

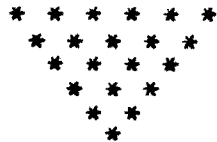
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CHAPTER - III

TRAINING AND DEVELOPMENT ACTIVITIES

IN

THE SANGLI BANK LTD, SANGLI.



CHAPTER-III

TRAINING AND DEVELOPMENT ACTIVITIES IN  
THE SANGLI BANK.

- III.1 Staff Training College.
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CHAPTER III

TRAINING AND DEVELOPMENT ACTIVITIES IN THE SANGLI BANK LTD,  
SANGLI.

III.1. Staff Training College : The importance of employee training is widely appreciated by the modern personnel management. It is well-known that training can achieve better results for the individual as well as for the organisation. Although, training as a systematically conducted activity, has recent origin in Indian banking industry. Its importance needs to be recognised by the scheduled banks themselves at this stage of their development. They have to serve progressively increasing number of people in years to come, and at the same time have to face acute competition from other commercial and nationalised banks, many of these have reached a certain degree of sophistication and efficiency level.

Taking into consideration the importance and need of Training, the Sangli Bank started its training centre at Sangli in the year 1977. This Staff Training centre has been up-graded to the status of a Training College to take care of increased training activities in May 1980. And two more training

centres were established at Poona and Bombay. Staff Training College of the Sangli Bank is located at Sangli. Regular as well as visiting faculty is involved in training activities since 1980. On the regular faculty they have principal and instructor who are working as full time faculty members at the training college.

III.2 Training Programmes : Different types of training programmes are conducted by the training college of the Sangli Bank. The following table furnishes information about different types of training programmes conducted by the Sangli Bank.

Table : III.1 Training Programmes.

Training Programme	Participants' (Category-wise)	Duration	No. of Participants.
1. Induction Training programme	i) Clerks ii) Officers	One week Two weeks	20 to 25 average.
2. Specialized/ Functional Training Programme.	i) Clerks ii) Officers	One week Two weeks	20 average.
3. Seminar/Short duration course	i) Officers	2 to 3 days	25 average.
4. On Job Training	i) Officers	Two weeks	3 to 4 at a time.

In the Sangli Bank, two methods of training are followed by the training college. (a) Pre-employment training and (b) training during the employment. Other methods are also followed for development of bank personnel such as encouraging employees for appearing at the professional examinations and giving guidance and facilities wherever necessary.

While conducting training programmes, the Sangli Bank is using various tools of training, viz; Projectors, Record-player, Questionnaires, problem-solving and case studies. For the present study, 60 questionnaires were delivered to the trainees who attended training programmes of the Sangli Bank. Out of 60 questionnaires, 53 questionnaires were received. In the questionnaire, a question was asked seeking trainees opinion about various tools used at the training college. Out of 53 respondents, 45 respondents stated that they were satisfied with the tools used by the training college while training.

Principal as well as the instructor of the training college were satisfied with training facilities such as class-room, seating arrangements, light, ventilation and library etc. More than 90 per cent of respondents were also found having same opinion about the training infrastructure available at the centre.

Following is the brief Modus Operandi of Training programme.

1. Course designing.
2. Selecting the trainees.
3. Sending letters to the respective branches/offices and to the selected participants.
4. Conducting programmes as per schedule.
5. Conclusions, arranging tests and parting ceremonies.

Bank of Baroda and Bank of Maharashtra, are the two outside agencies providing assistance in training activity of the Sangli Bank relating to course designs and course materials etc.

Different types of training programmes are conducted by Sangli Bank with the following objectives :

- (a) To make participants conversant with banking business and equipping them for efficient discharge of their duties.
- (b) To develop business acumen amongst the participants.
- (c) To acquaint them with the present trends and policies laid down by the bank in respect of the business.
- (d) To encourage exchange of ideas and views amongst the participants.
- (e) Personal development and motivating employees for self development.

III.3 Employee Selection for Training : In the Sangli Bank, trainees are selected for training programme on the basis

of their level of employment, work experience and their need for information on operations and business policies.

In the questionnaire, which was given to the trainees, question was asked relating to their selection for the training. Their response can be seen through Table III.2.

Table III.2

Q. How were you selected for Training programme ?

What factors, in your opinion, were responsible in your selection ?

Selection Criteria	Response	% ( Approx. )
a) Qualification	5	9
b) Work experience	12	23
c) Both (a) & (b)	6	11
d) Compulsory	27	51
e) No reply	3	6
	53	100

Out of 53 respondents, 5 respondents had stated that they were selected for training because of their qualifications. More than 50 percent respondents stated that

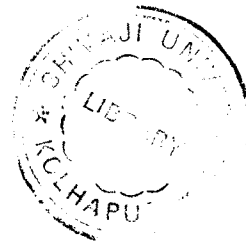
training is the compulsory activity especially when they are fresh recruited in the bank. Twelve respondents however, stated that their selection for training was made because of their work experience in the bank.

Collected data reveals that educational qualification, work experience and sex ( male or female ) plays a vital role while selecting employees for the training programmes organised by the bank.

*whether a study of identification or fog needs was ever conducted?*

- (1) Education : Educational qualification seems to be one of the important criterion considered while selecting employees for the in-house training programmes organised by the bank. For instance, 34 respondents i.e. 63% who were selected for training, one time or more, were possessing minimum graduate qualification. In contrast to this, only 3 out of 53 respondents ( 6% approx. ), working in the clerical and officers grade, holding S.S.C., H.S.C. qualification, were selected for the training programme of the organisation as depicted in Table III.3.

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**Table III.3.**  
**Educational background**  
**as a criterion for selection for the Training.**

Qualifications.	No. of Trainees	%
1. S.S.C./H.S.C.	3	6
2. Undergraduates	3	6
3. Graduates (B.A., B.Com., B.Sc. etc.)	34	63
4. Post-graduates (M.A., M.Com., M.B.A., M.Sc. etc.)	9	17
5. Special Qualification		
A) Law ... ..	3	6
B) C.A.I.I.B. ..	1	2
T O T A L	53	100

Utility of the Training programme certainly depends upon the level of the trainees' educational standards since the level of comprehension depends on one's educational background. Bank's choice of graduates and post-graduates for various training programmes therefore seems to be logical. However, when an organisation has

sizable number of under-graduates on its staff working at various levels, it becomes more important to take care of their training needs for better performance and career growth. The ideal bank training policy therefore would be not to give these employees a 'left-out' feeling but to design training programmes for these people as well, since training needs for them are equally important as, if not more, than their counter-parts i.e. 'graduates employees.'

2. Seniority or work experience : Seniority or work experience seems to be yet another important criterion for selecting staff for the training programme. An effort was made in order to find out how many times training opportunities were availed by the respondents group. The findings are as depicted in the following table.

Table III.4  
Seniority-wise analysis : Training opportunities.

Years of Experience	No. of Training Opportunities				Total	%
	1	2	3	4 & above		
1 to 2 years.	15	-	-	-	15	28
3 to 5 years.	4	5	2	-	11	21
6 to 9 years.	7	4	3	1	15	28
10 & Above years.	4	3	4	1	12	23
TOTAL	30	12	9	2	53	100

From the above table, it is evident that increasing years of service, serves as a 'bonus' factor as far as training opportunities are concerned. For instance, 27 out of 53 respondents, who have put in more than six years of service have availed, on an average, two training opportunities during their employment period. However, 15 respondents (28%) were called for training once only during their employment period which does not exceed to two years. Most of the junior employees who had undergone training (once only) was more or less of introductory nature. As a part of the bank's training policy, of late, new recruit undergoes one week induction training, for clerical grade employees and two weeks for officers. There is something called 'cautious investment.' No organisation would like to invest more on relatively new employee whose loyalty is yet to be tested. Secondly, training is looked upon as an incentive and reward for the longer services, hence this policy i.e. providing increasing number of training opportunities to relatively senior staff in the organisation.

3. Sex- Sex seems to be yet another important factor selecting employees for the training purpose. Very interesting trend, as shown in the table III-5 was observed while making survey, as to what leads to employee selection for the training. For instance it was observed that only four female employees out of 53 respondents had availed training opportunities.

Table : III.5.  
Trainees: Age & Sex-wise classification.

Age Group	Male (M)	%	Female (F)	%	TOTAL (M+F)
21 - 25	5	9	1	2	6
26 - 30	25	47	3	6	28
31 - 35	10	19	-	-	10
36 - 40	6	11	-	-	6
41 - 45	3	6	-	-	3
46 & Above	-	-	-	-	-
TOTAL	49	(92)	4	(8)	53

The reasons for less number of female employees' participation for various training programmes can be attributed to 'The mobility factor' of female employees. The bank's training activities are ordinarily conducted at its head office i.e. in Sangli. Though, the ratio of male, female employees is quite good, female employees, it was observed, were rather reluctant to avail training facilities for it demanded stay (away from home) at training centre for few days/weeks depending upon the nature of training. In this State (Maharashtra) and for that matter in our country, social ethos

do not permit females (of all ages) staying away from their house, no matter whether it is father's house or husband's house. Yet another reason for not availing training facilities is an 'inconvenience' factor. Married employed woman though on one hand is a working woman, on the other hand she basically remains house-wife, the role which she cannot compromise. And the role which demands her physical presence at home (off the office working hours) to look after the husband, kids, aged parents, in-laws depending upon the situation. Going for training for few days, means disturbing home routine, and therefore their reluctance to avail training opportunities.

*What do you suggest?*

**III.4 Executive Training** - The present study is mainly concentrated on officers training in the Sangli Bank. Two types of Training programme are conducted for officers viz; Induction programmes and Functional programmes. The table III-6 describes about Training Programmes for officers in the Sangli Bank Ltd; Sangli.

Table III-6  
Training programmes for officers.

Training programme	Duration	No. of participants.
1. Induction Training Programme	Two weeks	20 to 25 average.
2. Specialized/Functional Training programme.	Two weeks	20 average.
3. Seminar/short duration course.	2 to 3 days.	25 average.
4. On Job Training	Two weeks	3 to 4 at a time.

Above programmes are basically 'Training within Bank' nature. Taking into consideration more advance training, some of the officers of the Sangli Bank are deputed for different courses organised by the following institutions.

1. Bankers Training College. R. B. I., Bombay.
2. National Institute of Bank Management, Bombay.
3. College of Agri. Banking, R. B. I., Pune.
4. Vishwa Bharti Institute, Bangalore.
5. Bank of Baroda.
6. Bank of Maharashtra.
7. Syndicate Bank.

**III.5 Evaluation of Training :** Officers' Training programmes are evaluated by the faculty by- (1) conducting a post completion written test, and (2) asking questions in the class-room.

A questionnaire was delivered to the principal of the training college of the Sangli Bank, for seeking his opinion on evaluation of the training programme. "Evaluation of the training," he opined "is a long term process and can be judged only on improved performance of the trainees at operational level."

Evaluation of the performance of the Training Instructors is, if not more, equally important with that of performance of the trainees. It was heartening to note that 53 respondents stated that they were satisfied with the performance of Training Instructors of the Staff Training College of the Sangli Bank.

**III.6 Training Incentives :** What encourages a person to learn ? Obviously some kind of incentives ! Monetary and non-monetary incentives play a vital role in motivating employees to learn and to work better. Various types of incentives were provided to the trained employees by the Sangli Bank, as shown in Table III-7.

Table III-7  
Training Incentives

Training Incentives	Respondents opinion	Percentage.
1. Meeting the entire training cost.	21	40
2. Treating the staff under-going training 'on duty.'	53	100

From the above table, it is clear that only 40 percent respondents had got the "entire training cost" because they were not from local area i.e. they were outsiders. Through most of the questionnaires, respondents have stated that after the promotion they were deputed for training. Surprisingly enough, after completion of training no respondent had received any certificate for attending the training programme. All trainees were treated 'on duty' during the training period.

III.7 Training for other organisations : To give and take is the soul of life. The Sangli Bank offers training services to other banks as well. The following table furnishes information about Training services rendered by Sangli Bank to other banks.



Table III-8

Training for other bank personnel.

YEAR	Name of the Bank receiving training facilities.	No. of Staff Trained
1980	The Ganesh Bank of Kurundwad Ltd.	2
1981	The Ganesh Bank of Kurundwad Ltd.	3
1981	The Miraj State Bank Ltd.	2

