

## CHAPTER SIX

### Conclusions and Suggestions

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1. The concept of profitability and productivity should be included in the training programme of the clerks, Junior assistants etc. Presently this is not included in the course content of their training programme. Even the person working at the lowest level of the organisation ladder should be aware of the benefits of increased productivity and profitability and the effects of their working on these two factors. Some link should be established between the earning of the staff and the productivity of the bank so that the staff will strive hard to enhance their efficiency. Some useful incentive should also be designed to encourage the recovery of the loans and advances of the bank.

2. Lodging and Boarding facilities should be provided during the training period so that the trainees will be in a position to concentrate fully well on the subject matter of discussion during the training sessions. In cities like Dharwad and Belgaum the problem of accommodation is very acute. Especially in the afternoon sessions the trainees cannot concentrate on the sessions as they will be tired of travelling long distance for taking their food the quality of which cannot be appreciated inspite of the heavy price to be paid for the same.

Life Insurance Corporation of India, Dharwad divisional office provides training facilities to freshly appointed

development officers for two months and during the training period the trainees are provided with boarding and lodging facilities for which the trainees are charged at nominal rates i.e., they are charged a sum of rupees six hundred per month for the boarding and lodging facilities provided to them. The added advantage of this facility is that the training staff can have full control over the trainees during the training period. The attendance is taken daily at 6 a.m. in the morning and they conduct yoga classes for the benefit of the participants.

3. The induction training, it is observed is of too short duration as expressed by almost fifty percent of the MGB staff. This puts very heavy pressure on the training staff as they have to cover the entire course content in a very limited time and ultimately the training staff will be forced to cover the subject in a hurry and the trainees are put to loss.

4. As suggested by some of the trainees the aim of training should not be just the completion of the course content. It should be backed by field visits to work places, discussion of practical problems etc.

5. Trainees should be informed that the training is only a preparatory process and not an end in itself. No training can replace the experience of the trainee in the bank after resuming regular duties in the bank.

During the course of the interview of the staff it was found that staff (at least some of them) have the feeling that the training given to them is very much insufficient for the day to day work in the bank. They expressed their feeling that they have learnt so many things after joining the regular duties in the bank. This is due to the wrong idea about the basic purpose or aim of the training. Training is training and training only, however well conducted it be, Warlike situation can be created but actual war cannot be fought for the purpose of training the warriors. Theoretical training helps to introduce the subject and when followed by practical training will prepare the worker for the work for which he is trained. Training helps the employee (Worker) to understand the organisation, its environment, its rules and regulations, its requirements, its procedures, etc. It helps him to learn new things and is useful in updating his knowledge

5. As already analysed the bank seems to be overstaffed. Hence, now onwards the bank should concentrate on enhancing the efficiency of the existing staff instead of increasing their number.

6. Some of the respondents suggestions which can be tried with benefit is to send the newly appointed persons to the branches first where they can observe and if possible

assist the working staff and after that they should be made to attend the training sessions so that they will have full idea about the working of the bank which will help them to understand the matters very easily. This may create certain problems in the day to day working of the bank as the newly appointed persons are likely to intervene in the regular functioning of the bank; the work gets delayed; mistakes are likely to be committed. But this can be tried by the bank to see its usefulness and the drawbacks.