

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

[Ulrich's Periodicals Directory ©, ProQuest, U.S.A.](#), [EBSCO Publishing, U.S.A.](#), [Cabell's Directories of Publishing Opportunities, U.S.A.](#), [Google Scholar](#),

[Open J-Gate, India](#) [link of the same is duly available at [Inflibnet of University Grants Commission \(U.G.C.\)](#)],

[The American Economic Association's electronic bibliography, EconLit, U.S.A.](#),

[Index Copernicus Publishers Panel, Poland](#) with [IC Value of 5.09](#) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than **5000 Cities** in **187 countries/territories** are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	IMPACT OF THE TAX PROPOSALS IN THE UNION BUDGET FOR 2016-17 ON INDIVIDUAL INCOME TAX ASSESSEES: AN ANALYSIS <i>DR. DHANANJOY RAKSHIT</i>	1
2.	STRESS MANAGEMENT: A SPECIAL FOCUS ON SOFTWARE EMPLOYEES IN TWIN CITIES OF HYDERABAD & SECUNDERABAD <i>K.SRI RANGA LAKSHMI, B. SUBBA RAO & B. SUDHAKAR REDDY</i>	3
3.	AN EMPIRICAL STUDY ON RELATIONSHIP OF SUPERVISION, INNOVATION & CHANGE AND CUSTOMER SERVICE (ORGANIZATIONAL CLIMATE) WITH RESILIENCE <i>PAYAL SHARMA & DR. INDU BHARGAVA</i>	9
4.	CORPORATE SOCIAL RESPONSIBILITY AND GOVERNANCE <i>SUMAIYA FATHIMA</i>	14
5.	COMPARATIVE ANALYSIS OF MEDICAL TOURISM IN KOLKATA WITH OTHER METROPOLITAN CITIES IN INDIA <i>DR. ISITA LAHIRI & SWATI PAL</i>	16
6.	AN EVALUATIVE STUDY ON FINANCIAL PERFORMANCE OF DISTRICT CO-OPERATIVE CENTRAL BANKS IN INDIA <i>D. VARALAKSHMI & P. VENKATESHWARLU</i>	22
7.	AN EMPIRICAL STUDY ON TRAINING AND DEVELOPMENT PRACTICES IN REGIONAL RURAL BANKS WITH SPECIAL REFERENCE TO PRATHAMA BANK <i>JANKI</i>	26
8.	A STUDY ON CONSUMER BEHAVIOR FOR BRANDED APPARELS IN BANGALORE <i>SHEETAL MAHENDHER & MARIA BOALER</i>	30
9.	PROBLEMS OF SMALL SCALE INDUSTRY IN PUNJAB <i>MONICA GUPTA</i>	36
10.	MERGERS AND ACQUISITIONS IN INDIA AND ITS LONG TERM IMPACT ON SHAREHOLDERS WEALTH <i>AMISH BHARATKUMAR SONI</i>	39
11.	CHALLENGES FOR ORGANIZED RETAILING IN INDIA <i>VEENU JAIN</i>	45
12.	MAKE IN INDIA: AN AMBITIOUS PROJECT TO REVIVE INDIAN ECONOMY <i>YOGITA SHARMA</i>	47
13.	MAKE IN INDIA: OPPORTUNITIES AND CHALLENGES <i>JASMINE KAUR</i>	51
14.	EMOTIONAL BRANDING AS A TOOL TO SALVAGE TRUST AND CONFIDENCE OF CUSTOMER IN INDIAN PACKAGED FOOD INDUSTRY <i>DR. RUPESH MALIK</i>	56
15.	PRE-MERGER AND POST-MERGER ANALYSIS OF FINANCIAL PERFORMANCE OF TARGET COMPANY - A CASE STUDY <i>ASHISH V. DONGARE & DR. ANAND MULEY</i>	60
16.	HOW ORGANIZATIONAL STRUCTURE AIDS BUSINESS PERFORMANCE <i>MUSIBAU AKINTUNDE AJAGBE, NKAM MICHAEL CHO, EKANEM EDEM UDO UDO & OJOCHIDE FRED PETER</i>	64
17.	AUDIT PRACTICES AND PROBLEMS ON SELECTED SAVING AND CREDIT COOPERATIVES IN SOUTH WOLLO ZONE, AMAHARA NATIONAL REGIONAL STATE <i>MESELE KEBEDE</i>	69
18.	HYGIENE, SANITATION AND FOOD SAFETY - KNOWLEDGE AND PRACTICES AMONG FOOD HANDLERS WORKING IN RESTAURANTS AND FAST FOOD CENTERS IN TIRUPATI & TIRUMALA <i>D VANDANA & D. L. KUSUMA</i>	73
19.	UNDERSTANDING THE MODELS OF CUSTOMER EXPERIENCE <i>SAAKSHI BHANDARI</i>	76
20.	A STUDY ON WOMEN ENTREPRENEURS IN MICRO ENTERPRISES <i>S. JENCY & A. SINIYA</i>	85
	REQUEST FOR FEEDBACK & DISCLAIMER	91

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
Chancellor, K. R. Mangalam University, Gurgaon
Chancellor, Lingaya's University, Faridabad
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana
Former Vice-President, Dadri Education Society, Charkhi Dadri
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

FORMER CO-ORDINATOR

DR. S. GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. ABHAY BANSAL

Head, Department of I.T., Amity School of Engineering & Technology, Amity University, Noida

PROF. V. SELVAM

SSL, VIT University, Vellore

PROF. N. SUNDARAM

VIT University, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

DR. JASVEEN KAUR

Asst. Professor, University Business School, Guru Nanak Dev University, Amritsar

FORMER TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR	:
Designation/Post*	:
Institution/College/University with full address & Pin Code	:
Residential address with Pin Code	:
Mobile Number (s) with country ISD code	:
Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No)	:
Landline Number (s) with country ISD code	:
E-mail Address	:
Alternate E-mail Address	:
Nationality	:

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation **etc.** **The qualification of author is not acceptable for the purpose.**

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. ***pdf. version is liable to be rejected without any consideration.***
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
 - d) The total size of the file containing the manuscript is expected to be below **1000 KB**.
 - e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
 - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised**.
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully Italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full**.
 6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. **It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

AN EMPIRICAL STUDY ON TRAINING AND DEVELOPMENT PRACTICES IN REGIONAL RURAL BANKS WITH SPECIAL REFERENCE TO PRATHAMA BANK

**JANKI
COORDINATOR
GLOBAL INSTITUTE OF PROFESSIONAL EDUCATION
MORADABAD**

ABSTRACT

Every organization needs to have well trained and experienced people to perform the activities that have to be done. In fact, it is the application of knowledge. It gives an awareness of rules on procedure to guide their behavior & to improve their performance on their current job & prepare for an intend job. In an organization terms, it is intended to equip a person to earn, promotions and hold to greater responsibility. In an organization changing, employee training & development not only an activity that is desirable but also a activity that an organization must committed resources to if it is to maintain a viable and knowledgeable work force. Any training would be considered to be successful only when the knowledge gain by the participants is transferred to the job performance. Training evaluation consists of feedback, Research, Control, Power and intervention. Motivation, Reinforcement & practices are other important factors considered as the principle of Training & Development. In present context Training & Development is a need for a organization because it impart basic knowledge & skills to assist person more effective, to build a line, a competent people, to reduce supervision, Time & to ensure the economic output of the required ability. In short it promotes individual and collective moral, responsibility & Quality improved.

KEYWORDS

training & development, employee performance, organization performance.

INTRODUCTION

Regional Rural Bank's are local level banking organization operating in different states of India. They have been created with a view to serve primarily the Rural areas of India with basic banking financial services. The area of operating of RRB's is limited to the area as notified by Govt. of India covering one or more district in the state, However RRB's may have branches setup for urban operation & their area of operation may include urban areas too.

RRB's also perform a variety of different functions such as-

- Providing Banking facilities to rural & semi urban areas.
- Caring out Govt. operations such as disbursement of wages of MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act-2005) workers, distributions of persons etc.
- Providing pera banking facilities, locker facilities, Debit & Credit Cards.

The RRB's were owned by the central Govt. The state govt. & sponsored bank that held ratio in the sale as 50%, 15% and 35% respectively.

PRATHAMA BANK

Prathama Bank is the first Regional Rural Bank of India sponsored by syndicate bank established on 2nd oct. 1975, with it Head office at Moradabad in accordance with RRB's ordinance 1975 issued on 26 sep. 1975 (Replaced later by Regional Rural Bank) Act, 1976 of Govt. of India. The Bank is operating in four District namely Moradabad, Rampur, Amroha and Shambhal district with a network of 401 branches.

TRAINING

Training is Act of the increasing the knowledge and skills of an employee for doing a particular job & is a subsystem of the organization because of departments like marketing and sales, H.R., Production & Finance are depending on it for it survive in short Training is the transforming process required some input & in turn it produces in the form of knowledge, skills & attitudes infact training gives an awareness of the rules & procedures the guided their behavior & to improve performance of employees for current job.

DEVELOPMENT

Development is a related process and covered not only those activities which improve job performance but also those which bring about growth of the personality and short, it helps individual in the process towards maturity and actualization of potential capabilities so, that they can become not only good employees but better human beings.

OBJECTIVES OF THE STUDY

1. To increase productivity.
2. To improve quality.
3. To fulfill future personnel needs.
4. To improve organizational climate.
5. To improve health and safety.
6. Personal growth.

SCOPE OF THE STUDY

- The study will revolve around the below mentioned scope:
- Improving the working ability or efficiency of employees.
- Focusing on the workers to make them aware regarding the latest technology (up to date Technology).
- Bringing about the perfection in the employees work through training and development.
- Increasing productivity in the organization.
- It will help for growth of the organization and to modulate the strategies in the Organization.

METHODOLOGY

Methodology is a way to systematically solve the problem. The present research is based on defining the objective of the study, framing of questionnaire, feedback from the employees, Analysis of feedback data & conclusion, finding & suggestions. The area of study was Moradabad study was done by using primary & secondary data for different purposes. Primary data collected through the questionnaire & observation.

There are 80 employees have been analyzed through questionnaire & observation & 20 employees have been analyzed through emails. Secondary data was collected from previous research & literature through text book, Articles, Journals & websites, Newspapers. The Main statistics tools such as Pie chart & Tables for the collection and analysis the data.

RESULT & DISCUSSION

The results regarding this subject are interpreted as the data was obtained from three sources.

1. Training provided in your organization is useful.

Options	No. of Respondents	% of Responses
Always True	70	70%
Sometime True	25	25%
Rarely True	05	05%
Total	100	100

INTERPRETATION

80% respondents say that the training provides in organization is useful and rest of 20% respondent are says it is some time true.

2. Do you require training for your upliftment?

Options	No. of Respondents	% of Responses
Always True	60	60%
Sometime True	35	35%
Rarely True	05	05%
Total	100	100

INTERPRETATION

70% respondents believe that the training required every organization for the upliftment and rest of 30% respondents says that it is not compulsory for the organization.

3. There is a well designed and widely shared training policy.

Options	No. of Respondents	% of Responses
Always True	50	50%
Sometime True	30	30%
Rarely True	15	15%
Not at all true	05	05%
Total	100	100

INTERPRETATION

50% respondents Always true is a well designed and widely shared training policy.30% says sometime true,15% respondent says Rarely true and rest of 5% Not at all true.

4. Induction training is given adequate importance in this organization.

Options	No. of Respondents	% of Responses
Always True	60	60%
Sometime True	20	20%
Rarely True	20	20%
Total	100	100

INTERPRETATION

60% respondent agree with the induction training is given adequate importance in this organization 20%-20% respondent says sometime true and rarely true.

5. There are adequate emphases on developing managerial capabilities of management staff through training.

Options	No. of Respondents	% of Responses
Always True	55	55%
Sometime True	20	20%
Rarely True	20	20%
Not at all true	05	05%
Total	100	100

INTERPRETATION

55% respondent says Always true developing managerial capabilities of management staff through training,20% respondent Sometime true, 20% rarely true and rest of 5% says not at all true.

6. Employees are sponsor for training programs on the bases of carefully identified development needs.

Options	No. of Respondents	% of Responses
Always true	45	45%
Sometime true	25	25%
Rarely true	25	25%
Not at all true	05	05%
Total	100	100

INTERPRETATION

45% respondent are sponsor for training on the bases of carefully identified development needs Always true.25% Rarely true and 25% respondent says some time true rest of 05% respondent says Not at all true the development need.

7. The HRD department conducts briefing and debriefing sessions for employees sponsored for training.

Options	No. of Respondents	% of Responses
Always true	45	45%
Sometime true	35	35%
Rarely true	20	20%
Total	100	100

INTERPRETATION

45% respondent says HRD department conducts briefing and debriefing sessions for employees sponsored for training are always true 35% respondents sometime true and rest of 20% says rarely true.

8. Employees sponsored for training go with a clear understanding of the Knowledge and skill they are expected to acquire from training.

Options	No. of Respondents	% of Responses
Almost true	50	50%
Sometime true	30	30%
Rarely true	20	20%
Total	100	100

INTERPRETATION

50% respondents say employees sponsored for training go with a clear understanding of the Knowledge and skill they are expected to acquire from training.30% respondent favor of sometime true and 20% employees says rarely true.

9. Employees returning from training are given aliquant free time to reflect and plan improvements in the organization.

Options	No. of Respondents	% of Responses
Always true	35	35%
Sometime true	40	40%
Rarely true	25	25%
Total	100	100

INTERPRETATION

35% respondents say training are given aliquant free time to reflect and plan improvement in the organization always true 40% and rest of 25% respondents says that point rarely true.

10. Our bank has its own training institute capable enough to satisfied training need.

Options	No. of Respondents	% of Responses
Always true	50	50%
Sometime true	40	40%
Rarely true	10	10%
Total	100	100

INTERPRETATION

50% respondents say our bank has its own training capable enough to satisfied training need it is Always true 40% respondent some time true and rest of 10% respondent says it is rarely true.

11. Training programs are periodically evaluated and improved.

Options	No. of Respondents	% of Responses
Always true	45	45%
Sometime true	40	40%
Rarely true	15	15%
Total	100	100

INTERPRETATION

45% respondents says always true training programs are periodically evaluated and improved in the organization 40% employees sometime true this questions and rest of 15% respondents rarely true and almost always true.

12. Line manager provide the right kind of climate to implement new ideas and methods acquired by their juniors through training.

Options	No. of Respondents	% of Responses
Always true	60	60%
Sometime true	30	30%
Rarely true	10	10%
Total	100	100

INTERPRETATION

60% respondents say that the right kind of climate to implement new ideas and methods acquired by their juniors through training always true 30% respondents says it is sometime true and or rest of the 10% respondents says it is rarely true.

CONCLUSION

The major finding of this research work can be cited as under.

- 1) Training is considered as a positive step towards augmentation of the knowledge based by the respondents.
- 2) The training programme were the adequately designed to cater to the developmental need of the respondents.
- 3) Some of the respondents also suggested that the time period of the training programmes were less and thus in need to be increased.
- 4) Some of the respondents also suggested that use of latest training methods will enhance the effectiveness of the training programme.
- 5) Some respondents believe that training session could be made more exciting if the session had been more interactive and in line with the current practices in the Prathama Bank.

RECOMMENDATION & SUGGESTIONS

After analyzing the data, the following recommendations are made for consideration:

- New programs for personal as well as professional development of the officers should be developed.
- Officers should be referred for the training programs as per their developmental needs.
- Since it will help employees to attend their official work while undergoing the training.
- The organization can also arrange part time training programs in the office premises for short durations, spanning over a few days, in order to avoid any interruption in the routine work.
- The organization can arrange the training programs department wise in order to give focused attention towards the departmental requirements.
- The training programs must be more practically.

- To cover all the employees in training programs as some of the employees complained that, they are very rarely called for training sessions.
- More training programs must be conducted annually.

REFERENCES

1. Vaishali Chourasia, 'Human Resource Management in Retail Industry with Reference to Training in Retail in Pmkvy and Up Government Scheme', International Journal of Research In Commerce & Management, Volume No. 7 (2016), Issue No. 2 (February), ISSN 0976 - 2183, pp. 15-20.
2. Rashmi S.B & Dr. A. M. Kadakol, 'A Study on Employees Perspective Towards Training Program', International Journal of Research In Commerce & Management, Volume No. 7 (2016), Issue No. 2 (February), ISSN 0976 - 2183, pp. 24-25.
3. Dr. J. K. Raju & Naveen. G. Naik, 'Role of Employee Training in Creating a Best Place to Work and Retain the Best Talent in the Organisation', International Journal of Research In Commerce, Economics & Management, Volume No. 5 (2015), Issue No. 12 (December), ISSN 2231 – 4245, pp. 33-38.
4. Dr. Itishree Mohanty & Dr. Smruti Ranjan Rath, 'Training Programme in Practice in the Indian Steel Industry: A Comparative Analysis', International Journal of Research In Commerce, IT & Management, Volume No. 5 (2016), Issue No. 2 (February), ISSN 2231-5756, pp. 85-87.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

