

Influence of Training and Development Programs in Banking Sector on the Performance of Employee



Geeta Kumari

Abstract: In this research paper, the performance of employee in banking sector is studied by understanding the effect of training and development. In the case of SBI bank, the majority of the respondents (52%) were with the organization from 1 to 5 years. In case of ICICI bank, the majority of the respondents (48%) were engaged with the organization from 1 to 5 years. This may also conclude that employee's turnover is less than public bank and people have more secured jobs in public banks. In the case of SBI bank, on the basis average score (mean) the highest influential factor is HR department is identifying the training needs (4.02) and least influential factor is Methodology for the selection of training (3.08). In the case of ICICI bank, on the basis average score (mean) the highest influential factor is HR department is identifying the training need (4.34) least influential factor is Methodology for the selection of training (3.04).

Keywords: Performance, Banking sector, public bank, Influential factor, Training needs, development.

I. INTRODUCTION

In the banking sector, education and training is one of the prime tools for a staff member to become a better employee. In India, where the banking industry is becoming more competitive than ever, private and public banks are competing to compete well. Bank executives are now able to transform their traditional HR practices into innovative HR practices to meet the challenges of other competitive banks. In banks, continuous education and training of employees in the areas of customer care services for proper operational and behavioral aspects are very necessary. Banking professionals can be brought up to date with a professional training program organized by the bank concerned to increase their performance. In the case of big banks, there are two ways to implement training programs are implemented, through an established department with a full-time HRD employees who overseas all the training and development functions of banks or is recognized by external coordinators coordinated by the

HRD department that their employees must be trained and educated for a competitive lead over their competitors in providing quality services to their customers. Bank Profile

1) State Bank of India (SBI)

SBI is a multinational, financial services and public banking company of India. It is a government company based in Mumbai, Maharashtra. As of 2017, the company has been ranked 217 on the Fortune Global 500 list as one of the world's largest companies. It is the largest bank in India with a market share of 23% and a quarter of the total credit and deposit market.

The bank originated in 1806, founded by Bank of Calcutta as the Imperial Bank of India. Since then it has been the oldest commercial bank of the Indian subcontinent. The Bank of Madras merged with the two other "Presidential Banks" in British India, the Bank of Calcutta and the Bank of Bombay, to form the Imperial Bank of India, which became the State Bank of India in 1955. (7) The Indian government took over the Imperial Bank of India in 1955. The Reserve Bank of India (the Central Bank of India) bought 60% of shares and renamed it as The State Bank of India. In 2008, the government took over the share of the Reserve Bank of India.

Industrial Credit and Investment Corporation of India (ICICI Bank) is an Indian multinational private banking and financial services company headquartered in Mumbai, Maharashtra, India, with headquarters in Vadodara. In 2017, it has been ranked as the third largest bank in India in terms of assets and fourth in terms of market capitalization. It provides a broad range of banking products and financial services to corporates and individuals through a variety of delivery channels and specialized affiliates in the areas of investment banking, life insurance, non-life insurance, venture capital and asset management. The bank has a nationwide network of 4,850 branches and 14,404 ATMs across India. The bank also has its subsidiaries in the UK and Canada, offices in the United States, Hong Kong, Singapore, Bahrain, Oman, Sri Lanka, Qatar, Dubai International Finance Center, China and South Africa; and representative offices in the United Arab Emirates, Bangladesh, Malaysia and Indonesia.

II. OBJECTIVES OF THE STUDY

The objectives of the research are:

- To identify training needs and implementation of training programme at SBI and ICICI Bank.
- To study the pattern of training programme and methods used for training by SBI and ICICI bank.
- To analyze the influence of training programs on the job performance at individual level and organizational level.

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- To evaluate the effectiveness of training programme at SBI & ICICI Bank.

III. HYPOTHESIS OF THE STUDY

Ho1: There is no prominent difference in identifying training needs and implementation of training program in SBI & ICICI Banks.

HA1: There is prominent difference in identifying training needs and implementation of training program in SBI & ICICI Banks.

Ho2: There is no prominent difference in the assessment of the effectiveness of training programme of the SBI and ICICI banks.

HA2: There is prominent difference in the assessment of the effectiveness of training programme of the SBI and ICICI banks.

IV. LITERATURE REVIEW

Hossain [1] studied the needs assessment, its importance, the evaluation practices for training and development of employee's in banking sector. Also a comparison study was conducted on these practices with the perceived success of the training program and its effectiveness. The research suggests that implementation of training procedures that is followed by the world's top banks that will enlighten a positive way in the private banking sector in Bangladesh. Rani and Garg (2014) concluded to enhance the efficiency of the employees of the public sector banks, training and development programs are carried out regularly. Banks conduct training programs to improve the knowledge and skill of their employee's to satisfy their customers. The growth of the banking sector in India is governed with skilled professionals emerging as a result of education and development.

Megharaja [2] concluded that State bank of India has excellent working environment, good organizational culture, and precious assets (i.e. Human capital) that are highly dedicated and hardworking. State Bank of India had offered training to its employees of all departments which in turn enhance the efficiency of their employee's. Tahir et al. (2014) in their study, found that there is a close correlation between education and development and the performance and productivity of employees. The results indicate showed that employees saw and valued training and development as a key driver of employee performance and productivity. This study showed that the banks' administrations interested in their productivity and efficiency have no choice but to introduce training and development.

Akilandeswari and Jayalakshmi [3] concluded that in public and private sector banks for the improvement of efficiency in the employees training and development program which is very necessary to provide satisfaction to its consumers.

Nischithaa and Rao [4] studied the over training, employee attitude and satisfaction, company's yielding and service quality can be enhanced. Human resources departments should highlight the impact of these programs on the company's success. The training programs can be eliminated or reduced, but important programs must be kept intact to reduce upcoming obstacles and company's success.

Rajeswari and Palanichamy [5] studied that the importance of training and employee satisfaction on public sector organization, which has not been consistent with best

practices considered. The best practices such as systematic levels of performance after training and staff development and knowledge development etc. It has been recommended that the training-related processes should be properly followed, the public sector companies should help their organization identify their career paths and guide them in the search for better knowledge.

Hameed et al. [6] concluded that implementation of training and development programs not only help the employees but also helped in removing deficiencies in employees as they are prime resources of the bank. One of the important objective of the bank is the regular evaluation of training and development programs for the success of employees'.

Athar and Shah [7] concluded from their research that stress level and motivation, technical knowledge and training program method have direct effect on motivation of employees.

Alghareeb and Wadi [8] found that work costs, training assessment needs, evaluation of training are the key factors for the assessment of return on the investment made from the training and development programs for employees.

Chughtai and Nadeem [9] revealed the participation on training and developmental programs in an organization is maximum. It is believed that training and development programs enhances their skills and competences along with the improvement of the organizational effectiveness. It was shown in the study that some employees received only one-time training and some other employees responded that they were not provided any training at the time of appointment.

Ugbomhe, et al. [10] concluded that training and development has become one of the integral part of organizations. It was clearly stated that for experiencing flexibility and effective in the job, the employees must acquire knowledge and develop skills accordingly.

Jyoti [11] concluded that for the improvement of the efficiency of the employees, the public sector banks carry out training and development programs regularly. Banks provide training programs to enhance their skills and knowledge to provide customer satisfaction. Growth of banking sector in India resulted in skilled manpower, outcome of training and development.

V. RESEARCH GAP

After reviewing the various literatures it was found that many studies had been conducted earlier on training pattern of SBI and ICICI bank but there are very few studies conducted in Kangra District of Himachal Pradesh in context of training pattern and identifying training needs and implementation of training, also very limited comparative studies have been conducted in banking sector that shows the influence of training and development on the performance of employees in these two major banks in public and private sector. Hence, this study moves forward to fulfill these Research gaps.

VI. METHODOLOGY

Research methodology refers to the implementation of systematic and scientific methods that can be adopted to solve prevailing research problems in any topic.

It deals with selection area of the study, data collection and methodology adopted to achieve the objectives of the present study.

Methodology is a crucial step in any research as it directly affects the whole research and research findings. Methodological framework of the study is discussed under the following sections:

Research Design: Exploratory research design was used.

Area of the study: The study is conducted in SBI and ICICI Bank in Kangra

Sample size: The sample comprised of 100 respondents out of which 50 are from SBI and 50 are from ICICI Bank.

Sampling techniques: Convenient Sampling method was used for research purpose.

Tools and techniques of data collection: Based on research problem and the framed objectives of the study primary data are collected through a well-framed and structured questionnaire which comprises of different parts. First part deals with the demographic and socio-economic profile of the respondent. Second part determines the Identifying training needs and implementation of training wherein the respondents were asked to mark the alternative which is most applicable among the five-point Likert scale (i.e. 5-“Strong agree”, 4-“Agree”, 3- “neutral”, 2-“ disagree”, and 1-“ Strongly disagree”).

In order to achieve the objective of study primary data were considered.

Data Analysis: The data collection is done for the study with the help of questionnaire that is coded in the form of numbers. The coded data is then processed and studied by using a statistical software named SPSS version 21.0. With this tool the following objectives are achieved:

- i. Percentages
- ii. Mean
- iii. t-test Analysis

Table 1 Influence of training programs on the job performance Individual level (SBI and ICICI Bank)

S. No.	Variables	Mean Score		Remarks
		SBI	ICICI	
1.	Employee’s enhancement	4.14	4.22	ICICI
2.	Positive attitude	3.98	3.84	SBI
3.	Increased Job knowledge	3.58	3.64	ICICI
4.	vital for job	3.44	3.36	SBI
5.	Essential for job	3.40	3.70	ICICI
6.	Boost up the morale	3.38	3.62	ICICI
7.	Reduce the stress	3.54	3.86	ICICI
8.	Skilled employee performance and productivity is more than the unskilled employees.	3.30	3.82	ICICI
9.	Productivity increase due to ability of the employees	3.68	3.66	SBI
10.	High morale give better performance	3.36	3.92	ICICI
11.	Productivity increase due to the job knowledge	3.50	3.68	ICICI
12.	Productivity Increase positive attitude	3.60	3.72	ICICI
13.	Teach the technique of performing the job	3.46	3.74	ICICI
14.	Enhance the performance of the	3.52	3.40	SBI

	employees as well as organization			
15.	Reduces consumption time and cost	3.57	3.56	SBI

Source: Field survey

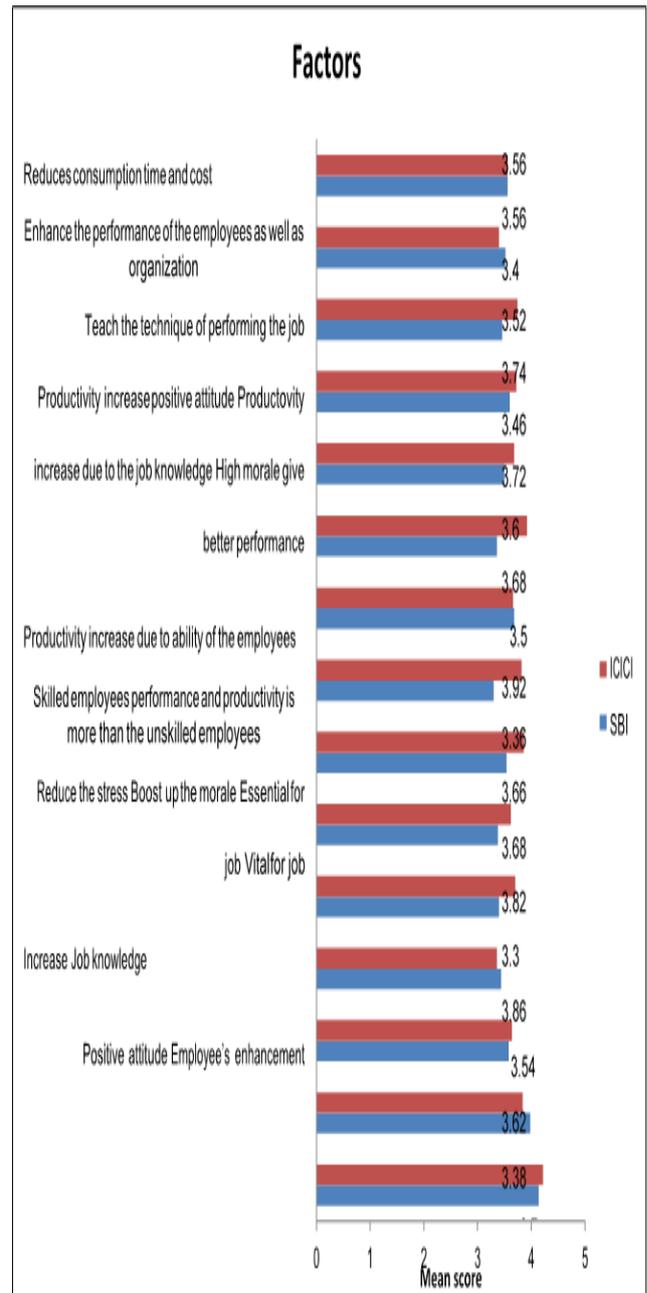


Figure 1 Bar graph show the influence of training programs on the performance of the job at Individual level

In the case of SBI bank it was observed from the table 1 and figure 1 on the basis average score (mean) the highest influential factor is Employee’s enhancement (4.14) followed by Positive attitude (3.98) and Productivity increase due to ability of the employees (3.68) and Productivity Increase positive attitude (3.60) and least influential factor is that skilled employees performance and productivity is more than the unskilled employees (3.30).

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In the case of ICICI bank it was observed from the table 1 and figure 1 on the basis average score (mean) the highest influential factor is Employee's enhancement (4.22) followed by High morale give better performance (3.92) and reduce the stress (3.86) and Positive attitude (3.84) and least influential factor is vital for job (3.36).

Table 2 Influence of training programs on the job performance Organizational level (SBI Bank)

S.no	Factors	Strongly Agree (SA) (5)	Agree (A) (4)	Neutral (N) (3)	Disagree (D) (2)	Strongly Disagree (SD) (1)	Mean score	Rank
1.	Quality of work service	26	9	14	0	1	4.18	I
2.	Target achievement	12	24	13	0	1	3.92	II
3.	Reduce of consumption of time	14	11	20	4	1	3.66	IV
4.	Solution of organizational problem	9	15	16	7	3	3.40	IX
5.	Employee engagement	11	13	15	9	2	3.44	VII
6.	Overall customer satisfaction	9	19	15	5	2	3.56	V
7.	Employees retention	12	13	15	8	2	3.50	VI
8.	Achievement of vision of goal	15	16	12	5	2	3.74	III
9.	Reduced operating expenses	8	16	13	11	2	3.34	X
10.	Reduce anxiety when dealing with corporate changes	8	15	18	8	1	3.42	VIII
11.	Attract higher quality employees	9	14	7	13	7	3.10	XI

Source: Data collection through questionnaire (Field survey)

Table 3 Influence of training programs on the job performance Organizational level (ICICI Bank)

S.no	Factors	Strongly Agree (SA) (5)	Agree (A) (4)	Neutral (N) (3)	Disagree (D) (2)	Strongly Disagree (SD) (1)	Mean score	Rank
1.	Quality of work service	30	7	9	0	4	4.19	I
2.	Target	12	22	11	1	4	3.74	III

	achievement							
3.	Reduce of consumption of time	10	14	16	4	6	3.36	X
4.	Solution of organizational problem	8	21	9	10	2	3.46	VIII
5.	Employee engagement	11	21	11	4	3	3.66	V
6.	Overall customer satisfaction	11	20	10	7	2	3.62	VI
7.	Employees retention	12	13	16	5	4	3.48	VII
8.	Achievement of vision of goal	18	15	12	2	3	3.86	II
9.	Reduced operating expenses	11	12	18	6	3	3.44	IX
10.	Reduce anxiety when dealing with corporate changes	17	13	13	2	5	3.70	IV
11.	Attract higher quality employees	16	16	12	1	5	3.74	III

Source: Field survey

Table 4 Influence of training programs on the job performance Organizational level (SBI and ICICI Bank)

S.No	Variables	Mean score		Remarks
		SBI	ICICI	
1.	Quality of work service	4.18	4.19	ICICI
2.	Target achievement	3.92	3.74	SBI
3.	Reduce of consumption of time	3.66	3.36	SBI
4.	Solution of organizational problem	3.40	3.46	ICICI
5.	Employee engagement	3.44	3.66	ICICI
6.	Overall customer satisfaction	3.56	3.62	ICICI
7.	Employees retention	3.50	3.48	SBI
8.	Achievement of vision of goal	3.74	3.86	ICICI
9.	Reduced operating expenses	3.34	3.44	ICICI
10.	Reduce anxiety when dealing with corporate changes	3.42	3.70	ICICI
11.	Attract higher quality employees	3.10	3.74	ICICI

Source: Field survey

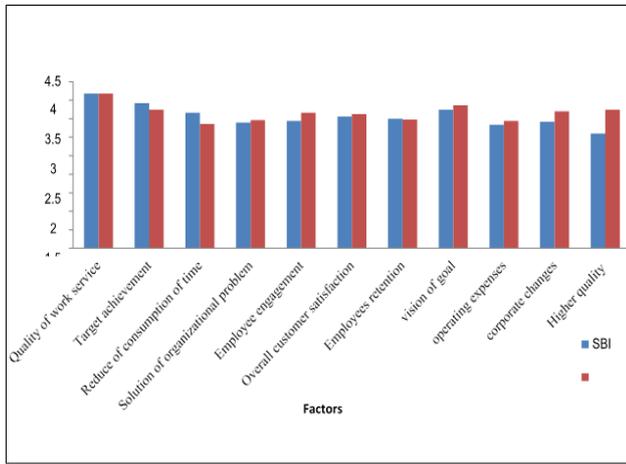


Figure 2 Bar graph showed the Impact of training programme on the job performance at organizational level

In case of SBI bank it was observed from the table 4.2.3 (F) and figure 4.14 on the basis average score (mean) the highest influential factor is Quality of work service (4.18) followed by Target achievement (3.92) and Achievement of vision of goal (3.74) and least influential factor is attract higher quality employees (3.10).

In case of ICICI bank it was observed from the table and figures on the basis average score (mean) the highest influential factor is Quality of work service (4.18) followed by Achievement of vision of goal (3.86) and Target achievement (3.74) and least influential factor is Reduce of consumption of time (3.36).

Table 5 Evaluation of the effectiveness of training programme (SBI Bank)

S.no.	Factors	Strongly Agree (SA) (5)	Agree (A) (4)	Neutral (N) (3)	Disagree (D) (2)	Strongly Disagree (SD) (1)	Mean score	Rank
1.	Relationship between training and improvement of performance is considered important by management	27	14	7	2	0	4.32	I
2.	Equipment is appropriate and available in the training	5	28	17	0	0	3.76	II
3.	Training brings attitudinal changes in the employees	16	9	20	5	0	3.72	III
4.	Training towards and morale boost and reducing stress	6	17	14	13	0	3.32	V
5.	Methods used	6	17	6	16	5	3.06	VII

S.no.	Factors	Strongly Agree (SA) (5)	Agree (A) (4)	Neutral (N) (3)	Disagree (D) (2)	Strongly Disagree (SD) (1)	Mean score	Rank
6.	Content covered with in time	10	14	15	9	2	3.42	IV
7.	Quality of training programmes	7	10	16	12	5	3.04	VIII
8.	After training elements makes training successful	4	10	14	10	4	3.16	VI

Source: Field survey

Table 6 Evaluation of the effectiveness of training programme (ICICI Bank)

S.no.	Factors	Strongly Agree (SA) (5)	Agree (A) (4)	Neutral (N) (3)	Disagree (D) (2)	Strongly Disagree (SD) (1)	Mean score	Rank
1.	Relationship between training and improvement of performance is considered important by management	32	9	8	1	0	4.44	I
2.	Equipment is appropriate and available in the training	8	26	13	3	0	3.78	IV
3.	Training brings attitudinal changes in the employees	13	12	18	6	1	3.60	VI
4.	Training and reducing stress and	13	20	12	4	1	3.80	III
5.	Methods used to evaluate the effectiveness of training	15	18	7	9	1	3.74	V
6.	Content covered with in time	14	18	13	5	0	3.82	II

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7.	Quality of programmes	15	17	13	3	2	3.80	III
8.	After training elements makes training successful	8	22	10	6	4	3.48	VI I

Source: Field survey

7 Evaluation of the effectiveness of training programme (SBI and ICICI Bank)

S.no	Variables	Mean Score		Remarks
		SBI	ICICI	
1.	Relationship between training and improvement of performance is considered important by management	4.32	4.44	ICICI
2.	Equipment is appropriate and available in the training	3.76	3.78	ICICI
3.	Training brings attitudinal changes in the employees	3.72	3.60	SBI
4.	Training towards and morale boost and reducing stress	3.32	3.80	ICICI
5.	Methods used to evaluate the effectiveness of training	3.06	3.74	ICICI
6.	Content covered with in time	3.42	3.82	ICICI
7.	Quality of training programmes	3.04	3.80	ICICI
8.	After training elements makes training successful	3.16	3.48	ICICI

Source: Field survey

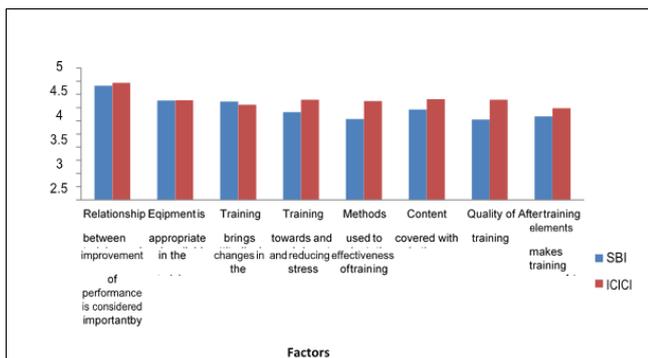


Figure 2 Bar graph show the Evaluation of the effectiveness of training programme

In the case of SBI bank it was observed from the table 5 and figure 3 on the basis average score (mean) the highest influential factor is relationship between training and improvement of performance is considered important by management (4.44) followed by equipment is appropriate and available in the training (3.76) and training brings attitudinal changes in the employees (3.72) and least influential factor is Quality of training programmes (3.04).

In case of ICICI bank it was observed from the table 4.2.4 and figure 4.15 on the basis average score (mean) the highest influential factor is relationship between training and improvement of performance is considered important by management (4.44) followed by content covered with in time (3.82) and quality of training programmes (3.80) and least influential factor is after training elements makes training successful (3.84).

Hypothesis Testing

Identifying training needs and implementation of training

Ho1: There is no significance difference in identifying training needs and implementation of training in both the banks

HA1: There is significance difference in identifying training needs and implementation of training in both the banks

In order to test the hypothesis of the study independent t- test is used and p- values are calculated.

The result of the same has been depicted in table no. 8

Table 8

S.no	Factor	SBI		ICICI		t-value	p-value
		Mean score	Std. deviation	Mean score	Std. deviation		
T1	Is HR Dept. in bank helping identifying training needs?	4.02	1.134	4.34	0.895	-1.567	0.120
T2	Are you provided with adequate continuing training to keep you abreast of the changes in the environment	3.92	0.665	4.16	0.817	-1.611	0.110
T3	Is bank management help in identifying training requirements according to the job description of the employees in banking sector?	3.64	1.064	3.84	0.976	-0.979	0.330
T4	Is HR Dept. /management at bank provide training requirements for bank employees ?	3.90	0.953	3.96	0.880	-0.327	0.744
T5	Is training program linked to the practical work in bank?	3.52	1.035	3.64	0.964	-0.600	0.550
T6	Is HR Dept./management helps in identifying individual needs to do required jobs in bank?	3.64	0.985	3.52	1.054	0.588	0.558
T7	Is management follows a certain methodology in recruiting training employees?	3.08	1.175	3.04	1.124	0.174	0.862

Note: *, ** denote 5 per cent and 1 per cent level of significance

The above table illustrates findings of independent t -test which is individually applied to all the factors for identifying the training needs and implementation of training in SBI and ICICI bank. Hence there is no significance difference in identifying training needs and implementation of training in SBI and ICICI bank.

Table 9

S.no	Factor	SBI		ICICI		t-value	p-value
		Mean score	Std. Deviation	Mean score	Std. deviation		
E 1	Relationship between training and improving the performance of employees are of the elements considered by HR Dept. / management important.	4.32	0.868	4.44	.837	-0.704	0.483
E 2	Equipment is appropriate and available in the training organization to help you learn all what you need from your training course.	3.76	0.625	3.78	0.790	-0.140	0.889
E 3	Is training brings attitudinal change in the employees?	3.72	1.031	3.60	1.069	0.571	0.569
E 4	Is bank management training towards morale boost up end reducing stress of employees?	3.32	0.999	3.80	0.990	-2.414*	0.018
E 5	What are the methods used to evaluate the effectiveness of a training programme?	3.06	1.252	3.74	1.139	-2.840*	0.005
E 6	Topics covered with in right time?	3.42	1.126	3.82	0.962	-1.909	0.059
E 7	Quality of training programmes?	3.04	1.195	3.80	1.069	-3.352*	0.001
E 8	Is clear objective, good facility, physical arrangement and reward incentives after the training programme are the elements that make training programme successful?	3.16	1.095	3.48	1.147	-1.427	0.157

Note: *, ** denote 5 per cent and 1 per cent level of significance

The above table illustrates findings of independent t -test which is individually applied to all the factors to see the differences in evaluation of the effectiveness of the training programme in SBI and ICICI bank. **CONCLUSIONS**

The findings of the study are as under:

- In case of SBI bank, majority (40%) of the respondents lies under the age group 31 - 40 years and in case of ICICI bank, the majority (34%) of the respondents lies within the age group 20 to 30 years and 31 to 40 years which infers that majority of the employees in public banks are elders while private banks have a younger working class.
- In case of SBI bank, the majority of the respondents (66%) were male. In the case of ICICI bank, the majority of the respondents (58%) were female.
- In the case of SBI bank, majority of respondents (40%) were found to be masters. In the case of ICICI bank, the majority of the respondents (40%) were found to be graduation. This shows that public sector banks have educated employees than private sector.
- **Evaluation of the Effectiveness of training Programme**
- **Ho2:** There is no visible difference in the evaluation of the effectiveness of training programme of the SBI and ICICI bank.
- **HA2:** There is visible difference in the evaluation of the effectiveness of training programme of the SBI and ICICI bank.

VII. CONCLUSIONS

The findings of the study are the followings:

- In the case of SBI bank, majority of respondents (40%) were found to be masters. In the case of ICICI bank, the majority of the respondents (40%) were found to be graduation. This shows that public sector banks have educated employees than private sector.
- In order to test the hypothesis of the study independent t-test is used and p-values are calculated. The result of the same has been depicted in table no. 9.
- On the basis of p value of all the factors it is concluded that null hypothesis is accepted as tabulated t- value is greater than calculated t-value.
- On the basis of p- values, null hypothesis is rejected and at a significance level of 5% another hypothesis is considered. It is indicated that there is significant difference in morale boost, effectiveness of a training programme and quality of training programme factors in SBI and ICICI bank.

VIII. LIMITATIONS OF THE STUDY

- The study was limited to Kangra District of Himachal Pradesh due to time constraint so the findings of the study would represent some part of actual picture of the whole.
- Getting timely responses from the respondents was a difficult task due to their regular routine activities
- Limited time for survey and the cost associated with it were other constrains.

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