CHAPTER III

TRAINING PRACTICES OF CORPORATION BANK, KARNATAKA BANK LTD. AND ICICI BANK LTD.
Introduction
In the previous chapter, we have discussed training as an important intervention in banking and non-banking institutions. We also discussed the significance of training, identification of training needs, improving the effectiveness of training, role of trainers in imparting training, training department and its success and the infrastructure for training. The chapter also covered a brief history of HRD in banks and critical areas of banking where HRD plays an important role in transforming the resources of people into high performing and high productive resources. Development of training in banks has also been explained in short.

This chapter gives an outlay of the training programmes adopted by the Corporation Bank (CB), Karnataka Bank Ltd (KBL) and Industrial Credit and Investment Corporation of India Ltd (ICICI). Even though there are lot of similarities between the training programmes and policies adopted by these sample banks, the training system of each bank is independent and unique in its own way. In order to get a comprehensive view of the training programmes conducted by the sample banks and also to make a comparative analysis of the training systems and programmes adopted by public sector, private sector and new generation banks, over the years, it becomes imperative to study the training practices of these banks individually.

This discussion proposes to carry out an analysis of the training needs, post training evaluation and its impacts, provision of internal training programmes and external training programmes, Staff Training Colleges (STCs) and infrastructural facilities available for imparting training, faculty selection, prospects for them and selection of bank employees for training. The functional and structural link between training and its associated activities and responsibilities of functionaries are also discussed.

Training in the Corporation Bank (CB): Policies and Practices

Corporation Bank’s Perspective
The process of change in industrial and financial sector is gaining momentum, and consequently competition has increased manifold. Therefore, the bank feels that they need to gear up to protect their market upheavals and bottom-line. Human Resources being the most critical assets of an organization, continuous upgradation of knowledge and skill on an ongoing basis can help the employees of the banks in protecting the markets and it remains on top of their agenda. Corporation Bank opines that in achieving the cutting edge in business, knowledge and skill have a definite role to play. This is best achieved through an effective training policy, programme and system.

The Corporation Bank keeps in tune with the changes taking place and the challenges ahead has brought about various improvements in its training system. It endeavours to continue such efforts and enhance bank’s training effectiveness. This is an ongoing
process HRD and Training Division are continuously in the process of evolving such a system of training. In fact, the Corporation Bank has also brought out a comprehensive training manual to facilitate the branches to identify the right people for the right kind of training. This manual is very much useful for the branches to identify and recommend employees for various in-house training programmes. All the men and women employees of Corporation Bank make use of this compendium in identifying their training needs vis-à-vis the training facilities available in the organisation.

The bank has been extending formal training to enable the employees to perform better in their respective jobs and equipping themselves to meet the corporate goals. With the entry into an era of new banking, and opening up of new challenges, there is a need for catering to increasingly diverse requirements of the customers. So, the bank has initiated a distinct change of attitudes and skills on the part of everyone in the organisation.

In this direction, the training system is engaged in creative and proactive activities with a view to assisting the employees to rise above the narrow confines of conventional banking and helping them for constructively contributing to the organisational excellence.

Profile of the Corporation Bank

In order to cultivate the habit of thrift among all sections of society and to promote co-operation among all classes of people, a group of philanthropists led by Khan Bahadur Haı Abdullah Haı Kasım Saheb Bahadur founded the Corporation Bank in the year 1906 at the temple town of Udupı in Karnataka State. The Corporation Bank was called Canara Banking Corporation (Udupı) Ltd. The Corporation bank is one of the oldest commercial banks of the country. Over the years, the bank has grown from strength and successfully withstood the challenges of economic depression of the thirties and the freedom struggle of the country.

In the year 1952, the Corporation Bank became the third Bank in the Country to receive a license from the Reserve Bank of India as Scheduled Bank. The Bank of Citizens was merged with the Corporation Bank in the year 1961. The Corporation Bank was nationalized in April 1980, which had triggered its growth in terms of geographical reach and business volumes. The Corporation Bank is a well run bank in the community of Public Sector banks in the country, because of its good customer service, pre-eminent track-record in house keeping, adherence to prudenti...
accounting norms, consistent profitability and adoption of modern technology for betterment of customer service.

The Corporation Bank is a Public Sector Unit with 57.17 per cent of the share capital held by the Government of India (GOI). The bank came out with its Initial Public Offering (IPO) in Oct 1997 and 37.87 per cent of its share capital is presently held by the Public and financial institutions. The Bank’s network has grown to 750 branches and 86 extension counters. The 750th Branch and 750th ATM Counter were inaugurated on 25th of Sept 2004 by Mr. K. Chenan Varghese, Chairman of the bank.

In pursuit of the current banking with technology as the competitive edge, the bank has drawn up an IT plan to provide better service to its customers. All the branches of the bank have been computerized and consequently, 100 per cent of the Bank’s business is computerized now. The Bank has charted out a shared vision for its centenary year 2006. The bank aims to achieve a total business of Rs 70,000 crores comprising Rs 45,000 crore Deposits and Rs 25,000 crore advances by 2005-2006. The Corporation bank won four awards – Two national and two international in the financial year 2003-2004. The bank ranked No 1 Public Sector Bank in the country by Business Today-KPMG Peat Marwick Survey (7th April 1998) and Financial Express – BRIS Survey (5th Jan 1998). The Credit Rating and Information Services of India Ltd (CRISIL) have re-assigned the highest ratings of PI+FAAA and AAA for the Bank’s Certificate of Deposit, Fixed Deposit and Bonds respectively.

The onset of economic reforms in 1991 gave a significant impetus to the growth of the Bank. In the year 1997-1998, the most memorable event in the history of the bank was that the Initial Public Offer (IPO) of equity shares of Rs 304 crores was a grand success because of the overwhelming response from all categories of investors from various parts of the country and bank employees. The Corporation Bank is even heading towards acquiring UTI Bank, LIC Housing Finance, since the Government has permitted public sector banks to takeover other financial institutions.

The Corporation Bank’s Zonal offices till the year 2003-2004 were - Andhra Zone(2), Eastern Zone, Goa Zone, Gujarat Zone, Karnataka Zone(5) Kerala Zone(2) and Western Zone(2). A statistical profile of the growth and “A Journey Towards Prosperity” of the Corporation Bank has been enclosed in the Annexure VIII.

The Corporation Bank is planning for global presence, consolidation of business, higher growth under Retail Sector, effective delivery channels for the products and services of the bank. It has engaged the services of Boston Consulting Group to help the bank plan the transition in a smooth manner. The vision of the Corporation Bank is to emerge as the most preferred bank with global standards in financial, profit, efficiency, technology, products and services. To materialize its vision, the bank will
continue its endeavour in providing high quality services to its customers, with strategic business focus, innovation and best performance in the coming years

Training Procedure in the Corporation Bank

a. Inception of In-house Training System in the Corporation Bank

During the year 1976, the bank established a training school at its administrative office in Pandeshwar, Mangalore. The school was later upgraded into a Staff Training College. The bank thereafter, established a Training Centre at Bangalore in the year 1984 to meet its emerging training needs. The college and the centre are equipped with class rooms, library, computer lab and other facilities. The college and the centre have been conducting various need based training programmes, workshops and seminars for officer, clerical and sub-staff cadre employees of the bank. In addition, training is also imparted to employees of their Lead Bank, employees of other smaller banks on request. There is training for Reserved Category candidates appearing for tests conducted for various posts in Public Sector Banks.

b. Training Policy

Designing a comprehensive training policy for the bankers is the first step for building an effective training system. The RBI lays statutory guidelines and the training efforts of the bank are channelised more in fulfilling them. Training policy is the foundation over which the proper nominations to training programmes and evaluation of training are based upon. It also provides useful guidelines to the training staff for carrying out the training function more efficiently and effectively, taking into consideration the greater interests of the employees of the bank in the light of the corporate goals.

Training policy of any organisation should be considered a part of its corporate policies and philosophies and should never be isolated. Training policy denotes the general policies, programmes, procedures and practices to be followed with regard to training and development of personnel at all levels of the bank.

Framing and Formulating Training Policy

It is the responsibility and commitment of the top management of the bank to formulate the training policy for the bank as a whole which should be highly comprehensive. Of course, there has to be an active participation of operating and line functionaries while framing the policy. The training staff have to be consulted as well. The training policy indicating the role of the functionaries at Zonal Offices (ZOIs) and Head Office (HO) would enable the top management to secure an active involvement of the concerned functionaries in strengthening and making the
training system of the bank sturdier There is a ‘Governing Council’ for training, headed by the Chairman and Managing Director (CMD), Executive Director (ED) and all the General Managers (GMs) There is a Training Review Committee headed by the GM Personnel Administration Division (PAD) The convener of the training review committee will be the principal of Staff Training College (STC) The designation of the principal of STC is Assistant General Manager (AGM) There will be executive representatives from different departments such as IT, Risk Management, Planning and Development (P and D), Credit (advances), Recovery and Marketing who constitute the training review committee All these important divisions which are involved in training review committee provide overall direction for the preparation of a comprehensive training plan at the beginning of the financial year Then inputs to be provided in each training module will be decided and documented on the basis of the demands and discussions held The programmes are conducted on the basis of these pre-defined modules An in-built flexibility is also provided to fine tune the inputs depending upon the factors like current issues, participants’ profile and duration of the programme etc

The training plan of the Corporation Bank aims at the following
- Inculcate the corporate objectives, priorities and ethical values
- Update the knowledge and skills of the employees to match the changing demands for the job
- Ensure job-enrichment and to pre-empt ‘learning disability’ syndrome
- Sensitise employees to inculcate better customer service through etiquette training
- Correlate and assimilate ethical dimension and relevance in the long term interests of the organisation
- Bring in awareness and prepare the employees to graduate to accept and adopt technological changes brought about in the day-to-day operations of the bank This will be a pre-requisite to ensure that technology initiatives are converted into business advantage
- Correlate job skills and personal effectiveness through thrust on personality development and HR skill programmes
- Motivate employees to sustain enthusiasm in them
- Develop new skills in tune with the current corporate priorities in areas such as Retail Banking, Asset Management, Investment Banking, Marketing, IT based products and services, bank assurance, Risk Management and the like

Keeping the above aspects, the Corporation Bank (CB) has come out with a thoroughly revised training manual A committee constituted for this purpose,
comprises of representatives from HRD and Training Division along with the faculty members. The plan document prepared by the committee is placed before the representatives of various functional divisions at Head Office in an exclusive meeting. The suggestions and views given by each division in the meeting are incorporated in the document.

The following areas have been given special focus: Retail Marketing, Priority Sector lending, Financing Small Scale Industries (SSIs) and Small and Medium Scale Enterprises (SMES), Recovery Management, Guarding Assets against Delinquency, Customer Service and Business ethics.

The document also takes care to put forth certain aspects as value additions like Preventing Vigilance, Strengthening the Bottom-line, Managing Risks – focus on Credit Risk and Operational Risk, CAPITAL adequacy, Usage of Techno-Savvy products, Single Window Concept, Practical Cases and Quality Control Modules.

The training manual which defines the above thrust areas in the training will help their training college to structure their course coverage and approach training in a systematic way. However, the manual only provides a basis for the inputs to be covered in each module and suitable changes can be incorporated in the programmes taking into account the current issues, latest trends, profile of the participants and also RBI guidelines. It is the members of the Review Committee and the Divisional heads who contribute in finalizing the training syllabus.

c. Staff Structure of Staff Training College at CB

Chart 3.1: Staff Structure of STC at the Corporation Bank (CB)

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\begin{align*}
\text{Principal} & \quad \text{STC} \\
\downarrow & \quad \downarrow \\
\text{Teaching Staff} & \quad \text{Non-Teaching Staff} \\
\downarrow & \quad \downarrow \\
\text{Manager (Scale (II))} & \quad \text{Manager (Scale (II))} \\
\downarrow & \quad \downarrow \\
\text{Manager (Scale (III))} & \quad \text{Manager (Scale (III))} \\
\downarrow & \quad \downarrow \\
\text{Manager (Scale (III))} & \quad \text{Manager (Scale (II))} \\
\downarrow & \quad \downarrow \\
\text{Data Entry Operator Also Designated as Clerk cum Typist} & \quad \text{Sub Staff}
\end{align*}
\]

Source: Staff Training College, Corporation Bank, Mangalore
Training system, which is a sub-system of the total system of an organisation, establishes roles, describes hierarchy and defines relationships. Thus, forms the linkage through communicational flows. The aspects like roles, hierarchy and relationship are converted through the organisation structure, which is formal in nature. The formal organisation structure provides the required support to the sub-system of training by building up commitment and responsibility and also by establishing horizontal and vertical relationships.

The above organisation chart indicating the authority and responsibility relationships existing between individuals and also the departments of the organisation who contribute to the smooth and salient functioning of the training system, has been obtained from authorized records and also interactions with the faculty members of STC.

The chart represents the position during 2004-2005 and it is flexible in order to incorporate periodical changes so as to remain attuned to the changing policies, practices and future prospects.

The principal of the STC is an Assistant General Manager (AGM) attached to the HRD and Training Department. AGM is the connecting link between the organisation and training system, in general and STC, in particular. He must have a personality of his own. He should be acceptable to the post of principal of STC. He must have a proven successful track record, must have worked in all areas, experienced, analytical, well-read and should be a real motivator. The principal of the STC attends the Annual Conference of Principals at NIBM to discuss the training strategies of banks, provides momentum to the training and also provides direction to the faculty regarding training. The scope of direction includes coverage of the topic, subjects, study materials to be used, guidance on training techniques, methods and approaches.

d. Selection of the Faculty, Faculty Development, Duties and Responsibilities of Faculty Members

The efficiency and effectiveness of any learning organisation is positively related to the calibre of its teaching personnel. So is the case in training colleges of the bank. The efficiency and ability of the faculty which trains the employees of the bank act as the guiding factor in maintaining the pre-requisite standards of STC. In order to understand the process of selection of the faculty and their development and also their duties and responsibilities, the researcher interacted with the principal and also with the executives of HRD and Training Division.

Selection of the Faculty and Requirements

The faculty of the STC are drawn from operating positions of the bank for a period of three years if it is for a single term or for six years, if it is for two terms. The bank
usually invites applications followed by demonstration and a personal interview before the selection of the faculty. But of late an option is available for the top management that the selection need not be through the formal selection process, but it may be on the basis of an excellent track record and feedback from the superiors regarding employees' performance. The Faculty in the STC must be preferably a post-graduate and must have cleared both Part I and Part II of the Certified Associate of the Indian Institute of Bankers (CAIIB) examination and should have a practical work experience of 5 to 10 years.

Faculty posting in some of the bank's training centres is for a five year term and there is also a stipulation from employee's association that only those employees, eligible for a city posting should be considered for faculty position in the STC. The faculty will be drawn from generalized fields to specialized fields. There is an extra incentive given to the faculty in the form of 6 per cent of their basic pay as faculty allowance. Reimbursement of telephone expenses are taken care of and additional fringe benefits like city allowance, quarter's facility are also provided. Since there is recognition and special status attached to the job of faculty, it is assumed that the faculty is motivated and job satisfied.

Out of five teaching staff in Corporation Bank STC, four are post graduates and one is a degree holder with post graduate diploma in computer applications. Two faculty members have completed both the parts of CAIIB. There are three specialized faculty members, out of the two are for computers and one is for agriculture and also there are two generalized faculty members for general banking. The services of guest faculty are also availed from within and outside the bank.

**Faculty Development**

Faculty members, before being appointed as facilitators, usually undergo faculty development programmes from BTC, Mumbai. This acts as a sort of induction training for faculty. Sometimes depending upon the convenience and scheduled timing of the training programmes conducted by external training institutes like National Institute of Bank Management (NIBM), College of Agricultural Banking (CAB) and Institute for Development and Research in Banking Technology (IDRBT) the appointees have to participate in multiple training programmes.

**Duties and Responsibilities of the Faculty Members**

Duties and responsibilities of the faculty members are common in all the bank staff training colleges, training centres. Their duties include, preparation and upgradation of reading material, designing new training modules, collection of practical banking and other teaching related information, developing the database, keeping track of the latest knowledge, handling various sessions in training programmes by introducing case
studies and new teaching materials, promoting group discussions and thus, have to co-ordinate the total training programmes at the STC.

The primary responsibility of the faculty member is that he/she should never be influenced by his/her personal views and trends which may turn out to be a major set back to the particular bank which he/she represents. The faculty is responsible for extending support to the principal in ensuring smooth and effective functioning of the STC. The faculty must provide assistance to their peers so that a warm friendly atmosphere persists in the training college. Trainer's prime responsibility is to facilitate the identification of training needs and also to get the feedback of the training programmes conducted and to provide follow-up to principal and also with the concerned executives from the HRD and training division.

e. Identification of the Training Needs

The following diagram gives an idea of the process of identification of training needs of the Corporation Bank. Unless the training needs of the individuals and the needs of the bank are identified, the whole process of training and development carries no sense.

**Chart 3.2: Identification of Training Needs in the CB**

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HRD

<table>
<thead>
<tr>
<th>Research</th>
<th>Market Research</th>
<th>Functional Divisions</th>
<th>Branch Heads</th>
<th>Zonal Heads</th>
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<tr>
<td>a External Sources</td>
<td>Collection of Data/Trends Through Outside Agencies Like NIIM/BTC, etc</td>
<td>Consultation with Divisional Heads</td>
<td>Staff</td>
<td>Zonal Office Staff</td>
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<td>b Internal Sources</td>
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<tr>
<td>Committee Constituted for This Which Includes Staff Members of STC</td>
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Clenca | Officers

| Write Directly to HRD Through Branch Manager | Self Appraisal | Direct |

Represent HRD
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**Source:** Corporation Bank STC
The Researcher prepared this chart with the help of knowledge persons of STC and also by thorough discussions with the HRD personnel. The above chart depicts the functionaries and divisions involved in the identification of training needs. Success of the training system mainly depends upon the proper identification of the training needs.

HRD division deals with a comprehensive set of activities of identification of training needs. HRD will be constantly undertaking research through internal and external sources. Micro level requirements specific to the bank, is ascertained through research conducted internally.

The Macro level requirements (at industry level) are ascertained from the research findings of NIBM and BTC.

Training needs of the head office staff are identified by Divisional Heads. Zonal office staff training needs are identified by zonal heads and branch heads identify the training needs of the staff of the branch.

HRD and Training Division take care of the training needs of zonal heads and branch heads. Zonal heads, in addition to identifying the training needs of their staff, may also identify the training needs of the branches which come under the zone.

HRD department prepares specially designed training modules by consulting with branch heads and divisional heads. The comprehensive training manual facilitates identifying proper training needs at the unit level and also for the bank as a whole.

The training system at the Corporation Bank also aims at identification of training needs of employees of branch level. Hence, branch managers have a major role to play as they have to identify the training needs of the employees in relation to the nature of function of the branch and future business expansion. Officers (Scale I and above) identify their training needs themselves in the performance appraisal report, wherein they are eligible for self-appraisal.

The Branch manager has to ascertain the training needs of his staff based on the key areas of the department handled by an employee, during the previous year. Of course, the department he is going to handle or is likely to be placed in the near future is taken into consideration for analysing the needs of training. Job rotation cards, performance progress cards etc. provide the necessary information to the branch manager in analyzing the training needs. Based on the above information and also by referring to training manuals updated and prepared exclusively for the purpose of identifying the training needs, the branch managers prepare the list of employees and suggest the modules for which the employees need to be trained. In respect of officers, there is
one more option that it is an ongoing performance appraisal report, where specific provisions are available to ascertain not only the training already undergone but also the training requirements or the needs. The Branches take care that the training needs are identified as per the specific needs of the branches and need not be on the individual likes and dislikes of the employees.

In respect of employees working in Information Technology (IT), Industrial Auditing Department (IAD), functional divisions like Credit, FOREX and Advances, the concerned divisional head has to identify the training needs of the employees and furnish the same to the HRD and training division, which, in turn, will consolidate the information and send it to STC which arranges for staff training.

The executives of a HRD and Training division can have direct interaction with the faculty members of STC and suggest any modifications to the list of employees nominated, if found necessary. There is also scope for people to ask for training in the specified field as per their interest as well.

There are certain special categories of training programmes like bank assurance, marketing, insurance products, LAN administration. The branch heads are asked to send the nominations as they are not directly made by the HRD, like it is done in most of the cases. However, discussions with the resource persons of the bank indicate that the bank is yet to evolve a specific and a more systematic mechanism for the identification of its training needs.

**Budget for Training**

The budget for training proposes the perceived or probable training needs of the employees at various hierarchical levels. The budget for training is integrated with every year's business budget that is submitted by every branch before the commencement of the financial year. This budget for training is an anvil upon which HRD and training division finalises the training needs of the entire organisation.

**f. Co-ordination of Training Activities**

Like any other sub-system in an organisation, an effective functioning and performance of the bank, in general and the training system, in particular, is possible only with the commitment of top management and the co-ordinated efforts of different departments, line executives, trainers and the trainees as well. The existing mechanism of training activities of the Corporation Bank is presented in the following Chart 3.3. The training activity hexagon has been prepared with the help of resource persons of STC after a thorough interaction and discussion.
1. Top Management
The Governing Council for training consists of representatives of the top management. The Chairman and Managing Director (CMD) head the governing council. The Executive Director (ED) and all the General Managers (GMs) play a significant role in the quarterly meeting arranged to review the performance of the training system of the bank. The General Manager (GM), Personnel Administration Department (PAD), represents the top management in the training committee. The training committee meeting is held annually to review the effective functioning of the training system of their bank. The Training Committee also frames training-related policies based on RBI guidelines. Coordination of training is made possible with an active interaction and involvement of the Top Management (TM), HRD and Training Department, STC, Divisional Heads (DH) and Zonal Heads (ZHs), Branch Heads (BHs), and trainees. Apart from the above departments and functionaries, senior managerial personnel of the bank are also involved.

2. HRD and Training Department
The Corporation Bank has a separate Human Resources Development (HRD) and Training department to promote the development of its employees as well as its organisation. Among its various activities, training assumes a crucial role in imparting knowledge, improving skills, changing the mindset and attitudes of the personnel in order to equip them for meeting the changing needs of the customer-base and also the challenges of globalization and privatization. The department maintains the training data with respect to their employees for the previous years and for ensuing periods. HRD and Training division, apart from contributing to the training manual, have also got a major role in finalizing the budget for training.
training needs of the bank are assessed in consultation with the branch heads and divisional heads. To summarize, HRD and training division of the bank facilitates the training function of the bank by co-ordinating the efforts of its STC, on the one side and other departments and divisions of the organisation, on the other, for increasing the effectiveness, skill, performance of its employees.

3. Staff Training College

The Corporation Bank has two well equipped training institutions – Staff Training College at Mangalore and Training Centre at Bangalore. STC provides training to clerks (subordinate staff) and officers up to scale IV. But, mostly clerical and scale I officers from southern states are trained in STC. Since the transactional cost of training increases by arranging all internal training programmes at STC and making thousands of people travel a long distance, clerical and scale I officers and also sub-staff are normally trained in nearby zonal offices like Mumbai, Delhi, Kolkata, and Bangalore. STC provides various training programmes like induction, refresher, and other functional related training programmes. At present, the training college of Mangalore which comes under Dakshina Kannada district is situated in Balmatta. The infrastructure and other facilities at the STC are stated further. Staff structure of STC indicates that the faculty consists of two managers of Scale II and three senior managers of Scale III as teaching staff. Non-teaching staff has one manager of Scale II and one data entry operator (clerk cum typist) and one sub-staff. The purpose of non-teaching staff is to carry out administrative duties of office work. Effective functioning of STC depends upon the proper co-operation and understanding of the functioning of teaching as well as non-teaching staff under the guidance of the principal (AGM Scale V). To summarize, STC can be considered as the wing of HRD and Training division.

4. Divisional Heads

Training plan of the division includes the names of employees identified for training on each subject and also any specific training needs of the division taking into account the corporate objectives and specific problems faced, if any. The divisional manager during branch visits or interface sessions, can have direct interaction with staff members and suggest any modification to the list of programmes, if found necessary. The divisional heads have to assess the performance of the employees serving in different divisions. This sort of appraisal helps identification of the training needs.

5. Branch Heads

The manager of the branch has got a great role to play in the revised system of training, in bringing about improved job performance and quality of functioning of branches. Branch managers have to take into account the strengths and
weaknesses of their employees and also the branch and suggest suitable training inputs for the development of the branch. Apart from the identification of training needs, performance appraisal and also helping the new comers, with on-the-job training, the branch head provides necessary awareness for the utilization of training undergone by the employees with their co-operation. Zonal managers also can make branch visits and in the process they can help in the identification of training needs of the branches.

6. Trainees
Trainees who attend the training programme from different cadres in STC are subordinate staff, clerks, special assistants, officers, managers, branch managers, senior managers and also chief managers. Trainees also belong to the category of Internal Inspectors and Mixed Group and SC/ST/Ex-Servicemen. Religious Minority community candidates appearing for clerical and officers recruitment test are also part of trainees. Training proceedings will be sent to all employees about a month in advance so that the employees can make the necessary travel arrangements and in case of any drop-outs, alternative arrangements can be made within that time. The trainees are supposed to write the learning test before the training and are supposed to answer the same questions after undergoing the training. This system ensures that the trainees have really learnt and absorbed certain things. They even have to express their reaction of effectiveness of training, trainers' way of explaining, infrastructure and other factors of STC.

g. Infrastructural Facilities
Infrastructural facilities have an enormous amount of impact on the faculty, non-teaching staff as well as trainees. In fact, a sound infrastructure is the one that creates a conducive atmosphere for learning. CB STC has spacious well-equipped computer training classrooms. STC has a small library of its own. There is a fairly well-equipped library in the STC, the Head Office, Corporation Bank also. STC which is situated by the side of the road has five floors for its utility. The Principal's Chamber is located in the 1st floor and also has seating for non-teaching staff. The faculty chamber is located in the 2nd floor and the top floors have three classrooms. Classrooms are fully air-conditioned so that the trainees as well as trainers have a cosy atmosphere and are not irritated by the extreme humid temperature of Mangalore as it comes under the coastal belt.

h. Training Programmes
Training programmes of the CB comprises of both in-house (internal) and external training programmes. The following chart summarises the types of training programmes conducted by the bank for the employees.
Chart 3.4: Training Programmes in CB

Source: Training manual, Corporation Bank, STC

Chart 3.4 represents the capsule summary of the varieties of training programmes offered to the employees at CB

♦ Internal Training Programmes Given by the STC of the Corporation Bank

I. Induction and Special Induction: This training is given to all newly recruited clerks within 6 months of joining the Bank. All the newly promoted clerks within 3 months of their promotion from subordinate staff cadre will undergo special induction. The duration of the programme ranges from 10 to 12 days. The objectives of this programme are to facilitate the new entrants and new promotees to understand more about the institution, its tradition, culture and history. Induction aims to familiarize the participants with the basic knowledge and skills required at Branch level Banking.

II. Refresher Training: This is the training given to the cadre of clerks and officers (scale 1) after two or three years of induction. The duration of the programme ranges from 3 to 6 days depending upon the requirements. The objective of the refresher training is to equip the participants by updating their knowledge and skills.
in discharging their duties in their present roles, with an emphasis on special reference to the changes that have taken place in respect of systems and procedures

III. Workshops and Seminars: Apart from conducting all in-house training programmes in a routine manner, STC also conducts workshops and seminars and other effective methods of teaching for learning IT, corporate concerns and bank's performance. There is a visiting faculty scheme for non-banking subjects (HR Skills) and also for specialized areas like rural development and lending, credit, marketing, recovery, etc. Respective Functional heads also give momentum to the training by giving their expert opinions and ideas, acting as a guest faculty.

IV. Functional Related Training Programmes

1. Credit: Credit and Documentation is the programme given to Special Assistants (SAs) and Clerks. The duration of the programme is 6 days. Entry norms for this programme are SAs and Clerks with 5 to 6 years of service and those who are likely to be utilized and are being utilized in advances section of the branch. The objectives of this programme are to make them aware of lending policies, principles and to impart knowledge on the legal and procedural aspects of various types of documents such as loan, loan accounts, credit information systems and their proper execution. Opening and operating the loan account, calculation and application of interest, preparation of various returns, and interests also comes under the programme's objectives. Credit Management is again a 6 day programme offered to the branch managers placed in Scales I and II, working at branches, having potential growth of credit. The purpose is to develop credit management skill including skills in the areas of credit marketing, credit appraisal, credit monitoring, latest trends and instruments in credit and recovery of advances. There is another programme, namely, Credit Appraisal for officers (Scale I) within 6 months of joining the credit department of a branch. The aim of this programme is to develop interviewing skills to obtain information from the borrowers and to develop the ability to analyze a credit proposal and present the same in a systematic manner to facilitate decision making.

2. Forex: Orientation programme in Foreign Exchange is given to clerks with 5 to 6 years of service and are posted in metropolitan/port town branches having potential for FOREX business or who are already handling FOREX section of the branch. The objectives of the Forex provisions of FERA, FEMA and ECM relating to their job are explained which help to develop and instil knowledge in areas of financing exports/imports, handling remittances, and NRI accounts.
3. **Recovery**: The target group for recovery management are Managers, Officers, Agricultural Field Officers (AFOs) and officers from recovery division at the regional offices. The programme runs for 3 to 6 days, which considers the participants working at Branches/Regional Offices with preference to those from branches having higher NPA concentration. The aim of the Recovery Management is to develop the awareness and skills of recovery through legal measures, through other methods like developing negotiating skill for compromise and out of court settlements.

4. **Bank Marketing and Customer Service**: Managers, Officers and Clerks who are working in branches and are directly involved in customer service are suitable for the programme which runs for 6 days. The objective of the programme is to acquaint the participants with various theoretical and conceptual aspects of marketing. The participants also acquire necessary skills in marketing bank's products and services.

5. **Agriculture and Rural Lending**: These prime topics are covered under the programme “Financing Priority Sector.” This training is for 3 days and for Managers/Officers of Rural/Semi Urban/Urban branches having service area villages. To get the knowledge of Farm Mechanisation Schemes, (Tractor/Power tillers) irrigation, short-term agricultural loans, financing of Fisheries Schemes, Animal Husbandry and various schemes on Agricultural Lending. This training also covers minor irrigation, financing SSI units and other priority sector advances.

6. **Resource Mobilisation**: To impart fair knowledge to know the bank's schemes on deposits and also to establish relationship banking, the programme on resource mobilisation is offered for 3 days to the officers and clerks who would be manning the deposits portfolio at the branches for at least 1 year. The objective of the resource mobilisation programme is to create awareness and exponential learning in resource mobilisation, field level exercise, to know the Corporation Banks' schemes on deposits, to impart fair knowledge to relationship banking and to educate the importance of market study and strategy in the changing competitive scenario.

7. **Branch Management for First Time Branch Managers or Freshers**: This is the programme given to the new Branch Managers with less than a year's experience in the line of Branch Management and also the participants who will be taking up the position of Branch Managers within a short period. The objective of this programme is to equip the participants to develop managerial skills, problem-solving abilities, and strategic planning.
solving and decision making so as to enable them to manage a branch in a competitive environment. The duration of this programme is 6 days.

8. Low Growth Branches: This is a programme for 3 days to the Branch Managers from branches with the average growth of deposits for the past 3 years being less than 20 per cent and who are identified by Resource Mobilisation Division of the Head Office. The alternative nomenclature of the programme is Critical Branches. The aim is to acquaint the participants with proper planning approaches, strategies to improve growth in business and profitability, identification and analysis of causative factors for low growth and affecting profitability effective utilization of human resources.

9. Inspection: Newly posted Inspecting Officials of Internal Auditing Department (IAD), within 6 months of their joining the department, undergo a 6 day orientation programme. The purpose of this programme is to refresh and update the knowledge of the participants in various functional areas of branch operations. It gives exposure to the participants to the recent changes and corporate perspectives on internal audit.

10. HR Skills for Managerial Effectiveness: This is a 3 day programme for Branch Heads and Second Line Managers who have worked for at least one year in their positions. Since this is a non-banking topic, the services of guest faculty are usually availed of. To create awareness on the importance of managing people, enhancing effectiveness through better human relations, team building, leadership, communication and listening skills are the main perspectives of this programme.

V. Programmes for SC/ST: Clerks under Reserved Category who are eligible to appear for the promotion test are given Pre-Promotion-Test training for 6 days. There is another programme exclusively for this category in the case of Recruitment Test. This is given to both officers and clerks. The main aim of these programmes is to guide them to appear for the written test with confidence and equip the participants to face the interview.

♦ Distance Learning: (ALPHA): Distance education scheme ALPHA was introduced by the bank in the year 1994 with a view to accelerating the learning process for higher achievements. The scheme is thrown open to all the employees on the basis of first-cum-first serve basis to benefit 200 candidates during the year. Out of the total applications, one employee from one branch is selected if the number of applications is more from the same branch. In the selection of a person from one branch/unit, the parameter of date of application and the seniority in the cadre is applied. The branch heads are excluded as they get exposed to specialized programmes at the various levels.
Operation of the System: As the selection of the candidates is done by STC of Corporation Bank, Mangalore, based on the norms fixed by the Head Office, those desirous of joining the ALPHA programme should forward their willingness to the STC when the programme is announced by the Head Office through circulars. Reading materials split into different modules will be sent to each candidate of ALPHA periodically. The participants by making use of reading materials respond to the assignments framed on each topic. The participants can discuss with the operational staff while replying their response sheets. All those participants will be awarded with Completion Certificates subject to their submission of responses promptly.

♦ On-the-Job-Training: There is no formal on-the-job training in the bank except in the case of those who switch over from manual operations to computers. Officials from IT department of the bank will be at the work place to train them. Or when the new product in IT is introduced, then the vendors from IT division will train the people. There will be on-the-job training on an informal basis initiated by peers and superiors. Job rotation and internal transfers by the bank are a kind of exercises that promote on-the-job training. Even though the employees are given formal training, the maximum amount of learning takes place when they actually deal with the job. The clerical staff of the bank are assigned various banking functions such as deposits, advances, credit at the branch level for a period of six months for providing them hands on experience. The staff rotate from one function to another when they complete six months period. During the course of rotation, employees may be also given formal training at STC on the basic issues of their relative jobs.

♦ External Training Programmes: External training facilities to the Corporation Bank are from various training institutes like Banker’s Training College (BTC - Bombay), College of Agricultural Banking (CAB - Pune), National Institute of Bank Management (NIBM - Pune), Southern India Bank’s Staff Training College (SIBSTC - Bangalore), Institute for Development and Research in Banking Technology (IDRBT), Indian Institute of Management (IIM), Indian School of Business (ISB - Hyderabad), Administrative Staff College of India (ASCi - Hyderabad); Federation of Indian Chamber of Commerce and Industries (FICCI), Chamber of Indian Industries (CII), Indian Council for Technical Education (ICTE), Banker’s Institute for Rural Development (BIRD), Central Bureau of Investigation Academy (CBI), Union Bank of India Staff Training College (UBISTC) and Bank of Baroda Staff Training College (BOBSTC).

There are also industry level training institutions which concentrate on bank related training programmes. But, usually, the external institutions offer non-routine
training packages in the areas of leadership development, strategic thinking, policy formulation, HR skills and communication skills, IT, New Age Banking and Customer Service and the like. Generally, some officers (Scale I and above) are sent for external training programmes. These programmes help broaden the perspective of participants as it results in sharing the experience by interacting with executives of other banks.

i. **Evaluation of Training in the Corporation Bank:** Evaluation of Training is a systematic collection and assessment of information which enables the organisation to utilize the available resources properly and serves as an effective feedback in order to achieve the organisational needs and targets through training. The researcher, for getting the doubts clarified on various issues relating to evaluation of training, through regular visits to STC held detailed discussions with the regular faculty of the STC and also attended a few training sessions as an observer without participation. The participants of the training sessions were interviewed on an informal basis to understand the effectiveness and intricacies of the training and its evaluation system. Each training programme has got a separate evaluation form. Depending upon the type of the programme, the objectives and session ratings about the topic are also different, even though the overall format of the evaluation form remains the same. Evaluation forms of STC with regard to two programmes, namely, Branch Management and Credit Appraisal and Monitoring have been enclosed in Annexure IX.

It is the responsibility of the faculty member, as a Chief Co-ordinator of the training programmes to administer the training evaluation forms to the participants and get them filled as soon as the participants finish the entire training sessions, which they are supposed to attend at that particular point of time.

The evaluation form contains queries regarding usefulness of the programme, critical appraisal of the programme contents, reading materials, internal faculty, their presentation and delivery, guest faculty, coverage of the topic and the like. The programme co-ordinator also conducts an entry level and exit level tests to assess participants learning as a result of training. The programme evaluation acts as a feedback from trainees regarding their reaction towards training and its effectiveness. Conducting test to the participants’ acts as a learning evaluation, that facilitates to know the extent the training has helped the trainees to grasp and absorb the course contents.

**Evaluation of External Training Programmes:** The bank has not introduced any structured way of evaluation of its external training programmes. Even though there will be a systematic evaluation process carried on by the external training institutes,
this will not be fed back to the STCs of any of the banks. Hence, there is a need to evaluate the effectiveness of the external training programmes in order to compare it with the internal programmes and also to meet the training requirements of the bank.

**Conclusion:** This section has examined the concepts of training systems and practices of the Corporation Bank (CB). Now, let us see the similarity and differences between the training practices and systems followed by the Corporation Bank, a public sector bank and a private sector bank, namely, Karnataka Bank Limited. The training profile of Karnataka Bank Ltd (KBL) has been presented in brief in the following pages.

**Training in Karnataka Bank Ltd. (KBL): Programmes and Practices**

**KBL’s Perspective:** The era of 21st century is going to face greater challenges. What was relevant and successful in the past may not hold good in the future. This is true in the case of HRD too. In the case of HRD and training, there is going to be greater challenges. The entire workforce would have to be transformed into knowledge workers. Karnataka Bank Ltd strives to enhance the capabilities of each individual employee irrespective of his position, to match the dynamic business world. All these challenges mean continued focus on HRD and Training.

The Karnataka Bank Ltd feels that training is a pre-requisite to its success. Training acts as a catalyst, bridging the gap between the corporate goals and successful execution of the plans. Along with the growth of the branches of banks, there has been a substantial increase in the quantum of Human Resources employed in the banks. In spite of lot of efforts and progress made towards mechanizing and computerizing both front office and back office bank operations, it is still predominantly labour intensive, and operations are carried out manually. The growing volume and complexity of banking transactions demand skill, knowledge and aptitude on the part of the employees. Since the bank deals with money and people, there is increasing complexity of customer expectations as well. So, the bank feels that there is a predominant need for training bank personnel at the time of induction into the service and then at periodic intervals on a continuous basis, to enable them to release their full potential and discharge their duties and responsibilities effectively and efficiently.

Training facilities within Karnataka Bank Ltd have been expanded very substantially. Highly innovative training programmes have been introduced which have earned the plaudits of RBI. KBL’s Training programmes are designed to equip individuals technically to make them competitive and motivate them to willingly participate in the implementation of change and to help develop total personality, so that they are able to accept and discharge their multiple roles and responsibilities to the organization and society harmoniously. In fact, the bank views training as the most important function of
development of its Human resources, for systematizing the function of Industrial Relations Employee training also enables the quantitative and qualitative development of banks

Origin and Brief Profile of the Karnataka Bank Ltd.

The birth of the Karnataka bank Ltd was through the efforts of a group of eminent lawyers, businessmen and agriculturists of Dakshina Kannada District. The Assistant Registrar of Joint Stock Companies granted a Certificate of Incorporation in the name of the ‘Karnataka Bank Ltd’ on 18th February 1924. The dream project was promoted by the prominent members of Dakshina Kannada (Old South Kanara) District of Karnataka State (erstwhile Madras Province) on 18/02/1924 at Mangalore. The founders named it as “The Karnataka Bank Ltd” nearly five decades before the integrated Mysore State was officially renamed as Karnataka State.

The first branch of Karnataka Bank Ltd commenced business on 23/05/1924 from its Head Office which was situated in Dongerkeri area of Mangalore city, with the paid-up capital of Rs 11,580/-, contributed by 113 shareholders. The founder Chairman was Sri Balebail Vyasaraya Acharya. The Memorandum of Association (M/A) in its objects clause clearly mentioned that the Bank, apart from carrying on the general functions of banking business, would set apart appropriate sums from annual net profits towards the general, moral and physical advancement of the beneficial purposes of the Dravida Brahmin Community, as may be deemed fit. The objective was in keeping with the community orientation, which practically all the banks were promising at that time.

In the year 1949, after 25 years of establishment of Karnataka Bank Ltd, it had deposits of Rs 55,59 lakhs, advances Rs 39,39 lakhs and net profit of Rs 0.22 lakhs. This Bank took over Shringen Sharada Bank Ltd (Head Office Shringeri) which had four branches on 1960 April 1. In the year 1964, Chitaldurga Bank Ltd, (HO Chitaldurg) the first ever registered bank (1870) in Karnataka State, with Deposits of Rs 56,000/- and Advances of Rs 96,000/- was taken over on December 30. On Dec 29, in 1966, Bank of Karnataka Ltd, (HO Hubli) which had 14 branches and deposits of Rs 1,01 crores and advances of Rs 0.56 crores was also taken over by the Karnataka Bank Ltd. The Karnataka Bank Ltd missed both first phase of bank nationalization and second phase of bank nationalization by the Government of India on 19th July 1969 and 15th April 1980, respectively, on account of its deposits being less than Rs 50 crores and Rs 200 crores respectively. In the year 1974, the KBL’s
Golden Jubilee year, the bank deposits had grown to Rs 3314 crores, advances of Rs 2209 crores and net profit of Rs 1076 lakhs. The branch network numbered 146 and the staff strength was 1,263. The Karnataka Bank Ltd, which was in 'D' class banks in the year 1959, was upgraded to 'A' class Bank in 1972.

In the year 1976, the KBL opened its first Regional Office at Bangalore, as a mark of the process of decentralization. In furtherance of decentralization process, six more Regional Offices (ROs) were set up at Hassan (shifted to Shimoga later on), Hubli, Mangalore, Mysore, Mumbai, and Madras in the year 1980.

In the year 1984, the KBL celebrated its Diamond Jubilee by launching the Bank’s quarterly house journal 'Abhyudaya', which provided an excellent forum for the bank employees to exhibit their extracurricular talents and competence. The bank installed an In-House computer at the Head office in 1986. Financially, the bank grew stronger and stronger. In the year 2000, the eighth Regional Office was opened in New Delhi. The progress of KBL over a decade has been depicted in the Annexure X.

The Bank entered a deal with Infosys Technologies Ltd for a strategic technology alliance to provide a centralized core banking solution software “Finacle” at all the major branches in a phased manner, eventually leading to the introduction of ‘Anytime’ and ‘Any Branch Banking’.

In the year 2001-2002, the bank brought out its mission statement as “TO BE A TECHNOLOGY SAVVY, CUSTOMER CENTRIC, PROGRESSIVE BANK WITH A NATIONAL PRESENCE, DRIVEN BY THE HIGHEST STANDARDS OF CORPORATE GOVERNANCE AND GUIDED BY SOUND ETHICAL VALUES”.

**Source:** Collected from Staff Training College, Karnataka Bank Ltd

**Training Procedure**

a. **Inception of In-house Training System in KBL**

The Karnataka Bank Ltd made a beginning in decentralization in 1976. It opened its first regional office in Bangalore. It paved the way for the creation of more Regional offices in later years. The year 1977 was the beginning of an era of image building efforts in the Bank's history. The corporate branding exercise got a concrete shape when the bank adopted the above logo as its unique visual identity symbol, a product of the artistic imagination of Dr. K. Shivarama Karanth, symbolized stability, discipline, harmony, and confidence. Recognising the importance of HRD function in honing and fine tuning the skills of the ever-increasing staff strength, the training stature of the bank attained greater significance in 1977. The Staff Training section that was attached to Personnel Department at the HO was upgraded to the status of a full-fledged Staff Training College on 27th Sept 1977. Staff Training College was shifted to Dongerakery,
Mangalore, from the Head Office in 1979. Since the Head Office has moved over to new premises at Mahaveera Circle, Kankanadi, the Staff Training College (STC) has been shifted to a multi-storied building at Kodialbail, the erstwhile Head Office, on June 9th 2003.

The Bank installed an ‘In-House’ Computer for the sake of computerization of its operations at HO in 1986. The Bank with the view of planning for centuries ahead, aims to develop men. In this direction, the Bank has been focusing on constant upgradation of staff skills through training, both internally at its own Staff Training College and also externally at some reputed institutions like Banker’s Training College of RBI (BTC - Mumbai), National Institute of Bank Management (NIBM – Pune), Southern India Bankers Staff Training College (SIBSTC – Bangalore), College of Agricultural Banking (CAB – Pune). The Staff Training College of Karnataka Bank Ltd in Mangalore has a library of its own, has got class rooms and also computer learning facilities. Generally, the staff from attenders to Scale III managers are given training in STC, Mangalore, i.e., Attenders, Clerks, Special Assistants, Officers (Scale I), Managers (Scale II) and Senior Managers (Scale III). A few training programmes are also given to Officers (Scale IV) in selective areas. When training for officers (Scale IV) is conducted, generally it is collaborated with guest speakers and experts especially from NIBM and BTC. Officers are even deputed to seminars and workshops conducted by reputed organizations like Foreign Exchange Dealer’s Association of India (FEDAI).

b. Framing of Training Plan

As in the case of CB, Training Policy in Karnataka Bank Ltd is also framed by the top management. Training policy of KBL is scientifically and skilfully integrated with other HRD related functions like performance appraisal, potential career development, employee mentoring and counselling, wage and salary administration, promotion as well as transfers. It is the top management that gives directions regarding the training programmes to be undertaken from time to time. Training Programme Calendar is prepared after a thorough discussion among Assistant General Manager (AGM) and faculty members, in a formal meeting. The board note will be prepared and sent to the Deputy General Manager (DGM), HR and IR Department, which will be submitted to the Chairman later on. Once the chairman recommends the training programme calendar, it will be placed to the Board of Directors. At the beginning of every year, STC will get information regarding the requirement of the training programmes for different categories of employees.
Self Nomination Scheme (SNS), Visiting Faculty Scheme (VFS), Unit Based Training (UBT), On-the-Job Training (OJT) are the crux areas of training in KBL that are very much part and parcel of the training policy of the bank. Of course, the training need analysis, faculty related matters, staff structure of training college, evaluation of training programmes and infrastructural facilities also come under training policies and practices of KBL.

In the Corporation Bank, the training function is carried out through a “Training Review Committee” consisting of GM, AGM (Principal), faculty members and Executive representatives from different departments. The Training Review committee meets annually to deliberate on the issues related to training such as training needs assessment, review of training modules and programmes, evaluation, systems and methodologies, roles and responsibilities of line managers and other executives and also duties and responsibilities of trainers and trainees. The recommendations and conclusions derived at the training committee meeting are framed in the form of “action points” or “programme outlay”. It is the HRD and Training division, other functional divisions such as P and D, credit, advances, Risk management, IT, marketing and recovery and also STC are responsible for implementing the action points. Also Individuals and line authorities at HO play a major role in bringing the training outlay into practice. Such a system is not in vogue in KBL. But that does not mean that the training function is not of prime importance.

C. Staff Structure of Staff Training College at KBL

Chart 3.5: Staff Structure of STC at KBL

![Staff Structure Diagram]

Source: STC, Karnataka Bank Ltd

Like CB, the principal of STC is AGM (Scale V). The STC of KBL is attached to HR and IR (Human Resources and Industrial Relations) Department. DGM (HR and IR)
(Scale VI) recommends the final draft of the training plan with programme calendar in order to submit it to the Chairman. There is a Chief Manager (HR and IR) (Scale IV) who handles the administrative tasks of the training process. There are some clerks working in "HR and IR" division who deal with the official and procedural aspects of training. AGM is the bridge between the bank and the training system in broad and STC in concise. The suitability of the candidate for the post of principal in KBL is similar to the other banks. The chart 3-5 represents the position as on 2004-2005. The chart may be subjected to periodical changes so as to keep in tune with the ongoing policies and practices.

d) Selection of the Faculty, Faculty Development Duties and Responsibilities of Faculty

Although a trainer is basically a teacher, his role is somewhat different from the latter. His task involves not only teaching but also bringing about changes in the outlook and behaviour of those who are being taught.

Selection of Faculty and Requirements

Effectiveness of training and STC is very much reliant upon the skill, commitment and calibre of its training personnel. The selection of faculty of STC is based on the experience, qualification and also the efficiency of the person. The staff members must have an operational experience in different functional areas and must be Scale II and Scale III officers. Educational qualification-wise he must be a graduate and CAIIB certificate holder and should have a clean work record. The faculty is drawn for a term of 5 years or more. Officers who usually come under general transfer exercise will be selected as faculty. No formal selection procedure is adopted. The faculty members draw 6 per cent of their basic pay, subject to a maximum of Rs 500/-, as faculty allowance. Since the faculty members are posted in the city, they get city compensatory allowance in the form of higher emoluments. There is also a visiting faculty scheme where in the officers are drawn from different divisions at HO, faculty members of STCs of other Banks and eminent intellectuals and academicians are invited to handle training sessions at STC.

As far as faculty development and the duties and responsibilities of faculty in KBL, they are similar to that of CB's, except that faculty was assigned with the task of conducting unit based training at the branches of KBL, till the year 2002-2003. Unit Based Training has been totally stopped because of the poor response and effectiveness it created.
e) Identification of the Training Needs

Chart 3.6: Identification of Training Needs in Karnataka Bank Ltd.

HR and IR Department
DGM (Scale VII)

Branch Managers  Principal of STC (AGM Scale V)  Regional Heads  Self Nomination Scheme  Performance Appraisal

Source: STC, KBL and HR and IR Department

The Principal of STC is indirectly involved in the selection of trainees. The AGM, after holding discussions with the faculty members regarding the training programmes will place it in the form of a note to the DGM, HR and IR department. The concerned managers of HR and IR department will select the members for training.

The KBL also feels it necessary to modify the system of identification and posting of employees to the training programmes. The system aims at identification of training needs of the employees at the branch level. The bank hopes that this system would help in bringing about improved job performance and quality of functioning of branches. The involvement of the branch managers in the identification exercise will enable the branch to gain job knowledge, improved customer service, improvement in attitude of an employee and strengthening the emotional attachment to the branch work by every member of the branch. As per the directions of HR and IR department, the Branch managers will nominate the employees for training depending upon the requirement of the branch, in particular and the bank, in general. The role of the branch heads in the training process lies in preparing manpower budgets for their branch, identifying the training needs of the staff members and nominating them for training programmes and relieving the selected members for attending the training programmes. Regional Officers, who are the controlling authorities of Regional Office (RO), might also help the branches in identification of training needs. Regional heads are required to assess the performance of the employees serving in Regional Offices. These reports are used for identification of training needs.

Self Nomination Scheme is a mechanism through which employees themselves are directly involved in identifying their training needs. Here, the employees get an opportunity to indicate their preferences for training. This scheme was introduced in 1999-2000, for intensifying the training needs through participation and involvement of the employees. Branch heads, second line Executives at the branches, officers, clerks...
and special assistants at RO and HO are given separate lists of the programmes, for which they are required to indicate their preferences for participating in training programmes assigned under their category. The duly filled list is submitted to the HR and IR Department at HO. After scrutinizing the lists, the tentative training programme plan is chalked out by the HR and IR Department. The self-nomination lists guide HR and IR Department in the selection of the participants and also in scheduling the programmes.

**Identification of Training Needs Through Performance Appraisal System**

Performance Appraisal has got several utilities for the bank like, promotion, placement, transfers and job rotation and also forms the basis of the identification of training needs, by HR and IR dept. Branch managers are supposed to appraise the performance of the clerks depending upon their individual performance. Officers are subject to self-appraisal whereon they have to rate their own performance and to state their opinion about their contribution during the period under review. The rating of branch heads is considered by a committee comprising of GM and DGMs including the DGM, HR and IR. The interest and aptitude of the employees as reflected in their self-appraisal report helps the management to consider their suitability for various training programmes.

Thus, an identification of training need of an employee at KBL is carried on from different angles, so as to make the whole concept of training as a need based one.

**f) Budget for Training**

Budget is not a constraint for the bank. Once the selection of the candidates and programme outlay are finalized, the calendar, together with a review of training activities and expenditure for the last year and an expenditure budget for the current year are submitted to the Bank's Board of Directors for information and approval at the beginning of each year.

The Principal of STC has to prepare the annual budget for training and calendar in consultation and co-ordination with the HR and IR Department of Head Office to be approved by B/D of the bank.

**g) Co-ordination of Training Activities**

1. **Top Management:** Top Management plays a pivotal role in framing the training policies, issuing guidelines to the HR and IR dept, approving the training programme schedule (training calendar) as well as the budget for training.

2. **HR and IR Department:** HR and IR Department is the right hand of the top management in implementing the issues related to human resources management. It maintains training related information and data and gives the details to the top
management particularly on training related areas. It plays a key role in finalizing the budget for training and the training calendar.

3 **Staff Training College:** The STC of Karnataka Bank Ltd is like the right hand of the HR and IR Department. The training strategies and objectives of the HR and IR Department will be converted from paper statements to reality. The Principal of STC prepares the yearly budget for training and Training Calendar with the directions and co-ordination of HR and IR Department. STC of KBL also conducts different training programmes somewhat similar to the Corporation Bank. The training requires the co-operation and co-ordination of faculty as well as guest faculty. The faculty members have a great role to play, as they have to hold training sessions, they need to prepare and upgrade the course material, evaluate the training efforts on an ongoing basis to improve the quality of training. Faculty members are required to visit branches identified for Unit Based Training (UBT), accompanied by the principal in some cases where it is in practice. The faculty of STC, KBL are selected from generalized fields. Specialized knowledge will be imparted by availing the services of external resource persons.

4 **Branch Heads and Regional Heads:** Branch heads are responsible for initiating on-the-job training by effecting job rotation at the branch. They act as the reporting officers to the performance appraisal of the people working in their branch. Apart from analyzing the training needs of their employees, managers have to nominate and relieve the selected members to attend the training programme. The branch managers who have to submit the manpower budgets for their branch will also include the probable training budget necessary for their staff members.

Regional Heads have an indirect role in the process of training as they, on their visits to branches, might find the loopholes in the performance and effectiveness factors that help the branch heads in asserting their training needs. The reports given by them on the assessment of the performance of the employees serve as the valid report for identification of training needs.

5 **Trainees:** Trainee officers who participate in external training programmes have to submit a training report along with their travelling cost bill to HR and IR Department of HO. Trainees are supposed to express their reaction to the training programmes once they attend it. They have to participate in pre-training and post-training tests actively so that it becomes easier for the faculty (evaluators) to substantiate the effectiveness of the programmes.

Thus, there is a positive linkage between all the above sections and functionaries as training forms an integral part of the work environment of the bank.
h) Infrastructural Facilities
We being the active followers of the principles of HRD need not emphasise further as to how an infrastructure plays a significant role in creating an ambience of learning amongst the participants of the training. STC of KBL has got wide class rooms which are Air Conditioned. There are two faculty members with CAIIBs, of them, one is a post graduate and the other is a specialist in Agriculture. The STC has audio visual aids, Overhead Projectors (OHPs) and also has got power point presentation. The STC has got a Library which contains moderate collection of books and subscribes to bank related, business and management related journals.

i) Training Programmes

Chart 3.7: Training Programmes in Karnataka Bank Ltd.

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<table>
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<tr>
<th>Training Programmes in KBL STC</th>
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<tbody>
<tr>
<td>Internal Training Programmes</td>
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<tr>
<td>On-the Job Training</td>
</tr>
<tr>
<td>Computer Training Programme</td>
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<tr>
<td>External Training Programmes</td>
</tr>
</tbody>
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**Source:** STC, Karnataka Bank Ltd

The training programmes of CB and the training programmes of KBL have only the minor differences in the nomenclature of functional and behavioural related training programmes and with the contents and objectives of the training programmes being exactly similar to one another. As of now, the bank has not introduced any distance education programme.

**Internal Training Programmes**
- **Induction Training**
  The Induction Training Nomenclatures Banking Orientation – Phase I and Phase II. Phase I is for newly recruited clerical staff who have completed 21 days of on-the-job training in branches. Phase II is for the clerical staff who have completed minimum of
6 months working in the bank. Banking orientation Phase I is for a period of 10 days and phase II is for 6 days.

For the category of officers the training programme is named as Branch Management Phase I and Branch Management Phase II. In these training programmes, trainees are of two types, and they are:

- **Group A)** Those who are promoted from clerical/special assistants’ cadre to officers’ post
- **Group B)** Those who are directly recruited as officers

Training programmes are separately conducted for the above Group A and Group B officer trainees. The reasons to bifurcate the training programmes as Phase I and Phase II are, first, the newly recruited clerks are allotted Deposit section and subsequently they are shifted to Advance Section. Since there is a time-gap for interdepartmental transfer, there is every chance that the staff members might forget some basic theoretical aspects concerned with handling the work. Bifurcation not only leads to better results but also higher motivation on the part of the employees. Work pending in branches is reduced during the training period and when employees have to attend for many days continuously, there may be fatigue and boredom. Since couple of years, Banking Orientation Phase I and Phase II are combined and delivered as one, because of operational inconvenience and increased travelling allowance and overhead costs.

**BIRD:** As soon as the clerks are promoted as Special Assistants, the training programme called Branch Internal Regulation and Development (BIRD) is imparted for 6 days to help them adjust to their new duties and also to manage the people.

Refresher training programmes are given in the form of intermediate training for officers. Performance Enrichment training for officers falls under Intermediate training, which is given for 6 days. Job Enrichment Training is imparted for the clerks who have completed 5 years of service in KBL, for 6 days.

- **Seminars and Workshops:** The bank usually conducts seminars and workshops on Inspection, Recovery of Assets, Credit appraisal and the like. Workshops are more of a practical exercise and less of a theoretical nature. For example, for Credit appraisal workshop, some files are selected from Advances Department at Head Office or Regional Offices regarding granting of loans and advances. Then some of the loan applications along with other connected papers like Profit and Loss A/c (P/L A/c) and Balance Sheet (B/S) are given to the participants. The participants have to discuss in groups and present their ideas like pros and cons of credit worthiness of the applicant and decision regarding granting of advances.
The ideas are presented before a panel consisting of Principal and Faculty members. The panel makes expert comments after the presentation by all the groups. Model answers are also given.

- **Functional Related Programmes:** Credit, Recovery, Bank marketing and Customer service, Forex Remittances, Agriculture and Rural lending, Deposits (resource mobilization) are some of the functional areas for which the training is given. HRM and Behavioural Science are the different functional areas for which the training is given in KBL too, with slight variation in duration of training programmes on the lines of the functional training programmes of CB.

“Managing Business ‘n’ People” is for those who are posted as Branch Managers for the first time. The duration of the programme is 6 days. The objective is to equip the participants to develop managerial skills so as to enable them to manage a branch in a competitive environment.

“Second Line Effective Branch Management” is a 4 day special training programme for second line officers with scale I to scale III. As the name indicates, this training programme enables 2nd line officers to take active part in the branch management.

**Special Training Programmes for Clerks:** Special training programmes provided for clerks include:

1. **Advanced Refresher Training:** This training is given to the clerks who have completed 10 years of service. This will be for duration of 6 days. The aim of this programme is to update the clerks in the different fields of banking and also to refresh them with the changes that have taken place in the systems of the bank.

2. **Moments of Truth:** This is a 3 day special training programme for clerks. The emphasis of this programme is on work motivation, work culture, interpersonal relations and job fulfilment.

3. **Programmes on Documentation:** Documentation is also a 3 day special training programme for clerks regarding execution of documents for loans and advances in branches of the bank. The coverage of the topics includes principles for effective documentation, types of securities, limitation period of various documents, etc.

**KARBANK DARSHAN:** This is the training programme for directly recruited officers, which runs for 10 to 13 days. The reason for long duration training is on the assumption that a majority of the direct recruited will not have thorough banking knowledge and the idea of functioning of the branches. Trainees are given comprehensive idea in the field of organizational set up, corporate objectives/goals, roles and responsibilities, legal issues in general banking, by covering various areas of branch operations also.
**Advanced Programme on Business Development**

This is a 4 day Advanced Programme on Business Development, that is given to heads of Urban and Metropolitan Branches. This is a Rapid Action Programme wherein the Strengths and Weaknesses of the branches are analysed, highlighted and discussed. The problems faced by the branches and the suggestions for the improvement of branches will be sought from the Branch Managers.

- **Unit Based Training Programme (UBT)**

UBT is a programme conducted at the branch level. The principal of STC accompanied by at least one faculty will visit the selected branches. The duration of the programme is 3 days. The visiting faculty will observe the working and make note of positive as well negative features of the branches. Even the behavioural aspects of branch personnel are observed. UBT acts like a training invention at the branch level.

The prime objective of the UBT is to facilitate immediate transfer of skill and functional (operational) knowledge at the branch, by satisfying the purpose of need based training with greater focus on better and up to date house keeping, greater performance and productivity. If there is any interpersonal misunderstanding or behavioural problems faced by the persons in the Branch, the principal and other faculties might counsel the employees. Branches are selected in consultation with Inspection and Audit Department of the bank.

The Table 3.1 represents the year wise analysis of the number of branches covered under UBT from the year 1994-1995 to 2003-2004.

**Table 3.1: Unit Based Training Programmes of KBL Over the Last Ten Years**

<table>
<thead>
<tr>
<th>Year</th>
<th>No. of UBT Programmes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1994-1995</td>
<td>2</td>
</tr>
<tr>
<td>1995-1996</td>
<td>2</td>
</tr>
<tr>
<td>1996-1997</td>
<td>5</td>
</tr>
<tr>
<td>1997-1998</td>
<td>5</td>
</tr>
<tr>
<td>1998-1999</td>
<td>Nil</td>
</tr>
<tr>
<td>1999-2000</td>
<td>4</td>
</tr>
<tr>
<td>2000-2001</td>
<td>4</td>
</tr>
<tr>
<td>2001-2002</td>
<td>2</td>
</tr>
<tr>
<td>2002-2003</td>
<td>1</td>
</tr>
<tr>
<td>2003-2004</td>
<td>Nil</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>25</strong></td>
</tr>
</tbody>
</table>

**Source:** HR and IR Department, Head Office, Mangalore

Unit Based training was giving a mixed response from the time it started. In the year 1998-1999, there was no Unit Based Programme conducted.
Unit Based Training (UBT) was not getting due importance either by the top management or by the branches concerned. Thus, UBT over the years is very minimal. UBT, wherein the faculty members visit the branches with a short prior intimation is not of much success as the topics may not be useful for the branches at all. By interacting with the officers of the branches, it is learnt that it hardly results in any learning and related benefits compared to the resources it was expending.

Because of the low success rate and also poor response by the branches concerned, the importance attached to this programme by the top management has receded since 2001-2002. Thus, from 2003-2004, it was fully stopped. But since 2002-2003, it has taken a new shape and form. Nomenclature UBT is completely effaced but here again the faculty members of STC of KBL visit the branches and deliver the topic specific programmes like recovery, awareness programme, product awareness programme of short duration of one or two days.

**On-the-Job Training**

On-the-Job training in the bank takes place when newly recruited clerical staff and officers are assigned various banking functions at the branch level for a span of 6 months for gaining practical job exposure under the guidance of senior officials. On-the-Job training will be brought to action by implementing the job rotation where in the person is posted from one particular job to another internally so as to familiarize him with the different functional areas.

**Computer Training Programme**

HO of KBL has adopted an in-house software system by which on-line banking service can be put in to use even in cities like Mangalore. On-line banking service is already put in to practice at Bangalore.

Bank has joined hands with Bangalore based information technology company Infosys Technologies Ltd, for strategic tech alliance to provide networked, centralized core banking software “Finacle” at all major branches in urban and metro areas. In fact this gave birth to “Anytime” banking through ATMs. During the year 2001-2002, a computer training programme, called Finacle User Training was introduced. Training was initially imparted on the job by Telesis Technologies (India) Pvt. Ltd., Chennai. This training is given on a regular basis to whoever handles the operation of the software system.

External training programmes and other behavioural training programmes are also given to the employees of KBL also as in case of Corporation Bank.
Table 3.2: The Category-wise Staff Strength of Corporation Bank

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Officers</td>
<td>2,799</td>
<td>2,908</td>
<td>2,948</td>
<td>3,120</td>
<td>3,352</td>
<td>3,517</td>
<td>3,570</td>
<td>3,721</td>
<td>3,721</td>
<td>3,811</td>
</tr>
<tr>
<td>Clerks</td>
<td>4,955</td>
<td>4,837</td>
<td>4,881</td>
<td>4,863</td>
<td>5,044</td>
<td>5,254</td>
<td>5,295</td>
<td>5,108</td>
<td>5,066</td>
<td>5,009</td>
</tr>
<tr>
<td>Subordinates</td>
<td>1,438</td>
<td>1,491</td>
<td>1,550</td>
<td>1,632</td>
<td>1,734</td>
<td>1,816</td>
<td>1,972</td>
<td>1,972</td>
<td>1,942</td>
<td>1,914</td>
</tr>
<tr>
<td>Total</td>
<td>9,192</td>
<td>9,236</td>
<td>9,279</td>
<td>9,615</td>
<td>10,130</td>
<td>10,587</td>
<td>10,837</td>
<td>10,801</td>
<td>10,729</td>
<td>10,734</td>
</tr>
</tbody>
</table>

Source: HRD and Training Division Head Office Corporation Bank, Mangalore

Table 3.3: Category-wise Trends in the Staff Strength of Corporation Bank in D.K. District

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Officers</td>
<td>635</td>
<td>647</td>
<td>651</td>
<td>653</td>
<td>493</td>
<td>468</td>
<td>471</td>
<td>473</td>
<td>424</td>
<td>435</td>
</tr>
<tr>
<td>Clerks</td>
<td>559</td>
<td>564</td>
<td>568</td>
<td>571</td>
<td>413</td>
<td>460</td>
<td>450</td>
<td>438</td>
<td>404</td>
<td>474</td>
</tr>
<tr>
<td>Assistants</td>
<td>207</td>
<td>214</td>
<td>210</td>
<td>212</td>
<td>189</td>
<td>194</td>
<td>190</td>
<td>180</td>
<td>160</td>
<td>168</td>
</tr>
<tr>
<td>Subordinates</td>
<td>1,401</td>
<td>1,425</td>
<td>1,429</td>
<td>1,436</td>
<td>1,095</td>
<td>1,122</td>
<td>1,111</td>
<td>1,091</td>
<td>988</td>
<td>1,077</td>
</tr>
<tr>
<td>Total</td>
<td>1,401</td>
<td>1,425</td>
<td>1,429</td>
<td>1,436</td>
<td>1,095</td>
<td>1,122</td>
<td>1,111</td>
<td>1,091</td>
<td>988</td>
<td>1,077</td>
</tr>
</tbody>
</table>

Source: Zonal Office, Udupi – Based on figures provided in the books released on the eve of Branch Management Conference – every year
### Table 3.4: List of Major Training Programmes at STC - Corporation Bank

<table>
<thead>
<tr>
<th>Employee Category</th>
<th>Officers</th>
<th>Clerks and Sub Staff</th>
</tr>
</thead>
<tbody>
<tr>
<td>-------------------</td>
<td>-------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>Induction</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>Special Induction</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Branch Management</td>
<td>9</td>
<td>8</td>
</tr>
<tr>
<td>Branch Banking</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>HR Skills</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Recovery Management</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>Credit Management</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Bank Marketing &amp; Customer Service</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Advances</td>
<td>2</td>
<td>-</td>
</tr>
<tr>
<td>Agriculture and Rural Banking</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Inspection</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Workshops and Seminars</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Computers</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>45</td>
</tr>
</tbody>
</table>

**Source:** Corporation Bank  Note to board Collected from HRD and Training Division, H O , Corporation Bank, Mangalore
j) Evaluation of Training in KBL

The evaluation process of training programmes in KBL is no different compared to the evaluation of training in CB. The programme evaluation sheet that is distributed to the trainees through the faculty does not contain any columns to mention about the training costs as in the case of programme evaluation form of Corporation Bank. The Evaluation sheet has been enclosed in the Annexure XI at the end of the study.

As far as the post training analysis is concerned, the performance appraisal reports of the trainees as appraised by the reporting officers, supposed to be their superiors only serve as the basis for the evaluation of the effectiveness of the internal training programmes imparted at STC. As far as external training programmes are concerned, it is again the performance appraisal reports of the trainees during the post training period that can be considered an evaluation of external training programmes. The officer who attends the training externally should prepare a report once he returns to his work place, indicating the contents, inputs and practices learnt by him and should substantiate how it is relevant to his work. As this report is submitted to the Chief Manager, Human Resources and Industrial Relations Department (HR and IR), this information serves as a valid record to find the veracity of the appraisal report of the person who has undergone external training.

The following are some of the data collected from both CB and KBL regarding staff strength, list of training programmes, number of employees trained at STC and external training institutes and duration wise analysis of training programmes over the last ten years.

Table 3.2 shows that the number of officers in the Corporation bank increased steadily from the year 1994-1995 to 2003-2004. Computerization of branches in a phased manner led to the increase in the number of officers. The eligibility criteria adopted by the bank management makes for more internal promotions. During the years 1999-2000 to 2001-2002, the Corporation Bank was one of the few banks that recruited considerable number of officers. From the year 1999-2000 onwards, there was more direct recruitment of officers, in general as well as specialist categories like agriculture, marketing, forex, legal etc. Introduction of Fast Track channel by the bank management for the internal promotion, from the year 2002-2003 has resulted in creating more vacancies in the officer's cadre.

Recruitment of clerical staff in the year 1998-1999 led to increase in the number of clerks till 2000-2001 and the subsequent decline in their number is due to more internal promotions and retirements and not filling the gaps. Increase in the number of
sub-staff is obvious because of branch expansion and on an average two sub-staff are essential for each branch

Table 3.3 shows that staff strength of the bank is directly proportional to business expansion. The staff strength of Corporation Bank in all the categories of officers, clerks, and sub-staff has declined drastically. The reduction in the number of officers at the Head Office, Mangalore in the year 1998-1999 was taken up to redeploy these officers to the needy branches in the country. It was evident that the branches of Corporation Bank in D K District were over-staffed and reduction of clerks was also due to redeployment coupled with retirement and the same was the case with sub-staff.

Table 3.4 gives the list of major training programmes conducted by the STC of Corporation Bank. The laudable aspect of the Corporation Bank Training programmes is that a substantial number of training programmes are conducted in the STC in almost all the areas especially in the officers’ category.

Training programmes of HR related aspects are usually outsourced to the outside parties who are specialized in the one. As in the case of Karnataka Bank Ltd, the training in HR skills is not given to the clerical cadre in Corporation bank. Also, with an interaction with the executives of the bank, it was learnt that the management is of the opinion that even if HR related training programmes are given to the clerical cadre, they might not apply it in practice as their type of work involves less accountability and they very easily pass on their buck to the higher-ups and are not deeply involved in banking functions. Thus, it was mentioned by the officials that the HR related training programmes might not be practical for clerical category.

Clerks are devoid of some of the functional areas of training. The bank feels that the role of clerks is comparatively limited due to their service conditions. The training is need based and it is given to the extent of requirement. Thus, it shows that the officers have got better access to learning than the clerks.

The bank has attached lot of importance to Credit and Branch Management, which is very much reflected in the data. Programmes on Recovery are also exceedingly good in number, for the importance attached for NPA management.

All the banks, including the Corporation Bank, give more thrust for retail lending activity than resource mobilization. To increase the awareness and knowledge in retail lending, bank is providing more and more programmes in product awareness to its employees. In the year 2003-2004, 20 special programmes on product awareness and 20 special programmes for branch heads were conducted and 30 programmes on product awareness were given for the category of clerks and staff, thus raising the total
number of training programmes to 117 for officers' category and 111 for clerks and sub-staff category

Training of Agriculture and Rural Banking is given considerable thrust by the bank as sufficient training programmes are given in the officers' category. The programme on Agricultural lending and rural banking is provided to technical officers and branch managers, posted to rural areas for the first time. The number of programmes will depend upon the total number of such staff available.

Workshops and seminars have got ample support both by the management as well as by the employees and from the year 1999-2000 the number of workshops and seminars have drastically increased from 6 to 30 in the year 2003-2004, in officers' category and 40 in clerks and sub-staff category. Table 3.5 represents the total number of employees trained in areas through workshops in the year 2003-2004.

Table 3.5: Employees Trained in Areas Through Workshops in the Year 2003-2004

<table>
<thead>
<tr>
<th>No.</th>
<th>Programme Name</th>
<th>Duration</th>
<th>No. of Programmes</th>
<th>Employees trained</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Quality Management Systems</td>
<td>2 days</td>
<td>9</td>
<td>215</td>
</tr>
<tr>
<td>2</td>
<td>Review of Branch Heads</td>
<td>1 day</td>
<td>4</td>
<td>142</td>
</tr>
<tr>
<td>3</td>
<td>Programme on Letters of Credit</td>
<td>2 days</td>
<td>1</td>
<td>16</td>
</tr>
<tr>
<td>4</td>
<td>Programme on 6 Sigma</td>
<td>1 day</td>
<td>1</td>
<td>25</td>
</tr>
<tr>
<td>5</td>
<td>Winning Competition for Success</td>
<td>3 days</td>
<td>1</td>
<td>51</td>
</tr>
<tr>
<td>6</td>
<td>Programme on Fire Safety</td>
<td>1 day</td>
<td>1</td>
<td>10</td>
</tr>
<tr>
<td>7</td>
<td>Programme on Wealth Management</td>
<td>1 day</td>
<td>1</td>
<td>17</td>
</tr>
<tr>
<td>8</td>
<td>Programme on NRI Business</td>
<td>1 day</td>
<td>1</td>
<td>46</td>
</tr>
<tr>
<td>9</td>
<td>Programme on Derivative Products</td>
<td>1 day</td>
<td>1</td>
<td>28</td>
</tr>
<tr>
<td>10</td>
<td>Workshop on Issue Collection / MF Distribution</td>
<td>1 day</td>
<td>1</td>
<td>27</td>
</tr>
<tr>
<td>11</td>
<td>Role of Sub-Staff – a New Perspective</td>
<td>1 day</td>
<td>40</td>
<td>1,037</td>
</tr>
<tr>
<td>12</td>
<td>Workshop on Reservation Policy</td>
<td>1 day</td>
<td>1</td>
<td>22</td>
</tr>
<tr>
<td>13</td>
<td>Workshop on Control Returns of Officials of Zonal Offices</td>
<td>1 day</td>
<td>1</td>
<td>18</td>
</tr>
<tr>
<td>14</td>
<td>Mid Term Review of Bangalore</td>
<td>3 days</td>
<td>5</td>
<td>640</td>
</tr>
<tr>
<td>15</td>
<td>Programme on RTGS</td>
<td>1 day</td>
<td>1</td>
<td>81</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>70</td>
</tr>
</tbody>
</table>

Source: Corporation Bank – Note to Board
Computer programmes in the Corporation Bank have also increased since the year 1999-2000 to 2003-2004, which shows that Corporation bank is fully moving towards computerization and in the year 2003-2004, 1,350 officers and 2,917 clerks including special assistants were trained in computer basic workshops. This shows that in the year 2003-2004, 50 per cent of the staff of the Corporation bank (excluding sub-staff) were trained in computers operations in a single year.

Number of programmes on bank marketing and customer service have not increased to the expected level in spite of importance attached to marketing and customer service.

Inspection programmes are conducted mostly in the month of March or first week of April, since inspectors are free during that period.

Over the years, more and more technology is being implemented in the Corporation Bank. It has a tech savvy approach. Tech training covered about 35 per cent of the staff from 1998-2001, 2001 onwards 50 per cent and above were covered. This is because more technology based products are being implemented and the bank has responded truly to the increased training needs and accordingly have drawn up plans as can be seen from table 3.4.

**Table 3.6** focuses on short-term programmes of 6 days and 3 days. Short programmes have been found more effective. Programme evaluation is an indicator to this observation. With regard to certain training programmes like Product Awareness and Customer Service, the three days programme is fairly sufficient. Training inputs are based on the current banking trends with an objective to upgrade the skill of the staff to the changing demands. Two week programmes are given for direct recruits in clerical and officer's cadre.

Training programmes with regard to functions like Credit, Recovery and Branch management require six days to cover all the aspects like Principles of Lending, Credit Investigation, Appraisal of Loans, Balance Sheet (B/S) Analysis, Appraisal of Term Loans, Prudential Accounting Norms, Management of NPAs, Securitization Act, Branch Administration, Profit Maximization, Managing Human Resources, Security Measures, Branch Level Co-Ordination and Monitoring.

There are some specialized training programmes for the newly recruited computer officers and forex officers, the duration of the programme will be for a period of two to three months. However, these training programmes are very rare and the management has totally stopped the programmes of above 12 days since the year 2000-2001. Computer programmes may be of longer duration of up to 12 days. The Corporation Bank was providing the above 12 day programme for its officers in General banking, but because of poor co-operation, response and participation of the trainees the programmes above 12 days were totally stopped.
Table 3.6: Duration-wise Analysis of Training Programmes - Corporation Bank

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<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>3 days</td>
<td>5</td>
<td>4</td>
<td>6</td>
<td>5</td>
<td>9</td>
<td>8</td>
<td>9</td>
<td>15</td>
<td>77</td>
<td>143</td>
<td>10</td>
</tr>
<tr>
<td>6 days</td>
<td>20</td>
<td>18</td>
<td>21</td>
<td>18</td>
<td>21</td>
<td>27</td>
<td>27</td>
<td>26</td>
<td>40</td>
<td>257</td>
<td>10</td>
</tr>
<tr>
<td>Above 12 days</td>
<td>4</td>
<td>6</td>
<td>8</td>
<td>10</td>
<td>13</td>
<td>12</td>
<td>13</td>
<td>15</td>
<td>16</td>
<td>99</td>
<td>11</td>
</tr>
<tr>
<td>Total</td>
<td>33</td>
<td>30</td>
<td>35</td>
<td>37</td>
<td>43</td>
<td>49</td>
<td>49</td>
<td>56</td>
<td>133</td>
<td>301</td>
<td>41</td>
</tr>
</tbody>
</table>

Source: HRD and training Division, Head Office, Corporation Bank, Mangalore

Table 3.7: No. of Employees Trained at STC and External Training Institutes - Corporation Bank

<table>
<thead>
<tr>
<th>Employee Category</th>
<th>Officers</th>
<th>Clerks</th>
<th>Sub-Staff</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year</td>
<td>a</td>
<td>b</td>
<td>c</td>
</tr>
<tr>
<td>1994-1995</td>
<td>2,799</td>
<td>106</td>
<td>180</td>
</tr>
<tr>
<td>1995-1996</td>
<td>2,908</td>
<td>117</td>
<td>196</td>
</tr>
<tr>
<td>1996-1997</td>
<td>2,948</td>
<td>127</td>
<td>201</td>
</tr>
<tr>
<td>1997-1998</td>
<td>3,120</td>
<td>142</td>
<td>222</td>
</tr>
<tr>
<td>2000-2001</td>
<td>3,750</td>
<td>195</td>
<td>304</td>
</tr>
<tr>
<td>2001-2002</td>
<td>3,721</td>
<td>199</td>
<td>309</td>
</tr>
<tr>
<td>2002-2003</td>
<td>3,721</td>
<td>201</td>
<td>312</td>
</tr>
<tr>
<td>Total</td>
<td>33,467</td>
<td>15,406</td>
<td>15,046</td>
</tr>
</tbody>
</table>

Source: HRD and training Division, Head Office, Corporation Bank, Mangalore
Table 3.7 shows the number of employees trained at STC and external training institutes at the Corporation Bank, from the year 1994-1995 to 2003-2004. This table excludes the number of employees trained through computer basic workshops, whereas it includes workshops other than computers in the officers’ category. For instance, in the year 2003-2004, 1,350 officers and 2,917 clerks attended computer basic workshops which have been excluded in the above numbers.

The average percentage of officers trained by the STC of the Corporation Bank (46.04%) in fact is very good. It meets with the management’s policy of training the officers for every two years. However, officers deputed for external training programmes are marginal if we take into consideration, the average percentage of officers trained through external programmes is 4.38 per cent. However, the year 2003-2004 shows a sudden spurt in the officers deputed for external training programmes, i.e., 9.05 per cent which shows an increasing awareness and cooperation on the part of the management for helping the employees to update with the latest trends and strategies in policy formulation, industrial relations, strategic thinking, entrepreneurship, customer service and marketing. But this number is not very much satisfactory since an employee will be deputed for external training programmes once in 10 or 11 years only which is a long gap.

In-Company programmes are arranged by some of the external training institutes like BIRD, NIBM, BTC, IIM and NABARD where in the training programmes are provided in specific areas like customer service, forex, marketing and the like, as per the requirements of the corporation bank. From the above table, it is clear that management does not favour the In-Company training programmes to the clerks. The average percentage of clerks trained by In-Company programmes is dismal (0.99%). From the year 2002-2003 no clerks have been assigned for In-Company training programmes and also the external training programmes are restricted only to the officers’ category. From the discussion with the managers of the bank, the clerks are excluded from the ambit of external training programmes, since the cost involved in sending each employee for such programmes far exceeds the amount of output (productivity) derived from the clerical category. And their type of work does not actually require the type of programmes provided by external training institutes and the need for training in clerical category is met by In-house training programmes provided by STC of the bank. The policy matter of the bank is such that only officers are given In-Company and External training programmes. Executives of the bank (Scale IV and above) get trained from External training Institutes.

Clerical and sub-staff getting trained once in six years is too long a period. But their requirement can be once in four years. If we take into consideration the total
percentage of employees trained by the Corporation Bank, one can make out that the bank attaches importance on training since the percentage of employees trained from the year 1994-1995 to 2003-2004 increased from 26.44 per cent to 47.21 per cent, which showing an increase of 20.77 per cent.

**Table 3.8** reveals the number of employees of Dakshina Kannada District of Corporation Bank trained at STC and external training institutes from the year 1994-1995 to 2003-2004. The data shows very good progress in the percentage of employees trained over the last 10 years from 1994-1995 to 2003-2004 in D K District. 49.88 per cent of employees were trained on an average indicate that an employee, on an average, got trained once in 2 years which is a good record. Sudden spurt in the training programmes and workshops on product awareness since 2001-2002 has led to the total spurt in the employees of the bank getting trained.

D K District is a heavily banked area which has almost reached saturation in banking business and each bank is faced with stiff competition from its counterparts. Corporation Bank has got several new products that add up in a phased manner in which the knowledge and awareness of the employees in the latest products becomes mandatory and more and more employees have to be trained obviously.

However, the percentage of officers from D K District trained through external training programmes and in-company programmes are minimal since most of these employees belong to semi-urban and rural branches for which the external training programmes may not be practically suggestible.

Since clerical and scale I officers from Southern states are trained in more number from STC, Mangalore and Bangalore Training Centre, the concentration of employees from D K District is more for In-House training programmes.
Table 3.8: No. of Employees of Dakshina Kannada District Trained at STC and External Training Institutes - Corporation Bank

<table>
<thead>
<tr>
<th>Employee Category</th>
<th>Officers in Corporation Bank in D K. District</th>
<th>Clerks in the Corporation Bank in D K District</th>
<th>Sub-Staff of the Corporation Bank in D K District</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>A</td>
<td>B</td>
<td>C</td>
</tr>
<tr>
<td></td>
<td>I</td>
<td>II</td>
<td>III</td>
</tr>
<tr>
<td></td>
<td>C</td>
<td>D</td>
<td>E</td>
</tr>
<tr>
<td></td>
<td>F</td>
<td>Ii</td>
<td>Ii</td>
</tr>
<tr>
<td>Total No of Officers of CB in D K. District</td>
<td>Total No of Clerks of CB in D K. District</td>
<td>Total No of Sub Staff of CB in D K. District</td>
<td>(a + b + c)</td>
</tr>
<tr>
<td>1999-2000</td>
<td>432 13.8%</td>
<td>294 69.3%</td>
<td>199 69.3%</td>
</tr>
</tbody>
</table>

a - Total No of Officers of CB in D K. District
b - Total No of Clerks of CB in D K. District
c - Total No of Sub Staff of CB in D K. District

A - % of Officers Trained
B - % of Officers Trained
C - % of Officers Trained
D - % of Officers Trained
E - % of Officers Trained
F - % of Sub Staff Trained

I - Percentage of Officers of D K. District out of Total No of Officers Deputed for In-House Training
II - Percentage of Officers of D K. District out of Total No of Officers Deputed for External Training
III - Percentage of Officers of D K. District out of Total No of Officers Deputed for In-Company Programmes
IV - Percentage of Clerks of D K. District out of Total No of Clerks Deputed for In-House Training
V - Percentage of Clerks of D K. District out of Total No of Clerks Deputed for External Training
VI - Percentage of Sub-Staff of D K. District out of Total No of Sub-Staff Deputed for In-House Training

Source: HRD and training Division, Head Office, Corporation Bank, Mangalore.
Table 3.9: Category-wise Staff Strength of KBL

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Officers</td>
<td>931</td>
<td>969</td>
<td>987</td>
<td>1,056</td>
<td>1,059</td>
<td>1,155</td>
<td>1,255</td>
<td>1,297</td>
<td>1,361</td>
<td>1,405</td>
</tr>
<tr>
<td>Clerks</td>
<td>195</td>
<td>2,061</td>
<td>2,027</td>
<td>2,194</td>
<td>2,195</td>
<td>2,208</td>
<td>2,116</td>
<td>2,122</td>
<td>2,210</td>
<td>2,126</td>
</tr>
<tr>
<td>Subordinates</td>
<td>596</td>
<td>612</td>
<td>624</td>
<td>675</td>
<td>675</td>
<td>712</td>
<td>713</td>
<td>725</td>
<td>749</td>
<td>769</td>
</tr>
<tr>
<td>Total</td>
<td>3,483</td>
<td>3,642</td>
<td>3,638</td>
<td>3,925</td>
<td>3,929</td>
<td>4,075</td>
<td>4,084</td>
<td>4,144</td>
<td>4,320</td>
<td>4,300</td>
</tr>
</tbody>
</table>

Source: Annual Report of Karnataka Bank Ltd – Collected from Head Office, Karnataka Bank Ltd, Mangalore

Table 3.10: Category-wise Staff Strength of Karnataka Bank Ltd. in D.K. District

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Officers</td>
<td>241</td>
<td>233</td>
<td>227</td>
<td>238</td>
<td>201</td>
<td>209</td>
<td>215</td>
<td>227</td>
<td>238</td>
<td>245</td>
</tr>
<tr>
<td>Clerks</td>
<td>440</td>
<td>438</td>
<td>438</td>
<td>447</td>
<td>320</td>
<td>316</td>
<td>309</td>
<td>322</td>
<td>325</td>
<td>316</td>
</tr>
<tr>
<td>Subordinates</td>
<td>138</td>
<td>143</td>
<td>140</td>
<td>149</td>
<td>123</td>
<td>126</td>
<td>125</td>
<td>124</td>
<td>135</td>
<td>135</td>
</tr>
<tr>
<td>Total</td>
<td>819</td>
<td>814</td>
<td>805</td>
<td>834</td>
<td>644</td>
<td>651</td>
<td>649</td>
<td>673</td>
<td>698</td>
<td>698</td>
</tr>
</tbody>
</table>

Source: Karnataka Bank Ltd, Head Office
Table 3.9 shows category-wise staff strength of KBL from the year 1994-1995 to 2003-2004. Data shows that the officers in Karnataka Bank Ltd are increasing steadily to handle the challenges of business expansion, increased branch networks, increase in the number of products and also diversification in the field of insurance. And also the general trend in the banking is towards officers' cadre as the present generation is advanced in educational qualification, awareness, facing challenges and handling higher responsibilities.

There is a lot of variation in the clerical cadre and over the years is showing a declining trend. The main reason being that promotions from clerical cadre to the officers' cadre have been increasing substantially (by 50% - 60%) and the gap has remained unfulfilled. Recruitment in clerical cadre is also less due to retirement and voluntary retirement scheme (VRS). When there are promotions, no proportionate substitutes are filled. The bank also does not feel it a need as the present work load of clerks is easily manageable since computers have been introduced for time consuming manual work.

The number of sub staff is steadily on the rise since they have an important contribution to the banking service, mainly by filing the documents and acting as an important aid in customer service and public relations.

Table 3.10 also reveals that officers are increased steadily in Dakshina Kannada District, which also includes five taluks namely, Sullia, Mangalore, Puttur, Belthangady and Bantwal. There is also good amount of computerization on an average in D K District, wherein Mangalore branches are almost fully computerized.

The number of officers as well as clerks is not on the rising trend over the last 10 years from 1994-1995 to 2003-2004. From the discussion with the officials of Head Office, it is learnt that the branch expansion is comparatively slower in D K District. Saturation and stiff competition from other public sector and new generation private sector banks are also the reasons for declining trend in the number of officers and clerks.
Table 3.11: List of Major Training Programmes at STC - Karnataka Bank Ltd.

<table>
<thead>
<tr>
<th>Employee Category</th>
<th>Officers</th>
<th>Clerks and Sub Staff</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total No of programmes</td>
<td>Total No of programmes</td>
</tr>
<tr>
<td>Orientation Phase I</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Orientation Phase II</td>
<td>5</td>
<td>67</td>
</tr>
<tr>
<td>Branch Management Phase I &amp; Phase II</td>
<td>7</td>
<td>9</td>
</tr>
<tr>
<td>Business Development</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Customer Relationship and Product Marketing</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Agriculture and Rural Banking</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Credit</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Forex Remittances</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Job Enrichment</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Performance Enrichment</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Asset, Liability and Risk Management</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>HR Skills</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Advanced Refresher</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Inspection and Retail Banking</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Workshops and Seminars</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Computers</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Total</td>
<td>21</td>
<td>20</td>
</tr>
</tbody>
</table>

**Note:** Collected from HR and IR Department of Head Office, Karnataka Bank Ltd and from KBL's Staff Training College by verifying the training calendars.
Table 3.11 shows the list of major training programmes conducted at STC, Karnataka Bank Ltd from the year 1994-1995 to 2003-2004. The table reveals the fact that there is a sudden decline in training programmes from the year 1994-1995 to 1998-1999 for both officers and clerical cadre. As per the management experts, the training programmes vary depending upon the needs of the employees in general and the bank in particular. The officials of the bank also opined that the budget for the training is not a constraint and just because the number of training programmes is less it should never be attributed that it is a way of cost reduction device by the bank.

There are very few programmes in Agriculture and Rural banking as the bank appoints field level functionaries namely Agricultural Field Officers (AFOs) who are well versed in agricultural credit and lending and recovery of loans. Thus, the need for training in Agriculture and Rural Banking is minimal.

Forex trade is dealt by the branches, authorized by the bank and are very few in number. Usually, the officers and managers dealing with Forex are trained by Banker's Training College (BTC) or any other external training institutes.

Training programmes in HR skills is much less for the officers' category and no HR skills training is given for the clerical cadre as in the case of the Corporation Bank. However, interaction with the knowledgeable persons of the bank revealed that since the clerical cadre did not handle the people directly and they were guided by the superiors in the bank, they didn't require specific HR training in particular. It is also learnt from the discussion that the clerks are given the dozens of interpersonal skill, public relations in orientation and job enrichment programmes. However, this view of the bank that clerks do not require to be trained in HR skills is highly controversial and shows the discriminatory attitude of the bank towards its employees.

Business development programmes are very few because the skills of business development are covered in Branch Management Phase I and Phase II.

Bank is not providing most of the functional related training programmes to the clerks because most of these topics are covered under general programmes given to them. The inputs given to them are sufficient to carry on their routine banking functions effectively. The clerks also undergo job rotation almost once in six months. Thus, providing training in specific functional areas for the clerical cadre on a regular basis is not very much practical. However, they are given required training as per the need of the bank.

Introduction of 'Finacle' computer programmes from the year 2000-2001 has led to the sudden increase in the total number of training programmes every year. These programmes which were conducted in Bangalore centre earlier are conducted in KBL's...
STC, Mangalore, to train the personnel from Mangalore, Mumbai and Chennai regions. Experts from Telesis Technologies, Chennai handle these training sessions. The programme helps the bank to speed up processes, eliminate task stages and to reduce cost of operations.

Over the years, it is understood that the seminars and workshops are more effective since they are more interactive and knowledge gaining in practical area of banking business, since 1999-2000, in every year's training Calendar, weightage has been given to workshops and seminars. For instance, in the year 2001-2002, two workshops namely, credit appraisal and recovery were conducted for branch managers for 3 days. In 2002-2003 again, two workshops, namely, Inspection and Credit Appraisal were given. Two inspection workshops were given in the year 2003-2004.

Duration-wise analysis of training programmes of Karnataka Bank Ltd is furnished in Table 3.12. This table shows that, the short duration programmes of training up to 3 days, 4 days and 6 days are preferred over the long duration programmes. This is because the training involves input cost, operational cost and also replacement cost. Short duration programmes help the trainees to understand the areas better compared to long duration programmes. Long duration programmes may be lengthy, lethargic and monotonous. Only some of the officers and concerned clerks undergo computer programmes, of up to two weeks as required by the top management. From the year 2003-2004, the long duration training programmes in Karnataka Bank Ltd are drastically reduced and it was learnt by the discussion with the executives of HR and IR department, the 'Finacle' training is also given for 6 days for clerks and officers in most of the cases.

Of course, the short duration training programmes of 3 days have their own limitations. The coverage will be very much less. Time is always a limiting factor. Training cost will be proportionately higher if the duration of the training is shorter. Some time is always wasted in opening ceremony and valediction.

The number of employees of Karnataka Bank Ltd, trained at the STC and external training institutes, have been furnished in Table 3.13. This table does not include the number of employees trained in computer programme "Finacle". The deputation of clerks is only for internal training programmes, as the training packages given by the external training institutes are not practically useful for the clerical cadre work in the bank.

Percentage of clerks trained from 1994-1995 to 2003-2004 was much less compared to percentage of officers trained in the same period since there were more training programmes for officers and officers were deputed more in number for the training.
programmes. If we look at the average percentage of the clerks trained, it is 25.82 per cent. That means a clerk on an average gets trained once in four years, whereas an officer, on an average, gets trained once in 2 years. However, the number of officers deputed for external training programmes is not much alarming. It is just 18.68 per cent on an average. This shows that the bank management is not much keen on relieving the employees for external programmes.

Number of sub-staff trained is also very less as they have limited training programmes in a year and since the additional recruitment in sub-staff section is less, only the existing staffs are trained.

If we take into consideration, the total number of employees trained in KBL over the last 10 years, it is fairly good, except for two years. In 1995-1996 and 1998-1999, the percentage of employees trained was only 28.7 per cent and 21.7 per cent respectively. But this has not affected the performance of the bank. The percentage of employees trained in KBL, on an average, is 37.40 per cent which means an employee, on an average, gets trained once in 2 and a half years which is fairly good.

Table 3.14 reveals the number of employees of Dakshina Kannada District of the Karnataka Bank Ltd., trained at STC and external training institutes from the year 1994-1995 to 2003-2004. Compared to the national level, the percentage of employees trained in D K District was much less, i.e., 12.33 per cent on an average. The main reason is that in D K District, there is more number of rural and semi-urban branches and employees from metropolitan and urban branches are deputed more for variety of training programmes rather than semi-urban and rural branches.
### Table 3.12: Duration-wise Analysis of Training Programmes - Karnataka Bank Ltd.

<table>
<thead>
<tr>
<th>Year</th>
<th>Up to Three Days</th>
<th>Up to One Week</th>
<th>Up to Two Weeks</th>
<th>Above Two Weeks</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1994-95</td>
<td>4</td>
<td>17</td>
<td>-</td>
<td>-</td>
<td>21</td>
</tr>
<tr>
<td>1995-96</td>
<td>3</td>
<td>17</td>
<td>-</td>
<td>-</td>
<td>20</td>
</tr>
<tr>
<td>1996-97</td>
<td>6</td>
<td>12</td>
<td>-</td>
<td>-</td>
<td>18</td>
</tr>
<tr>
<td>1997-98</td>
<td>18</td>
<td>12</td>
<td>9</td>
<td>-</td>
<td>39</td>
</tr>
<tr>
<td>1998-99</td>
<td>9</td>
<td>12</td>
<td>10</td>
<td>-</td>
<td>31</td>
</tr>
<tr>
<td>1999-2000</td>
<td>11</td>
<td>17</td>
<td>18</td>
<td>2</td>
<td>39</td>
</tr>
<tr>
<td>2001-2002</td>
<td>18</td>
<td>18</td>
<td>10</td>
<td>4</td>
<td>30</td>
</tr>
<tr>
<td>2002-2003</td>
<td>11</td>
<td>18</td>
<td>10</td>
<td>2</td>
<td>31</td>
</tr>
<tr>
<td>2003-2004</td>
<td>18</td>
<td>20</td>
<td>18</td>
<td>5</td>
<td>47</td>
</tr>
</tbody>
</table>

**Note:** Collected from HR and IR Department of Head Office, Karnataka Bank Ltd., Mangalore.

### Table 3.13: No. of Employees Trained at STC and External Training Institutes - Karnataka Bank Ltd.

<table>
<thead>
<tr>
<th>Year</th>
<th>Total No of Officers</th>
<th>Total No of Clerks</th>
<th>Total No of Sub Staff of Officers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1994-95</td>
<td>931</td>
<td>1,956</td>
<td>1,185</td>
</tr>
<tr>
<td>1995-96</td>
<td>969</td>
<td>2,081</td>
<td>1,045</td>
</tr>
<tr>
<td>1996-97</td>
<td>987</td>
<td>2,027</td>
<td>1,313</td>
</tr>
<tr>
<td>1997-98</td>
<td>1,056</td>
<td>2,194</td>
<td>1,473</td>
</tr>
<tr>
<td>1998-99</td>
<td>1,059</td>
<td>2,195</td>
<td>1,473</td>
</tr>
<tr>
<td>1999-2000</td>
<td>1,155</td>
<td>2,208</td>
<td>1,470</td>
</tr>
<tr>
<td>2000-2001</td>
<td>1,256</td>
<td>2,116</td>
<td>2,233</td>
</tr>
<tr>
<td>2001-2002</td>
<td>1,297</td>
<td>2,122</td>
<td>1,720</td>
</tr>
<tr>
<td>2002-2003</td>
<td>1,361</td>
<td>2,210</td>
<td>1,728</td>
</tr>
<tr>
<td>2003-2004</td>
<td>1,405</td>
<td>2,215</td>
<td>1,747</td>
</tr>
<tr>
<td>Total</td>
<td>11,475</td>
<td>21,215</td>
<td>14,758</td>
</tr>
</tbody>
</table>

**Source:** "Annual Report to Shareholders", Karnataka Bank Ltd., Head Office, Mangalore
Table 3.14: No. of Employees of Dakshina Kannada District Trained at STC and External Training Institutes - Karnataka Bank Ltd.

<table>
<thead>
<tr>
<th>Employee Category</th>
<th>Officers in Karnataka Bank Ltd in D K. District</th>
<th>Clerks in Karnataka Bank Ltd in D K. District</th>
<th>Sub-Staff in Karnataka Bank Ltd in D K District</th>
<th>Total no of Employees Trained in D K. District</th>
<th>Total No of Employees in KBL in D K District</th>
<th>Percentage of Employees Trained in D K. District</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>a</td>
<td>b</td>
<td>c</td>
<td>1 + 2 + 3 + 4 = 5</td>
<td>a + b + c</td>
<td></td>
</tr>
<tr>
<td>Year</td>
<td>I 1 A II 2 B</td>
<td>III 1 IV 4 D</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1994-1995</td>
<td>241 7.08% 45 18.67% Nil Nil Nil</td>
<td>440 6.5% 23 5.23%</td>
<td>138 3% 6 4.33%</td>
<td>74</td>
<td>819</td>
<td>9.04%</td>
</tr>
<tr>
<td>1996-1997</td>
<td>233 9% 46 19.74% 1.5% 6 2.58%</td>
<td>438 4% 10 2.28%</td>
<td>143 6% 9 6.29%</td>
<td>71</td>
<td>814</td>
<td>8.72%</td>
</tr>
<tr>
<td>1997-1998</td>
<td>227 9.5% 52 22.91% 1% 1 0.44%</td>
<td>438 9.5% 58 13.24%</td>
<td>140 Nil Nil Nil</td>
<td>111</td>
<td>805</td>
<td>13.79%</td>
</tr>
<tr>
<td>1998-1999</td>
<td>220 9% 50 24.27% 2% 2 0.84%</td>
<td>447 6.5% 44 9.84%</td>
<td>149 2.65% 1 0.67%</td>
<td>105</td>
<td>894</td>
<td>12.60%</td>
</tr>
<tr>
<td>1999-2000</td>
<td>209 9% 36 17.22% 1.5% 1 0.48%</td>
<td>318 6% 36 11.39%</td>
<td>126 Nil Nil Nil</td>
<td>66</td>
<td>644</td>
<td>10.25%</td>
</tr>
<tr>
<td>2000-2001</td>
<td>215 4% 34 15.81% 2% 6 2.79%</td>
<td>309 7% 66 21.36%</td>
<td>125 1.5% 3 2.4%</td>
<td>109</td>
<td>649</td>
<td>16.80%</td>
</tr>
<tr>
<td>2001-2002</td>
<td>227 6% 41 16.08% 2.5% 9 3.96%</td>
<td>322 4.5% 29 9.01%</td>
<td>124 Nil Nil Nil</td>
<td>79</td>
<td>673</td>
<td>11.74%</td>
</tr>
<tr>
<td>2002-2003</td>
<td>238 5.5% 35 14.71% 3% 15 6.30%</td>
<td>325 10% 60 18.46%</td>
<td>135 Nil Nil Nil</td>
<td>110</td>
<td>698</td>
<td>15.60%</td>
</tr>
<tr>
<td>2003-2004</td>
<td>247 6% 37 14.98% 2% 9 3.64%</td>
<td>316 7% 46 14.56%</td>
<td>135 4% 8 5.93%</td>
<td>100</td>
<td>698</td>
<td>14.33%</td>
</tr>
<tr>
<td>Total</td>
<td>2,076 6.72% 433 20.06% 2.26% 49 2.36%</td>
<td>3,671 7.10% 389 10.60%</td>
<td>1,338 3.89% 27 2.02%</td>
<td>898</td>
<td>7,285</td>
<td>12.33%</td>
</tr>
</tbody>
</table>

a - Total No of Officers of KBL in D K District
b - Total No of Clerks of KBL in D K District
c - Total No of Sub Staff of KBL in D K District

1 - In-House Training
2 - External Training
3 - Internal Training
4 - Internal Training

A - % of Officers Trained
B - % of Officers Trained Externally
C - % of Clerks Trained
D - % of Sub Staff Trained

I - Percentage of Officers of D K District out of Total no of Officers Deputed for Internal Training
II - Percentage of Officers of D K District out of Total no of Officers Deputed for External Training
III - Percentage of Clerks of D K District out of Total no of Clerks Deputed for Internal Training

Source: HR and IR Department, Head Office, Karnataka Bank Ltd, Mangalore
Overview

The ICICI Bank Ltd is India's second largest bank with total assets of about Rs 106,812 crores and a network of about 450 branch offices and about 1,700 ATMs. The ICICI Bank Ltd offers a wide range of banking products and financial services to corporate and retail customers through a variety of delivery channels and through its specialized subsidiaries and affiliates in areas of investment banking, life and non-life insurance, venture capital, asset management and information technology.

The ICICI Bank was originally promoted in 1994 (Ref 6), by ICICI Ltd, an Indian Development Finance Institution and was its wholly owned subsidiary ICICI's shareholding in ICICI Bank was reduced to 46 per cent through a public offering of shares in India in the fiscal year 1998. Industrial Credit and Investment Corporation of India Limited (ICICI) was formed in 1955, at the initiative of the World Bank, the Government of India and Representatives of Indian industry. The principal objective was to create a development financial institution for providing medium-term and long-term project financing to Indian industries. In 1990s, ICICI transformed its business from development financial institution offering only project finance to diversified financial services group, offering wide variety of products and services, both directly and through a number of subsidiaries and affiliates like ICICI Bank Ltd. In 1999, ICICI became the first Indian Company and the first bank or financial institution from non-Japan Asia to be listed on the NYSE.

After consideration of various corporate structuring alternatives in the context of emerging competitive scenario, in the Indian Banking Industry, and the move towards the universal banking, the managements of ICICI and ICICI Bank Ltd formed the view that the Merger of ICICI with ICICI Bank Ltd would be the optimal strategic alternative for both entities, and would create the optimal legal structure for the ICICI group's universal banking strategy. The merger would enhance the value for ICICI shareholders through the merged entity's access to low-cost deposits, greater opportunities for earning fee-based income and the ability to participate in the payments system and provide transaction banking services. The merger would also enhance the value for the shareholders of ICICI Bank Ltd through a large capital base and scale of operations, seamless access to ICICI's strong corporate relationships built up over five decades, entry in to new business segments, higher market share in various business segments, higher market share in various access to the vast talent.
In Oct 2001, the Board of Directors of ICICI and ICICI Bank Ltd approved the merger of ICICI and two of its wholly owned retail finance subsidiaries, viz., ICICI Personal Financial Services Ltd and ICICI Capital Services Ltd, with ICICI Bank Ltd. The merger was approved by shareholders of ICICI and ICICI Bank Ltd in Jan 2002, by the High Court of Gujarat at Ahmedabad in March 2002, and by the RBI in April 2002. Consequent to the merger, the ICICI group's financing and banking operations, both wholesale and retail, have been integrated into a single entity.

The growth of the bank over the years has proved repeatedly the ability of the institution in adapting to new technologies and products within a short span of time. The major reason for the exponential growth of ICICI Bank Ltd is due to its willingness to adapt itself to changes. It is the first one to start internet banking and also it has been the first ever institution to start a web-based securities trading through its subsidiary ICICI-Web Trade Ltd. It is apparent that ICICI has seldom resisted change. It has been an ardent promoter of internal and external change. And it can't ask more from its employees, who are most willing to adopt new things. The company is making constant efforts to exploit first mover advantage in the technology-related businesses.

The bank has also developed institutional and managerial processes aimed at managing risk.

It is surprising to everyone if the newspapers or the late night editions of the TV news do not carry anything about ICICI, one of India's biggest development financial institution, and a tremendously growing New Generation Private Sector Bank, is always in the limelight. ICICI Bank Ltd is a new breed of Indian banks ambitious, globally competitive, and finely tuned to customer needs and internet savvy.

**Training Approach of ICICI Bank Ltd.**

ICICI is one of the best employers to work for in India. It is because of the excellent HR practices with its employee-centric approach. Participation of the employees in the activities of the institution is a key to the success of any organization. ICICI is no exception to this and rightfully, the cooperation from the employees to the management has been outstanding. The bank has been able to retain the best people through compensation. Let us see, how the new generation bank approaches the training priorities of its employees. Historically, everybody talked about three types of capital, finance, technology, and human. The bank makes the human capital, the centerpiece of its strategy. The fourth capital is speed, which the bank has made the focal point along with human capital around which technology and finance revolve. ICICI has empowered managers to try new techniques, technologies, and processes and above all, to establish new beachheads for exploration in future. Training needs
of ICICI Bank Ltd are very high as it rides on technology. Training is imparted with the perspective of encouraging learning and helping the employees to handle the products of the bank efficiently by imbibing the skills of the prudent banker. From the day one of joining the banking business, the employees are brainstormed on, 'not knowing something is not something to hide, but something that the person could correct'.

ICICI Bank Ltd's network in D K district, as of now, is limited to Mangalore Taluk only. Mangalore city has got two extension counters, one in Bendoor and another in Kottara, with ATM outlets and one main branch in Hampankatta. Bank has got a regional office in Bangalore, situated in Koramangala and its corporate office is in Mumbai. There is a 'Training Centre', which is located in the regional office itself. There is no separate STC meant for employees of ICICI. So the staff structure of Training Centre is unlike other commercial banks that will have a regular full time Principal and teaching staff as well as non-teaching staff. Simplified staff structure does not conclude that the employee's training in ICICI Bank Ltd is taking a back seat. There is "Training Co-ordinator", who is an officer of the supervisory cadre of the same bank, who takes care of the training programmes as and when hosted. Training details and requirements of the top level executives of ICICI Bank Ltd are taken care of by the HRD division of Head Office, Mumbai. Training plan is prepared jointly by the Training Co-ordinator, in consultation with the regional office. Regional office, in turn, will consult the bank branches, for preparing the training plan, only after identifying the training needs of the employees. By referring to the list of employees who are freshly recruited, HRD division decides about sending them for training to the training centre. Regional office in turn conveys this information to the concerned employees through mail with a short notice of one or two days only. In case of special training programmes such as FOREX, advances or recovery, an employee concerned receives information about couple of weeks in advance so that he/she could concentrate on pre-training preparation if at all required.

Eligibility of the Employees

All employees are eligible to undergo the required training depending upon the need to carry on the job with skill and creativity. New inductees have to undergo compulsory induction programme in the form of 'new employee orientation'. This training is designed to provide new employees with uniform introductory information about the bank and its organization, mission, functions, policies, compensation, benefits, services, work requirements, standards, rules, safe work habits and desirable employee-management relations. Programme regarding the information of products and services of the bank is also provided. This programme is for duration of 5 days, where in the employees have to go to Training Centre at Bangalore. This programme takes place after fifteen days, subsequent to the induction of the employee. For this...
programme, usually, the trainer will be an expert from the same bank. This is a type of mentoring exercise followed by the ICICI Bank Ltd to imbibe the necessary skills into its employees.

There are other categories of functional training programmes depending upon each employee’s need for it, his access to the particular line of the activity or on the introduction of a new product by the bank. The functional training programmes are mostly outsourced by ICICI Bank Ltd to resource persons from IIMs, RBI, BTC, NIBM. It is not only the payroll processing that is outsourced but also several of the functional training programmes (Ref. 8). This is because ICICI believes that it is better its employees to be experts on the product or service it is selling and someone else be an expert on other tasks. One such other task is training also. Outsourcing the academic aspect of training is one way the bank thinks that it can invest more time and resources in to its business and spend less time in maintaining the training staff, their development programmes and maintaining the training infrastructure. The outsourced training programmes are conducted in prestigious hotels and eye-catching resorts that have a very sound ambience for learning. It is a pleasant learning exercise for the ICICI bankers.

Following are the few important training programmes that are imparted to the employees of ICICI Bank Ltd.

a) **Leadership Training:** Leadership training is to develop the leadership with a vision of current and potential strengths and weaknesses. The programmes focus on responsibilities and challenges for leading corporate wide initiatives like strategic planning, formulation of the policy and goal setting.

b) **Marketing, Customer Service and Selling Skills:** This is the training to improve customer relations and provide customer service. This course helps build the attitude, skills and habits needed to demonstrate the effectiveness of their products and services and to influence the purchasing decisions of prospective and existing customers.

c) **HR Skills for Managerial Effectiveness:** This training is provided to enhance one’s effectiveness through better human relations, by creating awareness on the importance of managing the people, as a skill in a working environment.

d) **Interpersonal Communication:** It is training in Communication and Co-operation among individuals and groups including conflict resolution, stress management, team work and group dynamics.

e) **General Banking:** Training in General Banking is meant to equip the officers with analytical skills in matters relating to credit, advances, lending, recovery, interpretation of financial statements and details of other development schemes.
f) **Branch Management:** It is a training imparted to the branch managers to give an exposure in the field of planning, organizing, problem solving and decision making processes that are applicable to the branches of the bank. All these functional related programmes are of the duration of 3 to 4 days. Another important observation is that the employees of ICICI Bank Ltd are sent for training depending upon their work requirement and the need of the branch, where they work. Unless there is a need for training at the branch level from the point of view of its functioning, the bankers are not sent for training and once they are trained in specific areas, they are obviously posted to the relevant job, so that there is an optimum benefit and utilization of training.

Another major challenge of the ICICI Bank Ltd is its on-line training, which is compulsory for all the employees. Technology is an integral part of ICICI Bank Ltd. When ICICI's e-technology initiative was implemented, employees had to learn to live with different structures. ICICI gives employees an opportunity to move freely within the organization, should there be any requirement in an existing department or a new area that the bank is entering, the information is available on the 'ICICI Universe', part of ICICI's intranet. ICICI Bank Ltd is a pioneer among Indian banks to launch a Website on 26th February 1996. The ICICI Bank Ltd’s electronic commerce using products like ‘Bank Away’ from Infosys Technologies Ltd, acquiring a based line for high speed dedicated internet access and intranet. Employees are trained in such a way to use web-enabled applications on the bank’s intranet.

The ICICI Bank Ltd’s on-line training (learning) with the help of e-Learning solution is taken care of by Brainvisa, a software company that plans for a distributed installation of the solution to meet the increasing requirements. Brainvisa was called upon to create India’s largest on-line corporate university to cater to about 10,000 users. The need was to train ICICI Bank Ltd employees spread over wide locations on changes in products, technology and regulations. The employees also had to be trained on their roles in the new environment. The solution aims to achieve:

- Scalability to meet enterprise-wide learning needs
- Flexibility to allow utilization of varied knowledge resources
- Customization as per the needs of the business portfolio
- Integration with existing databases and software
- Adaptability of delivered content to suit individual users

One of Brainvisa’s largest installations, the ‘Learning-Matrix’ is positioned internally at ICICI Bank Ltd. The features of the matrix include:

- Certification Engine
- Class-room training management system
• Integration with the legacy systems
• Hierarchical modular structure ensuring security
• Futuristic interface

This complete e-Learning solution performs functions such as learning resource co-ordination, training co-ordination, content management (Learning Content Management System), enabling instructor activities, tracking and monitoring, learner portal and competency management. 100 hours of on-line learning courses are developed and delivered through the system.

All the employees have to undergo compulsory ‘Certification Test’ through Learning-Matrix, depending upon their area of work within a stipulated time schedule. Learning-Matrix provides learning and solution regarding all the products of the bank. The products may be e-Bank, Credit Card, Debit Card, D-MAT, House loan, Car loan, NRI account, ATM functioning etc. There are several products of ICICI Bank Ltd which the employees can get themselves trained on-line.

The ICICI Training institute at Pune offers programmes aimed at developing knowledge, skills and potential across all the levels of the organization. It is learnt from data base that on an average, a person goes through about 62 man hours of training at ICICI every year, including specialized functional training. Most of the training is managed on-line. ICICI also offers sabbaticals, up to four years. A fee reimbursement plan is available to employees where the tuition fee for courses related to the business is reimbursed. This is how the employees get encouragement for pursuing their education and learning. Training is also intrinsically linked to the leadership programmes at ICICI. The tool used is the well known 360° exercise.

As per Zachanahs, corporates like ICICI Bank Ltd are opting for soft skills for hard-sell. It matters little whether an employee is a new entrant or a CEO, they are all grabbing, not market share, but social graces. ICICI Bank Ltd brings ‘Business Etiquette’ or soft skills in to HR focus. ICICI Bank Ltd employees have to undergo such training from frontline staff to middle management. ICICI Bank Ltd feels that knowing soft skills are more important than the knowledge of banking regulations. This sort of training is gaining currency around the world as it attempts to win a lot of goodwill, both on a personal and professional level.

The ICICI Bank Ltd also sends its top executives for ‘Intrapreneurship Development’, an executive development programme to unleash the entrepreneur within. The training is imparted by Entrepreneurship Development Institute of India (EDI), which was set up in 1983, as an autonomous institution registered under the Societies Registration Act sponsored by All India Financial Institutions viz., IDBI, ICICI, IFCI and SBI with an active support of the Government of Gujarat. The objective of this
programme is to develop entrepreneurial vision with intrapreneurial leadership style and to motivate the participants to become achievers within the organization. The duration of this residential programme ranges from five to six days on full time basis, at the rate of 8-10 hours a day. Pedagogical methods comprise of case-discussions, role-plays, simulation exercises, lectures, discussions, counselling and audio-visual aids. The participants would be exposed to a variety of innovative situations.

The ICICI Bank Ltd has executive training and knowledge enhancement workshops and courses for finance practitioners and intermediaries delivered by global subject experts through Invest India Economic Foundation (IIEF¹⁴), India’s leading private sector agency in financial policy analysis, investor education and executive training.

As the bank believes in employee-centric approach, whereby it aims at empowering the employees, it considers training as one of its priorities. Even though, the office functions between 9 am to 5:15 pm, the employees of ICICI Bank Ltd come in well before and they stay back late too. This is because, as they are empowered as officers and managers, they have the responsibilities shouldered on them, partnered with opportunities, facilities and authority. The burden of responsibility gets eased up as the employees have an access for learning and understanding the crucial areas of banking through formal and informal training methodologies.

The ICICI Bank Ltd has bagged ‘The Business World Most Respected Company Awards – 2004’¹⁵. The ICICI Bank Ltd has got a second place from the sixth place in the year 2003.

The stature and effectiveness of the ICICI Bank Ltd has lot to do with size. The asset base of ICICI Bank Ltd after the reverse merger with the financial institution ICICI and further consolidation achieved through the merger of Bank of Madura, resulted in ICICI Bank Ltd, emerging the second largest in terms of assets and business volume, after the State Bank of India (SBI). The bank has also taken to technology and systems on the model of successful global majors like the Citibank and has thus emerged a strong competitor to SBI.¹⁶

In the era of globalization, organizations will have to become competitive. ‘Survival of the Fittest’ has become reality in most of the sectors including banking, with the entry of foreign players. While mergers can be considered barriers to perfect competition, small companies tend to look at the short term gain by the mergers and acquisition by the bigwigs. In the case of Bank of Madura (BOM) and ICICI Bank Ltd merger, while BOM shareholders benefited from the merger in the short run, ICICI Bank Ltd could increase its customers, branches and business which would be helpful to them in the long run in rising to a position of strength in the Indian Banking Industry.¹⁷
Conclusion

Commercial Banks are trying to reach new heights in their expansion programmes by departing from the narrow concept of traditional banking. If banks have to play a new active role, it is essential that their human resources must be trained. If training function is considered an integral part of the bank, it certainly has to move with the changes taking place in the organizational activities and forces of the environment. To meet this requirement, the Corporation Bank, Karnataka Bank Ltd, and ICICI Bank Ltd embarked on massive training activities through their STCs and training centres.

However, to make the training system free from drawbacks, the training needs have to be analysed and the evaluation aspect of the training should be given importance too. The next chapter discusses about Evaluation of Training in general, which holds the discussion on the need, importance, process, models, objectives and problems and remedies (corrective measures) to evaluation of training and its application in banks.

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