

Chapter - IV

DATA PRESENTATION, ANALYSIS, AND EVALUATION OF TRAINING

A) DATA PRESENTATION

Data have been collected by administering a questionnaire. The questionnaire was prepared in Marathi and sent to the 74 employees working in Ajara Urban Cooperative Bank Ltd., Ajara. A copy of the questionnaire (translated into English) is given in Annexure 1.

Out of the 74 employees, 12 (16%) are trained and the remaining 62 (84%) are untrained. Out of the 12 trained employees, the researcher could get the questionnaire duly filled in from 8 (66%) employees and out of 62 untrained employees, questionnaire duly filled in could be obtained from 50(80%) employees.

Data so collected have been presented in Table Nos. 4.1 to 4.8 that follow. Table 4.1 and 4.2 have been prepared from the data collected from the office records of the Ajara Urban Cooperative Bank Ltd., Ajara. Tables 4.3 to 4.7 have been prepared from the various items in the questionnaire administered to the trained employees. Table 4.8 has been prepared from the responses of the untrained employees to the item numbers 23 to 35 (i.e. from Section B) of the questionnaire.

Table 4.1

Statement showing trained and untrained Employees in the bank according to categories as on 31st January, 1986

Name of the Office	Officers		Clerical Staff		Total		Grand Total
	Trained	Untrained	Trained	Untrained	Trained	Untrained	
Head Office							
Ajara	3	1	17	3	18	21	
Uttur	1	-	7	1	7	8	
Gargoti	1	-	5	1	5	6	
Nesari	2	-	4	2	4	6	
Bombay	1	-	10	1	10	11	1
Chandgad	1	-	3	1	3	4	62
Kapasi	1	-	4	1	4	5	1
Kolhapur	1	-	5	1	5	6	
Malkapur	1	-	6	1	6	7	
Total	12	1	61	12	62	74	

Source : Records of the Ajara Urban Cooperative Bank Ltd., Ajara

Table 4.3

Statement showing details of Trained Employees regarding their training

Respondent	Training Received	Period of Training	Whether sent by Bank? 1) Gone through 2) Voluntarily or Compulsion	Whether leave with pay	Expenditure by whom	Pre-Training Yr. Mon.	Post-Training Yr. Mon.	Experience
1	Once	One week	1) Yes 2) Voluntarily	Leave granted	By Bank	7	5	- 4
2	Once	One week	1) Yes 2) Compulsorily	"-	By Bank	9	- 2	=7.9 =11
3	Once	Fifteen days	1) Yes 2) Voluntarily	"-	By Bank	8	- 3	=11
4	Once	Six Months	1) Yes 2) Voluntarily	Leave Without Pay	By Bank	7	- 5	=12
5	Once	Six Months	1) No 2) Voluntarily	"-	Self	16	- -	=16
6	Once	Fifteen Days	1) Yes 2) Voluntarily	Leave granted	By Bank	6	- 2	=8
7	Once	Four Months	1) Yes 2) Voluntarily	"-	By Bank	8	- 3	=11
8	Once	Three Months	1) Yes 2) Voluntarily	"-	By Bank	10	- 3	=13

Source : Compiled from Questionnaire Items numbering 5 & 7.

Table 4.4

Statement showing Purposes on Preferential Basis of Training

Respo.	1	2	3	4	5	6	7	8	9
1	-	-	2	4	5	-	-	3	1
2	2	3	-	5	6	-	-	2	1
3	6	7	4	3	5	9	8	1	2
4	6	7	5	4	3	-	-	2	1
5	7	6	5	4	3	9	8	1	2
6	6	7	5	3	4	9	8	1	2
7	2	3	-	4	-	-	-	1	5
8	6	7	3	4	5	9	8	2	1

1) Promotion; 2) Increase in Payment; 3) Efficiency; 4) Knowledge; 5) Legal Knowledge;  
 6) Compelled by Bank; 7) Change and Rest in Work; 8) Development of Institution;  
 9) Knowledge of all Banking transactions.

Source : Compiled from Item No. 8 in the Questionnaire

Table 4.5

Statement showing the Things Learnt and yet to be learnt

Resp.	The Things newly learnt by training	Things yet to be learnt
1	1) Consumer relations and service 2) Efficiency in work 3) Legal Knowledge	1) Forms and documents to be sent to R.B.I. - R.B.I. training required.
2	1) Information regarding Refinancing Banks	1) Co-op. Act & Rules essential
3	1) To handle customers, 2) Relations of Bank and customers, 3) Management of Banks 4) Employee relation 5)	1) Fraud + weapons to be used 2) Co-Op. Act, 1960
4	1) Loan policy, 2) Acquiring Deposits, 3) To overcome legal difficulties, 4) Bank and customer relations 5) Behaviour with employees.	1) Banking Regulation Act 2) Preferential Loan Policy 3) Govt. Policy regarding Loan
5	1) Regarding Banking Transactions	-
6	1) Financial Management	-
7	1) Co-op. Act, 2) Other Co-op. Banks and their working, 3) Co-op. development in other states 4) B.R. Act, 5) R.B.I. and Co-op. Relation.	Preferential loan policy and its application.
8	1) Co-op. Act, 2) Working of other banks, 3) Survey of other Co-op. Banks, 4) Co-Op. Banking development	New techniques to increase efficiency. Training through practicals

Source : Compiled from Item Nos. 9 & 9A from the Questionnaire.

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 Resp./It                      20      20A                      21  
 No  
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1.      pt                      Yes      -                      Yes  
          te  
          rtecy

2.                      To      -                      Yes

3.      rtance                      To      Relations of                      Yes  
          tomers                                           Management  
                                                    and employee

3.      omer                      No      No                      Yes  
          e  
          al  
          ul-

5.                      -      -                      -

6.                      -      -                      -

7.                      -      -                      -

8.                      -      -                      -

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Table 4.7

Statement showing Improvements needed in Training

Respondent	1	2	3	4	5	6
1	3	4	1	5	6	2
2	1	5	2	3	4	6
3	3	5	4	6	2	1
4	3	4	1	6	2	5
5	5	6	1	4	2	3
6	1	4	3	2	6	5
7	1	2	6	5	4	3
8	2	3	5	6	4	1

- 1) Training should be based on practicals
- 2) Training should include law education
- 3) New techniques of banking be informed
- 4) Training in service necessary
- 5) Training by intervals
- 6) Training through visits to other banks

Source : Compiled from Item No. 22 in the Questionnaire

B) DATA ANALYSIS : TRAINED EMPLOYEES

Item No. 2 : Educational Qualifications

Out of 74 employees working in clerical and officers categories, 60 are graduates and 14 are undergraduates. The percentage of graduates and non-graduates is as follows :

Graduates	Undergraduates	Total
60 (81%)	14 (19%)	74 (100%)

81% of the employees are graduates. It is observed that the management is keen on appointing graduates in preference to the non-graduates. The various reasons for appointing the graduates may be -

- i. The graduates are easily available.
- ii. The graduates may be more useful in working of the bank. This is particularly so in case of commerce graduates.
- iii. The graduates may be more efficient in working.

An enquiry with the General Manager of the Bank confirmed the above contentions of the researcher. In addition to the above, one more reason for appointing graduates was given and that was "the reputation of the Bank." There are three employees having G. D. C and A. qualification and three employees are having L & C. qualification.



Item No. 3 : Date of Appointments

The employees have got more than 10 years pre-training experience and remaining 6 have got 6 to 8 years pre-training experience.

Only one employee has got 5 years post training experience while remaining have got 2 to 3 years experience.

The rest untrained employees are working in various branches ranging from 6 months to 15 years.

Another notable thing is this all the branch managers have been given training either for a longer or a short period. It seems that the management intends to get the managerial personnels trained. But in case of clerical staff nobody is trained and hence it seems that the management is not keen on training of the clerical staff.

Item No. 4 : Designation

Out of 12 trained persons 9 are branch managers 3 are accountants or officers.

The employees were given promotions on the basis of their seniority and availability of posts and then they were sent for training.

Item No.5 : Experience

As noted in item No. 3

Item No. 7 : The place of Training

- 1) Cooperative Training College, Pune
- 2) Dhananjayrao Gadgil Cooperative Training Centre, Nagpur.

- 3) Tatyasaheb Mohite Sahakar Prashikshan Kendra, Kolhapur.
- 4) Vaikunth Mehta National Institute of Cooperative Management, Pune
- 5) Maharashtra Rajya Sahakari Sangh, Sahakar Prashikshan Kendra, Pune.

Item No. 7A : The training is provided only once in the total service of trained employees.

Item No. 7B : Period of training

One week	...	2 persons
Two weeks	...	2 persons
Three Months	...	1 person
Four Months	...	1 person
Six Months	...	2 persons

50% of the total trained employees have been given more than 3 months training. The rest have been given training only for seven to fifteen days. These employees should have got the opportunity for longer period of training.

Item No. 7C : Whether sent by Bank?

The Bank has deputed to 7 employees while one employee went at his own cost and without pay leave.

Item No. 7D : Whether Voluntarily or compulsorily-

Only one employee responded that he was compelled to attend the training while remaining 7 went voluntarily.

Item No. 7E : Whether Leave with Pay?

Six employees granted leave with pay during their training period but remaining two were granted leave without pay.

Item No. 7 F : Who met expenses incurred on training?

7 trained employees received the amount of expenditure from the bank while one employee has to bear these expenses from out of his own pocket.

It seems that in most of the cases of trained employees the management gave facilities only one employee who got six months training met his expenses from out of his own resources.

The training period varies from one week to 6 months. There is a need of similarity and period is to be fixed after considering various items.

Training to employees by rotation will be rather useful to the organisation.

Item No. 8 : Reasons for training :  
(Table 2)

There were 9 reasons given in the questionnaire and the respondents were expected to fill in their preferences. The reasons mentioned in the questionnaire read as follows :

- i. Promotion
- ii. Increase in Pay
- iii. Increase efficiency
- iv. Knowledge
- v. Legal knowledge
- vi. Compelled by bank
- vii. Change and Rest in work

viii. Development of Organisation

ix. Knowledge of Banking transactions.

First preference is equally given to item No. 8 and 9.

From the information it is inferred that the employees have undergone the training either for the development of the bank or to achieve the knowledge of banking transactions.

The reason 6th reads as Whether they were compelled to attend training? Everybody responded it as 9th preference. While in item No. 7D, one has responded that he had to attend the training due to compulsion.

The item No. 7 is neglected by all the respondents.

The responses for other reasons are fluctuating ranging from 2 to 7.

Promotion and increase in pay did not get more importance.

These responses show either less validity of items or lack of deep thinking from the respondents and as such no inference can be drawn from these responses.

However, last two reasons got the prominence and hence the inference that the employees need thorough knowledge of banking transactions and they are keenly interested in the development of the organisation.

Item No. 9 and 9 A : Employees were benefited in the following subjects after having gone through training.

Preferential items what they learnt can be given as follows -

1. Customer relations and prompt service to customers.
2. Working and survey of other cooperative Banks.
3. Knowledge of Co-operative Act, 1960, Reserve Bank of India Act and Banking Regulation Act.
4. Knowledge of management of Banks and financial management.
5. Employee-employee and Employee-Management relations.

Item No. 9A : Transactions yet to be learnt.

1. Preparation of forms and documents to be sent to Reserve Bank of India.
2. Cooperative Societies Act and Rules
3. Weapons to be used when there is a fraud.
4. Provisions of Banking Regulation Act.
5. Preferential loan policy and government policy regarding loans.
6. New techniques to increase efficiency.
7. Training through practicals.

Out of 8 respondents only 6 have responded.

The respondents who have been trained only for 7 or fifteen days are lacking in provisions of Cooperative Act and work of Reserve Bank of India.

Respondents who have completed 3 to 6 months training could get the information of Cooperative Act and other necessary Acts. None of them knew how to avoid frauds and irregularities in the working of the Bank.

None of them received training about new techniques and new trends in banking business. They did not get information regarding preferential loan policy and government policy.

From the responses given to item No. 8 and 9 it can be said that -

- i. Training period should be at least of 3 months.
- ii. Employees should be informed as regards government policies.
- iii. The following subjects should be included in the syllabus for the training of Bank Employees -

(a) Forms and documents to be sent to Reserve Bank of India, (b) Cooperative Act, (c) Banking Regulation Act, (d) Control and legal action regarding frauds, (e) Preferential loan policy, (f) New techniques to increase efficiency, (g) Training through practical.

Item No. 10 to 16 : Whether training is beneficial?

Out of eight respondents one responded as to some extent it is useful while others gave affirmative answer. On the strength of their answers it can be safely said that the trainees were benefited.

Item No. 17 : Promotion

Five responded in affirmative while 3 gave negative reply. It seems that the employees (i) who were due for promotion as branch managers and (ii) the branch managers were sent for training.

Item No. 18 : Out of 8, 6 gave affirmative answers while two gave it in negative. But only 3 employees responded to 18A. Their suggestions read as follows :

- i. Prompt service to consumers and courtesy.
- ii. All the members of the Bank should come together once in a year and there should be cordial relation between the bank and customers.

Item No. 18 B, C & D : These are the responses based on Item No. 18A, so they need no separate clarification. The employees felt the necessity of cordial relations with the customers in order to increase transactions, for this they gave importance to prompt service.

Item No. 19 : Responded by 6 employees. One gave his answer in negative while 5 gave their answers in affirmative. Item No. 19A was dependent on 19 and the answers were like -

1. Prompt Service
2. Courtesy towards customers
3. Legal difficulties
4. Cooperative Act provisions.

Item No. 20 : Two did not give responses out of 6, three responded as 'to some extent' while remaining three found that there is difference in between training and actual practice.

Item No. 20 A : Responses were -

- (i) Relations of management and employees,
- (ii) Bookish training, (iii) Working differs.

It can be safely inferred that training should be more practical oriented.

Item No. 22 : Preferences to be given to the changes suggested in item 22 show that -

- i. Three respondents given 1st preference to first item in questionnaire.
- ii. Three respondents given their first preference to item No. 3 and one gave first preference to item No. 6.
- iii. Three gave their second preferences to item No. 5.

From the above, inference can be drawn as below :

- i. Respondents have suggested that importance should be given to practicals at the time of training.
- ii. New techniques of advanced banking should be taught to them.
- iii. Training should be given not only once but when needed. Refresher training courses should be arranged.



B) DATA ANALYSIS : UNTRAINED EMPLOYEES

This analysis is done with the help of data presented in Table No. 4.8. At present there are sixty-two untrained employees in the all branches of the bank. Out of these sixty-two trained employees fifty employees have given the questionnaire filled in duly completed. The rest of them did not responded to the questionnaire.

Item No. 23 :

This item relates to the nature of the work of the employees hence their answers are different. They informed about the work assigned to them.

Item No. 24 :

This item relates to the employees about their knowledge regarding technical and managerial aspects of banking transactions.

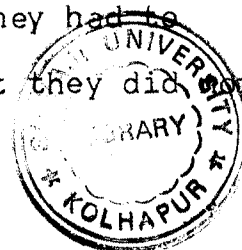
Out of the fifty respondents twenty nine of them replied positively while three of them replied negatively. Eighteen of them replied that they knew the things to some extent.

58% of the respondents knew the things regarding banking transactions.

Item No. 25 :

This item relates to the difficulties the employees had to face at the beginning of their service.

40% of the respondents replied that they had to face difficulties while 14% of them replied that they did not



face any difficulty at the same time 2% of the respondents did not respond to the question. 44% of them replied that they had to face the difficulties" to some extent".

This indicates that majority of the respondents had to face the difficulties at the beginning in the work which was assigned to them.

Item No. 26 :

This item is related with the nature of difficulties faced by the respondents at the beginning of their service.

Their difficulties varied from person to person. They ranged from the fact that banking transactions were unknown to them to face the illiterate customers. Their difficulties were as below :

1. Banking transactions were unknown.
2. Difficulties in calculating interest.
3. Difficulties in preparing monthly and weekly statements like trial balance.
4. Difficulties in recording endorsement transactions.
5. Difficulties in preparing documents in case of sanctioning loans.
6. Difficulties in preparing annual statements and closing the accounts at the year end.
7. Difficulties in preparing reconciliation statements.

8. Difficulties in preparing the pension documents.
9. Insurance schemes were unknown.
10. Difficulties with the illiterate customers.
11. Difficulties in recognising fake notes and change of coins.

The above data shows that 84% of respondents had to face the difficulties while only 14% of them did not face any difficulty. It indicates that majority of the respondents had to face difficulties when they began their work.

Item No. 27 :

This item is related to the respondents who did not face any difficulties. They replied that due to experience they did not face any difficulties.

Item No. 28 :

This item relates to the fact that whether the respondents sought help to ~~over~~ overcome the difficulties they had to face.

78% of the respondents answered that they sought help from other experienced employees while 18% of them answered that they did not seek any help from anybody. 4% of them did not respond to this question.

Most of the respondents sought help to overcome their difficulties while very few of them did not.

Item No. 28 A :

This item is related to the persons who helped the respondents to overcome their difficulties.

58% of the persons helped the respondents because they were experienced whereas 38% of them helped the respondents because they were both experienced and trained. 4% of the respondents did not answer the question.

Item No. 29 :

This item is related to the fact that whether the employees feel training as essential.

84% of the respondents replied that training was essential while 12% of them replied that training was not essential. 4% of them did not respond to this question.

The above information indicates that the training is essential at the beginning of the service as well as for doing a job in the bank.

Item No. 29 A :

This item is related to whether the respondents feel training essential "till today."

88% of the respondents answered that training was a must "till today" while 12% of them felt that training was not essential "even today."

This indicates that majority of the respondents felt training as essential.

Item No. 30 :

This item is related with the fact that whether training could bring accuracy and speed in the work of the respondents.

90% of the respondents admitted that training could bring accuracy and speed in their work while 4% of them said that a training could do nothing. 4% of them admitted that training could bring accuracy and speed in their work "to some extent". At the same time 2% of respondents did not give any response to the question.

The above information shows the significance of training in bringing accuracy and speed in the work of the respondents. Except 6% of them ~~are~~ all of them admitted that training was essential and it could bring accuracy and speed in the work.

Item No. 31 :

This item relates to the duration of training.

18% of the respondents answered that the duration of the training should be one year whereas 52% of them answered that it should be of six months. At the same time 24% of them answered that it should be of 3 months. The remaining 6% of them did not answer the question.

Thus the period of training required ranges from 3 months to a year. Majority of the respondents wanted a training of six months.

Item No. 32 :

This item relates to whether the training should be in service.

86% of the respondents expected the training in service while 14% of them did not want the training in service.

Majority of the respondents thus, wanted training in service.

Item No. 33 :

This item relates to whether the respondents think training essential for promotion.

72% of the respondents replied that training was essential for promotion while only 26% of them did not think so. 2% of them did not answer the question.

Most of the respondents think training essential for promotion.

Item No.34 :

This item is related to the subjects to be included in the training :

38 out of 50 respondents said that there must be a training in the subject of cooperative principles and Cooperative Act.

39 respondents said that there must be a training in Reserve Bank Act.

39 of them said that there must be a training in Banking Regulation Act.

28 of them said that there must be a training in Management.

41 of them said that there must be a training in consumer service.

16 of them said that there must be a training in Bank Socialisation.

42 of them said that there must be inclusion of the subject which deals with the relation between management and employees.

34 of them said that there must be inclusion of the subject regarding the cooperation among the employees.

84% of the respondents gave importance for the subject regarding the relation between management and employees while 32% of them gave importance for the subject of Bank Socialisation.

The responses noted above show that the respondents were aware of the environment in which they live and they felt that training in certain subjects would enable them to cope up with the changes in the environment.

Item No. 35 :

This item is related to the different reasons of training according to the preferences of the respondents.

The reasons given by the researcher to the respondents were as below :

1. Addition in knowledge.
2. Increase in skill
3. Speed in work
4. Increase in efficiency
5. Development of the organisation
6. Promotion
7. Cooperation with others
8. To decrease the slackness in work.

9. To know related acts
10. To know the new banking concepts and experiments.

14 out of 50 respondents gave their first preference to the cause of "the development of the organisation in which they are working." While 8 of them gave their first preference to the cause of "Addition in the knowledge." and 8 of them gave their first preference to the cause of speed in work.

12 respondents gave their second preference to the cause of increase in efficiency and 10 respondents gave the said response to the cause of knowing the related acts.

12 respondents gave their third preference to the cause of addition in the knowledge.

All the above information shows that the remaining causes are of less importance according to them.

### C) EVALUATION OF TRAINING

The purpose of evaluation of training is just to assess training effectiveness in order to improve future programmes. Testing of training lies in evaluating it. Evaluation helps in providing feedback for improvement of training and better control. Training effectiveness depends not only on what happens during training but also on what happens before the training and what happens after the training has formally ended. Various aspects of training process which are not direct training also contribute to



training effectiveness. Evaluation is not only in the nature of auditing but should be diagnostic and remedial.

In pursuance of the questionnaire given to the trained employees in the bank the researcher intends to evaluate the effectiveness of training. The following points in the process of evaluating the training effectiveness are worth to be considered.

Eight out of twelve trained employees in the bank have given the questionnaire filled in and duly completed. Two out of these eight employees have got the training for a period of six months and remaining six have gone through the training for a period of less than six months varying from one week to three months.

When various reasons as to why the respondents attended the training were given and they were asked to give preferences, majority of the respondents gave stress on the fact that they have attended training either for the development of bank or to achieve knowledge of banking transactions. Here the researcher did not notice the reason that they have attended training either for promotion or for increase in pay. It is definitely a good sign that the respondents are interested in the development of the organisation and getting through knowledge of banking transactions.

After completion of the training the respondents affirmatively admitted that they were benefited in the following items neatly.

1. Prompt service to customers and services to be given to them.
2. They could know working of other banks through visits and surveys made by them during the training period.
3. During their training period they learnt the related provision of cooperative Act, Reserve Bank of India Act, Banking Regulation Act and other concerned Acts.
4. They learnt the management aspects concerned with banking management and financial management of banks.
5. Employee-management as well as employee-employee relations were another important subject in which they were informed during the training period.

From the above five points it can certainly be admitted that the respondents were benefitted after going through the training.

The respondents were directly asked to answer the questions (from No. 10 to 18) from which the researcher could judge the performance of training.

The questions being (1) Whether training was beneficial to you in your job? (2) Had training ~~be~~ brought accuracy in your work? (3) If it could increase your skill? (4) If training could increase your efficiency? (5) If training became advantageous in dealing with the customers?

(6) If training could help you in dealing with management and authority? (7) If training could increase your knowledge? (8) If you could get promotion after training? (9) If you could suggest any new idea benefitting the customers and the bank?

All the respondents except one answered these questions affirmatively. Only one respondent answered these questions, "as to some extent (benefitted)."

From the above information received from the respondents the researcher finds that the respondents have achieved knowledge, skill, efficiency, accuracy, after going through the training. Hence the aim of training is fulfilled. Even the respondents have admitted that they could understand the employee-management and employee-employee relations. They understood the customer relations and better and prompt services to customers were of much importance in banking business. Hence the aim of training is served. The respondents suggested their new ideas to the management to implement them for the development of the bank. Hence competence in work, judgement, capacity to make suggestions to the management etc. have increased due to training. Here the respondents could show their better performance after going through the training.

Objectives of training evaluation is to determine the ability of the participant in the training programme to perform jobs for which they were trained. On the basis of replies of the respondents it seems that this objective of

training has been fulfilled.

In the process of evaluation four basic categories of customers are to be considered. They are (1) Reaction, (2) Learning, (3) Behaviour, (4) Result.

In case of reaction the researcher wanted to know if the respondents liked the programme or they thought it worthwhile. Here all the respondents have shown interest in training and all of them wanted to go through training again.

In case of learning the researcher wanted to know if the respondents have acquired knowledge, skill, accuracy, efficiency etc. The answers of the respondent show that they learnt/acquired all these things through training.

The researcher further wanted to know if there is a change in the behaviour of the trained respondents. On the basis of replies given by them it seems that there is, no doubt, a change in their behaviour. They wanted to give better, prompt services to the customers for the development of the organisation.

Another point to be considered while evaluating is, whether the expected result of training is achieved. Here, on the basis of the answers received by the researcher it seems that the expected result of training is fulfilled.

All the trained respondents are holding the responsible chair. Some are branch managers and some are accountants etc. Hence it can be said that the responsibility in the organisation is shouldered by these trained respondents.

Item No. 22 from the questionnaire is related with the fact that the respondents should suggest some changes in the present training programme to make it more beneficial. Majority of the respondents have tressed the following points :

- i. The training should not be bookish but should include more of practicals;
- ii. Training should be given regarding the new techniques and development of banking business.
- iii. It should not be given only once but should be given on recurring basis.

All these suggestions made by the respondents show that they were interested in training and they could make valuable suggestions too. Hence the work of motivation is brought into practice through training.