

CHAPTER FOUR

Evaluation of Training Facilities in -

Malaprabha Grameena Bank

Evaluation Process

Comparison of the Performance

Course Content Evaluation

Training and Visit Programme

4.1 Evaluation of Training Facilities in MGB

As Laurence Appley says "management is the development of people and not the direction of things".⁵⁵ The efficiency of any organisation whether engaged in any manufacturing activity or in any service rendering activity, ultimately depends upon the efficiency of its personnel. All successful organisations, owe the credit for their success to the workers working with them. The resources like machinery, materials, money and other inert resources can be put to best use, only in the hands of efficient workers. All big and successful organisations give due importance to the human resource and maintain a separate department which is entrusted with the very important task of selection training, development, remuneration and maintenance of and the supply of efficient workers to the organisation as and when the organisation is in need of the same. Thus the department will be responsible for the supply of required number of persons of required skill and efficiency to the different department of the organisation, as and when they are needed. Usually the different departments inform the personnel department, by placing the requisitions, about their staff requirements. On the basis of these requisitions and specifications of the different departments, the

55 S.C. Saxena, n. 9, p.21.

personnel department takes necessary action to supply the necessary workforce. The personnel department is also responsible for laying down the personnel policies of the organisation like the promotion and transfer policies, wage policies, etc. The department is also entrusted with the task of evaluation of the job and the persons working on different jobs i.e. job evaluation and merit rating. The department has to design necessary techniques and methods for the evaluation of the job and the workers and it should also design proper tests for the selection of the employees because before recruiting the employees, it is necessary to test their capacity and suitability to the job for which they are selected. Mistake in selection and the placement of the workers, can create havoc in the whole organisation.

Once the candidates are selected and recruited, now the most important function of the organisation starts, i.e., training and development of the persons taken into the organisation. The new person should be introduced to the organisation and its environment. They may have to be trained in special skills as per the requirement of the organisation. Even the existing employees require training on promotion or on change in the nature of their duty. When an employee is promoted ~~from~~ nonsupervisory cadre to supervisory cadre, he requires training in the art of supervising, directing, leading and controlling the activities of other persons.

Training plays very important role in developing the skill of the employee at different points of time and is very useful for adjusting the employees skills and temperaments to the needs and requirements of the organisation. Training helps to develop right attitude in the employee and through training the employee get confidence in the work to be done by them. "Training is concerned with helping people acquire knowledge, skills and attitudes necessary to do the work for which they are employee and to prepare them for future activities. It must create changed behaviour" ⁵⁶.

Malaprabha Grameena Bank has a separate personnel and Secretarial department which is entrusted with the task of recruitment and training of the employees, maintenance of cordial labour relations, settlement of labour disputes, chalking the personnel policies of the bank etc. The department works under the able supervision of a well qualified personnel manager. The personnel department advertises the vacancies in the newspaper in kannada as also in English, from time to time. The bank follows the 'sons of the soil' policy and gives preference to the unemployed persons of the area covered by the bank. The outstanding advantage of this policy is that the workers will not be having the problem

⁵⁶ Gorden Rabey, n. 14, p. 21.

of language i.e., the problem of communication is reduced. Also the workers will be fully aware of the customs and the behaviour of the people in the locality where they are working. The job requirements like the educational qualifications, age and other requirements are given in the paper advertisement itself. Applications received are duly screened; incomplete applications are rejected and the candidates whose applications are accepted, are called for the written test by the bank.

Different tests are conducted to test the fitness of the candidates to the job to be entrusted to them in the bank after their selection. The test for each cadre is different. The tests conducted for supervisory cadre is different from the test conducted for the clerical cadre. On the basis of future plans of the bank like branch expansion, the promotions in the bank and such other factors which effect the personnel requirement, the number of persons to be taken to different posts is estimated. The bank conducts different tests like the aptitude test, test of reasoning etc.,. The tests are well designed to test the suitability of the candidate for the job.

Training starts after the recruitment process. To a very great extent the training is provided in the training centres specially set up for this purpose, by the sponsor

bank i.e., Syndicate Bank. ~~There are two staff training centres~~ set up by the Syndicate Bank, for the purpose of imparting training to the staff of the rural banks only. One centre is at Dharwad and the other one is at Belgaum. The centres impart training to the staff of all the RRBs sponsored by the Syndicate Bank i.e., the staff of Malaprabha Grameena Bank, Varada Grameena Bank and Bijapur Grameena Bank. Both the centres have well qualified and experienced staff. The training centres are under the control of the Principal / Chief Instructor. In addition to the Chief Instructor / Principal the training centre has a typist who also takes care of the library books (as there is no separate librarian), one assistant instructor and an attender. Different useful magazines, periodicals and newspapers are received in the library. The training centres are still in the process of development in that they are yet to adopt modern teaching aids like the television, video cassette players, overhead projectors etc. When enquired about the use of modern aids while imparting training, the chief instructor came out with the answer that the demand is already made and shortly the equipments will be received by them. It means that the training centres are well equipped according to the needs of the time.

A xerox copy of the statement containing the birds eye view of the performance of Rural Banking Training Centre (RBTC)

Dharwad, at the end of 1986, is given on the next page. The statement contains the performance of the RBTC during the years 1983, 1984, 1985 and 1986 and it also contains the plan of the centre for the year 1987. The statement contains detailed information regarding the number of programmes conducted by the centre, number of the participants who were benefited by the programmes, number of training days, number of sessions conducted by the centre etc, since the centre was established. (i.e., since 1986). Before the establishment of a separate training centre for the staff of the rural banks the sponsor banks themselves used to provide necessary training facilities to the staff of the rural banks. The staff training centre independently started in the year 1983, started imparting the training to the staff of the MGB along with the staff of other grameena banks like Bijapur grameena bank, and Varada Grameena Bank which are also sponsored by the Syndicate Bank.

The training centres provide induction training as also refresher training. The training needs of the staff of the MGB is assessed by the personnel department. The training needs are usually assessed by observing the work of the staff, the changing needs of the bank, changing nature of the job etc. Usually the staff is trained in batches. Some batches consist of only the supervisory staff and some batches consist

of the clerical staff only. Usual period of training is eleven to fifteen days. Refresher training courses are usually conducted for a period of eight days. There are other programmes of very short duration like the three days programme on personnel management and industrial relations.

The training centre supplies handouts, study materials etc., to the trainees. Different types of exercises are given to the trainees to make them understand varieties of problems. Case study method of training is also used to make the training more effective. Tests are conducted to evaluate the effectiveness of the training programmes that are conducted in the training centre. The training institute collects information from the trainees in the end i.e., at the end of the programme to know the opinions, feelings etc., of the trainees. The suggestions given by the trainees are incorporated in the forthcoming training programmes and the training programmes are thus improved. But usually the participants hesitate to express their frank opinions about the training programmes attended by them. Some sort of fear or hesitation comes in the way of their free and frank opinions. An external evaluation will be very much useful to overcome such problems. The respondents were assured of the maintenance of secrecy of their identity, so that they can feel free to express their feelings, opinions and the

suggestions. This has encouraged the respondents to express their feelings and the opinions regarding the training programmes attended by them. The data collected is very much reflective of this fact. Previously the bank used to pay stipend during the training period but now this practice has been discontinued. Now the trainees are paid regular salary even during the training period and the training period is treated as part of the regular service. When the staff is sent for refresher training, they are paid their regular salaries as usual. In addition to the usual salary, the staff on deputation for refresher training are paid dearness allowance and travelling allowance etc., especially when the staff is deputed for training to the training centres set up by NABARD College of Agricultural Banking, Pune, set up by the Reserve Bank of India etc. The course content of the RBTC are designed in the light of the fact that the employees after completing the training have to work in the rural areas and have to deal with problems which are very peculiar to rural banking. Even the course content of the Regional Training Centre, set up by NABARD and that of the College of Agricultural Banking, Pune are designed in the light of these objectives. The present study includes analysis of the course content also.

4.2 Evaluation Process

Considering the homogeneity of the population, sample

size of ten percent is considered to be statistically representative. Two separate sets of questionnaires were prepared, one set for the clerical staff and the other one for the officers and the field officers. A list of the bank branches in the two districts was prepared and some branches were selected at random. All the staff members working in these selected branches were sent the questionnaires. To make the study more reliable and dependable the study was supported by the data collected personally by the researcher from the branches in and around Dharwad. The response was very much encouraging. More than seventy five percent of the questionnaires sent through post were replied by the respondents. The bank staff were very much co-operative and were very happy to answer the questions when they were personally contacted by the researcher.

Majority of the employees (including the Officers) in the sample studied were in the age group of twenty six to thirty five years. Seventy three percent in case of the clerks and seventy six percent in case of the officers were in the age group of twenty six to thirty five. We find that there is dominance of male staff in both officers as also the clerical jobs. They constituted sixty two out of seventy four employees and fifty out of fifty in case of the officers. This might be due to the fact that the employees of the rural banks have to work in the rural areas which might have

discouraged the female workers to join such institutions. It shows that still our female workforce is equally immobile. They fear to go to the villages for the purpose of the work. The number of female workers in the rural branches is relatively very much less. Very few of the employees have experience before joining the MGB. But in case officers a good number of them were having experience before joining the MGB. Some of them have three to four years experience before joining the MGB. Of the total number of fifty officers who responded to the questionnaire, thirty six officers have answered the question regarding the experience before joining the MGB. Out of them i.e., out of thirty six seventeen were having experience before joining MGB. Sixty eight percent of the employees (clerks) and fifty six percent of the officers have completed bachelor's degree. Thirty two percent of the officers have studied above degree. Majority of the employees and officers have undergone one or two training programmes. Induction training is given to all the employees and the officers as soon as they are appointed by the bank. In the induction training, the employees and the officers are introduced to the organisation, its policies and procedures, and to its rules and regulations. Field Officers are trained in the assessment work, project evaluation, followup procedures, recovery methods etc. Officers are trained in the art of supervising, controlling and directing the work of others.

4.3 Comparison of the Performance

Ultimate aim of training is to make the employees work with confidence and efficiency, which is reflected in the working result of the concerned organisation. MGB as already noted has several first to its credit which shows that the bank has succeeded in developing the right attitude and skill in the employees by imparting the training that is most suitable to the bank. At the end of June 1987 bank stood first at the national level in terms of total business and it was in the first place in terms of outstanding advances. Total business as shown in Table 4.1, shows that the business consistently has been increasing over the four years. The bank has maintained this tempo since its inception.

The productivity of the staff also has shown a very good improvement over the years as already shown in Table 3.5. The profit earned by the bank for twelve years since its inception is already given in Table 3.1. Excluding the first five years of its life, when the bank was in red (i.e. the bank incurred losses) the bank has succeeded in earning profit since 1982. Except the year 1987, the profit of the bank has always shown increasing trend. The profit earned by the bank in the year 1982 is more than double the profit earned by the bank in the year 1981. In 1983 it increased still further. It was 116 percent of 1982 profit. The profit went down a little in the year 1985 and improved a little in 1986. But the profit of the bank has suddenly

fallen to 5.57 lakhs in the year 1987. This might be due to the sudden expansion programmes of the bank and may be due to sudden increase in the manpower of the bank. The manpower which was just 948 in the year 1984, increased suddenly to 1056 in the year 1985 and to 1211 in the year 1986 and further increased to 1353 in 1987. This aggressive nature the bank might have acquired from its sponsor bank i.e., the Syndicate Bank.

Usually it is very difficult to measure the productivity of a service institution like the bank as it is very difficult to quantify the factors like the quality of service. Measuring the productivity of the bank staff is difficult but certain norms are developed for this purpose which gives a rough idea about the productivity of the bank. The best measure seems to be the deposits received by the bank and the advances of the bank. This measure is used to measure the productivity of the commercial banks in India. The number of deposit accounts and the deposit amount collected by MGB over a period of four years is given in Table 4.2.

Recovery of the advances and the responsibility to see that the loans and advances are utilised for the purpose for which they are given is also of equal importance. Especially in our country this aspect becomes more important as there is a tendency in the people of our country to use the borrowed

Table 4.1

Table showing Business of Malaprabha Grameena Bank during
1984-87

YEAR	Business (Rupees in crores)
1984	66.00
1985	85.90
1986	105.60
1987	122.21

Source: Bank reports.

Table 4.2

Table showing the number of deposit accounts and the amount of
deposit collected by MGB over a period of four years 1984-87:

YEAR	Number of deposit accounts	Deposit amount (Rupees in crores)
1984	4,95,840	25.67
1985	5,66,105	34.77
1986	6,30,067	39.65
1987	6,78,130	44.60

Source: Bank reports

funds for unproductive purposes like marriage of their daughter, festivals etc. The loans and advances will help the development of the economy in general and the beneficiary and the bank in particular only when the amount advanced is used for productive purpose for which it is advanced. Step by step analysis of the deposits per branch, deposit per employee etc., are made in the following pages. Table 4.3 gives data regarding per branch deposit amount. from the 1984 to 1987.

The deposit per employee has increased over the period of four years. This trend has been maintained by the bank even in the preceding years. Table 4.4 shows the amount of deposit per employee.

A comparative study of the three tables viz. 4.2, 4.3 and 4.4 shows that there is increase in the total deposit amount over the years and also there is increase in the deposit amount per branch but the deposit amount per employee has gone down in 1986 i.e., in 1985 it was 3.29 lakhs but it is 3.2 lakhs in the year 1986. Whereas the total deposit amount has increased, the deposit per employee during the same period has gone down. This once again speaks of fact that the increase in the amount of deposits is not in proportion to the increase in the power of the bank.

Table 4.3

Table showing per branch deposit amount and per branch deposit accounts

YEAR	Per branch deposit amount (Rupees in lakhs)	Per branch number of deposit accounts
1984	13.65	2,637
1985	17.56	2,859
1986	20.03	3,182
1987	22.30	3,391

Source: Bank reports

Table 4.4

Table showing deposit amount per employee in MGB for the period 1984-87

YEAR	DEPOSIT AMOUNT PER EMPLOYEE (Rupees in lakhs)
1984	2.71
1985	3.29
1986	3.27
1987	3.30

Source: Bank reports

The increase in the manpower of the bank over a period of four years is given in Table 4.5 Addition of each and every worker puts additional burden on the organisation. The cost incurred on the selection, training and development of the workers will be justified only if the additional workers generate additional income sufficient to pay not only the additional burden on account of the expansion of the staff size but also to leave some additional margin for the organisation.

The recovery position of the bank should improve further. If the advances are not properly recovered, it will affect the day to day working of the bank. Funds will be completely blocked and the bank is likely to be handicapped for shortage of working capital. As already noted many of the rural banks have eaten out nearly or more than one-half of their share capital due to the continuous losses suffered by them. The outstanding advances of the MGB is given in Table 4.6.

The bank has to take necessary initiatives to improve the recovery of the advances. The very survival of a financial institution like the banks depends upon the successful recovery of the advances.

The expenditure of the bank is increasing at a faster

Table 4.5

Table showing the Manpower of MGB - over 1984-87

YEAR	MANPOWER
1984	948
1985	1,056
1986	1,211
1987	1,353

Source: Bank reports

Table 4.6

Table showing outstanding Advance of MGB for the period of
1984-87

YEAR	OUTSTANDING ADVANCES (Rupees in crores)
1984	40.33
1985	51.20
1986	65.95
1987	77.61

Source: Bank reports

rate than the rate of increase in the income of the bank. The following Table of income and expenditure of the bank for four years beginning with 1984 is given in Table 4.7.

The increase in income in 1985 over the income of 1984 is 25.76 percent. During the same period the expenditure of the bank has increased by 34.91 percent. The increase in the income of the bank in 1986 over the income of 1985 is 27.07 percent whereas the increase in the expenditure of the bank during the same period is 28.08 percent. The increase in income in the year 1987 over the year 1986 is 20.77 percent and during the same period the expenditure of the bank has gone up by 23.11 percent. This reveals the fact that the increase in the manpower has not resulted in proportionate increase in the income of the bank. The recovery position of the bank as already observed has deteriorated over the years. As already given in Table 4.6 the outstanding advances of the bank is increasing at a very fast rate.

The regional rural banks are started with low cost profile and the bank is in a position to get premises at reduced rent as the rent of the premises is bound to be comparatively very less than the rent to be paid to the premises in the urban areas. As a matter of policy, because the banks were started with a low cost profile, the pay of the staff

is fixed below the usual pay scale of the staff of the commercial banks. In spite of all these savings the expenditure of the bank has been increasing. The bank staff size has already become very large. It is time for the bank to concentrate now on increasing the efficiency of the existing manpower instead of increasing their number. Already the bank is overstaffed when compared to other leading RRBs in the country. As it is, the bank stands first at the national level in terms of manpower also. No other RRB in India is having the manpower which is equal to or more than the manpower of the MGB. Gorakhpur Krishik Grameena Bank in Uttara Pradesh has earned a profit of Rs. 90.94 lakhs during the year 1986 and this bank is working with a manpower of 981 (262 officers and 244 field officers and 388 clerks, 87 subordinate staff.) The profit per staff of this bank is Rs. 9093/- in 1986. Prathama Bank in Uttara Pradesh has earned a profit of Rs. 40.93 lakhs in 1986. This bank is working with a total manpower of 972 and the profit per worker of this bank in the year 1986 worked out to be Rs.4126/- Phojpur Rohta Grameena Bank in Bihar has earned a profit of 30.05 lakhs in the year 1986 and is working with a manpower of 551 showing profit per staff of Rs.5453.72/- Palamau Krishik Grameena Bank in Bihar earned a profit of Rs.19.68 lakhs is working with a manpower of just 236 and the profit per staff of this bank is Rs. 8338.98 which is really a

Table 4.7

Table showing the Income and Expenditure of MGB over a period
of four years 1984-87

(Rupees in lakhs)

YEAR	INCOME	EXPENDITURE
1984	44,405	42,883
1985	59,809	57,855
1986	75,999	74,100
1987	91,780	91,223

Source: Bank reports

Table 4.8

Table showing the profit per staff of MGB over a period of
four years (1984-87)

YEAR	TOTAL PROFIT	NUMBER OF EMPLOYEES (i.e. total manpower)	PROFIT PER STAFF
1984	Rs.15.22 lakhs	948	Rs.1605.48
1985	Rs.19.54 lakhs	1056	Rs.1850.38
1986	Rs.18.99 lakhs	1211	Rs.1568.13
1987	Rs. 5.57 lakhs	1353	Rs. 411.68

Source: Bank reports

wonderful result*. The profit per staff of MGB for a period of four years is given in Table 4.8. We find that the profit per employee of the MGB has still a long way to go. That does not mean that the bank should run after profit and profit only. But it should try to earn atleast a reasonable amount of profit, without having any adverse effect on its day to day working. When compared to the profit Gorakpur bank of Rs. 9093/- per staff. The profit per staff of MGB, even when we take into consideration the highest profit earned by the bank in its life i.e., the profit of the year 1985, Rs. 1850.38 which is still very much less.

The comparison of the percentage of salary and allowances paid by different banks to their staff (RRBs only), shows that the salary and allowance bill of MGB is quite high. That does not mean that the MGB staff are paid more than the staff of other RRBs but the total manpower itself is more in terms of number and naturally the establishment expenses of the bank is more. The bank is already over-staffed. Table 4.9 gives the details of the salary and allowance paid by five grameena banks in the country, viz., Gorakpur Krishik Grameena Bank and Prathama Bank of Uttara Pradesh, Bhojpur Rohtas Grameena Bank in Bihar, Malaprabha Grameena Bank and Tungabhadra Grameena Bank in Karnataka.

* NABARD Annual report, June 1987, pp.137-52.

Table 4.9

Table showing the comparison of Income per staff and percentage of salary and allowance to Income of Five leading RRBs.

NAME OF THE BANKS	INCOME OF THE BANK IN 1986 (Rs.in lakhs)	NUMBER OF WORKERS	INCOME PER STAFF Rs.	SALARIES & ALLOWANCES (Rs.in lakhs)	PERCENTAGE OF S & A TO THE INCOME
Gondalpur Ksk.Gr.Bk. (U.P.)	873.75	981	89067.28	143.14	16.38
Prathama Gr.Bk.(U.P.)	596.29	972	61346.71	135.16	22.67
BhojpurRohtas Gr.Bk. (Bihar)	485.48	551	88108.89	106.29	21.89
Malaprabha Gr.Bk (KTK)	759.99	1211	62757.23	209.07	27.51
Tungabhadra Gr.Bk (KTK)	568.44	853	66640.10	136.69	24.05

Source: Bank reports

The Table also gives other details about the above banks like the income of the bank, income per employee and the percentage of the salaries and allowances to the total income earned by the banks during the year 1986.

From Table No. 4.9 it is very clear that, other banks whose income is less than the income of the MGB have succeeded in maintaining a higher income per staff just because they have succeeded in limiting the number of workers working with them. i.e. they have controlled the size of the staff. They have also succeeded in controlling the establishment expenses. Prathama Grameena Bank in Uttara Pradesh has earned a total income of Rs. 596.29 lakhs which is less than the total income of MGB which is Rs. 759.99/- lakhs but the income per staff of Prathama bank is Rs. 61346.71/- which is almost equal to the income per staff of the MGB i.g., Rs.62,757.23/- This is definitely due to the very big staff size of the MGB. Even when the total income of the MGB is twentyfive percent more than the income of the Prathama Bank the income per staff of the bank has come down. The expenditure on salary and allowances in case of Prathama Grameena Bank is 22.67 percent of the total income of the bank, whereas the percentage of salaries and allowances to the total income of the bank is 27.51 percent. Another grameena bank included for the purpose of comparison is

Tungabhadra Grameena Bank in Karnataka. The total income of this bank is nearly Rs. 190 lakhs less than the income of the MGB, but the income per staff of this bank is about Rs. 4,000/- more than the income per staff of the MGB. Eventhough the gap between the total income earned by Gorakpur Grameena Bank and that of MGB is not so wide, the gap between the income per employee of the two banks differ too much. i.e, the income per employee in case of Gorakpur Krishik Grameen Bank is Rs. 89,067.28/- whereas the income per employee of the MGB is Rs. 62,757.23/-. When compared to the other RRBs in the table, we find that, the establishment expenditure of the MGB is very high i.e. 27.51 percent. The establishment expenses of Tungabhadra Grameena bank is 24.05 percent and that of Gorakpur Krishik Grameena Bank is only 16.38 percent and that of Bhojpur Rohtas Grameena Bank is 21.89 percent. As the comparison is made between the Grameena banks only the data is quite comparable. Also the period for which the data is taken for our comparison is the same and naturally the data is comparable.

Natural conclusion that can be derived from the above analysis is that the MGB, instead of adding more and more number of persons to the existing manpower, atleast now onwards MGB should concentrate on enhancing the efficiency of the existing staff itself. The best device that

can come to the help of the bank for this particular purpose is training. The efficiency of the staff and its skill can be developed with well planned training programme. The potential of the command area of the bank is very good when compared to various other grameena banks in the country. According to the economic indicators the districts of Dharwad and Belgaum are coming under the category of developed and developing districts respectively.

4.4 Course Content Evaluation:

An analysis of the course content of the training centres, where usually the RRB staff are trained, in the light of the requirements of the RRB staff, will be of immense use to us. The course content i.e., the syllabus to a very great extent determines the usefulness of the programme. A copy of the course content of different programmes that are conducted at the staff training centres of the RRBs and that of the Regional Training Centre established by NABARD are given in the annexure. The course contents of the different programmes, ofcourse, are designed keeping in view the requirements of the rural bank staff. The course content is well balanced in that, it contains different aspects of the functioning of the banks in general and the functioning of the rural banks in particular.

Course Content of the Rural Banking Training Centres (Dharwad)

(A) Induction programme for clerk cum cashiers and junior assistants:

This programme is meant for the newly appointed junior clerks, cashiers and junior assistants. It is a programme of two weeks duration divided into forty four periods of ninety minutes each. Lectures, discussions and exercises are used to impart training in the programme. The first five chapters introduce the trainee to the ABC of banking, i.e., the basic things like the functioning of the banking system, types of accounts, the nature of banker customer relation, the Negotiable Instruments Act, the genesis and working of the Regional Rural Banks and the Regional Rural Banks Act. Sixth chapter introduces the concept of accounting which is very much essential to each and every person working in any business organisation, and Banks can not be an exception to this rule. Various aspects of accounting like double-entry system of book-keeping, types of accounts, books of accounts to be maintained by the banks, balancing procedure, closing of the books of accounts etc are taught under this heading. After the sixth chapter, we find that course content concentrates on the subjects of practical use to the bank staff in their day to day working. The seventh chapter introduces the functions of the cash department of the bank i.e., operation of the safe, payment

and acceptance of cash, detection of forged notes, exchange of cut notes, single lock and double lock cash etc. The eighth chapter deals with remittances, i.e., MTs, DDs etc. The remaining chapters deal with the topics like principles of lending, charging of securities, types of customers, the rural poor, loans on deposits, jewel loans, follow up and recovery, mobilisation of deposits etc. The last two chapters are concerned with varieties of exercise and tests to enhance the calculative skill, skill to use calculators and other small machines. It also tests the grasp of the subject matter by the trainees. At the end the trainees are required to fill up the feed back form, in which they have to express their feelings and experience about the training given to them. The trainees are given exercise in casting, adding, interest calculation, day book operation, savings bank and current account operation etc. A copy of the feed back form is also given in the end.

(B) Induction programme for field supervisors:

This programme is meant for newly appointed field supervisors. The duration of the programme is two weeks and is divided into sixty six sessions of ninety minutes. In addition to the usual matters included in the syllabus of the training programme for clerks, cashiers and junior assistants, we find here additional chapters on rural communication, government sponsor schemes, IRDP, crop

insurance, lead bank scheme, village adoption scheme, role and responsibilities of field officers etc. In addition to the usual methods of lecturing, discussion, exercise etc., adopted for the junior assistants, clerks and cashier's training programmes, field visits and role play methods of imparting training are used for imparting training to the field officers.

(C) Induction Programme for Officers and Managers:

This is a programme of four weeks duration consisting of eighty eight sessions of ninety minutes each and the programme is meant for newly appointed officers of the RRBs. Basic course content like the banking system, the RRBs and their working, banker-customer relation, types of customers, principles of accounting, rural communication etc., are included in this course, as included in the induction programme of the clerks, chasers, field supervisors etc. In addition to these basic materials the officers receive training in special subjects like human relations, performance budgeting, public speech, correspondence, inspection, motivation and communication, loans in courts, different lending schemes, lead bank scheme, crop insurance, village adoption schemes etc. Thus we find that, the course content in addition to the basic information hopes to prepare the trainees in the art of leadership and management.

(D) Refresher Course for Clerks and Refresher Course for Field Officers:

These refresher courses are designed to support the induction training already given to the workers soon after their initial appointment. Refresher courses are very useful to prevent the likely obsolescence of the staff. The existing staff is likely to be fully ignorant of the latest developments; they are also likely to forget many things which were learnt by them during the initial training as they are not likely to have opportunity to work in different capacities. The refresher course is designed to revise the basic things and also it provides additional information regarding new things i.e., new plans, new methods of working, new programmes etc. The refresher training plays very important role in preparing the worker for the next task they have to take up on promotion etc. The clerks, cashiers and junior assistants are trained in useful activities like report writing, resource management, extension activities etc. The field officers are informed about the rural resource structure in their command areas, credit planning, functioning of DICGC, crop insurance, qualitative review of advances etc. The programme is intended to improve the quality of the existing staff so that, they will be in a position to accept additional responsibilities and tasks. Such programmes are essential to enhance the efficiency and productivity of the

existing staff. The six days refresher training programme for promotee clerks, promotee field supervisors, promotee officers are having more or less the same syllabus as the syllabus of the senior clerks, field supervisors and that of the officers respectively. These training programmes are very useful in preparing the workers for higher jobs which they have to manage on their promotion.

(E) Workshop:

Besides the different training and refresher programmes, there are workshops on different useful subjects like personnel management and industrial relations, organisation behaviour and human relations etc. The workshop on personnel management and industrial relations is a three days programme of twelve hours duration each and concentrates on different aspects connected with the management of human resource in an organisation like effective communication, motivation, leadership, art of commanding, co-ordination and controlling etc. It also deals with industrial and human relations, union and management relations etc. Very useful subjects like organisation behaviour human psychology, group dynamics are included in the workshop on organisation behaviour and human relations. There is a workshop on management of credit in which very useful subjects like principles of sound lending, precautions to be taken and the matters to be looked into while advancing money to different projects like crop production, land development,

minor irrigation, dairy and poultry, bio-gas plant, petty traders, professionals and selfemployed, small bus operators, other transporters etc. There is one weeks programme on follow up and recovery of the advances which is a key function of the banking industry. As already observed the ultimate success of the bank depends upon the recovery of loans ^{and} advances. If there is no proper follow up of the loans and advances, the amount advanced is likely to be misused and the amount when used for unproductive purpose it will not serve the basic purpose for which it is given. Training of this type is a must for those who are working in the bank. Loans and advances given should contribute towards the development of the economy. This purpose will be served only if the loan is used for the productive purpose for which it is given. The one week programme on follow up and recovery concentrates on this key area of banking. Different methods to training like lecturing, role play, group discussion, case study and discussions are used. The workshop ends with a problem solving session in which the participants ask questions and get their doubts cleared.

(D) Workshop on Performance Budgeting and Planning; workshop

On government sponsored schemes and extension activities; workshop on schemes of refinance; workshop on branch management; workshop on efficient house keeping; workshop

on productivity and profitability etc., are the other useful courses run by the training centre. They are meant for head office officials, managers and field officers. Except the workshop on branch management for managers and officers, which is of one weeks duration, other workshops are of three days duration. These courses concentrate on the sound principles of branch expansion, human relations, industrial relation, profitability and productivity, different schemes of financing, inspection, audit and internal control, reporting etc. Group discussion, case study and role play methods of imparting training are in vogue. The workshop on branch inspection, audit and internal control is a three days programme meant only for the inspecting staff and other officials tipped for inspection. Here the officials are briefed as to the types of inspection and internal control, inspection methodology, verification of securities and detection of frauds and seepage of income, reporting system in inspection, follow up, compliance and rectification of inspection report.

(E) Three courses run by the Regional Training Centres established by NABARD contain almost the same subjects as are included in the programmes of the staff training centres run by the sponsor banks as discussed above. This is but natural because the course content and the training programmes of the staff training centres run by the sponsor banks for the



RRB staff are designed in accordance with the guidelines issued by NABARD as per the requirements of the rules and regulations of the Reserve Bank of India. NABARD Regional Training Centres impart training to the officers of the RRBs and the RRBs usually send the officers on deputation for the purpose of training. The three courses run by the NABARD Regional Training Centres are:

a) Rural projects development course: This course includes development banking, rural credit structure, rural development, cost-benefit analysis, rural and village industry etc.

b) Rural banking course: This course contains topics like importance of agriculture in Indian economy, programmes of agricultural development, principles of lending, sources of RRB funds, borrowings, functions of the Reserve Bank of India, functions of other institutions like NABARD, AFC etc., and rural psychology.

c) Rural branch management and credit delivery course: This course contains very useful topics like agricultural situation in India, distribution of holdings, project lending, farm models, rural socio-economic structure, farm forestry, financing of retail trade and small business, cash management, internal control, safeguard against fraud, procedure for civil suits etc.

In all the courses we find that, the stress is laid on those aspects which are very much useful for those who work in rural banks.

4.5 Training and Visit (T and V) Programme

At the initiative of NABARD eight sponsor banks in the country agreed to introduce a new type of programme called as Training and Visit programme, in short called as T and V programme. This is meant purely for the staff of the RRBs, initially the programme was implemented only in twenty five branches of the RRBs. Upto the end of June 1986, it was introduced by only three sponsor banks. The T and V programme consists of visit to the branches by the training staff and assisting the working staff in the branches in solving the actual problems. The T and V programme introduced by MGB by its sponsor bank i.e., the Syndicate Bank has not become so popular so far and has to a very great extent remained in paper only.