CHAPTER - V

Summary of Findings and Conclusion
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Based upon the theoretical perception and the field investigations carried out the following observations are made:

1. Banker deals with other people's money, and cannot reach to the expectations of the government as well as the customers, unless it locates, develops and makes use of the talents of its personnel. Thus training and development of banking personnel has become a matter of utmost significance as it helps in the emotional involvement of the people for ensuring a better job performance.

2. Apart from moulding the beliefs and values of the employees in favour of the organisational goals, inculcating an attitude of customer orientation, the commercial banks through well designed training programmes have also to develop rural orientation and rural ethos among the bank personnel and thereby integrate them with the rural environment. Though the commercial banks in India made many studies in respect of financing of urban based industrial activity, as pointed out by many committees from time to time, they are inadequate to meet the need of rural economy.
The study has revealed that the SBI by locating 68 per cent of its branches in A P and by carrying out the government business unlike other commercial banks has identified itself with the socio-economic problems of the State. Further, the study disclosed that the SBI for extending banking services to various groups of customers has introduced market segmentation strategy. Besides these, the SBI has also decentralised its business activities through creation of 6 zonal offices and regional offices.

Training for SBI employees has become a necessity to acquire newer skills, avoid the problem of poor house-keeping, avoid rigid adherence to the working hours, achieve high customer satisfaction and finally creating an awareness among the rural people that the bank is not just a lending institution, but also an agency for mobilising the savings from the public with surplus funds.

On account of branch expansion, higher business responsibilities and diversification of business activities, promotion opportunities to the staff have increased enormously. For orienting them to the new situation, training has become a necessity.
After nationalisation, the performance of bank staff is judged by the extent of their involvement in extension services, overseeing the end-uses of credit, maintaining high quality bank advances, ensuring up-to-date house-keeping, timely submission of control returns and ensuring fault-free customer service. Hence, to meet these performance standards institutional training has become essential for SBI staff.

In the light of increasing socio-economic responsibilities of the bank and the increased staff strength, the SBI has paid much attention to HRD issues relating to manpower planning and training and development programmes. Several innovative measures have been initiated by the HRD Department concerning the employee training. For instance, Quality Circles aimed at creating problem-solving skills among the SBI staff have been formed. Similarly, Total Group Training (1980), Visiting Faculty Scheme (1986) and Training Budget system (1987) have also been introduced.

Though the training budget system is aimed at determining the training needs of the SBI staff from the point of number to be trained and the type of skills to be imparted, the study established that the SBI management without giving any opportunity to its employees to determine their training needs has sometimes failed in identifying the right persons who are actually in need of training. Hence, it is suggested that the bank management create necessary environment to its employees to decide upon their training priorities, so that training can become a meaningful exercise.
The task analysis attempted in this study revealed varied responsibilities of the branch level officer such as developing an awareness about the environment in which a branch functions, maintaining healthy relations with the public, ensuring up-to-date house-keeping, rendering efficient customer service, assessing the end-use of loan sanctioned, initiating speedy recovery measures for avoiding the problem of non-performing assets, etc. The branch level officers in SBI to perform these assigned tasks require diverse skills such as managerial and planning, credit appraisal and credit counseling, guiding and training, business development, etc. Apart from these skills, they should also possess skills in decision-making, communication, and negotiation, time management, appraising the performance of branch staff, and judicious funds management.

The study has established that the clerical staff to carryout the entrusted tasks require skills in deposit mobilisation, balancing books of accounts, understanding systems and procedures, house-keeping, business development, accounting management of non-performing assets and marketing of bank services. For acquiring these skills, the study further suggests that the branch level clerical staff are required to be trained in different areas like deposit mobilisation, statistics, general banking, systems and procedures, human psychology, behavioral science, computerised accounting system, management of non-performing assets, and customer service.
Among different training programmes arranged for branch level office the study revealed that the Branch Management Programme is one of the important programmes in terms of participation organised by the STCs during 1995-96 followed by Hindi Workshop, Pre-examination training for SC/ST candidates for promotion of middle management, and field officers (SIB) programme. It is also observed in the study that the probationary officers' Induction Programme in terms of amount of participation is the least important course.

With regard to the training programmes for clerical staff in SBI the study evidently reveals that the General Banking Systems and Procedures is one of the important programmes (in terms of participation) organised by STCs followed by programmes on Marketing, Customer Service, Agricultural Banking and International Banking. Among different programmes, programme for 'head cashiers' appears to be the least important one organised by the STC as it was attended by only 51 trainees.

Out of the programmes conducted for Field Officers on Small Industry Banking, agriculture and high-value SSI business, the study proved that sufficient light was thrown on many important aspects like overview of SIB sector, financial statement analysis, appraisal of term loans, agricultural finance, crop loans, service area approach, lead bank scheme and green revolution.
As reported by the study, the STC through a package of training programmes arranged for branch level officers enabled them to gain skills in planning and budgeting, lending, working capital assessment supervision, human resource management, credit planning, marketing, dealing with customers, credit appraisal and monitoring, house-keeping, and management of non-performing assets.

With regard to the clerical training programmes, the study reveals that the programmes on general banking systems and procedures, marketing, agricultural banking, international banking, credit, annual closing, NRI Deposit and rural development contain aspects similar to those discussed in supervisory programmes.

With regard to the General banking programme, the analysis reveals that this course had its emphasis on various aspects like emerging banking scenario, banks' organisational structure, negotiable Instruments and Banking Regulation Acts, fraud-prone areas in Govt Transactions, balancing of books, giving a broad knowledge of bank's systems and procedures and banking related laws.

It is further observed that the STC apart from conducting some of the role specific programmes for the benefits of special assistants, head clerks, head cashiers, senior cashiers, also conducted other programmes comprising of NRI Accounts, Govt Transactions, Marketing and Customers service, Agricultural banking, international banking and
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imparted skills in FCNR accounting, fraud-probing, reconciliation of Govt transactions, marketing, communication, public relations, understanding the rural environment, supervision, handling foreign exchange business, house-keeping, etc.

19 While analysing the course contents of staff colleges, it is observed that the Branch Management programme with its emphasis on some vital aspects like communication and listening, leadership, marketing and customer service, business planning, time management, behavioral sciences, etc., helped the participants to acquire the relevant skills for marketing the bank services in an efficient manner.

20 With regard to the programmes on credit management, marketing, personnel management and industrial relations, the study established that the participants are exposed to a variety of aspects like analysis of financial statement, export advances, merchant banking, industrial rehabilitation, non-performing assets, and customer orientation. With this, they are enabled to acquire skills in appraising and conducting bank advances, planning environmental scanning, marketing, performance appraisal, and negotiation. Besides these, they are also helped to develop the knowledge about the rules governing their service conditions.
The overall analysis of the supervisory and clerical programmes organised by the STC reveals that most of the courses with more procedure-orientation have failed to give due importance to the behavioral aspects. This indicates the fact that the STC is only interested in imparting job-related skills without caring to achieve the attitudinal changes among the participants. Hence, there is a need to think that training for imparting job-related skills alone is not sufficient to ensure improved job performance by the bank employees, unless their attitudes are reoriented. The analysis further tells that, since no specific programme was conceived by the STC touching upon house-keeping, one of the vital issues concerning to the branch management, it is suggested that a separate course may be thought of so that the problem of a mess in house-keeping can be remedied. The study also reveals that most of the training programmes being repetitive in nature are increasing the burden on the limited facilities available at the training centre. Hence, it is suggested that necessary care has to be taken for avoiding duplication. For this purpose, the bank instead of arranging too many programmes by mostly containing similar aspects can go for limited courses by bringing all the repeatedly discussed aspects at one place. It is also further observed from the study that, though the SBI like other banks is asked to improve ancillary income by way of non-fund business comprising of lease finance, investment consultancy, tax planning, stock investment scheme etc., the STC has not conceived any training programme exclusively dealing with these aspects. Hence, it is
suggested that the STC in order to inject new skills and knowledge to the staff working in SBI has to pay attention on these aspects, so that they can help the bank in further improving its profitability position.

With regard to the length of service of the clerical personnel at the time of receiving first training sponsorship, the study has found that 47% of the interviewees are in receipt of training within one year. This is an indication that the bank management perceives the need for providing training to the employees in the early years of their entry into bank service.

It is established by the study that about 90% of the interviewed staff had an opportunity of attending training programmes for more than once. This indicates that management believes in the need for continuous exposure of its employees to training.

The study observed that about 67% of the clerical staff respondents are in receipt of and guidance from their superiors in developing customer orientation, marketing bank services, achieving effective house-keeping and ensuring adherence to bank’s systems and procedures. The study has further observed that guidance from superiors were not felt necessary by 28% of the interviewed staff as the job was so easy for them to carry everything independently by themselves. Apart from this, the study also observed that the job description system introduced by the SBI has enabled 28% of
the clerical staff to become familiar with the job and as such coaching was not required by them. About 43 per cent of interviewers felt that the superiors do not bother to give coaching to the subordinates owing to time constraint and their inherent dislike towards coaching their subordinates. It is an accepted truth that one can learn more by way of coaching and guidance received from the superior. In the light of this observation, it is suggested that the bank management shall initiate necessary steps for bringing attitudinal changes in them to make them realise that coaching and guidance for subordinates is an integral part of their managerial activity.

With regard to the selection procedure adopted by the bank, about 61 per cent of the respondents say that the bank management just goes by adhoc decisions for sponsoring the employees for training without any systematic method followed for this purpose. Thus, adhocism is one of the important drawbacks associated with training and development system of SBI. Hence, there is a need on the part of SBI management to perceive the importance of need-based training, so that those who actually need some improvement only will be getting an opportunity to go for training. Otherwise training loses its credibility.

While explaining the basic reason for their selection for training by the bank, about 34 per cent of the respondents say that they are sponsored for training in consonance with the general policy of the bank to training to improve the ability, to market the bank services in a
customer satisfying manner. The study also revealed that about 31 percent of the clerical staff were deputed for training to improve their confidence limits in areas where they are known to be weak and to familiarize them with the bank's systems and procedures.

27 With regard to the employee objectives in attending different training programmes, the study found that the clerical staff in SBI attend the training programmes mainly with the purpose of enriching their knowledge through interaction with others. The study further revealed that improving problem-solving skills and gaining improved job satisfaction are the second and third important reasons that prompted the clerical staff to join various training programmes arranged by the bank.

28 About 78 percent of the clerical staff respondents revealed that the sponsorship for training by the bank was most perfunctory and ritual as there was no pre-training discussion on the eve of their relief from duties. Hence, it is suggested that the branch level supervisory staff evince necessary interest to arrange the pre-training discussion with the proposed trainees, otherwise training becomes a futile exercise.

29 With regard to the course duration, about 58 percent of the respondents feel that the course duration is short and not sufficient and as such they want slight enhancement in the course duration.
While giving their assessment on different training variables, about 63 per cent of the trained clerical staff say that the classroom environment is highly congenial for learning, while 57 per cent say that the reading material provided to them is rich in quality. The study discloses that hostel accommodation and catering facilities are good for about 55 per cent of the respondents, while training methodology is good for 53 per cent of the interviewed staff. The revelations have further explained that library and recreational facilities are no good and adequate enough for about 39 per cent and 43 per cent respondents respectively. The overall impressions of 53 per cent of interviewees about different training variables are good, 33 per cent is unsatisfactory and for the rest they are neither good nor bad. In the light of these observations, there is a need on the part of training institutes for variables such as library and recreational facilities, so that training can become useful exercise.

With regard to the trainers' performance, about 57 per cent of the trained clerical staff say that trainers possess good amount of interpersonal skills, while 53 per cent say that trainers are rich in conceptual knowledge and communication skills. The study further tells that the scope given for interaction is little and not sufficient for about 52 per cent of the interviewed staff. This is on account of the theoretical nature of training designed by the training centre. Hence, it is suggested that the training courses are to be revised reducing the dose of theoretical contents.
Regarding the utility of training, the study revealed that training has enabled most of the employees to gain a better realisation of duties and responsibilities. It also heightened the self-confidence among the participants enabling them to take up new responsibilities. It also helped them in identifying themselves with the goals of the bank. Besides, it also improved their knowledge about the banking systems and procedures.

Regarding the transfer of the new skills learnt through training by the trained staff to the actual job situation, 33 per cent of the respondents confess that the skills acquired were transferred to the situation in a variety of ways viz., tackling an irate customer, developing banking business, understanding the environment and ensuring strict adherence to bank's systems and procedures.

An attempt is made in the study to know whether training had any impact on the perceptions of the trained staff towards the work. About 62 per cent of the respondents reported that the job has become easier, interesting and challenging. For 48 per cent of respondents, it remained unchanged. Since the training has not brought about any change in the significant number of trainees, there is a need on the part of bank management and training institutes to improve the pre and post training environment.
The field study revealed that the supervisory staff in SBI are fully aware of their role-play. In the opinion of the supervisory staff, management of non-performing assets, management of bank branches in an efficient manner, achieving the budgeted goals, adhering to bank systems and procedures for ensuring effective house-keeping, etc., are the important managerial tasks expected of them.

The investigation into the performance of the branch level supervisory staff in terms of set standards has revealed that their performance in loan recovery and financing of self-employment projects was unsatisfactory. The study has further observed that indifferent customer attitude towards repayments, inadequate staff, lack of customer orientation among the branch staff, fluctuating credit policies of the Government and RBI are the basis of these observations. It is suggested that the bank management has to realize that simply by bringing organizational changes and adopting good personnel policies, it cannot improve executive skills unless a motivating atmosphere is created by formulating career path and by providing need-based training to its supervisory staff.

About 87 per cent of the supervisory staff disclosed that their superiors constantly communicate with them resulting in their growth and development. Further, 83 per cent of supervisory staff admitted that their superiors have involved them in the formulation of performance standards consequent to which a sense of participation and practical approach have developed.
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It is found that 48 per cent of supervisory staff are not happy with their subordinates because they do not want to take any interest in carrying out the delegated responsibilities independently. Besides this, the study says that they do not participate in the process of formulating the budgets of performance. The study further revealed that about 25 per cent of the supervisory staff say that their subordinates are not interested to interact with peer groups. In the light of these observations, it is suggested that suitable training should be provided to the branch staff to improve the organisational commitment.

About 71 per cent of the branch level supervisory staff would like to prefer observation and on-the-job experiences as an important source of learning the executive skills. The study further reveals that self-study programmes and learning from one's own experiences have become second and third important sources of learning the executive skills for about 69 per cent and 65 per cent of supervisory staff respectively.

All the respondents (supervisory staff) uniformly have a perception that the bank has the objectives in the order mentioned below in sponsoring them for training:

(a) Improving executive effectiveness in the existing job
(b) Informing the executive about the changing banking scenario
(c) Improving the executive's ability in marketing bank services
(d) Ensuring continued availability of executives to take up new responsibilities
All the supervisory staff contacted for the purpose of study disclosed that they attend the training programmes with the objective in the order given under

(a) Gaining knowledge in unknown areas,

(b) Improving the ability to introduce new culture into the management of bank branches, and

(c) Improving customer satisfaction through fault-free service

Finally, they view that training is not a paid holiday rather it is an experience. Based on these observations, it is clear that SBI supervisory staff appreciate the need for and utility of training.

Regarding the assessment of training objectives as formulated by the training institutes, it is noticed that they are addressed at specific problems confronted by branch level supervisory staff.

In the view of 52 per cent of supervisory staff, the training duration is short and not sufficient. As such, there is a need to bring slight enhancement in the course duration.

With regard to the evaluation of training from the point of view of different variables, about 81 per cent of the supervisory staff say that the class room environment is congenial for learning. About 77 per cent of the supervisory staff interviewed opined that the residential
accommodation is good. The study further reports that the training methodology, catering facilities and course designing are good for 75% cent, 73% cent and 69% cent respondents respectively. Among different training variables, selection procedure, recreational facilities and participant mix appears to be bad. Further, the study revealed that the training courses in some cases are repetitive in nature. In the light of these observations, it is suggested that the SBI management in order to reap the expected benefits from training has to take sponsoring decisions based on the pre-determined training needs.

45 An enquiry into the evaluation of trainers by the trained staff revealed that the trainers have not encouraged classroom discussion (as felt by about 40% cent of the respondents). This is more pronounced in case of STC programmes. Hence, it is suggested that trainers by improving their discursive skills can overcome this impression.

46 Concerning to the utility of training, the study indicates that training has benefitted the SBI supervisory staff to a greater extent in developing decision-making skills. Next in rank, training also improved their self-confidence. Third in rank, training also helped them in identifying themselves with the goals of the bank. The study evidently reports that training could not improve the promotion prospects of the supervisory staff in SBI.
Regarding the application of new skills to the job situation by the trained supervisory staff, it is found that about 64 per cent have made use of training in their day-to-day job situation for tackling various problems like management of non-performing assets, extending personalized services to the customers, marketing the bank services, judicious funds management, etc. The rest of the respondents explained that time constraint and lack of cooperation from the subordinates are the reasons for non-transfer of skills. In the light of these observations, it is suggested that the bank management shall take necessary measures to change the attitudes of the subordinates.

Finally inquiring into the perceptions of the trained staff towards the job after their return from training, the study observed that the jobs have become easier, interesting and challenging for about 73 per cent of the supervisory staff, while it remained the same for 27 per cent. This is an indication that training has definite impact on the attitudinal changes of trainees.