

Status of Trainers in Commercial Banks : Nitty Gritties

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ABSTRACT

Trainer is both the captain and the steward of the training mission who not only holds the steering of the training effectiveness but also acts as a problem solver to the trainees. He stimulates the process of learning, growth and development in the trainees. It is most pathetic that the status of the trainers in the commercial banks is looked down upon as a derogatory one. The second class tag attached to the trainers' profession is the most demoralizing aspect and in the process the sufferers are many. Training co-ordination also reflects one of the gray areas which comes in the way of efficient functioning of the trainers. The trainer, whose role becomes all the more important in the context of the overall training system of the banks can never, be disputed upon. The bank managements should reorient themselves in the areas of motivation and job satisfaction of the trainers so that the euphoric effect is conveniently be passed on to the trainees which in turn will have a long-lasting effect in terms of preserving credibility and the efficiency of the training system.

Key words: Staff Training College, Training Co-ordination, Trainers, Trainees, motivation, job satisfaction

INTRODUCTION

“Organization is the Container vessel, which holds in the milk of human resources. Now churn this milk and get the cream of skill, competency and behaviour”

“It does not take much effort to roll a boulder downhill but if the same boulder has to be transported from the bottom of the hill to the top, it calls for tremendous exertion”.

– A Learned Saint.

Shifting the boulder from the bottom to the top of the hill is surely an uphill task. But, to a great extent it is not impossible. People with the required skill and dexterity can handle this job with perfection. To get this adroitness, one must have familiarity in the same field. To achieve this, one has to be trained at the bottom line. Churning the milk of human resources is nothing but training the people whereby the obscure cream of skill and competency become ostensible.

The above sayings present the critical importance of training in the process of development of human resources. It is ultimately the human resource that acts as a driving force behind any other resources in business. It is an accepted fact that every business organization depends on its pool of able

and willing human resources for its effective functioning, managing and therefore, sustaining human resources is one of the critical success stories of the survival of business, and for this reason an overwhelming importance is given to Human Resource Management (HRM). Human Resource Development (HRD) aims at continuously developing the human resource skills in the organization by enhancing the employee's ability to successfully shoulder greater responsibilities.

Training is one of the significant components of HRD tools through which an employee can develop the skills necessary to perform the present job and to accept the future challenges. Training is a process, which encompasses different components such as trainers, trainees, training programmes, training policies, training approach and training infrastructure. Training in banks is an education but with a difference. It facilitates the trainees not only to acquire the knowledge and skills relating to their job but also enables them to change their attitude and behaviour towards job.

As the doctors can be compared to the pillars of the hospital, lawyers for the law firm and accountants for the accounting firm, trainers are the pillars of the training organizations. They have got great responsibility of carrying the process of

training promptly and diligently. All the major commercial banks have their own training institutes, which are called as Staff 'Training Colleges' or 'Training Centres' depending upon the type of training programmes and the level of trainees catered for. People think that training is relatively a stress free profession as all one needs to do is to deliver a training programme as and when it is called for. But it is not as simple as it sounds. Trainers need to be very efficient and effective in imparting skills and knowledge to the trainees at different levels. As per Harding (2001), trainers usually have a training delivery load in areas such as managing change, general management skills and personal effectiveness. When the training programmes do not work in the positive direction, they tend to have lot of physical and emotional problems. However, the trainers feel emotionally resourceful and invigorated if the training works well. They can even manage their stress if they have control over how things are organized. Bhan Wakhlu (2003) has rightly mentioned that people involved in training and development need to communicate extensively. Their role as a change agent and facilitator requires them to be fluent and in full charge of their verbal repertoire. To translate complex concepts in to simple, they need to keep learning while help others learn. Chrissie Wright (1997), an editor has rightly mentioned that, the audience concentration is fairly good for the first twenty minutes or so. For some people it can even be as short as five minutes. Same is the case with trainees of banks. So Trainers in banks should be careful enough to organize the training programmes methodically.

Upadhyay and Singh (1996), in their research paper have stated that the in-house trainer is expected to help the trainees develop their knowledge, sharpen their skills and reorient them towards their job and organization. Trainees act as providers and facilitators like a book or a computer. Trainers are essential constituents of training environment; their characteristics play a crucial role in the training process and determine the quality of training.

SPECIFICS OF TRAINERS' ROLES AND RESPONSIBILITIES

Trainer should have conceptual skill to understand the training process, how trainees learn, what

appeals to trainees, what makes them imbibe the skills and acquire the knowledge for which, he must have significantly focused pedagogy inclusive of different training methods and techniques such as role play case studies, group discussions, business games and seminars. Trainer must understand that he is dealing with adult learners who have already developed their likes, dislikes, positions and roles. A professional trainer should be a person of high character; a self-starter; a confident communicator and a good listener (Rao, 1993).

A trainer imparts professional skills to the trainees, in an unscientific and unsystematic way, would be time consuming, expensive and possibly harmful too (Batra and Mahendru, 1988). Trainer has to satisfy the maximum needs of the trainees at the least cost possible. Thus vital role of the trainer is to mould the employees for improving the functional capabilities of the organization as a whole at the best of their capacity. Trainer should not only hold training sessions but he must make a conscious effort to play the role of a guide, coordinator, integrator and developer of the training system.

A good trainer must be a learner and be prepared to accept new developments and ideas. Unless the trainer is flexible and open to changes, he will encounter considerable difficulty in fulfilling his tasks. Trainer has a vital role to play in counselling and guiding the field functionaries and taking up research on bank projects. Elias (1971) has rightly stated that the trainer should act as a trouble shooter in different areas of banking. An effective trainer must have openness to change.

In brief, trainer has got multiple roles to play, as an expert, an organizer, a leader and also a learner. He should even act as a friend, philosopher and guide of the trainees in their respective work situations. The trainer therefore is 'All in one', an all-rounder. By taking in to account all these aspects, the present study is carried out with the following objectives.

Objectives of the Study

- 1 To understand the selection of the faculty, faculty development, duties and responsibilities of faculty members

- 2 To understand the staff structure of the training colleges of both Corporation Bank and Karnataka Bank Ltd.
- 3 To analyze the trainer's opinion regarding the training system in banks.
- 4 To understand the morale status of trainers in commercial banks.
- 5 To identify the roles and responsibilities of trainers.
- 6 To understand the function of co-ordination of training activities in CB and KBL.
- 7 To figure out the trainer's opinion about trainees, management and other line functionaries.
- 8 To suggest measures to alleviate the problems associated with training, which is confronted by the trainers.

RESEARCH METHODOLOGY

With a view to fulfil the objectives of the study all the five trainers of Staff Training Colleges (STCs) of Corporation Bank (CB) and all the three trainers of Karnataka Bank Ltd. (KBL) in D.K. District were selected and interviewed with a designed questionnaire to give their opinions regarding training, their job satisfaction, co-operation of departmental heads for conducting training, attitude of the management and their opinions about the trainees. Likert's five point rating scale was used to collect and quantify the opinions. The miniscule sample could not be subject to statistical treatment except arithmetic mean. Extensive study was conducted to understand the selection and other particulars regarding the faculty. Managers of both the banks were contacted to understand their opinion regarding the training in general and trainers in particular. Information regarding the co-ordination of the training programmes was collected through the head offices of Corporation Bank as well as Karnataka Bank Ltd., apart from their respective Staff Training Colleges.

IMPORTANT FINDINGS:

1. Staff Structure of Staff Training College (STC) at CB

Training system, which is a sub-system of the total

system of an organization, establishes roles, describes hierarchy and defines relationships. Thus, forms the linkage through communication flows. The aspects like roles, hierarchy and relationship are converted through the organization structure, which is formal in nature. The formal organization 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 organization shown in figure 1 indicating the authority and responsibility relationships existing between individuals and also the departments of the organization, 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 figure 1 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 organization 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.

2. Staff Structure of Staff Training College (STC) at KBL

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

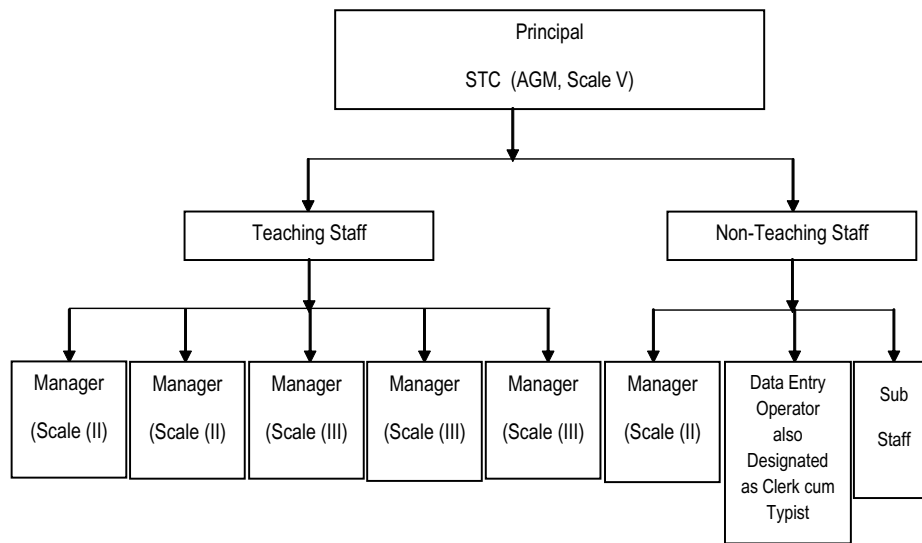


Figure 1 : Staff Structure of STC at the Corporation Bank (CB)

Source: Staff Training College, Corporation Bank, Mangalore

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 figure 2 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.

3. Selection of the Faculty, Faculty Development, Duties and Responsibilities of Faculty Members (Corporation Bank)

The efficiency and effectiveness of any learning organization 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

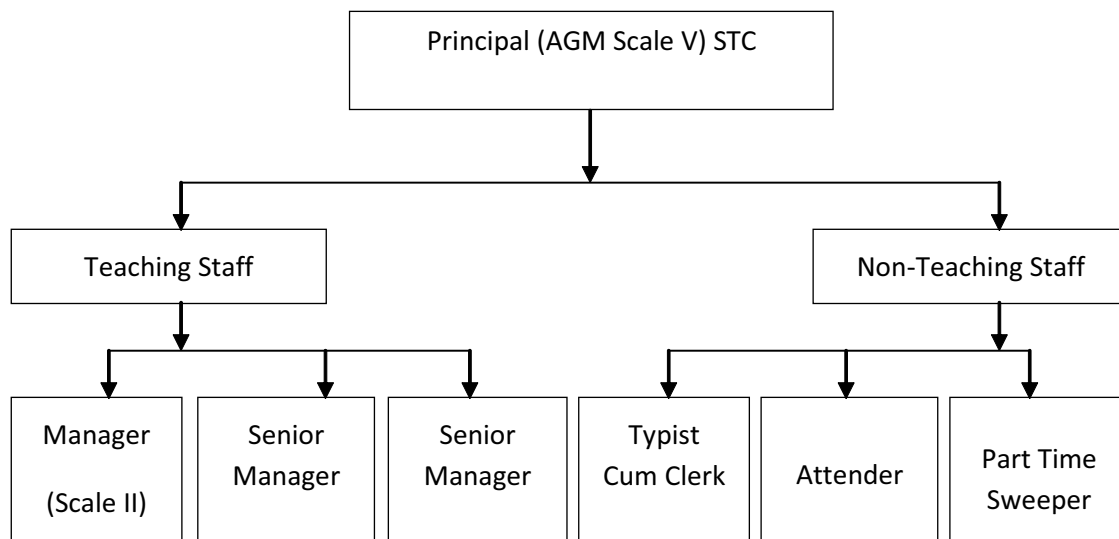


Figure 2: Staff Structure of STC at KBL

Source: STC, Karnataka Bank Ltd.,

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 is 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.

4. Selection of the Faculty, Faculty Development Duties and responsibilities of Faculty (Karnataka Bank Ltd.)

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 Staff Training Colleges 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.

5. Development of Communication Skills and Knowledge

All the eight faculty members from STCs of both

Corporation Bank and Karnataka Bank Ltd., feel that teaching not only develops their communication skill, but also helps in acquiring knowledge. This also yields a sense of knowledge acquisition and achievement for them. The data relating to this is presented in Table 1.

The Table 1. reveals that the trainers seem to be enjoying their profession and their level of motivation is fairly high. However, as far as the co-operation of departmental heads and provision of adequate funds for the development and introduction of novice techniques in training are concerned, they expressed that they are only up to the satisfactory level.

6. Busy Schedule of the Trainers

Working in STCs is not at all a relief for the faculty managers from stressful office work. Faculty has hands full of assignment of preparation and upgradation of training materials, designing new training modules, collection of information pertaining to practical banking and other teaching related information, developing the data base, keeping track of the latest development in the field of banking handling various sessions of training programmes by introducing different techniques of training suitable to the subject and the pattern of group dynamics of the trainees. Teaching in any field is not easier; it requires the real personality, smartness and skills to conduct various sessions of training programmes. Trainers even need to constantly upgrade their knowledge and skill to keep in tune with the latest trends in banking. These functions of trainers are entirely different compared to the functions of the managers of Head Office or Branch Office of the banks.

7. Untimely Training of Trainers

Another important finding is that the trainers are barely given training before being inducted into STC and thus the trainers are neither very competent in teaching methodology nor in delivering the subject. Untimely training for the trainers will not make them a proper fit in to the training system. As the trainers are not empowered to tune the training programmes based on the present requirements, training system hardly makes them accountable for the ineffectiveness of the training.

Table 1: Item-wise Analysis of Responses of Faculty towards Training Programme at the STCs.

Job Satisfaction:		N	M
1	a) Teaching Provides a Sense of Knowledge Acquisition and Achievement	8	4.12
	b) Relief from Stressful Office Work.	8	2.0
	c) Enjoyable Work, which Helps in Building Good Communication.	8	4.2
2	Scope for Co-operation and Enhancing Effectiveness	8	3.87
3	Trainers are Trained Before Inducting in STC.	8	2.0
4	Co-operation of Departmental Heads Towards Training.	8	3.5
5	Level of Motivation and Satisfaction Derived from the Job is High.	8	4.12
6	Management Provides Enough Funds and Induction of New Technique.	8	3.75
Trainers Opinion Towards Trainees:			
a)	Out of Compulsion	8	3.25
b)	It is a Change from the Routine Work	8	3.0
c)	Ambition to Perform Better on Job	8	4.37
d)	Avail of Promotion	8	3.37
e)	To Build up Confidence and Problem Solving	8	3.25
f)	Some of them Attend in a Casual way Without Much Interest	8	3.87

8. Perception of the Faculty on Trainees

Perception of the faculty about the trainees varies widely. They feel that most of the trainees are not participative and do not have the ability to concentrate and interact on the topic of discussion. Trainees attend the programmes casually, without evincing much interest and out of compulsion as well. However, the faculty also opines that the trainees have a desire to do better on their job and also to avail of promotion.

9. Morale Status of the Trainers

Selections of the trainers in the Staff Training Colleges of the commercial banks in general and both at Corporation Bank and Karnataka Bank Ltd. in particular are still not done in a scientific, systematic way and it is just fortuitous that some dedicated people are available to the banks to train their peers. It is a fact that the brightest among the bank officers tend to get selected for operational and administrative assignments in India and abroad and from among the remaining lot only; the officers get selected as trainers. Training is thus perceived

as a low priority activity and in view of the lower premium attached to it, those selected as trainers do not take much interest in their work. Some have good communication skills, combined with work experience, they do well as faculty and the trainees benefit too. But some are not so gifted and are not able to give a good account of themselves as trainers. In fact, they do not consider it important to succeed as a trainer, since it does not bring such rewards as does in operational assignments. Quite often the tendency to under value training activity still persists, which has a demoralizing effect on the trainers.

10. Esteem Value of Training

Selection of the trainers in the training colleges of these banks is still haphazard, and it is just fortuitous that some dedicated people are available to the banks to train their peers. It is a known fact that the brightest among the officers tend to get selected for operational and administrative assignments in India and abroad and from the remaining lot only the officers get selected for the trainer's position. Training is thus, perceived as a low-priority activity and in view of the lower premium

attached to it, those selected as trainers also do not take much interest. Some have good communication skills, combined with experience; they do well as faculty and the trainees benefit too. But some are not so gifted and are not able to give a good account of themselves as trainers. In fact, they do not consider it important to succeed as a trainer, since it does not bring such rewards as does in operational assignments. Thus, quite often the tendency to undervalue training activity still persists.

11. Co-ordination of training activities

The existing mechanism of training activities of CB is presented in the figure 3 through the details collected from HRD and Training Division in the year 2006.

a. 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 Dept. (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 on the basis of RBI guidelines. Co-ordination of training is made possible with an active interaction and involvement of the Top Management (TM), HRD and Training Dept., 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.

b. 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. The training needs of the bank are assessed in consultation with the branch heads and divisional heads. To summarise, HRD and training division of the bank facilitates the training function of the bank by co-ordinating the efforts of its STC, on the

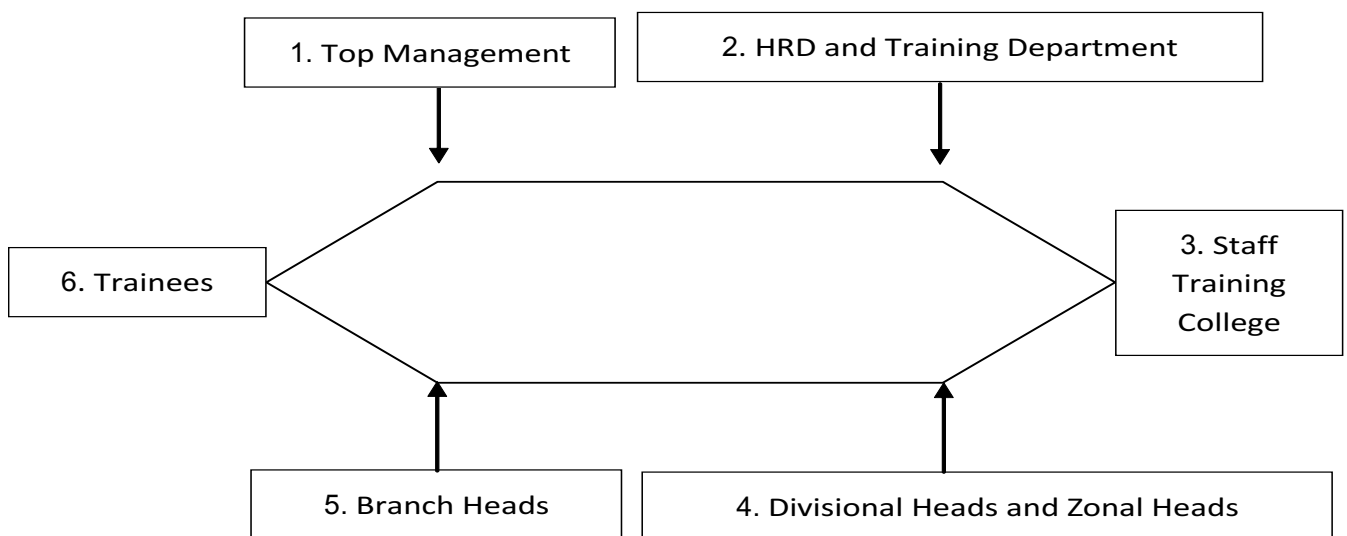


Figure 3 : Mechanism of training activity of CB

Source:STC, KBL and HR and IR Department.

one side and other departments and divisions of the organisation, on the other, for increasing the effectiveness, skill, performance of its employees.

c. 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, Kolkatta 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. 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 summarise, STC can be considered as the wing of HRD and Training division.

d. 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.

e. 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.

f. 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.

The figure 4 as per the details collected from HR & IR department of KBL in the year 2006 shows co-ordination of training activities at KBL.

a. Top Management: Top Management plays a pivotal role in framing the training policies, issuing guidelines to the HR and IR dept, approving the

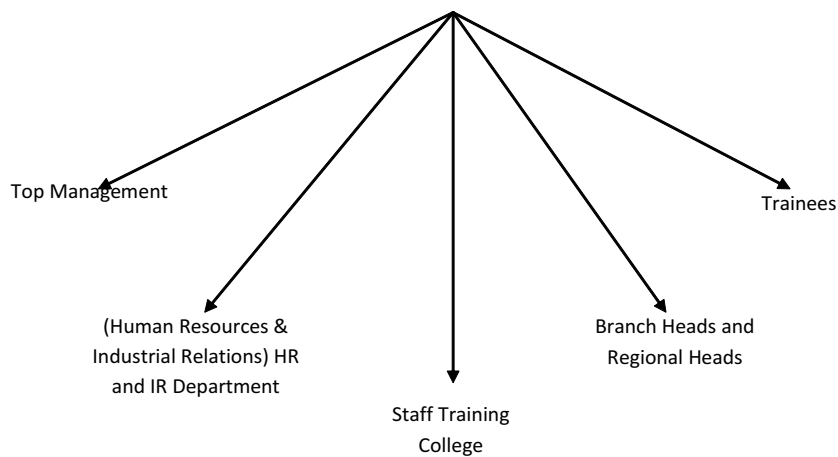


Figure 4 : Co-ordination of training activities at KBL
Source:STC, KBL and HR and IR Department.

training programme schedule (training calendar) as well as the budget for training.

b. HR and IR Department: Human Resources and Industrial Relations (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.

c. 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 orientation and other functional related 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 of the services of external resource persons.

d. 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.

e. 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 (Anjali, 2010). Observational learning also reflects that training co-ordination is one of the gray areas which comes in the way of efficient functioning of the trainers.

Co-operation and co-ordination have distinct place in the functions of management. As per Hodge et al. (1996), an organization is defined as a co-operative and co-ordinated social system of two or more people with a common purpose. According to Schein (1980), all organizations share characteristics such as co-ordination of effort, co-operation towards common goal or purpose. Two heads are sometimes better than one. Individuals who join together and co-ordinate their mental and physical efforts can accomplish great and exciting things. Co-ordination of effort multiples individual contributions. Co-ordination of effort cannot take place unless those who have joined together agree to strive for something of mutual interest. Krcitner (2000), states that the common goal or purpose gives the organization focus and its members a rallying point. Of course, to attain co-ordination of activities, hierarchy of authority is essential which creates a chain of command.

The definition of co-ordination itself is very clear-cut. It is a process of ensuring that persons who perform independent activities work together in a way that contributes to the achievement of overall objectives or goals (Bhat 2005). Internal, external, vertical as well as horizontal types of co-ordination, play a critical role in the total co-ordination process. Synchronization of the activities between various work units, departments, external environment, customers, lower levels of management and operating departments ensure co-ordination. Sometimes the words co-operation and co-ordination are used interchangeably with each other. There is a difference between the two. Co-ordination is an essential managerial function whereas Co-operation is an attitude of an individual. Opposing interests lead to conflicts. Conflict involves incompatible behaviours that make another person less effective (Tjosvold 1993). The destructive conflict always hampers the smooth working of the organization. For successful Co-ordination, Co-operation is most crucial. Burton and Thakur (2000), express that through job specialization and departmentalization, number of operational units have been created in an organization. The activities of these units must be linked together to assure the achievement of overall organizational goals. The process of linking activities of various departments in an organization is facilitated through co-ordination. The need for co-ordination is very critical as the units in an

organization are interdependent and can hardly function in isolation. They have to depend upon each other to perform their respective tasks. It goes without saying that the trainers do face umpteen problems if the co-ordination of training takes a beating. Lack of co-ordination of training between various departments is a serious systemic problem which affects the productivity of both trainers and trainees.

SUGGESTIONS

Based on the above findings, a few suggestions can be given to make the training system more efficient.

1. Selection of the Faculty for STCs

First of all, the misapprehensions attached to the trainer's job and low glamour attached to the training activity should be reversed. The change in mentality should begin with the top-management itself which percolates to all the layers and divisions in the bank. Training should be given an exalted status in the bank and trainers should be rewarded doubly, by giving them more salary and benefits. Since they are doing an extremely arduous task of transferring the knowledge, skill and competence to whole lot of employees, it is equally important to motivate the trainers by enabling them faster promotions and carrier growth.

2. Rewards for the Trainers

In this regard, the bank can organize and institute awards for the "Best Faculty" in order to motivate them and recognize their efforts. The awards can both be for operating functionaries as well as for the real best trainers in the banking system. The management of the banks should give serious thought to ensure that the morale of the faculty is kept high in order to bring out the quality in them.

3. Selection Based on Liking towards the job

The best people who are genuinely interested in teaching should be selected for the faculty position. They should be given ample scope for grooming and their success should be recognized and appreciated so that the ambitious and able at no

time will feel reluctant and cast down if they are approached to move into the field of training. Unless and until the second class tag attached to the training is destroyed, we cannot avoid disastrous effect on the quality of the banking service, which may bring down the performance of the bank.

4. Professional Trainers

There is no permanent faculty in the staff training colleges of both CB and KBL. The system of appointing trainers for a temporary period affects the quality of training. By the time the trainers get mastery over the art and science of teaching, they would have been transferred and this type of blitz of the job rotation might even distract the banking personnel, who do not aspire for it. It is advisable to appoint the faculty in the training colleges of the bank on a permanent basis so as to avail off their expertise fully and professionally.

5. Status for the Trainers

More and more research and development activities, participation of trainers in the functions of customer education should be established so as to enhance the credibility of training in banks. It is better if training institutes have their own research unit where they can develop products and services by keeping in constant touch with the external competitive environment. The trainers can be given the status of consultants to the top management of the bank, towards the achievement of its objectives or to enhance the performance or even to solve operational and business problems

6. Recruitment of More Staff

The faculty members in STCs of both CB and KBL are almost overloaded with training related and non-training related responsibilities in administrative and clerical areas, which might reduce their focus on training by impairing the overall effectiveness. The Management of the banks should recruit adequate number of qualified and talented staff in the STCs so that the faculty members are not overloaded with the administrative and clerical duties, which would allow them to do justice to the training function.

7. Growth of the Faculty

The current training practices of STC expect a particular faculty member to handle all the topics irrespective of his/her specialization which makes the things difficult for the faculty to develop an expertise in their aspired areas. In the process of making the trainers 'Jack of All Trades and Master of None', we also end up with many losers - not only the bank but also the trainees and trainers themselves. The management has to provide adequate opportunities to the faculty members for growing technically and professionally. The training system should see that the faculty will have enough time for professional reading, updating his/her knowledge, his/her training and for the research in banking field. The bank management should broaden the scope of activities of the trainers by giving them opportunities to attend and represent seminars and workshops so as to enable them to pick up new techniques and latest developments in the field of training methodology, pedagogy or the novel ways of utilization of training methods.

8. Reorientation in the Trainer's Role

Quite a few trainees attend the training programmes either out of compulsion or in a casual way without much interest. This is mainly due to the stress at work arising out of role conflict, role ambiguity, high degree of specialization and also poor communication.

Reorientation in the training system and the trainer's role can help the employee to come out of stress and make every employee a 'performer'. In this case, the trainer should act more like a counsellor than like a teacher. Trainer should try to elicit from the trainees the major reasons causing emotional discomfort and should try to purge their feelings by offering suitable solutions through counselling. Thus, training the trainer is essential including the discipline of counselling.

CONCLUSION

The bank managements should reorient themselves in the areas of motivation and job satisfaction of the trainers so that the euphoric effect is conveniently be passed on to the trainees which in turn will have a long-lasting effect in terms of preserving credibility, profitably, and

competitiveness. Socially responsible organization could be a reality by bridging the gap between the actual values and expected skills and values with the help of trainers' professional expertise. But unless and until the stigma attached to the training profession is removed, there could be disastrous effects on the quality of bank service, which might bring down the performance of the banks in the ocean of competition. The taboo attached to the trainers' status should be abolished completely by changing the mindset of all the people who are involved in training. It is already proved that any effort to impair the training process will negate human resource development which is harmful for the growth of any organization. Banks are definitely not an exception to this. However, trainers also need to be skillful and well informed to meet the complex demands of the banking organizations. Those trainers who add value to the sum total of organizational changes to meet the needs of rapidly evolving ground realities would be able to survive and grow in the turbulent environment. Trainers also need involvement and conviction from the stage of training needs analysis, effective training delivery, training evaluation and application of training inputs in to practice for which they necessarily need love and aspiration for this profession.

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