

PREVALENT TRAINING AND DEVELOPMENT PRACTICES IN BANKS OF DELHI AND NCR

Devika Chadha

Research scholar, MATS University, RAIPUR

COL. Prof. Byju John

Vice Chancellor, MATS University RAIPUR

ABSTRACT

Human resource is the major source for the growth of every organization. It is essential for every organization to manage their employees by giving effective motivation and support in the form of monetary and non – monetary so that they will be able to perform their operations in an effective manner. This research makes a complete study on the training and development practices adopted by the bank such as private and public sector bank for ensuring their growth in a future level. Furthermore, it also explains the various concepts and terminologies that help the bank for improving their existing functions and operation by adopting innovative ideas in an effective manner. This report makes a complete analysis of various training and development components adopted by banks. It also presents a comparative analysis of private and public bank on the basis of their functions, staffing, and organization in an appropriate manner. It also analyzes the impact of training and development in order to provide a good motivation and staff engagement in the banking activities in a right way. By making a complete study on the functions and operation of Delhi and NCR bank, it also analyzes the successful implantation of tanning and development activity in the research. Hence, it can be said that the whole report analysis and determine the various facts and elements that help the bank to make a equal employee participation so that banks will be able to achieve their desired goals and objectives in an effective manner.

Key words: Training And Development, Types of Training, Public and Private Banks.

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1. INTRODUCTION

While making the focus on human resource, it can be said that training and development are the key factors that help the organization to motivate their employees'. It also helps to improve the performance level of employees by giving equal training and development. It also includes the use of right skills and knowledge of learning that helps to make right changes in the

operational activity for achieving the future goals and objectives. In India, to perform the banking activities in a good manner, HR training activity has been modified by adopting innovative HR practices in their functions. In today's competitiveness world, to make a good reputation and earn the customer loyalty is totally depends upon the level of performance done by the employees. As per Michel Armstrong point of view, to perform the task as per the determined manner in a given set of standards make a positive impact on the growth of a business (Ali, Kaur, Pande & Ahmad, 2014). It was also found that due to changes in the environment and increases the competitive situation also inspire the organization to make a right human resource development that includes training and development of their employees. The reason behind is that nowadays, to earn a profit is not enough built also satisfy the need and wants of the customers also an important task of every organization. In the banking sector, banks also use various kinds of channels related to the effective human resource development. According to Bhasin, (2016), nowadays, banks also provide the ATM facilities to the customers that provide the cash withdrawals and balance inquiry facility 24x7. In addition to this, banks also provide call centers facilities to the customers to provide customer's help in an effective manner. Online banking facility for making an easy transaction by not going to a particular branch of the banks also facilities provided by the banks. Easy money transfer facility, NEFT amount transfer, mobile banking, and banking facility in rural area are some examples of the banking facilities that are provided by the various banks to the customers in the present time.

According to Chaudhary, (2017), to provide various kinds of a making facility require good skilled and knowledgeable person or staff members so that they will be able to provided effective guidance and support to the customers. It is essential for the banks to monitor the employee's performance on the regular interval basis. As per Dhingra & Mittal (2014) point of view, in India, all the banks operate their functions and operation under the guidelines of Reserve Bank of India in different areas. It includes private sector banks and public sector banks. While making focus on private sector banks, it includes those banks which run and controlled the operation by the group of people or individuals in order to earn the profit. It includes non-schedules banks, foreign banks, scheduled banks, new generation banks and old generation banks. According to Ghosh & Mittal, (2017), the banks which come under the Banking regulation act 1965 are covered under the non- scheduled banks which ought to have paid 5 lakh as a reserve capital to RBI. For examples: Akhan ananad co-operative bank Limited, Alav I Co-operative Bank Limited, Amarnath co-operative bank Limited and Amod Nagrik Sahakari Bank Limited are covered under the non-scheduled bank. While making the focus on a foreign bank, it includes those banks that operate its function as per the rules and regulations given by the host countries and home countries, head office located outside from the country. In addition to this, scheduled banks, includes those banks that operates its functions under the second scheduled of OBI under the regulation n act 1934. It includes private sector bank, public sector bank, scheduled co-operative be bank, Regional Rural bank and foreign bank. As per Hazarika & Arora, (2018) point of view, those banking activities who concerted under the Narshiram committee that enclose the new policy of liberalization, privatization and globalization are covered under the new generation bank. It includes HDFC Bank, ICICI Bank, YES Bank, Kotak Mahindra Bank, AXIS Bank, Bhandhan Bank, IndusInd Bank and DCB Bank. While making focus on public sector bank, it includes those who run their operations under the control by the government. It can be said that all the decision and charges has been passed by the government bet which includes State Bank of India, Regional Rural Bank and 20 nationalized banks etc. Co-operative bank also a part of public sector bank such as State co-operative bank, central co-operative bank etc.

According to Jain, (2015), to operate the banking function in a large scale and provide various kinds of services to the customers as per their comfort, it is essential for the banking authority to give effective training and development program as so that employees will be able

to manage their operations as per their skills and knowledge in a right way. There are mainly two types of training programs which is beneficial for the employees working in banking sectors which are on the job training and off the job training.

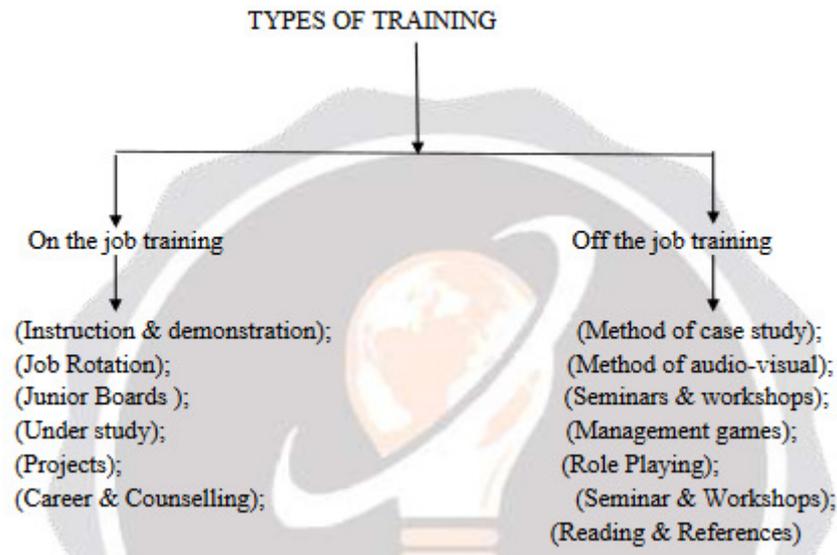


Figure 1 Types of Training and development programs

According to Kaur & Walia, (2016), there are many studies showed that in any organization training helps to make the right development of the employees and also improve the skills and ability of the employees by giving various and specifies task. Haselinng, (1971) also propounded his views that in order to attain the objectives, there is a large number of opportunities and chances available for ensuring and modifying the employee's attitude on the experience basis. As per Sharma, there are many banks who only give their focus to make effective operations in cities and towns so that banks will be able to attract the reasonable potentiates of growth that has been failed in the rural areas. It is essential for the banking sector to develop effective training system and development criteria so that all the functions have been fulfilled on the basis of employee's ability and skills in an effective manner.

2. IMPORTANCE OF TRAINING AND DEVELOPMENT PRACTICES IN INDIAN BANKS

According to Saxena & Anand, (2017), while making focus on the various training and development program's adopted by the private and public sector banks, it can be said that to match and cope up the need with the global and rapid environment, it is essentail for the banks to train their employees. In respect to this, there are mainly two types of training programs have been used by both private and public banks such as On the Job trains and Off the Job training programs

On the Job Training Method

While making the focus on the On-the-job training programs, it was found that banks highly used job rotation, coaching, administration or instruction and internship training are the methods used by the manager of the financial institution. For example: In 2011, ICICI bank highly uses job rotation as a training method for the new employees or trainees by shifting them from one job to another so that employees will be able to gain the knowledge and new skills by taking the experience working in new areas. As a result, 17 employees have been shifted from

the research and development department so that they will be the knowledge how to operate banking activity with the help of latest information technologies in Delhi and NCR region. In addition to this, public and private banks both highly used coaching, internship training by giving administration or instruction to the workers in the form of asking questions to solve them. In addition to this job, the instruction is highly used by the banking institution so that employees will be able to know what they have to be done in the department. It also helps the new staff members so that they will be trained enough to handle the disputes of the customers in a banking sector effectively.

Off the job training method

According to Saxena & Anand, (2017), off the job training methods also useful for encouraging the staff members and motivate them so that they will be able to tackle the different situation in the banking sector in an effective manner. It includes case study analysis by which manager of the bank or senior officers provide a case to the employees and try to know what the skills and knowledge employees have to be used in this situation by playing the role. In addition to this, lectures, managerial education and conferences are also the training methods by which senior banking staff provide guidance and explain each rule and regulations related to the working criteria so that staff member will be able to know the working styles and schedule in a bank.

According to Madan & Srivastava, (2016), Training is a part of the managerial function that helps the manager to make effective improvement in the employee's attitude and behavior by giving right learning ways and skills development in them. It is a best to develop new ideas and working styles by giving good guidance and instructions specialty in the field of the job so that employees will be able to learn the new techniques and prepare them so that they will be able to take the new challenges and task in an effective manner. In addition to this, the development includes improving the existing skills by giving proper guidance and support to the employees. There are various kinds of employees development programs has been launched in an organization that helps to meet the specific objectives in order to give positive contribution for the growth of the employee's performance level.

As per Mittal, Gera & Batra, (2015) point of view, there are various kinds of training and development methods have been used in Banks as per the need and requirement in the organization effectively. By keeping the records of the banking functions, the need of training and development arrived in the field of banking customer care services on the operational and behavioral aspects so that employees will be able to give positive support and guidance to the customers. It includes various objectives such as in which way need can be identified in the banks. In respect to this, training and development help to identify the need by analyzing the talks and performance that has been conducted in the form of a survey, 360-degree feedback or customer complaints. In order to analyze the need in the banking sectors, there are mainly two types of training programs have been established by the banking sectors such as training through establishing an effective Human resource development department so that they will contain full functionary operation in the form of HRD.

According to Mittar, SainI & Agarwal, (2014), in the present's days banking is considered as a conventional sector because there are various private and public sector banks are mushrooming to provide the best quality of services and banking facilities to the customers. In the high growth, it is essential for the banks to adopt training and development of their staff members to handle the need of the customers. There are 47 Indian companies who were listed in Forbes Global 2000 ranking for 2009 wherein State Bank of India place at 150 ranks and ICICI were in 329 banks. Hence, to deal in the competitive environment, it is essential for the banks to adopt effective training and development so that staff members will be motive and

give their active support or helps in the growth of an origination. As per Naim & Lenka, (2018) point of view, the main purpose of the training need assessment is to identify and determine the requirement within an organization so that staff will improve their level of productivity and provide the best quality of products and services to organizations. According to Network & WATCH, (2017), training and development are necessary and important in the field of Indian Banking sector because by effective training employees will get an insight of three jobs by the new staff member and also enable to understand the work culture effectively. It also helps to acquire the knowledge by adopting the latest technologies and get the promotion in the nature of work where an increase in the patent totally depends upon the increase in the responsibility. Hence, it can be said that training and development help to improve the work performance of the employees by identifying the gap between the operation and employee's attitude in an appropriate manner.

3. TRAINING AND DEVELOPMENT PRACTICES ADOPTED IN PRIVATE AND PUBLIC BANKS

According to Patel, (2016), in order to analyze the various reframing and development practices adopted by the private and public sector bank, it is essential to understand the functions performed by the banks in the present days. The main functions that every bank has to perform are classified into two parts such as primary and secondary function. Primary function includes accepting of deposits in the form of saving, fixed, current band recurring deposit and granting the advances in the form of overdraft, cash credit, loan and discounting of bills etc. On the other hand, while making the focus on secondary functions of the bank, it includes agency function such as transfer of funds, periodical collection etc. and utilizing function in the form of draft, lockers, underwriting etc. Hence, to deal with a large level, it is essential for the bank to hire skilled and talented staff members so that they will be able to handle different kinds of activity in a right.

On the Job Training Method

By analyzing the various data collected and mentioned in the World Bank, it was found that there were 65% of the banks including private and public banks highly adopted the On the Job training method in which public sector banks with 30% and private sector banks 35% uses the on the job training method for motivating and proper engaging their employees. Furthermore, it was also found that 12% of banks highly believe that job rotation is best way to trained the employees and 35% of banks highly give priority to coaching for the employees so that they will be able to understand the requirement of the department. Apart from this, there were 18% of the public banks who were in favor with job instruction and 17% of private banks highly in favor with instruction given to the employees for improving their productivity level in a banking institution. By analyzing this, it was found that coaching, job rotation and instruction are the best ways including in on-the job training program for motivating the employees in an effective manner.

Off the Job training method

Off-the-process education (OUT) strategies covered lectures, special look at, films, TV conferences or discussions, case studies, role gambling, simulation, programmed practice and laboratory education. Most of these strategies are utilized in banking businesses even though, some can be too luxurious. As per Saini & Subramanian, (2014) point of view, to operate in a current banking scenario, training and development practices are highly adopted by both private and public banks respectively. The study of training and development practices has been referred to as important and critical areas for managing the operations and organizational performance from the last several years. Over the past 25 years, training and development

practices make a positive relationship between the practices and operational function in the banks. As a result, training and development practices which is a part of HRM highly increases and treated not as a dependent but an independent variable in the file of banking sectors. In the current time, the adaption of training and development in a public sector bank are slow but it is defiantly changing in nature. As per Sarna, (2018) point of view, in order to make effective control in the environment and meet the rapid growth or branch expansion since 70S public sector banks adopted the training and development programs which are similar to the department function performed by the government. On the other hand, in private sector banks, training and development functions effectively involved in identifying the skills of each job warrants and recruitment of suitable staff members in a particular place.

According to Saxena & Anand, (2017), with the rapid growth of banks, it requires well-trained staff members that handle and deal with the need of the customers. In respect to this, the financial bank needs to reshape their financial hub for their clients in order to ensure the growth of bank in the form of size in a recognized way in the world market. Bank of Baroda is the example of effective use of training and development practices that are conducted grooming and etiquettes programs especial for the front line employees in order to improve their services levels and qualitative interaction with the customers and stakeholders in a better way. In addition to this, SEED (Self-efficient and effectiveness development) programs being running by the bank for the frontiers staff of the Bank of Baroda in an appropriate manner. According to Waraich & Chaturvedi, (2017), in Punjab national bank, due to handling large-scale gaps between the human resources. The cited bank failed to maintain its succession policy in next few years. The policy examines the existing pool by making a comparison with the future requirement and also forecast the surplus or deficit in the pool by determining the actual requirement. In respect to this, cited bank has three tier of training set up such as Central staff college at Delhi that helps the employees to identify the training needs of Top or senior management grade officers, three Regional staff colleges situated at Velapur Naci Mumbai, Lucknow and Panchkula also helps to identify the need of training for senior, middle and junior manager officers. Seven Zonal Training centers at Dehradun, New Delhi, Jaipur, Kolkata, Kozhikode, Ludhiana, and Patna also help to identify the need of training for Middle and junior management officers. In addition to this, IT training centered situated at Faridabad also helps to train the employees in the field of information technology also a party of effective training and development program.

4. IMPACT OF TRAINING AND DEVELOPMENT PRACTICES ON EMPLOYEE MOTIVATION AND ENGAGEMENT

According to Saxena & Anand, (2017), there is the rapid change in a business environment that highly affects the function of the banking sector to a great extent. In order to overcome the challenges and make a good image, it is essential for the banking sector to develop effective training and development programs. By analyzing the impact of training and development, there are various ways by which training and development affect the function of a banking sector. These are as follows:

Motivating in the workforce: As per Sarna, (2018), due to high growth in a global market and use of advanced technologies highly affect the talent in a workplace. Training and development create the latest latent in the staff members in a banking organization by giving the main priory to technologies and technology advancement programs. The manager of the banks also adopts the monitoring function in order to create and develop new skills and Attitude towards the workforce so that banks will be able to handle all the disputes by use specific In Knowledge and learning in an effective manner.

Managing people: Due to high competition, there is always a risk to manage a good image of the organization in front of the competitive market. Training and development help the members and staff of banking organization to manage the workers by allocating the task as per their skills and knowledge in a right manner. For example, ICICI Bank main target is to train the old members regarding the use of advanced technologies so that they will be able to handle the various computerized function in a lack period effectively.

Developing trust factor: Due to effective training and development programs organized in a banking intuition, it will create the trust worth environment to the staff members by giving safety and security facility. It is essential because by using banks will be able to take the initiative for improving the security level of the employees.

As per Sarna, (2018) point of view, there are various examples of private as well as public sector banks such as Punjab National bank and ICICI bank that highly achieve the plosive impact of adopting training and development practices. As per the recent scenario of demonetization make a great impact on the customer's attitude and behavior that make a negative impact on the function of banking sections. In order to solve this, effective training and development programs have been launched by the banking institution that helps the managers and workers by giving effective guidance such show to handle the demand of the customers, how to manage the duties etc. A recent case of Neerav Modi also makes a negative impact on the operation of Punjab National Bank. As a result, a cited bank has to suffer crores loss. In order to overcome this issue, training for the staff members and special levy duties also helps to motivate the employees. Training and development also provide an equal chance so that members, staff workers freely share their opinion and take a right step for the growth of the organization.

5. CHALLENGES IN IMPLEMENTING TRAINING AND DEVELOPMENT PRACTICES IN BANKS OF DELHI AND NCR REGIONS

While making focus in the functions performed by the banks of Delhi and NCR regions, there are various kinds of changes that highly affect the growth of the financial institution. According to Saini & Subramanian, (2014), the main challenge that affects the banks in Delhi and NCR is to manage the effective workforce. The reason behind is that to hire right person in a right place and developing talent in a riught6 time is a difficult task that consumes time on a large scale. In Delhi and NCR banks, there are highly interested to fill up the vacancy by two types of a breed of professional. It includes outstanding professional that has the job hoping attitude and second to pick up those people who require training and development for the future management. According to Patel, (2016), the most challenging agenda of training and development practices adopted by the commercial bank in Delhi and NCR is to retail in the right people. Due to extreme growth in the retail banking and services make a great pressure of the managers in banks to hire and engage more professional in a shorter time period by giving attractive banking package that makes a competing job in the current situation. Hence, to make a right approach to a right person is also a tough take that creates the biggest challenges for the Delhi and NCR banks.

As per Network & WATCH, (2017) point of view, the main challenges that DELHI and NCR banks such as State Bank of India, ICICI Bank, HDFV banks highly face is to convert the abundant population pool into the human resource. The reason n behind is that right person and talented or skilled person make the positive step for the Growth of banking structure. Training and development of the employees so that they will be able to match the demand of the changing institute by adopting innovative ideas also a most beige challenges that banks have been faced in the region of Delhi and NCR. Lack of employees motivation and job ratification in an area

that every bank in Delhi and NCR time. It is essential for the HR manager of the banks to give money as well non- monetary support to the staff's members as per their need and demand so that their performance will make the positive impact on the growth of banking sectors. For example, due to globalization, HR of the ICICI bank in the year of 2008 recognizes the need to train the employees by giving adequate morale supports and sure the job security on their return. Hence, it can be said that banks of Delhi and NCR region has been faced various kinds of training and development related challenges that highly affect the operation and motive level of workers.

6. FINDINGS

In the present time, it was found that Indian Banking sector is facing the wide range of opportunities that help to build its future scenario. The rapid development of globalization and advancement of information technologies and use of telecommunications services highly affect the operation of the banking institution (Naim & Lenka, 2018). There are some problems such as con tenuous accumulation of morale highly affects the level of profitability of the banks. In addition to this, accumulation in nonperforming assets also gives there for the adequacy of a capital of the banks. There are some public and price sector banks that are facing over staffing that highly makes the negative impact on the productivity of banks, especially in Delhi and NCR regions. Above all these issues highly require and impact of adoption of training and development policies for the banks so that they will be able to remove legacies of the past by meeting the demand and various challenges in the present time. Human resource development is the main financial functions that every banking institution needs to perform by giving education, training programs which are essential to enriching the careers by giving the development. The banking activity is not fixed in nature so that In order to make right cope up with the changes, it is essential for the banks to develop employees careers by establishing their own training institutes (Mittar, Saini & Agarwal, 2014). This is the reason that training is considered more in IPSB because banking industry has their own strong structural base and capabilities to handle the training in wide numbers. In respect to this, IPSB provides a great support of training in the form of institutions such as National Institute of Bank Management (NIBM), Bankers training college (BTC) and College of Agriculture banking (CAB) that provide training facilities in a hundred of a number.

State Bank of India is considered as an oldest and largest bank that operates its functions by opening its 15000 branches within India. SBI bank has 80 offices in nearly 35 countries includes US, Canada, and Nigeria also. Hence, the RBI also own about 60% of SBI for the human resource department (Mittal, Gera & Batra, 2015). The main visions of the human resource department are to create and enhance such an environment that helps and make passives impact on the faintly of a bank by giving the employees proper placement, the trustworthy environment including job security etc. In addition to this, SBI also takes a right step so that bank will be able to make effective manpower planning by giving effective VRS schemes (Madan & Srivastava, 2016). In addition to this, ICICI bank also makes the focus on effective management of human resource by giving training and development and development of leadership so that cited bank will be able to analyze the management stories and adopted mention process given by Kamath to from the young employees the bank. Hence, based on the above finding, it can be said that banks, especially in Delhi and NCR region, need to establish high power training and development practices by organizing the HGRM committee at the corporate level. To measure the welfare of the employees and developing personnel policies also make a positive impact on the growth of the banking sector in an effective way.

7. CONCLUSION AND RECOMMENDATION

From the above-detailed report, it can be concluded that the banking activity has been changing rapidly and competitive situation give tough situation for managing the human resources in both public and private sector (Ali, Kaur, Pande & Ahmad, 2014). To training, the officers and practioner in the form of training committee and higher education institute also plays an important role in developing new ideas and behavior in the mind of the staff members. On the basis of the above review, there is some recommendation which is beneficial for the Indian Banking system such as private and public sector banks, especially in Delhi and NCDR regions. These are as follows:

- In order to motivate the employees, it is essential for the managers and officers to re-structure the salary pattern of the employees especially in the public sector bank (Kaur & Walia, 2016).
- Bank need to understate some training and development programs including continuing education and training facility such as IT- orientation and career development for the workers etc (Agarwal, Chawla & Singh, 2017).
- Banks have to allocate the budget for the development of human resource in a right way and also organize the internal conferences and seminars for preparing the competitive knowledge for the employees.
- Public sector banks also need to give the invitation to the staff members for giving their suggestions for encouraging the staff in a positive manner.

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