

Chapter - V

SUMMARY, CONCLUSIONS AND SUGGESTIONS

Training is an important part of management development programme. With the multidimensional growth, rapid expansion and diversification of the cooperative sector, it is expected to attain higher norms of economic efficiency and achieve sounder social end-results as cooperative organisations are economic organisations with strong social purpose.

New role of Urban Banks included a number of things; mobilisation of an increasing proportion of the savings of the people they serve, making loans to an increasing extent for productive purpose especially for small-scale and cottage industries, artisans etc. Their special areas of interest are the middle classes, weaker sections, traders, small businessmen and enterprises etc.

It is generally believed that the success or failure of cooperative banks is closely linked with the character and ability of its management. Here the term 'management' is used in its wider sense and includes in it (i) The General Body, (ii) Elected Board of Management, (iii) the professional management i.e. the Chief Executive and the other managerial personnel.

Here, the researcher is concerned with the last component of management i.e. the professional management.

After analysis the information in the previous chapter the conclusions are as below :

1) Trained and Untrained Employees

The percentage of trained employees (16%) is comparatively very low. The percentage (84%) of untrained employees comparing to trained is very high.

2) Education

81% employees are graduates and 19% employees are undergraduates. Out of 74 employees six employees have obtained additional qualification like G.D.C. & A. (3) and L.D.C. (3).

3) Experience

All the trained as well as untrained employees are experienced. They have got experience ranging from 6 months to 15 years.

4) Mode of Training :

Majority of the trained employees attended the training voluntarily, and they were granted leave with pay by the bank. The expenses incurred on their training were met by the bank.

5) Period of Training

The training period varies from one week to six months.

6) Reason for Training According to Employee

Various reasons why they attended training were given to them and their responses show that they have attended the training for the development of the bank and

to achieve the knowledge of banking transactions.

7) Benefits of Training

Trained employees were benefitted in the following way :

- i. Prompt services to customers.
- ii. Customer and employee ~~rk~~ relations.
- iii. Working and survey of other cooperative banks.
- iv. Knowledge of Cooperative Act, Reserve Bank of India Act and Banking Regulation Act.
- v. Knowledge of management of banks and their financial management.
- vi. Employee-employee and employee-management relations.

8) Subjects required to be learnt by trained employees

Even trained employees are unknown and want to learn the following things.

- i. Preparation of statements to be sent to Reserve Bank of India.
- ii. Related provisions of Cooperative Act.
- iii. Provisions of Banking Regulation Act.
- iv. Government policy regarding loans and advances.
- v. New techniques and trends in banking business.
- vi. Training through practicals.

9) Training and Actual Practice

There is a difference in actual practice of banking and the training given to the bank employees. The

employees said that it was bookish training and actual practice is different. The training should, as far as possible, be practical.

10) Difficulties of Untrained Employees

84% of the untrained employees face various types of difficulties as shown in Item No. 26 of previous chapter.

11) Need for Training

84% of the untrained employees have affirmatively admitted the need of training. They said "training is a must."

12) Duration and Expenses of Training

The untrained employees answered that the duration of the training period should be from 3 months to 6 months.

They also required that the training should be in-service and the expenses should be borne by the organisation.

13) Relation of Training and Promotion

Majority of untrained employees think that training is essential for the promotion.

14) Reason of Training According to Untrained Employees :

The Untrained employees have given the following reasons why they need training.

- i. For the development of the organisation.
- ii. For additional knowledge in banking business.

- iii. To increase efficiency.
- iv. To achieve speed in work.

15) Training Facilities

Cooperative sector in our country, has a systematic, integrated and multilevel training arrangement, National Institute of Cooperative Management, Cooperative Training Colleges and Cooperative Training Centres are providing training to the personnel of cooperative institutions and departments.

SUGGESTIONS

The Ajara Urban Cooperative Bank Ltd., Ajara is a leading cooperative bank in Ajara taluka with its eight branches in rural as well as urban areas.

At present the number of employees working in a bank is 74. Out of 74 employees 12 are trained and 62 are untrained.

As per the progress report of the bank the bank is showing notable progress.

From the data collected it seems that percentage of trained employees is very low. Hence, the following suggestions can be made to the organisation as well as general suggestions regarding training of bank employees.

- 1) The Bank should depute its untrained employees regularly every year to the available training courses.

- 2) Training at least for six months should be given to the employees.
- 3) Trained employees should be given incentives.
- 4) For trained employees refresher training will be of great use.
- 5) Available training facilities are not adequately utilised by cooperative institutions. Hence full utilisation may be made.
- 6) Cooperative institutions often hesitate to depute personnel for training. Hence such practices may be avoided.
- 7) It may be seen that not only the officers are trained but the clerical staff also gets training.
- 8) Selection for training should be made according to a set criteria preferable on the basis of seniority of the employees. The employees be sent for training by rotation.
- 9) In some cases it seems that personnel trained for a particular purpose are assigned to altogether different jobs. This may be avoided by proper assignment after training.
- 10) To conduct separate training class in each urban bank is expensive and difficult too. Hence efforts should be made to frame necessary training programmes with the help

of experts which will be useful to urban banking business in the state and all urban cooperative banks should bear the expenses of such training programme.