

Training and Performance Appraisal Practices of State Bank of India with Special Reference to Varanasi

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Abstract

Introduction of Liberalization, Privatization, Globalization and improved Information & communication technology has transformed the Indian banking sector. Banking, being a service sector is involved in people oriented business. The successful business operation depends upon the employees' competencies and skills. Every Employee aspires to grow and nourish themselves with time. Achievement of organisational goal and fulfilment of objectives can be possible only if the employees are trained and appraised on frequent basis. To achieve this there is a requirement of a well thought out training and appraisal system in banks. In this backdrop the paper is an effort to study the effectiveness of training as well as performance appraisal practices of State Bank of India in Varanasi region and find out whether any relationship exists between training effectiveness and performance appraisal effectiveness in SBI. The secondary data and information have been collected from various sources like business newspapers, books, journals, magazines, RBI Reports and publications, etc. Primary data has been collected through structured questionnaire from the employees of State Bank of India in Varanasi District of Uttar Pradesh. Simple random sampling has been used and total 109 respondents were approached. The result of the study shows the significant relationship between training and performance appraisal system in SBI.

Keywords

Liberalization, Privatization, Globalization, Training, Performance Appraisal.

I. Introduction

Human resource is the potential source of an organisation's sustainable competitive advantage, (Huselid and Becker, 2011). They are the vital component of any organisation and human resource practices consists of an organization's people management [14] which consist of policies and practices that influences the behavior, attitude, as well as performance of employees [8] besides analysing and designing jobs, attracting potential employees, selecting them, training on how to perform their jobs, evaluating their performance, rewarding them and crafting a optimistic work setting in line with the organisations vision and mission.

Today, banking sector is a growing sector of the country. With swift expansion in the number of branches, ATM and other online services, and opening of new offices in different countries, banks (mainly public sector banks) are beginning to feel a new pressure in the forms of recruitment, training, performance appraisal, promotion, career development and work life balance of their employees. Training System has now become necessary for organizations to upgrade the skills and ignite the sparks of Knowledge in their human capital to an extent and with a rapidity which has perhaps never been required before. Those who dominate the market in times to come will be those who are prepared to seize the opportunities as they come.

The State Bank of India is one of the largest public sector banks in India. It is the first bank who established HRD (Human Resource Development) Department separately in their organization for their employee's capabilities and potential development. There are almost 16 training centers established by SBI in different part of the country to facilitate their employees with training and development for all cadres in the organization. Effective training and appraisal practices are one of the key factors of employees' development. Systematic training and performance appraisal helps in acquiring new knowledge and skills, timely achievement of target and also build positive attitudes and team work among employees in the organization.

In any organization, training play an important role in developing an effective performance appraisal system for those individuals involved as raters. The training should start with a focus on providing the manager with a systematic approach to the practice of effective people management [11]. It is equally necessary that, organization training programs should be co-related with manpower planning, motivating and evaluating employee performance. Thus, performance appraisal is only a part of performance management process. And it should become the responsibility of managers to see performance appraisal within its wider context and not as a simple "quick fix" solution [4] Training and performance appraisal system, these two are the important components of Human Resource Development Practices. An efficient training and performance appraisal system play an important role in development of potentials and competencies of employees.

Banking sector requires a great degree of attention to its performance appraisal system. Several public sector banks (PSBs) have changed their PAS or are in the process of changing them. Few PSBs namely Punjab National Bank, IDBI, State Bank of India are altering their talent strategies to focus on performance and employee engagement. The banks are also lining up incentives such as paid holidays abroad, leadership and training programs at top b-schools. When we talk about SBI, it has also affected a complete overhaul of its talent assessment and engagement programs. There is a new appraisal system. Senior managers will now have a performance review twice a year. The bank has tied up with Harvard Business School for online training programs for its senior management [25]. Banks need to continuously enhance the skill of their employees so as to remain viable and competitive and to take advantage of new opportunities [20].

The banking personnel, across the cadres need to be suitably trained to acquire necessary skill set to perform their job more efficiently. Presently, the biggest challenge faced by banking sector is to build capacity at a rate which matches the loss of existing talent and skills to retirement, poaching and resignations. The banking training initiatives must ensure that the available talent pool in the banks is able to always keep pace with the fast changing ways in which banking is conducted. He also said that, equally there is also need of efficient and transparent performance management in banks. Efficient and transparent performance management system creates discrimination between performers

and non-performers in the banks. As per Mundra opinion, it is impossible to identify who are the performers and who are the non-performers in banks. But a fair, transparent and objective mechanism for performance management can solve all these above problems and will also provide a path for talent management and succession planning in banks.

Thus, in light of these issues the study is an attempt to identify the training and appraisal practices followed by State Bank of India along with determining the impact of training on performance effectiveness of employees of State Bank of India. As the time, finance and resource are always there acting as a limitation for a researcher, only state bank of India, and that too particularly located in Varanasi district of Uttar Pradesh has been taken up for the study. This poses a big threat to the generalization of this study.

II. Theoretical Background

A. Training

Training is a type of activity which is planned, systematic and it results in enhanced level of skill, knowledge and competency that are necessary to perform work effectively [13]. Training is essential because technology is developing continuously and at a fast rate. Systems and practices get outdated soon due to new discoveries in technology, including technical, managerial and behavioural aspects. Organisations that do not develop mechanisms to catch up with and use the growing technology soon become stale. However, developing individuals in the organisation can contribute to its effectiveness of the organisation. Some definitions of training is given below:

Author	Definition
Michel Armstrong	Training is systematic development of the knowledge, skills and attitudes required by an individual to perform adequately a given task or job.
Edwin B Flippo	Training is the act of increasing knowledge and skills of an employee for doing a particular job.
Dale S Beach	Training is usually considered as the organized procedure by which people gain knowledge and increase skill for a definite purpose.
Aguinis and Kraiger, 2009	Training can be defined as a planned effort to enable employees to learn job-related knowledge, skills, and behavior.

[12] Examined that the changing technology, demanding customers, thrust on Productivity, improved motivation, accuracy of output and better Management arise the need for training. Similarly [10] observed that there are three components of training – purpose, place and time.

According to [12] training objectives are:

- To escalate the knowledge of employees in doing a specific jobs.
- To systematically impart new skills to the human resources so that they can learn quickly.
- To change the attitudes of the employees towards their co-workers, supervisor and the organization as well.
- To improve the overall performance of the organization.
- To enable the employees to handle materials, machines and equipment efficiently and thus to check wastage of time and resources.

- To prepare employees for higher jobs by developing advanced skills in them.

[6], opined that, in banking sector, there is a need of re-skilling and continuous skills up-gradation of employees. In present high-tech world, the nature of banking business requires massive re-skilling of the existing workforce and continuous skill up-gradation. He substantiated his opinion by stating that Khandelwal Committee in his report has also recommended major up-gradation of in-house training facilities of banks.

[16] Investigated the efficacy of training programs for employees to discharge their duties and also examined that how these programs help to achieve customer satisfaction. It was determined that both private and public sector banks undertake training and development programs for their employees to increase their efficiency and enhance their knowledge and skills to satisfy the customers. To a great extent the growth of banking sector in India is the result of skilled manpower which is the outcome of training and development.

[22] Studied the existing policies practiced in co-operative banks to appraise the level of HRD practices, to assess the satisfaction level of employees about the Training and development as well as the reward and recognition of employees. It was found that training aids the employees to gain better understanding of their Job, what is to be done and then how it do it.

B. Performance Appraisal

Performance Appraisal (PA) is a system of review and evaluation of individual or team's task performance. It is said to be a formal system, because in reality, managers should be reviewing an individual's performance on a continuing basis. It is a process that is carried out to assist both the individual as well as the organization to analyze and evaluate the performance of employees over a period of time. This can take any form, formal or informal [19]. The objective of performance appraisal has been categorized into two groups, developmental and administrative purposes. The developmental purposes include providing feedback, identifying individual strengths/weaknesses, recognizing individual performance, assisting in goal identification, evaluating goal achievement identifying individual training needs, determining organizational training needs, improving communication and allowing employees to discuss concerns. On the other hand, administrative purposes of performance appraisal includes but are not limited to documenting personal decisions, determining promotion, transfers and assignments, identifying poor performance, deciding layoffs, validating selection criteria etc. Few Definitions are mentioned ut infra:

Author	Definition
Beach (1965)	Performance appraisal is the systematic evaluation of the individual with respect to his/ her performance on the job and his/her potential for development.
Douglas et. al., (1985).	performance appraisal is a systematic review of employee's meaningful job behavior to respects their effectiveness in meeting their job requirements and responsibilities
Cascio (1998)	performance appraisal is a process to improve employee's work performance by helping them realize and use their full potential in carrying out the organization's missions and to provide information to employees and managers for use in making work related decisions.

[17] Opined that the success of an organization in realizing its objectives heavily depends on the performance of its employees. [21] said that, performance here means 'what is expected to be delivered by an individual or a set of individuals within a time frame. What is expected to be delivered could be stated in terms of results or efforts, tasks and quality, with specification of conditions under which it is to be delivered'. [7] Said that, performance appraisal is a systematic evaluation of an individual employee with respect to his performance on the job and his potential for development. Performance is carrying out the work entrusted by employer directly or through his agent. The management expects all the employees to perform the specified task for the payment it makes. Once the work is entrusted to the employee, it is necessary to measure the performance to see whether the employee has done the work entrusted to him in the way it was expected. Whether there is any wastage in time, money, energy and skill. [3] mentioned that the performance appraisal practices are essentially an prospect for an individual and rest others who are concerned with their performance in the bank, such as their line manager - to get together to involve in a discussion about the individual's performance, their development and the support they require from the managers. It should not be a top down process rather it should be a free flowing.

III. Methodology of the Study

Primary and secondary data both are used in order to fulfill the objective of the study. The secondary data and information have been collected from various sources like business newspapers, books, journals, magazines, RBI Reports and publications, etc. Primary data has been collected through structured questionnaire from the employees of State Bank of in Varanasi District of Uttar Pradesh. Simple random sampling has been used and total 109 respondents were approached. We divided the training questionnaires into three parts- (a) kind of training offered by the bank, (b) timing of training and (c) effectiveness of training (it comprised of three variables, whether organization consider training importance or not, systematic organization of training program, role of training in enhancement of knowledge, skills, team work and building positive attitudes in the employees and last one is whether employees are capable in implementing the learning skills in their actual work practices). Similarly, performance appraisal questionnaires was also divided into five parts. (a) Organization of performance appraisal system, (b) agent of performance appraisal, (c) timing of performance appraisal, (d) tools of performance appraisal and (e) effectiveness of performance appraisal.

A. Objectives of the Study

1. To identify the training practices followed by State Bank of India.
2. To study of the performance appraisal system of State Bank of India.
3. To determine the impact of training on performance effectiveness of employees of State Bank of India.

B. Hypotheses

- **H0:** There is no significant relationship between training practices and performance effectiveness in State Bank of India.
- **H1:** There is significant relationship between training practices and performance effectiveness in State Bank of India.

IV. Analysis and Interpretation

Table No. 1: Profile of respondents.

Variables	Categories	Frequency	Percentage
Gender	Male	67	61.5
	Female	42	38.5
	Total (N)	109	100.0
Positions	Lower & Middle level	82	75.2
	Upper level	27	24.8
	Total (N)	109	100.0

The Table 1 shows that there are 109 respondents out of which 67 are male and 42 are female respondents. And from 109 respondents, 82 belong to the lower and middle level and remaining 27 respondents belongs to upper level in the organization.

A. Training Practices in State Bank of India

Table 2: Organization Considers Training as a Necessary Part of Employee Development

Particulars	Frequency	Percent
Strongly agree	58	53.2
Agree	45	41.3
Neutral	3	2.8
Disagree	3	2.8
Total	109	100.0

The researcher with the help of table 2 made an effort to find out the opinion of employees working in SBI regarding the importance of training in their organization. In other words, we can say that whether SBI considers training as a necessary part of employee's development or not. Majority of the employees' i.e. 58 % agreed that their organization considers training as a necessary part of employees' development.

Table 3: Systematic Organization of Induction Program

Particulars	Frequency	Percent
Strongly agree	17	15.6
Agree	64	58.7
Neutral	17	15.6
Disagree	9	8.3
Strongly disagree	2	1.8
Total	109	100.0

The Table 3 provides information regarding systematic organization of induction program in State Bank of India. As per the table out of 109 respondents, 17 employees strongly agree, 64 respondents agree in favor of systematic organization of induction program, 17 are neutral, 9 employees disagree and remaining 2 strongly disagree. The majority of SBI's employees agreed that there is systematic organization of induction program for the newly recruited employees.

Table 4: Kind of Training Provided in the Organization

Particulars	Frequency	Percent
On-the-job training without technology	11	10.1
Off-the-job training without technology	6	5.5
On-the-job with technology	45	41.3
Off-the-job training with technology	34	31.2
Both training methods with technology	13	11.9
Total	109	100.0

The Table 4 provides information about various types of training programs offered by SBI to their employees. We simply classified training programs into five parts- on-the-job training without technology, off-the-job training without technology, on-the-job with technology and off-the-job with technology and both training methods using technology. Majority of the respondents i.e. 41.3% opted for training on-the-job and off-the-job with technology, thus on the basis of above results, we can say that SBI provides both types of training i.e. on-the-job and off-the-job with technology.

Table 5: Timing of Training Given to Employees in SBI

Particulars	Frequency	Percent
Every month	6	5.5
Every quarter	3	2.8
Half yearly	3	2.8
Once a year	26	23.9
Any time	71	65.1
Total	109	100

The Table 5 shows the timing of training program given to employees in State Bank of India. Researcher divided timing of training into five parts- monthly, quarterly, half-yearly, once a year and any time. Out of total 109 respondents, 65.1% respondents mentioned that they receive training any time in a year, 23.9% respondents said they get training once a year, 2.8% are in favor of half-yearly and quarterly training both and remaining 5.5% favored monthly training. On the basis of above result, we can say that there is no fixed timing of training given to employees of SBI. Employees can go for training at any time in the organization.

Table 6: Contribution of Training in Enhancing Knowledge, Skills, Team Work and also Developing Positive Attitudes

Particulars	Frequency	Percent
Strongly agree	36	33.0
Agree	62	56.9
Neutral	7	6.4
Disagree	1	.9
Strongly disagree	3	2.8
Total	109	100.0

Training an important component of Human Resource Development, plays a major role in enhancing knowledge, skills, developing positive attitudes towards work and life and team work. Majority of respondents gave positive opinions, so we can say that training given by SBI to their employees make contribution in

enhancing knowledge, skills, team work and developing positive attitudes among their employees.

Table 7: Effective Implementation of Training in Job Performance

Particulars	Frequency	Percent
Strongly agree	31	28.4
Agree	54	49.5
Neutral	11	10.1
Disagree	13	11.9
Total	109	100.0

With the help of Table 7, researcher made an attempt to know whether employees are able to implement the knowledge and skills acquired from training program in their job or day-to-day tasks. In this regards researcher found that 31 employees strongly agreed, 54 agreed, 11 respondents are neutral and only 13 respondents disagreed. Thus, we can conclude that employees are able to implement their new learned skills, knowledge in their day-to-day jobs.

Table 8: Effectiveness of Training

Particulars	Mean	S. D.
Training effectiveness	7.66	2.20

The Table 8 shows the effectiveness of training and for this we calculated the mean and standard deviation. The mean of training effectiveness is 7.66 and S.D. is 2.20. As per this result we conclude that training program of SBI is very effective.

B. Performance Appraisal System in State Bank of India

Table 9: Whether Performance Appraisal carried in an organization

Particulars	Frequency	Percent
Yes	107	98.2
No	2	1.8
Total	109	100.0

Simply, with the help of Table 9, researcher tries to find out whether performance appraisal practices are carried out in an organization or not. Out of total respondents, 107 respondents gave positive opinions in this regard and only 2 are keeping negative opinion. So, we conclude that performance appraisal system is carried out in State Bank of India for measuring the performance of their employees for every level of employees whether they belong to lower, middle or upper position in the organization.

Table 10: Agent of Performance Appraisal

Particulars	Frequency	Percent
Immediate supervisor	90	82.6
Rating committee	5	4.6
Self-rating	4	3.7
Peer appraisal	8	7.3
Any other	2	1.8
Total	109	100.0

There are several methods used for measuring the performance of employees in an organization. In banks, mostly immediate

superiors are responsible for timely measuring the performance of employees. In our analysis, 90 respondents said that their performance are evaluated by their immediate superiors, 5 respondent's performance are evaluated by rating committee, 4 are given self-rating chances, 8 respondents are evaluated by their peers and 2 respondents said they are rated by other methods like observation method etc. So, study revealed that in SBI, immediate superiors are responsible for measuring and evaluating the performance of employees in the organization.

Table 11: Timing of Performance Appraisal

Particulars	Frequency	Percent
Monthly	12	11.0
Quarterly	8	7.3
Half-yearly	2	1.8
Annually	85	78.0
Any-time	2	1.8
Total	109	100.0

Researcher here tries to find out the timing of performance appraisal system in SBI. For this, we have categorized timing into monthly, quarterly, half-yearly, annually, and any-time. The above table 3, out of 109 respondents, 85 said that their performance are annually evaluated, 12 are monthly evaluated, 8 are quarterly, 2 are half-yearly and remaining 2 are any time. Thus, with the help of above opinion we can say annually performances of employees are evaluated in SBI.

Table 12: Tools of Performance Appraisal

Particulars	Frequency	Percent
Rating scale	87	79.8
Ranking method	5	4.6
Paired comparison	5	4.6
Performance test and observation	12	11.0
Total	109	100.0

The above Table 12 shows the tools used for performance appraisal of employees in SBI. For this purpose researcher identified four tools- rating scale, ranking method, paired comparison, performance test and observation. Out of total respondents, 79.8% respondents agreed for rating scale method, 4.6% are in favor of ranking method, 4.6% again by paired comparison and remaining 11% agreed for performance test and observation method. With the above responses we can say in State Bank of India, mostly rating scale are used for measuring the performance of employees in the organization.

Table 13: Effectiveness of Performance Appraisal (Means Opportunity Given to Comment and Provide Suggestion in Regards to Performance Improvement During Performance Appraisal System)

Particulars	Frequency	Percent
Strongly agree	19	17.4
Agree	54	49.5
Neutral	15	13.8
Disagree	17	15.6
Strongly disagree	4	3.7
Total	109	100.0

Here we consider effectiveness of performance appraisal based on two variables- opportunity/chances given to employees for commenting or providing suggestion for improvement of performance and achievement of target of individual employees in the organization. In this regard we found out of total 109 employees, 54 employees agreed, 19 strongly agreed, 15 gave their neutral opinion, 17 disagreed and only 4 strongly disagreed. Thus, on the basis of above responses we can say in State Bank of India, employees are given chances for commenting or providing suggestion for improvement and achievement of target in the organization.

Table 14: Is There Standard Fixed for Measuring Performance Appraisal

Particulars	Frequency	Percent
Strongly agree	33	30.3
Agree	49	45.0
Neutral	7	6.4
Disagree	18	16.5
Strongly disagree	2	1.8
Total	109	100.0

The researcher attempted to know whether any fixed standard exist in State Bank of India for measuring and evaluating the performance of employees. In this regard we found that 49 employees agreed, 33 strongly agreed, only 7 are neutral, 18 disagreed and only 2 employees strongly disagreed. Majority of employees said that, they are given opportunity at the time of performance appraisal, so we can say that a fair performance appraisal system is used in SBI for measuring and evaluating the performance of their employees.

Table No. 15: Descriptive study of performance appraisal system in SBI

Particulars	Mean	S. D.
Effectiveness of performance appraisal	4.71	2.76

For studying the effectiveness of performance appraisal, researcher made descriptive study and find out the mean and Standard Deviation. The mean and Standard Deviation of performance appraisal system of SBI of 109 respondents is 4.71 and 2.76 respectively.[26], study also found that, performance appraisal system in SBI is annual. Appraisal period is from April-march. Criteria of appraisal are assessment of performance in Key Result Areas, qualitative aspects of performance and attributes. It is designed by the HR Department. Involvement of top management is high in the overall performance appraisal system. Here in our present study researcher also found that annual system of performance appraisal followed in SBI. So, we can say in 2016 (10 years later), there is no change in timing of performance appraisal system in State Bank of India.

Table 16: Correlation between Training and Performance Appraisal System in SBI

		Training effectiveness	Performance appraisal effectiveness
Training Effectiveness	Pearson Correlation Sig. (2-tailed) N	1 109	.331** .000 109
Performance appraisal effectiveness	Pearson Correlation Sig. (2-tailed) N	.331** .000 109	1 109
**. Correlation is significant at the 0.01 level (2-tailed).			

The above Table 16, shows that correlation between training effectiveness and performance appraisal effectiveness is 0.331. It is a very small but there is a relationship between training and employees performance. The correlation is significant at the 0.01 level. The p-value i.e. Sign. 2 tailed value is $0.000 < 0.05$, and we reject our null hypotheses. And we can say that there exist a significant correlation between training and performance appraisal in State Bank of India.

Conclusion

With the increased concentration on administrative management these days, HRM plays an important role in managing an organization, such as the effects of HRM on innovation, new ways of working principles and enhancing employees' capability[27]. Performance appraisal practices are undertaken to let an employee know how they are performing as well as compare the present performance with that of the supervisor's expectations and identify those areas that require training. Employees have a legitimate need to know how their performance is viewed [4]. For this we conducted correlation between training and performance appraisal effectiveness and found that training and performance appraisal system in SBI is efficient and employees are happy and satisfied with the training and appraisal practices of SBI. SBI also has a good industrial relation and labor welfare system.

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