMs will be networked nationwide as part of the Centralized Banking Solution, resulting in a more efficient banking environment for everyone. In addition to being the first public sector bank to utilize CBS, it is also a pioneer in the financial services business. At the moment, all of our bank's branches and offices are equipped with CBS, which has already been completed at all of our locations. Consequently, the bank now has complete control over CBS capabilities in its hands.

## **SERVICES**

Even before its inception, Syndicate Bank recognized that information technology was and continues to be a critical component of the banking industry. Despite being a public sector bank, the Bank is a pioneer in adopting and applying the most up-to-date

technologies available, in such a manner that technology serves as an enabler in the growth of the business and guarantees that customers benefit from and are satisfied with it, among other things.

## **INTERNATIONAL CENTRAL BANKING SYSTEMS: A SOLUTION**

When the Core Banking Solution (CBS) was finished in 2001, it became the first of its kind in the banking industry. It was the first public sector bank to adopt the Core Banking Solution (CBS). Following this consolidation, the Bank's CBS network grew to 1829 branches/offices distributed over 1033 locations, accounting for about 96 percent of the Bank's total activity during the 2007-2008 fiscal years, according to a press release from the bank.

Beginning on March 17, 2009, CBS acquired control of all of the company's branches across the United States.

For example, the Bank is now able to offer banking goods and services via a number of delivery channels, including as networked ATMs and telebanking, as well as Internet Banking and Mobile Banking. This allows the Bank to provide AAA banking service to its clients (Anywhere, Anytime, Anywhere). The Bank's implementation of CBS has resulted in a significant shift in client preferences, with a significant shift away from traditional brick-and-mortar channels and toward delivery systems that are available 24 hours a day, seven days a week.

## **ATM NETWORK ATM NETWORK NETWORK OF ATMS**

Due to the fact that ATMs have outperformed all other distribution methods in terms of acceptability, the bank has moved quickly to increase the number of ATMs available. As of the 25th of June 2009, the bank has a network of 1119 ATMs distributed over 519 sites, according to statistics from that date.

The Bank is a member of VISA International, which means that our ATM/Debit Card clients have access to more than 28700 ATMs in the country and more than 1.2 million ATMs globally as a result of the Bank's membership in the organization. In addition to Members Establishments (MEs), which number more than 3.5 lakh in the nation and more than 2.84 crore globally, our cards may be used for transactions at these locations.

In addition, the Bank was a founding member of the "Cash Tree" consortium, which was established in

2003 with the goal of expanding the reach of cardholders while simultaneously increasing the ease of their transactions. A total of 13 financial institutions are now affiliated with the network, bringing the total number of ATMs connected to the "Cash Tree" network to more than 4300, according to the network's current membership count. Visit CASHTREE's website to learn more about the company and its products.

### **INTERNET ACCESS TO BANKING SERVICES IS AVAILABLE TO USERS**

Clients are becoming more reliant on online banking, which is rapidly becoming a ubiquitous channel, according to our data. In recent years, there has been a significant rise in the number of people who utilize the service. Provide the following services to your customers in addition to the standard ones like account information, statement of accounts, and so on. This will improve your customer service experience.

Reservations for railway tickets are made via the use of e-ticketing. In order to pay utility bills, customers may now do it via the use of Internet banking.

It is possible to pay taxes in two ways – directly and indirectly – for both individuals and companies

### **ANY BRANCH BANKING SERVICES:**

Everyone who has a CBS account has the opportunity to conduct Branch Banking transactions at competitive interest rates.

There is no charge for paying your own checks in the mountains if you do it yourself (limits apply).

In order to pay for crossed third-party checks made payable to "A/c Payee," it is required to make upcountry payments to the bank.

There are no fees associated with accepting cash upcountry in return for credit to a home branch account (limits apply)

Customer's home branch account, which is provided at no extra cost, may be debited by any CBS Branch when a DD/TT/MT is issued from any CBS Branch (minimum charges apply)

You may transfer money between any two CBS Branches at any time of day or night.

The process of obtaining checks for upcountry pick-up and depositing them into a bank account at the home branch.

Stop Payment Instructions, Statements of Account, and Standing Instructions, among other things, may be obtained at any CBS branch.

### **MOBILE BANKING SERVICES**

General Business Rules Governing Mobile Banking Services: The following Business rules will apply on MBS being offered by the Bank

i) The facility will be available to customers having a satisfactory running Savings/Current/Overdraft account with the Bank.

ii) The daily upper ceiling per customer shall be Rs.50,000/- for fund transfer, bill payment and merchant payment when the service is used over the application/WAP (TO BE INTRODUCED LATER)

iii) The daily upper ceiling per customer shall be Rs.5,000/- for fund transfer, bill payment and merchant payment when the service is used over the SMS/IVR.

iv) Entering the wrong MPIN thrice will block the MBS to the account for the day and two such consecutive blockages will de-activate the customer and the customer should re-register for the services as per the procedure laid down for the same.

v) Any change in the business rules of any of the processes will be notified on Bank's website [www.syndicatebank.in](http://www.syndicatebank.in) which will be construed as sufficient notice to the customer.

vi) In the case of a joint account where mode of operation is "Either or Survivor" authorized person can use the facility. The transactions in such accounts shall be binding on all the joint account holders, jointly and severally. Accounts where mode of operation is "joint" as also accounts in the name of minor or where minor is a joint account holder are not eligible for MBS.

vii) The Bank reserves the right to reject a Customer's application for MBS without assigning any reasons.

viii) The Bank shall suspend the registration of any Customer if the facility has not been accessed by the Customer for three months or more. If the facility has not been accessed for six months or more, the registration of the Customer will be cancelled.



ix) The Customer can request for termination of the Facility by visiting the branch and giving a written request. The Customer shall remain accountable for all the transactions on the designated account made request prior to confirmation of any such cancellation request.

x) It shall be the Bank's endeavor to give a reasonable notice for withdrawal or termination of the facility, but the Bank may at its discretion withdraw temporarily or terminate the facility, either wholly or partially, anytime without giving prior notice to the customer. The facility may be suspended for any maintenance or repair work for any breakdown in the Hardware/ Software for MBS, any emergency or security reasons without prior notice and the bank shall not be responsible if such an action has to be taken for reasons of security or emergency.

xi) The Bank may also terminate or suspend the services under the Facility without prior notice if the customer has violated the terms and conditions lay down by the Bank or on the death of the Customer when brought to the notice of the Bank.

## INDUSTRY PROFILE

### a) Origin and development of the industry

Since its inception, the banking sector in India has centered on the traditional functions of deposit taking and loan extending. Their role had been characterized as one of helping in the overall economic growth, with the government of India owning the vast majority of shares in most banks, as had been the case in the past. Although the banking industry has seen considerable change in the last five years, this has been mostly as a consequence of the liberalization process as well as the technological revolution. The market, which was formerly controlled by public sector banks, is now exposed to intense competition, not only from foreign businesses, but also from new generation private sector banks, which have arisen in recent years to compete with the established players. In recent years, the rules of the game have shifted, with the Reserve Bank of India enacting new laws to make banks more accountable while also encouraging them to follow internationally recognized standards.

In recent years, the vast majority of banks have tried to function under the premise of a Universal Bank of some kind or another. In addition to its traditional banking responsibilities, the bank is trying to convert itself into a one-stop financial centre where all financial products will be available for purchase at a

single location. As a means of expanding their deposit portfolio, banks have started making direct appeals to individuals and businesses in the retail sector. New products are being introduced by the vast majority of financial institutions in order to gain the largest potential market share in this area. In addition, distribution routes have been shifted away from branches and toward alternative distribution channels like as ATMs, phone banking, and the internet, among other things.

Consumer loans and house loans are increasingly being provided by banks that have traditionally specialized in working capital financing and other financial services, rather than consumer lending. A growing number of financial organizations are now offering travel loans to its customers. Another area in which banks have started to concentrate their efforts is in the retail finance industry. Loan processes have also been substantially streamlined, and the amount of time it takes to have a loan sanctioned has been significantly decreased.

### Growth and present status of the industry.

#### KEY INDUSTRY STATISTICS OF SCHEDULED COMMERCIAL BANKS

	2009	2011	2013	2015
<b>Total deposits</b>	7140	8132	8729	9928
Demand	1174	1273	1266	1347
Time	5966	6859	7463	7498
<b>Total bank credit</b>	3688	4358	4667	4779
Food	168	256	320	373
non-food	3520	4102	4347	4399
<b>Investments</b>	2545	3088	3332	3347
govt. sec	2232	2784	3023	3038
other approved sec	313	304	309	314
Cash in hand	43	53	53	57
Balance with RBI	635	574	631	656
Cash-Deposit ratio	9.50%	7.70%	7.80%	7.80%
Investment-Deposit ratio	35.70%	38%	38.20%	38.20%
Credit-Deposit ratio	51.70%	53.60%	53.50%	53.50%

### **Areas of Training**

Different kinds of training may be classified into the following categories, which are listed below:

Instruction on the norms and procedures of the company's operations 1. (Induction training)

2. Training in certain skills is made available.

3. Education and training in the area of interpersonal interactions.

Managerial and supervisory development programmes are available.

5. Training in the form of an apprenticeship is given.

Instructions on the business's regulations and processes are provided.

A component of the on boarding process for new workers is the completion of this task. In order to familiarize new employees with the rules, processes, management, organizational structure, environment, and products that the company has or with which it interacts, as well as with the company's goods and services, the goal is to provide them with a thorough understanding of the company's policies and procedures.

All employees are expected to participate in this ongoing process, which is designed to help them in getting adjusted to new and changing situations. It is essential to distribute information about business regulations and policies in order to instill trust in the organization, pride in the goods, and respect for the firm's employees. In addition, it is essential to communicate information regarding personnel requirements and skill development, product quality, and work organization to the appropriate audiences.

It also gives workers with their initial impression of the company's "culture" and the kind of individuals with whom they will be interacting in the future. The technology does not permit any kind of inquiry or change at any stage throughout the process. This has the consequence of making no contribution to the development of the firm and doing nothing to enhance an employee's ability to contribute to the growth of the organization. Internal promoters, who must be taught in order to fulfill the requirements of their particular organizations, are another group that benefit from induction programmes.

According to this idea, the first period of adjustment and integration into a business is a difficult one.

Induction programmes are intended to assist new workers in becoming productive as soon as possible. If a new employee is not supplied with an atmosphere that is conducive to their growth and development, the process of assimilating into organizational life will be more difficult and time-consuming for them. Many businesses are aware of this and make considerable efforts to ensure that their new workers' first few weeks on the job are pleasant and polite.

### **Objectives of Training Methods**

Training methods are comprised of a variety of objectives that are intertwined with one another. According to what has already been said, they must be chosen in line with the requirements of the overall programme design. Generally speaking, individual training methods are designed to accomplish three main goals: showing value; creating attention; and, last, appealing to the senses (or a combination of these). However, one method may be able to accomplish more than one, or perhaps all three, of the objectives with a single effort.

### **The capacity to show something is referred to as Demonstration Value.**

A full presentation of job requirements is a kind of training that enables the student to visually grasp the importance of ideas, concepts, or procedures rather than just hearing about them, rather than simply hearing about them. A method such as this may be used effectively to assist individuals in overcoming the "breakdown of communication" that they are experiencing. It is shown that when individuals see and hear something, they remember it for much longer lengths of time than when they learn information only via discussions or reading.

### **Developing Your Creative Imagination**

A technique's ability to retain and excite the attention of the student throughout the learning scenario is one of the most essential factors to consider when choosing a technique. A significant amount of field research has been carried out in order to evaluate the effectiveness of various methods. Consideration of alternative methods of presenting training material to participants may aid in increasing their interest in the topic and improving their memory of the knowledge. For example, if a topic has traditionally been taught via lectures, audiovisual methods might be used in place of lectures, or project work could be assigned, allowing students to learn by doing or researching the subject themselves.

### **A wide range of senses should be stimulated.**

With the statement "to see something once is better than to hear it a hundred times," it is brought to light the inadequacy of words as a means of communication. By experience, it has been determined that our visual sense accounts for about 75 percent of what we eat, with the remaining 25 percent coming from our other senses such as hearing, touch, smell, and taste. According to the trainer, making use of as many of the trainee's senses as feasible would be beneficial in order to increase retention of the information that has been taught.

By alone, the implementation of these basic objectives or principles would not be adequate in and of itself an effective method must be used in conjunction with a problem analysis and identification of the needs of the scenario in order to be successful.

The trainer must be able to see and understand the problem region; what precisely is wrong, and where does the repair need to be done, must be understood by the trainee. The investigator must establish if there is a problem with the method a job is done, referred to as an operational problem, or whether there is a problem with a particular individual or group of individuals, referred to as an interpersonal or human-relations problem.

For the second time, determining the most appropriate method would be dependent on the trainee's position in the organization's hierarchy—is he a shop floor worker, a supervisor, or a senior manager.

Finally, while selecting a training method, the trainer should take into account the cost-effectiveness of the approach.

### **TRAINING & TRAINING NEED IDENTIFICATION**

Recruiting is almost complete once the most qualified applicants for each vacant position have been identified and interviewed. After that, the retail company's responsibility is to give the selected candidates with the knowledge and skills they need in order to be productive members of the team. In the workplace, employee training refers to the process of bringing a new hire up to speed on the rules and procedures of the business. The ability to demonstrate comprehensive knowledge of the company's regulations and procedures, as well as the products and services provided by the store, is required for all positions. Grasp of the store's customers, including their desires and ambitions, knowledge of rival retail

goods, and a fundamental understanding of dress codes, sick leave, parking, and scheduling are all required.

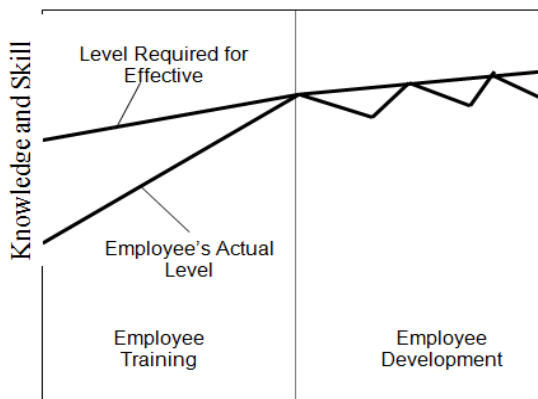
The employee handbook is often the place where the most fundamental information about the business is set out in detail. As soon as a new employee begins working for the business, the company should provide them with access to the company's employee manual. It is essential to note that the Whole Foods Market handbook, which has previously been praised for its high quality, includes key aspects of the company's strategic plan. As a result, business workers felt the material was so helpful that they suggested that new employees take an exam to determine whether or not they comprehended what they were reading. In accordance with legal requirements, Whole Foods maintains a file of signed documents demonstrating that employees have received, and have had the opportunity to read and understand, the company's policy and procedure handbook.

The degree of dissimilarity between the knowledge and skills needed for the work and those possessed by the new employee will vary based on the individual in question. A person who has just started working for the company will need little training, while someone who has never worked in retail before would require considerable training to get up to speed. A number of businesses have segmented their training programmes into modules in order to avoid advancing too quickly for certain employees while moving too slowly for others. Depending on the situation, subjects may be omitted or repeated as needed. The key to successful training is ensuring that new employees get the information and skills they need as early in their careers as feasible. The poor profitability and high employee turnover of many organizations have forced them to cut down on training, a move that practically guarantees the growth of human resource problems in the future.

There is a broad variety of instructional materials that may be used in training programmes. Lectures, videotapes, manuals, role-playing games, and computer-based exercises are all examples of successful teaching techniques. It is essential to identify the types of knowledge workers who need to be trained and then match those needs with the most appropriate learning tools available to them. Using a lecture or video to communicate the history of an organization may be the most effective approach, while role playing might be the most effective method when it comes to teaching selling and negotiation abilities.

A comparison is made between the initial training of employees and the ongoing practice of keeping employees' skills up to date over an extended period of time. Employer training is designed to enhance a new employee's skills to the point that he or she can perform effectively on the job, as shown in the figure above. A broad variety of variations will exist in the size of the gap between an entering employee's talents and the skills needed to perform the job's duties, as well as the amount of time required to close that chasm. However, even after that gap has been closed, the staffing function is still not full in its present form, according to the report. In order to keep up with the changing demands of their jobs, goods, technology, and consumer needs, employees will need to acquire new knowledge and skills, according to a recent research.

**Fig.: The Role of Training and Development in Fighting the Obsolescence of Human Resource**



### Employee's Tenure with the Firm

The ability of a retail business to compete in the marketplace is dependent on the ability of the organization to maintain a continual process of employee development. Employee obsolescence is the result of a company's failure to develop and implement an employee development programme. Employee obsolescence is defined as the out-of-datedness of an employee's knowledge and abilities to the point where the employee is no longer able to perform their job functions effectively. A range of activities must be carried out in order to keep employees up to date. Employee training and development are essential in ensuring that new hires learn all of the skills they need for the work and that they get adequate employee development to narrow the gap between their abilities and those required by the job as soon as feasible.

Book and magazine subscriptions, seminars, short courses, college courses, and advanced degrees, in addition to in-store meetings, are some of the numerous possibilities for a staff development programme. Many companies will pay a part or the whole cost of staff development, but the person must carry a portion of the responsibility for staying abreast of the most recent advances. According to a recent study, companies are increasingly looking for employees who are true students of the retail industry. Fighting employee obsolescence will require constant attention on the part of workers and employers in the future, as knowledge and technology continue to advance at an alarming rate.

However, if there is no clear definition of what constitutes training, it will be impossible to evaluate whether or not our training meets the requirements set out in our training philosophy, policy, and standards.

Consider the following scenario: a company establishes a goal of giving each of its employees with a minimum of five days of training each year. A company may claim to be providing three days of training while another company may claim to be providing nine days—despite the fact that the employees of both companies have received exactly the same amount of training and developmental opportunities. This is because different companies define what constitutes training differently.

There are a plethora of things that might be classed as training, and the list is endless. Only a few examples of what is available are shown below as examples:

- In a formal educational setting (trainer led),
- E-learning, often known as distance learning
- Instruction with the aid of a computer
- There is the option of receiving on-the-job training.
- Courses taken at a location other than the university
- Large-scale workshops are being planned.
- Participation in seminars and other events
- Attending conferences and other events
- Participating in meetings pertaining to communication
- Evening classes are also offered upon request.
- Continue your academic pursuits.
- Tasks and responsibilities
- Being a part of high-quality spheres of influence is important.



- Scheduling some time to study articles and books

Some of the activities mentioned above, such as classroom training and computer-based training, would always be considered to be training activities, regardless of the circumstances. Among the activities that are not often classified as training activities are exhibitions and conferences as well as assignments and reading material.

However, only a portion of the time spent under supervision should be credited toward the employee's training hours; thus, not all of the time spent under supervision should be counted toward the employee's training hours. Following our discussion, we came to the decision that the time spent on producing usable output should not be included in the total training period.

In the lack of a clear definition, determining whether or not a certain action should be classed as training becomes very open to interpretation. The following is my working definition of training, which I use in my work:

Training is concerned with the transfer of specific and measurable knowledge or abilities to participants. From this description, it can be deduced that training activities should contain objectives as well as a method for evaluating whether or not these objectives have been achieved.

This definition of training restricts its application to the change of behavior and knowledge. Certain definitions of training incorporate changes in attitude as a component of the process, which is included in some definitions of training. Aside from the fact that it is very difficult to quantify, attitude transformation is affected by the environment and culture of the organization in which it takes place. In spite of the fact that training may assist in creating an atmosphere in which attitudes can alter, training alone will not result in a long-term transformation in anyone's point of view.

In an attempt to define what constitutes a training activity, many different attempts have been made, each of which has varied depending on the definition of training that was employed. It is more important to be able to achieve agreement on a definition of training than it is to choose which of the many good definitions to adopt. In this way, you may be more aligned inside your own organization while also making more fair comparisons with other organizations.

When it comes to your company's training activities, now would be a good time to think about which

activities in your company should be categorized as training activities if you haven't already done so.

Those activities that are sponsored by employers and carried out in accordance with a programme that contains the following components are considered training activities:

- Is preset in terms of the desired outcome
- Specifies the methods of instruction to be used.
- Makes it clear who will be hired and how they will be hired
- Is accompanied with a plan for putting it into effect.
- Examine the results and make conclusions

### **GOALS OF HRD SYSTEM AT SYNDICATE BANK**

The aim is to establish an atmosphere in which employees may continuously discover, develop, and utilize their own unique skills in order to achieve success.

- To improve each employee's capacity to operate as an individual inside the organization.
- To develop the capabilities of each employee in line with the responsibilities of his or her present position or function.
- To enhance each employee's capacity to succeed in his or her expected future profession or position.
- To create a collaborative working relationship in which each employee and his or her supervisor may help one another in their respective roles.
- To promote a feeling of belonging among workers while also ensuring that each subsystem of the business operates efficiently.

The promotion of overall health and self-reasoning abilities should be implemented across the organization.

The goals of Syndicate Bank's human resource development system are accomplished via the usage of several subsystems that are applied across the organization. The names of these individuals are as follows:

- Performance evaluations are conducted.
- Suggestions for making things better
- Education and training
- Prizes and honors

- Employees have the right to register a grievance against their employer.
- Incentive-based and performance-based programmes
- Employees' participation in the process
- Policies and procedures governing communication
- Activities including the participation in socio-cultural activities
- Employee well-being and the general quality of work life are important considerations.

### DEVELOPMENT AND TRAINING FOR PERSONAL SUCCESS

As part of its commitment to selecting the best qualified applicant for a management position, Syndicate Bank conducts a thorough search and selection process. Throughout history, merit has been recognized and rewarded, and it has always been given due consideration.

In order to meet the needs of competitiveness, training activities are accorded a high degree of significance.

### OBJECTIVES FOR PERFORMANCE TRAINING

A significant emphasis is placed on training and development activities inside the organization in order to accomplish the following objectives:

- To ensure that training is integrated into the organization's mission-critical operations in a methodical and systematic manner.
- To help people who work for you develop their skills, abilities, and capabilities.
- To create a distinctive work culture among the organization's employees and partners.

Success, better performance, and growth are all essential to the organization's long-term survival and development.

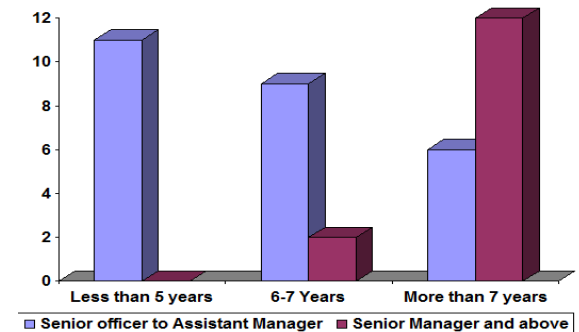
Employers may better prepare employees for the job that is intended for them when they first apply, when they transfer, or when they are promoted by equipping them with the required skills and knowledge.

Providing employees with the most up-to-date ideas, information, and techniques, as well as developing the skills that would be required in the particular sectors would assist them in doing their present tasks more effectively.

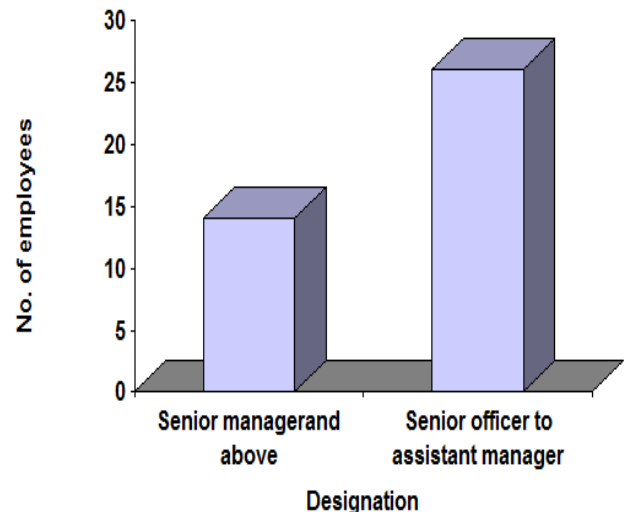
Syndicate Bank is making a concerted effort to accomplish these objectives to the maximum extent feasible, notwithstanding the challenges.

### DATA ANALYSIS AND INTERPRETATIONS

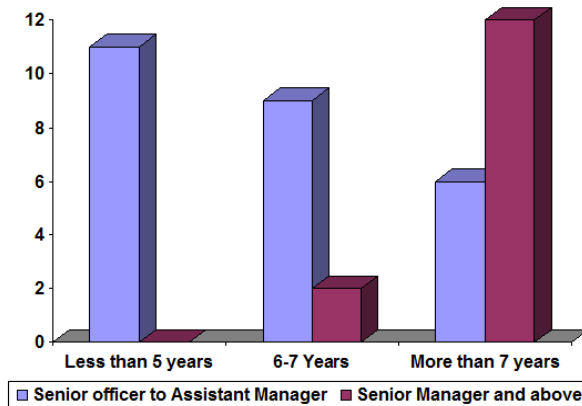
#### Q.1. WORK EXPERIENCE AT SYNDICATE BANK



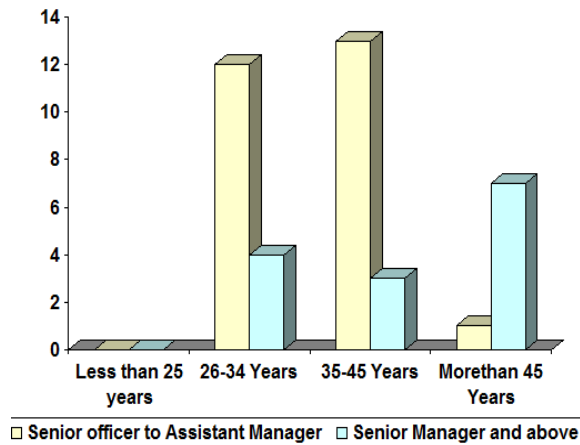
#### Q.2. DESIGNATION



### Q.3. EDUCATION QUALIFICATION



### Q.4. AGE GROUP



### Q.5. PURPOSE OF TRAINING

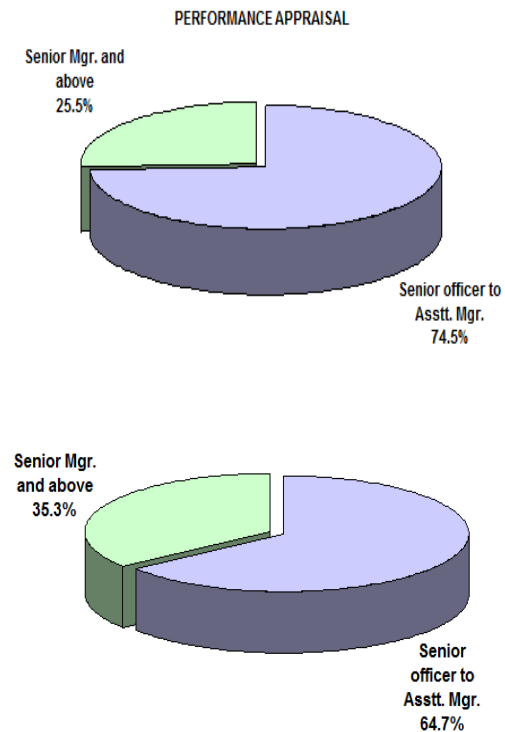
	Rank	
	Senior officer to assistant manager	Senior manager and above
Upgradation of abilities	1	1
Preparing for promotions	-	-
Preparing for future assignments in same position	3	3
Training in allied fields	2	-
Preparing for transfers	-	2
Develop specific abilities/competence	-	-

According to the findings of the research, employees at both levels feel that updating their skills and

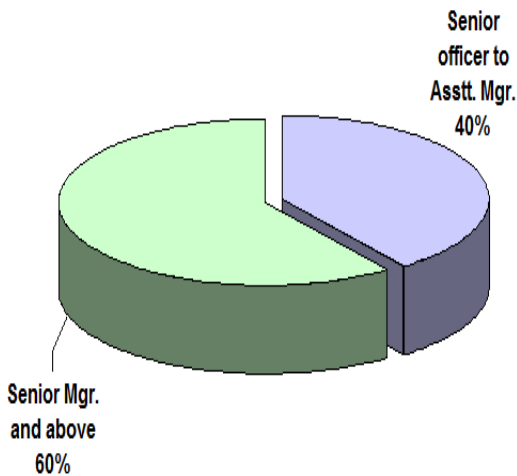
obtaining further training in related areas are the least important elements of their employment.

Senior officers and assistant managers think that preparing for transfers is the second most important objective of training, while senior managers and above believe that developing specific skills and competencies is the second most important goal of training, according to their perspectives.

### Q.6. IDENTIFICATION OF TRAINING NEEDS



## TRAINING DEPARTMENT



When it comes to senior management and above, just 2.631 percent think that performance evaluations are helpful in identifying training needs. When it comes to recognising the need for training, 66.63 percent of senior officers to assistant managers think that discussing the issue with superiors is the best strategy. Senior managers and above, on the other hand, are just 36.36 percent inclined to think the same thing.

According to the training department, 40 percent of senior officers to assistant managers need further training, with 60 percent of senior managers and above agreeing with this assertion.

As a consequence, when it comes to recognizing the need for training, there is a significant difference in perception between the two levels of administration. Job rotation was not considered an effective way of determining training needs, according to the findings of the study conducted at both locations.

## FINDING

1. Employees should get training that is suitable for the tasks assigned to them at their place of employment. Managers, for example, should be compelled to engage in more team-oriented seminars, given the fact that they are required to work together. In contrast, an officer-level employee must work on improving his or her computer proficiency. As a consequence, training programmes must be customized to suit the specific requirements of the participants who will be attending.

2. Because a small number of employees believe that the training they have received over the last two years

has been ineffective, it should be made mandatory to conduct a feedback session after each training session in order to determine whether the above-mentioned goal of the training programme has been achieved or not.

3. Workers should be encouraged to establish their own training needs on a regular basis, since this would enhance employee morale while also shifting part of the burden from the superior to the employee. Instead of investing money in a variety of training programmes, it is better for Syndicate Bank to concentrate on regular training evaluations instead.

## SUGGESTION

When it comes to training operations at Syndicate Bank, the basis is the training needs analysis, which is carried out at all levels of the company in order to identify and fulfill the training requirements of the organization's employees. A high priority is placed on "needs-based training," which has the potential to have a direct impact on the performance of employees and their ability to complete tasks quickly and efficiently in their employment. The annual performance assessment report of the employees is taken into consideration by the training and development department when establishing the training needs for the employees.

When it came to the training programmes, they often provided valuable insights to the trainees that enabled them to perform their present and future professions effectively.

In addition, at the end of each training session, a register should be maintained in which the trainer's impressions of the training session are noted. In this way, the trainer may evaluate the trainee's progress during the training time and put a monetary value to it. The immediate feedback given by both the trainers and the learners helps in the creation of corrective measures for future training programmes, which are then implemented.

For example, this research has shown the typical training and development methods that are utilized by many organizations, as well as giving an insight into the training and development system that is employed by Syndicate Bank. However, there is much more that can be done in the meanwhile. In order to build a team of highly motivated and committed workers, it is possible to develop effective techniques that will enable the company to make inroads into international markets and establish a good reputation in those



countries over time. The quest for development should never come to a stop since it is a never-ending journey that must be completed.

## CONCLUSION

Making the process of identifying training needs and assessing training more successful would enhance the impact of training on banks in general, and on their employees in particular, as well as on their customers, as well as on their shareholders.

When it comes to identifying training requirements, assessing those requirements, or any other aspect of training, it is critical that bank workers at all levels – including trainees – participate actively and collaborate with one another. Determine the skills gaps that exist among employees and then design training programmes to fill those gaps is one of the most effective ways of determining the training needs of employees. Market expansion, the introduction of new products and services, mergers and acquisitions, creative marketing and customer service techniques, and a range of other variables should all be taken into account when determining the bank's needs. In light of the fact that no one assessment technique is flawless, financial institutions may choose to evaluate training programmes in accordance with their available resources and the areas of business in which they do business. As long as banks use these two critical formulae, namely, the identification of training needs and the evaluation of training, in a productive and innovative manner, they will have reason to be confident in their abilities, and they will have factual evidence to present to management in support of the positive outcomes produced by employee training and development.

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