



Human Resource Training and Development Programmes in RRBS - A Case Study of Sapthagiri Grameena Bank in Chittoor District

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Human Resource is a vital factor that plays an important role in the development of a country. The HRM function today is concerned with much more than simple filing, housekeeping, and record keeping. When HRM strategies are integrated with in the organization, HRM plays a major role in clarifying the firms' human resource problems and develops solutions to them. Today it would be difficult to imagine any organization achieving and sustaining effectiveness without efficient HRM programmes and activities.

Training and development is a part of the Human Resource Development programme, which ensures that the organization has the people with the skill and knowledge to achieve strategic objectives. Training and development programme includes Performance Appraisal, Promotions and Transfers etc.

Meaning of Training and Development, Performance Appraisal, Promotions and Transfers

In the recent past, training has become a major activity in the public sector undertakings and it is gaining wide spread support and resources¹. Training is a corner stone of sound management, which makes employees more effective and productive. It is connected actively and intimately with all the personnel or managerial activities. It is an integral part of whole management programme, with all its activities functionally interrelated. Employee training imparts special skill and knowledge to employees in order that they contribute to the organization's efficiency, be able to cope with the pressures of a changing environment².

There is an opinion that training in public sector undertakings including banks, tends to be informal, superficial, sporadic, partial, subjective, wholistic rather than being normal penetrating systematic comprehensive, objective and partialistic. The omnibus approach has been to train everybody irrespective of his training needs or organizational needs. Not only this, rural banks have tried to put people through all kinds of programmes presuming that an employee requires training in all areas. Thus, training has become an almost a manufacturing activity.

It is the process of obtaining, analyzing and recording information about the relative worth of an employee. Although performance appraisal and potential evaluation are used synonymously, the performance appraisal is a wider term than potential evaluation. The potential evaluation evaluates the different traits of an employee by comparing the qualitative factors such as nature of individual, physical and mental ability etc. whereas performance appraisal evaluates the performance of an employee by quantitative factors such as quantity of out put and rejected output, standard of work etc.

"Performance appraisal is a systematic, periodic and so far as humanly possible, and impartial rating of employee's excellence in matters pertaining to his present job and to his potentialities for a better job"³.

Performance appraisal has been considered as the most sig-

nificant and indispensable tool for an organization in making decisions regarding various personal aspects such as promotions and merit advancements. Performance measures also link information gathering and decision -making processes, which provide a basis for judging the effectiveness of personnel sub-divisions such as recruiting, selection, training and compensation. As whole accurate information plays a vital role in the organization.

When an organization prefers to fill a vacancy only for the internal candidates, it assigns the higher-level job to the selected employee through promotional tests and interviews. Such upward movement can be said as promotion. A promotion policy is a valuable adjunct to any personal policy provided it can be worked on a sound basis. The promotion of an employee from lower to higher grade benefits the organization as well as employees.

A transfer is a shift of a person from one job, organizational level or location to another. Dale Yoder et al defined 'transfer' as a lateral shifting causing movement of an individual from one position to another. Usually without any remarkable change in duties, responsibility, skill needed or compensation⁴. It is a horizontal movement of employees between jobs with same level of pay. It does not imply any ascending (promotion) or descending (demotion), change in status or responsibilities.

Method of data collection

The data for the present study are collected from both the primary and the secondary sources. Primary data have been collected by administering a structured questionnaire among the sample respondents.

Sample design

As the study relates to Human Resource Management in SGB the required data are to be obtained from the personnel involved in the bank transactions. Initial enquiry revealed that there are three categories of personnel representing the officers, the clerical and the sub staff (Messengers cum sweepers cadres). The officers cadre consists of scale I and scale II employees and the clerical cadre comprises clerks. Thus all personnel of officers and clerical constitute the universe of the study.

SAMPLE DESIGN

Sl. No.	Category	Total No. of Employees	Sample Employees	Percentage in total
1	Officers (Scale-I to Scale-III)	270	135	50%
2	Clerk-cum-cashier	149	75	50%
3	Sub-staff including sweepers & drivers	82	41	50%
Total		501	251	50%

Source: Official Records of SGB Bank, Chittoor.

Objective of this study is

The main objective of this study is to evaluate the employees' training and development programmes, performance appraisal, promotions, and transfer policy of the bank.

Hypothesis

The attitude of employees towards training and development function, performance appraisal, promotions and transfers in the bank is not considerably different.

***Training and Development, Performance Appraisal, Promotions and Transfers SGB**

Sapthagiri Grameena Bank, being an RRB (Regional Rural Bank) supposed to carry out its objective of serving the weaker section of society in rural areas by meeting their before credit requirements. Therefore, bank has to develop committed and motivated work-force with right attitude and positive mind set. In this context, employees training and development assumes significance. It is reported that SGB has given top priority for training and development activity. Besides providing initial training to the new recruits it is also arranging training and development programmes for the existing employees in a planned manner.

All the employees are provided with both the on-the-job (internal) training and off-the-job (external) training through various institutions/agencies based on the needs and requirements. Every year some employees are deputed for training in these agencies /organizations. Selection of employees to be deputed is done on the basis of seniority and merit. The deficiencies and inadequacies of the incumbents and the need for deputing them for training are assessed periodically. Employees are deputed for undergoing training with a view to improve their knowledge and work skills for better performance.

Summary of Opinions of Sample Employees on Various Aspects of Training and Development Programmes

Table 1 shows the summary of opinions of the selected respondents on various aspects of employee training and development programmes of SGB. For empirical findings chi-square value has been calculated. For this purpose, responses on 5 point scale has been grouped into 3 scales viz, positive, neutral and negative responses Insignificant Chi-square value is calculated as 2.8216 which is against the table value i.e., confirms that opinions of employees on training and development programmes in SGB is satisfactory.

**TABLE 1
SUMMARY OF OPINIONS OF RESPONDENTS ON VARIOUS ASPECTS OF EMPLOYEE TRAINING AND DEVELOPMENT PROGRAMMES IN SAPTAGIRI GRAMEENA BANK**

S. No.	Aspects	Officers (Scale I to				Clerical				Sub Staff			
		Officers				1	2	3	Total	1	2	3	Total
		1	2	3	Total								
1	Availability of training centers in the Bank	98	28	9	135	59	9	7	75	35	4	2	41
2	Periodicity of training in the Bank	99	26	10	135	60	9	6	75	35	3	3	41
3	Availability of training method in the Bank	88	27	20	135	51	12	12	75	34	4	3	41
4	Availability of course contents in the Bank	86	28	21	135	59	8	8	75	32	6	3	41
5	Supply of course Material in the Bank	102	25	8	135	52	11	12	75	31	8	2	41
6	Quality of facility in the Bank	100	26	9	135	51	12	12	75	30	5	6	41
7	Participation of trainee in the Bank	105	20	10	135	62	9	4	75	33	6	2	41
8	Evaluation of the training	98	28	9	135	54	15	6	75	31	5	5	41
9	Physical facilities in the Bank	89	32	14	135	52	18	5	75	33	5	3	41
10	Relevance of training to job requirement	95	35	5	135	49	19	7	75	28	9	4	41
Total		960	275	115	1350	549	122	79	750	322	55	33	410

Note: 1 denotes positive responses, 2 denotes neutral responses, 3 denotes negative responses.

Source: Primary data

Performance Appraisal in Sri Venkateswara Grameena Bank

It is reported that performance appraisal in SGB is applicable to officers and clerical categories of employees and it is conducted on annual basis. SGB is adopting self-appraisal method for this purpose. For this purpose, the personnel department of SGB at head office issues circulars to all branches, area offices and departments of head office instructing that all officers and clerical cadre employees to submit performance appraisal reports(self-appraisal reports) on or before during the first week of April every year. Every employees' performance appraisal is made to place on record each year. Submission of performance appraisal reports by every officer clerical cadre employee is made essential at the head office to assess the performance, strengths and weaknesses of the individual staff members in their respective areas of work and to advise suitably them to improve their performance wher-

ever necessary.

Overall Opinion of Sample Employees on Performance Appraisal System in SGB

It is observed from the table 2 that out of all employees surveyed, 76.19 per cent are highly satisfied/satisfied with performance appraisal system adopted by SGB and only 11.42 per cent of them are dissatisfied or fully dissatisfied with the system. Category-wise analysis of opinion reveals that 72.61 per cent officers scale-I, 78.79 per cent officer's scale-II, 79.69 per cent of clerical cadre and 42.50 per cent of sub-staff are fully satisfied or satisfied with the performance appraisal method followed by the bank. The weighted average scores for officers scale-I, officers scale-II, clerical staff and sub-staff are 3.9641, 3.9090, 4.0312 and 3.875 respectively, which implying that they are satisfied to a considerable or great extent about the system of performance appraisal in the bank. We can also say that by ANOVA, sample employees under dif-

ferent categories are significant regarding appraisal system in SGB and different categories of sample employees have different opinions regarding appraisal system in SGB.

Table 2
Overall Opinion of Sample Employees Regarding Performance Appraisal System in SGB

Opinion	No. of Respondents (category wise)			
	Officers	Clerical staff	Sub staff	Total
	Scale-I to Scale-III			
Highly satisfied	41 (30.38)	28 (37.33)	11 (26.82)	80 (31.88)
Satisfied	59 (43.70)	34 (45.33)	20 (48.79)	113 (45.02)
No opinion	18 (13.33)	8 (10.67)	6 (14.63)	32 (12.74)
Dissatisfied	12 (8.89)	5 (6.67)	2 (4.48)	19 (7.57)
Highly dissatisfied	5 (3.70)	-	2 (4.88)	7 (2.79)
Total	135 (100)	75 (100)	41 (100)	251 (100)
Weighted average	3.65	3.64	4.78	4.00

Note: Figures in parentheses are indicates () percentages column totals

Promotion Policy in SG Bank

The promotion policy and procedure followed by SGB are based on the rules framed by the Central Government in accordance with provisions of RRBs Act, 1976. These rules have been drafted by the Central Government in consultation with NABARD and sponsor banks (Appointment and Promotion of Officers and Employees) rules, which are subject to revision from time to time. At present the promotion policies and procedure of SGB are governed by RRBs (Appointment and Promotion of Officers and Employees) Rules, 1998.

As per these rules the Board of Directors of SGB is the competent authority to decide the promotions. It is reported that SGB like any other RRB, adopts "Seniority-Cum-Merit method" in making all promotions from one cadre to another.

Overall Opinion of Sample Respondents' About Existing Promotion Policy and Procedure in SGB Bank

Overall opinion of sample respondents about existing promotion policy in SGB is presented in the table 3. It is observed that 64.39 per cent of officers scale-I, 72.73 per cent of officers scale-II, 53.12 per cent of clerical cadre and 42.50 per cent of sub-staff respondents are highly satisfied/satisfied about the existing policy of promotion followed by SGB. The remaining respondents in the boy categories are. either undecided or dissatisfied/highly dissatisfied with the system. The weighted average scores for officer's scale-I, officer's scale-I, clerical cadre and sub-staff respondents are 5.4242, 3.6849, 3.4375 and 3.15 respectively. These scores clearly indicate that all the four categories of respondents are satisfied to a great/considerable extent about the existing promotion policy of the bank.

Sample employees opinions under different categories are significant regarding existing promotion policy in SGB. We can infer by ANOVA, there is much variation in opinions of employees on the existing promotion policy in SGB i.e. different categories of employees have different opinions on existing promotion policy.

Table 3
Overall Opinion about Existing Promotion Policy In SGB Bank

Opinion	No. of Respondents (category-wise)			
	Officers scale-I to scale-III	Clerical staff	Sub-staff	Total
Highly satisfied	39 (28.89)	17 (22.67)	6 (14.63)	62 (24.70)
Satisfied	58 (42.97)	26 (34.67)	11 (26.82)	95 (37.84)
No opinion	25 (18.51)	17 (22.67)	9 (21.96)	51 (20.31)
Dissatisfied	8 (5.93)	11 (14.66)	12 (29.27)	31 (12.36)
Highly dissatisfied	5 (3.70)	4 (5.33)	3 (7.32)	12 (4.79)
Total	135 (100)	75 (100)	41 (100)	251 (100)
Weighted average	5.4632	3.6941	3.4283	3.2614
$\lambda^2-19.56,$		F-cal-3.80,		
F-Tab-2.79				

Note: Figures in parentheses are indicates () percentages column totals

Source: Primary data

Transfer Policy in SGB

As per Staff Service Regulations of SGB, any officer an employee is liable for transfer to any office or branch of the bank at any time. It is the prerogative of the board of directors of the bank to transfer all categories of staff to meet the administrative exigencies of the bank. While making transfers the management also keeps in view the performance and suitability of an officer/an employee at a particular place/branch / office. After the completion of stipulated years of continuous service at a particular place/office by an officer / an employee is taken into consideration. The board of directors of the bank has powers to frame norms and guidelines with regard to transfer policy and it can amend the norms and guidelines from time to time to meet its administrative requirements. The transfer policy stipulates clearly that an officer/ an employee will not be posted to their native places and an officer/other employee will not to transfer again to the same branch /office where he/she had already worked. It is also reported that bringing outside influence in the matter of transfers will be viewed seriously and staff, doing so, are liable for disciplinary action.

Employees' Overall Opinion on Existing Transfer Policy in SG Bank

It is observed from the table 4 that out of 210 employees surveyed, 67.15 per cent are fully satisfied /satisfied, 17.62 per cent are undecided or no opinion and the remaining 15.23 per cent are dissatisfied/fully dissatisfied with transfer policy of the SGB.

About 64.39 per cent of officers scale-I, 75.75 per cent of officers scale-II, 70.31 per cent of clerical and 60.00 per cent of sub-staff categories of employees have expressed that they are fully satisfied/satisfied with the transfer policy. Dissatisfied /fully dissatisfied respondents account for 13.69 per cent, 6.06 per cent, 15.62 per cent and 25 per cent of sub-staff categories, officers' scale-I, officers' scale-II, and clerical category employees respectively. The remaining sample employees in all the four categories have stated that they are undecided or have no opinion.

Weighted average scores for officer's scale-I, officer's scale-II, the clerical and the sub-staff categories of employees are 3.7123, 4.0303, 3.7343, and 3.4 respectively, indicating that all the four categories of sample employees are stated to a great or considerable extent about the transfer policy followed by the bank. The researcher infers by ANOVA that different categories of employees are significant regarding existing transfer policy in SGB i.e. the number of employees under different categories is much varied regarding the transfer policy.

There is much variation in opinions of employees on existing transfer policy in SGB i.e., different categories of employees have different opinion on existing transfer policy in SGB.

Table 4
Employees Overall Opinion on Existing Transfer Policy in Bank

Opinion	No. of Respondents (category-wise)			
	Officers scale-I to scale-III	Clerical staff	Sub-staff	Total
Highly satisfied	35 (25.93)	20 (26.67)	8 (19.51)	63 (25.09)
Satisfied	60 (44.45)	34 (45.33)	17 (41.47)	111 (44.22)
No opinion	25 (18.52)	9 (12.00)	6 (14.63)	40 (15.94)
Dissatisfied	10 (7.40)	7 (9.33)	4 (9.76)	21 (8.37)
Highly dissatisfied	5 (3.70)	5 (6.67)	6 (14.63)	16 (6.38)
Total	135 (100)	75 (100)	41 (100)	251 (100)
Weighted average	3.8142	4.0612	3.6143	3.25
$\lambda^2 - 9.59$	F-cal-5.80			
F-tab-6.38				

Note: Figures in Parentheses indicate () Percentages to column totals

Source: Primary data

In order to find out whether there are any significant variations between categories of employees with regard to training and development performing appraisal promotion and transfer policies and procedures followed by SGB, ANOVA test has been employed. F- calculated values in all cases are found to be not significant. Hence it may be concluded that variations between categories of employees with regard to training and development performance appraisal promotion and transfer policy and practices of SGB are not significant.

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