IJRCM

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

CONTENTS

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT   24

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

www.ijrcm.org.in

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT 25
A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories
www.ijrcm.org.in

CALL FOR ARTICLES/RESEARCH PAPERS

We invite original research papers in the area of computer, finance, marketing, HRM, Banking, Insurance, and other allied subjects. The above mentioned tracks are only indicative, and not exhaustive. The journal expects unpublished and original quality research articles/papers only.

You may submit your articles/papers at the email addresses, info@ijrcm.org.in or infoijrcm@gmail.com.

GUIDELINES FOR SUBMISSION OF ARTICLE/PAPER

1.   **COVERING LETTER FOR SUBMISSION**:

The Editor
IJRCM

Subject: **Submission of Manuscript**.

Dear Sir/Madam,

Find my submission of research paper/article for possible publications in your e-journal.

I hereby affirm that the content of this manuscript are original. Furthermore it has been neither published elsewhere fully or partially or any language nor submitted for publication (fully or partially) elsewhere simultaneously.

I affirm that the all author (s) have seen and agreed to the submitted version of the paper and their inclusion of name(s) as co-author(s).

Also, if our research paper/article accepted, I/We agree to comply with the formalities as given on the website of journal & you are free to publish our contribution to any of your two journals i.e. International Journal of Research in Commerce & Management or International Journal of Research in Computer Application & Management..

Name of Corresponding Author (s)

Designation:

Affiliation:

Mailing address:

Mobile Number (s):

Landline Number (s):

E-mail Address (s):

2.   **INTRODUCTION**: Manuscript must be in English prepared on a standard A4 size paper setting. It must be prepared on a double space and single column with 1" margin set for top, bottom, left and right. It should be typed in 12 point-Times New Roman Font with page numbers at the bottom and centre of the every page.

3.   **MANUSCRIPT TITLE**: The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

4.   **AUTHOR NAME(S) & AFFILIATIONS**: The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address should be in 12-point Calibri Font. It must be centered underneath the title.

5.   **ABSTRACT**: Abstract should be in fully italicized text, not exceeding 300 words. The abstract must be informative and explain background, aims, methods, results and conclusion.

6.   **KEYWORDS**: Abstract must be followed by 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.

7.   **HEADINGS**: All the headings and sub-headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.

8.   **MAIN TEXT**: The main text should be in a 8 point Calibri Font, single spaced, fully justified.

9.   **FIGURES &TABLES**: These must be simple, centered & numbered, and table titles must be above the tables. Sources of data should be mentioned below the table.

10.   **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 are supposed to Harvard Style of Referencing. The list of all references should be

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT   26

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

www.ijrcm.org.in

alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow the references as per 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.
- Note that italics are used only for titles of books and names of journals. 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 parentheses.
- Use endnotes rather than footnotes.
- The location of endnotes within the text should be indicated by superscript numbers.
- For sources which have insufficient details to be included in the Reference, use endnotes (such as interviews, some media sources, some Internet sources).

SEE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

Books

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

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.
- Kiran Ravi, Kaur Manpreet (2008), Global Competitiveness and Total Factor Productivity in Indian Manufacturing, International Journal of Indian Culture and Business Management, Vol. 1, No.4 pp. 434-449.

Conference papers

- Chandel K.S. (2009): "Ethics in Commerce Education." Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

Unpublished dissertations and theses

- Kumar S. (2006): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University.

Online resources

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

Website

- Kelkar V. (2009): Towards a New Natutal Gas Policy, Economic and Political Weekly, Viewed on 11 September 2009 http://epw.in/epw/user/viewabstract.jsp

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT   27

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

www.ijrcm.org.in

TRAINING DELIVERY AND METHODOLOGY AMONG BANKS (AN EMPIRICAL STUDY)

DR. AJAZ AKBAR
ASST. PROFESSOR (BUSINESS STUDIES)
ISLAMIC UNIVERSITY OF SCIENCE AND TECHNOLOGY
AWANTIPORA PULWAMA, JAMMU AND KASHMIR

PROF. A. R. MATTOO
DEAN (BUSINESS STUDIES)
ISLAMIC UNIVERSITY OF SCIENCE AND TECHNOLOGY
MEMBER OF EXPERT PANEL, ALL INDIA COUNCIL FOR TECHNICAL EDUCATION (A.I.C.T.E.)
ADVISOR, UNION PUBLIC SERVICE COMMISSION (U.P.S.C.), NEW DELHI
AWANTIPORA PULWAMA, JAMMU AND KASHMIR

ABSTRACT

Human resource is the backbone of any organization. Properly trained and highly developed human resource is perceived as the greatest asset of an organization. Trained personnel contribute to the efficiency, growth, increased productivity and market reputation of an enterprise. Organizations need to realize and strategically train and manage the resource for a sustainable growth in the present uncertain environment, past research studies on training and development programmes indicate that appropriate training delivery and methodology is crucial decision the trainers have to make to yield optimum result. This has been realized by industrial, commercial, research establishments and even government institutions. In this context present paper is an endeavor to look into the functioning of training delivery and methodology as perceived by the employees in the public as well as private sector service organizations viz., 'The SBI' and "The J & K Bank Ltd.' This paper also makes a humble attempt to trace out the areas which need overall improvement with respect to effective role of trainer, training methods and training environment and facilities.

KEY WORDS
Role of Trainer, Training, Training methods, Training environment and facilities.

INTRODUCTION

Every organization needs to be dynamic and growth oriented not only to withstand but to succeed in the fast changing and competitive environment as the globalization phenomenon has led to the survival of the fittest syndrome all over. Probably, never in the history of global business such a keen sense of competition was noticeable among corporates (Sohdhi, 1999). Technological innovations are no more of strategic importance, even as they are a fundamental necessity. It is believed that human resource is the only factor in the value creation process which has immeasurable growth and potential, and is being viewed as the most critical to competitive success. Primarily of utmost importance, an organization is poised for the growth and dynamism only through efficient efforts of its human resources. According to the World Bank's assessment of 192countries on an average, physical capital accounts for 16 percent of wealth, natural capital for 20 percent and human capital accounts for 64 percent .This is much against the general belief that physical capital is most important proactive wealth.

According to (Khan, 1984)., the broadening capacities of man, the extension of his knowledge and upgrading of his skills may lead to economic developments which results from action.The importance of HR for business success has been aptly pointed out by Mortia (1987) when he says that your business and its future are in the hands of the people you hire. Appropriate training delivery and methodology plays a pivotal role in converting human being into 'human resource' in an Organisation or translating man into manpower by adding the required 'power' to the man for the purpose of accomplishment of the assigned task and realisation of the global goals irrespective of nature of ownership, size and control and service organizations especially banks are no exception to it.

LITERATURE REVIEW

Over more than past three decades a fast wind is blowing through the existing human resource management Literature which is driving out the traditional term "personnel Management" and substituting a new phase in people dimension management i.e. "Human Resource Development". During the said period, organizations world over have increasingly become aware of the importance and role of HRD need of the high potential performers. Training and development is one of the vital components of human resource development for the overall growth and development of an individual as well as organization. According to (chaabra 1978), the purpose of training and development is to bring about improvement in the performance of work. It includes learning of such techniques which are required for the better performance of work. Mufeed (2005), training and development helps employees to do their assigned jobs and also benefits through out a person's entire career planning and may also develop employee for future roles and responsibilities. According to Gandhi (1986), "The real strength of the country lies in the development of human mind and body." The development and growth of nation is proportional to the standard of education imparted among its youths. It was also rightly expressed by an eminent philosopher of China, Kuang Chung Trum during the 7th century B.C. that "If you wish to plan a year sow seeds, If you wish to plan ten years plant trees & last but not the least that, If you wish to plan for life times develop people". This Chinese saying is an ideological commitment, a belief that long term planning cannot be independent of human development. Some managers researchers & professionals place greater emphasis than others on developing employees potential and believes that human resources development is the only tool for the growth of employees, (Saiyadain 2001) Accordingly to Chandra and Srivastava (2004), it is the

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT　　28

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

www.ijrcm.org.in

developed human resource available within the organization which identifies the advantage, develops necessary skills to refine the advantage and deliver the goods and services needed to sustain the advantage. Basu (1987), "better people, not merely better technology is the surest way to better society, is the most popular belief in Japan". Importance of developing men and women can well be highlighted from the experiences and beliefs of giant electronics firm that bears his name and markets its products under the brand names National, Panasonic, Technis and Quasar. Mr. Konosuke Matsusita founder of the said giant electronics was a lifelong believer in the notion that "The enterprise is the people". Cascio (1991) has given brief excerpt from written philosophy of management of Konsuke Matsushita, reveals that when his company was still small he often told to his employees that "when customers ask what does your company make? They should answer, Matsushita Electric is making men. We also make electric appliances, but first and fore-most our company makes men".

According to Stewart (1997) and Philips (1997) "Training is an important aspect of the human resource development field as organizations seek increased efficiency and effectiveness in a complex, changing operating environment". ILO (1998) "Training is one of the twin pillars on which an integrated human resource development strategy must be based. Training can be defined as the systematic preparation of individuals to improve their capacity to perform market and socially valued functions, i.e. it comprises the full continuum of education, skill formation processes and training activities". Colin and Pete (1999), defined, training in general – not just for development—has changed significantly in the past decade. With the greater awareness of the requirement for trained personnel, more organizations are investing larger amounts in the development of their human resources. Philips (1997), in U.S.A, each year some 58.6 million employees receive formal, employer-sponsored training. He further indicates that 60.7 billion was budgeted for training in U.S organizations in 1998. This trend towards accountability emerges as one of the most significant and visible development in the human resource development field in recent years.

Nadler (1980), who is normally attributed to have first coined the HRD acronym, says, that development is concerned with providing learning experience to employees, so that they may be ready to move into new direction that organizational change may require. Nadler, claimed that the term "HRD" was first evolved in his class discussions at the George Washington USA university and he first used the term formally in 1969 in Miami (USA) at the American Society for training and development Conference. According to him, there was coldness and even resistance to this term and it started picturing up only after 1970's. Even then, it started getting used as more attractive term than training and development. According to Bansal (1991), as for as India is concerned the term HRD, was introduced for the first time in the state Bank of India in 1972. According to him, by the late seventies this professional outlook on HRD spread to a few other public sector organizations. In the late seventies it was introduced at the higher education level at Indian Institute of Management (11M) Ahmadabad. IIM Ahmadabad is the first educational institution in higher education system in the country which introduced some HRD practices for their employees including bottom up appraisals for teachers. Larson and Toubro limited and TISCO are the heroes of H.R.D application in the private sector organization in India. Accordingly, Mufeed and Nasreen (2003), It is one of the relatively well developed functions in Indian organizations in 70's & 80's. However, in 90's it has gone to the background as the attention of most of these dealing with training which got refocused on HRD. The success of T & D professional in the developed and industrialized countries is indicated by the fact that training & development got more respect and was seen as the main typical mechanism for facilitating HRD in organization.

According to Sanker (1984), proper training delivery and methodology is a development oriented planning effort in the personnel area which is basically concern with the development of human resources in the organisation for improving the existing capabilities and acquiring new capabilities for achievement of the corporate and individual goals". John (1989) defines; Training is an approach to the systematic expansion of people's work-related abilities, focused on the attainment of both organizational and personal goals. Human resource development is three pronged, focusing on, (a) people- the" human" aspect, where people are seen as having knowledge, skill attitudes, potential for improving the existing capabilities and acquiring further knowledge, training and development for achievement of an individual and organization goals**;** *(b) employees are "resources" aspect, where individuals are considered resource rather than problems (c) and the "development" aspect, where there is an emphasis on the discovery and nurturing of their potentials. This also includes various human processes and units other than individual employees (roles or job of a person in the organization, dyads, teams, inter teams and the whole organization).*

Companies that use innovative training and development practices are likely to report better financial performance than their competitors that do not. Studies by the National centre on educational quality of the workforce based at the University of Pennsylvania show that employees are requiring more skills for production and support positions that they have asked for. Training and development helps a company to meet competitive challenges, as companies attempt to expand into foreign market places, their success will be determined by employee's ability to work in a new culture (Noe, 1998). Fisher et al; (1999), in a survey reports "Organisations provide training for many reasons; They wish to orient new hires to the organisation or teach them how to perform in their initial assignment. Some organisations also wish to improve the current performance of employees who may not be working as effectively as desired, or to prepare employees for future promotions, or for upcoming changes in design, processes, or technology in their present jobs. Training is not something that is done once to new employees; it is used continuously in every well-run establishment as in Japan 10 million workers (or one in every six workers) need to provide retraining in order to build economy of Japan and prepare for drastic deregulation in logistic distribution, energy , information , finance ,and telecommunication Bremmer (1998). Continuous training and education of workers is necessary for enabling them to comprehend the issues connected with the participation process as testified by Lajuria (2002) in units like 'Tata Iron' and 'Steel' company. Constant effort to upgrade the skills of participation of workers and to increase their involvement in the decision making process, has made a positive contribution to the success of participation. There is visible participation in units like cement corporation of India (Aadilabad) and National Fertilizers Limited (Panipat) where training in both conceptual and communication skills was given to the management and the workers Lajuria (2002). Training programmes in these organisations are conducted to enhance the awareness of workers towards participative forums and their utility. Bill Gates wrote in his book Business "Speed of Thought" *that business is going to change more in the next 10 years than it did in the last 50 years.* His statement 'we are always two years away from failure' is a powerful indication towards uncertain and unsteady conditions. Noceraz (1996) said that the skills possess by a person gets obsolete in three to five years. Thus, there is a dire need to remain updated to survive which calls for unlearning, relearning the old habits, knowledge and skills. In order to make training and development effective, productive, profitable and result oriented Preparation of a need based curriculum and Selection of an appropriate methodology is a complex problem as it depends on the nature of work, availability of facilities, funds and time, Caroll, Paine and Nancovich, (1972).

NEED FOR PRESENT RESEARCH (RESEARCH GAP)

The review of existing literature reveals that a lot of research has been conducted on HRD/T&D by the various scholars' from time to time. Some has worked on HRD practices, some on effectiveness of training and others on evaluation of training programmes. Which indicates that

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT   **29**

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

www.ijrcm.org.in

very less research has been conducted on "Training delivery and methodology" in general and banks in particular, therefore the need was felt to take up the present problem for research purpose
.

OBJECTIVES

1. To assess the perception of Managers and Non managers with regard to the training delivery and methodology in the sample organizations,
2. To assess the variations if any between and within the employees of the sample organizations and
3. To suggest the ways and means for making training delivery and methodology more effective.

HYPOTHESIS OF THE STUDY

The employees of the sample organizations are not satisfied with the existing training delivery and methodology.

RESEARCH APPROACH AND METHODOLOGY

To carry out the present study two banking organizations were selected, viz; State Bank Of India (SBI) and The Jammu and Kashmir Bank Ltd. A total sample of 20% was selected (Managerial and non-managerial staff) from the sample selected organizations. The respondents were selected by applying random sampling method of data collection. The primary data was collected with the help of well designed and well structured questionnaire. The data whatever collected was statistically analyzed and tabulated to reach the conclusions and suggestions.

QUESTIONNAIRE DESIGN AND DEVELOPMENT

In order to elicit the required information from the two cadres of the study organization, regarding their overall satisfaction with the existing Training delivery and methodology a systematic pre-tested questionnaire contained different variables associated with elements of Training delivery and methodology based on 33 statements was used. The said 33 items pertaining to the objectives of the study were developed by T.V.Rao and E.Abraham at the XLRI Jamsheedpur. The respondents were asked to respond to each item on a particular issue under study. Employee response categories on a five point scale. It is important to note that the response indicating most favorable attitude was given highest score and vice versa (5=high; 1=low). Very few important and most prevalent issues of the present survey conducted shall be discussed under the head research evidences.

STATISTICAL TOOS USED

The role of statistics in research is to function as a tool in designing research, analyzing its data and drawing conclusions there from. Any research work cannot ignore the role of statistics, even though he may have occasion to use statistical methods in all their details and ramifications and only after this we can adopt the process of generalization from small groups i.e. sample to the population. To measure the central tendency of the research data of the mean, also known as arithmetic average was used. Since an average can represent a series only as best as a single figure can, but it certainly cannot reveal the entire story of any phenomena under study. Especially it fails to give any idea about the scatter ness of value of the variables in the series around the true of average. In order to measure this scatter the standard deviation was used denoted by sigma (δ), which is most widely used measures of dispersion of a series and enables us to determine with a great deal of accuracy, where the value of frequency distribution are located in relation to the mean. According to the theorem of Russion Mathematician Chebsher (1821) that no matter what the shape of distribution is, at least 75 percent of values will fall within ±2 standard deviation from the mean value of the distribution and 89 percent of the values will lie within ±2 standard deviation from the mean and the 99 percent ±3 standard deviation from its mean. We can measure with even more precision the percentage of items that fall within specific range, about 68 percent of the values in the population fall within   standard deviation from the mean, about 95 percent of the values will lie within ±3 standard deviation from the mean.

Hypothesis testing determines the validity of the assumption. It helps in the significance of the sample data, which was taken from the present study, from three hospitals within and outside the State. The other important tests used in this research include t-test and P- value. The t- test is based on normal probability distribution and is appropriate test for judging the significance of sample mean or from judging the significance of difference between the mean of two samples. The t- tabulated (t-tab) value was taken at 5 percent level of significance.

RESEARCH EVIDENCES

The work force of an organization becomes a resource "only when appropriate doses of knowledge, skills and attitudes are provided to them for transforming them into the productive workforce". Bhatia (1989). Training delivery and methodology constitute a key feature in the formal development of employees. It can bring an employee into a position where he performs his job correctly, effectively and conscientiously: a) correctly, is that he can apply whatever he has been taught, b) effectively, is that he may be in a position where he can perform the expected standards and c) conscientiously is that the behavior of the trainer can bring the trainees to the position where they can put their maximum effort at the right time, Harrison (1993). The result of the study with regard to the above has been presented in tables 1 & 2. In spite of the fact that training delivery and methodology keep the employees updated with a new set of skills and knowledge but the employees of the sample organisations are moderately satisfied with the delivery and methodology of training in their organisations as is depicted by the mean score 3.286 (Table 1) and 3.344 (Table 2).

ROLE OF TRAINER

Trainer plays a key role in enhancing the employee's skills and attitudes and training environment influences the learning of individuals. Managers of the Private sector and Non Managers of the Public sector organizations are possessing slightly favorable attitude towards the 'Role of trainer' he plays while specifying the goals of training at the beginning of each training session, teach trainees how to check their own work to make sure that things go right and motivate the trainees about the need to practice if they had to keep their skill at a high level as has been proved by the received mean scores as depicted in table 3 and 4.

TRAINING ENVIRONMENT AND FACILITIES

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT   30

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

www.ijrcm.org.in

Training environment and facilities have a strong influence on the learning of trainees. The managers of the organizations are largely satisfied with the training facilities, which includes; Library, Lighting, Heating, Canteen, Refreshments. Attitude of the staff, Cleanliness, Proper Ventilation and Availability of short breaks.All employees of the sample organisations perceive minimal similarity of the environment they work in to the location they are trained in, (Table 5 & 6), and are also moderately satisfied with the location of the training centres.

Wexley and Latham (19994) point out that Audio Visual can be very effective and are widely used. But the marked mean scores as depicted in table 5 & 6, make it clear that such facility is moderately satisfactory. With regard to 'Transportation' and library facilities all employees of the sample organisations are moderately satisfied except that of Non-managers of the Public sector organisation, whose response lies just within the minimal range as shown in table-5.

TRAINING METHODS

Much of the research on training methods centres on trying to determine whether one method is better or more effective than another, Cascio (1995). Choice of training and delivery methods depends upon many things, including organizational culture and values, training and delivery mechanism, objectives and content, profile of trainees and trainers, resource availability, location and time constraints. Here in the private organisations usage of various types of training methods lies between minimal to moderate on the evaluation or rating scale as is evident in the Table 7.

In the organisation trainers make moderate use of Induction or Orientation, Job Rotation, Lecture and Computer software methods which is statistically proved by the received mean scores depicted in Table 7. Similar is the case with Public sector organizations, The organization makes moderate use of all types of training methods while training the employees which is conveyed by the mean scores in the Table 8.

Rothwell & Kazanas (1994), contend that in strategic, future oriented training, learners must be given opportunities, through role plays, case studies, and scenarios that stimulate future conditions, to gain experience before they confront real situations, but the select organisations are not taking due care of it.

PERCEPTIONAL VARIATION

In the present study perceptional variation within the employees of the sample organisations, was analyzed and it was revealed as shown in table -9 that all the four comparisons with the help of t-test. In all the four comparisons P>0.05 which amply points out that there is insignificant perceptional variation between and within the employees of the sample organizations or it can be said that they are almost possessing identical perception regarding training delivery and methodology.

CONCLUSIONS

- Trainer moderately plays a key role in changing the employee's skills and attitudes in both the organizations.
- The employees of both the organizations point out that during training they are not provided enough opportunities to practice whatever they learn.
- In the Private concern, orientation method is mostly used for training employees followed by the job-rotation in case of managers and lecture method in case of non-managers. In the Public concern various on the job and off the job training methods are moderately used, wherein Lecture method is mostly used as a medium of training for managers and orientation for non-managers followed by other methods.
- In the sample organizations mostly traditional training methods are used and less usage of the other methods is seen.
- Regarding training environment and facilities other than library and transport facility, the employees of the sample organization seem largely satisfied.
- The training- environment is not similar to the Job- environment.
- Location of the training centres is not easily accessible, and reluctantly the trainees are facing a lot of difficulties to reach there.
- The advanced training institutes are mostly situated outside the State of, the employees of the state are facing a lot of difficulties especially in respect of climate and food intake, which affects their health and ultimately training gets suffered.
- Mostly female employees resist going to trainings to far off places due to family or other bindings.
- All the employees have identical perception regarding the overall training delivery and methodology.

SUGGESTIONS

Based on the findings of the present study and the existing literature on training and development, the following suggestions are put forth:-

TRAINER

Trainer is the person who must possess the capacity to control the group of trainees, understand organizational needs and work strategically so as to relate the training importance to the practical worlds of trainees by giving them appropriate examples. His credibility and integrity should be so high as to make the trainees perceive that the trainer can add to their learning processes at the same time he should possess the sense of humour in order to avoid or reduce stress/boredom in the training environment and foster a relaxed learning climate.

DEVELOP TRAINEE READINESS

Instructors can stimulate trainee readiness for the learning to come by carefully preparing and distributing a number of devices designed to hook training interest in advance of the training session. This could include attractively packaged pre course material distributed to trainees before the start of the program. These may include simple description of how the program fits into the mission of the organization, examples of prerequisites needed for the course or simple self assessment exercise that allow trainees to score themselves and identify areas of potential development.

PROVIDE POSITIVE TRAINING ENVIRONMENT

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT   31

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

www.ijrcm.org.in

Trainees will be primed for transfer, if the timing of the training is right which builds on the concept of the teachable moment. In terms of location, sometimes training embedded in the work itself is most effective while in other cases offsite location protects trainees from work-related interruptions and distracters. As well, the physical surrounding and facilities during training should be comfortable and pleasant. Supervisors who help to provide this type of positive learning context create a supportive climate for transfer.

METHODS
Such training methods need to be encouraged wherein trainees get mentally and physically involved like Role-Playing, Group-Discussion, Case Study, etc, so that the trainees find themselves alert and an essential part of the event.

PROVIDE PRACTICE OPPORTUNITIES
Opportunities to practice new learning during training gives trainees the chance to put newly acquired knowledge to work. These are safe opportunities to experiment with new skills and give instructors the chance to note individual's strengths and weakness. They should also encourage trainees to ask questions, try alternatives and gain confidence. The key success in this strategy is to develop practice opportunities that are relevant to levels of trainee skills and convincing trainees that they can benefit from doing so.

MAINTAIN IDEAS OR APPLICATION NOTEBOOK
One way of doing this is by converting general principles into specific practices through a notebook. For each session trainees can record the ideas, concepts and principles (what I heard or learned) and the application of it (how I intend to use it). This notebook provides a self-discipline mechanism encouraging trainees to look for useful ideas throughout the training program instead of relying on their recall abilities.

TRAINEES RESPONSIBILITIES
Apart from management responsibilities, the trainees also need to play their role. The trainees should understand the concept and importance of training for individual and organizational development. They should actively participate in the process starting from the need assessment to training delivery and evaluation. Their attitude towards the training should be enthusiastic rather than considering it as a break from routine job. Trainees should establish a regular time for periodically reviewing their course material following the training program. Research studies of memory following learning strongly indicate a sharp drop-off in recall capabilities following initial input. This decline is even worse when other factors interfere with immediate and regular application of the knowledge or when significant time passes before the individual reviews the materials.
In short, everything points in the direction of the desirability of early and frequent reviews. The trainees need to make conscious and diligent effort to learn and assimilate the training inputs to advantage. They should approach training seriously and be ever alert to pick up concepts and techniques for application in the post training situation by the same token.

Table -1
Overall training delivery & methodology in the 'J &K Bank'

Dimension Nos	DIMENSIONS	MEAN SCORES	%MEAN SCORES
1	Role of Trainer	3.548	70.953
2	Training Environment	3.625	72.5
3	Training Methods	2.685	53.65
	Total-Average	3.286	65.701

Scale- 1=Not at all, 2=Minimal, 3=Moderate, 4= Large, 5= very Large

Table -2
Overall training delivery & methodology in the 'SBI'

Dimensions Nos.	Dimensions	Mean-Score	% Mean-Score
1	Role of Trainer	3.766	75.328
2	Training Environment	3.6	71.996
3	Training Methods	2.961	59.223
	Total-Average	3.344	68.849

Scale- 1=Not at all, 2=Minimal, 3=Moderate, 4= Large, 5= very Large

Table -3
Perception of employees regarding the 'Role of Trainer' in the 'J&K Bank'

ROLE OF TRAINER		MANAGERIAL		Non-Managerial	
Item Nos	Items	M-S	%M-S	M-S	%M-S
13	Trainer specifies the goals of training at the beginning of each training session.	3.87	77.38	3.82	76.4
14	Trainees are taught how to identify mistakes they commit/made.	3.63	72.68	3.39	67.7
15	Trainer taught trainees how to check their own work to make sure that things go right.	3.74	74.74	3.83	76.6

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT   32

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

www.ijrcm.org.in

16	The Trainer gave trainees a lot of different problems to work on.	3.48	69.6	3.07	61.3
17	The Trainer motivated the trainees about the need to practice if they had to keep their skills at a high level.	3.85	77.02	3.6	72
18	During training the trainers kept making use of new skills and ways to deal with different problems.	3.69	73.72	3.53	70.7
19	During training you are provided opportunities to practice whatever you learnt.	3.27	65.38	2.9	58.1
	TOTAL-AVERAGE	**3.65**	**72.93**	**3.45**	**69**

Scale- 1=Not at all, 2=Minimal, 3=Moderate, 4= Large, 5= very Large

Table -4
Perception of employees regarding 'Role of Trainer' in the 'SBI'

	'Role of Trainer'	Managerial		Non-Managerial	
Item nos	**Items**	**M-S**	**%M-S**	**M-S**	**%M-S**
13	Trainer specifies the goals of training at the beginning of each training session.	3.833	76.66	3.652	73.04
14	Trainees are taught how to identify mistakes they commit/made.	3.643	72.86	3.804	76.08
15	Trainer taught trainees how to check their own work to make sure that things go right.	3.762	75.24	3.859	77.18
16	The Trainer gave trainees a lot of different problems to work on.	3.286	65.72	3.446	68.92
17	The Trainer motivated the trainees about the need to practice if they had to keep their skills at a high level.	3.762	75.24	3.5	70
18	During training the trainers kept making use of new skills and ways to deal with different problems.	3.595	71.9	3.674	73.48
19	During training you are provided opportunities to practice whatever you learnt.	3.31	66.2	3.272	65.44
	TOTAL AVERAGE	**3.599**	**71.97**	**3.601**	**72.02**

Scale- 1=Not at all, 2=Minimal, 3=Moderate, 4= Large, 5= very Large

Table -5
Perception of employees regarding the 'Training Environment & Facilities in the 'J&K Bank'

'Training Environment & Facilities		Managerial		Non-Managerial	
Item Nos	**Items**	**M-S**	**%M-S**	**M-S**	**%M-S**
20	The environment that you were trained in was very similar to the location you work in.	2.223	44.46	2.474	49.48
21	Audio-visual facility	3.554	71.08	3.756	75.12
22	Adequacy of space	3.977	79.54	3.837	76.74
23	Cleanliness	4.057	81.14	4.185	83.7
24	Refreshments	3.909	78.18	3.83	76.6
25	Transport facility	2.909	58.18	2.222	44.44
26	Proper ventilation	3.84	76.8	3.778	75.56
27	Seating arrangement	3.909	78.18	3.881	77.62
28	Lighting	4.034	80.68	3.956	79.12
29	Heating	3.811	76.22	3.622	72.44
30	Canteen facility	3.674	73.48	3.541	70.82
31	Library facility	3.32	66.4	2.763	55.26
32	Availability of short breaks	3.766	75.32	3.6	72
33	Attitude of the staff	4.171	83.42	4.356	87.12
34	Location of the training place	3.897	77.94	3.896	77.92
	TOTAL-AVERAGE	**3.67**	**73.401**	**3.58**	**71.596**

Scale- 1=Not at all, 2=Minimal, 3=Moderate, 4= Large, 5= very Large

Table -6
Perception of employees regarding the 'Training Environment & Facilities in the 'SBI'

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT   33

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories
www.ijrcm.org.in

Item no	Items	Managerial		Non-Managerial	
	'Training Environment & Facilities				
		M-S	%M-S	M-S	%M-S
20	The environment that you were trained in was very similar to the environment you work in.	2.571	51.42	2.696	53.92
21	Audio-visual facility	3.619	72.38	3.348	66.96
22	Adequacy of space	4.095	81.9	4.087	81.74
23	Cleanliness	4.214	84.28	3.87	77.4
24	Refreshments	4.048	80.96	3.511	70.22
25	Transport facility	3.619	72.38	3	60
26	Proper ventilation	3.762	75.24	3.902	78.04
27	Seating arrangement	4.214	84.28	4.109	82.18
28	Lighting	4.286	85.72	4.25	85
29	Heating	4.071	81.42	3.978	79.56
30	Canteen facility	3.833	76.66	3.391	67.82
31	Library facility	3.976	79.52	3.37	67.391
32	Availability of short breaks	3.857	77.14	3.522	70.435
33	Attitude of the staff	4.143	82.86	4.174	83.478
34	Location of the training place	3.976	79.52	3.5	70
	TOTAL AVERAGE	3.886	77.71	3.647	73.15

Scale- 1=Not at all, 2=Minimal, 3=Moderate, 4= Large, 5= very Larg

Table -7
Perception of employees regarding 'Training Methods' in the 'J&K Bank'

Item No	Items	Managerial		Non-Managerial	
		M-S	%M-S	M-S	%M-S
1	Induction method /Orientation.	3.333	66.66	3.315	66.3
2	Job rotation	3.119	62.38	3.011	60.22
3	Lecture	3.548	70.96	2.815	56.3
4	Group Discussion	3.071	61.42	2.457	49.14
5	Role playing	2.976	59.52	2.315	46.3
6	Case study	3.024	60.48	2.587	51.74
7	Computer software	3.31	66.2	3.565	71.3
8	Computer based self instruction	3.286	65.72	3.207	64.14
9	Simulation	2.762	55.24	2.641	52.82
10	Conferences	2.524	50.48	2.652	53.04
11	Seminars	2.714	54.28	2.663	53.26
	TOTAL AVERAGE	3.061	3.061	2.839	56.78

Scale- 1=Not at all, 2=Minimal, 3=Moderate, 4= Large, 5= very Large

Table -8
Perception of employees regarding 'Training Methods' in the 'SBI'

	Training Methods	Managerial		Non-Managerial	
Item No	Items	M-S	%M-S	M-S	%M-S
1	Induction method /Orientation.	3.463	69.26	3.4	68
2	Job rotation	3.246	64.92	2.785	55.7
3	Lecture	2.994	59.88	3.148	62.96
4	Group Discussion	2.509	50.18	2.674	53.48
5	Role playing	2.4	48	2.593	51.86
6	Case study	2.571	51.42	2.541	50.82
7	Computer software	3.08	61.6	2.963	59.26
8	Computer based self instruction	2.806	56.12	2.741	54.82
9	Simulation	2.28	45.6	2.215	44.3
10	Conferences	2.149	42.98	2.193	43.86
11	Seminars	2.171	43.42	2.096	41.92
	TOTAL-AVERAGE	**2.697**	**53.944**	**2.668**	**53.362**

Scale- 1=Not at all, 2=Minimal, 3=Moderate, 4= Large, 5= very Large

Table -9
Perceptional variation between and within the employees of the sample organisations

COMPARISONS	M-SCORES	S.D	M-SCORES	S.D	MEAN DIFFE.	T-VALUE	P-VALUE
Within J & K Bank	**Managers JKB-3.309**	**0.457**	**Non-Managers JKB-3.266**	0.409	0.042	0.14	0.897**
Within SBI Bank	**Managers-3.399**	**0.413**	**Non-Managers-3.283**	0.403	0.116	0.40	0.703**
Between Managers	**Managers-3.309**	**0.458**	**Managers-3.399**	0.413	-0.0090	-0.29	0.783**
Between Non-Managers	**Non-Managers-3.267**	**0.409**	**Non-Managers-3.283**	0.403	-0.016	-0.05	0.958**

** P-Value > 0.05 = Insignificant

* P-Value < 0.05 = Significant

REFERENCES

Bansal, M.P (1991), "Human resource Development in public Enterprises" RBSA publishers, Jaipur India PP-1-2.

Basu, C.R (1987), "Human Resource Development", Indian Journal of Commerce, Vol XL, P P 150-151.

Bhatia, S.K (1989). "Challenges in Human Resource Development".*The Management Review* iii (1989).

Bremmer, B. (1998, Nov.30). "Japan- Special Report: Wanted-A new economic model". *Business Week,* 62-63, 66, 71.

Caroll, Paine and Nancovich (1972). "The Relativeness of training methods-experts opinion and research". *Personnel Psychology*, Vol.25(1), pp12-25

Cascio, Wayne F (1992), "Managing Human Resources", McGraw-Hill International editions, New York. P.506

Cascio, W.F. (1995). "Managing Human Resources –productivity, quality of work Life, profits". 4th Edition. New York: McGraw-Hill

Chhabra (1978), "Training of office employee" Administrative Management". July-Sep PI 35

Colin Kirkpatrick and Pete Mann (1999), "Knowledge, training and development; an overview" Public Administration and Development PP 1-13.

Fisher, C.D., Schienfeldt, L.F, &Shaw, J.B. (1999). *Human Resource Management*, Boston: Houghton Mufflin Company, P.389.

Gandhi Rajeev (1986), "Speech at Amethi" Times of India, New Delhi, April 6th

Harrison, R. (1993). "Human Resource Management: Issues and Strategies". *Addison-Wesley*.

Human Technology, Inc. (1993). "Department of justice training and development project task 3 report: training and development framework and descriptions of best practices". *Human technology*, Inc.: McLean, VA.

ILO, World employment report (1983), "Employability in the global Economy- How training Matters", International Labour Office, Geneva.

John E. Jones (1989), "The relative effectiveness of Training Method—Expert opinion and Research", personnel psychology, P499.

Khan Parveen (2001). "Training Employees for total quality". *IJTD, Vol*. XXXI, No. 2, April-June 2001.

Kunder Holder Linda (1998). "Employees perception of the Status and Effectiveness of the Training and Development system and the Value of Training and Development*". Virginia Polytechnic Institute and State University*.

Lajuria Kumar B A (2002). "Management And Training" *Sundaysupplement of Greater Kashmir,* Oct. 13, 2002.

Morita, Akio (1987). "Made in Japan.". London: Harper Collins Publishers

Mufeed S.A (2005), "The Need for Managing Human Resource Humanly-An Empirical Study", Strategic Human Resource Management: Emerging Dimensions and Trends, Excell Book private ltd. (Edited by, Mohammad Israrul Hague, PP-29-45.

Mufeed S.A and Nasreen Rafai (2003),"Training and Development: An instrument for growth and better quality of work", The business Review, V810,No.1,PP 1-6

Nadler Len (1980). "Defining the field- Is it HRD or O.D. Or …"Training and Development Journal, American Society for Training and Development, 34-No. (12)Dec; P 66.

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT   35

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

www.ijrcm.org.in

Noceraz, J. (1996). "Living with Layoff". Fortune, 6(133):69-71.

Noe, R.A (1998). "Employee Training and Development." Boston: Irwin, McGraw-Hill.

Philips, J.J. (Ed), (1997), "In action: Measuring return on investment", American Society for Training and development, Vol 2. Alexandria. V.A: American society for training and Development . PP1-8.

Rothwell, & Kazans, H. (1994). "Planning and managing human resources: Strategic planning for personnel management" (rev.ed)-

Sanker, C.S (1984), "HRD in the Banking Industry", Indian Journal of Training and Development, XIV No 1, P 88.

Saiyadain Mirza S. (2001), "Managing the organizations of Tomorrow: HRD approach" Abhigyan, XVIII No. 5, PP35-37.

Sodhi, J.S (1999). "Industrial Relations and Human Resources Management in Transition ", *Indian Journal of Industrial Relations*.

Srivastava. M. (2004),"human resource Development ed", Gitanjali publishing House, New Delhi.

Stewart, T.A (1997), "Intellectual capital: The new wealth of organizations", New York;

Wexley, K.N. and Latham, G.P. (2000). "Developing and Training Human Resources in Organisations". Vol.3, Englewood Cli.s, NJ:Prentice-Hall.

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT   36

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

www.ijrcm.org.in

REQUEST FOR FEEDBACK

Esteemed & Most Respected Reader,

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

I would like to take this opportunity to request to your good self to supply your critical comments & suggestions about the material published in this issue as well as on the journal as a whole, on our E-mails i.e. **info@ijrcm.org.in** or **infoijrcm@gmail.com** for further improvements in the interest of research.

If your good-self have any queries please feel free to contact us on our E-mail **infoijrcm@gmail.com**.

Hoping an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT   37

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

www.ijrcm.org.in