CHAPTER V

Observations

And

Suggestions
FINDINGS

In a rapidly changing society, especially in developing countries like India, employee training and development is an activity to which an organization must commit resources in order to maintain a competent and knowledgeable workforce.

An important aspect of the implementation of new technology is its effects on existing training arrangements. New technology eliminates, or dramatically reduces the demand for existing jobs, changes the contents of existing jobs and creates new ones.

Every organization needs to have well-trained and experienced staff to perform the required functions. If the current or potential job occupant cannot meet this requirement, it is necessary to raise the skill levels and increase the versatility and adaptability of employees.
Training can help employees increase their level of performance on their present assignment. Increased human performance often directly leads to increase operational productivity and profitability of the company. Again, improved performance and productivity (because of training) are most evident on the part of new employees who are not yet fully aware of the most efficient and effective ways of performing their jobs. Training transfers knowledge, skills and attitudes of the person for the purpose of improving or changing behavior. Methods facilitate transferring of knowledge, skills and attitudes of the person. Training methods are different and for any training purpose trainers should choose appropriate methods. It is difficult, if not impossible; to say which of the methods or combination of methods is more useful than the other.

An effective training technique generally fulfils these objectives: provides motivation to the trainee to improve job performance, develops a willingness to change, provides for the trainee’s active participation in the learning process, provides the knowledge of results about attempts to improve, and permits practice where appropriate.¹

Methods of training can be changed according to subject, atmosphere of class or training place and levels of trainees. Training methods have been carried out in the shape of On-the-job and Off-the-job programs. End bracket references are references to previous chapters in this study.

¹ Refer to Question No: 12 which has been prepared for trainees
The findings can be listed as follows:

1-The Head of the line or Staff organizational unit in banking institutions/colleges, every year chalks out the policies of training. Then, training departments and trainers have responsibility for implementing those policies. (Interview)

2-All training institutions/colleges have training/development programs. Generally training programs are made available to the staff members. This program includes banking and management, employees’ work-related areas, foreign exchange and agricultural finance, etc. Development programs are pertaining to different levels of management. These programs cover some subjects like general management programs, training of trainers programs, training of computer, funds management, etc. Some times in various training institutions/colleges emphasis is on the training than on development of employees or vice versa. (Page-135)

3- On account of availability of varied and various training aids, it has become easy and possible for trainees to learn fast and with consistency. Generally in banking training institutions/colleges employ those various training aids, which include overhead, audio-visual, T.V, and computer. But some institutions like NIBM, MNICM, CABIRBI apply some other modern training aids like computer projector, computer lab, etc. (Page-134)
4-Training programs have been designed for a year in banking training department. Thus, training centers have made it possible to choose number of trainers and trainees according to the training programs. (Interview)

5-It is discerned that five banking institutions have arrangements with external (outside) training agencies/bodies and trainees (usually bank employees) certainly derive the benefits of gaining knowledge from the expertise available from those agencies. (Page-135)

6-Training programs in banking institutions/colleges cover at all levels from sub-staff to top-management. Therefore trainers along with staff training center can also gain from experience of teaching to different levels of trainees. (Page-135)

7- Most of the training methods in banking institutions or colleges are in the form of lectures, case study, group discussions, role-playing and seminars. The other training methods are either not utilized or less applied. (Pages, 135,148,171)

8-Banks’ trainers and managers believe that training is required for employees because it increases productivity, improved quality and develop personal growth. (Page-137)

9-Generally training programs prepared, are tailor-made and as such banking institution opt for those programs which suit their
needs; their needs revolve round shaping and improving the behavior of employees towards customers, in molding and refining strategic decision-taking capacities of the employees, in improving the problem-solving caliber and also in broadening the base of knowledge of the employees. Utilization of such program account for 74% of those availed of in banks. (Page-138)

10-The concept of training dwells on three important ingredients. It must be systematically planned, properly implemented while imparting knowledge and thorough evaluation of the program so conducted. Most of banking institutions/colleges don’t cover these three training concepts together. Especially evaluation doesn’t apply by many training institutions/colleges after training programs. To ensure the technique and quality of conducting/implementing the training program effectively, all the three fundamentals must be strictly followed. (Page-140)

11- Similarly trainers too have to do their homework strictly and faithfully. They must prepare, organize their lessons with study, thought and the necessary paraphernalia. It is observed that 83% of trainers and management’s have fully endorsed the need of having a proper lesson/teaching plan covering the component mentioned above. (Page-141)

12-It is universally accepted and experienced that modern latest and sophisticated training equipment and aids (tools) certainly improve the effectiveness and quality of training methods and
manner of training. However, it is observed that very few training colleges avail of these modern facilities. They follow age old and traditional modes of training methods and amenities. (Page-143)

13- Training programs have been performed in two main methods, viz. On-the-job and Off-the-job training. Trainees learn various subjects in their current job by On-the-job training. It is found that all banks' have On-the-job training and it has been carried out according to banks needs and decisions of managers. This function involves observation and practice. (Page-149)

14- The present method of evaluation practiced by training colleges of banks is of very primitive and outdated nature. Generally they evaluate trainees by observation. Training institutions/colleges do not use other methods of evaluation. This method does not really help the trainers to know how far the trainees have been able to actually learn. (Interview)

15- It should be expressed that most of training institutions/colleges sponsored by Government of India like Canara Bank Staff Training College, Bank of Maharashtra Staff Training Center and College, Zonal training Center bank of India, etc. But some training institutions/colleges prefer to send their employees for training conducted by Government or Semi government bodies or private sector bodies. These institutions/colleges are like NIBM, MNICM, and COABIRBI. (Interview)
16-Banking colleges/institutions select their training methods after taking into account the needs and objectives. These training methods are designed in lesson plan. According to bank managers/trainers point of view lesson plan give frame about training programs performance in the class. Few methods are prepared by considering the factors like time, cost and space.(Page-141)

17-Usually 65% participants that respond to the questionnaire are men and 35% are women. Age group of the respondents is below 40 to 49. It is observed that banks have comparatively more skilled and experienced employees because, there is no new recruitment by and large generally since 1984.(Page-158)

18- It is found that the programs in banking institutions/colleges are Induction, supervisory training, technical training, and management development. Supervisory training and management developments are designed for certain level of employees or managers. The programs have been designed according to employees’ needs and objectives of banks for future.(Page-162)

19- Majority of the bank employees attend the training programs mainly to improve their prospect/promotions in the near future. They do not evince interest in the training programs if their expectations are belied.(Page-166)

20- It is found out training does improve the behavior and attitude of the employees. They learn to hold a position approach and
thereby they do find that their path is taking them to progress-oriented goal. Trainees feel satisfied after training period because they earn new skill, knowledge and better attitude about some thing.(Page-168)

21- Evaluation is required after any training. In training institutions/colleges practical examination and work experience carry it out. The results obtained show that around 52% trainees passed practical examination and experience, which are used generally in on-the-job training methods. The data obtained from Question No:9 (Are you using on-the-job training methods to improve skill and job performance?) from Questionnaire No:2 indicate that 60% of managers are using on-the-job training.

22- Evaluation is a two fold not only it is performed for trainees but also it helps trainers. Many trainers ignore evaluation of him by trainees or they don’t value the evaluation in bank training institutions/colleges.(Page-151)

23- It makes clear, which training programs in training institutions/colleges offer more satisfaction to the employees. Most of respondent trainees expressed training programs in training institutions/colleges succeed due to good planning, good training methods and trainer’s skills and knowledge.(Page-169)
24- Training has many benefits for trainees. Trainees don’t know those benefits. In most banking institutions/collages don’t tell the trainees about training benefits. (Interview)

25- Number of trainees per year in some institutions/collages like Bank of Maharashtra Staff Training Center (5000 employees), State Bank of India Training Center (3000 employees), Bank of Maharashtra Staff Training College (1500 employees) are more than other institutions/collages. But their numbers of trainers comparatively with other institutions/collages are few. In BMSTC 2 trainers teach to 1500 employees per year or BMSC 6 trainers teach to 5000 employees. A) This makes clear numbers of trainers to the trainees are few in some institutions/collages. B) The period of classes are short time (and long time period are not taken). (Refer to Table No: 4)
The training methods can be made effective and successful if the following points are considered:

1- Training institutions/colleges should use more and more sophisticated training methods, which enable them to transfer learning materials to the trainees with optimum cost and time.

2- Trainers should know various methods of training and place of these methods in training procedure. Therefore training institutions/colleges should either employ qualified trainers or try to teach new ones.

3- It is necessary, which trainers adapt their methods and techniques to suit varying conditions and caliber and level...
of the trainees. They can be very alert and intelligent in choosing the methods and employ simple and lucid methods to make participants comprehend the lessons taught.

4- Training programs can pay attention to the differences amongst participants like capacities, capabilities, potentialities, age sex, literacy, etc. They can choose easy and useful methods for trainees with careful attention to those varying types/classes. Thus, training programs can be called 'Taylor-made' program.

5- The training program material and course work could be directly related to current jobs of the trainees.

6- It is better the training department defines the aims and objectives for trainees. Thus, trainees will co-operate with training department. As a data obtained by the interview, some training departments do not define its aims and objectives.

7- The interests of trainees in methods and equipment, which might be used in training sessions, must be studied and fully understood by the training departments before their participation in training program to make fruitful training programs in the future.
8- The training coordinator should have a feel of what tools and methods are most appreciated by the trainees. This methodology and tools should be used so as to have an effective training program. All the necessary learning tools, books, cassettes, etc. should be provided in a proper manner and time.

9- It must be specified that training has been effective and successful in the improvement of the performance of the employees. Then, with trained employees, management is able to make enhanced control on the achievement of goals or objectives of organization. Because training creates self-consciousness and greater awareness to recognize employees responsibilities and their contribution in the progress of the organization.

10- The trainee could be helped to see the need for training by making him aware of the personal benefits he can achieve through better performance. He should be helped to discover the rewards and satisfaction that might be available to him through changes in behavior.

11- The training programs are better planned so that they are related to the trainee's previous experiences and background. This background should be used as foundation for new development and new behavior.
12- Training programs should cover training procedures, which are systematic and planned, learning and evaluation. These training procedures come one by one.

13- Banking training institutions/colleges should be more serious about evaluation of trainees. They should use different methods of evaluation like oral and written tests, interview observation, etc.

14- Training programs should not be based on trial and error methods. Learning procedures must be taught strictly to suit the legal and legitimate practices. Therefore, training can be performed successfully in banks training colleges/institutions.

15- Training should be distributed in small modules and it is delivered slowly. So that feedback is immediate and employees sense the satisfaction.

16- Training should not be limited to set of abstract ideas but also combined with practical application and experience. Therefore, banking institutions/colleges can use abstract ideas plus practical application and experience.

17- Positive reinforcement can be increased in banking training institutions/colleges specially to increase interest of trainees in the training programs. These rewards can be like prizes promotions, etc.
18- Training function should be distinguished between various groups in the organization on the grounds of their capacities, capabilities, age, gender, potential, education, etc. Therefore, they are able to transfer training material early and speedily.

19- Those selected trainers for training should be as far as possible are with the same academic background and levels of understanding and experience.

20- It is clear that all the trainees don’t progress at the same speed (because of personal differences). Therefore, flexibility should be allowed in judging the rate of progress in the training program.

21- Number of trainers should be increased in some banking institutions/colleges like BMSTC, BMSC and SBITC. Because they will be able a- to teach different subjects and materials, b-to increase quality of training, c- to use different methods of training for different subjects.

22- The practices of rotating teachers in banks do not make teaching a profession. Some mixed model of people with practical experience and professional teachers is suggested with a joint curriculum development and teaching.