
A Study on Training Needs of Employees of Regional Rural Banks with Special Reference to Prathma Bank in Moradabad Region

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Abstract:

Today is time of cut throat competition and survival of the fittest, where every institutions in order to cope with the challenges and competitiveness in the world, every institutions needs the services of trained persons for performing the activities in the systemic way. Even if the skills are present in employees, it can be sharpened and be made more effective through training. Thus, in present scenario the requirement of training programmes for organization, institutions, and banks has become usual. A training programme is an effort by the employer to provide opportunities for the employees to acquire job related skills, attitudes and knowledge.

Therefore most of the banks either private or public adopt training and development programmes at the time of induction, promotion and other situation.

In this research paper an attempt is made to learn that training and development exist in Regional Rural banks and their

impact to generate efficiency of employees to cater to the need of the individual as well as their customers.

Key words: Training and development, Prathma bank, Customer satisfaction.

Introduction

Training is a must for every individual when he enters into the organization. Even though the candidate has experience he also should get training. Why because the organization culture, values and beliefs are different from one organization to other. The conduct of training needs is generally recognized in the literature as the first step in any professional approach to training. It is the foundation or starting point for any successful training intervention and is taken as the norm so to assess the need of training of employees how much in Bank know about that it plays a key role in organization. Training helps the person to modify their behavior and help to become confident.



Fig.1

India is emerging as an economy much ready to accept the challenges from external environment being one of the most consistently called Developing countries. India has shown with times an urge to accept change when it was needed the most. Year 1991 marked a great change with arrival of major policy

reforms in the form of deregulation, privatization, de-reservation, foreign investment, export promotion and import substitution so on these policies no lesser than a boon to Indian economy. It seems that most of the things have been done but only on papers that is as far as making policies are concerned but practical ground has not been touched completely.

If current job occupants meet this requirement, in that case, training is not important but if it is not the case, it is very essential to raise the skill levels, increase the versatility and adaptability of the job occupants by giving them necessary and appropriate training.



Fig. 2

Nowadays, banking is no more conventional sector because many private and public banks are mushrooming with providing the best of banking under one roof. With drastic growth of banks it calls for efficient and well trained staff members to handle/deal with the consumer needs. Banks are shaping up as financial hub for their clients to grow in size and well recognized in the world market. To pull consumers banks are offering traditional with advance services like SMS banking, ATM, internet banking, priority banking, demat. So we can say that it caters to the need of the bottom to the highest class of society providing something to everyone.

Universal banks have become modern day's supermarket extending almost every facility of banking under one roof.

The second generation of banking reforms was guided by the report of the committee on Banking Sector Reforms (again presided over by M. Narsimham) 1998. The reform measures focused on strengthening the foundations of the banking system, streamlining procedures, upgrading technology and human resources development and further structural changes.

47 Indian companies were listed in the Forbes Global 2000 ranking for 2009. The 10 leading companies wherein State Bank of India placed world rank 150 and ICICI bank placed 329. Therefore it is clear that Indian banks are making marks on the face of world, in India where companies are major players at the same place banks show prosperity and growth it is clearly visible that these banks are performing not only because of efficient policies being framed keeping consumer in center of focus but also concrete knowledge of policy makers (human resources at all the level). Success is a cake to share when everyone is actively involved.

Objectives of the Study:

1. To study training and development programmes undertaken by prathma banks for their employees.
2. To analyze effectiveness of training and development programmes for employees to discharge their duties.
3. To study how training and development programmes helps to achieve customer satisfaction.

Literature Review

“The purpose of a training needs assessment is to identify performance requirements or needs within an organization in order to help direct resources to the areas of greatest need, those that closely relate to fulfilling the organizational goals

and objectives, improving productivity and providing quality products and services.” **(Janice A. Miller, SPHR and Diana M. Osinski, Reviewed July 2002.)**

“The most valuable asset of a 20th century company was its production Equipment. The most valuable asset of a 21st century institution will be its knowledge Workers and their productivity.” **(Drucker 1999).**

“After employees have been selected for various positions in an organizations training them for the specific tasks in which they have been assigned assumes great importance. It is true in many organizations that before an employee is fitted into a harmonious working relationship with other employees he is given adequate training. Training is the act of increasing the knowledge and skills of an employee for performing a particular job. The major outcome of training is learning. A trainee learns new habits, refined skills and useful knowledge during the training that helps him improve performance. Training enables an employee to do his present job more efficiently and prepare himself for a higher level job.” **(V S Rama Rao , 2010)**

Why training for employees

1. To get an insight of the job by the new employees and also to understand work culture followed in the organization.
2. To acquire knowledge in order to adopt any change in technology or any change affecting the working of organization.
3. To get promotion as again change in nature of the work but increase in payment will increase responsibility and challenges involved.
4. To deal with the expansion and diversification where companies initiates other areas of business to gain their greater understanding.

In order to satisfy consumers from all walks of life banks need to have efficient manpower which can be possible by offering

them quality training , training programme should keep pace with changing times it must be unconventional. Training changes mental and social outlook of employees. Customers and their needs can be identified and they are satisfied accordingly.

Research Methodology

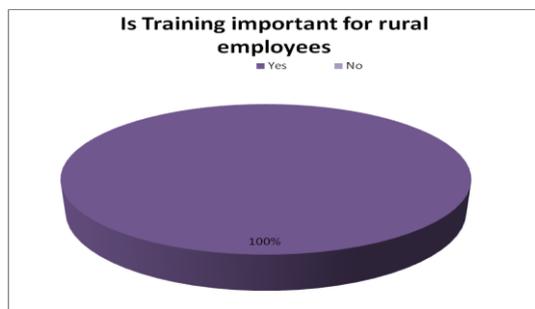
1. Primary data includes data collected through questionnaire filled by the Prathma bank employees.
2. Secondary data includes reference books, journal, research papers and internet.
3. Random sampling of 50 employees from different branches of Prathma bank of Moradabad District.

Analysis and Findings

1- Is training provided in your organization and do you think that it is important for rural employees?

Table No. 1:-

Yes	No
50	0



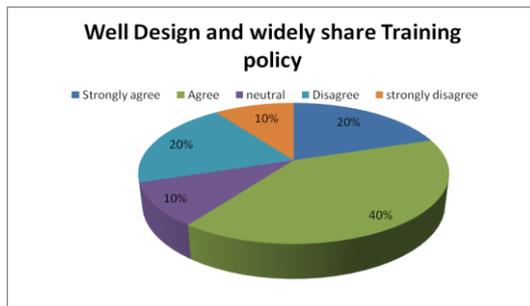
Interpretation:-

100% Employees responded that Training is important for rural employees.

2-There is a well designed and widely shared Training policy.

Table No. 2:-

Strongly Agree	Agree	neutral	Disagree	strongly disagree
20	40	10	20	10



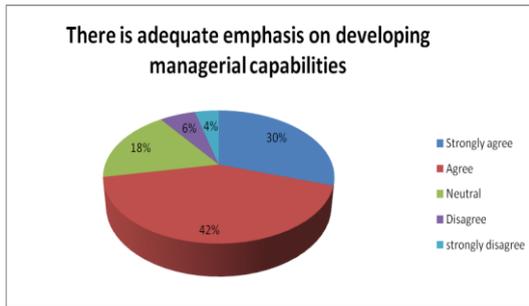
Interpretation:-

From the findings it was analysed that 40% employees were agreed with this statement that “There was a well designed and widely shared training policy” in our bank, whereas 10% employees were neutral, 20% employees were disagree, other 10% employees were strongly disagreed with the statement.

3-There is adequate emphasis on developing managerial capabilities of management staff through training.

Table No. 3:-

Strongly agree	Agree	Neutral	Disagree	strongly disagree
30	42	18	6	4



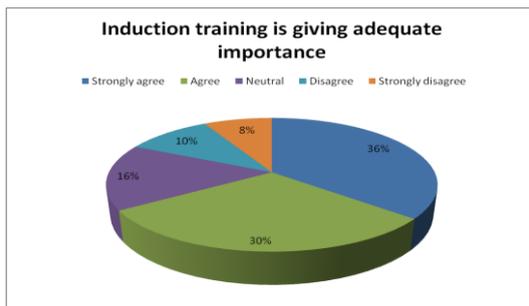
Interpretation:-

42% employees were agreed with this statement that “There is adequate emphasis on developing managerial capabilities of management staff through training” in our bank, 30% employees were strongly agree, 18% employees were neutral, 6% employees were disagree, other 4% employees were strongly disagreed.

4-Induction training is given adequate importance in this organization.

Table No.4:-

Strongly agree	Agree	Neutral	Disagree	Strongly disagree
36	30	16	10	8



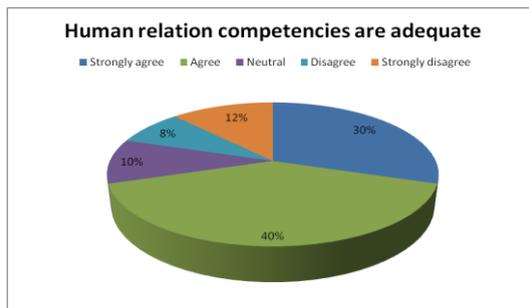
Interpretation:-

30% Employees agreed with this statement “-Induction training is giving adequate importance in this organization” 36% employees were strongly agreed 16% employees were Neutral and other 10% employees were disagree and 8% employees were strongly disagree with this statement.

5-Human relation competencies are adequately attempted to be developed through training in human skills.

Table No.5:-

Strongly agree	Agree	Neutral	Disagree	Strongly disagree
30	40	10	8	12



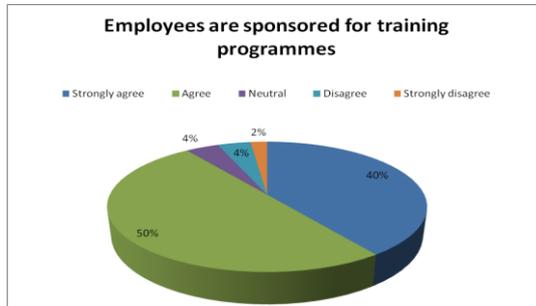
Interpretation:-

40% employees were agreed with this statement that “Human relation competencies are Adequately attempted to be developed through training in human skills” 30% Employees were strongly agree, 10% employees were neutral, 8% Employees were disagreed; other 12% employees were strongly disagreed.

6- Employees are sponsored for training programmes on the basis of carefully identified developmental needs.

Table No. 6:-

Strongly agree	Agree	Neutral	Disagree	Strongly disagree
40	50	4	4	2



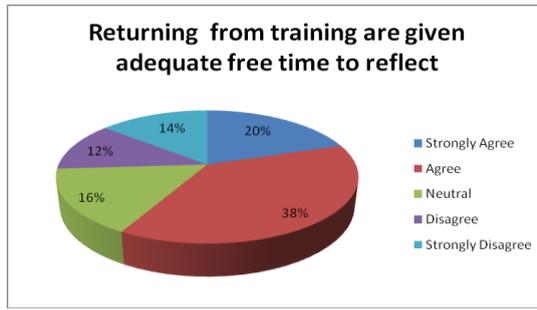
Interpretation:-

50% employees were agreeing with this statement that “Employees are sponsored for training programmes on the basis of carefully identified developmental needs” 40% were strongly disagreed. 4% employees are neutral, 4% employees were disagree and other 2 % were strongly disagree.

7-Employees returning from training are given adequate free time to reflect and plan and Improvements in the organization.

Table No.7:-

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
20	38	16	12	14



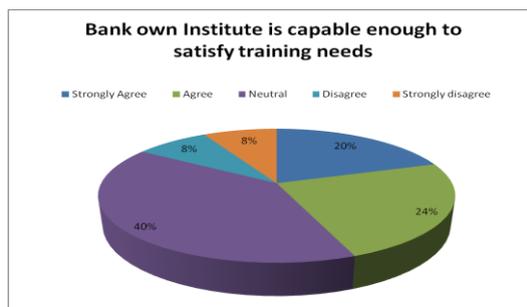
Interpretation:-

38% employees were agreed with this statement that “Employees returning from training are given adequate free time to reflect and plan and Improvements in the organization” 20% Employees were strongly agree, 16% employees were neutral, 12% Employees were disagreed; other 14% employees were strongly disagreed.

8-Your bank has its own training institute capable enough to satisfy training needs.

Table No.8:-

Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
20	24	40	8	8



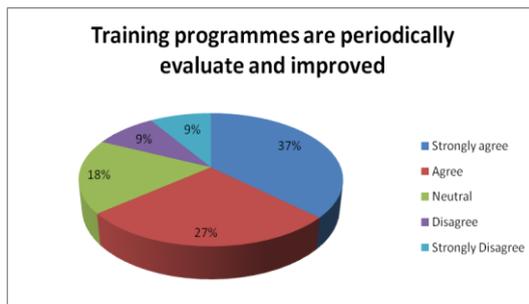
Interpretation:-

24% employees were agreed with this statement that “The bank has its own training institute capable enough to satisfy training needs” 20% Employees were strongly agree, 40% employees were neutral, 08% Employees were disagreed; other 08% employees were strongly disagreed.

9-Training programmes are periodically evaluated and improved.

Table No.9:-

Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
37	27	18	9	9



Interpretation:-

27% employees were agreed with this statement that “Training programmes are periodically evaluated and improved.” 37%Employees were strongly agree, 18% employees were neutral, 9%Employees were disagreed; other 9% employees were strongly disagreed.

Conclusion

1. It is concluded that Regional Rural banks undertake training and development programmes for their employees to increase

their efficiency.

2. Banks provide training programmes to enhance their knowledge and skills to satisfy the customers.

3. Growth of banking sector in India is the result of skilled manpower which is the outcome of training and development.

In this Knowledge-based economy, training helps people to learn how to do the things differently. Training is the part of all types' organization. It is considered as a vital activity in the organization. It is the sub system of HUMAN RESOURCE DEVELOPMENT. For the survival of any Banks organization, training programmes are essential requirement for employees.

It is significant for financial institutions to keep the skills of employees updated as a result of technology advancement , other external factors that are require in a particular skills or high level of skills.

So the Training and Development is a single program which provides the opportunity to the employees to increase our knowledge, learn technical things and get the high position in the organization

Recommendations

1. Decentralisation of training will make the training convenient for employee. Managers who are at high levels are trained in restricted numbers of training centres which are located in few states of India that makes training inconvinient for employees living far off regions.

2. To update employee's knowledge and skill suitable training must be provided at regular intervals i.e in a year or as per the requirement to keep the employees updated.

3. Training and development should also include more of upgrading their social behavior as they connect to various clients belonging to various social backgrounds of society. As they need to intermingle with different colleagues during transfers and delegations.

4. All the branches of banks whether should share their training and learning techniques as a separate body it should provide standardized and uniform training so that young people will not get tangled up in different bank different training strategy.

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