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*CHAPTER ONE*

**RESEARCH DESIGN**

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## **1.1 INTRODUCTION :**

A country's economic development largely depends upon the financial infrastructure facilities. Banks play a very important role in the economic development of a country.

State Bank of India (SBI) is one of the largest nationalised banks in the country. It provides banking services through its 8888 branches spread all over the country and abroad too. The bank has attracted many researchers to study the different aspects of the functioning of this bank. Here the researcher is interested in studying the human element of the bank and has concentrated on the efforts of the bank for the development and maintenance of a happy and contented staff.

An organisation is brought into existence with certain objectives. These objectives can be achieved only when the organisation puts its resources to optimum use. In the past, management was concerned mainly with proper utilisation of physical factors of production such as raw material, money, machines but not men. Men who put all the other factors to work were receiving less importance. However, one should not overlook the fact that material can be purchased at the most competitive rates, machines may be put to work on their maximum speeds, but the output can be maximised only when the workers work willingly.

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Therefore, management of workforce and plans for their effective training and development tends to become an important issue in modern business organisation.

Human resources are the most valuable resources available to the industry. They should be employed as effectively as possible. According to Peter Drucker, "Man alone of all the resources available to man can grow and develop." The efficiency of any organisation ultimately depends upon the efficiency of its workforce. Training plays a very important role in creating an efficient, contented and happy army of employees.

"Human Resource Development (HRD) should not be considered as a narrow concept covering only the development of technical skill of an individual in purely economic terms, but the total development of an individual and his personality in all aspects. Institutional training is considered an effective tool in bringing about this development."<sup>1</sup>

HRD has started receiving great importance in recent years. Government of India has established a separate ministry of HRD at the centre.

Training is a process, which endeavours to improve the capabilities of individuals to meet organisational needs in terms of knowledge. Skills, attitudes and values. The basic object of training is to bridge the gap

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between existing performance ability and desired performance.

The seventh plan has correctly observed, "Eventhough a country may passes abundant physical resources, it cannot make a rapid economic and social advancement unless there are people who are enterprising and have developed necessary skills and attitudes."<sup>2</sup>

The real difference between one society or organisation and the other depends upon the quality of its people. We can have the example of Japan in this regard. Japan, which is a very small country has made rapid economic advancement because of the efficiency and hardwork of its people.

"A wise management uses training as a tool of control. Training has been a successful method of reducing accidents, reducing wastages and scraps and increasing quality. Men must be trained properly to handle the new jobs and to meet the requirements of the new methods. The dynamic view point concerning personnel problems stresses industrial education and training."<sup>3</sup>

The training programme should be evaluated periodically to judge the effectiveness of the programme. The SBI has its own schemes of evaluation of the training needs of the organisation and the effectiveness of the training facilities provided by the bank to its employees. But an

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evaluation by an outsider can be more realistic and objective than the evaluation by the organisation itself. An outsider can study the things without bias and he has the scope to discuss the matters frankly with bank officials. He can analyse the things without inhibitions. Here a sincere attempt is made in this direction.

**REFERENCES :**

- 1) Gordon P. Robey, Training, Paige productions, wellington, Newzealand, 1985.
- 2) R.C.Mohapatra, Training and Human Resource Development, Quarterly Journal of Management Development, Vol. 17 Nos. 45-48, Jan-Dec 1987, Page 69.
- 3) Scott, Clothier and Spriegal, Personnel Management, Principles, Practice and a point of view, Tata McGraw Hill, (6<sup>th</sup> edition).

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## **1.2 STATEMENT OF THE PROBLEM :**

Many researchers have studied the different aspects of training and HRD. These aspects are the effectiveness of the training programmes, effectiveness of different methods of training, factors affecting efficiency of employees, techniques used in the process of training and their effectiveness, analysis of the course content, practical utilities of the training etc.

The staff training centres (STCs) of SBI, which are imparting training to the employees of SBI have their own procedures of evaluation of the effectiveness of training imparted by them. However, an evaluation by an outsider can be more realistic and objective, unbiased and reliable. The respondents can be frank in answering the questions set by an outsider. They can be fully at ease and without reservations or fear in their minds. This cannot be the case while answering the questions set by the training staff or bank authorities. The researcher has made a sincere attempt in this direction. Such external evaluation of the training facilities provided by SBI to its staff can be more reliable.

SBI provides training to its employees through its own training centres and training colleges. The present study shall cover the main branch as well as some selected branches of SBI in Belgaum district.

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The present study is primarily directed towards analysis of the training facilities provided to the employees of SBI. The researcher is interested to evaluate the effectiveness of training facilities, utilities of training programmes, facilities provided by the bank to encourage the employees to undergo training programmes, facilities provided by the bank during the training period etc.

SBI is one of the largest and most important nationalised banks in the country. Evaluation of training facilities provided by SBI may give an idea about the training facilities provided by Indian banking system.

### **1.3 OBJECTIVES OF THE STUDY :**

The study is undertaken with following objectives.

- 1) To study the training facilities provided by SBI to its staff.
- 2) To study and examine the importance given to the function of training by SBI.
- 3) To evaluate the facilities provided by SBI during the training period like leave with pay, D.A., travelling allowance etc.
- 4) To analyse the methods of training as well as the training period and the feelings of the trainees regarding the same.
- 5) To examine the utilities of the training programmes.

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- 6) To study the skill, qualification and experience of the training staff.
  - 7) To find out the drawbacks of training and development facilities.

#### **1.4 METHODOLOGY OF STUDY :**

It is a case study of the training and HRD in SBI. The study is basically dependent upon primary data i.e. personal discussion with bank officials as well as sending questionnaire. Two sets of questionnaires were prepared, one for clerical cadre while another for officers and managers covering various aspects and dimensions of the training and development. The questionnaire was divided into two sections, first section is related to personal data while the second section is related to the subject matter and opinions of the employees. Questionnaires were sent and collected from more than 50% of SBI staff selected on simple random sampling basis. Primary data collected through personal discussion with bank officials are also used for the purpose of study. Secondary data like reports, publications and books has also been used to arrive at meaningful conclusions.

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### **1.5 SELECTION OF BRANCHES :**

The present study shall cover the main branch as well as some selected branches of SBI in Belgaum district. Branches were selected area-wise such as one branch from urban area, one from semi-urban area, one from rural area and one from industrial area.

- Urban Area - Main Branch, Belgaum.
- Semi-urban Area - Khanapur Branch.
- Rural area - Sulebhavi Branch.
- Industrial Area - Industrial Branch, Belgaum.

### **1.6 SELECTION OF EMPLOYEES :**

These four branches were having total staff of 130 employees. Out of them, questionnaire were collected from 80 employees, 40 being from clerical cadre and 40 being officers and managers. Questionnaires were collected from more than 50% of the staff from each of these branches and in aggregate also. Employees were selected on simple random sampling basis. It can be explained in the following way.

**Table showing selection of employees**

<b>BRANCH</b>	<b>CLERICAL CADRE</b>	<b>OFFICERS CADRE</b>
Main Branch, Belgaum	20	23
Khanapur Branch	9	7
Sulebhavi Branch	4	3
Industrial Branch, Belgaum	7	7
<b>Total</b>	<b>40</b>	<b>40</b>

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### **1.7 LIMITATIONS :**

As personal discussion and questionnaire method was adopted for data collection, the responses collected cannot be completely accurate. In fact, every method of data collection is having some drawbacks and limitations. If respondents are casual on answering the questions, it becomes difficult to get accurate data. The time within which the study was required to be completed by the researcher was also a limiting factor. Because of the limited time available for study, the researcher has not gone into the details of various aspects and various other factor which affect the efficiency of the employees. Even though utmost precaution was taken to collect reliable and accurate information from the respondents.

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## Appendix - I

### QUESTIONNAIRE FOR EMPLOYEES OF S.B.I. (Clerical Cadre)

#### Part-I : Personal Information

1. Name :
2. Designation :
3. Age :
4. Sex : Male/Female
5. Local Address :
6. Educational Qualification :
7. Technical Qualification :
8. Date of Joining SBI :
9. Experience : In S.B.I.  
before Joining S.B.I

#### Part-II : Subjective Data

1. Is there any training facility available in this bank? Yes/No
2. How many training programmes you have attended so far?
3. What are the stages at which training is provided to you in S.B.I.? (Tick Mark)
  - a) Soon after appointment
  - b) At the time of promotion
  - c) On change in the nature of job
  - d) At regular intervals
4. What was the duration of the training period?
5. Was the training period too short or too long? (Too Short/Too long/Suitable)
6. What facilities were provided to you during the training period? (Tick Mark)
  - a) Lodging and Boarding
  - b) T.A./D.A.
  - c) Stipend
  - d) Any other (Please mention)
7. Whether the language used while imparting training was clear and understandable? Yes/No

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8. Was the training staff will prepared to impart training? Yes/No
9. Was the training staff kind enough to solve your problems and clear your doubts?
10. Was the training given relevant (of practical use) to in your daily work in the bank? Yes/No
11. Was there any improvement in your work due to training (Give preference as 1, 2, 3, 4)
- a) Skill
  - b) Efficiency
  - c) Behaviour in bank
  - d) Relations with customers
12. Which method of training did you like most?
- a) Lecture method
  - b) Demonstration
  - c) Group discussion
  - d) Role-play method
  - e) Any other (Please mention)
13. Any comments to improve training to make it more effective and useful.

Signature

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## Appendix - II

### QUESTIONNAIRE FOR EMPLOYEES OF S.B.I. (Officers & Managers)

#### Part-I : Personal Information

1. Name :
2. Designation :
3. Age :
4. Sex : Male/Female
5. Local Address :
6. Educational Qualification :
7. Technical Qualification :
8. Date of Joining SBI :
9. Experience : In S.B.I.  
before Joining S.B.I

#### Part-II : Subjective Data

1. How many training programmes you have attended so far? Yes/No
2. What are the stages at which training is provided to you in S.B.I.? (Tick Mark)
  - a) Soon after appointment
  - b) Before becoming officer in SBI.
  - c) After becoming officer in SBI.
3. What facilities were provided to you during the training period? (Tick Mark)
  - a) Lodging and Boarding
  - b) T.A./D.A.
  - c) Stipend
  - d) Any other (Please mention)
4. Where you provided with study materials? Yes/No
5. Was the training staff will prepared to impart training? Yes/No
6. Whether you were in a position to under stand the instructions given during the training programme? Yes/No

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7. If not, what were the reasons for not understanding the instructions?
- a) Language problem
  - b) Complicated subject .. matter
  - c) Ineffective teaching method
  - d) Any other reason (Please mention)
8. Was the training given relevant (of practical use) to you in your daily work in the bank? Yes/No
9. Was there any improvement in your work due to training (Give preference as 1, 2, 3, 4)
- f) Skill
  - g) Efficiency
  - h) Behaviour in bank
  - i) Relations with customers
10. Was there sufficient scope for participation by trainees in the training programme?
11. If yes, in what way did you participate in the training programme?
- a) Seminars
  - b) Group discussion
  - c) Any other way (Please mention)
12. Any comments to improve training to make it more effective and useful.

Signature