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**CHAPTER FIVE**

**CONCLUSIONS AND SUGGESTIONS**

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## **5.1 INTRODUCTION :**

The data collected was analysed in the last chapter. This chapter deals with observations and conclusions drawn from the data analysis as well as suggestions made to improve the training system.

## **5.2 OBSERVATIONS AND CONCLUSIONS :**

### **A) Related to performance of S.B.I.**

- 1) The bank has posted a substantially higher net profit of Rs. 1329.30 crores for the year 1996-97. It's profit has increased every year still now.
- 2) There has been considerable increase in profit per employee, though the number of employees has been increased over the years.
- 3) Increase in earning per share indicates good performance of the bank. There was remarkable increase in the earning per share in 1996-97 and that was of 52%. There was also substantial increase in the percentage of return on equity.
- 4) The market price (BSE average) of the Bank's share of face value of Rs. 10 was Rs. 270 during the year 1996-97. All this indicated better performance of the bank.

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In short, it can be concluded that SBI has shown a good performance still now. It is having goodwill in the market. It's business has been ever increasing.

**B] Related to employees training facilities :**

- 1) It was observed that 70% of the total employees were from two categories i.e. clerk/Typist and officers. At least they should be provided proper training. Training provided to these two categories can improve the efficiency of the branches to a great extent.
- 2) In case of clerical employees, majority of them [85%] were trained upto the age of 45 and in case of officers, majority of them were trained upto the age of 50. It can be concluded that bank provided training to the employees upto the age of 50. However, bank should provide training to the employees in their early ages so that their knowledge can be used for more period.
- 3) 90% of the employees in these branches were graduates, out of which, 10% were post – graduates. This means the staff was well-educated. However, it doesn't mean that they don't require any training. An educated employee also requires training. Training is a continuous process for an individual inspite of his level of knowledge. Therefore,

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though the staff was well-educated, well planned training programmes were also necessary to supplement their education.

- 4) It was seen that only 10 employees had passed C.A.I.I.B. examination and 13 employees were having computer knowledge. It means, employees technical qualification seemed to be very less. Proper encouragement in this regard is necessary.
- 5) It was observed that female employees were less in number than the male employees and comparatively they were very less in officers cadre. While analysing the data, one interesting fact was found that the ladies had attended comparatively very less training programmes. Domestic problems may be the reason for their less attendance. However, it should not be an omnipresent problem.
- 6) It was found that clerical employees were less interested in attending the training programmes while officers and managers were more interested in attending the training programmes. However, training is necessary for all the employees for improvement in their skill.
- 7) 50% of the employees felt that the duration of the training programme was suitable. However, a good percentage of the respondents [30%] felt that the duration was too long. When the duration of the programme is very long, boredom is developed among the trainees.

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- 8) Various facilities were provided to the trainees in the training period such as free residential accommodation, travelling allowance, 1/4<sup>th</sup> of halting allowance, study material etc. Care was also taken for their entertainment by providing various types of games. In short, it is concluded that SBI provides better facilities to the trainees.
- 9) All the trainees agreed that the language used while imparting training was clear and understandable and they were in a position to understand the instructions given during the training period. However, some trainees complained about the repetitiveness of the course content and overlapping of topics.
- 10) 90% of the employees agreed that the training staff was well-prepared to impart training while 10% of the employees were not ready to make any comment regarding the same. In fact they were not satisfied on the selection of the instructors and their capabilities. However, all the employees agreed that the training staff was kind enough to solve their problems and clear their doubts. So it can be concluded that the attitude of the training staff was of co-operative nature towards the trainees.
- 11) Training costs money in terms of time and resources. There is no point in sending people on a training course when there is little

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relation between what they learn through the course and the business needs of the organisation or when they cannot apply the skill and knowledge they have acquired. 62.5% of the trainees agreed that the training given was of practical use to them while 27.5% of the trainees disagreed to this. 10% of the trainees were silent on the issue. Therefore, it can be concluded that training should lead the employees to use it practically.

12) 45% of the trainees preferred to Group Discussion method of training. The second preference was given to Demonstration method while other methods including lecture method were preferred by a very less percentage of employees.

In group discussion method, the group members were asked to discuss and share a common problem. Sharing experiences and pooling suggested solutions through participation of all the members created interest and satisfaction. As well as analytical thinking was encouraged. Therefore this method was preferred by most of the trainees.

13) It was found that initial or preliminary training was provided by the bank to the new-comers. At the time of promotion, training was provided to the employees to enable them for higher responsibilities.

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Training was also provided on change in the nature of job as well as at regular intervals to update the knowledge of employees.

- 14) It was observed that group discussion method was preferred by majority of the trainees (65%) for participating in the training programme while the remaining 35% of the trainees preferred to other ways like seminars, case-studies and various types of games for participating in the training programme. However, it can be concluded that all the trainees were interested in participating in the training programmes by one method or another.
- 15) Training leads to greater skill, improved efficiency and improved behaviour in bank and all this helps in maintaining cordial relations with customers. Therefore, it can be said that the effects of training were always positive.

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### **5.3 SUGGESTIONS :**

- 1) At present, SBI provides training to its employees through its own training centres, which are residential centres. However, on-the-job training is not provided to the trainees. Many trainees have preferred to on-the-job training. Therefore, training should be provided by taking the trainees to different branches or dummy banking transactions can be conducted to understand the practical working in the bank.
- 2) Majority of the trainees preferred to demonstration and group discussion methods of training. They liked to participate in the training programme by way of group discussion. Therefore, instead of classroom lectures, more of demonstration and group discussions should be arranged.
- 3) If the subject-matter is irrelevant or repeated again and again, boredom is developed among the trainees. Therefore, the course content should be revised periodically and made upto date. Overlapping of topics should be avoided and the subject – matter should be presented in an interesting way by the trainers.

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- 4) Too short or too long training programme can't help in giving good results. Therefore, a suitable training programme should not exceed one week.
  - 5) More stress should be given on guest lectures. Professional personalities should be invited to give their view-points on relevant topics. Interaction with them may lead to some useful output.
  - 6) Instead of teaching vague and absolute things, the practical aspect of the job/work should be given more importance, so that the trainee evinces keen interest in the training programme. More practical problems should be discussed especially with regard to legal implications.
  - 7) The participants who show high degree of aptitude for acquiring knowledge and improving their skill should be given a due credit by notifying the same in their service record.
  - 8) The employee should be given a choice to select the training programme. He should know the contents of the training in brief so that if he is not interest, any other employee can be deputed for the same training.
  - 9) It was observed that female employees and clerical employees were comparatively less interested in attending the training programmes.

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They should be encouraged to attend the training programmes at regular intervals to keep their knowledge upto date.

- 10) Every year the bank spends around Rs. 80 crores on training. In spite of spending so much on training, if it is not taken seriously by the employees, then there will be no reason to make such a huge wastage. Therefore, the importance of training programmes should be made known to each and every employee of the bank.
- 11) The bank should have an inbuilt machinery to assess the training needs of the employees as well as to assess the impact of training on the trainees. It has to be insured that there is a definite value addition in the trainees performance/attitude when he returns from the training.
- 12) Refresher courses should be arranged regularly to update the knowledge of banking and latest developments in the economy.
- 13) Now, most of the branches have been fully computerised. Therefore, the employees should be provided training in computer technology.
- 14) Selection of trainers should be based on individual's aptitude for teaching, in-depth knowledge with good communication skill and

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considerable branch experience. There should be a separate examination or interview for the persons to work as instructors.

The observations, conclusions and suggestions are based on the study undertaken to evaluate the training facilities in selected branches of SBI in Belgaum district. As stated earlier, SBI is one of the most important nationalised banks in the country. Therefore, evaluation of training facilities provided by SBI may give an idea of the training facilities provided by Indian banking system. In the same way the suggestions made hereby can be applicable to other banks also. In fact, employee training is essential for each and every business organisation to accomplish its goals. It is an integral part of a progressive organisation. Training is one of the support system to run the organisation in an efficient manner, without which the development/growth of an individual as well as the organisation is not possible.