An Empirical Study on the Criterion used for Assessing the Training and Development Needs of the Middle level Managers (A Comparative Analysis of Public and Private Sector Banks)

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Abstract

This study analysis three criterion of training needs assessment, i.e. individual analysis, task analysis and organizational analysis. The study concludes that respondents of private sector banks agree on all three criterion but public sector bank managers have mixed response towards different criterion for training and development needs assessment.

Introduction

Assessing training and devoplomentneeds of employess in Banking Industry Sustenance and growth of any organization in general and banking industry in particular depend on the organizational readiness to absorb to societal changes. This is because globalization has led to increase the competition, changes in external and internal environments, and accordingly organizations have to be adaptable and flexible to the changed environment for maintaining competitive advantages. This can be largely attained through training interventions. Training in banks as in other sectors is vital organizational development activity, which aims at developing operational skills, competence and attitudinal changes among employees. Training helps in reducing gap between existing and accepted standards of employee's performance. Several banks have accordingly set up their own staff training colleges (STC's). Apart from in - house training, banks also send their employees for external training programmes at institutions like National Institute Of Bank Management (NBIM-Pune), Banker's Training College (BTC-Mumbai), College of Agricultural Banking (CAB-Pune), Southern India Banker's Training College (SIBSTC - Bangalore), etc. Job and the organizational needs are not static; they change from time to time in the view of technological advancement and change in the awareness of the total quality and productivity. Training improves and moulds employee's knowledge, skill sets, abilities, behavior and attitude towards work . Training reduces gap between employee's existing performance and expected standards. Difficult task such as attitudinal change can be achieved only with quality training for which training need assessment is necessary (Bulin 2001). Apart from training interventions, there is also need to bring changes in organizational culture. Individuals may become disillusioned with training if it does not bring desired results. Training interventions need to be well- organized, pro active and continuous in nature. Pro-active attitude aims at

developing futuristic attitude and pre emptying undesired features. As the organization invests huge sums on training, it is natural to expect that such investments are cost effective. Training managers have to be accordingly accountable for training effectiveness (Amsa, 1988). It is thus desirable to have some training evaluation forces in organizations (Kailash, et al., 2001). Training can yield desired results if it is backed by training needs analysis, involvement of operating executives in training interventions and management commitment towards training.

Training Needs Assessment

Training need assessment is a quantitative study surveying employee performance, knowledge and communication style, etc. This becomes important when a change has to be ushered into the organization. Since every organization is unique, each training audit should be customized to meet the specific learning needs and requirements of each situation. Organizations should re - educate and retool their workforce using a training need assessment that identifies critical gaps in employee's workplace knowledge. The main role of training needs assessment is to identify gaps in learning strategies and resources needed to build an effective learning organization. The purpose of these needs assessment is to align learning, to both the individual and organization, with the business strategies of the organization. In most of the organization the emphasis is given on the systematic approach to training in order to achieve the purpose of training and the enhanced level of organizational effectiveness to cope up with the change. An organization has to undergo to cope with changing situation. Pressures of international competition and market globalization constrain Indian companies to match global standards of performance and corporate governance. Various models/ frameworks have been presented which provide the systematic approach / process approach to training function. These frameworks include' Ten Stages Cyclical Process Of Training (Boydell, 1971), Job Description Of Training And Development Professionals (1978), 'Spiral Model Of Three Phase Training Process (Lynton And Pareek, 1978), Transitional Model Of Training Process (Taylor, 1991), 'Process Of Planned Training (Kenney And Reid, 1992), 'A Systematic Approach To Training (Buckley Any Caple, 2000), 'Results Based Training Design Model (Ford, 2002). These frameworks, by and large, contain five phases, viz. 1) Analysis Phase: which includes training analysis, training needs assessment, performance analysis, job/ task analysis, learner's analysis, content analysis, skill gap analysis; 2) Design Phase: which includes stating training objectives, designing project, training scheduling, managing training project and designing blue prints and prototypes for training; 3) Development Phase: which includes drafting and creating reading materials, audio visual aids, videos, software and also tests and feedback instruments; 4) Implementation Phase: which includes classroom and non- classroom, delivery of training and training of trainers; and 5) Evaluation Phase: which includes evaluating trainees reaction, evaluating learning, evaluating transfer of training and evaluating the results of training.'

According To Boydell (1970), there are three levels of training needs assessment

A) Organizational analysis: looks at the effectiveness of the organization and determines where training is needed and under what conditions it will be conducted. It involves looking at the internal environment of the organization influences that could affect employee performance and determine it fitness with organizational goals and objectives. It is this analysis that provides identification of performance discrepancy at the organizational level. An organizational analysis should provide the following information:

* The mission and strategies of an organization.
* Environment impacts
* State of the economy and the impact on operating costs
* Changing workforce demographics and the need to address cultural or language barriers
* Changing technology and automation
* Increasing global / world market places
* Political trends such as sexual harassment and workplace violence
* Organizational goals (how effective is the organization in meeting its goals), resources available (money, facilities: materials on hand and current, available expertise within the organization).
* Climate and support for training (top management support, employee willingness to participate and responsibility for outcomes).

The information needed to conduct an organizational analysis can be obtained from a variety of sources including:

1. Organizational goals and objectives, mission statements, strategic plans.
2. Staffing inventory, succession planning, long and short-term staffing needs.
3. Skills inventory, both currently available and short and long-term needs.

Organizational Climate Indices: labor / management relations, grievances, turnover rates, absenteeism, suggestions, productivity, accidents, short-term sickness, observation of employee behavior, attitude survey and customer complaints.

Analysis of efficiency indices: costs of labor, costs of materials, quality of products, equipment utilization production rates, costs of distribution, waste, down time, late interviews and repairs. Changes in equipment, technology or automation

* Annual reports
* Stakeholders
* Plans for reorganization or job restructuring
* Audit exceptions reward systems
* Planning systems
* Delegations and control systems
* Employee attitudes and satisfaction

B) Task analysis provides data about a job or a group of jobs and the knowledge, skills, attitudes and abilities needed to achieve optimum performance. There is a variety of sources for collecting data for a task analysis:

Job description A narrative statement of the major activities involved in performing the job and the conditions under which these activities are performed. If an accurate job description is not available or is out of date, one should be prepared using job analysis techniques.

KSA analysis A more detailed list of specified tasks for each job including knowledge, skills, attitudes and abilities required of incumbents.

Performance standards Objectives of the tasks of the job and standards by which they will be judged. This is needed to identify performance discrepancies.

Observation regarding the job or the sample of work.

Job inventory questionnaire Evaluate tasks in terms of importance and time spent performing.

Review literature about the job Research the 'best practices' from other companies, review professional journals.

Questions About the job - of the incumbents, of the supervisor, of upper management.

Analysis of operating problems Down time, waste, repairs, late deliveries, quality control.

C) Individual analysis how well the individual employee is doing the job and determines which employees need training and what kind. Sources of information available for an individual analysis include:

* ***Performance evaluation*** identifies weaknesses and areas of improvement.
* ***Performance problems*** productivity, absenteeism or tardiness, accidents, grievances, waste, product quality, down time, repairs, equipment utilization, customer complaints.
* ***Observation*** observes both behavior and the results of the behavior.
* ***Work samples*** observe products generated.
* ***Interviews*** talk to manager, supervisor and employee. Ask employee about what he / she believes he/ she needs to learn.
* ***Questionnaires*** written form of the interview, tests, must measure job related qualities such as job knowledge and skills.
* ***Attitude surveys*** measure morale, motivation, satisfaction.
* ***Checklists or training charts*** up-to-date listing of current skills.

Assuming that the need assessment identifies more than one training need, the training manager, working with management, prioritizes the training based on the urgency of the need (timeliness), the extent of the need (how many employees need to be trained) and the resources available. Based on this information, the training manager can develop the instructional objectives for the training and development program. All three levels of needs analysis are interrelated and the data collected from each level is critical to a thorough and effective needs assessment.

Review of Literature

Prarthana Dwivedi and Prof. Pooja Purang (2007) Studied training need identification and evaluation in different sectors and industries and deal with different type of products and services. These organizations had a progressive HR set up and a training set up and seem to have realized the importance of training for employees and the Indian models of needs identification (to an extent) recommend a three level analyses, i.e. organizational level, functional level and individual level analysis. In the organizations surveyed we see that most of the organizations do not conduct a three level analysis through some organizations do have an established three level analysis in place, which is in line with what has been proposed by the researchers in the west. Other organizations are still using the old traditional method of driving the needs from the performance management systems and paying more emphasis only to the organizational analysis level. The organizations are not conducting a task or individual analysis while are relying on the data obtained from PMS, which has a lot of drawback in it. The comparison was done with the proposed model for need identification, it has been found that analysis is not done at all levels in all the organizations.Some of the organizations do follow the

western models of need identification, but as regards to the proposed model the level of analysis is being conducted at the three mentioned levels in a few organizations completely while they are trying to analyze the other two levels as well. For a few organizations, they are not analyzing any of the levels in the need identification process. Chopra (2002) conducted a study in Gujarat Heavy Chemicals Ltd. had found that the training needs like Assessment centre to assess the training needs at all levels, competency profiling which linked compensation to the 3Ps (Position, Person and Performance) and employee opinion survey. Further, GHCL intended to create space in innovative training package which took into account the changing operational context of industry. D. Rama Rao, R. Kalpana Sastry, S. K. Soam Rao (2002) described the outcome of a major HRD initiative by ICAR (Indian Council of Agricultural Research). The study is the culmination of the training needs assessment by soliciting employees' opinions through a survey questionnaire, brainstorming on key issues and discussions with senior officers, and standard training needs manuals. The study identified norms for training expenditure, mandatory training of all new recruits, creation of core faculty for training of administrative and finance staff, infrastructure to use the gains particularly in information technology, ethics and morals through yoga and meditation, and finally, training audit. H. K. Sardana, P. P. Arya (2002) Training of engineering students in an industrial environment is an alternative to projects undertaken within the institute. The approach becomes more challenging as it puts them in a new environment with the generally accepted goal of improving their application skills. To implement such a scheme requires a coherent effort from students, faculty members and industry supervisors. In this case, study, we propose a model for making formal need assessment of engineering student's training which then forms the basis of the training's evaluation and effectiveness. The need assessment is outlined in terms of inherent attributes, generic attributes, technical skills and student's basic needs of training. Finally, the student's reaction evaluation and relevance of training to job prospects are presented. J. Meenambigai & R. Netaji Seetharaman (2003) Studied on the training needs of extension personnel in communication and transfer of technology among the extension personal employed in the state department of agriculture under TNA Development Plan. They are varying in their extent of training needs in various sub areas of communication and transfer of technology (TOT). The extension personnel have recognized well the importance and need of communication in their routine work. The major training need identification in this area were presenting programmes thorough TV and radio, writing of articles, preparation of video programmes, preparation of audio visual aids, effective public speech making and teaching equipments . Training is a continuous process and requires regular and short term courses and programmes be implemented. In the process of training the personnel's, planning of curriculum is needed at regular visits. Leat and Lovell (1997) had discussed the weaknesses of current training needs analysis. It was found that there was improper training goal setting and failure of the performance appraisal reviews to diagnose needed areas to improve employee's skills in the working environment. There was variance between actual performance and performance objectives. But these needs should not be limited to that level only. Possible improvement at the organizational and task levels should also be evaluated, as part of training needs analysis. Training expectations should also be developed and detailed after an extensive research into the inter relationship between inner and outer contextual changes and within the organization and individual goals. The authors also indicated that evaluation of training must be linked to the organization's objectives and training approaches should match the organizational culture. Rao, Sastry and Soam, (2002) had conducted a study at Indian Council of Agricultural Research (ICAR) to assess the Training – needs Assessment and action, found that there was need to carry

out institute specific training needs assessment followed by the methodology employed in the study. R. Krishnaveni (2005) conducted competency based training analysis in respect of middle level management personnel of deputy manager/ manager levels in a compressor manufacturing unit. Training needs identified was short listed and prioritized in three phases depending on number of responses received for each category. Based on this prioritization training calendar was developed for fulfilling the competency development objectives. This calendar was developed in a manner that it did not affect normal work schedule of the concerned employees. As in many similar studies sample size was more representative rather than comprehensive due to practical constraints. While the study was limited to middle level executives only, but in the same way it can be extended to other grades of employees as well besides deputy managers and managers. Competency models may prove helpful in aligning individual performance with organizational goals and in the process achieving competitive advantage. The value addition by a competency based approach depends on a number of factors: 1) extent to which the competency study is based on the strategic needs of the organization 2) clarity with which the role or job is defined in relation to the strategy 3) rigor of the process used in defining the competencies; and the accuracy in matching individuals vis-a -vis job needs. Implementation of competency model may, however, invite resistance from certain quarters as sometime it may be in conflict with traditional 'mindsets' and remedial measures may become necessary to overcome 'mental roadblocks'. Training is inside-out approach where as learning is outside – in approach (Mager and Pipe, 1970). A study was done on the competency assessment and need identification for training in Oil Company. The competencies of four different categories of employees were studied, i.e. field sales officers, divisional officer in charge, front line operations officer, and operations local heads. GAP analysis was done in the difference between required capabilities and existing capabilities was observed. These following competency sub categories were observed, i.e. planning the work, taking initiative, communication in writing, managing a team, encouraging participation, listening to others, resolving conflicts, generating creative ideas, strategic thinking, computer skills, goal oriented, business attitude, analyzing problems, technical aptitude. It had found that every category of employee had a gap in the desired skills and his/her competencies need to be improved (Damodar Suar & Abhik Dan 2001). A need assessment is composed of two procedural elements: 1) A need is a gap between current and desired results, a need assessment " is process for identifying the gaps based on the differences between " what is " and "what should be " based on a combination of hard -independently verifiable- soft -personal and private -data : 2) the identified needs are placed in priority order based on what it costs to ignore the need and compared to its impacts and society and the organization. "Need assessment" and "need analysis" are not synonymous terms, needs assessment is a prerequisite procedure for need analysis, and the latter process is the means to identify the causes and reasons, appropriate interventions- such as training, job aids, and jobs redesign, and hiring procedures to meet the need (Kaufman, 1993).

Objectives of the Study

1. To find out the criterion of training needs assessment among public and private sector banks.
2. To assess any similarities and dissimilarities in assessing training needs among public and private sector banks.

Hypothesis

Ho: There is no significant difference regarding assessment of training and development needs which are done according to organizational analysis, individual analysis and job analysis of employees of public and private sector banks.

Ha: There is significant difference regarding assessment of training and development needs which are done according to organizational objectives, individual needs and job requirement of employees of public and private sector banks.

Research Methodology

Exploratory and descriptive research design was used for the study. The data was collected with personal investigations involving original field interviews with the middle level managers of public and private sector banks. The study of the relevant literature was also useful in this study. In this study Non Probability Purposive sampling technique was used. The questionnaire has been designed on the basis of i.e. functional and operational levels of the organizations. Therefore a structured questionnaire was designed on the basis of data generated from the various literature studies. The whole questionnaire was designed on binary basis i.e. yes and no responses. The final tested questionnaire, written in English (being only the medium of communication) was hand – delivered to 700 respondents working as branch managers in various branches of public and private sector banks. But only 455 of the respondents filled and returned their filled questionnaires. Appropriate statistical techniques were used for the analysis of the data.

Scope of the Study

The sampling unit was the Middle Level managers working as branch managers at supervisory level in service sector i.e. public & private sector banks. The data were collected from Punjab, Haryana, Delhi and NCR region.

Data Processing Methodology

Firstly the returned filled up questionnaires were edited one by one to detect and eliminate errors relating to their accuracy, uniformity and completeness. Cross examination was done for the incomplete portions of the questionnaires left out by the respondents and for the respondents who could not give certain remarks on some portions of the questionnaires. All in competencies were re-examined with the aid of interviews and observation techniques. The questionnaires were arranged organizationally and master sheet was created after scoring of the responses. Finally the data were entered in the excel sheet of Microsoft office. For proper statistical analysis and Descriptive analysis R Software & SPSS Software was used.

Results and Discussion
Reliability test

Cronbach alpha is commonly used to measure reliability for a set of two or more construct indicators. All of Cronbach's alpha values should meet the minimum criterion (alpha greater than 0.60). So, the results will indicate the reliability of likert five point scale and sub scales which was at acceptable level. This reliability test is done for checking the reliability of the scale

i.e. likert scale. In this study reliability test is done on the basis of pilot study having sample size of 50. Firstly 25 samples each from HDFC bank and SBOP bank were taken to find out the reliability of the study. The values were calculated on the basis of overall 50 sampled data and not for individual bank. The alpha values calculated as Cronbach alpha values of the factor's section wise indicating reliability. This table shows the reliability of each section having different number of factors and range of alpha values 0.6009- 0.9197.

Table 1 Reliability Test for Different Variables of The Study

Reliability Test for different variables for criterion used for assessment	No.of	Alpha values Variables (0.6009-0.9197)
Criterion used for assessing training & development needs of middle level Managers.	3	0.6009

Demographic Analysis of Private Sector Banks

The analysis of table 2 shown below is of Private sector banks regarding all three variables of demography i.e. sex, age and experience in years in that particular bank. Again on analysis of below table showed maximum of responses were between males and very few respondents were available among females. On comparison of both the sexes on average male respondents are in the range of 75 % to 80 % as compared to female respondents in range of 20% to 25%. In terms of age, average age is around 35 years for almost all the banks in that sector except Bank of Rajasthan where exception was found in average age which was around 41 years. Similarly, the range for age was also almost similar for all the banks with minimum age ranges around late twenties to maximum with late thirties except in J&K Bank and Bank of Rajasthan where range age was 32-42 years and 35-52 years respectively.

Table 2 showing Demographic Analysis of Private Sector Banks

Private Sector Banks							
Number Of Respondents (229)							
	Total	Male	Female	Age in years		Experience in years	
				Average	Range	Average	Range
HDFC	43	35(82%)	08(18%)	33	28-38	9.1	4-13
Axis Bank	40	31(78%)	09(22%)	34	27-42	9.5	4-15
ICICI Bank	43	34(81%)	09(19%)	35	31-39	10	7-15
Federal Bank	23	18(78%)	05(22%)	35	29-39	10.6	6-14
Indus Ind Bank	20	15(75%)	05(25%)	36	32-39	11.2	8-14
Kotak Mahindra Bank	20	14(74%)	06(26%)	35	30-39	10.6	6-14
J&K Bank	20	16(76%)	04(14%)	36	32-42	11.2	5-15
Bank Of Rajasthan	20	15(75%)	05(25%)	41	35-52	11.2	10-25

Interpretation: Analysis of table 2 showed more experienced staff was available in Bank of Rajasthan with average range of experience of 10 – 25 years but overall for the rest of the banks average age experiences was similar almost 10 years approximately also among rest of the banks they do have the respondents who were quite young in experiences and also with handful of experience as compared to Bank of Rajasthan.

Demographic Analysis of Public Sector Banks

Table 3 showing Demographic Analysis of Public Sector Banks

Public Sector Banks Number Of Respondents (229)							
	Total	Male	Female	Age in years		Experience in years	
				Average	Range	Average	Range
SBOP	25	21(84%)	04(16%)	51	40-57	28	15-37
SBI	25	21(84%)	04(16%)	48	35-56	24	08-35
PSB	25	22(88%)	03(12%)	49	40-57	25	16-34
OBC	25	21(84%)	04(16%)	48	39-57	23	14-37
PNB	25	21(84%)	04(16%)	47	33-57	22	08-33
Syndicate Bank	25	20(80%)	05(20%)	47	40-56	23	15-31
Bank of Maharashtra	20	16(80%)	04(20%)	50	42-56	25	18-35
Co-Operative Bank	25	20(80%)	05(20%)	49	40-56	24	15-31
Bank of Baroda	20	16(80%)	04(20%)	48	48	28	28
UCO Bank	14	10(71%)	04(29%)	51	44-58	27	19-33

Interpretation: Table 3 analysis is of public sector banks with respect to sex, age and experiences of respondents in that particular bank. It was found that among 229 total respondents in public sector banking majority of respondents were again males with maximum percentage of 88% respondents only exception being in UCO Bank with 71% of males respondents. Again it was found female respondents were not too much among all the banks in that sector. In case of age it was found that on an average all the respondents among all the banks were in their late forties or some early fifties with average age slab of 40 - 50 years with exception being in two banks only, i.e. SBI and PNB with average age slab of 34-56 years. Thus, in these two banks bit younger age group was found as compared to other banks in same group. As far as experience was concerned maximum was 28 years in banks like SBOP and Bank of Baroda and with minimum experience of 22 years in bank like PNB. The average range of experience in years was around 18 - 35 years with exception in banks like SBI and PNB where younger respondents were found in terms of experience, i.e. 8 -34 years.

Results and Discussion

The following table gives the comparative analysis of the private and public sector banks on issues of criterion of assessment of training and development needs.

Table 4 : Comparative Analysis of Private – Public Sector Banks with respect to criterion of assessment

Criterion used for assessing training & development needs of middle level Managers i.e. organizational analysis, individual analysis, task analysis.	Bank	No.	Mean	Std. Deviation	t-test (456 df)	p-value
	Private	229	1.0349	.11573	-7.003	0.00
	Public	229	1.1397	.19466		

Results: The analysis of the above table showed that there were significant difference among the average responses of the respondents from the both private and public sector banks on issues of criterion of assessment of training and development needs, Statistically as p-values obtained for them were very low i.e. less than 0.05. Thus we reject the null hypothesis and accept the alternative hypothesis.

Analysis and Interpretation of Private & Public Sector Banks (Criterion Used For Assessing Training and Development Needs of Middle Level Managers).

Brief description of variables of the questionnaire:

1. Organizational analysis
2. Individual analysis
3. Task analysis

Summary : In this respondents of both sector of banks were asked to give their response again on binary scale of yes-no to know about the criterion be used for assessing the training and development needs of the managers on three parameters of Organizational, Individual and Task analysis. Again the analysis was divided into two parts of private-public sector banking in which summary report of maximum response of each section of bank was created towards the three parameters.

Criterion used for assessing training and development needs of middle level managers.

Analysis and Interpretation of Private Sector Banks

Summary Table 5 of respondents of Private sector Banks for all 3 Factors.

Summary TABLE 5 of Maximum response of respondents of the questionnaire for each bank on each factor

A – Agreed D – Disagreed

Criterion used for assessing training and development needs of middle level managers:

Criterion for Assess-ment	HDFC Bank	AXIS Bank	ICICI Bank	Federal Bank	Indus Ind Bank	Kotak	J&K Mah. Bank	Bank Bank of Rajasthan
FAC1	A	A	A	A	A	A	A	A
FAC2	A	A	A	A	A	A	A	A
FAC3	A	A	A	A	A	A	A	A

Interpretation: The analysis of private sector banks showed that all banks were agreed on all of the factors they were asked to response.

Analysis and Interpretation of Public Sector Banks

Summary Table 6 respondents of Public sector Banks for all 3 Factors.

Summary TABLE 6 of Maximum response of respondents for section G of the questionnaire for each bank on each factor
A – Agreed D – Disagreed
Criterion used for assessing training and development needs of middle level managers:

Criterion for Assessment	SBOP	SBI & Sind	Punjab Bank	OBC	PNB cate	Syndi of Mah. Bank	Bank Bank	Co-op. of	Bank Bank Baroda	UCO
FAC1	D	A	A	A	A	A	A	A	A	A
FAC2	A	A	A	D	D	A	A	A	D	A
FAC3	A	A	A	A	A	A	A	A	A	A

Interpretation (Public sector Banks) : The analysis of above table had showed that all banks were found agreed on factor 1 and 3 except SBOP on factor 1 similarly on factor 2 it was mixed response with banks like OBC, PNB, Bank of Baroda were not agreed on this but rest of the banks were found agreed. The results have shown that majority of the different public and private sector banks think differently within and among themselves with regard to organizational objectives, individual needs and job requirement of employees both in public and private sector banks.

Discussion

In this respondents of both sectors of banks were asked to give their response again on binary scale of yes-no, to know about the criterion be used for assessing the training and development needs of the managers on three parameters of Organizational, Individual and Task analysis. Again, the analysis was divided into two parts of private-public sector banking in which summary report of maximum response of each section of bank was created towards the three parameters. The analysis of private sector banks showed that all banks agreed on all of the factors they were asked to response. It means that private banks were using organizational, individual and task analysis for assessing training and development needs of middle level managers. The analysis of public sector shows that all banks were found agreed on the fact that organizational and task analysis is used for assessing training and development needs of middle level managers except SBOP, whose managers were disagreed with organizational analysis. For individual analysis these following banks were not agreed; like OBC, PNB, and Bank of Baroda. But rest of the banks agreed on the three factors.

Conclusion

Finally on the basis of analysis of private sector banks showed that all banks agreed on all of the factors they were asked to response. It means that private banks were using organizational, individual and task analysis for assessing training and development needs of middle level managers. The analysis of public sector shows that all banks were found agreed on the fact that organizational and task analysis is used for assessing training and development needs of middle

level managers except SBOP, whose managers were disagreed with organizational analysis. For individual analysis these following banks were not agreed; like OBC, PNB, and Bank of Baroda. But rest of the banks agreed on all three factors.

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