

## Chapter - I

### INTRODUCTION

The dissertation entitled as "A Study of Training Needs for Urban Co-operative Bank Employees with Special Reference to Ajara Urban Co-operative Bank Ltd., Ajara", is submitted to the Shivaji University, Kolhapur as a partial fulfillment of the requirements for the award of M.Phil. Degree.

The study is an empirical one and based on actual observations of the aspects of training of Bank employees.

The importance of co-operative organisation in each and every field of business attracted the researcher towards the study of the training needs of the employees working in the Urban Co-operative Banks specifically. As the area is vast only one organisation and its employees are taken into consideration for the research purpose. The present situation regarding the training in cooperation can be enumerated as below :

### THE COOPERATIVE TRAINING POLICY

The cooperative training policy has been fully re-oriented in accordance with the national objectives and the programmes have been fully geared to meet the priorities of the cooperative development programmes. The main objective of the cooperative training policy is to strengthen the management structure of the cooperative

movement and help the cooperative institutions in building up professional management by improving the knowledge, experience and skills of cooperative personnel through systematic programmes of training. Greater emphasis has been laid on strengthening the programmes relating to rural development, public distribution, weaker section, under-developed states and junior personnel.

#### THE NCCT AND ITS OBJECTIVES

The National Council for Cooperative Training (NCCT) of the National Cooperative Union of India, is overall incharge of planning and coordination of the entire cooperative training programmes in the country. Its main objective is to strengthen the management structure of the cooperative movement and to help cooperative organisations in professionalising their management by improving the knowledge and skills of their employees through the variety of training courses.

#### COOPERATIVE TRAINING STRUCTURE

The Council, under it, has a three tier training structure composed of the Vaikunth Mehta National Institute of Cooperative Management at Pune for training the senior and key personnel; 16 cooperative training colleges for middle level personnel and 73 cooperative training centres for junior personnel.

The Council is directly incharge of programmes at the senior and intermediate level, while it provides

academic support and guidance to the programmes at the junior level being implemented by the State Cooperative Unions/State Governments. This training structure has been in ~~exp~~ existence in this country for over two decades.

All the 17 training units, working directly under the Council, have a well equipped and competent faculty, having both academic excellence and practical experience. Also a good number of visiting faculty is invited from among the practising managers and administrators, to impart-field experience to the trainees.

#### APPROACH TO TRAINING PROGRAMMES

The Council has adopted an integrated approach under which both Governmental and institutional in-service-personnel receive training. The programmes offered by it are job-oriented, relating to various functions performed by cooperative personnel.

The senior level personnel, include persons in charge of direction and control in the state, divisional and district level institutions; the intermediate level personnel are generally those holding middle supervisory position in the state, regional and divisional level institutions, managers/secretaries/accountants of bigger primary societies and the junior category are those in the lowest cadre, such as, supervisors, clerks, sub-accountants, etc.

VAIKUNTH MEHTA NATIONAL INSTITUTE  
OF CO-OPERATIVE MANAGEMENT, PUNE (VMNICM)

It is an apex research and training institution for the co-operative management and movement in the country. The institute conducts a core course which has been recognised as a post graduate Diploma Course in Co-operative Business Management. The course, extended to full academic year (38 weeks), is intended to develop conceptual and decision making skills of young executives and departmental officers through constant exposure to modern scientific management concepts, methods and techniques. The programme divided into three semesters, suitably inter-spread with camps and practical training, also provides specialisation in different sectors of the cooperatives, such as, banking, processing, marketing, consumers cooperatives, co-operative law and administration. A 3-week cooperative Executive Development Programme organised at the Institute provides an orientation in cooperative organisation, management and administration, cooperative development and socio-economic environments in which the cooperatives function.

The Institute also offers various other management based courses to meet the sectoral requirements of the movement and the functional requirements of the cooperative functionaries. The programme of seminars and conferences provides a forum to the policy makers/top executives and key personnel to discuss their managerial and operational problems. The Institute has assumed the responsibility to

train the trainees in the cooperative training complex. The Institute annually conducts a seminar type programme for University Teachers in Cooperation with a view to exchange views.

COOPERATIVE TRAINING COLLEGES

The Cooperative Training Colleges offer a foundation course called Higher Diploma Course in Cooperation (36 weeks) a condensed Higher Diploma Course in Cooperation (18, weeks) and the following other specialised Diploma Courses :

Sr. No.	Name of the Diploma Course	Duration
1.	Diploma Course in Industrial Co-op. Management	18 weeks
2.	Diploma Course in Co-operative Banking	16 weeks
3.	Diploma Course in Land Development Banking	12 weeks
4.	Diploma Course in Cooperative Audit	14 weeks
5.	Diploma Course in Consumer Cooperative Movement	12 weeks
6.	Diploma Course in Cooperative Marketing	10 weeks
7.	Diploma Course in Cooperative Housing Management	12 weeks
8.	Diploma Course in LAMPS Management	12 weeks

The above courses are run at the following places :

1. It is conducted at 9 colleges - Bangalore, Bhubaneshwar, Chandigarh, Gauhati, Indore, Kalyani, Lucknow, Madras, Pune.
2. It is conducted at 4 colleges - Jaipur, Madras, Nagpur, Trivandrum.
3. It is conducted at 6 colleges - Gandhinagar, Hyderabad, Indore, Kalyani, Lucknow, Trivandrum.
4. It is conducted at 6 colleges - at Jaipur, Bhubaneshwar, Chandigarh, Madras, Patna, Pune.
5. At 4 colleges - Bangalore, Chandigarh, Kalyani, Pune.
6. At 4 colleges - Bangalore, Dehradun, Indore, Patna.
7. At Pune
8. At Bhubaneshwar.

Two more Diploma Courses i.e. in Urban Banking and Cooperative Dairy Management are also in the process of finalisation and are likely to be introduced soon.

Apart from the above mentioned programmes, the colleges also organise various short-term job oriented courses. These courses meet the training requirements of personnel working in the spheres of Credit and Banking, Long Term Finance, Marketing and Processing, Industrial Co-operation, Consumer co-operation, Co-operative Accounts and Audit etc.

### COOPERATIVE TRAINING CENTRES

There are 73 Cooperative Training Centres run by the State Cooperative Unions/State Governments, mostly conducting Junior Basic Course of varied duration. The State of Maharashtra leads in the number of these centres, i.e. 13 followed by Tamilnadu - 8, Karnatak 6, A.P. 6, Gujarat, M.P., Orissa, Rajasthan, U.P., West Bengal 4 each, Bihar 3, Kerala 3 and Jammu and Kashmir 2.

### TRAINING CAPACITY

The present training system is capable of training about 1000 senior category of personnel, 6,000 intermediate category of personnel and about 12,000 junior category of personnels every year. Till March 82, 11007 officers of senior category, 80,250 officers of the intermediate category and 198849 belonging to the junior category were trained in different courses.

### FOREIGN SCHOLARS

The facilities of cooperative training are also availed of by scholars from Afro-Asian Countries, under various government aided schemes.

### ORIENTATION OF REGISTRARS

The scheme of orientation study training for newly recruited Registrars, Additional Registrars, Joint Registrars belonging to All India and State Cadres is started with a view to enable them to discharge their responsibility in an effective manner.

### PROGRAMME FOR THE YOUTH IN UNIVERSITIES

The Council sponsors Essay and Debating Competition every year on Cooperation to create an interest in the students in cooperative activity.

### RESEARCH AND CONSULTANCY SERVICE

The Vaikunth Mehta National Institute of cooperative Management, Pune is a recognised Centre of research in the fundamental and operational aspects of cooperation. The Institute has also a scheme to offer research fellowships for conducting doctoral research in cooperation. It also undertakes consulting services.

### PUBLICATIONS

Production of text books and reading material is another important function discharged by the Council. The Council also brings out a monthly news letter, while the National Institute publishes quarterly bulletin "Cooperative Perspective."

### TASK AHEAD

According to a survey of trained manpower requirements in the Credit co-operative and Agricultural Banks, it was estimated that a total number of 5.69 lakh employees may have to be trained over the period of 1985. In this context, the present training facilities were far from adequate and may have to be suitably expanded and strengthened to meet the challenges ahead.

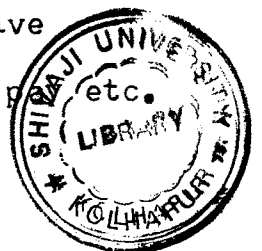


Recommendations, regarding cooperative training, made by the 9th Indian Cooperative Congress are summarised below :

Recommendations of the Ninth Indian Cooperative Congress - (1982)

- 1) A sound manpower planning is an essential pre-requisite for preparation of training plans.
- 2) The state level federations/apex institutions should take a lead and responsibility for preparing manpower development plans for the individual cooperatives in the sector by inducting specialists on their staff and also taking the help of existing cooperative training institutions.
- 3) It is felt that available infrastructure facilities for training are far short of requirements. Such facilities should be strengthened for meeting the growing needs of cooperative training for the training of senior level executives at least 4 regional institutes may be set-up. The Government of India should extend all support.
- 4) The training of trainers should be taken up more seriously and it should be made continuous feature.
- 5) In order to motivate the employees to take keen interest in training and development, adequate incentives should be provided by cooperative organisations like promotion, increase in p etc.

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- 6) Education, training and research are supplementary and complementary to each other. In view of this, an integrated approach having a rational combination should be adopted at state level.
- 7) In order to analyse the effect of cooperative education and training programmes; there should be an in built mechanism of evaluation of such programme at the level of the concerned agencies.
- 8) The state level business federations should prepare plans for building up managerial cadres for their respective sectors and should act as real federations by providing resources, trained manpower and expert guidance.
- 9) State level business federation should take steps to appoint personnel officers/training officers who should be entrusted with the task of preparation of man-power plans with the help of the cooperative training colleges.
- 10) In order to prepare an integrated programme of manpower planning, development, training and education for 6th and 7th plans a task force should be set-up consisting of experts in the field of education and training, eminent managers, cooperative leaders and Registrars of cooperative societies.

### SELECTION OF THE TOPIC

With the background given above, it is felt that a study of Training Needs of Urban Cooperative Bank Employees will be useful in understanding the training needs of the employees. Ajara Urban Cooperative Bank Ltd., Ajara, was selected for the purpose of the study. The effort is made to evaluate the training too.

The Urban Cooperative Banks are playing very important role in the economic development of middle class people and economically backward people. Hence the role of the employees in these banks have an important place. Therefore, the effort to ascertain training needs and find out impact of training on the employees is the important consideration taken into account by the researcher.

### METHODOLOGY

#### Objectives of the Study -

Following are the objectives of the study,

- 1) To know the trained and untrained employees in the organisation; understand their views on training and assess the training needs.
- 2) To understand the impact of training on the employees and make its evaluation and
- 3) To make recommendations and suggest new measures in the field of training so that training programmes can be improved.

Scope of the Study -

Scope of this study is limited to the "Ajara Urban Co-operative Bank Ltd." only.

The scope of the study was confined to the following aspects :

- i) The facilities available for the training of cooperative bank employees,
- ii) Existing policies and practices followed by the bank as regards training of employees,
- iii) Evaluation of training.
- iv) Analysing training needs.

Limitations of the Study -

The study covers only the employees of the Ajara Urban Cooperative Bank Ltd., Ajara and its eight branches in rural as well as urban area only.

Preliminary Preparation and Design

Design is the plan of Study which helps researcher to collect data and analyse it systematically. Design includes, the sources of information, ~~the~~ methods of study and theoretical background of the subject. Hence the researcher have gathered sufficient information from books, magazines, articals, questionnaire and discussion of the topic with the bank officials and employees.

Preparation of Questionnaire

After going through the necessary readings on the topic the questionnaire was prepared.

The medium of language selected for questionnaire was Marathi to enable all the respondents to answer the questions easily.

#### Data Collection

Questionnaire was administered on all the employees of all the branches of Ajara Urban Cooperative Bank working as clerks, cashiers, accountants, auditors, branch managers and general manager. Peons were not asked to fill in the questionnaire. The total number of employees in the Bank was 74 on 31st January, 1986.

All the employees were given necessary hints for filling in the questionnaire. Their difficulties were solved arranging the personal visits of the researcher to all the branches and the head office. After giving them sufficient period of time questionnaires duly filled in and completed were collected.

#### Presentation and Analysis of Data

Thus the data collected by various sources have been presented and analysed in Chapter IV.

#### Presentation of Report

Report of this study has been divided into five chapters. First chapter includes introduction of the problem selected for study, objectives of the study, research methodology, scope of study and tools of data -

Second chapter gives the short history of the Ajara Urban Cooperative Bank Ltd., Ajara.

Third chapter includes conceptual background, i.e. concept of training, its objectives, aims, principles, benefits, scope and methods. This chapter also includes, meaning and identification of training needs, analysis and kinds of training needs, design for study of training needs, methods determining training needs, necessity of training needs in case of cooperative organisation and the identification of the training needs.

Fourth chapter includes data presentation and analysis for trained as well as untrained employees. In this chapter evaluation of training is also included.

Fifth chapter gives conclusions and suggestions for making improvement in the training.