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Impact of Training on Bank Employee Performance: A Comparative Study of Public Sector Bank and Private Sector Bank in India

Ekta Srivastava¹Research Scholar
IFTM University
Moradabad (U.P.) – India**Dr. Nisha Agarwal²**Professor and Dean
School of Business Management
IFTM University
Moradabad (U.P.) – India

Abstract: Training is very necessary in this changing environment. Banks provides training like Induction training, Credit, Risk management, CBS-IT, IS-Audit, Recovery, Accounts, Foreign Exchange etc to their employees to improve their performance. This research paper is about comparison between training of public sector banks and private sector banks -its impact on employee performance. This research is depend upon primary data, collected from questionnaire and secondary data collected from annual reports of banks. Researchers selects one public sector bank (Syndicate Bank) and one private sector bank (Axis Bank) compares training methods, trainers, , new methods .Researchers studies five years annual report of banks, compares Profit per employee of Syndicate Bank vs Axis Bank . This research finally comes to the conclusion that training of private sector banks are better than public sector banks. Public sector banks have to improve their training so that performances of employees are improved and profit of bank increases.

Keywords: Training, Training Methods, Trainer, E-learning, Intranet, Profit per employee.

I. INTRODUCTION

To cope up changing policies of RBI, loan and Fraud, Forex, CBS- IT etc training is very necessary in banking industry. Training is process of enhancing knowledge, skills and ability of employee for doing a particular job. Training process moulds the thinking of employees and leads to quality performance of employees. Training is directly proportional to revenue. If employee gets better training then definitely productivity increases and revenue also increases. According to RBI India has 26 public sector bank , 20 private sector bank, 43 Foreign Banks (excluding regional rural bank) Public sector bank is divide into two parts SBI and its Associates and nationalized bank and private sector bank is divided into two groups old private sector bank and new private sector bank. This is a comparative study of training and its impact on employee performance of public sector bank and private sector bank. Researchers' selects one public sector bank (Syndicate Bank) and one private sector bank (Axis Bank) for this study. Researchers' studies profit per employee of public sector bank as well as public sector bank to show that if training is of best quality then definitely profit of banks increases.

II. REVIEW OF LITERATURE

- **Ramakrishna G ; Kameswari; Kumar Giridhar M ; Krishnudu Ch 2012**-studies effectiveness of Training and Development Programmes of Canara Bank Employees in Kurnool District ,Andhra Pradesh . They used both primary and secondary data. The secondary data and information have been collected from various sources like business newspapers, journals, magazines, RBI Reports and publications, IBA publications, NIBM publications etc. Primary data has been collected through structured questionnaire from the employees of Andhra Bank (public sector bank).

Questionnaire are filled from 85 employees covering all Canara bank branches in Kurnool District. After analysis of questionnaire they come to conclusion that majority of 87.06% of the employees given overall rating for training and development programmes as good, 10.59% of the employees given overall rating for training and development programmes as excellent and 2.35% of the employees given overall rating for training and development programmes as Fair.

- **Gonchkar K. Pramod 2012** done empirical (Survey) study covers only the public sector banks (PSB's) operating in Bangalore, India and their officers regarding the impact of training and development of officers on their performance. Training in public sector banks is traditional in approach and normally concentrates on the improvement of operative skills, interpersonal skills, decision-making skills, or a combination of these yes, wonder of wonders, any mention of customer or customer service is absent. The staff here is assured of a permanent job with benefits, and there is no incentive for customer care or high performance. The survey method has been used for this study. Data required for the research was collected from both primary and secondary sources. Secondary data was collected from the web sites of the ministry of finance of the government of India, the Reserve Bank of India and the respondent PSBs themselves. In addition, inputs were gathered from the financial press. The random sampling technique has been applied since every PSB stands an equal and independent chance of being selected. Duly completed Schedules received from the first four PSB respondents and the first 400 PSB officer respondents were selected for the study. The collected primary data was processed manually. Statistical tools like averages were used to analyse and interpret the data, duly supplemented by graphical and tabular representation. Appropriate interpretations were added to the tabulated and charted data. Chi-squared tests were conducted to test hypotheses. A majority of the officer respondents believe that the quality of the T&D programmes arranged by the banking terms of improving the productivity of the officers has been average It is time the banks realized that it does not pay to be penny-wise and pound-foolish. Even if they are not able to design quality T&D programmes, they can get such programmes designed by reputed professionals for a fee.
- **Ndulue Theresa I.2012** - examines the impact of training and development on workers performance in an organization. However, for some years now it appears training in the Nigerian Public Service is haphazard, unplanned and unsystematic, and several of its employees have not qualified for any form of training nor is there any systematic process of staff development in place. In the absence of training of employees; staff sponsored themselves in furtherance of their education to obtain professional or higher level certificates. Employees who expressed the desire to pursue university education were not given any form of assistance like study leave with pay. Those who sought for part-time programs were disengaged after their studies as management claimed their programs were not relevant to the job. The few ones who were retained had no promotion to match their added skills and competencies. The study evaluates the significance of training and development on workers performance in an organization; evaluates the challenges associated with training and development on workers performance in an organization; and recommends suggestions to the problems identified as it relates training and development on workers performance in an organization. On methodology, the study used secondary method of gathering data: this involves academic books, the Internet, academic journals etc. The study opines that some of the symptoms that call for training manifest themselves in a variety of ways. The most common ones are lack of interest in one's job, negative altitude to work, low productivity, tardiness, excessive absenteeism rate, excessive complaints, high rejects or low quality output, high incident of accidents, insubordination amongst several others. The study recommends that everyone involved in training should agree exactly to what the trainees are lacking: what skill is needed, and what attitudes need to be changed toward work performance. The needs identified should emanate from strategic plan, which also cover departmental/sectional/teams and individual plans. Organisations should see learning, training and development as a continuous process for organizational development and survival.

- **Kabir Mohammad Rokibul, Ullah Md. Maruf, Chowdhury Mustafa Manir 2013** - Their study is based on 23 listed commercial banks operating in Bangladesh. The research is the upshot of both primary and secondary data. Primary data for exploring the relationship between training and productivity of the banks were collected from the bank officials on the basis of a structured questionnaire using direct interview method. Secondary data were collected from the annual reports of the selected banks. The study mainly aimed at finding the relationship between training and productivity as well as to observe the effect of training cost on profitability. The results obtained through Statistical Software SPSS-20 revealed that the productivity growth after training is significant as paired sample T-test indicated a significant difference of productivity before and after training at 1% level. Similarly, the fitted regression model for training cost and profit of banks shows a positive impact of training cost on profitability.
- **Olumuyiwa Olusanya Samuel, Adelaja Awotungase Suleiman, Chukwuemeka Ohadebere Emmanuel 2012**- studies takes a look at Training and Development, a vital tool for Organizational Effectiveness (a Case Study of Sterling Bank Nigeria Plc). However, the study make use of primary data and questionnaire were distributed to one hundred Staff of Sterling bank Nigeria Plc and Spearman's rank Correlation coefficient was adopted as the estimation techniques. More over, the objectives of the study examine the impact of staff training and development on Organizational Effectiveness and to also examine whether through Staff training and development of employees in Sterling bank Nigeria Plc, the bank's performance has been enhanced. More over, the result of the study reveals that Staff Training and development has a significant effect on organizational effectiveness and that Staff Training and development has enhanced employees performance in Sterling bank Nigeria Plc. Therefore, the study recommend and conclude that the training and development is a vital tool to achieve organizational effectiveness in Sterling bank Nigeria Plc and management training, leadership skills, language and technical skills training, should be the interest of the management of Sterling bank Nigeria Plc
- **Chahal Aarti 2013** - analyzes the status of various need analysis based training and development practices in Punjab National Bank and HDFC bank and explores the proposed link between the training and employees' productivity by adopting development based theory. The study makes use of statistical techniques such as percentage, mean, standard deviation, standard error and coefficient of variation in analyzing the data for finding the result. The result shown that the Training in PNB & HDFC is average and there is scope for improvement in training. The perception of employees regarding the Training and Development somewhat differs significantly on the basis of gender and designation. Consequently the recommendations support for the noteworthy of needs assessment of training which will bring a constructive worth in banking sector.
- **Farooq Mubashar, Khan Muhamamd Aslam 2011**- elaborate the impact of Training and Feedback on increasing the performance of employees. An empirical study was conducted and data was collected through questionnaires to find the results. Findings of this study suggest arranging and adopting more effective training programs and techniques in order to give the progressive shape to the results achieved through this study. Limitations of this conceptual study are that it covers a few aspects of training and feedback. Further implications of the study should highlight some other factors which can strengthen the result. Training and feedback can increase the performance level of all sorts of the organizations, and by wide spreading the implications of these and other more advanced factors of training, quality of the process of teams can be improved which will result in giving a better shape to the performance of the employees.
- **Srinu Chikati, Moutam Swamy Kumara, Satish Chikati 2012**-they studies training and development process related Executive level, supervisory level, workmen level employees , analyzing the current trends in Training & Development process and their influence on implementation of an appropriate system to suit to needs of the organization and studies opinions of the trainees and trainees of staff at NTPC Ltd. Ramagundam. Data is collected from 60 responds in NTPC Ltd at Ramagundam. The respondents are given well prepared questionnaire. The study

mainly covers the satisfaction of employees towards the services provided by the NTPC Ltd at Ramagundam. From this study it was found that more than half of the respondents were agreeing to the fact that the training and development programs were effective and added value to the job.

- **Kulsrestha Nitish , Singh L.K., Dash Saroj Kumar, Mohan Savita 2013-** done a comparative study of service delivery of public sector bank and private sector bank . In socio economic conditions of Indian markets where public sectors banks are facing a tough competition from both private and foreign banks the maintenance of personal relation with customers is of prime importance for growth of business. To avert the situation of losing customers to the competition the public sector banks need to imbibe a sense of customer orientation as part of their organization culture. They need to be trained and motivated to the level they create synergy at work place and motivate their colleagues to improve upon the service delivery. During the study it was found that training had its least impact on competency of the employees this is the matter of concern for the banks. The competency of the employee is another important factor for quality of service delivery. Employees are to be equipped with the complete knowledge of their products and services. Competent employee carries higher level of confidence in their approach and thus they are able to serve customers better. Public sector banks need to focus more on developing employee competencies through rigorous training schedule.
- **Karthikeyan K., Karthi R, D. Shyamala Graf 2010-** studies the existing practices of the various aspects of training program and its effectiveness in selected public and private sector banks in Tiruchirappalli District, South India. This is mainly to assess the present status of the employee effectiveness in discharging the roles and responsibilities in tune with the objectives of the bank. The aim is to assess the effectiveness of the various facets of training i.e. employee's attitude towards training inputs; quality of training programmes; training inputs and application of training inputs to the actual job. Banks should take necessary steps in such away that employees should feel training is essential to enhance the productivity and customer satisfaction to meet the present business challenges in India. A well-structured questionnaire was used to collect the primary data. Secondary data for the study were collected from reputed journals, magazines, websites and bank records. Total sample size for this study is 512 respondents. It consists of 454 respondents of clerical cadre and 58 respondents of managerial cadre in banks. Statistical Package for Social Sciences (SPSS) analysis was to calculate result and come to conclusion that training contributes for growth and result of the banks.

III. OBJECTIVE OF STUDY

1. Comparative study of impact of Training on Employee Performance in public sector and private sector bank.
2. To examine training method adopted by the organization.
3. To study about trainer knowledge who is giving training to employee.
4. To study what are the new methods of training and effectiveness of new methods

IV. RESEARCH METHODOLOGY

This research is depend upon primary data as well as secondary data - annual reports of Syndicate Bank and Axis Bank of year 2008 to 2013 and from RBI publication- profile of banks 2012-2013. Total 100 questionnaire are filled, 50 questionnaire are filled from various branches of Syndicate Bank and 50 questionnaire from various branches Axis bank of Moradabad city. Questionnaire is in 5 degree likert scale ranging from Strongly Agree -- Agree -- Neutral -- Disagree -- Strongly Disagree. For analysis of questionnaire researcher combine Strongly Agree and Agree, Disagree and Strongly Disagree and then analyzed through percentage and chi square test. Questionnaire is enclosed in Annexure 1

V. HYPOTHESIS OF THE STUDY

Hypothesis1: *There is no significant difference between training methods in public sector bank and private sector bank.*

Hypothesis 2: *There is no significant difference between trainers of public sector bank and private sector bank.*

Hypothesis 3: *There is no significant difference between effectiveness of new method of public sector bank and private sector bank*

VI. ANALYSIS

TABLE I A: TRAINING METHODOD

	Training Methods (Percentage)	Agree	Neutral	Disagree	Total
Public Sector Bank (Syndicate Bank)		61.2	5.3	33.5	100
Private Sector Bank(Axis bank)		86.625	4.65	8.725	100
Total		147.825	9.95	42.225	200

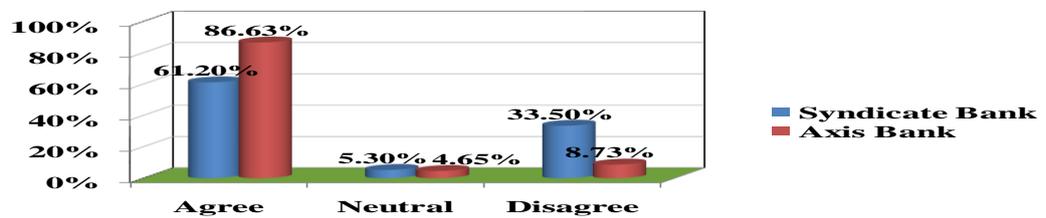


Fig 1: Training Methods of Public Sector Bank (Syndicate Bank) Vs Private Sector Bank (Axis Bank)

Hypothesis1: *There is no significant difference between training methods in public sector bank and private sector bank.*

Chi square Test

$$\chi^2 = \sum \frac{(\text{Observed Value} - \text{Expected Value})^2}{(\text{Expected Value})}$$

Degree of Freedom = (c-1) (r-1)
 = (3-1) (2-1)
 = 2

TABLE I B- SHOWING CALCULATED VALUE OF CHI- SQUARE FOR HYPOTHESIS 1

		Observed frequency Oij	Expected frequency Eij	Oij-Eij	(Oij-Eij) ² /Eij
Public Sector Bank (Syndicate Bank)	Agree	61.2	73.925	-12.7	2.181
	Neutral	5.3	4.975	0.325	0.021
	Disagree	33.5	21.1125	12.387	7.282
Private Sector Bank (Axis Bank)	Agree	86.625	73.925	12.7	2.181
	Neutral	4.65	4.975	-0.325	0.021
	Disagree	8.725	21.1125	-12.387	7.282
Total					18.968

$$X^2 = 18.968$$

The Table value of Chi square for two degrees of freedom at 5% level of significance is **5.991**

The calculated value of Chi square is higher than this table value. Hence the hypothesis is not correct so we **reject** hypothesis that – “There is no significant difference between training methods in public sector bank and private sector bank. Means there is difference between training methods of public sector bank and private sector bank. Private sector training methods are better than public sector.

**TABLE II A: TRAINERS
PUBLIC SECTOR BANK - SYNDICATE BANK**

	Trainers (Percentage)	Agree	Neutral	Disagree	Total
Public Sector Bank (Syndicate Bank)		60.56	15.5	23.94	100
Private Sector Bank(Axis bank)		81.9	3.7	14.4	100
Total		142.46	19.2	38.34	200

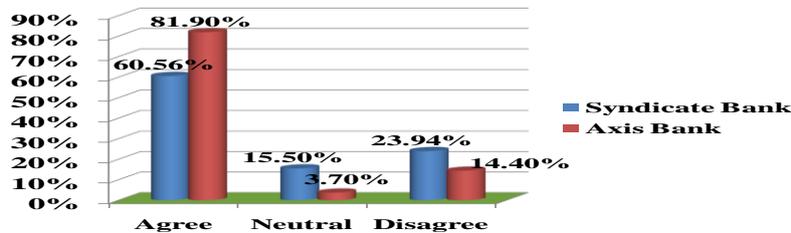


Fig 2: Trainers of Public Sector Bank (Syndicate Bank) Vs Private Sector Bank (Axis Bank)

Hypothesis 2: *There is no significant difference between Trainers of public sector bank and private sector bank.*

TABLE II B- SHOWING CALCULATED VALUE OF CHI- SQUARE FOR HYPOTHESIS 2

		Observed frequency Oij	Expected frequency Eij	Oij-Eij	(Oij- Eij) ² /Eij
Public Sector Bank (Syndicate Bank)	Agree	60.56	71.23	-10.67	1.59
	Neutral	15.5	9.6	5.9	3.62
	Disagree	23.94	19.17	4.77	1.186
Private Sector Bank (Axis Bank)	Agree	81.90	71.23	10.67	1.59
	Neutral	3.70	9.6	-5.9	3.62
	Disagree	14.40	19.17	-4.77	1.186
Total					12.792

$$X^2 = 12.792$$

The Table value of Chi square for two degrees of freedom at 5% level of significance is **5.991**

The calculated value of Chi square is higher than this table value. Hence the hypothesis is not correct so we **reject** hypothesis that – “There is no significant difference between trainers in public sector bank and private sector bank. Means there is difference between trainer of public sector bank and private sector bank.

**TABLE III A: NEW METHODS
PUBLIC SECTOR BANK–SYNDICATE BANK**

	New Methods (Percentage)	Agree	Neutral	Disagree	Total
Public Sector Bank (Syndicate Bank)		89	4	7	100
Private Sector Bank (Axis bank)		97	1	2	100
Total		186	5	9	200

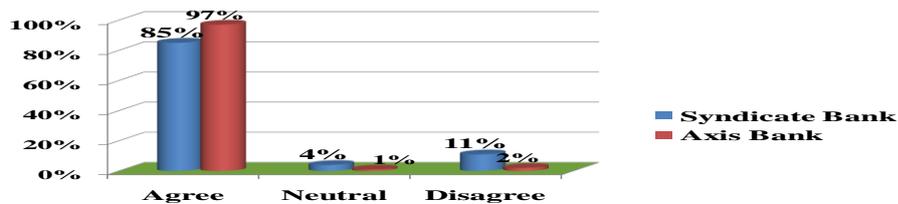


Fig 3: New Methods of Public Sector Bank (Syndicate Bank) Vs Private Sector bank (Axis bank)

Hypothesis 3: *There is no significant difference between effectiveness of new method of public sector bank and private sector bank*

TABLE III B- SHOWING CALCULATED VALUE OF CHI- SQUARE FOR HYPOTHESIS 3

		Observed frequency Oij	Expected frequency Eij	Oij-Eij	(Oij-Eij) ² /Eij
Public Sector Bank (Syndicate Bank)	Agree	89	93	-4	0.17
	Neutral	4	2.5	1.5	0.9
	Disagree	7	4.5	2.5	1.47
Private Sector Bank (Axis Bank)	Agree	97	93	4	0.17
	Neutral	1	2.5	-1.5	0.9
	Disagree	2	4.5	-2.5	1.47
Total					5.08

$X^2 = 5.08$

The Table value of Chi square for two degrees of freedom at 5% level of significance is **5.991**

The calculated value of Chi square is lower than this table value. Hence the hypothesis is correct so we **accept** hypothesis that –: There is no significant difference between effectiveness of new method of public sector bank and private sector bank

VII. RELATIONSHIP BETWEEN TRAINEE AND REVENUE

According to Rohan Singh and Madhumita Mohanty “Impact of Training Practices on Employee Productivity: A Comparative Study”-their is a direct relationship between training and revenue , If employee get good quality of training then definitely skills, knowledge, attitude develop in employees then performance of employee increases from this they work in a better way and revenue increases. Suppose new employees enter in an organization he doesn't know any thing about

organization and work, if he gets induction training then he knows all about organization and can perform better and definitely profit of organization increases.

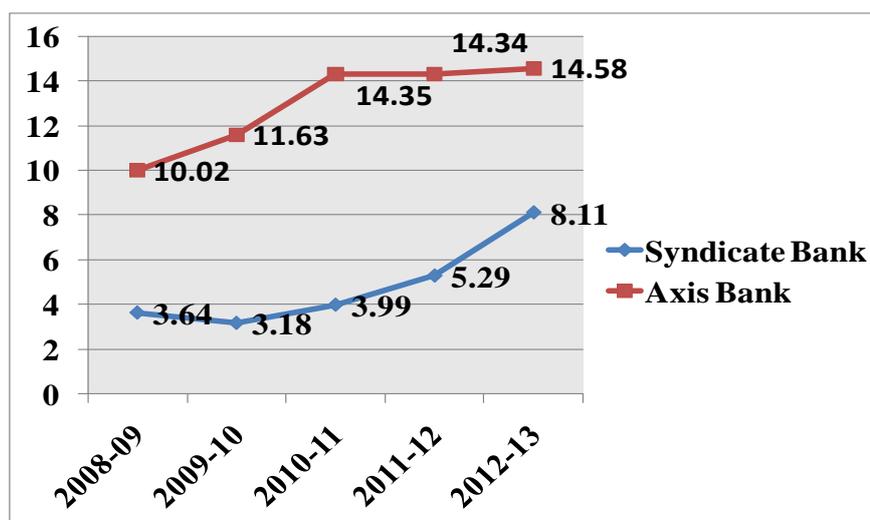


Fig 4: Relationship between Training and Revenue

From the analysis of questionnaire we came to know that private sector bank (Axis Bank) employees are more satisfied with training than public sector bank (Syndicate Bank) that is why performance of private sector bank employees are better than public sector bank .The profit per employee of Axis bank of last 5 years are more than profit per employee Syndicate bank. . In Syndicate Bank profit per employee Rs 3.64 lacs in year 2008 increases to Rs 8.11lacs in year 2013. In Axis Bank profit per employee Rs 10.02 lacs increase in year 2008 to Rs 14.58lacs in year 2013.

TABLE IV: PROFIT PER EMPLOYEE SYNDICATE BANK AND AXIS BANK (IN LACS)

S.No	Year	Public Sector Bank (Syndicate Bank)(in lacs)	Private Sector Bank (Axis Bank)(in lacs)
1	2008-09	3.64	10.02
2	2009-10	3.18	11.63
3	2010-11	3.99	14.35
4	2011-12	5.29	14.34
5	2012-13	8.11	14.58



Source: Annual Reports of Syndicate Bank and Axis Bank

Fig 5: Profit Per employee Public Sector bank (Syndicate Bank) vs Private sector Bank Axis Bank (In lacs)

VIII. FINDINGS

100 questionnaire are filled from bank employee 50 questionnaire are filled from public sector bank (Syndicate Bank) and 50 questionnaire are filled from (Axis Bank) under three headings the findings are

Training Methods

Public Sector Bank (Syndicate Bank) 20.1 % employees are strongly agreed and 41.1 % employees are agree. It means total 61.2% employees said that quality of training method are relevant and good, study material and words used in the training sessions was easy to understand only 33.5% employees are not agreed the quality of training method are relevant and good and 5.3% employees are neutral.

Private Sector Bank (Axis Bank) 42.625 % of employees are strongly agreed and 44% employees are agreed. Total 86.625% employees said that that quality of training method are relevant and good, study material and words used in the training sessions was easy to understand only 8.725% are employees not agreed the quality of training method are relevant and good and 4.65% employees are neutral.

Trainers

In Public Sector bank (Syndicate Bank) 15.06% employees are strongly Agree, 45.5% employees are Agree. It means total 60.56% employee agree that knowledge of trainer are sufficient, communication skill of trainers are good, trainers are fair to all, trainers teaches enthusiastically only 23.94% employees are disagree and 15.5 % are neutral.

In Private Sector Bank (Axis bank) 39% employees are strongly agree, 42.09% employees are agree. It means total 81.9% agree that knowledge of trainer are sufficient, communication skill of trainers are good, trainers are fair to all, Trainers teaches enthusiastically only 14.4% employees are disagree and 3.7 % are neutral.

New Methods

In Public Sector bank (Syndicate Bank) 40% employees are strongly agree and 49% employees are agree. It means total 89% of employees are agree that new training method E-learning and Intranet are effective, only 7% employees are disagree and 4% are neutral.

In Private Sector Bank (Axis bank) 47% employees are strongly agree 50% employees are agree. It means total 97% of employees are agree that new training method Intranet and Knowledge @axis are effective only 2% employees are disagree and 4% are neutral.

If we combine all three Training Methods, Trainers, and New methods and then take the mean we come to result that in public sector bank (Syndicate Bank) 70.25% employees are satisfied with training and in private sector bank (Axis bank) 88.50% are satisfied with training.

In this study out of three hypothesis, two hypothesis are **rejected**

Hypothesis 1: *There is no significant difference between training methods in public sector bank and private sector bank.*

Hypothesis 2: *There is no significant difference between Trainers of public sector bank and private sector bank.*

Only one hypothesis is **accepted**

Hypothesis 3: *There no significant difference between effectiveness of new method of public sector bank and private sector bank*

Employees of private sector bank are more satisfied with training, knowledge of private sector bank increases from training as a result performance of employees are better than public sector bank . Profit per employee of private sector bank is higher than public sector bank.

IX. CONCLUSION

From the above analysis researchers come to conclusion that training of private sector banks is better than public sector banks. Public Sector Banks have to do effective measure to improve their training. Public sector banks have to hire trainers externally who have good experience of teaching like from IIBF and NIBM. They have to change their training strategy like more and more training session are provided, training should not be too lengthy and fast ,it should be short and slow so that every employee can understand easily. Revision should be done after every training session. Words used in training should be in easy and understanding, group discussion should be done after every training session, power point presentation should provided for further reference, study material should not be in difficult language.

Annexure 1

Questionnaire For Studying Impact Of Training On Bank Employee Performance

Name

Designation

Age

Name of Bank

Name of Branch

Please indicate your impression of the items listed below

Strongly Agree Agree Neutral Disagree Strongly Disagree

Training Methods

1. Training methods used in training listed below are relevant and of best quality:

a) Group discussion/brainstorming	<input type="radio"/>				
b) Lecturers	<input type="radio"/>				
c) Role-play	<input type="radio"/>				
d) PowerPoint Presentation	<input type="radio"/>				
e) Review and revision	<input type="radio"/>				
f) Case studies	<input type="radio"/>				
2. The study materials distributed were easy and useful.	<input type="radio"/>				
3. The words and phrases used in training are	<input type="radio"/>				

uncomplicated

4. Sufficient training sessions are given to every topic

Trainers

4. Knowledge of trainers are sufficient.
5. Communication skill of trainers are good
6. Trainers are fair to all.
7. Trainers teaches enthusiastically

New Methods

8. New methods of training are
9. Are new methods effective?

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AUTHOR(S) PROFILE



Mrs Ekta Srivastava had received MBA degree from Uttar Pradesh Technical University .Presently she is pursuing Ph.D in Human Resource Management from IFTM University, Moradabad U.P. She has 3 years of academic experience. Her area of interest is reading books, Listening music.



Dr Nisha Agarwal had received **Ph.D.** in Business Administration from MJP Rohilkhand University, Bareilly in 2007. Presently she is working as Dean in School of Business Management at IFTM University; Moradabad U.P She has more than fourteen years professional academic experience. Her area of interest is Listening music, reading magazines and books