

**REPORT
OF THE WORKING GROUP
CONSTITUTED
TO REVIEW CLERICAL TRAINING**

RESERVE BANK OF INDIA
BOMBAY
1979

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BYCULLA
BOMBAY

Date :

Dr. I.G. Patel,
Governor,
Reserve Bank of India,
Bombay

Dear Sir,

I have great pleasure in submitting the Report of the Working Group constituted to review clerical training in the Reserve Bank.

Since the creation of the Zonal Training Centres at Bombay, Calcutta, New Delhi and Madras in 1963 for providing training to the clerical staff of the Bank, except making marginal modifications now and then in the course contents and duration of the courses, no significant review was made so far to identify the training needs of the non-officer staff of the Bank (or even the officer staff for that matter) and evolve appropriate training strategy and specifications to suit the training needs. Sir, it is due to your wisdom and vision and the dynamism of the ex-Executive Director, Dr. A.K. Banerji, that this Working Group was constituted in November 1978 (along with the Working Group to review the training needs of officer staff) to review the training needs of the clerical staff of the Bank. The members of the Working Group and myself deemed it a great privilege to take up this assignment. On behalf of the members of the Group and on my own behalf I would like to place on record our sincere gratitude to the Bank for the confidence reposed in us for this important assignment, which has been an interesting, educative and rewarding experience to us.

I would also like to record here my deep appreciation of the untiring efforts and valuable contributions made with rare distinction by the other members of the Group, Shri P.Y. Padhye and Shri S. Gurumurthy, who have borne this heavy burden in addition to their already heavy normal day-to-day work.

Shri Padhye, a member of the Group, has recorded a separate note on the question of payment of honorarium to the guest speakers deputed from the departments, which is at Annexure XVII to the Report.

It is hoped that the recommendations made in the Report would be found useful in organising the training of the clerical and other categories of non-officer staff in a more effective manner.

Yours faithfully,

O.T.M. Nambiar
Chairman.

CK.

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CHAPTER - 1

INTRODUCTION

The standards of efficiency and the overall performance of any organisation depend, among other factors, to a considerable extent on the quality of its personnel. The value of quality personnel is all the more important in the case of a premier central banking institution like the Reserve Bank of India in view of a variety of statutory functions the Bank has to perform in the nation's economic, monetary, credit and financial spheres. The Bank has a policy of recruitment oriented towards attracting the cream of talents to its service. However, even diamonds require to be processed, refined, cut and polished. In an essentially service organisation, output cannot be measured in a tangible form. One yard stick of measuring the efficiency of the institution may be the satisfaction of the Bank's constituents and the consequent improvement in the image of the Bank in the eyes of the public, in achieving which an efficient work-force make their part of the contribution. Training of the Bank's personnel has a crucial role to play in ensuring this quality and bringing about improvements therein.

1.2 Acquiring and developing of knowledge and skills by individuals and their application in the work situation are potent factors contributing to the promotion of desirable changes in the efficiency of the organisation. These factors can be mobilised by catalysing latent potentialities in human

resources through training, by creating in the individuals an awareness and urge to participate in their own small but significant way, in the achievement of the objectives of the institution. The extent to which the training efforts can succeed in this regard, no doubt, will depend on other factors which have a bearing on staff motivation. Nevertheless, training has to be viewed as an investment in the development of the work-force that will pay rich dividends in the long run in the form of improvements in the efficiency of the organisation provided the organisational culture is growth oriented. The need to achieve greater efficiency is very essential in a service organisation like the Bank. In developing and developed countries, training has come to be recognised as an effective means to provide against the risk of obsolescence in practices and procedures brought about by technological innovations and changes, the pace of which is constantly on the increase. Training and organisational growth and development are thus closely inter-related. Training may not be a cure for all organisational problems, but, it is certainly not a waste of time. Training can even act as a self-motivating factor and can induce sustained self-generating development of the staff.

Training in Reserve Bank of India

1.3 . For the first two decades of the Bank's existence, although much emphasis was placed on the recruitment of staff with good academic background and potential, little could be

done in the direction of systematic training of the staff. The first significant step in the direction of providing institutional training to officers of the Reserve Bank as well as to officers of the commercial and co-operative banks of the country was the establishment of the Bankers Training College in Bombay in 1954. This was followed by the setting up of the Reserve Bank of India Staff Training College at Madras in 1963 (re-named as the Reserve Bank Staff College in October 1976) for the Bank's junior level officers and subsequently the Co-operative Bankers Training College at Pune in 1969 (re-named as the College of Agricultural Banking in 1975) which took over from the Bankers Training College the conducting of courses exclusively on agricultural finance for the Bank's Officers and the officials of the State, Central and Primary co-operative banks.

1.4 About the same time as the establishing of the Staff Training College at Madras, the void in the matter of an institutional set-up for providing training to the clerical staff of the Bank was sought to be overcome by the creation of Zonal Training Centres in 1963 at Bombay, Calcutta, Madras and New Delhi. Prior to this, no formal arrangement for the training of the non-officer staff was in existence and employees were practically left to fend for themselves on the job and any knowledge and skill that they acquired was largely the result of guidance from some of the superiors or through a

process of self-effort based on trial and error with the work of the seats to which the employees were posted. In the absence of any regular training scheme for these employees very few of them had even a broad idea of the working of all the departments of the Bank. The training centres thus took over the task of imparting theoretical training to batches of new recruits to the clerical cadre and other senior clerks. Since then certain adhoc reviews of the training facilities were made from time to time. However, in the light of the experience gained in conducting the various training courses in the last 15 years for the clerical staff, it was felt that in view of enlargement of the Bank's personnel and the growing complexity of the Bank's functions and operations, there was an urgent necessity for reviewing the existing training facilities to develop their functional competence as well as relational skills.

Training Review

1.5 The appointment of the Working Group to review the clerical training in the Bank, arose from this realisation of "the need for an objective and imaginative review of the existing training facilities provided to the officers and other staff", which has been engaging the attention of the Bank for sometime past. Two study groups - one for the officer staff and the other for the clerical staff - were constituted by the Governor in November 1978 to critically appraise the entire

range of training facilities available to the above categories of the Bank's personnel. The composition of the two Working Groups was decided as under :-

(a) For officer staff :

Dr. V.R. Cirvante,	Principal, Bankers Training College, Bombay.	Chairman
Shri G.P. Bhawe,	Principal, College of Agricultural Banking, Pune.	Members
Dr. K.K. Mukerjee,	Principal, Reserve Bank Staff College, Madras.	

(b) For clerical staff :

Shri O.T.M. Nambiar,	Manager, Reserve Bank of India, Byculla, Bombay.	Chairman
Shri P.Y. Padhye,	Deputy Chief Accountant, Department of Accounts and Expenditure, Central Office, Bombay.	Members
Shri S. Gurumurthy,	Senior Instructor, Zonal Training Centre, Reserve Bank of India, Byculla, Bombay.	

1.6 The two Groups were required to maintain close liaison with each other and function under the general guidance of the Executive Director/Deputy Governor in charge of training. The secretarial assistance to the Clerical Training Review Group was to be provided by the Zonal Training Centre, Byculla.

1.7 The terms of reference for the Group to review clerical training were :-

1. Reviewing the training activity of the Bank at the Clerical/Coin-Note Examiners' level, presently confined to the Zonal Training Centres.
2. Reviewing the working of the Training Centres and also suggesting departmental training etc. as an integral part of the total training function at the Clerical/Coin-Note Examiners' level.
3. More specifically, the Group was assigned tasks in the undernoted areas having due regard to the existing and emerging trends during the next 5 years in the field of training.
 - (i) Number and types of the courses conducted at the Zonal Training Centres;
 - (ii) Course contents; in particular, the need for introducing management inputs such as concepts of inter-personal relationship and behavioural science etc.
 - (iii) Teaching methodology;
 - (iv) Available infrastructure, including accommodation, library facilities etc;
 - (v) Need for more Zonal Training Centres to clear the back-log of untrained staff;

(vi) Departmental/on-the-job training - its enrichment; and

(vii) Post-training evaluation.

1.8 In regard to the course contents, it has been visualised that apart from laying stress on developing functional competence, the need to develop relational skills among the clerical staff cannot be ignored. The necessity to improve communication abilities at every level, and inter-personal relations among the different hierarchical levels in the Bank has, therefore, assumed urgency. At present in various programmes at the Zonal Training Centres, no special effort is made to develop the clerical staff in this direction. In order to overcome this deficiency and lacuna, the Group was required to consider what behavioural inputs could be introduced in the training courses run by the Zonal Training Centres. In determining the course contents in this regard, however, it is necessary to exercise great care, bearing in mind the important objective that this part of the training would be required to be conducted "with the least possible loss in transmission as well as loss due to the work atmosphere within the Bank". Since as per the existing system of recruitment and promotion, a great majority of the officer cadre at the base level (over 92%) is drawn by promotion from within the Bank, the clerical training courses will have to be closely coordinated with the training programmes for officers, with matching

inputs in varying doses, so as to form a sort of "a training grid" or a ladder for the clerical and officer staff, in this area (among others) in particular, to ensure maximum utilization and application of the skills acquired, in the real work situation. The two Groups had therefore maintained close liaison between them.

1.9 It was also decided in this context that outside specialists in the field of Management Science and Practice (Behavioural aspects) may be consulted by the two Groups jointly for seeking advice and for enabling them to pose the related perspective questions and to find out practicable solutions.

1.10 The two Groups had a preliminary meeting on the 13th November 1978. The members of the two Groups were introduced to the Governor by the then Executive Director in charge of Training (Dr. A.K. Banerji). The Governor emphasised the importance of the work taken in hand and mentioned in particular that while determining training needs of the clerical staff, not only their existing requirement but also the long-term requirements to groom them to shoulder higher responsibilities in the organisation may be kept in view. Training should aim at improving the level of both present and future performance. Further, training inputs may be so devised as to create in the employees a sense of belonging to the organisation and a sense of social purpose, such as in the direction of corporate/

national objectives, obligations to the members of the public, improved services to the Bank's constituents etc.

1.11 In the context of the Review, Executive Director however, cautioned about a constraint which had to be borne in mind viz., that training facilities cannot necessarily expand linearly with expansion of staff strength of the Bank. The training of clerical staff who constitute the largest component of the Bank's personnel, therefore demands more imaginative thinking and action. The earlier we take effective steps to develop this large manpower at the base level, the better it will be for the future of the Bank and its image as a corporate entity, incidentally ensuring the developmental requirements of the individual employees.

Methodology adopted for the study

1.12 Under the terms of appointment, the Study Group was required to visit some offices/departments and have discussions with Departmental Heads/officers/employees of any Office, as deemed necessary. The Group had also the authority to co-opt any officer of the Bank, for assistance in any areas of the Study. The Group thus enjoyed enough discretion in devising its programmes, procedure and modus operandi for conducting the Study. In the context of the Group's tasks, the views and suggestions from a cross-section of Bank's officers of various Departments/Offices, trainers of various training establishments of the Bank and a cross-section of past trainees and officers

in Grades 'A' and 'B' (viz. those directly involved at the point of contact with the clerical staff) were solicited. The views were considered valuable as an aid in determining the training needs and identifying the related problems, the directions in which improvements in the existing facilities may be desirable, the new areas which can be brought under the purview of training etc., in order to make training more meaningful and purposive.

1.13 Accordingly, the Group visited the following Central Office departments and held discussions with the Heads of departments and others.

1. Chief Manager and other Senior Officers of the Department of Administration and Personnel. ✓
2. Management Services Division.
3. Chief Accountant and other Officers of the Department of Accounts and Expenditure.
4. Inspection Department.
5. Exchange Control Department.
6. Department of Banking Operations & Development
7. Agricultural Credit Department.
8. Industrial Finance Department.
9. Economic Department.
10. Department of Statistics.

1.14 The Group also visited the Agricultural Refinance & Development Corporation and Deposit Insurance & Credit

Guarantee Corporation and held discussions with the Managing Director and the General Manager respectively of these Associate Institutions of the Bank and their officers.

1.15 While visiting the offices/departments/training establishments of the Bank at Bombay, Calcutta, New Delhi, Madras and Pune, discussions were held with the undernoted persons either individually or in groups.

1. Manager and Heads of Departments.
2. Cross-section of officers in Grades 'A' & 'B' viz. those involved at the point of contact with the clerical and other non-officer staff.
3. A cross-section of past trainees of the clerical cadre who had attended various courses at the respective Zonal Training Centres.
4. Faculty members of all the four Zonal Training Centres, studying in the process, the infrastructural facilities available at the centres.
5. Principal and faculty members of the College of Agricultural Banking, Pune, studying in the process the audio-visual aids used/developed at the college and the infrastructural facilities obtaining therein.
6. Principal and faculty members of the Reserve Bank Staff College, Madras, studying in the process, the infrastructural facilities available at the college.

7. The Staff Quarters at some of the centres were also visited for ascertaining the type of facilities provided to the outstation trainees in the flats reserved for them.
8. All the faculty members of the four Zonal Training Centres who had participated in the Faculty Development Programme held at Bankers Training College in December 1978 were met in a joint session to discuss common problems of Zonal Training Centres and specific issues relating to clerical training.

1.16 To facilitate the discussions at all the above offices/ departments/training establishments, both in Bombay and at other centres, a detailed questionnaire (Annexure I) was sent in advance to them together with statements giving details of the training programmes presently conducted at the Zonal Training Centres, the course contents, the teaching aids/methods used etc., to enable them to discuss the various aspects with a cross-section of officers and staff in their respective offices. As regards other offices of the Bank which were not visited, the same questionnaire and statements were also forwarded to them to enable them to discuss and communicate their suggestions to the Group. The offices responded enthusiastically and offered constructive suggestions.

1.17 The suggestions made by the various batches of the trainees in the valedictory sessions at the Zonal Training Centres over the last one year, have also been taken into consideration.

1.18 During the visits to the above places, opportunity was also availed of to visit the undernoted training establishments of some of the commercial banks for discussions with Principals and Faculty Members and to have first hand idea about the infrastructural facilities there and to know of their experience of conducting various types of courses for non-officer staff in particular.

1. United Commercial Bank Staff College, Calcutta -
Discussions with Shri B.L. Roongta, Principal.
2. United Bank of India Staff Training College, Calcutta -
Discussions with Shri S.C. Aaich, Principal.
3. Allahabad Bank Staff College, Calcutta -
Discussions with Prof. G.R. Deckshit, Principal.
4. Central Bank of India Staff Training Centre, New Delhi -
Discussions with Smt. R. Rajpal, Faculty Member with specialisation in Behavioural Science.
5. Central Bank of India Staff Training Centre, Madras -
Discussions with Shri V.T. Kameshwaran, Faculty Leader regarding programmes and audio-visual aids developed by him.
6. Bank of Maharashtra Staff Training College, Pune -
Discussions with Shri R.G. Mijar and other faculty members.
7. Visit to Bank of India Training Centre, Madras -
To attend a meeting of local Trainers' Forum.
8. Visit to Sir Pochkhanawala Bankers Training College (of Central Bank & Dena Bank), Bombay, to attend an

exhibition of audio-visual aids and for attending the local Bankers Trainers' Forum meeting.

1.19 The two Groups jointly consulted the following specialists in the areas of management subjects/behavioural science and training.

1. Shri Sharu Rangnekar
(Formerly Chairman of Searle (India) Ltd.)
2. Shri N. Vaghul, Executive Director of
Central Bank of India
(Formerly Director of N.I.B.M.)
3. Shri S.R. Mohandas, specialist in the area of
Industrial Relations and Personnel Management.
4. Shri A.V. Deshmane (Former Director, M.S.D.,
Reserve Bank of India)
5. Dr. Y.B. Damle, Director,
Management Services Department,
Reserve Bank of India, Bombay.

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C H A P T E R - 2

ZONAL TRAINING CENTRES AND EXISTING COURSES

Schemes for clerical training in an institutional set-up commenced in August 1963 with the establishment of four Zonal Training Centres with jurisdictions originally as under:

- (i) Zonal Training Centre, - for the staff of Bombay, Ahmedabad and Indore Offices
Byculla, Bombay.
- (ii) Zonal Training Centre, - for the staff of Calcutta, Gauhati, Patna, Bhubaneswar and Nagpur Offices.
Calcutta.
- (iii) Zonal Training Centre, - for the staff of Madras, Bangalore, Hyderabad and Trivendrum Offices.
Madras.
- (iv) Zonal Training Centre, - for the staff of New Delhi, Lucknow, Kanpur and Jaipur Offices.
New Delhi.

2.2 A fifth Zonal Training Centre was opened at Nagpur in June 1964 when the need arose for a separate training establishment for the staff working in Nagpur, Hyderabad, Indore and Bhopal. Consequent upon this, the division of offices among these five centres was modified as under:

- Zonal Training Centre, Byculla, - for the staff of Bombay and Ahmedabad Offices.
Bombay.
- Zonal Training Centre, Calcutta - for the staff of Calcutta, Gauhati, Patna and Bhubaneswar Offices.
- Zonal Training Centre, Madras - for the staff of Madras, Bangalore and Trivandrum Offices.
- Zonal Training Centre, New Delhi - for the staff of New Delhi, Lucknow, Kanpur and Jaipur Offices.
- Zonal Training Centre, Nagpur - for the staff of Nagpur, Indore and Hyderabad Offices.

2.3 The Zonal Training Centre at Nagpur was closed down in March 1968 as that office could not feed the Training Centre with adequate trainees and the offices linked to this Zonal Training Centre were attached to other Zonal Training Centres. The Zonal Training Centre at Calcutta also remained closed temporarily from May 1968 to August 1973 owing to acute staff position in the offices served by it.

2.4 Initially, the Zonal Training Centres were conducting two types of courses.

(I) A course of 6 weeks' duration for Clerks viz.

(i) for new entrants, i.e. Clerks Grade II, as also Economic/Statistical Assistants.

(ii) for Clerks Grade II with less than five years of service (relaxation regarding 'five-year' criterion being made in the case of offices like Calcutta where there had not been any large scale recruitment) with a view to clearing the back-log of untrained staff.

The aims and objects of the training course for the newly recruited staff were to introduce them to the institution, to explain to them the main features of the working of the Bank, its place in the banking system and the economy of the country, the role of the clerical staff in the total structure, their conditions of work and the nature of work they were likely to perform. The same type of training was provided to the trainees with less than 5 years of service also.

(II) A course of 12 weeks' duration for Senior Clerks/ Assistants giving a detailed coverage (i.e. intensive as well as extensive) of the functions and working of the General Side and Specialised Departments.

The training for Clerks Grade I and Assistants was intended to widen their general background and also to improve their knowledge of rules and procedures and techniques followed by the different Departments of the Bank and thereby to improve their chances of promotion.

2.5 Thus, until 1975, two separate courses were being conducted, one for Clerks Grade II new entrants and those with less than 5 years of service and the other for senior Clerks Grade I/Assistants. It was experienced that conducting a prolonged course of 12 weeks' duration without having regard to whether the staff were drawn from the General Side or Specialised Departments, did not meet the objective fully owing to loss in absorption of subjects not of immediate relevance to the trainees. In the process, there was also avoidable wastage of training capacity and resources. Moreover, in the scheme of things that existed then, there was no system for training the Coin/Note Examiners in the Zonal Training Centres. It was only following the introduction of the common cadre of Clerks Grade II/Coin-Note Examiners Grade II in 1972 that conscious efforts were made to meet the inadequacy of training for Cash Department Staff. Prior to this there was

provision for a 3 weeks' training in the Cash Department (first two weeks for going through the Issue Department Manual and other relevant instructions and the third week for practical training in the Note Examination Sections including actual examination of notes at reduced quota initially). This arrangement, particularly the theoretical self-learning during the first two weeks of posting in the Cash Department, left much to be desired, as without proper guidance and supervision, the exercise proved futile.

Reviews and Revisions

2.6 A review of the training arrangements for the clerical staff was therefore undertaken in 1974. Thereafter in 1975, as a first step, the duration of both these courses was reduced as under:

- (i) from 6 to 4 weeks in respect of the course for Clerks-cum-Coin/Note Examiners Grade II. Since 1977, one week was added again for extensive coverage of the functioning of Cash Department and the duration of the course was increased to five weeks. Accordingly, it was decided that all new recruits including those to be initially posted to the Cash Department may be deputed to the newly devised Integrated Induction Course of 5 weeks' duration. As stated above, one week in this programme is devoted specifically to cover the study of the Issue Department in general and the functioning of the Cash Department in

detail. In view of this, the newly trained staff of this programme who are posted to the Cash Department for the first time are given only one week's practical training in note examination.

(ii) from 12 weeks, in stages, to 8 weeks in respect of the course for Clerks Grade I. Later in 1976, the practice of bringing together the senior clerical staff with different backgrounds or lengths of service and varying experience for the same training programme was done away with and the composite course for them was replaced from then onwards by detailed training in two separate streams of 6 weeks' duration each - one meant for senior clerical staff drawn from the General Side Departments and the other for the senior clerical staff drawn from the Specialised Departments.

2.7 Further, in terms of the agreement between the Bank and the All India Reserve Bank Employees' Association in the context of the introduction of combined seniority scheme and intermobility for clerical staff and promotion to the officer cadre based on the qualifying written examination, the Bank also introduced at the Zonal Training Centres as an annual feature, special preparatory courses for eligible candidates taking these examinations conducted by the Reserve Bank of India Services Board.

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2.8 In order that the trainees of each programme form a homogenous group and the training becomes need-based as far as possible, the Zonal Training Centres at present conduct the undernoted training programmes by suitable rotation according to necessity.

<u>Particulars of the Course</u>	<u>Duration</u>	<u>Course Objectives</u>
Integrated Induction Course for Clerks Gr.II/ Coin-Note Examiners Gr.II		To introduce the trainees to the institution and to explain to them the main features of the banking system of the country, the terms and conditions of service and the nature of the work they are likely to perform. The whole idea is that the employees should not find themselves at sea, as it were, when posted to their respective departments and that they are capable of understanding the significance in the whole scheme of things of the work that they are called upon to undertake
(a) For those who are newly recruited and those who have not completed one year of service in the Bank.	Separate channels of 5 weeks each	
(b) For those who have completed more than one year but less than 5 years of service in the Bank.		

Particulars of
the Course

Duration

Course Objectives

from time to time. Since the employees are from the common cadre of Clerks-cum-Coin/Note Examiners, the greater emphasis of the course is on the Issue and Cash Departments as they are expected to be posted in the Cash Department in the early part of their career.

A separate channel is run for the employees who have completed 1 year in the Bank but with less than five years of service, to clear the back-log of clerical staff who have not undergone any training.

<u>Particulars of the Course</u>	<u>Duration</u>	<u>Course Objectives</u>
Special Course for Clerks Grade I/II (service usually ranging between 7 and 20 years in the Bank)		The Course is intended to widen their general back- ground and understanding of the intricacies of the functions and working of departments and thereby to equip them for shouldering higher responsibilities in due course.
(a) For staff attached to Group I (General Side Departments)	Separate Course of 6 weeks	An intensive course with special emphasis on the working of the General Side Departments.
(b) For staff attached to Groups II & III (Specialised Departments)	each	An intensive course with special emphasis on functions and working of DBOD, IFD, DNBC, DICGC, ACD, ARDC, etc.
Preparatory training course for Clerks Grade I, Assistants, Stenographers etc.	12 working days	The object of this capsule course conducted between June and September is to provide an opportunity to

<u>Particulars of the Course</u>	<u>Duration</u>	<u>Course Objectives</u>
appearing for the promotion examination for empanelment to the cadre of Staff Officers Grade 'A'		prospective candidates to get their doubts clarified through discussion oriented sessions spread over 12 days per batch, on Reserve Bank of India Act and functions and working of Reserve Bank of India.

2.9 Before introducing any new type of courses on a regular basis, or whenever a review of any course takes place, trials are carried out in the Zonal Training Centre at Byculla, by running pilot courses on experimental basis. Based on the experience gained, such courses are introduced subsequently after necessary modifications at the other Zonal Training Centres. While the Zonal Training Centre, Byculla came to be provided with facilities for running 3 channels at a time in view of the larger number of Offices/Central Office Departments/employees falling under its training jurisdiction, the other three training centres have been conducting only one course at a time.

2.10 Apart from conducting the normal as well as the Preparatory Courses, the Instructors of the Zonal Training Centres have since June 1978 been also entrusted with the

responsibility of holding regular guidance sessions for the directly recruited Staff Officers Grade 'A' & 'B' during the period of their probation. The number of such Staff Officers for whom guidance sessions were held by the Zonal Training Centres since 1978 is given below.

<u>Year</u>	<u>ZTC,Byculla</u>	<u>ZTC,Calcutta</u>	<u>ZTC,New Delhi</u>	<u>ZTC,Madras</u>
1978	83	28	25	10

2.11 From the particulars of courses given above, it will be ~~seen~~ that the clerical staff and Assistants of Economic/Statistics Departments were not being sent for the 6 week special courses for senior clerks. Only recently, Central Office have started allotting a seat each to the clerical staff of the Economic/Statistics Departments in the two Special Courses.

Utilisation of the existing training capacity

2.12 From the inception of the Zonal Training Centres in 1963 till the end of 1978 in all a total number of 11,622 employees in the clerical etc. cadres (excluding 4,555 covered in the preparatory courses) had been trained in the various courses conducted by all the Training Centres. As against the present strength of 8,875 clerical staff as on 30th September 1978, 4,977 clerical staff (2,228 Clerks Grade II and 2,749 Clerks Grade I) have not attended any training courses. The position of staff recruited in the clerical cadre and the total number of clerical staff in Grades I & II trained in the last

3 years is given below :

	<u>Fresh recruitment</u>	<u>Staff trained by Z.T.C.(Clerks Gr.I and Grade II)</u>	<u>Addition to back-log</u>
1976	841	775	66
1977	780	680	100
1978	858	818	40

2.13 The above position indicates that the total clerical staff trained (excluding preparatory courses) during these three years was less than even the number of fresh recruits in these years. Thus, there has been a net addition to the back-log of untrained staff, each year.

2.14 There are several reasons for this increasing back-log of untrained staff in the various Zonal Training Centres viz.,

- (i) The long duration of the existing courses
- (ii) Setting apart of 2 to 3 months for coaching senior clerical staff for appearing in examination for promotion as Staff Officer Grade 'A'. In these preparatory courses (each course being for 12 working days) which run continuously without any break, the Zonal Training Centres had trained 776, 720 and 1,200 Clerks in 1976, 1977 and 1978 respectively. This cuts into the normal training capacity of the Zonal Training Centres particularly of the largest Zonal Training Centre at Byculla.

(iii) Under utilisation of existing training capacity in the Zonal Training Centres. In the Zonal Training Centre, attached to New Delhi Office for example, in 1976 and 1977 only 1 and 3 regular courses were conducted against their full capacity to run 7 courses in a year after allowing 8 weeks for preparatory courses. The closure of the Zonal Training Centre at Nagpur and the non-functioning of the Zonal Training Centre at Calcutta for over five years also need to be mentioned here since the spare capacity could perhaps have been utilised to clear the heavy back-log at other centres.

(iv) Even in regard to the actual courses run by various Zonal Training Centres the number of trainees deputed by the offices attached to some of the Zonal Training Centres was far less than the trainees quota allotted to them, as evident from the statement furnished in Annexure II.

2.15 With the present set up of Zonal Training Centres and existing duration of courses, even if optimum utilisation of training facilities is attempted, only a maximum of 6 to 7 regular courses (i.e. other than preparatory) can be conducted in each of the Zonal Training Centres at Calcutta, New Delhi and Madras in a year (excluding 8 weeks provided for preparatory courses). In Zonal Training Centre, Bombay (where 3 channels can be conducted at a time), a maximum of 15 to 18 courses can be

conducted during a year (excluding 12 weeks provided for preparatory courses). Thus on an average, in all the Zonal Training Centres together, about 35 courses can be conducted per year. From the present trend of recruitment to the common cadre, which is around 800 per annum, the recruitment in the near future is likely to register an increase to around 1000 or more per year. Thus the existing training set-up with an optimum capacity to train 1000 trainees per year will be sufficient only to conduct the 5 week induction courses for the new recruits, leaving very little scope for training the senior clerical staff, under the prevailing training schemes.

2.16 The number of trainees handled in the preparatory courses since 1976 by the different Zonal Training Centres is given below.

Year	ZTC Byculla	ZTC Calcutta	ZTC New Delhi	ZTC Madras	Total
1976	559	106	94	66	825
1977	516	53	66	86	721
1978	533	251	131	285	1200
	<u>1608</u>	<u>410</u>	<u>291</u>	<u>437</u>	<u>2746</u>
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2.17 At a time when the Zonal Training Centres have not been in a position to train all the clerical staff even in the regular training courses, the preparatory courses have by themselves utilised over 20% of the training capacity in

terms of the training time lost by the Zonal Training Centres by being deprived of the regular programmes. This has largely been instrumental in building up the back-log in respect of normal training, over the years. At the time of launching the preparatory courses and taking over the additional training burden of such magnitude, no thought seems to have been given to the matter whether the existing training capacities/facilities of the Zonal Training Centres are adequate to cope with the additional load and what measures should be taken to deal with the back-log of regular training that will be generated.

Drawbacks of the existing arrangements

2.18 The existing regular training programmes (other than preparatory) suffer from certain deficiencies and have also created serious problems in the area of training. Some of these are discussed below:

- (i) Swelling back-log of trainees in the clerical cadre, which is assuming insurmountable proportions.
- (ii) The induction course has become a misnomer as the course does not come at the time of appointment of an employee in the Bank but any time upto 5 years of service in the organisation.
- (iii) Training is not utility oriented (i.e. not relevant to immediate posting). Overdose of comprehensive training at the induction level has been found to be

wastage of training resources (both human and material) in the case of new-comers posted to the Cash Department because the knowledge in regard to the subjects/areas of training which are not of direct relevance to them immediately, is soon forgotten and lost.

This has been the feeling even with regard to the specialised courses to some extent, since covering too many departments in a long duration courses of 6 weeks also has the same results as above, because the trainees at best remain attached to one department and that too for a considerable period after the training programme.

- (iv) Long duration of courses of 5 weeks and 6 weeks is not in keeping with the training world's current trends and tried out methods of providing short duration training courses.
- (v) Because of the practical difficulties involved in the actual operation of the combined seniority scheme and inter-mobility that results in a churning of staff postings splitting up of the courses at the senior clerical level into specialised courses for clerical staff drawn from the operational departments and the specialised departments on the assumption that the staff so trained will continue in that particular group of departments for which they have been trained, has not worked according to expectations in actual practice.

(vi) Though in theory the existing training scheme in the Bank provides for the following training programmes totalling 17 weeks during the entire span of clerical career, in actual practice, majority of the employees do not get opportunity to undergo training in more than 1 course (either the 5 week or 6 week course) prior to the Preparatory Course.

Induction Course	- 5 weeks
Special Course for Operational Departments	- 6 weeks
Special Course for Specialised Departments	- 6 weeks

Total	:17 weeks
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(vii) A significant omission from the scope of both induction and subsequent trainings is the cadre of Assistants of various departments. In the early years of Zonal Training Centre, the Central Office Assistants other than those of Economic and Statistics Departments used to be deputed for the senior courses. Subsequently, when the Staff College at Madras started conducting a variety of courses, the Assistants were being deputed there for 'General Course' and 'Inspection Oriented Course'. However with the re-designation of the 'General Course' into the 'Staff Officers' Development Programme in 1975, the practice of deputing Assistants

to the Staff College for training was discontinued. Now they neither have the Induction nor the Special Courses at the Zonal Training Centre, but only attend the preparatory courses along with other eligible clerical etc. staff. The Assistants of Economic and Statistics Departments who are required to do the base work for research oriented and special studies in these departments do not have any training opportunity although their needs are specialised.

- (viii) The current training schemes only take care of training of the staff recruited to the common cadre and no training except the opportunity to learn by trial and error 'on-the-job' exists for other categories of staff. There are a variety of other categories of Class III employees in the Bank for whom also training is relevant and essential in the interest of creating a better understanding and awareness in them about the organisation in which they are working so as to inculcate in them a sense of belonging to the organisation and to enable them to work with involvement in the overall interest of the institution. At present not even any initiation or induction training is provided to employees of the non-clerical cadres. Some of these categories of staff are, typists/stenographers, telephone operators, tellers, machine section employees, etc.

- (ix) The existing courses run in the Zonal Training Centres are totally deficient in the coverage of behavioural aspects or effort to build up relational skills. Only a passing reference about the norms of employee behaviour is made while covering topics like conduct and discipline under Reserve Bank of India (Staff) Regulations or in the context of discussing customer service flowing from the topic of banker-customer relationship and their mutual obligations. In a service organisation, the staff should be made to understand and realise the importance of each individual's work which, though routine, is in its own way, quite important from the point of view of the total organisational effort and how every individual has a role of play in enabling the organisation to serve the constituents and the society better.
- (x) Following the theoretical inputs and cognitive learning in the Training Centres no facilities exist in the departments to provide an opportunity to the employee to reinforce his learning and relate it to skill oriented applications on the job at least in the core areas. This is also to some measure responsible for the loss of the training effort.
- (xi) There is no linkage of the clerical training with the types and nature of training programmes conducted for

officers in the three training colleges of the Bank. As a result, training provided in the Zonal Training Centre becomes a watertight compartment from the training courses conducted by the Bank's Staff College in particular when it comes to the functional courses on the Bank's departments. Besides, being an unrealistic situation, this results in avoidable wastage, duplication and overlapping in coverage of functional topics. There is a need to rectify this and facilitate the building up of a training ladder or grid, taking the totality of the clerical and officer training programmes into account.

2.19 Various measures that could be considered to mitigate the problems and the optimum set of solutions therefor are discussed in Chapter 4.

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C H A P T E R - 3

PRESENT AND EMERGING TRENDS AND FACTORS INFLUENCING TRAINING NEEDS OF NON-OFFICER STAFF IN THE BANK

Apart from the nature of the functions and working of the Bank, there are several other factors and trends that influence determination of the training needs of the staff in the Bank and the training strategy to be adopted. Some of these salient trends and factors are discussed hereunder:

Role of Training and Responsibility for Training

3.2 Training, as has been stated earlier, is an investment in the development of the work force. Over a period of time, successive doses of meaningful training could equip an employee and aid him in the development of his total personality as an individual and enable him to shoulder higher responsibilities in due course with greater awareness and confidence, irrespective of whether the end-results are discernible or not, immediately. No doubt effort to improve one's personality has basically to come from the individual himself. However, an institution where the individual is employed can to some extent create a suitable climate and provide the necessary motivation for this. One of the ways of doing so would be through training, but this again is not the primary objective of training. It is often said that bringing about change in behaviour is extremely difficult and that the best of training can induce only a marginal improvement. In the process of training, if partial success is achieved in bringing about even a marginal improvement in the personality of an individual,

it can be considered a rewarding experience both from the individual employee's point of view as well as from that of the Bank. Exposure to training with a rational content of behavioural inputs will certainly help an individual to undertake self-introspection and create in him an awareness about his own whims and idiosyncracies. If an individual perceives training as an aid for improvement of his personality and career prospects, it will motivate him and enlist his whole hearted involvement and cooperation. If this is set as a goal, it will lead to a better awareness of the responsibilities. Thus, training could ultimately motivate the staff not only with an inclination to optimise their efficiency and output but also help in turn in promoting a desirable organisational climate.

3.3 No doubt, the success of this effort depends also on many other factors which may be extraneous to training facility, such as self-motivation of the trainee, motivation by the trainer, the culture of the institution, its personnel policies, the organisational climate, social environment and so on. It therefore, becomes necessary simultaneously to make earnest efforts atleast within the Bank to create a supporting climate that will not only be conducive to the appreciation of training in its proper perspective but also contribute to its success.

3.4 The first step in this direction would be to give training the priority it deserves, commencing from the highest

level in the Bank, for training cannot achieve much if it is viewed merely as a ritual to be undergone at periodical intervals. The constitution of the Review Groups to study the training facilities in the Bank in its entire gamut is in itself a good augury. Training activities should continue to receive positive commitment, support and involvement at all levels both in the training establishments as well as on the job in the departments. The Bank, its training establishments and the trainees have all to be collaborating partners in the training efforts.

Recruitment and Promotion Policy

3.5 The present recruitment policy in respect of the base level of white collared jobs in the Bank is to induct graduates in the organisation under the common cadre of Clerks-cum-Coin/Note Examiners. By virtue of the important and premier position that the Bank occupies among the financial and banking institutions of the country and the fact that the service conditions in the institution are fairly attractive, the Bank is able to draw the cream of talents from among the graduates as well as post-graduates of various academic disciplines into the organisation. This quality inflow is also maintained since thousands of eligible candidates compete for a few hundred vacancies that arise in the Bank every year and the norms of the recruitment standards prescribed ensure the selection of the fittest among the applicants. In effect, high calibre

persons get selected for very routine and monotonous jobs.

3.6 The combined seniority scheme envisages that all new recruits should initially be posted to the Cash Department and gradually moved to other departments in course of time. The promotions within the clerical cadre take place on the basis of seniority and over a period of time. For those who by virtue of seniority become eligible to take the qualifying examination for promotion to the officer cadre, the opportunity comes as a good opening for further self-development. However, even here, there have been disparities owing to differences in the staff strength at different centres, the uneven rate of expansion of departments/offices at various centres etc. As a result and as the combined seniority at clerical level is operative on a centre-wise basis, employees with much shorter length of service in the newly opened smaller offices in particular have stood to benefit from the local promotional opportunities when compared to their colleagues in older and larger offices. This has not only created imbalances in promotional opportunities among offices, but has also affected the age composition of staff qualifying for promotion in different offices. This to a great extent, has also been a cause for frustration among the employees working in older/bigger offices.

3.7 Under the promotion policy currently followed, a redeeming feature from the employees' point of view which counters frustration to some extent is that over 92% of the

entrants to the officer cadre are from within the Bank. In view of this policy, from the long-term point of view, the post-recruitment calibre of the clerical cadre has also to be maintained and improved as they are the main feeding source to the officer cadre. Training has a vital role to play in this.

Larger Induction of Lady Employees at the base level of the Combined Cadre

3.8 Under the present system of open recruitment of employees in the common cadre through competitive tests, a significant trend is that more and more ladies are qualifying, particularly at centres like Bombay, Madras, Trivandrum and Bangalore. The percentage of female employees has sharply risen at the base level in the last few years and this trend is likely to continue. In many instances those lady employees who are not careerists and who have got used to the routine of the Cash Department with the advantage of generally being able to leave office early, may given the choice, like to continue in the Cash Department, which enables them to devote more time to their home and family commitments. As a consequence, in the next five years, this trend is likely to create an operational problem for the Bank in the matter of sending remittances of treasure for accompanying which lady employees may not be suitable for several reasons. At a time when the volume of notes in circulation is increasing by leaps and bounds and has already crossed the Rs.11,000 crores mark and the Bank's responsibility of arranging more and more

inward and outward treasure remittances increases, the Bank will soon be faced with a serious problem of not being able to find enough number of experienced male employees trained for the job of accompanying remittances. Pressure in this regard is already being felt in some offices.

Attitude and expectations of the new generation of employees

3.9 The employees being recruited belong to the generation that has been born and brought up in an atmosphere of freedom in the post-independence era which has seen lot of political influence, agitations, times of shortages of essential commodities, rise in their prices, general inflationary trend in the economy, increasing population and unemployment, over-crowded urban living conditions with hazards of environmental pollution etc. The psychology of the new entrants of today is not the same as it was say, a couple of decades ago. The younger generation of recruits, though intelligent, better informed and competent, is also more militant. All these factors have been contributing to shaping the attitudes and expectations of the younger generation of employees who distinctly differ in their concept of discipline, authority, etc. when compared to those who were born in the pre-independence era.

3.10 The profile of the new entrants in the Reserve Bank presents before one a picture of well-qualified and intelligent but restless youths coming mainly from middle-class and lower

middle-class families, and having high expectations and ambition to rise quickly either in the Bank or elsewhere and as such they are far more prone to frustration than persons of the older generation. There is, thus, a marked difference between the outlooks of the new recruits and those occupying the managerial positions today.

Nature of the job and work situation

3.11 As stated earlier, in view of the combined seniority scheme in operation in the Bank which envisages an initial posting in the Cash Department, the new entrants with a profile described above find the job in the Bank in general and the Cash Department in particular very routine, monotonous, uninspiring and a disgusting drudgery. Even the working environment in the Cash Department, apart from the nature of the work, is such that it can dampen the enthusiasm of even the most zealous individual. Soon the new entrants realise that the job does not match their qualifications and expectations and begin to feel disillusioned.

3.12 With the introduction of combined seniority scheme at the level of Coin/Note Examiners and clerical staff since 1972, a point for concern and future development is that in a few years time, even the posts at senior levels of Coin/Note Examiners Grade I and above in the Cash Department will have to be filled up by those very employees, who had joined the Bank in the earlier batches of the combined cadre. Accordingly, it will be wrong to suppose as is the prevalent belief among the staff,

that an employee who joins the Bank in the combined cadre, and is posted to the Cash Department initially will have to work there only for the first few years and that once he is transferred from that department, he will not be required to ever see another posting to the Cash Department.

3.13 These are factors for which the solutions lie in the realms of policy, outside the sphere of training. No amount of attitudinal training by itself can prove effective in neutralising or countering such retrograde influences which are so strong.

Organisation as perceived by the employee

3.14 In view of the circumstances explained above, even an employee's unfortunate perception about the Bank quickly gets further tainted and vitiated because of the following factors.

3.15 According to the present promotion policy in regard to the clerical staff, promotion is primarily by seniority and merit does not count for this purpose atleast in the initial stages of the career. If at all merit comes to be recognised, it is only at the point of promotion to the Officer cadre. The employee also gets disheartened by and reconciled to the fact that in the scheme of things prevailing, as no recognition is likely to be given for outstanding work, he hardly need strive to attain optimum efficiency. This wrongly creates an impression in the minds of the fresh employees that the management is indifferent to the employees, conservative and that the entire

atmosphere is attuned to a rule and procedure dominated system.

3.16 Even opportunity for promotion to the officer cadre is not often looked upon with much enthusiasm because the promotion brings only additional responsibilities without either authority or benefits commensurate with them. In many cases promotion brings no monetary benefit. Rather, it becomes necessary to protect even the existing emoluments. Besides, there is also the hardship of undergoing transfers as an officer and an apprehension that officers are exposed to greater risks and uncertainties. All these reasons render promotion an unattractive proposition particularly to an employee who has crossed the middle age.

3.17 The employees, owing to the nature of the work situation and the type of formal and indifferent relationship with their superiors in the hierarchy often feel let-down and left-out in a manner where they are hardly mentally prepared to identify themselves with the organisational objectives and purpose. In such a demotivating atmosphere the employee quickly loses any sense of belonging to the organisation with the feeling that the institution is impersonal and does not take care of the employees. In this state of helplessness and frustration, when the employee looks for a shoulder to rest on, he finds that the trade unions offer him a broad shoulder. The unions have been able to make him feel that they are more helpful and alive to his needs than the Bank. It will not, therefore, be surprising if an employee

feels a greater sense of allegiance, belonging and commitment to the union.

3.18 The profile of senior clerks in most cases is more disturbing because they are accustomed to the routine style of working for a longer duration and as such lose initiative in office work. The sense of frustration and disillusionment in this cadre, particularly in offices where promotional opportunities have been minimal and infrequent tends to make the employees almost cynical. In an effort to derive ego satisfaction and search for avenues of self-actualisation, the employees are driven to seek recognition through either trade unions or outside bodies (cultural, social etc.)

Expansion of Offices/Departments and shifting of Offices/Departments from one centre to another.

3.19 Over a period of time, the number of offices has increased. Some of the sub-offices have been converted into full-fledged offices under the independent administrative charge of Managers. The trend is likely to continue since the bank has decided to open more sub-offices when warranted by increased work load and regional development. Apart from factors like ever increasing quantum of notes in circulation which brings about an all-round enlargement in the area of management of currency system, the work with regard to the country's currency management itself is going to see substantial increase with the opening of more number of currency chests and small coin depots with the branches of nationalised banks. The

Government also expects that the inspection machinery of the Reserve Bank has to be augmented and strengthened to meet the additional burden of conducting statutory inspections in respect of Commercial, Cooperative and Regional Rural Banks and also increase the frequency/periodicity of inspections. The Bank has also been asked to conduct on priority basis a fresh review of the existing arrangements for rural credit. Even assuming that it will be difficult to foresee any de-linking of any major departments, etc. as had happened in the case of Industrial Development Bank of India and Unit Trust of India, it will not be unsafe to assume that there is not likely to be any drastic reduction in the staff strength of the organisation in the years to come. It has been a well recognised phenomenon that in the absence of specific norms or yardstick to measure the optimum employee level in service organisations, the question as to what should be the optimum manpower requirements for banking institutions has largely remained unanswered, undefined and nebulous. The number of employees and their productivity cannot therefore be satisfactorily correlated. The current trend of steady increase in the number of employees in the Bank is however likely to continue in future also because measures like mechanisation and computerisation on any significant scale has perhaps to be ruled out in view of various ramifications. Based on this trend, it can be expected that the number of employees to be trained at all levels will also register a substantial

increase in addition to the existing back-log.

3.20 Moreover, there is also a strong feeling that certain centres have tended to overgrow in size with consequences like disparity in employment/promotional opportunities among different offices, besides creating problems like constraints of accommodation both for office as well as residential purposes. The Bank is also currently engaged in examining the need for and possibility of shifting departments from more congested to less congested/new areas.

Switchover to Hindi in the Bank's working

3.21 In keeping with the Government policy of introducing Hindi in the day to day working of the Government Departments and public sector organisations, the Bank is also pursuing a phased programme of introducing increased use of Hindi in the Bank's working. This is likely to create a new pattern of working in the Bank at least in most of the centres in the near future say, 5 to 10 years which would envisage fresh areas and new methods of training through the medium of Hindi in the years to come.

3.22 Some of the factors and trends discussed above will influence the objectives, techniques and methodology of training. Others will influence the infrastructural facilities and requirements in terms of training centres, quality and quantity of faculty etc. which have been examined in subsequent chapters.

C H A P T E R - 4

DETERMINATION OF TRAINING NEEDS AND STRATEGY

The evolution of clerical training in the Bank, the deficiencies in the existing training system, the present and future trends having a bearing on training etc., have been discussed in detail in Chapters 2 and 3. In this background, the determination of the training needs of the clerical staff and working out a suitable training strategy becomes an intricate and complex exercise. In discharging the function of safeguarding and promoting the national economic interest and priorities and rendering service to society, it is imperative that continued operational efficiency and improvement in the quality and quantity of services of the Bank should be ensured. In this context, development of a variety of skills (Innovative, Human Relations, Leadership, Decision Making, Analytical, Communication etc.) in the officials of the Bank assumes great significance. At the non-officer level in particular, Human Relations, Communication and to some extent even Innovative skills should be inculcated and cultivated.

4.2 There is no denying the fact that clerical training in the Bank has remained uneven, with a heavy back-log largely because of absence of manpower planning and suitable supportive training. As a result, proper utilisation of manpower through appropriate training and placement has not always been feasible. Since training was also not matched with specific needs of departments, training function has largely remained an isolated

omnibus activity from the beginning.

4.3 Needless to emphasise that training should not be viewed in isolation but has to be treated as an integral part of the bank's organisational process and planned personnel policies and linked with recruitment, career planning, appraisal, promotion and development of staff etc. A change is, therefore, needed in the existing approach to training which is mostly based on the criterion of availability of the employee for training; but in the Bank, under the existing type of combined seniority scheme and the free internobility based merely on considerations of seniority and convenience, a planned policy of career development for the clerical cadre is considerably hindered.

4.4 Another training strategy that is normally adopted by any organisation is to time training in such a way that on return from training the trainees will be provided an opportunity to make use of the training and apply their newly acquired knowledge and skills. The trained personnel will then be able to perform the job with a greater sense of involvement and also have job satisfaction. This will call for detailed career path planning and designing of suitable courses. The selection of appropriate trainees for these courses would also assume relevance in such a set-up. In other words, the responsibility for career planning comes first which unfortunately has not been given any serious thought in the context of the combined seniority scheme for the clerical staff presently in operation

and the free inter-mobility which thwarts planned placement for individual employees.

New Training Strategy

4.5 Against this background any new training strategy has, therefore, to be based on certain assumptions as under:

- (i) the existing recruitment policy in respect of the base level of the common cadre in the Bank is not likely to change in the near future.
- (ii) the base level common cadre in the Bank will continue to provide over 92% of the entrants into the officer cadre.
- (iii) within the existing limitations, attempts would be made atleast to carry-out exercises of some workable system of career planning and determination of career paths in respect of the common cadre staff, as early as possible.
- (iv) knowledge imparted through the Training Centres and the acquiring of relevant skills on the job have to be complementary. The departmental training has to be put on a systematic footing. Due emphasis will have to be placed on 'on-the-job' training, planning of rotation of staff with regard to assignments and departments as a part of overall development of individual employees, since classroom training is only a portion of the entire developmental phase and effort.
- (v) categories of non-officer staff, other than those belonging to the common cadre, for whom no training

opportunities exist at present will be brought within the purview of training.

4.6 In the case of training for clerical staff in the Bank the priority has hitherto been in the area of imparting knowledge and developing job skills in a limited way. In addition, the priorities in this regard require re-orientation to provide facilities for the formation and development of healthy attitudes in the individuals, so as to be reflected in efficient service to the Bank's constituents. For, after all, the society will ultimately judge the utility of the Bank by its performance as a service organisation.

4.7 In the sphere of customer service, the time taken for items of work like encashment of cheques, acceptance of Government challans, handling of Government receipts and payments, providing of adequate exchange facilities and disposal of claims cases in Issue Department, processing of travel cases in Exchange Control Department etc. would be the barometer of the Bank's efficiency. Present performance and customer service standards would need improvement. Besides the 'Staff Suggestion Scheme' administered by the Management Services Department, the Training Centres can also help in inculcating among the employees a spirit of inquiry and the importance of innovative methods. For instance, the intricacies of exchange control and foreign exchange transactions are not clear to a large number (a mystery to most) of the clerical staff (or even officers,

for that matter) in this department and the position is often worsened further as a result of frequent revisions in the instructions and frequent changes in the incumbency of various important desks on account of free mobility. Considerable inconvenience can, therefore, be caused to those having dealings with the department.

4.8 The non-officer cadre (particularly Clerks and Coin/Note Examiners) constitutes over 50% of the staff strength in the Bank and is directly involved in important operations in the Bank, hinging mainly on a colossal volume of manually done clerical and accounting work at important positions such as counters, Cash Department, Exchange Control Department, Public Debt Office, Annuity Deposit Section etc. The clerical staff also come in contact with members of public and other constituents having dealings with the Bank.

4.9 To meet all these situations, the objectives and priorities of clerical training will converge on -

- (i) cognitive learning for gaining knowledge in new areas and improving existing knowledge in the relevant areas;
- (ii) systematic 'on-the-job' training to acquire and develop skills in work performance; and
- (iii) attitudinal development of the individual and promotion of relational, communication and to some extent innovative skills.

These will to a great extent ensure meeting the multipurpose objectives over a period of time, of developing and improving skills, promoting efficiency, confidence and potential to shoulder higher responsibilities in the Bank and developing healthy attitudes in the individuals. Incidentally, training may also help in minimising risks and mistakes in job performance and in the Bank's operations. Developing appropriate attitudes (at all levels) will tend to promote the "will to work" with a sense of involvement, job satisfaction, sense of belonging to the organisation and sense of social purpose, besides ensuring improved inter-personal relations and communication and also better adjustment of the individual employee to a desirable environment. Assuming that on an average it takes between 10 to 12 years of service for an employee, who enters the common cadre at the base level, to become eligible for appearing in the examination for promotion to the officer cadre, it would be desirable to design the undernoted pattern of training courses for the non-officer staff in class III in the Bank, viz.

- (i) Induction courses;
- (ii) Functional courses followed by on-the-job training; and
- (iii) Preparatory courses (as at present).

(i) Induction Courses

4.10 The present induction course cannot be really called an induction course. Any induction course, should invariably be at the point of entry into the Bank, i.e. before actual posting to a department. This basic course should aim at familiarising the new entrant with the institution so that he feels "at home" on his posting and gets an overall perspective of the Bank's role and functions. This training should help him to understand the working environment, the nature of work he would be expected to do and such other matters as would help to create in him a sense of belonging to the Bank and sense of social purpose. Since the employee in the common cadre would be posted to the Cash Department, the course may be utilised to cover also the theoretical and practical aspects of that department's work which could be of immediate relevance to him. Only a brief idea of the functions and working of the various other departments need be given so that the significance of the totality of the organisation and the Bank's functions, does not remain hidden from the employee nor is lost sight of by him. This will have to be immediately followed by on-the-job training in the Cash Department for a period of one week. The participants in the induction course from centres where there is no Cash Department, such as Bhopal, Indore, Cochin etc., could be relieved from the Zonal Training Centre as soon as part I of the course is complete, part II being the Cash Department component which is

not relevant to them and their short induction course could be supplemented by on-the-job training immediately after they are posted to the respective departments.

Phasing of Recruitment :

4.11 In case participation of a new entrant in the induction course has to be ensured at the point of his appointment, the appointments from the common cadre waiting list for a particular year will have to be so phased that groups of new entrants from the panel are appointed in one lot at regular intervals, preferably at quarterly intervals, say, for instance, on 1st January, 1st April, 1st July and 1st October every year. This would facilitate the smooth planning and running of the induction training programmes and provide a regular flow of properly inducted staff to the Cash etc. departments. This phasing of the appointments should be feasible if the common cadre staff are first posted in the Cash Department, vacancies in the other departments being filled up by drawing common cadre staff from the Cash Department according to seniority, and adequate training reserves are created in the Cash Department.

Incidentally, the Cash Department is a department which can absorb any number of reserves because of the ever increasing volume of work in connection with disposal of soiled notes and Bank could very well take advantage of this position to centralise the training reserves in the Cash Department so that appointments can be made in a phased manner. As regards the

smaller centres like Bhopal, Indore, Cochin, etc. not having a Cash Department, vacancies could be anticipated well in advance or kept unfilled till the candidates are exposed to the induction programme.

Induction for other categories of non-officer staff :

4.12 Having regard to the basic aims and objectives of induction courses, there is no reason why non-clerical staff, such as typists, telephone operators etc. should be denied the benefit of proper induction. This is discussed later on in detail.

(ii) Training in specific operational and functional areas

4.13 To satisfy the requirement that training should be relevant to immediate work situation, all the staff irrespective of whether they are Grade II or Grade I or Assistants, either at the time of entry into a new department or as soon as possible after they are posted to a new department, should be deputed to the training establishment for an intensive training programme with some practical bias, relating to that particular department's or allied department's work. These condensed courses could be of shorter duration say, about 2 to 3 weeks and may be organised as under in respect of the following group of departments/areas:

(i) Banking Department

(including staff/establishment

section/estate department)

- 2½ weeks

(ii) Issue Department

- 1½ weeks

- (iii) Exchange Control Department - 14/2 weeks
- (iv) DBOD, DNBC, DICGC, IFD - 2 weeks
- (v) ACD, ARDC - 2 weeks

With the present system of recruitment at the base level in a combined cadre of Coin/Note Examiner/Clerk Grade II and posting in the Cash Department initially (after exposing the candidates to an induction programme as recommended above) and with the centralisation of a major part of the training reserves in the Cash Department (as recommended in this report), it should be feasible to properly plan and time these intensive short duration functional courses, after anticipating the vacancies arising in the various departments due to retirements, lateral mobility, promotions from the base level, expansion, etc. and picking up the required number of Coin/Note Examiners/Clerks belonging to the combined cadre from the Cash Departments of the respective centres. If the number of candidates on the basis of anticipated vacancies from the offices usually catered to by a Zonal Training Centre is not adequate for a particular course, candidates from offices under the jurisdiction of other Zonal Training Centres can be drawn and a combined capsule course conducted at one of the Zonal Training Centres selected for this purpose. In Bombay because of Central Office departments there may not be any difficulty in getting adequate number for a particular capsule course, but at other centres difficulties may arise in forming a group of adequate strength for a capsule

course because of the small number of vacancies usually arising in branch offices. In such situations, instead of conducting the courses zone-wise, each course can be centralised at one of the Zonal Training Centres, the various courses being evenly distributed among the centres so as to avoid under-utilisation of the training facilities at the various centres.

In regard to Economic Department/Department of Statistics proposals are discussed separately.

Behavioural aspects

4.14 As already discussed, all the courses presently conducted for the clerical staff are functional and somewhat omnibus/general in nature. The role played by inter-personal relations and attitudes of individual employees towards work, people with whom they work and the Bank's customers have a great bearing on the quality as well as the quantity of work performance. However, the courses designed in the past have almost left out these behavioural aspects. In view of the profile of the candidates belonging to the new generation of the post-independence era joining the Bank, the need for their proper orientation in these areas is acutely felt. It will, therefore, be desirable that the training courses should devote some time to the attitudinal aspects, group behaviour, customer service, rationale of the role responsibility of the individual, significance of the purpose of the job performed, significance of the human resources at all levels, the purpose of discipline

system, importance of time management, the role of trade unions, etc. Accordingly, these areas may be included in all the above courses, viz., induction as well as the condensed functional courses for specific departments, with different emphasis after the induction course, as by the time an employee reaches such a stage, he would have gained sufficient experience in the Bank and would be familiar with the work situation. For the senior employees, conflict situations could be discussed in an objective manner with the aid of cases prepared on live situations in the Bank. Even if the behavioural aspects with slight variations get repeated in the various courses, it would not have any adverse effect, but would help in reinforcement since all employees will not necessarily be attending all the courses but a maximum of 3 to 4 courses over a span of 12 years depending upon how quickly they are able to qualify for promotion to officers' grade, which position will vary from office to office and from employee to employee. Further, in the context of the accelerated pace of changes all round, in values and styles of life, methods and conditions of work, etc., such exposure at intervals of 3 to 4 years would not tend to be repetitive but can be actually expected to be beneficial.

On-the-job Training

4.15 Through performance of routine jobs of different varieties in different departments over a period of time under the guidance of other colleagues and superiors, an employee of

even average ability has the opportunity of improving his functional efficiency. In the process he also improves his speed and accuracy and gains confidence in discharging his duties. In the context of increasing volume and variety of work the existing arrangements are proving progressively inadequate and it has become necessary to devise a conscious and organised system for providing on-the-job training in the departments. The respective departments/sections and the officers will, no doubt, continue to have a pivotal and constructive role to play in this effort. Some departments like Agricultural Credit Department, Economic Department etc. have already evolved their own internal system of sectional training to suit their requirements and such initiative has to be encouraged, strengthened and improved. These aspects of on-the-job training are discussed in detail in Chapter No.9

(iii) Preparatory Course

4.16 A special feature of this course is that it is of immediate relevance and direct use to the trainees eligible to take the qualifying examination for promotion to the officer cadre. Naturally, the trainees participate in this course with a much greater sense of seriousness, commitment and expectation of all the courses. The degree of self-motivation of the trainees in this course is the highest. Incidentally, this is one course that gives an employee a fairly good idea of the totality of the Bank's functions and working, besides explaining

the intricacies of the provisions of the Reserve Bank of India Act 1934 in minute details.

4.17 As is known, this course is designed and conducted on the basis of the agreement with the Employees' Association and no changes are suggested therein.

4.18 A person who joins the common cadre takes about 10 to 12 years on an average to qualify as an officer in the Bank. (In newly set-up offices, this period is, however lesser). The placement and rotation of the individual employee should be so planned that ordinarily he is required to work for not more than 3 to 4 years on an average in a major department. In such a situation, the employee besides attending the induction course at the point of recruitment will have the opportunity of attending about 3 of the condensed functional courses at intervals of 3 to 4 years before taking part in preparatory course for appearing in the qualifying examination for promotion as an officer. This would provide sufficient and meaningful training opportunities to an individual employee in the entire span of his clerical career, since even in the most ideal situation it may not be feasible for any organisation to train its staff in all the areas of its functioning to secure a degree of thoroughness, expertise and all round perfection.

4.19 The comparative position of the total duration of the training span under the existing and the proposed systems of institutional clerical training comprising various types of

courses is given below.

<u>Existing Courses</u>		<u>Proposed Courses</u>	
Integrated Induction Course	- 5 weeks	Induction Course	- 2 weeks
Special Course for Operational Departments	- 6 weeks	Functional Courses :	
		Banking Department	- 2½ weeks
Special Course for Specialised Departments	- 6 weeks	Issue Department	- 1½ weeks
		E.C.D.	- 1½ weeks
		DBOD etc. Departments	- 2 weeks
		ACD/ARDC	- 2 weeks
	-----		-----
Total :	17 weeks	Total :	11½ weeks
Preparatory Course	- 2 weeks	Preparatory Course	- 2 weeks
	-----		-----
Grand Total :	19 weeks	Grand Total :	13½ weeks
	=====		=====

4.20 It will be observed from the above that the proposed courses taken together (excluding preparatory courses) will require only 11½ weeks during the entire span of clerical career averaging 10 to 12 years, as against 17 weeks under the existing arrangements. This by itself would create sufficient spare training capacity in the existing Training Centres to facilitate training of a much larger number of employees apart from saving in terms of resources.

4.21 By the time an employee completes the preparatory course and qualifies as a Staff Officer, in most cases he also simultaneously completes at least Part I of the Institute of Bankers Examination. Thus at the stage of entry into the

officer cadre, an employee is usually a qualified, well-trained and experienced individual in the age group ranging from 25 to 40 in different offices, depending on local seniority.

Training Grid

4.22 The scheme of the proposed clerical training consisting of the induction course and the various condensed functional courses supplemented by systematic on-the-job training, followed ultimately by the preparatory course will take care of the entire range of training requirements in knowledge, skills and attitudes, at the clerical level prior to the induction of an employee into the officer-cadre, thus laying down the foundation of a training ladder or grid covering further areas of functional and developmental training, with different emphasis, for officer staff at the Reserve Bank Staff College, Bankers Training College and College of Agricultural Banking.

Recommendations with regard to the training requirements at the supervisory level and above, are being made by the Working Group for officer training (under Dr. V.R. Cinvante). However, in designing the contents of the proposed clerical training courses care has been taken to see (in consultation with the other Working Group) that as far as possible, unnecessary overlapping and duplication is avoided in the coverage by the Zonal Training Centres and the Reserve Bank of India Staff College.

Back-log :

4.23 There is a large number of Clerks Grade II, who were eligible to take the present induction course, but have not had the benefit thereof due to various reasons, including inadequate training capacity at the Zonal Training Centres. This back-log includes also employees belonging to the combined cadre who have been posted directly to departments other than Cash Department. Although the proposed induction course has been designed to meet the requirement of new-entrants, it would be necessary to depute these employees also to the induction course before they are posted to the Cash Department as the course deals with the working of the Cash Department. This problem is likely to arise mainly in Bombay where the number of new recruits posted to Cash Department initially has hitherto been much less than those posted to other departments. Other employees who could not be deputed to the induction course can straightway be deputed to the proposed condensed functional courses. They may be given priority for participating in the appropriate functional courses.

4.24 Similarly those employees in the cadre of Clerks Grade I/ Assistants etc. who have not received the benefit of either of the 6 week training programmes currently held at Zonal Training Centres, may be given priority for being deputed to the proposed functional courses.

4.25 The need for exposure to Management inputs in respect of these employees belonging to the existing back-log will be taken

care of by such inputs to be included in the condensed functional courses as well.

Training for other categories

4.26 As discussed in Chapter 2, no institutional training facilities exist for categories of non-officer staff (other than Coin/Note Examiners belonging to the common cadre and clerical staff of the Bank). The notable categories are -

- i) Assistants of Economic Department and Department of Statistics.
- ii) Coin/Note Examiners and Tellers of Cash Department, who do not belong to the common cadre and as such do not come under the purview of the combined seniority scheme.
- iii) Typists
- iv) Telephone Operators
- v) Employees of the Machine Section in the Department of Statistics, Bombay.
- vi) Assistant Caretakers/Caretakers.

4.27 From the point of view of building up a sense of belonging to the organisation and a sense of involvement in the otherwise routine and monotonous types of jobs and to develop appropriate attitudes and to familiarise them with the organisation, it is essential that no new appointee in the Bank is left out of the scope of an induction programme. Accordingly, the 2-week induction programme has been so designed as to cover in the first week only subjects relating to general

familiarisation, overview of the organisation, customer service and other behavioural science aspects, followed by the Cash Department component in the second week. All the new recruits of the above categories can be exposed to an induction course corresponding to the first week syllabus of the new induction course. In the case of Stenographers and typists, further special short duration courses of a day or two can be conducted on areas of time management, avoidance of wastage of stationery, their role significance, etc. Similarly short duration courses in the case of Telephone Operators, can be conducted emphasising the importance of patience, Board manners and politeness to callers, connecting them to the concerned department and generally developing helpful attitude etc. Coin/Note Examiners who do not belong to the combined cadre, form the core staff of the Cash Department from whom the higher Class III posts like Group Supervisors and Tellers in the department are filled up at present. They are actually left to fend for themselves without any sort of training, institutional or on-the-job, till they ultimately get their promotion as Assistant Treasurers. This is not desirable as they also should be afforded opportunities to develop and equip themselves adequately to discharge their assigned duties efficiently. A crash programme could be arranged to expose this class of employees to some institutional training. The programme could be of short duration of about 9 working days with part II and the behavioural

science inputs of part I of the syllabus of the proposed induction course as the course contents. Some sort of refresher course could be considered even for the staff belonging to the combined cadre at centres like Calcutta, Madras and New Delhi, whose normal stay in the Cash Department, before they are transferred to other departments depending upon vacancies, is generally for an unduly long period of 8 to 10 years, so that the staff will have the opportunity of getting exposed to institutional training at regular intervals. In the case of Tellers who are prospective Assistant Treasurers, they can be exposed to a modified course somewhat similar to the one presently conducted for Assistant Treasurers at the Reserve Bank Staff College. In the case of Assistants of the Economic Department and Department of Statistics, who are academically well qualified suitable technical courses in consultation with the respective departments may be designed in addition to their own departmental training.

4.28 Even as regards subordinate staff, the need for their proper induction in the Bank cannot be ignored. However, practices in the matter of their recruitment vary from office to office. Also employees working on a part-time basis are taken into the cadre of peons/mazdoors. In view of the practical difficulties in organising any formal class-room training for them, we may have to think of suitable alternative arrangement. In Chapter 9 it has been proposed that we should have in each office/department a training officer to look after the

departmental on-the-job training. The newly recruited peons/mazdoors could be sent to this officer in convenient batches for a couple of days of familiarisation sessions.

4.29 It is also necessary to expose the subordinate staff to behavioural aspects, which may help to develop greater dignity of labour, sense of responsibility and create a feeling that they are also cared for by the Bank. This may have to be done, if necessary, in simple regional language, by consulting experts in the field of psychology, in 1-day/2-day workshops organised at suitable intervals.

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C H A P T E R - 5

TRAINING SPECIFICATION

Having identified the broad areas of training needs for the non-officer staff in the Bank in aspects such as knowledge, skills, attitudes etc., and the different courses required for them at various stages, we have now to determine suitable training specifications viz. training designs, methods and aids to be used for aiding the desired strategy. These aspects are dealt with in this Chapter and ~~under~~ the next.

Training Design

5.2 Taking all the relevant factors into consideration, the appropriate training strategy will have to be built around the following two propositions.

- (i) Introduction of a variety of condensed courses of short duration of immediate relevance to the trainees and
- (ii) Augmentation of the training facilities required, like more training channels/centres and better infrastructural support.

5.3 As already proposed in the previous Chapter the following condensed programmes of short duration may be conducted at the various Zonal Training Centres.

- | | | |
|-----------------------------------|-----------|---|
| 1. Induction Course | - 2 weeks | (General induction
1 week + Issue and
Cash Department
1 week). |
| 2. DBOD, DNBC, DICGC,
IED etc. | - 2 weeks | |

3. ACD, ARDC - 2 weeks
4. Exchange Control Deptt.- 1 1/2 weeks (9 working days)
5. Issue Department - 1 1/2 weeks (9 working days)
6. Banking Department
(Including DAD/PAD,
PDO, Securities
Department and
General Administra-
tion Sections) - 2 1/2 weeks

5.4 It will be seen that the proposed pattern of the training courses is somewhat different from the existing arrangements. At present the induction course is a sort of integrated course with an overdose of functional knowledge pertaining to various departments of the Bank, most of which are not of immediate relevance to a new recruit who belongs to the combined cadre and has accordingly to spend his/her early part of the career in the Cash Department. To such a new entrant, detailed knowledge about other departments will become relevant only at the time of his/her initial posting in those departments after his/her tenure in the Cash Department. In the proposed induction course since the initial posting of the new recruit is to be in the Cash Department, special emphasis has been given on the functions and working of the Cash Department in particular and the Issue Department in general. At the same time, in view of the importance of organisational commitment, relational skills, customer service, etc., suitable inputs pertaining to these areas have also been proposed. Accordingly, the syllabus for the induction course has been suitably modified and the course

duration proposed to be reduced to 2 weeks by shedding details not quite relevant at the point of entry.

5.5 In the proposed pattern, in accordance with the strategy that training should be direct, immediate and relevant, the existing functional courses have been further divided to serve the needs of specific departments, to facilitate training of staff for a particular department at the time of their entry into or as soon as possible after they are posted to a new department. As regards the course contents of the proposed condensed functional courses, no substantial changes in the syllabi of the existing special courses, relating to functional areas, have been suggested as the coverage on these aspects in the existing courses is considered to be adequate. However, in accordance with the proposed training strategy suitable behavioural inputs have been proposed.

5.6 The details of the syllabi/course contents for the various proposed courses have been tentatively framed accordingly after taking into consideration the syllabi/course contents of the existing courses, the new and emerging needs, etc. and in consultation with the concerned faculty members and officers and heads of the various departments. Valuable suggestions received from the various offices, past trainees, etc. have also been taken into consideration. The behavioural components of the various courses have been drawn up in consultation with eminent Management experts. The syllabi are

given in Annexures III to VIII. These have been drawn up in consultation with the respective departments.

5.7 For the smooth working of the new strategy, which is built around a variety of short-term courses, there has to be a departure from the existing practice of conducting the courses at the Zonal Training Centres on an ad-hoc basis. Depending on the capacity of the individual Zonal Training Centres (i.e. the number of channels provided, the number of trainees that can be handled etc.) it would be necessary to chalk out sufficiently in advance an annual plan of training programmes to be conducted at Zonal Training Centres. This may be done more appropriately by the Training Division in Central Office by prescribing suitable training inventory returns for individual offices as recommended in Chapter 12. As stated in that Chapter this will call for a close coordination between man-power planning, training and placement at various offices. Adjustments can be made if necessary, on the basis of half-yearly reviews.

Training Capacity

5.8 In programming the courses, a gap of atleast 3 days on an average may be given between 2 courses for attending to miscellaneous items of work like course reports, adjustments in time tables etc. Taking into account the total duration of 11½ weeks for the above 6 programmes and about 3 weeks in all for the gaps between two individual programmes, it will be possible to conduct about 6 courses in 16 weeks per channel.

After providing 8 weeks per year for conducting preparatory courses, 44 weeks would be available in a year for conducting the regular training courses. Thus, during a year about 16 programmes can be conducted in each channel and if the number of trainees continues to be 30 (as per the existing practice) in each programme, a total number of 480 trainees can be trained in one channel in each of the Zonal Training Centres at New Delhi, Calcutta and Madras. Thus, in these 3 Zonal Training Centres we can train a total number of $480 \times 3 = 1440$ trainees per year.

5.9 In Bombay Zonal Training Centre, where the number of staff to be trained in preparatory courses is normally 500 to 550 (according to the trend in the last 3 years) we can leave 12 weeks for these courses in each of the 3 channels (Bombay Zonal Training Centre has an existing capacity of running 3 channels at a time). On the basis detailed above, 15 programmes can be conducted per channel during the year. Thus, in Zonal Training Centre, Bombay $3 \times 15 \times 30 = 1350$ trainees can be trained in regular programmes during a year. Therefore, it can be projected that with the proposed programmes and taking a trainee capacity of 30 trainees for each programme, a maximum number of $1440 + 1350 = 2790$ trainees can be trained during the year in all the 4 Zonal Training Centres with the existing capacity.

5.10 The annual intake of the new entrants in the combined cadre is expected to be about 1000 on an all-India basis. With a view to ensuring that the new entrants are given induction training at the point of entry in accordance with the proposed training strategy, it will be necessary to reserve a training capacity of about 1000 trainees per year for conducting induction programmes. This will leave us with a capacity of about 1790 for conducting functional courses. It should, however, be borne in mind here that recruitment is made in a common cadre of Coin/Note Examiner/Clerk Grade II and these common cadre candidates are initially posted to the Cash Department, displacing an equal number from the Cash Department for being posted to other functional departments. Therefore, if the annual intake of new entrants in the combined cadre is expected to be about 1000, about 700 to 800 combined cadre staff will have to be transferred out of the Cash Department for being posted to various other departments depending upon the vacancies in those departments, assuming that of the 1000 new entrants, some 200 to 300 would be against additional vacancies in the Cash Department itself at different centres on account of opening of additional Note Examination Sections, or against additional vacancies at centres where Cash Department is not in existence, like Trivandrum, Cochin, Bhopal, Indore etc. Consequently, out of the available training capacity, about 700 to 800 seats will have to be reserved for exposing the staff released from the

Cash Department to the various condensed courses depending upon the department to which they are to be posted.

5.11 This will leave us with a capacity of about 1090 = (2790 - 1000 - 700) seats for exposing to condensed functional courses those staff who are due for lateral movement from one department to another and also those who have not had any training opportunity so far. In this context it may be relevant to state that as per the latest available statistics (1978) there are 4977 employees consisting of 2228 Clerks Grade II and 2749 Clerks Grade I who have not had any training opportunity so far. It is, therefore, clear that the existing training capacity is not at all adequate to satisfy the training needs of new recruits and those staff due for lateral movement from one department to another from time to time and also to tackle the existing huge back-log. In the circumstances it is suggested that the training capacity may be suitably augmented by increasing the number of channels at the existing centres and also opening new centres. With the shifting of the Machine Section of the Statistics Department from the Byculla Office to the Garment House, adequate space could be made available in the Byculla Office premises to start one more channel. Although handling of more than three channels at a training centre may make the training establishment somewhat unwieldy, this additional channel at Byculla is proposed considering the availability of space and the huge back-log at Bombay alone

(1783 out of the total back-log of 4977). As soon as the back-log is cleared this channel could be closed. Similarly, at Calcutta considerable space is available at the Zonal Training Centre for accommodating at least two more channels. In addition it is suggested that at least two additional training centres may be opened with immediate effect one at Nagpur and other at Hyderabad where there are possibilities of having sufficient space for setting up training centres. In the former office it is informally understood that there is scope for carving out about 1500 sq.ft. space on the first floor of the main building, while in the case of the latter since the office has recently moved into the spacious new building, there should not be any difficulty in getting adequate space for the purpose, either in the main building or in the annexe building. Besides, both the centres have locational advantages. The training centre at Hyderabad, particularly could be utilised to organise training programmes for the staff of Hyderabad Office as also smaller offices like Trivandrum, Cochin and Bhubaneswar, and also take over some of the back-log of the Madras and Bangalore offices. Training centre at Nagpur can organise the training programmes for the staff of Nagpur, Jaipur, Bhopal, Indore and Ahmedabad offices and also help in clearing the back-log of Delhi and Bombay offices. With the proposed additional channels and centres, it would be possible to provide training facilities for an additional number of about 3240 annually at the rate of

18 programmes per channel in a year (Byculla - 540 + Calcutta - 1080 + Nagpur - 540 + Hyderabad - 1080). The additional channels and centres could be closed down as soon as the back-log is cleared. It would, however, be desirable to develop the centre at Hyderabad in view of the space constraint at the Madras and Delhi centres. The break-up of the untrained staff is given below : -

Bombay		= 1,783
Ahmedabad - Nagpur + Indore - Jaipur	246 + 149 + 7 + 238	= 640
New Delhi - Kanpur & Lucknow - Chandigarh - Bhopal - Jammu	511 + 147 + 27 + 16 + 11	= 712
Calcutta - Patna - Bhubaneswar - Gauhati	603 + 184 + 77 + 100	= 964
Madras - Bangalore - Trivandrum - Cochin - Hyderabad	350 + 282 + 46 + 55 + 145	= 878

5.12 In deputing employees for training in the proposed condensed functional courses, it is recommended that the untrained employees may be given priority over those who had some training either in the existing induction programmes or the relevant 6-week special course. Similarly the employees who are eligible for being empanelled in the cadre of Staff Officers Grade 'A' and have already attended preparatory course, need not be included in the proposed functional courses as they will be getting further training opportunity as and when they become officers. Broadly speaking, it is estimated that the

group that would need to receive training priority will consist of Clerks Grade II/Grade I with service ranging between 5 and 10 years.

5.13 It may also be added that under the proposed training strategy, the training effort is almost directly sought to be linked with the "recurring training needs" arising on account of rotation of an employee from one department/group of departments to another. In this sense, it may not be very logical to refer to any "back-log of trainees" as such, as at present. In other words, the need for training an employee should be considered to have arisen only if and when he moves to a new department.

5.14 For the success of the scheme of functional courses, sufficient training reserves will have to be created at each office, so as to ensure full utilisation of training capacity without affecting the smooth functioning of the department. In this connection recommendations given in Chapters 4 and 9 of this Report may please be seen.

5.15 Faculty will not only have to be strengthened but the members of the faculty should be in a position to handle any functional area.

5.16 At present the training capacity of each channel is 30 trainees per batch. This has been the strength fixed since the introduction of training in the Bank and has been working satisfactorily in the context of the long-duration courses, overwhelming reliance on lecture-method, the types of courses,

the back-log of untrained staff etc. However, in the context of the proposed training strategy, the trainee-strength per batch needs to be reviewed. For conducting the condensed short-term courses effectively, class-room sessions will have to be not only discussion-oriented but also supplemented by suitable hand-outs/other study material; also greater recourse to modern teaching aids like overhead projector, slides, films, flip charts, etc. will be inevitable. All these call for a compact group of say, not more than 20 trainees per batch, so that meaningful discussions are possible and the trainees receive adequate personal attention. The Bank, may, therefore, aim at suitably reducing the training capacity of each channel, as a long term objective.

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C H A P T E R - 6

TRAINING METHODOLOGY AND AIDS

Effectiveness of both the training strategy and the actual training programmes may get enhanced or hampered depending, among other things, on the training methods and aids employed in conducting the training courses. There are a variety of training methods which can be suitably built into a training programme and a number of modern and sophisticated training aids and tools are also available for facilitating the process of learning and enhancing the effectiveness of the programmes. The choice of methods will, however, depend upon certain training facilities, trainer's capacity, prejudices and preferences, number of participants and also the design of the programme. The mere availability of aids and tools should not also be taken to mean that each and every training programme would afford scope for their use. Mechanical use of these aids, without relevance to the requirements of a particular programme, may smack of 'gimmickry'. A proper selection and blending of the different training methods and aids to match the requirements of a training programme in the light of the course contents and duration, is of utmost importance. This calls for ability and ingenuity on the part of the faculty members.

6.2 The methods and aids currently in use in the clerical training programmes at the Zonal Training Centres are detailed below :-

1. Lectures
2. Group discussions
3. Review sessions/question-answer sessions
4. Trainee talks
5. Practical exercises
6. Written tests
7. "Model Bank" exercises
8. Visits to operational departments
9. Charts
10. Specimen books/registers, returns and other forms.
11. Films

6.3 There is at present a substantial reliance on the 'lecture method' and the remaining aids/methods are only supplemental. 'Trainee talks' form a part of the curriculum in every programme, so as to help the employees to overcome initial communication barriers and develop self-confidence for public speaking on a subject of relevance to banking and economics.

6.4 By and large the lecture method, supported by discussions, charts, practical exercises and visits, etc. met the requirements of the clerical training adequately, as these courses were essentially evolved for the purpose of widening the cognitive knowledge and improving promotional chances. Besides, reliance on the traditional lecture method was inevitable in the absence of any exposure of the faculty members to the modern training

methodology. However, a fresh look at the various methods and aids needs to be taken to identify the ones that would meet the requirements of the proposed condensed courses of short duration.

Lecture method

6.5 Despite the present day criticism against this method, it will have to continue as the mainstay in the clerical training programmes. Steps may, however, be taken to suitably train the faculty members so that they will develop the ability to make the lectures more effective and absorbing. The Instructor should endeavour to make the session a two way traffic by encouraging discussions. To break the monotony as also to minimise loss in transmission, such lectures could be combined with illustrative charts, graphs and diagrams where relevant. Live cases could also be discussed in the course of the talks for exposing the trainees to typical situations and problems. The faculty members should not present the profile of a dominant, authoritative, omniscient person but that of a facilitator; this would draw the trainees out into a free and frank discussion of the subject without any inhibition. In the short duration courses, the lectures will have to be necessarily supplemented by appropriate background reading/study material and could, therefore, be made more discussion-oriented.

Group Discussions

6.6 Discussion method, no doubt, is an effective method of training. This method, however, presupposes that the

participants have some background knowledge of the working of the department to which the particular programme pertains and will also require provision of adequate study material notes, etc. to the participants in advance and preparation on their part before they come for discussion. Group discussions have been included in the designs of the existing courses but it has been the experience that most of the trainees do not participate in the discussions. As the short duration functional courses recommended are for employees to be posted to a new department, such group discussions may not be fully participative and may, therefore, prove to be not effective. Moreover, the present class room facilities will not be adequate, as for group discussions, the participants will have to be broken up into smaller groups. The purpose would be served if free discussions by the participants are encouraged by the faculty during the regular sessions.

Case Studies

6.7 In general, the case studies have not been made use of in the training courses conducted at the Zonal Training Centres. Actual cases and incidents in operational as well as human relations areas can be effectively used in the proposed condensed courses by developing case material for discussions in the class room to help the participants to develop an objective attitude towards problems and also, to some extent, inculcate problem-solving skills.

Tests/Practical Exercises/Model Bank

6.8 The number of tests conducted at weekly intervals in the existing long-duration courses are largely essay-type examinations which tend to be more like memory tests. They do not either facilitate learning or provide satisfactory measure of the learning that has taken place. We have accordingly recommended in Chapter 8 that such tests may be dispensed with. Practical exercises without being evaluated, but followed by discussions, can however be designed on certain aspects to facilitate learning. For better understanding of the operational departments, it may be worthwhile to develop simulation exercises with a 'Dummy Bank' (Model Bank), as is being done, though in a limited way, in the Zonal Training Centre at Madras at present.

Programmed Instructions

6.9 The development of programmed instructions will facilitate self learning by participants. Well prepared texts will have the advantage of individualising the simultaneous training of many participants in certain skills. The essence of such a programme is that it takes the Trainer's place in several important and time consuming respects. Individuals can also work through such programmes in their own time as well as at their own speed. Attempts may be made to develop such programmed instructions in some of the intricate procedural areas, initially in consultation with experts in this area. Assistance of N.I.B.M. could be sought in this behalf.

Trainee Talks

6.10 As stated earlier in this chapter, these 15 minute talks were introduced with a view to giving some elementary training to the employees in the art of public speaking on a subject of their choice in the area of banking, economics, etc. The proposed short-duration courses, however, may not permit holding of these lecturettes, which require nearly 8 sessions per course.

Use of Audio-Visual/Visual Aids

6.11 The modern audio-visual or visual aids considerably facilitate the learning process and it is essential that every training centre is equipped with audio-visual aids, and the faculty members trained thoroughly in the use of these aids. It is considered that the following audio-visual/visual aids should be available at every Zonal Training Centre :-

i) Glass boards :

At present, except in the Zonal Training Centre at Byculla, there are very ordinary wooden black boards in the Zonal Training Centres. These need to be replaced by good quality glass-boards with green background of the type in use in Zonal Training Centre, Byculla for better visual impact.

ii) Flannel/Magnetic boards :

Visual impact of teaching points can be heightened by presenting them on strips displayed on flannel/magnetic boards. Preparation of such strips helps the faculty members to structure the talks.

iii) Prestosign/Prestograph Display Boards :

These boards can be advantageously used for presenting various statistical data in an effective and elegant way. These are boards with perforation in which letters, figures and symbols can be fitted and readily removed when desired. The use of such boards will provide the most convenient mechanism for prompt and efficient shuffling of prominent data. The provision of such a board in each class room will add to the teaching aids of the faculty.

iv) Overhead Projector (OHP)

The advantages of the OHP are too well-known to need any discussion here. In the context of the short duration courses, use of OHP will help save considerable time which would otherwise be required for writing on black-board. A number of Indian makes of OHP in moderate price range are presently available. There is also no difficulty in obtaining celluloid sheets for making slides.

v) Audio-Visual Cell

The use of modern Audio-Visual aids in Zonal Training Centres as proposed above would require (a) intensive pre-training to the faculty members in the use of the various Audio-Visual aids; and (b) creation of a Cell, on a centralised basis, for preparation of the charts, slides, transperencies, etc. under expert guidance of a specialist. This is suggested because preparation of Audio-Visual material needs lot of

imagination; it must be artistic and attractive enough to arouse interest and create an effective visual impact, which alone can facilitate retention. The expertise being developed in College of Agricultural Banking in the sphere of audio-visuals could be profitably shared by the Zonal Training Centres also.

vi) Films :

Two films viz., one on Reserve Bank of India and another on Bank of England, are being shown to the trainees of all programmes at present and are generally appreciated by them. The film on Bank of England, though important and having excellent commentary on traditional central banking functions, is not intelligible enough to most of the trainees because of the heavy western accent with which the trainees - especially from mofussil centres - are not familiar. Also in the context of the functions presently performed by the Reserve Bank of India, the film has only historical value. Therefore, this film need not be shown at Zonal Training Centres. Even as regards the omnibus film on Reserve Bank of India, it would be worthwhile to bring out the revised film (under contemplation) in both English and Hindi versions in view of the increasing importance of Hindi.

It may also be considered whether we could bring out short films in specific operational areas of say, Issue and Banking Departments. Such films will, to a great extent, obviate the need for visits to these departments for practical

training. However, in view of the high cost in making films, and the difficulties in revising them at frequent intervals of time. making of films may be confined to those operational areas/aspects which are not likely to change materially for sufficiently long period of time.

For courses on Agricultural Credit Department/Agricultural Refinance and Development Corporation, it will be useful if prints of the relevant films on rural credit, co-operatives etc. are supplied to all Zonal Training Centres.

The Zonal Training Centres do not have any film projector and presently resort to borrowing the same from either Bankers Training College/Staff College or outside Institutions/banks. This arrangement will not be workable as the films will have to be exhibited more often and also in greater number. It will, therefore, be necessary to provide each Zonal Training Centre with one 8 mm/16 mm projector, a white portable screen and other ancilliary equipment.

Study material :

6.12 The present workload on the Instructors, Zonal Training Centre being too heavy and as operational departments have not been able to help in bringing out suitable dossiers on the working of various departments or functions of the Bank due to various practical difficulties, preparation of the right type of study material assumes crucial importance. Such material would support and supplement the learning at the Training Centre

and help to reinforce the theoretical or cognitive knowledge acquired in the course when the trainees return to the departments. The departmental manuals themselves are not often up-to-date and very limited copies are available for ready reference.

Preparation of small handouts explaining the various aspects of the different functions performed by the Bank will be of great assistance.

6.13 In the context of the proposed short duration courses such study material is absolutely essential, as lot of time that is currently devoted to matters which do not need to be explained/clarified in detail could be saved and the training time utilised more effectively to restricted areas where detailed explanation, clarification or supplementary information is necessary for proper understanding of the subject/procedure by the participants. Study material is likely to be all the more useful in the training programmes relating to specialised Departments like Department of Banking Operations and Development/ Industrial Finance Department, Agricultural Credit Department/ Agricultural Refinance and Development Corporation etc. Even in respect of operational departments, such as Banking and Issue, suitable material needs to be developed in the form of short handouts and flow charts, to explain in detail the various aspects of the procedures in the departments.

6.14 Instructors should have sufficient spare time to prepare the study material and to have it up-dated from time to time.

Updating has become very important as frequent changes are taking place. Also the training establishments should be placed on the free mailing list for all the publications brought out by Reserve Bank of India.

Library

6.15 The annual grant of Rs.350/- for purchase of books for the Zonal Training Centre library is too meagre considering the prevailing prices of good/standard books. Library being an important aid and supplement to the class-room learning has to be adequately developed in the Zonal Training Centres.

6.16 Besides an initial grant of Rs.5,000/- to augment the existing stock of books, a recurring annual grant of Rs.2,000/- may be made.

6.17 A large number of books have become outdated. Whenever possible, these may be substituted by the latest editions. The older volumes in such cases could be written off. A suitable procedure for disposal of such written off volumes may be evolved by Department of Accounts and Expenditure after considering the pros and cons since the Banking Department Manual is silent on this point and the librarians of Bankers Training College and Economic Department who were informally consulted, were also not aware whether any procedure has been prescribed and have not, therefore, taken up disposal of such old and useless editions.

6.18 To preserve the books in the Zonal Training Centre libraries in good condition, these may be got bound periodically and to minimise damage, the books may be provided with transparent cellophane jackets.

6.19 The Zonal Training Centre library should also have at least one Daily Newspaper in English/Hindi and one Financial daily, at least a couple of Indian financial periodicals besides general magazines of literary/educational value like Reader's Digest, Illustrated Weekly, Dharmayug, Sarika (Hindi) etc. More copies of the programmed learning texts developed by the NIBM on various Banking subjects should be stocked. At present, the Zonal Training Centres have only 'display copies'.

C H A P T E R - 7

FACULTY FOR THE ZONAL TRAINING CENTRES

Strength of Faculty

In the beginning, each of the four Zonal Training Centres had only one Instructor and training was confined to Clerks Grade II - new entrants or those with less than 5 years' service. The assistance of Personnel Officer and other departmental officers was made available to the Instructor. These arrangements did not, however, work satisfactorily. With the introduction of the 12-week comprehensive course for Clerks Grade I an additional Instructor was posted to each of the Zonal Training Centres. There was to be only one course at a time at these centres. With the opening of additional channels at the Zonal Training Centre, Byculla, the faculty strength was gradually increased to 3, 5 and 6. At other centres, the strength remained at 2 till recently. In early 1978, it was decided to assign to the Zonal Training Centres a new role of frequently meeting the direct recruits in the cadres of Staff Officers Grade 'A' and Grade 'B' on training and holding training sessions for them as part of their on-the-job training programme. In view of the large number of such officers on training the various departments of the Bank at different centres and as it was not possible for the existing strength of the faculty to absorb this additional work load, the faculty strength was augmented to 7 at Byculla and to 3 at each of the other centres. Even so there has been considerable work-load (in terms of number of class-room sessions) on the

Instructors attached to the Zonal Training Centres as compared to their counterparts in other training institutions of the Bank or other banks/organisations. Besides, the Instructors in the Zonal Training Centre are saddled with non-academic (administrative, etc.) duties which add to the pressure of work.

7.2 It is now more or less an accepted fact that in any training activity, the class-room sessions required to be handled by an Instructor should be not more than 2 hours a day, because it is essential that the teaching faculty should have enough spare time to prepare their talks, teaching material/handouts, etc. and continually update their own knowledge and data. This will be all the more necessary now because (a) there are frequent changes in the policies and procedures of which the Instructor must keep himself abreast; and (b) use of modern teaching methods and audio-visual aids, would demand lot of advance preparation. The faculty strength should accordingly be reviewed and increased suitably, where necessary, in the light of the above as also the additional channels recommended in Chapter 5 so as to ensure that no Instructor is required to handle more than 2 sessions, on an average, per day.

Creation of Administration Wing

7.3 Practically, no secretarial assistance is provided to the Zonal Training Centres at present. Only one typist and a peon are posted to the Zonal Training Centre. In the proposed training arrangements with quicker turnover of courses, it will

be absolutely essential to provide each Zonal Training Centre with one Staff Officer Grade 'A', a Clerk-cum-Librarian, to look after administrative and other miscellaneous items of work including maintenance of records, library, correspondence with departments/other institutions, etc. and a Stenographer Grade II and a Duftry, in addition to the existing complement of staff, viz. 1 typist and 1 peon. At Byculla in view of the large number of channels being run, the complement of staff may be on a suitably larger scale. For exhibiting the films, one or two electricians-cum-mazdoors may be given training in the operation of the projectors and required to work as Projectionist, for which payment of special allowance may be necessary. Similar arrangements exist in the Staff College, Madras. A separate Gestetner machine may be provided for the exclusive use of Zonal Training Centre as this will facilitate preparation of handouts and other study material.

Selection and Development of Faculty

7.4 Apart from increasing the numerical strength of the faculty at Zonal Training Centres as stated above, what is more important is the selection of the right-type of Officers for the assignment and their grooming, both of which do not seem to have received the attention they deserve. As things stand, on account of the patent and substantial disparities in work-load as also opportunities for self-development available to the Instructors posted to the Zonal Training Centres vis-a-vis those posted to

Staff College, Bankers Training College or College of Agricultural Banking, there is a degree of reluctance among the officers empanelled as Instructors to take up the assignment in Zonal Training Centres. This needs to be corrected by equalisation of opportunities, quantum of work-load and other facilities, to the extent possible, in all the training institutions of the Bank. A system of rotation of the faculty from Zonal Training Centres to other colleges and vice versa may also be considered.

7.5 The present eligibility criteria and method of selection of officers for the training assignment also call for review. For instance, it may not be necessary to insist on very high academic qualifications, which tend to restrict the field for proper selection. A second class graduate/post-graduate, with or without CAIIB, but having thorough knowledge of departmental work should be adequate for the purpose. More than the academic qualification, what is more important is that (a) the officer should have a good image in the organisational departments not only as a knowledgeable and competent officer but also as a person who maintains good relations with his superiors, colleagues and subordinates; and (b) he should be able to communicate effectively, and possess aptitude for teaching.

7.6 The present method of selection by interview by the Services Board may not be adequate to bring out a person's suitability on the two counts referred to above. A better course would be to entrust this work to an internal Selection

Committee, consisting of the Deputy Governor/Executive Director, Manager (Training) and the Principals of the Staff College, Bankers Training College and College of Agricultural Banking. We are suggesting this, as by the time an officer becomes eligible for selection to the post of Instructor, he would have undergone training in one or more of the three Colleges of the Bank and the Principals could assess his suitability for the teaching assignment in due course. For this purpose, it will be necessary to advise the Principals of the Colleges to spot out such of the trainee-officers, as would shape well in a teaching assignment.

7.7 At present, practically no attention is paid to groom a new Instructor, posted to Zonal Training Centre, into the teaching profession, except that a period of one month is given to understudy and prepare his own notes/teaching material. It is essential that an Instructor should know about the psychology of learning and that teaching is, in effect, learning how people learn. Apart from his professional competence, his behaviour in different training situations is also of utmost importance. Effectiveness of the interaction and creation of favourable climate for learning through personal understanding and trust between the trainer and the trainee depend on the behaviour of the trainer. The Instructor should also be well-conversant with the use of modern audio-visual aids as also the new methods of teaching, like role-play, case studies, etc. There is thus an

imperative need for giving intensive training to the Instructors at the time of their induction into the training establishment or as soon thereafter as possible. The Instructors should also be encouraged to participate in the Trainers' Forum, Case Workshops and other like activities organised by NIBM, etc. It will be worthwhile to hold an annual conference of the Instructors, at which eminent psychologists/management or training experts may be invited to address the participants. The conduct of the condensed short courses would also require that all the Instructors should equip themselves with sound knowledge of the working of different departments so as to be able to handle any departmental subject.

Guest faculty

7.8 The reliance on departmental or outside speakers for talks in Zonal Training Centres has, over the years, been reduced considerably, with the progressive strengthening of the Zonal Training Centre faculty. It may, however, not be desirable to totally eliminate outside speakers, for the following two reasons :-

(i) The benefit of the high expertise possessed by some of the departmental officers/outside experts on account of their vast experience/knowledge in an operational area/specialised field should be made available to the participants; and

(ii) association of capable senior officers, especially from Central Office departments, with the training courses would

boost the morale of both the Instructors and the trainees and also provide an opportunity to the staff for informal communication with the senior officers from Central Office.

7.9 The guidelines for deputation of departmental officers for handling sessions at the Bank's training establishments have been issued by Central Office from time to time, the last one being given in their circular Tng.No.530/G.1-78/79 dated 22nd August 1978. It may be stated that the ceiling of Rs.500/- per annum as honorarium fixed in the above circular might work as a disincentive to departmental officers coming forward to give talks, once the limit is reached and to that extent, the purpose in introducing the honorarium itself may get defeated. As already explained earlier, for being effective and useful as an Instructor, an officer must have not only professional competence, but also ability to effectively communicate and create a favourable climate for learning. If these qualities which are essential for making the session purposeful are looked for in officers in the department, the field would be rather narrow for the departmental-in-charge for selecting the right type of officer for the assignment. The present ceiling may, therefore, adversely affect the interest of the trainees. The position in this regard may be reviewed and the ceiling on honorarium removed, to restore the status quo ante. In this connection a separate note prepared by Shri P.Y. Padhye, member of the working group, is given in Annexure XVII.

Tenure of Faculty

7.10 In the absence of suitable opportunities for growth or promotional opportunities in the teaching line the experiment of creating core faculty in Bankers Training College has not proved to be quite successful. It would, therefore, be desirable that the faculty should have a fixed tenure of assignment ranging between 3 and 5 years as at present. For maintaining continuity, however, not more than $\frac{1}{3}$ of the members should be withdrawn at a time.

C H A P T E R - 8

EVALUATION OF TRAINING

In this chapter an attempt has been made to discuss one of the baffling and somewhat controversial aspects of training, namely the system of evaluating the training. Any training programme, however well it may be run, would turn out to be a futile exercise if it fails to substantially achieve the objectives it intended to serve. It is, therefore, necessary to have some sort of a system of evaluating the training, getting timely feedback so that a continual review of the training programmes is rendered possible with a view to taking corrective measures in time. It must, at the same time, be conceded that there is no single yardstick to measure whether a training programme has been a total success or not and whether it has achieved all its objectives. This is because the effectiveness of training depends on many other extraneous factors, e.g. the calibre of the trainee, motivation to the trainee for making use of the learning on-the-job, the ability of the organisation to provide the trainee an opportunity to utilise the newly acquired knowledge and skills when he returns to the organisation, etc.

8.2 The basic objectives of training programmes being to help the participants to acquire knowledge and develop job skills and also to facilitate a change in their attitude and work behaviour, any system of evaluation of the training programmes will have to be broadly to assess - (i) the extent to which the trainee has

benefited by the programme, (ii) the quality and usefulness of the programme and (iii) the extent to which the training has improved the performance of the employee on-the-job and brought about a change in his attitude and work behaviour. Since all training programmes aim at imparting knowledge in regard to practices and procedures and helping the trainees to develop job skills, the extent of learning achieved and skills acquired is generally assessed through periodical practical exercises, written tests, etc., while assessment in regard to the quality and usefulness of the programme, its objectives, scope, content, methodology, time allocation, etc. is generally made on the basis of the reactions and views of the participants. The usual method employed by most of the training institutions to get such feedback from the participants is to prescribe a questionnaire which the trainees are asked to complete usually at the conclusion of their training and the replies given by them are discussed with them in the valedictory session. The feedback so received is given due consideration while making reviews of the training programme. But the most baffling part of the evaluation is the assessment of how far the trainee has been able to make use of the knowledge and skills acquired from the training institution on the job after he goes back to the department and how effective the training programme has been in not only bringing about a change in the work behaviour of the employee but also sustaining this change over a period of time and

acting, in the process, as a catalyst to influence the attitude and behaviour of his colleagues.

Existing system

8.3 As far as the clerical staff are concerned, the present system of evaluation consists of only assessing how far the trainees have benefited by the course and how useful and effective the course has been from the point of view of the trainees. As a part of the training programme, the trainees of the various regular training courses conducted at the Zonal Training Centres (other than the preparatory course) are assessed on the basis of various tests conducted in the course of training as given below :-

<u>(a) Induction Courses for Clerks Gr.II</u>				<u>Total Marks</u>
i) Written tests on various subjects taught	..	..	..	400
ii) Trainee talks	..	..	..	100

Total :				500
				=====
<u>(b) Special Courses for Clerks Gr.I/II</u>				
i) Written tests on various subjects taught	..	..	..	400
ii) Trainee talks	..	..	..	100
iii) Group discussions on topics of common interest	..	..	..	100

Total :				600
				=====

On the basis of the marks secured in the written tests, trainee talks and group discussions, the trainees are placed in the order of merit. The trainees securing the first and second ranks in each course are awarded prizes in the form of books (of the value of Rs.50/- and Rs.30/- respectively for Integrated Induction Courses, and Rs.75/- and Rs.50/- respectively for Specialised Courses). The system of evaluation of trainees also provides for a confidential report to be recorded on every trainee and sent to the parent department for being placed in the trainee's personal file. The report, in the form shown in Annexure XI, is recorded after the training is concluded on the basis of the performance of the trainees in the tests indicated above. Besides what has been mentioned above, the Instructor of the Zonal Training Centre also undertakes mid-term appraisal of the trainees who are found to be not taking sufficient interest, by having periodical meetings and discussions with them as suggested in Training Division Endorsement Tng.No.52/Z.1-77/78 dated 5th July 1977

8.4 To what extent the training programme was effective is known from the trainees themselves at the time of the valedictory session. As a part of the valedictory session, the trainees are asked to give their impressions of the training course and to offer their suggestions for improving the utility of the training. The various suggestions made by successive batches of trainees of various courses are referred to the Training Division,

Central Office, along with the comments of the Zonal Training Centre. These suggestions are taken into account by the Training Division at the time of reviewing the various courses. After a course is concluded, the Zonal Training Centres also send 'course-end reports' on each training course to the Training Division. The report, inter alia, gives the statistical information such as total number of talks given by the Faculty attached to the Zonal Training Centre as well as by the visiting speakers drawn from other departments, the allocation of time among the various items and general observations of the Zonal Training Centre in regard to the performance of the trainees of that course. The formats in which the various course-end reports are prepared are given in Annexures IX, X & XI

Suggestions

8.5 In regard to evaluation of trainees so as to assess the extent to which the training programme has increased their knowledge and skills, opinion is somewhat divided. While some are of the opinion that tests in the course of a training programme will create some sort of psychological barrier to free learning and taking initiative, there is another view that properly administered exercises and tests followed by discussions and proper counselling will increase the level of learning of the participants. However, it is our view that under the proposed pattern of training programmes consisting of short duration functional courses, there is not much of a scope for

conducting tests to evaluate the performance of the trainees in the training courses. It is also felt that such written tests and evaluation of the trainees tend to inhibit the trainees from developing a free and close relationship with the trainers and often vitiate the relationship among the trainees themselves. Instead of exploring new methods, the trainees will hold themselves back and shrink from taking the risks of learning, which is not conducive to the training process. It may be added that such tests/evaluation has been discontinued in the Staff College, Madras and is not in existence for the Central Banking Courses at Bankers Training College, Bombay. Another method which is currently being employed by our Staff College, Madras is to get a comprehensive questionnaire filled up by the participants at the beginning as well as at the end of the programme and then compare the marks obtained by them for their answers in the two questionnaires. Considering that the clerical staff under the proposed pattern of training programmes will be exposed to short duration courses when they enter the Bank or when they are posted to a new department, this method of assessment may not serve much of a purpose in their case. It is, therefore, recommended that the system of evaluating the individual trainees may be done away with. In our view discontinuance of tests would not abate interest of the trainees in the training programmes so long as the programmes have direct relevance to them. On the other hand, the trainees could be

expected to participate more freely in the programme as the tensions associated with the tests, assessment, ranking etc. will not be obsessing their minds. For condensed functional courses, suitable practical exercises on specific aspects could be designed to facilitate learning and to relate theory with experience. There need not be any evaluation of the performance of the participants on these exercises, but the exercises should be followed by discussions and counselling. In keeping with the above recommendation to do away with the trainee-evaluation, it is also recommended that no confidential reports on individual trainees may be recorded by the Training centres as at present. Besides, under the proposed short-duration courses, trainees will be spending too short a period in the Zonal Training Centre to permit of any proper, objective assessment. At the conclusion of the course, each trainee may be given a 'participation certificate', a copy of which may be filed in his service file.

8.6 In order to assess the effectiveness and usefulness of the training programme and to bring about improvements we are suggesting a questionnaire to be completed by the trainees on the lines obtaining at other training centres. To elicit free and uninhibited reactions from the participants it would be advisable to permit them to keep anonymity and complete the questionnaire without giving their names or signatures. The replies given by the trainees could be discussed in the class by the Instructors on the concluding day and the summary of the

discussions could be forwarded by the Zonal Training Centres to the Training Division soon after the conclusion of the course. The form of the proposed questionnaire is given in Annexure XII. Course-end reports may continue to be sent to the Training Division in the forms given in Annexures IX, X & XI for the induction, condensed functional and preparatory courses respectively.

8.7 As regards the assessment in regard to the improvement as a result of the training in the work performance and work behaviour of the employees in the department, it is doubtful whether it is practicable to attempt any thing effective and worthwhile, because, as already explained earlier, the effectiveness of training depends on a number of extraneous factors. Besides, the benefits of training are subtle and not easily perceptible. It is only after sufficient passage of time when a number of employees in various cadres have undergone appropriate training courses that the beneficial results of such training efforts start showing themselves. In the case of junior officers, our Staff College, Madras has a system of obtaining a feed-back from the departments six months after the trainee reports back from the training institution for duty, through questionnaires to be completed by the ex-trainee as well as by the departmental-in-charge. This method of feed-back, however, is found to be not very effective in as much as the answers to the questions tend to be unrealistic and often exaggerated and

the difference in the quality of the performance of the employee before and after the training is very often not at all perceptible because of the routine nature of most of the jobs. This difficulty will be all the more pronounced in the case of non-officer staff. Therefore, this sort of assessing the training effectiveness is beset with numerous problems and practical difficulties. If, however, our proposal contained in Chapter 9 to have Training Officers is accepted, these Training Officers, whose job it will be to keep a constant track of the development and progress of the employees during their on-the-job training immediately after the institutional training and even when they are working at regular desks, will be in a position to provide useful feed-back to the Training Centres informally as well as through well designed questionnaires completed by them periodically, say half-yearly. The system of evaluation of training has to be considered as an ongoing activity to be built into the pattern of training programmes, and for this suitable organisational support will have to be provided.

C H A P T E R - 9

ON THE JOB TRAINING

In order to optimise the benefits of institutional training, there is the need for a proper integration of the institutional training with placement and on-the-job training. Institutional training and on-the-job training are complementary in nature. The institutional training imparted to the staff in the Zonal Training Centres should, accordingly, be followed by a well-planned and systematic 'on-the-job' departmental training programme, as otherwise the training will not be complete and advantages of the class-room training may not be fully utilised. With the focus of the new training strategy on the direct and immediate relevance to the needs of the trainees, a systematically planned departmental training in continuation of the institutional training will go a long way to help the employees to reinforce the knowledge acquired during the institutional training and also to acquire skills or improve the skills already acquired, in carrying out the departmental work.

Present position

9.2 In the present scheme, except in the case of new recruits posted to the Cash Department, there is no satisfactory arrangement for imparting on-the-job training to employees posted to various departments on completion of their training in the Zonal Training Centre. Certain departments like Agricultural Credit Department and the Department of Statistics have, at their own initiative, devised some arrangements for departmental training

for new hands posted to their departments. In other departments, the staff are posted to the dealing desks straightaway without any practical training in regard to the job to be done at these desks. They are left completely to fend for themselves, so to say, and consequently during the first few days they are likely to make more mistakes in their work or take longer time in completing the assigned task, thereby hampering the smooth functioning of the section/department. This is a common phenomenon particularly in operational departments. Another phenomenon noticed because of the lack of a systematic on-the-job training scheme is that the staff working at certain important desks in the section/department for a fairly long time acquire proficiency in the work in good measure and tend to become indispensable to the section/department for want of sufficiently trained personnel to take their place. In the process, the departments find it difficult to implement the 'job rotation' scheme.

Need for systematic arrangements

9.3 In order to overcome such difficulties, it is essential that every department/office should have systematic arrangements suited to their own needs and requirements for affording 'on-the-job' training to new entrants. For this purpose, it may be necessary to sanction sufficient training reserve posts to each major department/office, so that the department/office may identify core desks and train the new entrants on such core

desks. If the present policy of recruitment in a combined cadre of Coin-Note Examiner/Clerk Grade II and their initial posting in the Cash Department is followed strictly, vacancies in other departments will be normally filled up only by drawing the required number from the Cash Department and exposing them to the relevant condensed functional course. In such a case the question of providing training reserves to departments other than the Cash Department will not arise. While staff to be transferred out of the Cash Department and posted to another department are undergoing training the relevant condensed course in the Zonal Training Centre and also while they are on on-the-job training, thereafter, in the concerned department, they could be treated as supernumerary against the training reserves sanctioned to the Cash Department of the office/branch. However, a small number of training reserves will be necessary for departments other than the Cash Department also to the extent of the average number to be transferred on account of lateral mobility. On-the-job training to the new entrants can be provided by keeping them on a supernumerary basis for about 2 weeks and rotating them to work on the core desks under the guidance of the staff posted at those desks on regular basis and under the overall supervision and constant guidance of an officer. The regular incumbent will show the actual routine and explain to the new entrant the various stages of the work, the checks and counter-checks, if any, that are required to be exercised.

This process will be carefully and constantly supervised by the officer entrusted with the responsibility of the departmental training, who will whenever necessary hold training sessions and desk courses for the trainees to make their on-the-job training more effective. The new entrants will be able to pick up the work quickly on account of the theoretical background provided to them already by the Zonal Training Centres in the recent past or immediately before the posting. Once the department has a few well-trained persons, replacements will be easier and lateral mobility can be arranged more systematically without causing any dislocation to the working of any department. A well organised and systematic on-the-job training will go a long way to increase the effectiveness of the condensed functional courses. However, such a programme can be successful only if its implementation is carried out methodically and scrupulously.

Preparation of Job Cards/Flow Charts

9.4 Another requirement for successful implementation of the on-the-job training scheme is preparation of Job Cards, Programmed learning texts and Flow Charts. Job Cards may be prepared for each important desk in a section/department. Description of the job may be given in the card in such a way that the various steps involved in doing the work are indicated in a simple manner in the order in which they are performed.

Posting of Training Officers

9.5 For the successful implementation of the scheme of on-the-job training, a constant track will have to be kept on the development and progress of the persons during their departmental training and even thereafter. The new entrants will have to be given proper guidance and instructions about the work assigned to them so that they will understand the practices and procedures. It will also have to be ensured with the help of training cards and such records that all the employees get all-round training in the department in about 3 to 4 years after which they will be due for transfer out of the department. The departmental in-charge or even an officer designated by him for the purpose out of the normal strength, with the usual pressure of work in the department, will not be in a position to do any justice if all these functions are entrusted to him in addition to his normal duties. The tendency would be to leave the trainees mainly to the guidance of their experienced colleagues, after some initial guidance and instructions from the officer concerned. The new entrants will also be hesitant to approach their immediate superior for clarifications and guidance as they would always find him busy and preoccupied. Although this arrangement may look adequate and also economical, in the long run it may prove costly as it suffers from a number of drawbacks and limitations : (i) it takes a long time for the employee to acquire mastery over his work, (ii) he is likely to pick up some

of the defective and wrong practices of his colleagues, (iii) all colleagues or even the immediate superior may not have the ability to impart the knowledge effectively, and (iv) the colleagues and superiors may not have the time and patience to give guidance to the new hand, burdened as they are with their own work, nor will they be in that frame of mind so necessary for training. In view of this it is recommended that each office/branch and each of the major central office departments may be sanctioned the post of a Training Officer in Grade B or C, who can take charge of the on-the-job training of the office/branch/department and also perform all the allied functions. Perhaps, for bigger offices/branches, at least two Training Officers may be necessary, one for the General Side Departments and another for the Specialised Departments.

9.6 In this connection a reference is invited to Central Office letter Staff No.14246/23(a)-77/78 dated 21st June 1978 in terms of which an additional post of Instructor was sanctioned to Zonal Training Centre, Byculla, for conducting training sessions for directly recruited officers in grades A and B who are on training in the various departments in Bombay. A similar post has been sanctioned to each of the other three Zonal Training Centres also for the same purpose. This arrangement, however, has not been working satisfactorily especially in Bombay as the departments are spread over in different buildings and the number of directly recruited officers is very large.

These posts may be combined with the proposed Training Officers' posts and the Training Officers entrusted with a wider responsibility of looking after the on-the-job training of officers as well as clerical staff.

9.7 As already mentioned earlier, for successful implementation of the on-the-job training scheme, job cards/flow charts for each desk are very necessary. Although instructions in this regard are already there, nothing worthwhile has been done in this direction in any of the offices/departments. With the creation of Training Officers' posts and manning them with hand-picked competent officers, this very important work of preparing and continually up-dating job cards could also be entrusted to them.

9.8 They could also be entrusted with the work of maintaining suitable records in each department to keep a constant track on the rotation of each employee from desk to desk so that job rotation can be effected systematically and scientifically.

9.9 Wherever there are Zonal Training Centres, these Training Officers can also keep a liaison with the Training Centres and provide a sort of general feed back to the centres and also serve as visiting faculty, whenever required.

9.10 It has to be realised that proper on-the-job training leads to the building up of a permanent and highly useful asset to the institution which will pay high dividends in the long run by way of better output and improved internal working.

C H A P T E R - 10

INFRASTRUCTURAL FACILITIES, ETC. AT ZONAL TRAINING CENTRE

Unlike other training establishments of the Bank, the Zonal Training Centres have been set up more on the pattern of "additional departments" at the 4 centres rather than as training institutions. Consequently, all that has been done is to find out sufficient floor space in the office premises itself to provide for class-room accommodation for seating 30 to 35 persons and a room for the Instructor(s). This has, in some Zonal Training Centres, placed severe constraints even on provision of basic teaching amenities like good seating/class-room arrangements, black-boards, fans, lighting arrangements, library, etc. Apart from causing considerable inconvenience to both the trainees and the Instructors, this pattern of setting up Zonal Training Centres has done considerable damage to the cause of the clerical training as Zonal Training Centres have come to be perceived as "second-rate" training institutions by members of staff and officers selected to man the faculty positions. It has been already stated in Chapter 7 that officers empanelled for faculty positions are generally reluctant to accept posting at the Zonal Training Centres. The setting up of Zonal Training Centres on departmental pattern has also placed severe constraint on having recourse to modern teaching methods and hence Zonal Training Centres have been functioning only on outmoded lines.

10.2 It is essential that this state of affairs is not allowed to continue and that the arrangements/facilities at the Zonal

Training Centres are brought on par with other comparable training institutions in the banking industry. The long-term goal in this regard should be to run Zonal Training Centres as residential institutions like Staff College, Bankers Training College etc., so that the Centres will have proper academic atmosphere and environment so conducive to learning. The possibility of taking buildings on lease basis for this purpose as an alternative to constructing our own buildings, which is a time consuming process, could be explored. In the meantime, it is necessary to consider what improvements could be made in the existing infrastructural facilities so as to facilitate learning in a more conducive atmosphere. Our recommendations in this regard are contained in the following paragraphs.

Seating arrangements

10.3 The present seating arrangements are suited for traditional lecture-method of teaching. With greater reliance on discussions and modern teaching aids, the arrangements will have to be suitably modified. For better visual impact and greater eye-contact, a semi-circular or 'U' shape arrangement of seats is preferable. In the Zonal Training Centre at Madras/New Delhi, perhaps this may not be possible if they are to function in the existing rooms. As stated in Chapter 5 it would also be necessary in the long run to reduce the number of trainees per channel to 20.

Acoustic treatment

10.4 As the class-rooms are in the office premises, in busy business localities, there is considerable disturbance on account of noise all around due to passing vehicles, pedestrians, etc. especially in Zonal Training Centres at Bombay, Calcutta and Madras. In New Delhi, the disturbance is on account of the members of staff visiting canteen, dispensary, etc. in the neighbourhood of the Zonal Training Centre. It is, therefore, necessary to have the class-room inspected for considering whether these disturbances, as also echoing, could be reduced/eliminated by proper acoustic treatment.

Desk plates

10.5 Arrangements may also be made for display of name-plates of the trainees on their respective desks. For this purpose, we may purchase 30 to 35 sets of prestonom desk plates per channel, with sufficient quantity of P.V.C. alphabets.

Supply of folders etc.

10.6 At present, trainees at the Zonal Training Centres are provided with a note book and a ball-point pen. We may supply the trainees with a plastic folder and a medium-sized pad (instead of an exercise book) each, especially as under the proposed training strategy trainees will have to be furnished with a number of handouts and other reading material.

Library and Reading facilities

10.7 The need for enlarging the library facilities, purchase

of financial journals/weeklies, etc. has been already stressed in Chapter 6. Suitable arrangements such as wooden stands for placing the daily newspapers/financial journals, etc., a small reading room with tables and chairs for reading the library books, magazines, etc. need to be made. Suitable record room facility for preserving old periodicals/magazines for reference/research purposes should also be available to the centre.

Supply of copies of 'Functions & Working of R.B.I.' etc.

10.8 At the stage of induction of a new employee into the organisation, he/she is anxious to know as much as possible about the organisation. In the present 5-week Integrated Induction Programme, we issue copies of Functions & Working of Reserve Bank of India to trainees for reference during the course. However, under the proposed short duration course, there will hardly be any time for the trainees to apply themselves to the reading of this book, especially as the courses are not residential. It is desirable to bring out a suitable small booklet giving the new entrants a fairly good idea of the working of the various departments of the Bank and other related matters. A number of banks have brought out such publications. Pending this, we may supply a copy of the Functions & Working of Reserve Bank of India to every new entrant free of charge.

10.9 As for other functional courses, we may bring out small pamphlets explaining briefly the functions of the respective departments. For instance, Agricultural Refinance and

Development Corporation/Industrial Development Bank of India had published small pamphlets on the functions and working of their organisations. Exchange Control Department had published 'An outline of Exchange Control in India'. The preparation of such pamphlets/booklets may be taken up in earnest and copies thereof supplied to trainees at the conclusion of the relevant course.

Serving of Tea/Coffee

10.10 At present, trainees have to visit the staff canteen or depend upon the canteen boys who visit various departments, including Zonal Training Centres, for supply of tea/coffee. Apart from the considerable inconvenience involved in this arrangement, the time at which tea/coffee could be served to the trainees does not some time synchronise with the tea/coffee break, resulting in late return of the trainees to the class-room. It is recommended that the Bank should make proper arrangement for serving tea/coffee to both the trainees and Instructors at the Zonal Training Centres, at its cost, during the tea-breaks in the forenoon and afternoon. The tea-breaks provide an opportunity for the trainees and the Instructors to be together in a group for some time and help establish proper rapport among the different trainees themselves and between the trainees and the Instructors, which is conducive to learning.

Inaugural/Farewell Functions

10.11 It is essential that depending on the nature of the course, a Senior Officer from the department concerned, is associated

with the valedictory function. For Induction Course, the presence of Manager(Training) and/or Personnel Manager will be welcome at such functions. This will also provide the concerned departments/Training Division with first-hand knowledge about the views of the participants on training in general and the specific programme in particular. Under current instructions, tea and biscuits are served at the Bank's expense to the trainees and guests after inauguration of each course. Expenditure on an adequate scale may be sanctioned for the valedictory function as well.

Excursions

10.12 Excursions were being arranged in the context of the lengthy, 12-week training courses, with a view to breaking the monotony and providing the trainees some respite and relaxation. They were continued for the current 6-week special courses. It has been the experience of the faculty members that such excursions provide opportunity for building up good rapport with trainees, offer an opening to them to come out with their talents in extra-curricular fields and in general promote better human relations. It is the general opinion of psychologists also that excursions not only create a diversion from routine but also exercise potent influence on promoting better human understanding besides other educational value. They are also useful for overcoming or defrosting pent up frustrations. However, strictly speaking, the proposed short-term courses do not afford

sufficient scope for such excursions. The position may, therefore, be reviewed to consider whether it will be worthwhile to arrange for a brief outing during the proposed short-term courses in the week-end, say, Saturday or Sunday. In case it is decided to arrange such outings, it is necessary that all expenses on transport, lunch, tea, etc. are met by the Bank and that faculty members are associated with the outing, as a part of their assignment in the Zonal Training Centre.

Notice Board

10.13 Prestosign notice boards of standard sizes, fixed on a tripod stand, are being used by most of the training institutions for indicating the programmes in session, the venue, etc. Such notice boards have become an essential part of the training institutions, as they provide instant information, on the current training activity, which especially guest speakers and Central Office officials visiting training centres may like to know at a glance. This is all the more necessary in a centre where more than one programme is in session. It is, therefore, recommended that prestosign notice boards of appropriate size may be supplied to all the Zonal Training Centres.

Residential arrangements for outstation trainees

10.14 The Bank has reserved one or two flats in the staff colonies at Bombay, Calcutta, Madras and New Delhi to house a few outstation trainees. The members of the Group visited the flats at Calcutta. It was noticed that they were sparsely

furnished. Besides, it was represented to the Group that if there is/are female trainees from outstation centres, only one flat is left for the use of 6 to 8 male trainees, which is not a satisfactory arrangement. In the metropolitan cities, it is becoming difficult to find suitable hotel accommodation within the amount of daily halting allowance admissible to the clerical staff. At the same time, it is essential that an employee who has come away from his family should have proper lodging (and boarding) arrangements, so that his mind is free of anxiety and tension; otherwise his receptivity might be affected. It is, therefore, essential to improve the present arrangements in this regard. The Bank may consider taking a couple of flats on lease for this purpose in any convenient locality, not far off from the training centre. The existing flats/new flats may also be adequately furnished. It is suggested that there should be provision for a cot, mattress, pillow, a writing table, a chair and a cupboard per trainee.

C H A P T E R - 11

TRAINING FACILITIES FOR OTHER CATEGORIES OF NON-OFFICER STAFF

As already mentioned in Chapter 4, at present no training facilities are available to the employees belonging to various non-clerical cadres, such as Typists, Stenographers, Telephone Operators, Caretakers/Assistant Caretakers, etc. It is necessary to consider in due course provision of suitable training facilities to these cadres, which would help them to improve their efficiency. Our recommendations in this regard are contained in the following paragraphs.

11.2 The training strategy for the non-clerical workmen categories may also be the same as in the case of the clerical staff viz. an induction course at the point of entry into the Bank and thereafter functional courses tailored according to the requirements of the respective jobs. Even if suitable functional courses are considered not very essential and also practicable for these categories of staff, an induction programme is a must for any new entrant to the Bank.

11.3 So far as the induction course is concerned, it may be stated that the programme recommended for clerical staff consists of two parts viz., part I dealing with induction aspects proper, i.e., familiarising the new entrant with the banking system, the role of banks and the Reserve Bank of India, organisational set-up of the Reserve Bank, role responsibility, inter-personal relations, terms and conditions of service of employees, customer service, etc. and part II dealing with the

details of the work of the Cash Department where the employees will be required to work immediately on completion of training. It will be possible to incorporate the new recruits in the cadres of Typists, Telephone Operators, etc. with part I of the proposed induction course.

11.4 For employees in service, their deputation for suitable training courses which will help in improving their efficiency may have to be considered. In view of the small number of employees belonging to these categories and the practical difficulties in sparing their services en-block, it may not be possible to run any training programmes for them in the Zonal Training Centres. Perhaps, deputation of these employees to appropriate short-term courses conducted by outside institutions could be thought of. For instance, Typists could be sent, in small batches, to attend courses in the English language, organised by private coaching institutions. The Typists are only H.S.L.C. or S.S.C. and with the stress on use of regional languages as medium of instruction, most of the new recruits are not likely to have good command over English, which is essential for the performance of their duties efficiently. It is also necessary that they should have some systematic training in business correspondence and filing.

11.5 As regards Telephone Operators, it is not sufficient that they are familiar with the technical requirements of their job. They should also have knowledge of telephone manners and

communication skills as they are often the first point of contact with the Bank for the outside world and it is through their style of response that the image of the institution is either enhanced or lowered. To be in a position of greater assistance to the callers, they ought to know not only about the telephone extensions of Senior Officers and departments, but also about the broad functions of different departments so that they could guide the callers to the correct department or officer. Public relations, telephone manners, communication skills, customer service and development of the desired helpful and patient attitude are thus some of the areas in which our Telephone Operators should be given training. For this purpose, they could be deputed to suitable programmes run by outside commercial institutions. Participation in the Bank's induction course will be of help to them in getting a fairly good idea about the functions of the various departments of the Bank.

11.6 As regards Assistant Caretakers/Caretakers Grade II, their duties relate mainly to maintenance of the Bank's premises - office as well as staff quarters, handling over/taking over of flats, etc. A substantial part of their working time is spent in dealing with the maintenance staff, other employees/officers of the Bank. It would, therefore, be worthwhile designing suitable short courses for them in inter-personal relationship and behavioural aspects. It needs to be mentioned here that the post of Assistant Caretaker is generally filled by promoting a

suitable senior employee in subordinate cadre. It is, therefore, necessary to devote sufficient attention to the development of the incumbent. Since these employees are also concerned with maintenance of the Bank's property, it is worthwhile considering their deputation to short courses in civil defence (Firefighting etc.) organised by the State Government authorities.

11.7 The Review Group also recognises, in principle, the need for providing suitable training opportunity to the Machine Section staff, subordinate staff etc. and recommends that this may be examined in depth in due course of time by the Training Division for necessary action. The priorities demand that our immediate attention be devoted to the training of the large number of clerical staff which constitutes a substantial proportion of non-officer staff and from whom we have to build almost the entire future supervisory and officer force.

C H A P T E R - 12
ROLE OF TRAINING DIVISION

The organisation is one of the three parties to the entire training scheme, the other two parties being the trainers and the trainees. The Staff/Manager's Section at offices/branches and the Department of Administration and Personnel, in general and the Training Division, in particular, at Central Office level have, therefore, an important role to play to ensure the success of the training programmes. It is the function and responsibility of the administration to do the work of planning, and planning of training has to be in conjunction with corporate planning, man-power planning and career path planning. There should also be perfect coordination between recruitment, training and placement. For this purpose the concerned sections in the Department of Administration and Personnel may be regrouped and reorganised, if necessary. It has also to be borne in mind that a training programme will be complete only if it is properly supplemented by systematic on-the-job training and job rotation and adequately supported by providing supporting services, creating a stimulating and satisfying climate and evolving healthy policies so as to match individual growth with organisational needs.

12.2 It is the function of the Training Division to clarify the precise objectives of training depending upon the work assignments and placements of the employees and identify their training needs from time to time and evolve a suitable training

strategy, both short term and long term, on the basis of the training needs identified. The Training Division may draw up an annual plan for this purpose. At present training for clerical staff is organised in a highly centralised manner, the Training Division taking decisions in all matters such as the nature of the programmes to be conducted, the course contents, duration, etc. For the effective functioning of the training centres it is desirable that the centres should have some say in the matter of training designs, course contents, methods to match requirements, duration, etc. In regard to training of the clerical staff, since there are more than one training centres, the Training Division will have to play the role of a co-ordinator and ensure uniformity in the conducting of the programmes at the various centres. For this purpose the Training Manager/Deputy Manager must have periodical meetings, preferably on a quarterly basis, with the faculty at different centres for integrating and co-ordinating their activities and also to facilitate adequate forward planning. The usual danger of these meetings degenerating into routine meetings should, however, be avoided. While matters like office procedures, course dates, etc. are important from the point of view of bringing about uniformity and consistency in approach and eliminating wastage of training capacity, greater emphasis in such meetings should be on course designs, role of trainers, adequacy or inadequacy of organisational support, etc., so that the meetings will serve some

useful purpose and help in ensuring that the various training programmes at different centres are in accordance with the broad training strategy evolved. With the same objectives in view and as a prelude to formulating annual training plan, the Training Division can also arrange annual meetings of the faculty of all the Zonal Training Centres. From the course-end reports received from the different Zonal Training Centres, the Training Division can make an evaluation of the effectiveness of the various programmes, which could also be discussed at the annual meetings. The same forum may be made use of by the Training Division to discuss any modification, changes etc. in the course syllabi that the Training Division may propose in the various training programmes in the light of experience gained. Such discussions, apart from helping to know the views of Instructors on the proposed changes, will also enable the Training Division to know the practical difficulties/problems that the Instructors may face in this regard.

12.3 It is needless to mention that it is necessary for the Training Division to maintain a close liaison with all the training institutions of the Bank as also outside training institutions, so as to provide suitable opportunities for growth to the staff in general and the faculty in particular. The Training Division should also provide the faculty with opportunities for further professional improvement and growth through a variation of roles, for instance by affording opportunities

to the faculty members of the Zonal Training Centres to function in the other training institutions of the Bank like Staff College, Madras, College of Agricultural Banking, Pune, and Bankers Training College, Bombay, and through contact with the faculty members of outside sister organisations and also through special faculty development programmes from time to time.

12.4 The Training Division has also to play a very vital role in evolving a suitable faculty supply plan. The need for new faculty will arise for progressive replacement of members from the existing faculty who have completed their tenures or who are to be given other assignments, or for augmenting the strength of the faculty at the various training centres because of additional activities under-taken or because the existing strength is considered inadequate, or for manning new centres if and when considered necessary. In the absence of a proper faculty supply plan, the training centres may have to work with inadequate strength, resulting in adverse effect on the quality of training and demotivation of the faculty due to overstrain. Further, the training plans may get dislocated, resulting in wastage of training capacity and a tendency may also creep in to resort to adhocism and posting officers, who are not fully equipped to handle training assignments, as faculty members. It is, therefore, of utmost importance that there should be a sound and scientific plan to meet the faculty requirements and this responsibility will have to be discharged by the Training Division.

12.5 There is another very important area with which the Training Division has to concern itself. It will have to be the responsibility of the Training Division to continually assess and analyse the employee population needing various types of training and scientifically plan the supply of participants to the different training centres for the appropriate programmes, so that the staff may receive the right type of training at the right time and there may not be any wastage of training capacity. With more than one training centres for clerical staff and with the proposed pattern of training programmes, this onerous responsibility of the Training Division of planning the supply of participants will have an added dimension.

12.6 At present the so called induction courses as well as the two broad based functional courses are arranged on an adhoc basis and participants are also deputed to these courses on an adhoc basis, according to the convenience of both the departments and the participants. The essence of the proposed pattern of training programmes, however, is that training should be relevant to immediate work situation. A number of intensive short duration functional courses have accordingly been recommended for imparting functional knowledge and skills in specific areas to staff at the time of their entry into a new department or as soon as possible after they are posted to that department. But it is possible that under the jurisdiction of a Zonal Training Centre there may not arise enough vacancies

in a particular operational department at a time, so as to arrange a programme pertaining to that particular department with the usual strength of participants. This difficulty may not arise in Bombay because of the vast Central Office Departments located in Bombay, but the problem will certainly arise at other centres. Such a problem may arise at centres other than Bombay even in arranging the induction courses, as proposed, at the point of entry into the Bank. However, in view of the great advantage in the proposed pattern because of the relevance to immediate work situation and the motivating effect this immediate relevance of the programmes will have on the participants, such practical difficulties, which are not at all insurmountable, should not stand in the way of the implementation of the scheme. The solution would be to remove the zonal barriers, group together the participants corresponding to the anticipated and existing vacancies from as many offices as will make up the usual strength for a programme and hold the programme at a centre chosen in advance, evenly distributing the various programmes between the different Zonal Training Centres. This arrangement would involve collection and proper analysis and classification of data about the employee population of all the offices needing different types of training, and planning, proper timing and intelligent distribution of the various programmes between the different centres according to the training capacity and the area of specialisation of the members of the faculty at the

respective centres. This work has, therefore, to be centralised for effective implementation of the proposed pattern of training and the Training Division is the proper department to undertake this work.

12.7 In view of what has been stated in the foregoing paragraph, it would become necessary for the Training Division to draw up well in advance a calendar of various training courses that it intends to conduct at the various Zonal Training Centres in the course of say next 6 months on the lines being drawn up by the Bankers Training College and circulate ~~it~~ to the offices and branches well ahead of time. To begin with, a time-table of various training courses can be drawn up for each calendar quarter, and in course of time it can be extended to cover half yearly periods. The time-table for any calendar quarter should be finalised by the end of the first month of the preceding quarter and made available to all offices and branches and Zonal Training Centres. This arrangement will benefit the offices, branches and trainees in various ways. The offices and branches will be able to time their transfer of clerical staff from one department to another. The offices and branches will have sufficient time to draw up the list of trainees for various courses and also to make alternative arrangements for providing substitutes in place of those who are to be released for the various training programmes. The trainees selected for various training courses can be advised of their deputation well in

advance and hence can come prepared for meaningful participation in the training. The Zonal Training Centres will also be receiving the names of trainees well in advance and can make ready the course materials, handouts and various exercises etc. It will also enable them to know how many trainees will be available for any training course and if the number falls short of the allocation, enough time will be available to make arrangements for additional trainees, so that there may not be any wastage of training capacity.

12.8 To place Training Division in a position to draw up the calendar of training courses well in advance we have suggested certain statements to be sent by the offices/branches through which the Training Division will be able to know about 6 months in advance the employee population of all the offices likely to be available for training in various courses. The statements and records suggested by us are in Annexures XIII to XVI.

12.9 Annexure XIII will give the number of vacancies that may be arising in each Department in the offices during every succeeding quarter. This statement will be sent by offices to the Training Division. Annexure XIV will give an idea of the number of clerks likely to be available for training in various functional courses and also the number of clerks already in service who are likely to be exposed to the induction course. For the offices to compile Annexure XIV we have suggested that each department should prepare a statement in the form shown in

Annexure XV, every quarter, detailing names of employees who have put in more than 4 years of service in the department and who are due for transfer and posting to other departments. With the details of their past experience given in the statement, it can be decided as to which department each of them is to be posted, if at all a firm decision is taken in regard to their inter-departmental transfer, indication to this effect being given by the concerned department in the remarks column against each name. This statement (in Annexure XV) will be completed by each department and sent to the Manager's Section or Staff/ Administration Section for the purpose of deciding on the inter-departmental transfers and for compiling Annexure XIV for onward transmission to the Training Division. It should be possible for the departments to compile Annexure XV from the information contained in the Register of Training and Training Cards, at present, maintained for each clerical staff. (If these records are not up-to-date, efforts must be made by offices to make them up-to-date). To facilitate compilation of the statement in Annexure XV the format of the Training Register (and consequently the Training Cards) may be amended to incorporate the particulars of institutional training received as also a summary of the work experience in various departments. The proposed format of the Training Register is shown in Annexure XVI.

12.10 The statements in Annexures XIII and XIV relating to a particular quarter will be sent by each office/branch to the Training Division by the 7th of the first month of the preceding quarter. The data gathered and analysed through Annexures XIII and part I of Annexure XIV will give necessary information as to the employee population requiring training in each of the condensed functional courses. The grand total obtained from Annexure XIII will give an idea of the number of candidates to be recruited from outside and help to plan the induction course. Part II of Annexure XIV will give information about those recruits belonging to the combined cadre who were posted directly to the departments other than the Cash Department and who may have to be posted to the Cash Department after exposing them to the induction course which has a Cash Department component. With all these data collected from all the offices and branches, consolidated and intelligently analysed, it should be an easy matter for the Training Division to properly plan the induction and condensed functional courses and distribute the courses between the different Zonal Training Centres. Of course centralisation of each course at a particular centre would mean that most of the participants would be from outside centres. To a limited extent this position is obtaining even now with the courses conducted on a zonal basis and outstation trainees mostly are making their own arrangements for boarding and

lodging. We may take steps to augment residential facilities by setting apart more number of flats in our colonies in bigger centres for outstation trainees till such time we make the training institutions for clerical staff also residential as recommended in Chapter 10.

12.11 The Training Division should take initiative to set up once again as in the past at every centre where a Zonal Training Centre is functioning, a regional advisory committee consisting of the local Manager (who may be ~~ex-officio~~ Chairman) and heads of major departments like Department of Banking Operations and Development, Agricultural Credit Department, Exchange Control Department, Economic Department and Department of Statistics and the Instructor-in-Charge of Zonal Training Centre (Member-Secretary) to deal with the administration of training at the Zonal Training Centre within the policy frame-work laid down by the Bank.

12.12 Last but not the least is the role of building up favourable expectations and motivation in the participants. In this context it is important that the employees selected for training go for participating in the programmes assured that the Bank regards their trainings as thoroughly worthwhile and is taking necessary steps for their proper placement after training so as to enable them to apply their newly acquired knowledge and skills. They should also be convinced that there is a linkage between their training and

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a career path planning for them. Motivation in fact will be the result of a multitude of actions the Bank takes in this regard. Provision of adequate and comparable infrastructural facilities to the participants will also go a long way in motivating them. In short the organisational commitment to training should be reflected through the Training Division.

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C H A P T E R - 13

SUMMARY OF MAIN RECOMMENDATIONS

Chapter & Para.

Main Recommendations

- 1.2 Training should be viewed as an investment in the development of the work-force. It is an effective means to provide against obsolescence.
- 1.8 The need to develop relational skills among the clerical staff cannot be ignored. The necessity to improve communication abilities at every level and inter-personal relations among different hierarchical levels in the Bank has assumed urgency.
- 1.8 Since a great majority of the Officer cadre at the base level (over 92%) is drawn by promotion from within the Bank, the clerical training courses will have to be closely coordinated with those for officers, with matching inputs in varying doses, so as to form a sort of a training grid for the clerical and the officer staff.
- 3.3 Success of the training effort depends on many extraneous factors, e.g. culture of organisation, its personnel policies, social environment, motivation of the trainee, motivation of the trainer, etc. Earnest efforts are, therefore, necessary to create a supporting climate that would not only be conducive to the appreciation of training in its proper perspective but also contribute to its success.

3.4 Training should receive the priority it deserves.

4.3 For training cannot achieve much if it is viewed as merely a ritual. Training activity should receive positive commitment, support and involvement at all levels (para 3.4). Training should not be viewed in isolation, but as an integral part of the Bank's organisational process and linked with recruitment, career planning, appraisal, promotion and development of staff.

3.5 Well-qualified persons get selected for very routine
to 3.13 and monotonous job in the Bank. Promotional opportunities are uneven owing to differences in the staff strengths at different centres and the uneven rate of expansion of departments/offices. The imbalances in promotional opportunities between newly-opened small offices and the older offices has been a cause for frustration among the employees working in older/bigger offices. The percentage of female employees recruited in the Bank is on the increase. This trend is likely to pose an operational problem in the Cash Department so far as remittance duty is concerned. The younger generation of recruits is not only intelligent and better-informed but also more militant. Their attitudes and expectations and their concepts of discipline and authority are different.

These are some of the factors for which the solution lies in the realm of policy, outside the sphere of training. No amount of attitudinal training by itself can prove effective in countering these influences.

- 4.6 In the case of clerical training, in addition to the imparting of knowledge and developing job skills, priority needs to be given to provide facilities for the formation and development of healthy attitudes in the individuals.
- 4.9 In the context of the present and emerging trends, the objectives and priorities of clerical training will converge on :
- (i) cognitive learning for gaining knowledge in new areas and improving existing knowledge in the relevant areas;
 - (ii) systematic 'on-the-job' training to acquire and develop skills in work performance; and
 - (iii) attitudinal development of the individual and promotion of relational, communication and to some extent innovative skills.

It would be desirable to design the following pattern of training courses for the non-officer staff in Class III in the Bank :

- (i) Induction courses;
- (ii) Functional courses followed by on-the-job training; and
- (iii) Preparatory courses (as at present).

4.10 Induction programme should be arranged for the new recruits at their point of entry into the Bank. It should aim at familiarising the new entrant with the Bank. It should help him understand the working environment, nature of work he would be expected to do and such other matters as would help to create in him a sense of belonging to the Bank and sense of social purpose. As the new recruits will be posted to Cash Department initially, the various aspects of the Cash Department work may also be covered, as this would be of immediate relevance to ~~then~~.

4.11 For ensuring that Induction course is arranged at the point of the appointment of new entrants, the appointments from the waiting list will have to be made in suitable lots and properly phased, preferably at quarterly intervals say, on 1st January, 1st April, 1st July, 1st October, every year. This will be feasible if the common-cadre staff are posted first to the Cash Department, vacancies in the other departments being filled up by drawing staff from the Cash Department, according to seniority, and adequate

training reserves are created in the Cash Department which can absorb any number of reserves. At smaller centres like Bhopal, Indore etc. not having Cash Department, vacancies could be anticipated well in advance or kept unfilled till the new entrants are exposed to the induction training.

- 4.12 Benefit of induction courses should be available to non-clerical staff like Typists, Telephone Operators, etc. also.
- 4.13 Functional courses: All the staff, whether they are Clerks Grade II or Clerks Grade I or Assistants should be deputed at the time of their entry into a new department or soon thereafter, to the Zonal Training Centre for an intensive training programme relating to the particular department or allied departments.

These condensed courses may be organised in respect of the following groups of departments and should be of 2 to 3 weeks' duration.

- (i) Banking Department
(including staff/establishment
section/estate department - 2½ weeks
- (ii) Issue Department - 1½ weeks
- (iii) Exchange Control Department - 1½ weeks
- (iv) DBOD, DNBC, DICGC, IFD - 2 weeks
- (v) ACD, ARDC - 2 weeks

- 4.14 Having regard to the profile of the candidates joining the Bank and the need for their proper orientation, it will be desirable that training courses devote some time to attitudinal aspects, group behaviour, customer service, etc. Accordingly, these areas may be included in induction as well as functional courses, with different emphasis.
- 4.15 In the context of increasing volume and variety of work, it has become necessary to devise a conscious and organised system for providing on-the-job training in the departments.
- 4.16 No changes are suggested in the existing preparatory
- 4.17 course, which is designed and conducted on the basis of the agreement with the Employees' Association.
- 4.18 The placement and rotation of an employee should be so planned that ordinarily he is required to work for not more than 3 to 4 years in a major department. In that case, an employee will have an opportunity to attend 3 condensed courses at intervals of 3 to 4 years till he becomes eligible for taking part in the preparatory course.
- 4.24 Employees in the cadres of Clerks Grade I/Assistants
- 5.12 etc. who have not had the benefit of either of the 6 weeks training courses currently held at Zonal Training Centres may be given priority, for being

deputed to the proposed condensed functional courses. The employees who are eligible for being empanelled in the cadre of Staff Officer Grade A and have already attended the preparatory course need not be considered for the proposed functional courses, in view of the huge back-log we are facing now.

5.11 The existing training capacity is not at all adequate to satisfy the training needs of new recruits and staff due for lateral movement from one department to another from time to time, as also to tackle the existing huge back-log. In the circumstances, the training capacity may be suitably augmented by increasing the number of channels at the existing centres and opening new centres. 3 Additional channels can be opened in the Zonal Training Centres one at Byculla and two at Calcutta. Additional training centres may be opened at Nagpur Office and Hyderabad Office, the latter with two channels.

5.15 Faculty members should be in a position to handle any functional area.

5.16 Having regard to the short duration of the proposed training courses and the methodology of training that will have to be used in conducting the courses, the training capacity of each channel may have to be suitably reduced;

- 6.5 Lecture method will have to continue as the mainstay in the clerical training courses. Sessions could, however, be made a two way traffic, as far as possible, by encouraging discussions. Faculty members should be suitably trained to make lectures more effective and absorbing. In the short duration courses, the lectures will have to be necessarily supplemented by appropriate background reading/study material.
- 6.8 The present essay type of written tests neither facilitate learning nor provide satisfactory measure of the learning that has taken place. These tests may be dispensed with. Instead suitable practical exercises may be designed. It may be worthwhile to develop simulation exercises with a Dummy Bank, for better understanding of the operational departments.
- 6.9 Efforts may be made to develop programmed learning material in some of the intricate procedural areas with the assistance of experts, say, from NIBM in the initial stages.
- 6.11 Zonal Training Centres should be equipped with modern audio-visual/visual aids like glass-boards, magnetic/flannel boards, prestograph display boards, overhead projector, etc.

The use of modern audio-visual aids would require intensive pre-training of faculty members in the use

of these aids and creation of a centralised audio-visual cell, for preparation of the charts, slides, transparencies, etc. under expert guidance; this is necessary because preparation of audio-visual material requires lot of imagination for creating proper visual impact. The expertise being developed in the College of Agricultural Banking in the sphere of audio-visuals could be profitably shared by the Zonal Training Centres also.

The revised film on Reserve Bank of India may be brought out in both English and Hindi versions. It may also be considered whether we could bring out short films in specific operational areas of Issue and Banking Departments. The making of films may, however, be confined to those operational areas/aspects which are not likely to change materially for sufficiently long period of time.

- 6.12 In the context of the short duration courses,
- 6.13 preparation of the right type of study material assumes crucial importance, as training time could then be devoted more effectively to explaining or clarifying areas where detailed explanation/clarification is necessary for better understanding of the subject.

- 6.15 There is need for enlarging the library facilities and
6.16 for purchase of financial journals, etc., an initial
10.7 grant of Rs.5,000/- and annual recurring grant of
Rs.2,000/- may be made.
- 7.2 The class-room sessions required to be handled by an
Instructor should be not more than 2 hours a day,
because the teaching faculty should have enough spare
time to prepare their talks, other teaching materials/
handouts, etc. and continually update their own
knowledge and data. The faculty strength at Zonal
Training Centres should be reviewed accordingly and
increased suitably where necessary.
- 7.3 In the proposed training arrangements with quicker
turnover of courses, it will be necessary to provide
a suitable complement of staff for looking after
administrative and other miscellaneous items of work.
- 7.4 There is need for equalisation of opportunities and
other facilities, and removal of disparities in the
quantum of work-load, to the extent possible, in all
training institutions of the Bank. A system of
rotation of the faculty from Zonal Training Centres
to other Colleges and vice versa may be introduced.
- 7.5 The present eligibility criteria and methods of
7.6 selection of officers for the faculty assignment also
call for review. A second-class graduate/post-graduate

officer, with sound knowledge of departmental work and possessing aptitude for teaching and communication abilities may serve the purpose. The work of selection may be entrusted to an internal Selection Committee, consisting of the Deputy Governor/Executive Director, Manager (Training) and Principals of the 3 Training Colleges.

- 7.7 There is an imperative need for giving intensive training to the Instructors at the time of their induction as trainers or soon thereafter. Opportunities for further growth through participation in Trainers' Forum, Case Workshops, etc. may be provided to the Instructors. An annual conference of Instructors attached to Zonal Training Centres may be organised.
- 7.8 Reliance on departmental or outside speakers for handling sessions in Zonal Training Centres may be minimal; but it may not be desirable to totally eliminate guest speakers.
- 7.10 The faculty should have a fixed tenure of assignment ranging between 3 and 5 years, as at present. For maintaining continuity, not more than 1/3 of the members should be withdrawn at a time.
- 8.5 The system of evaluating individual trainees may be done away with, so as to avoid creating some sort of psychological barrier to free learning and taking initiative.

In order to assess the utility of a training programme and to bring about improvements, a questionnaire may be completed by the trainees without giving names and signatures, so as to obtain a feed back from the trainees in regard to the quality and usefulness of the programme, its objectives, scope, content, methodology, time allocation, etc.

- 9.1 The institutional training should be followed by a
- 9.3 well-planned and systematic on-the-job departmental training programme. For this purpose sufficient training reserve posts should be sanctioned to each major department/office.
- 9.4 Job Cards may be prepared for each important desk in a Section/Department. The card may describe the job in a systematic sequential order in which it is performed.
- 9.5 For successful implementation of the scheme of on-the-job training, a constant track will have to be kept on the development and progress of the persons during their departmental training and even thereafter. The existing arrangements in this regard suffers from a number of limitations and it would be desirable to sanction the posts of Training Officers (in Grade B or C) who can take charge of on-the-job training.

- 10.2 The infrastructural facilities at the Zonal Training
to 10.14 Centres should be on par with other comparable
training institutions. The long-term goal in this
regard would be to run Zonal Training Centres as
residential institutions. Meanwhile, suitable
improvements should be made in the existing
infrastructural facilities like improvement in seating
arrangements, acoustic treatment to eliminate
echoing and disturbance on account of noise, provision
of desk plates, supply of folders, improvement in
library and reading facilities, supply of Bank's
publications, serving of tea/coffee, etc.
- 11.2 Training Strategy for the non-clerical workmen
categories may also be the same as in the case of
clerical staff, viz. induction course at the point
of entry and functional training thereafter tailored
to the specific job requirement.
- 12.2 For effective functioning of the training centres
they should have some say in the matter of training
designs, course contents, teaching methods, course
duration, etc. Training Division may play the
role of a coordinator for the Zonal Training Centres
and ensure uniformity in conducting the programmes.
Training division should maintain proper rapport with
the Zonal Training Centres and for this purpose hold
periodical meetings with faculty at different centres.

- 12.3 Training division should maintain a close liaison with all the training institutions of the Bank as also outside institutions, so as to provide suitable opportunities for growth to the staff in general and the faculty in particular.
- 12.4 It is essential that there should be a sound and scientific plan to meet the faculty requirements and this responsibility will have to be discharged by the Training Division.
- 12.5 Training Division will have to assess and analyse the employee population needing various types of training and plan their supply to different training centres for appropriate programmes, so that the staff might receive the right type of training at the right time.
- 12.6 For conducting the functional courses, which have direct and immediate relevance, if necessary, the Zonal barriers may be removed and the participants from various offices grouped together for making up the usual strength for a programme and distribute the various programmes between the different Zonal Training Centres. This arrangement would involve collection and proper analysis and classification of data about the employee population of all the offices needing different types of training. The requisite spade work in this regard may be centralised appropriately in the Training Division.

12.12 The Training Division has also the role of building up favourable expectations and motivation in the participants by ensuring proper placement after training and linkage between training and career path planning, provision of adequate infrastructural facilities to the participants, etc. The organisational commitment to training should be reflected through the Training Division.

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C H A P T E R - 14

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valuable discussions with them :-

- a)
 - i) Shri S.G. Aaich, Principal, United Bank of India Staff Training College, Calcutta.
 - ii) Shri G.R. Deeksnit, Principal, Allamabad Bank Staff College, Calcutta
 - iii) Shri V.T. Kameshwaran, Faculty Leader, Central Bank of India Staff Training Centre, Madras
 - iv) Shri R.G. Mijar and other faculty members, Bank of Maharashtra Staff Training College, Pune
 - v) Smt. R. Rajpal, Faculty Member with specialisation in Behavioural Science, Central Bank of India Staff Training Centre, New Delhi.
 - vi) Shri B.L. Roongta, Principal, United Commercial Bank Staff College, Calcutta
- b)
 - i) Dr. Y.B. Damle, Director, Management Services Department, Reserve Bank of India, Central Office, Bombay
 - ii) Shri A.V. Deshmane, former Director, Management Services Division, Reserve Bank of India, Central Office, Bombay
 - iii) Shri S.R. Mohandas, Specialist in the area of Industrial Relations and Personnel Management
 - iv) Shri Sharu Rangnekar, formerly Chairman of Searle (India) Ltd.
 - v) Shri N. Vaghul, Executive Director of Central Bank of India (Formerly Director of NIBM).

14.3 A special word of thanks is due to the faculty members and other staff of the Zonal Training Centre, Byculla who provided secretarial assistance to the Study Group, particularly to Shri P.R. Krishnamurthy and Shri G.K. Sharma, faculty members, for their valuable assistance, as also to the officers of Central Agricultural Credit Department, Department of Banking Operations and Development and Exchange Control Department for their assistance in the finalisation of the course syllabi.

14.4 The Group received active cooperation and valuable assistance and guidance, from time to time, from Dr. V.R. Carvanto, Chairman, and the other two members of the Review Group for Officer Staff, which considerably facilitated the working of the Group.

14.5 Manager (Training) and the staff of the Training Division extended active support for the effective functioning of the Group. Manager (Training) was particularly helpful in arranging for discussions with outside experts and took active part in the deliberations. The officers and staff of the Training Division extended their active cooperation in promptly collecting and furnishing to the Group various statistical information needed by the Group.

14.6 The working group derived the satisfaction of coming across discernible evidence of unanimous zeal, concern and awareness shown by the various persons consulted, about the need and importance of training in mobilising the talent and potentialities among the employees and about the place of training itself in the overall organisational frame-work and the personnel function in the Bank. Hopefully this encouraging trend should be a matter of satisfaction to those in the Bank concerned with personnel and training policies.

14.7 The opportunity to conduct the Study was also a rewarding experience to the members of the Working Group.

QUESTIONS FOR DISCUSSION

1. What in your opinion, should be the objectives in providing training for the Clerical Staff
 - a) with a few years' experience in the Bank and
 - b) new entrants
viz. whether (i) knowledge, (ii) skills,
(iii) attitude, (iv) any other aspects.
If so, in what areas in particular?
2. Do you feel the existing training programmes meet these requirements?
 - a) If not, in what areas can improvements be brought about?
 - b) If not, what in your opinion are the lacunae/deficiencies?
3.
 - a) In your opinion what will be the best way to provide training to the Clerical Staff?
 - b) Do you have any suggestions as to the teaching methods/aids which you would be more appropriate from your department's point of view?
 - c) What in your view, will make training process interesting and useful to the staff?
4.
 - a) Please indicate the existing 'on-the-job' training facilities available in your office/department/division to various categories of staff and whether any division/cell/officer is specifically assigned the task of imparting practical/'on-the-job' training to personnel newly inducted into the Department.
 - b) Do you consider the existing 'on-the-job' training arrangements to be adequate or satisfactory? If not, kindly indicate the direction for improvement.
 - c) What efforts are required in the department to ensure that the learning acquired in the training course is not only sustained, but nurtured further?
5. What suggestion would you make regarding Departmental training of employees?
 - a) Whether this should be left to the responsibility of the Sectional in-charge (Staff Officer Grade 'A')?

- : 2 : - Annexure - I (contd.)

b) Whether there should be a knowledgeable training guide for each major department?

6. What should be the frequency of training opportunity to Clerical Staff in the Bank's training establishments?

7. For meeting the objectives of training (cf. Q.No.1 above) what should be the duration of the Induction Courses (viz., for new entrants)?

8. Whether the Induction Courses should give the trainees -
a) only an overview of the Bank's functions and working.

OR

b) also give an idea about banking in general.

OR

c) whether emphasis should be on telling them the service conditions in R.B.I., motivation aspects besides an overview of the Bank.

9. a) Should the new recruits be exposed to some basic idea about management inputs such as concepts of inter-personal relationship and behavioural science etc.

OR

Should this exposure come at the level of Senior Clerical Staff.

OR

Only at the Officer level.

is

b) If it/desired that some management behavioural input is necessary even in clerical training courses, what type of input would you recommend?

(i) for new recruits; (ii) for Staff with a few years' experience.

10. What do you feel will be the advantages to -

a) the employees and b) the Bank

in introducing the aforesaid management concepts at the clerical level?

11. What type of training should follow the Induction Training?
viz. On specific jobs.

OR

A general familiarisation round of the Departments before being put on specific jobs.

12. a) Whether in respect of subsequent training programmes after the Induction Course, there should be an element of selectivity?
b) If so, what criteria of selectivity would you recommend?
13. Whether the existing Special Courses for Senior Clerks are:-
a) adequate in course contents and coverage.
b) not relevant and can be dispensed with.
c) can be replaced by intensive short duration capsule courses on individual departments.
14. Whether intensive capsule courses should be followed by a quick round of training in selected seats? Suggest the duration for such capsule courses and the training in important seats.
15. Do you feel that on return from training the employees work with better sense of understanding, show inquisitiveness to learn new tasks, etc.
16. How far in your opinion, the existing institutional training programmes have enhanced the operational and administrative efficiency of the Bank in general and of your department in particular?
(1) To a great extent.
(2) To some extent.
(3) Hardly perceptible.
17. What is the general impact of training on the employees?
18. What are your views about the arrangements that should be available in the training establishments having regard to the physical and psychological needs of the training?

19. What are your views in regard to the selection of the teaching staff and their own development in the area of training?
20. a) What should be the tenure of the teaching staff?
- b) Should there be a 'core' complement or should all the members be rotated at periodical intervals?
21. a) Apart from existing library facility at the Z.T.Cs. which comprises of Books, Bank's Publications, Journals on banking, Commerce etc. and Dossiers on various departments, whether you consider that any other variety of study material should be provided to the trainees?
- b) If so, what should be the nature of such study material and whether these should be provided
- i) a few days before commencement of training
- OR
- ii) during training
- OR
- iii) for the post training period?

COURSES CONDUCTED BY ZONAL TRAINING CENTRES

The Zonal Training Centres were established in the year 1963 and at present conduct the following courses for different categories of Clerical Staff of the Bank.

<u>Particulars of the Course</u>	<u>Course Objective as prescribed by Central Office</u>
1. Integrated Induction course for Clerks Grade II/Coin-Note Examiners Grade II either newly recruited or who have not completed one year's service in the Bank. <u>Duration</u> : 5 weeks	To introduce the trainees to the institution, to explain to them the main features of the working of the Bank, its place in the banking system of the country, the employees' conditions of service and the nature of the work they are likely to perform. The whole idea is that the employees should not find themselves at sea, as it were, when posted to

their respective departments and are capable of understanding the significance, in the whole scheme of things, of the work that they are called upon to undertake from time to time. Since the employees are from the common cadre of Clerks-cum-Coin/Note Examiners the greater emphasis of the course is on the Issue Department as they are expected to be posted in the Cash Department in the early part of their career.

2. Integrated Induction Course for Clerks Grade II who have completed more than one year's service but less than five years' service.

Same as above. A separate channel is being run for the employees who have completed 1 year in the Bank but with less than five years' service to clear the back-log of clerical staff who have not undergone any training.

Duration : 5 weeks

3. Special course for Clerks Gr.I/Gr.II (service usually ranging between 7 and 20 years ~~in the~~ in the Bank) attached to Group I (General Side) Departments.

An intensive course with Special emphasis on the working of the General Side departments. This course is intended to widen their general background and understanding of the intricacies of the procedures followed by these departments and thereby to equip them for shouldering higher responsibilities in due course.

Duration : 6 weeks

4. Special Course for Clerks Gr.I in Groups II and III (specialised departments)

Same as above. Emphasis on functions and working of DDCB, DMBC, ACD, ARBC, IFD etc.

Duration : 6 weeks

5. Preparatory training course for Clerks Gr.I; Stenographers, Economic Assistants etc. appearing for the examination for empanelment to the cadre of Staff Officers Grade 'A'.

The object of this capsule course conducted between June and September is to provide an opportunity to prospective candidates to get their doubts clarified through discussion oriented sessions spread over 12 days per batch, on R.B.I. Act and functions and working of R.B.I.

Duration : 12 working days

TEACHING AIDS/METHODS CURRENTLY ADOPTED IN THE CLERICAL TRAINING PROGRAMMES

1. Lectures allowing scope for questions and discussions.
2. Discussion-oriented lecture sessions (for Preparatory Courses).
3. Group Discussions.
4. Panel Discussions (for Preparatory Courses).
5. Trainee talks
6. Films.
7. Practical visits to operational departments.
8. Review Sessions.
9. Library facilities/Study hours.
10. Excursion for courses of 6 week duration.
11. Use of illustrative charts in a limited way.
12. Use of proforma books and registers, specimen forms etc. as aids to lectures.
13. Problems/Exercises for solution.
14. Tests.
15. Simulation models viz. a model practical exercise has been tried out at one of the training centres on balancing of day's Accounts in D.A.D. Such a model is being developed by other centres.

- : 7 : - Annexure - I (contd.)

Existing Syllabus

INTEGRATED INDUCTION COURSE FOR CLERKS
GRADE II/COIN-NOTE EXAMINERS GRADE II

<u>Subject</u>	<u>No. of hours</u>
<u>General</u>	
Role of money in the economic process	2
RBI as the Central Banking Authority - Traditional and Developmental Functions	2
Organisational set-up of the RBI	2
Negotiable Instruments - Cheques	3
Principles of Double-entry Book-keeping.	3
English - Noting & Drafting	2
Staff Regulations	5
<u>Deposit Accounts Department</u>	
Functions and Organisation	1
Bank's Accounting Procedure	2
Current Accounts	3
Remittance Facilities Scheme	1
Short Credits, D.D. Purchased, Payment Orders.	1
Loans and Advances	1
<u>Public Accounts Department</u>	
Functions and Organisation	1
Receipts and Payments on Government Account - Reporting of figures	3
Clearing House	2
<u>Securities Department :- Functions and Organisation; Sale and purchase of Securities, Treasury Bills etc.</u>	3
<u>Exchange Control & RBI :- Objective & Management.</u>	4
<u>Issue Department</u>	
Functions & Organisation	1
Assets and Liabilities	1
Currency Chests & Small Coin Depots - Mechanism	2
Cash Department - Functions - Vaults and importance of security aspects.	1
Cash Department - Receipt and examination of fresh notes and coins from the Currency Note Press and Mints respectively.	2
Cash Department - Packing and Despatch of remittance of notes and coins	1

- : 8 : - Annexure - I (contd.)

Potdars on remittance duty - duties and responsibilities.	1
Cash Department - Receipt of soiled note remittances -	
Note Examination Section - Coin Shroffing Section -	
Receipt, Payment and Exchange Counters, Box Balance.	4
Claims Section	1
Verification Section & CNV Section	1
Resource Section and Remittance Section	1
Accounts Section	1

Public Debt Office

Functions and Organisation	1
Forms of Government Securities - Characteristics	1
Floitation of New Loans - N.N.W. Section	1
Endorsements and their examination - RNE Section	1
Receiving and Delivery Section	1
Interest Section and Audit Section	1
Book Debt Section	1
Accounts Section	1
Lost Note Section	1

D.B.O. & D.

What is a Bank? Recent Developments in Banking.	1
Functions & Organisation of D.B.O.D.	1
Supervision & Control of Banks.	2
Regulation of Credit - Bills Rediscounting Scheme	2

A.C.D.

Functions and Organisation	1
Rural Credit - Role of RBI, SBI & Commercial Banks	2
Production-Oriented System of credit supply- Industrial financing through cooperatives.	2
Long term lending for agriculture	1

<u>I.F.D.</u> :- Finance for Small-scale Industries	1
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<u>Statistics Department</u> : - Functions and Organisation	1
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<u>Central Office Departments</u>	2
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<u>Management Services Division</u>	2
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<u>I.D.B.I. & U.T.I.</u> :- Functions and Organisation	1
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<u>A.R.D.C.</u> :- Functions and Organisation	1
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<u>D.I.C.G.C.</u> :- Functions and Organisation	1
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- : 9 : - Annexure - I (contd.)

Practical Training

Visit to DAD, PAD, PDO etc.	10 (2 days)
Visit to Cash Department Vaults, Counters, Note Examination Section/Shroffing Section/ Verification Section/Claims Section etc.	10 (2 days)

Miscellaneous

Inauguration and Introduction about the Training Programme.	2
Trainee talks	5
Written tests	12
Film show	1
Library Period (daily)	1/2
Group Discussions	2
Trainee talk tips	1
Farewell	2

SPECIAL COURSE FOR SENIOR CLERKS ATTACHED TO GROUPS II & III DEPARTMENTS - LIST OF TOPICS COVERED

<u>Subject</u>	<u>No. of hours</u>
<u>Appreciation sessions</u>	
Scanning the banking industry environment - socio-economic setting - dynamics of banking in the context of national plans - an overview of the banking and economic trends including Regional Rural Banks.	2
Functions and working of RBI specifically with reference to its developmental role as the central banking authority.	2
<u>Legal Background</u>	
An overview of the Banking Regulation Act 1949 (including its application to cooperative banks).	4
RBI Act 1934 - Some salient features	4
<u>General Banking</u>	
Important provisions of Negotiable Instruments Act 1881, particularly payment and collection of cheques, endorsements, etc.	4
Banker - Customer relationship	2

Deposits

Procedural and technical aspects of deposit accounts.	2
Marketing and public relations aspects of deposit mobilisation	2
D.I.C.D.C. - types of returns required to be submitted by banks and their scrutiny.	2

Loans and Advances

General principles of lending	2
Loans and advances against various types of securities such as pledge and hypothecation of produce, bills purchased and discounted, supply bills, advances against shares, gold, fixed deposit receipts and against hire purchase agreements, etc.	6

Analysis of Balance Sheet

General principles, analysis of balance sheets of limited companies, preparation of cash flow statements, interpretation of ratios (one practical exercise will be worked out by each participant)	6
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Foreign Exchange

Organisation and functions of the Foreign Exchange Department of Commercial banks - functions and working of imports, exports, foreign remittances and foreign travel sections - Returns required to be submitted by banks.	4
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Other topics

English	6
Hindi - Notengrafisch drafting	2
Role of RBI as note issuing authority (Brief description of the working of Issue Department with reference to RBI Act)	1
RBI as Bankers' Bank (Brief description of the working of DAD, consolidation of accounts etc.)	1
RBI as banker to Government (Brief description of the working of PAD, consolidation of Government Accounts at CAS, Nagpur, Management of Public Debt by RBI (Brief description of the working of PDO, Secretary's Department and Central Debt Section)	1
Role of RBI in administering Exchange Control (Brief description of the objectives and working of Exchange Control)	1

Department of Banking Operations & Development

Functions and organisational set-up of the DBOD	2
Branch licensing policy - with specific reference to provisions of section 23 of the Banking Regulation Act, 1949, scrutiny of applications for opening of offices within and outside India - scrutiny of applications of foreign banks to open offices in India - procedures for issue of licences - maintenance of various registers in the section.	4
Lead Bank Scheme	2
Credit Planning in the context of present economy (Directives issued by RBI from time to time are discussed in the session)	2
Credit control techniques - credit authorisation scheme - discussion with reference to Report of Tandon Study Group	4
Policy & procedures relating to refinance under sections 17(2)(a), 17(3)(A) and 17(4)(c) with reference to the relative schemes	2
Inspections of commercial banks - various types of inspections - discussion with reference to provisions of the Banking Regulation Act, 1949	3
Programming of inspection of commercial banks - strategy in regard to inspection techniques, editing and follow-up inspection reports	2
Systems and procedures inspection - approach to system inspection - need to streamline functioning of commercial banks - discussion with specific reference to recommendations made in one of the reports on system and procedure inspection of commercial banks.	2
Policies and procedures relating to reconstruction, amalgamation and liquidation of banks	2
Administration of Sec. 35(b) of B.R. Act - Nomination of Directors - Policies & Procedures for appointment etc. of Chief Executive Officers of Banks	2
Differential Interest Rates Scheme	1
Consumption Loans - Sivaraman Committee Report	1
Customer Service in Bank - Talwar/Varadachary Committee Report	1
Report of the Committee on Penal Rates & Service Charges	1

Agricultural Credit Department

Functions and organisational set-up of ACD	1
History of the Cooperative Movement	
1) Cooperative Banking Structure	
2) ACD - All India Rural Credit Survey Report and All India Rural Credit Review Committee report	4
Role of RBI in rural credit	1
Purpose, Policy etc. of NAC(LTO) Fund and NAC(Stabilisation) Fund - Processing of relative applications	2
Policy relating to short term and medium terms loans for agricultural purposes - processing of applications	4

SFD/MFAL agencies - Farmers Service Societies	2
Provisions of Industrial Finance through cooperatives -	
Working of Industrial Finance Section	2
Functions & Working of Commercial Banks Division	2
Returns and branch licensing - returns received by the	
Department and the manner in which they are scrutinised	2
Land development banks - long-term credit structure	2
Inspection of apex and district central co-operative banks-	
policies and strategies in regard to inspection	3
Problems of overdues	2
Production - oriented system of lending	
(i.e., Crop Loan System)	2
Integration of Co-operative Credit Institutions -	
Dr. Hazari Committee Report.	2

Development Banking - ARDC

Need for refinancing agency for long-term agricultural	
loans - set-up of ARDC, its constitution and management	2
Sources of funds of ARDC - operational aspects -	
disbursement of funds - achievements	2
Project analysis for financing agricultural projects	3

Other Institutions

IDBI and UTI	2
Working of Credit Guarantee Organisation	2
DICGC - scrutiny of returns and payment of claims with	
regard to credit guarantee	2
Department of Non-Banking Companies - need for regulating	
the operations of non-banking companies, types of various	
returns, scrutiny and follow-up measures	2

Other Items

Inauguration	2
Film show	1
Excursion	5
Written tests	9
Group Discussions	4
Trainee talks	5
Review session	2
Trainee talk tips	1
Library Festival (July)	1/2
Question - Answer Sessions	2
Farewell	3

- : 13 : - Annexure - I (contd.)
Existing Syllabus

SPECIAL COURSE FOR SENIOR CLERKS ATTACHED TO GROUP I
DEPARTMENTS - LIST OF TOPICS COVERED

Subjects	No. of hours
Organisational set-up of the Bank	2
<u>Issue Department</u>	
R.B.I. as Note issuing authority - provisions of R.B.I. Act, 1934.	1
Issue Offices - Organisational set-up	1
Assets and Liabilities of Issue Department	1
Currency Chests and Small Coin Depots	2
Cash Department - Issue Branch - Receipt and Despatch of Notes and Coins	1
Cash Department - Exchange Branch - Working of Note Examination Section	1
Claims Section	3
Verification Section	1
Resource Section	1
Remittance Section	1
Issue Department - Accounts	2
<u>Deposit Accounts Department</u>	
Deposit Accounts Department - Statutory Provisions	1
Accounting procedure in Deposit Accounts Department	2
Inter-Office Transactions - RBI General Account - Daily statement	1
Current Accounts	3
Remittance Facilities Scheme	1
Issue and encashment of remittances and T.T. purchase	1
Dead Stock - Expenditure Accounts - Charges Account	1
Income Accounts	1
Miscellaneous Accounts - Sundry Deposit Account - Suspense Account and Payment Orders Account	1
Short Credits - Demand Drafts purchased	1
Grant of Loans and Advances to Scheduled Commercial Banks and State Co-operative Banks	1
Weekly statement of Affairs - Annual Closing of Accounts	1
Preparation of Profit & Loss Account	1
<u>Public Accounts Department</u>	
Clearing House	2
Reserve Bank's role as Banker to Government - Statutory Provisions - Agreements	1
Receipts and payment on Government Account - Reporting of figures etc.	4

Public Debt Office

Public-Debt Meaning and Object - General Information	1
Forms of Government Securities	1
P.D.O. Organisational set-up	1
Floataction of New Loans	1
Receiving and Delivery Section	1
Endorsements and their examination	2
Renewal Note Examiners' Section	2
Interest Section	1
Power Section	1
Book Debt Section	1
S.G.L. Section - Accounts Section	2
Lost Note Section	1

Exchange Control Department

Foreign Exchange - Concept - Exchange control objectives - Terms and Definitions - Related provisions of the Foreign Exchange Regulations Act 1973 - International Payments and Receipts - Currency Areas - Rates of Exchange - Membership of I.M.F. - Dealings in Foreign Exchange	2
Organisation and jurisdiction of Exchange Control Department - Trade Control, Exchange Control etc.	2
Prescribed Methods of Payments - Provisions of Exchange Control Manual etc. Receipts from Exports - invisible exports, Non-resident Accounts etc.	2
Foreign Investments in India and Indian Investments abroad - Statistical Returns etc.	2
Exchange Arithmetic	2

Securities Department

Functions of Securities Department - Administrators' Deposits - Other Deposits	1
Collection and remittance of interest - Safe Custody of Articles.	1
Treasury Bills	1
Purchase and Sale of Securities	2

Commercial subjects

Negotiable Instruments Act, 1881	5
Banker and Customer Relationship	2
Principles of double-entry book-keeping	3

Central Office - Departments

Department of Accounts & Expenditure	2
Department of Administration & Personnel.	1

- : 15 : - Annexure - I (contd.)

Central Accounts Section, Nagpur	2
Management Services Division	1
<u>General</u>	
English (including Noting, Drafting and Business correspondence)	10
Staff Relations	4
Staff Regulations	4
Practice of Bankers in relation to various types of Deposit Accounts	2
Hindi - Noting and Drafting	2
<u>Other essential items</u>	
Inauguration	2
Farewell	3
Trainee Talk Tips	1
Film show	1
Excursion	5
Written Tests	12
Practical Training (visit to Departments)	20
Trainee Talks	5
Group Discussion	4
Review Sessions	2
Library Period (daily) -----	1/2

STATEMENT OF UNDER-UTILISATION OF TRAINING CAPACITY AT
ZONAL TRAINING CENTRE

Z.T.C., Bombay			Z.T.C., Calcutta			
Allocated number of seats for trainees	Actual number of staff deputed by Deptts/ Offices for training	Percentage of under utilization	Allocated number of seats for trainees	Actual number of staff deputed by Deptts/ Offices for training	Percentage of under utilization	
(1)	(2)	(3)	(1)	(2)	(3)	
1976	550	419	24%	160	138	14%
1977	465	328	29%	160	154	4%
1978	427	319	25%	165	150	6%
1442	1066	26%	485	442	9%	
Z.T.C., New Delhi			Z.T.C., Madras			
Allocated number of seats for trainees	Actual number of staff deputed by Deptts/ Offices for training	Percentage of under utilization	Allocated number of seats for trainees	Actual number of staff deputed by Deptts/ Offices for training	Percentage of under utilization	
(1)	(2)	(3)	(1)	(2)	(3)	
1976	20	15	25%	220	203	8%
1977	60	51	15%	157	147	6%
1978	229	198	14%	170	151	11%
309	264	15%	547	501	8%	

<u>1st week</u>	<u>Subject</u>	<u>No. of hours</u>
1.	Inauguration and Preview of training.	2
2.	Indian Banking System - Role of R.B.I.	1
3.	Organisational set-up of R.B.I. - Various Departments.	5
4.	R.B.I. as a service organisation and importance of efficient service to Bank's constituents and public.	1
5.	Staff Regulations.	4
6.	Bank's personnel policies.	1
7.	Staff relations.	2
8.	Organisational commitments - Role responsibility - Inter-personal relations - Group behaviour - Communication.	2
9.	Self Development and attitudes.	2
10.	Hindi in Reserve Bank of India.	2
11.	Correspondence, Inward, Outward, Filing etc.	1
12.	Cheque as a Negotiable Instrument - Vouchers.	1
13.	Book-keeping - Journal, Ledger and Trial Balance.	3
14.	Film Show.	1
<u>2nd week</u>		
15.	Issue Department - Objectives, organisational set-up and functions.	2
16.	Cash Department - Functions - Vaults - Importance of security aspects.	1
17.	& Currency Chests/Small Coin Depots - their mechanism.	1
18.	Receipts and examination of consignment of fresh notes and coins.	2
19.	Remittance of notes and coins - Packing and despatch.	1

Annexure - III (contd.)

- : 2 : -

20.	Remittance of notes and coins - Duties and responsibilities of Potdars on remittance duty.	1
21.	Working of Note Examination Section.	4
22.	Coin Shroffing Section.	1
23.	Box Balance - Exchange Counters and Receipts and Payment counters.	2
24.	Vaults - Duties of Coin-Note Examiners - Various types of balances in the Vaults - Double locking, triple locking arrangements.	1
25.	Claims Section.	1
26.	Verification section/C.N.V.	1
27.	Visit to Issue Department.	5
28.	Study Hours.	3
29.	Valedictory Session.	2

		Total hours : 56

		(i.e. 2 weeks)

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BANKING DEPARTMENT

<u>Subject</u>	<u>No. of hours</u>
1. Inauguration and Preview of Training.	2
2. Functions of a Central Bank with particular reference to Reserve Bank of India.	1
3. Organisational Commitments - Role responsibility - Inter-personal relations - Group behaviour - Communication.	2
4. Self Development and attitudes.	2
5. Bank's personnel policies.	1
6. Staff relations	2
7. R.B.I. as a service organisation and importance of efficient service to Bank's constituents.	1
8. Noting, Drafting and Correspondence	
English	2
Hindi	2
<u>PUBLIC ACCOUNTS DEPARTMENT</u>	
9. Clearing House.	1
10. Working of Clearing House - Practical Exercise	1
11. R.B.I. as Banker to Government - Statutory provisions - Agreements with Governments and Agency Banks.	1
12. Government Accounts - Receipts	1
13. Government Accounts - Payments - Consolidation - and Reporting of figures	1
14. Departmentalisation of Central Government Accounts - Collection Schemes/Pension Schemes	1
15. Central Accounts Section.	2

DEPOSIT ACCOUNTS DEPARTMENT

16.	D.A.D. - Provisions of R.B.I. Act, 1934 relating to banking business.	1
17.	Bank's Accounting System.	2
18.	Maintenance of Current Accounts - Account Opening formalities, C/A Ledgers, Operations etc.	2
19.	Current Account Exercise.	1
20.	Remittance Facilities Scheme - Issue and Encashment of remittances and T.T. purchase	3
21.	Short Credits - Demand Drafts Purchased	1
22.	Inter Office Transactions - R.B.I. General Account.	1
23.	Expenditure Accounts - Expenditure Rules, 1953.	1
24.	Income Accounts.	1
25.	Miscellaneous Accounts - Suspense Account, Sundry Deposits Account and Payment Orders Account.	1
26.	Purchase and sale of foreign currency.	1
27.	Grant of Loans and Advances to Scheduled Commercial Banks and State Co-operative Banks.	1
28.	Weekly statement of Affairs - Annual closing of Accounts - P & L Account and Balance Sheet.	1
29.	Model Bank Exercise.	4

SECURITIES DEPARTMENT

30.	Functions of Securities Department - Safe Custody of Articles and Securities.	1
31.	Purchase and sale of Securities.	2
32.	Treasury Bills - Issue, Payment and Rediscounting.	1

PUBLIC DEBT OFFICE

33.	Public Debt - Meaning & Object and Organisational set-up of P.D.O.	1
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- : 3 : - Annexure - IV (contd.)

34. Forms of Government Securities.	1
35. Floatation of New Loans - New Loan Section/R.N.W. Section.	2
36. Endorsements and their examination.	2
37. R.N.E. Section and Power Section.	1
38. Receiving Section & Delivery Section - General Balance Book.	1
39. Interest Section.	1
40. Book Debt Section.	1
41. Accounts Section - S.G.L. Section.	2
42. Debt Section/Lost Note Section.	1
<u>OTHER DEPARTMENTS</u>	
43. Department of Accounts & Expenditure - Accounts Section and Central Debt Section.	2
44. Estate Department.	1
45. Establishment Section and Staff Section.	1
<u>GENERAL</u>	
46. Film Show.	1
47. Study hours.	3
48. Valedictory Session.	2
Total hours : <u>71</u>	
(i.e. 2 1/2 weeks)	

<u>Subject</u>	<u>No. of hours</u>
1. Inauguration and Preview of Training.	2
2. Functions of a Central Bank with particular reference to Reserve Bank of India.	1
3. Organisational Commitments - Role responsibility - Inter-personal relations - Group behaviour - Communication.	2
4. Self Development and attitudes.	2
5. Bank's personnel policies.	1
6. Staff relations.	2
7. R.B.I. as a Service Organisation and importance of efficient service to Bank's constituents.	1
8. Noting, Drafting and Correspondence	
English	2
Hindi	2
9. R.B.I. as Note issuing authority - Salient provisions of R.B.I. Act, 1934.	2
10. Organisational set-up of Issue Department - Branches - Offices - Cash and General Departments.	1
11. Assets and Liabilities of Issue Department - Provisions of R.B.I. Act, 1934.	2
12. Currency chests and Small Coin Depots - their mechanism.	2
13. Resource Section - Remittance Section - Programming and planning of Remittances.	1
14. Cash Department - Issue branch - Receipt of Notes and Coins.	1
15. Cash Department - Issue branch - Despatch of Notes and Coins.	1

- : 2 : - Annexure - V (contd.)

16. Cash Department - Exchange branch - Note Examination Section.	1
17. Cash Department - Exchange branch - Box balance - Public Counters.	1
18. Claims Section - Note Refund Rules 1975.	1
19. Claims Section - Forged Notes - Procedure.	1
20. Claims Section - Accounts.	1
21. Verification section/C.N.V.	1
22. Issue Department - Accounts.	1
23. Practical Exercise - Accounts.	2
24. D.A.E. - Currency Section.	1
25. Practical Visits.	5

GENERAL

26. Film Show.	1
27. Study Hours.	1
28. Valedictory Session.	2

Total hours : 43

(i.e. 14/2 weeks)

<u>Subject</u>	<u>No. of hours</u>
1. Inauguration and Preview of Training.	2
2. Organisational commitment - Role responsibility - Inter-personal relations - Group behaviour - Communication.	2
3. Self Development and attitudes.	2
4. Bank's personnel policies.	1
5. Staff relations.	2
6. R.B.I. as a service Organisation and importance of efficient service to Bank's constituents.	1
7. Noting, Drafting and Correspondence	
English	2
Hindi	2
8. International Trade and Balance of Payments - Related terminology and definitions - IMF, ACU etc. Organisations.	2
9. Functions of R.B.I. with particular reference to maintenance of external stability of rupee - Important Provisions of R.B.I. Act, 1934.	1
10. History of Exchange Control in India - Exchange Control objectives and methods.	1
11. Important provisions of FERA, 1973 - Responsibilities of A.Ds. and other Authorised persons like Money Changers and Travel Agents.	1
12. Currency Areas and methods of settlement of International obligations.	1
13. Export of goods and services - Exchange Control Formalities, Realisation of proceeds extension of limit, commission, claims.	1
14. G.R. etc. Forms - Scrutiny & Coding - Practical.	1

- : 2 : - Annexure - VI (contd.)

15. Exchange Control and its relation with trade control - Import of goods - Import Licensing and OGLs, private imports.	1
16. Import-Export of goods and services - Documentary letters of credit and shipping, etc. documents, guarantees.	1
17. Foreign Travel (business, education, companies, Study tours, medical treatment, cultural tours, FTS (Holiday tours), delegations).	1
18. Miscellaneous Remittances - Personal Remittances.	1
19. Non-Resident (Rupee/External) Accounts, FCNR Accounts, Ordinary non-resident accounts, Blocked Accounts (Broad outlines only need be given), RIFEE Schemes.	2
20. Foreign Investments in India and Indian Investments abroad (including immoveable property).	1
21. Exchange Arithmetic (Simple Calculations).	2
22. Spot and Forward transactions by banks - maintenance of position and balances.	1
23. Foreign Exchange Markets - Exchange Rates.	1
24. Returns & Statements - Compilation of data - Balance of Payments Division.	1
25. Scrutiny of Returns etc. - Practical.	2
26. Organisational set-up of Exchange Control Department.	1

GENERAL

27. Film Show.	1
28. Study Hours.	3
29. Valedictory Session.	2

Total hours : 43

.i.e.) 1½ weeks)

<u>Subject</u>	<u>No. of hours</u>
1. Inauguration and Preview of Training.	2
2. Indian Banking System - Recent developments.	1
3. Functions of a Central Bank with particular reference to R.B.I.	1
4. Organisational Commitments - Role responsibility - Inter-personal relations - Group behaviour - Communication.	2
5. Self development and attitudes.	2
6. Bank's personnel policies.	1
7. Staff Relations.	2
8. R.B.I. as a service Organisation and importance of efficient service to Bank's constituents and public.	1
9. Noting, Drafting and Correspondence	
English	2
Hindi	2
10. General principles of lending.	2
11. Loans and advances against various types of securities.	2
12. Loans to Priority/Weaker sectors (excluding exports) including DIR Scheme and consumption loans.	1
13. Loans for exports - another Priority Sector area.	1
14. Some aspects of balance sheets of firms, companies from the lending banker's point of view.	1
15. Organisational set-up of D.B.O.D. and Credit Planning and Banking Development Cell.	1
16. Regional Rural Banks, set-up and functions of Rural Planning and Credit Cell.	1
17. Provisions under R.B.I. Act relating to scheduled banks viz. sections 42, 43, 43A relating to maintenance of	

cash reserves; scheduled banks' regulations submission of weekly returns and their consolidation.	2
18. Borrowings from R.B.I. by Commercial banks under section 17 of R.B.I. Act, 1934.	1
19. Refinance from Reserve Bank of India under different schemes - Policy and Procedure.	2
20. Salient features of Banking Regulation Act, 1949 vis-a-vis.	2
(a) S.B.I. and its subsidiaries.	
(b) Nationalised banks.	
(c) Private Sector banks.	
(d) Foreign banks.	
21. Credit Planning in the context of present economy (credit policy circulars issued by R.B.I. from time to time will be discussed).	1
22. Credit control techniques, credit authorisation scheme, recommendations of Study Group on follow-up of Bank Credit (Tandon Committee).	2
23. Sick Industries and their rehabilitation - Role of Reserve Bank of India.	1
24. Branch licensing policy - Scrutiny of applications - Maintenance of various registers.	2
25. Lead Bank Scheme, District and block level planning.	1
26. Scrutiny of Returns received in D.B.O.D. - Practical.	2
27. Inspections of Commercial banks - Programming, techniques followed, editing and follow-up etc.	3
28. D.I.C.G.C. - set-up, functions and scrutiny of returns.	2
29. D.N.B.C. - set-up, functions and scrutiny of returns.	2
30. I.F.D. - set-up, functions and scrutiny of returns.	2
<u>GENERAL</u>	
31. Film Show.	1
32. Study Hours.	3
33. Valedictory Session.	2

Total hours : 56
(i.e. 2 weeks)

<u>Subject</u>	<u>No. of hours</u>
1. Inauguration and Preview of Training.	2
2. Functions of a Central Bank with particular reference to Reserve Bank of India.	1
3. Organisational commitments - Role responsibilities Inter-personal relations - Group behaviour - Communication.	2
4. Self development and attitude	2
5. Bank's personnel policies.	1
6. Staff relations.	2
7. R.B.I. as a Service Organisation and importance of efficient service to Bank's constituents.	1
8. Noting, Drafting and Correspondence	
English	2
Hindi	2
9. Background of Indian Rural Economy.	1
10. Co-operative movement in India - Historical background.	1
11. Recommendations of the All India Rural Credit Survey and Review Committees.	1
12. Role of R.B.I. in the sphere of Rural Credit.	1
13. Organisational set-up of A.C.D.	1
14. Development of Co-operative Credit Structure.	1
15. Salient Provisions of R.B.I. Act, 1934 relating to financing of Co-operatives.	2
16. Salient Provisions of B.R. Act, 1949 (As applicable to Co-operative Societies).	2
17. Assistance provided from NAC (LTO) & NAC (Stabilisation) Funds.	1

18. Production - Oriented System of lending for Agriculture.	1
19. Policy and Procedure for S.T. & M.T. limits - Scrutiny of applications.	2
20. Fixation of S.T. & M.T. Limits - Case Studies.	2
21. Credit Authorisation Scheme.	1
22. Financing of Small, Marginal and Economically weak farmers - SFDA and other special programmes.	1
23. Role of Commercial banks in financing Agriculture through co-operatives and Rehabilitation of weak central co-operative banks.	1
24. Financing of Handloom Weaver's societies and other industrial co-operatives.	1
25. Principles & Procedure of lending by Primary (Urban) co-operative banks.	1
26. Inspections of co-operative banks.	3
27. Branch Licensing - Policy & Procedure.	1
28. Scrutiny of Returns received in A.C.D./Regional Offices.	1
29. Scrutiny of Returns - Practical Exercise.	2
30. Long-term financing by Land Development banks.	2
<u>AGRICULTURAL REFINANCE AND DEVELOPMENT CORPORATION</u>	

31. Constitution, Management and Sources of funds.	1
32. Functions and working.	2
33. Formulation of Schemes.	1
34. Financing of Schemes.	1

GENERAL

35. Film Show.	1
36. Study Hours.	3
37. Valedictory Session.	2

. Total hours: 56
(i.e. 2 weeks)

REPORT ON TRAINING COURSE

Name of Course : _____

From : _____ To _____ Working days _____

Name of Centres from which trainees
were deputed

Ahmed-	Bom-	Byc-	Ind-	Nag-	C.A.B.	Total
abad	bay	ulla	ore	pur	Poona	

B/F.

*No. of trainees deputed
for the Course

Total No. of employees :-
given training

=====

*(a) No. of graduates trained :

(b) No. of undergraduates trained :

Particulars of talks delivered in the Course

<u>Name</u>	<u>Designation</u>	<u>No. of talks</u>	<u>Total No. of hours devoted to talks</u>
(1)	Instructor		Periods
(2)	-do-		-do-
(3)	-do-		-do-

Officers from other departments

(1)	-do-
(2)	-do-

No. of days devoted in the course to

- (a) Talks : days (including practical exercises, discussions, tests and study/question hours).
- (b) Practicals : days

Changes in the syllabus or methods of instructions, if any :

Important suggestions :

General observation :

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REPORT ON THE TRAINING COURSE FOR CLERKS GRADE I/II DRAWN
FROM _____ DEPARTMENTS - SPECIAL COURSE NO. _____

I. Number of trainees :

	Name of the Centres from which the trainees were deputed					
	<u>Ind-</u> <u>ore</u>	<u>Ahme-</u> <u>dabad</u>	<u>Bom-</u> <u>bay</u>	<u>Byc-</u> <u>ulla</u>	<u>Nag-</u> <u>pur</u>	<u>Total</u>
(a) No. of employees who have received training in the Course under report.						
(b) Total No. of employees who have received training in the Course for Clerks Grade I						

II. Particulars of the talks delivered in the Course by :

	<u>No. of talks</u>	<u>No. of hours</u>
1. <u>Instructors attached to Z.T.C.</u>		
(a).....		
(b).....		
2. <u>Officers from other departments :</u>		
(a).....		
(b).....		
3. <u>Officers from the Associate Institutions :</u>		
(a).....		
(b).....		
4. <u>Other Visitors.</u>		
(a).....		
(b).....		

III. Break up of total time in hours :

(a) Talks and Discussion	:	hours	(including Group
(b) Practicals	:	hours	Discussion, Discu-
(c) Written tests	:	hours	ssions on test
(d) Inauguration, Film Show, Excursion and Farewell	:	hours	papers and trainee talks).
(e) Study hours	:	hours	
(f) Library period of 1/2 hour duration on _____ days	:	hours	

Annexure - X (contd.)

- : 2 : -

IV. Number of days devoted in course to :

(a) Talks : days.

(b) Practicals : days.

V. Any interesting feature of the Course :

VI. Important Suggestions :

VII. General Observations :

ZONAL TRAINING CENTRE BYCULLA, BOMBAY		TRAINEE ASSESSMENT FORM	
PARTICULARS OF TRAINEE			
Name Shri Kum./Smt.		Designation Clerk Grade	
Educational Qualifications		Date of Appointment	
Academic	Professional	Others	
Office/ Department			
PARTICULARS OF TRAINING			
Training Course for	Course No.	From	Duration To
Clerks Grade I Clerks Grade II/Coin-Note Examiners Grade II			

ASSESSMENT					
Put a "tick" mark against each item under appropriate column	Very Good	Good	Adequate	Barely Adequate	Unproven
1. Manners and Conduct					
2. General Intelligence					
3. Performance in :	-		.	-	
(a) Written tests					
(b) Oral tests :			-	-	.
(i) Trainee talks					
(ii) Group Discussions					
4. Assessment for the course as a whole					
SPECIAL REMARKS, IF ANY :					
<div> <div>BOMBAY</div> <div>Date :</div> </div> <div>INSTRUCTOR</div> <div>INSTRUCTOR</div>					

EVALUATION OF TRAINING PROGRAMMES BY
PARTICIPANTS - FORM OF QUESTIONNAIRE

The information contained in this form is being obtained with a view to evaluating the training programme which you have just completed. Your comments/suggestions will help the Bank to bring about improvements/modifications in the training programme to enhance its utility. You are, therefore, requested to complete the form as objectively as possible.

1. Keeping the objective of the training programme in mind, to what extent do you feel the objective has been attained?

2. What were your feelings/expectations in regard to the training before coming here and what are they now?

3. Do you feel that you have benefited by this training?
If yes, in what way?

4. As a result of the training do you feel that you have now got a better appreciation of the working of department in particular and the Reserve Bank in general?

Annexure - XII (contd.)

- : 2 : -

5. What have you to say in regard to

- i) the duration of the course
- ii) the course content
- iii) the allocation of time among various topics

Would you suggest any change/modification?

6. What part of the training

interested you most and why?

7. What part of the training

interested you least and why?

8. Briefly mention how far do you feel this training would help to improve your functional efficiency (i.e. your working on the job, your ability to work in a group and to deal with customers of the Bank etc.)

9. Have you any comments/suggestions to offer on the techniques/methods employed for teaching.

10. Do you feel that the library facility is adequate? Have you any suggestions to make to improve it or for adding to the stock of books, course materials etc.?

Annexure - XII (contd.)
- : 3 : -

11. Have you any other
suggestions to make?

12. Would you recommend this
training to your colleagues?

STATEMENT SHOWING THE UNFILLED VACANCIES AND ANTICIPATED
VACANCIES FOR THE NEXT QUARTER IN THE VARIOUS DEPARTMENTS

Name of Department	<u>Unfilled vacancies</u>		<u>Anticipated vacancies*</u>		Total	Remarks
	<u>Grade I</u>	<u>Grade II</u>	<u>Grade I</u>	<u>Grade II</u>		
Cash Department						
Issue Department						
Banking Department						
E. C. D.						
D.B.O.D.						
I. F. D.						
D.I.C.G.C.						
D.N.B.C.						
A. C. D.						
A.R.D.C.						
Total						

* Excluding anticipated vacancies on account of possible lateral mobility.

N.B. :- The statement pertaining to a particular quarter is to be compiled as on 1st January/1st April/1st July/1st October of the preceding quarter and sent to Central Office, Training Division by the 7th of that month.

(TO BE SENT TO THE TRAINING DIVISION)

STATEMENT SHOWING NUMBER OF CLERKS LIKELY TO BE AVAILABLE FOR TRAINING IN
VARIOUS FUNCTIONAL COURSES - FOR QUARTER ENDING MARCH/JUNE/SEPTEMBER/DECEMBER 79

Name of Department (grouped according to the functional courses available)	No.of Clerks having less than 1 year service in the depart- ment mentioned in column No.1 and have not undergone train- ing course for that department		No.of Clerks who are likely to be transferred from other departments to the depart- ments mentioned in column No.1 in the next quarter	Total
	<u>Grade I</u>	<u>Grade II</u>	<u>Grade I</u> <u>Grade II</u>	
<u>I Functional Course</u>				
Issue Department (General)				
Banking Department (i.e. DAI, PDO, PAD, Securities Deptt.)				
ECD				
DBOD/IFD/DICGC/DNBC				
ACD/ARDC				
<u>II Induction Course</u>				
No.of common cadre staff (i.e. C/E.Ex.Gr.II/Cl.Gr.II working in departments other than cash department who are likely to be posted to Cash Department in the next quarter and also have not undergone training in the Induction Course.				

N.B. :-- The statement pertaining to a particular quarter is to be compiled as on 1st January/1st July/1st October of the preceding quarter and sent to Central Office, Training Division by the 7th of that month.

(TO BE SENT TO THE TRAINING DIVISION)

STATEMENT SHOWING DETAILS OF EXPERIENCE OF CLERKS GR.I/GR.II
WHO HAVE PUT IN MORE THAN 4 YEARS' SERVICE IN THE DEPARTMENTS
(OTHER THAN CASH DEPTT.) IN WHICH THEY ARE PRESENTLY WORKING

Name	Designation	Name of the Department where working at present	Length of service (in months) in the Department where working at present	Previous experience in other departments (in months)							RE- MA- RKS
				Cash	Issue	Banking	ECD	DBOD	ACD		
								DNBC	ARDC		
								IFD			
								DICGC			
1	2	3	4	5	6	7	8	9	10	11	

N.B. :- The statement pertaining to a particular quarter is to be compiled as on 1st January/1st April/1st July/1st October of the preceding quarter and furnished to Manager's/Staff/Administration Section of the Office by the 7th of that month.

(TO BE SENT TO THE MANAGER'S/STAFF/ADMINISTRATION SECTION OF THE OFFICE)

REGISTER OF TRAINING AND WORK EXPERIENCE FOR CLERKS

Name of Employee _____ Qualifications _____

Date of Appointment as Clerk Gr.II _____ Date of Promotion as Clerk Gr.I _____
S.O. Gr.A _____

Name of the Department	Name of the desk	Capacity in which worked	From	To	Period Years/Months	Remarks	Initials

PARTICULARS OF TRAINING RECEIVED

Name of Training Course	Year	Name of Training Course	Year

PARTICULARS OF WORK EXPERIENCE

Name of Department	No. of years	Name of Department	No. of years

(TO BE MAINTAINED BY EACH OFFICE/DEPARTMENT)

SCHEME OF PAYMENT OF HONORARIUM TO THE BANK'S OFFICERS

I am sorry to say that I do not share the views expressed in paragraph 7.9 of the Group Report regarding payment of honorarium to the Bank's officers deputed to give talks in its own training establishments. So long as the scheme of honorarium continues, it may be difficult, in course of time to resist the pressures for removal of ceiling on the amount (or upgrading the scale of honorarium, etc.).

2. It is my personal view that the scheme of payment of honorarium has not succeeded in meeting the objectives, for which it was introduced. Perhaps, it has resulted in greater damage than benefit to the cause of training. I make this statement on the basis of my personal experience of working as an Instructor in the Zonal Training Centre/Staff College for 5 years. I am sure, my view is shared by many others though they may not be vocal about it.

3. It had been the practice, since the very commencement of the training scheme in the Bank, to draw upon the specialised knowledge and high expertise of competent departmental officers to supplement the training efforts of the Instructors attached to its training establishments. No monetary compensation was being paid to such officers till about 1970.

4. The scheme of payment of honorarium was introduced sometime in 1970-71 with the objective of (a) attracting capable officers with a flair for teaching, to give talks at the Bank's training establishments and (b) to compensate them for the extra labour involved in the preparation of such talks, etc.

5. In my view, it is wrong to suppose that monetary compensation would motivate people to give off their best. On the contrary, the experience with most of the schemes based on pecuniary inducements is that they only tend to make people vie with each other to earn the pecuniary gains, often losing

Annexure XVII (contd.)

sight of the objectives for which such monetary compensation is offered (e.g. scheme of reimbursement of tea/lunch/dinner to supervisory/officer staff). The scheme of payment of honorarium is no exception to this. No wonder, despite several instructions issued by Central Office from time to time, it has not been possible for the heads of the various departments to depute the right type of officers for the teaching assignments.

6. After the introduction of the scheme, there have been differences of opinion between Training Division and the training establishments in the matter of inviting guest speakers.

7. The scheme has also resulted in considerable internal pressures on the Departmental-in-charge in the matter of deputing officers for the teaching assignments, in view of the monetary gains associated with the assignments and the selection and deputation of officers for talks has become a subject of controversy between the departments and the training establishments as to who should have a final say in this regard.

8. With the practical difficulties faced by the Departmental-in-charges in deputing only a few selected officers to various training institutions of the Bank, the training establishments have come in for adverse criticism from the participants regarding the performance of 'guest speakers'. It may be mentioned here that during the Review Group's interviews with the past trainees at all the four centres where Zonal Training Centres are functioning, the employees expressed in general terms their dissatisfaction regarding the involvement of the guest speakers in the teaching assignment.

9. In fine, the scheme of payment of honorarium has failed to achieve the objectives for which it was introduced, and it is my submission that the sooner we discontinued it, the better it would be in the interest of the training. The nature of work of officers and staff of an organisation is the positive aspect

Annexure - XVII (contd.)

10. In para. 3.4 of the Report, the Group has recommended that the training activity needs to receive, for its success, positive commitment, support and involvement at all levels in the organisation. It is only by influencing the culture of the officers and staff of an organisation in the positive direction that the organisational growth would be facilitated. In the prevalent atmosphere, the decision to discontinue honorarium would certainly appear to be a hard one to take; but like most other hard decisions, it is only the courage of conviction that can help us take and maintain this decision. It is high time we convinced our officers to accept development of human resources as a very vital part of their day-to-day functions. It would indeed be a sad day for the Bank if it is not able to persuade its officers to view the lecture-assignments in its own training centres/colleges as a very important part of their executive functions, and to come forward to accept such assignments without expecting any monetary compensation. The reward that they may get, in course of time, in the form of improved performance of staff, would more than compensate them for the service rendered to the cause of training.

Sd/-
(P.Y. Padhye)
Member
14-6-1979

