



## EMPLOYEE TRAINING PRACTICES IN URBAN CO-OPERATIVE BANKS IN BELAGAVI DISTRICT

**Dr. M. S. Patil** Associate Professor in Commerce, Bhaurao Kakatkar College, Belgaum  
Karnataka

### Abstract

In the service sector, particularly urban cooperative banking, training is crucial for developing human resources. It's vital for enhancing employees' knowledge, skills, and abilities. The banking industry is highly competitive, and to gain an edge and foster professional competence, banks must employ well-trained staff.

Urban cooperative banks, which aim to achieve socio-economic goals, must provide high-quality service to customers while adhering to legal requirements and regulatory compliance. The quality of service is a key determinant of a bank's future success, and well-trained employees deliver superior service with a professional attitude. Therefore, these banks need to implement effective training policies.

To assess the training policies and practices in urban cooperative banks, a study was conducted involving 61 branches and 370 employees in the Belagavi district. The research primarily relied on primary data. Statistical tools such as mean, standard deviation, chi-square, and p-value were used for data analysis. The findings from this analysis were used to draw conclusions and make recommendations..

**Key words :** Skills, training needs, training policy, competency.

### Introduction

Training is a tool of developing an individual's ability and effectiveness to perform present and future jobs. It is an organized procedure through which people learn, unlearn and relearn knowledge and skills for a definite purpose. Training gives employees awareness of rules and regulations to guide their behavior. It develops the quality of service to the customers. Lack of training results in inadequate job performance. Various methods are adopted for training the employees. On the job methods include coaching, job rotation, understudy assignments, project assignments, computer based training (CBT). off the job methods include lectures, case study method, role play, group discussion, management games, seminars and conferences, business games, Johari windows, in-tray / in-basket method, films, sensitivity, training (T-group or L-group training), syndicate method, incident method, transactional analysis.

### Objectives of the paper

1. Examine the training strategies implemented by urban cooperative banks in the designated research area.
2. Assess how employees view and understand the training policies in place.
3. Compare and contrast the perspectives of officers and clerical staff regarding the training policies.
4. Propose practical recommendations for enhancing the training policies, if areas for improvement are identified.

### Review of literature

*R. Krishnaveni and Deepa R. (2011)* emphasized that organizations should prioritize training programs when implementing Human Resource Development (HRD) policies. They also stressed the importance of career planning, employee involvement, and transparent compensation systems. *Md. Atiqur Rahman Sarker (2012)* observed that banks should allocate adequate funds to enhance the



quality of their human resources. The study found a positive correlation between training practices and both organizational and employee performance. Additionally, it revealed a significant relationship between employee productivity and various HR practices, including selection, benefits, compensation, training, and staffing. *Bhat Gopalkrishna (2013)* identified a need for incorporating information technology in employee training. The research suggested that Information and Communication Technology (ICT) training should be made mandatory for all employees..

### Research methodology

This study focused on urban cooperative banks in the Belagavi district, encompassing a total of 36 banks with 109 branches. The researchers employed a convenient random sampling method to select their sample, choosing two branches from each bank where possible. For 11 banks with fewer than two branches, a single branch was selected. This approach resulted in a sample size of 61 branches (50 from banks with two or more branches, and 11 from single-branch banks). To gather data, the researchers developed close-ended questionnaires addressing HRD policies and practices, utilizing a Likert-type five-point summated scale. These questionnaires were personally administered to both officers and clerks working in the selected urban cooperative banks. The study received responses from 116 out of 244 officers and 254 out of 449 clerks, yielding a total sample of 370 employees across all urban cooperative banks in the district. The researchers adopted a convenient census method for primary data collection. To analyze the collected data, they employed various statistical techniques, including mean, standard deviation, chi-square test, and p-value. The interpretation of p-values was based on a predefined table (Table 1, not provided in this excerpt). This comprehensive approach allowed the researchers to gather and analyze a significant amount of data on HRD practices in urban cooperative banks within the Belagavi district.

Table-1 : Interpretation of p value

Situations	Inferences
$P < 0.05$	Significant
$P < 0.05$	Very significant
$P < 0.005$	Highly significant
$P > 0.05$	Insignificant

### Profile of respondents

The respondents include 370 employees consisting of 116 officers and 254 clerks. They are of various age groups having gender diversity with varied experience and educational levels. Table 2 gives the profile of the respondents.

Table-2 : Profile of the respondents

Attributes		Officers		Clerks	
		Number	%	Number	%
Age	Upto 30	1	1	35	14
	31-40	21	18	96	38
	41-50	42	36	85	33
	Above 50	52	45	38	15
Experience	Up to 10	2	2	72	28
	11-20	51	44	120	47
	21-30	42	36	45	18
	Above 30	21	18	17	7
Qualification	Undergraduate	11	9	51	20
	Graduate	73	63	159	63
	Postgraduate	30	26	43	17
	Technical	2	2	1	0
Education	Commerce	79	68	168	66

	Science	9	8	18	7
	Engineering	1	1	2	1
	Arts	27	23	62	24
	Management	0	0	4	2
	Medical	0	0	0	0
Sex	Male	102	88	208	82
	Female	14	12	46	18
Monthly salary	Upto 10000	5	4	56	22
	10001-15000	15	13	85	134
	15001-20000	42	36	64	25
	Above 20000	54	47	49	19
Marital status	Married	114	98	219	86
	Unmarried	1	1	31	12
	Divorced	0	0	1	1
	Widowed	1	1	3	1

Source : Field Survey

### Existence of training policy

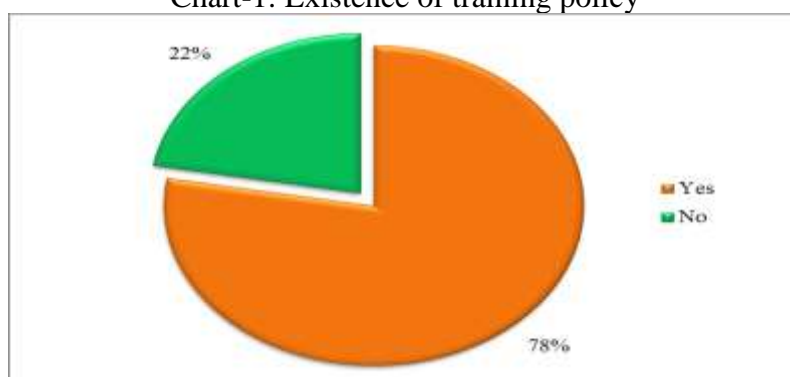
The employees need to be trained to enhance their level of knowledge. Hence, effective training policy needs to exist in the urban co-operative banks. From Table 4 and Chart 1 it is clear that training policy exists in 28 banks (78%).

Table-3 : Existence of training policy

Response	No. of respondents	Percentage
Yes	28	78%
No	8	22%
Total	36	100%

Source : Field survey

Chart-1: Existence of training policy



Source: Table-3

### Identifying the training needs of employees

The training should be provided to the employees after identifying the needs of training. Whether the training is really needed and which employees need to be trained must be decided in advance. 11 banks determine the training needs of employees by getting the recommendation of higher authority and by analyzing job requirements. 6 banks determine the training needs of employees by analyzing job performance. 10 banks study future plans of the bank and on that basis the training needs are identified. 5 banks receive the request from training organizations and assess training needs.

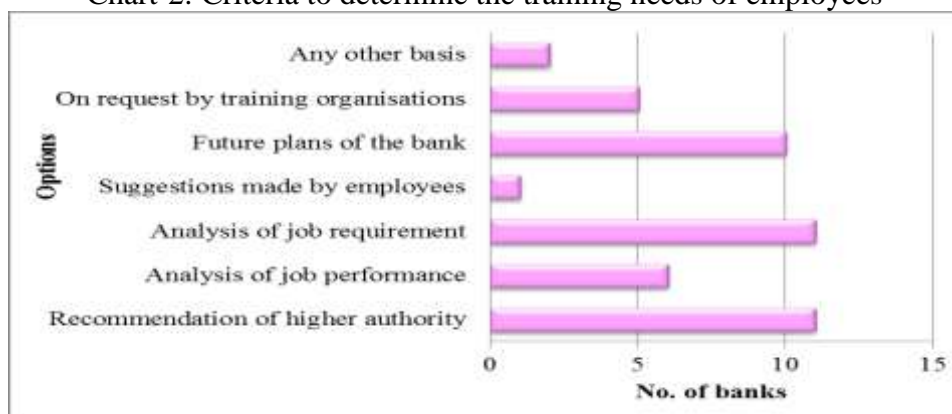
Table-4 : Criteria of identifying training needs



Response	No. of respondents
Recommendation of higher authority	11
Analysis of job performance	6
Analysis of job requirement	11
Suggestions made by employees	1
Future plans of the bank	10
On request by training organizations	5
Any other basis	2
Total (>36 due to multiple response)	46

Source : Field survey

Chart-2: Criteria to determine the training needs of employees



Source: Table-4

### Selection of the employee for training

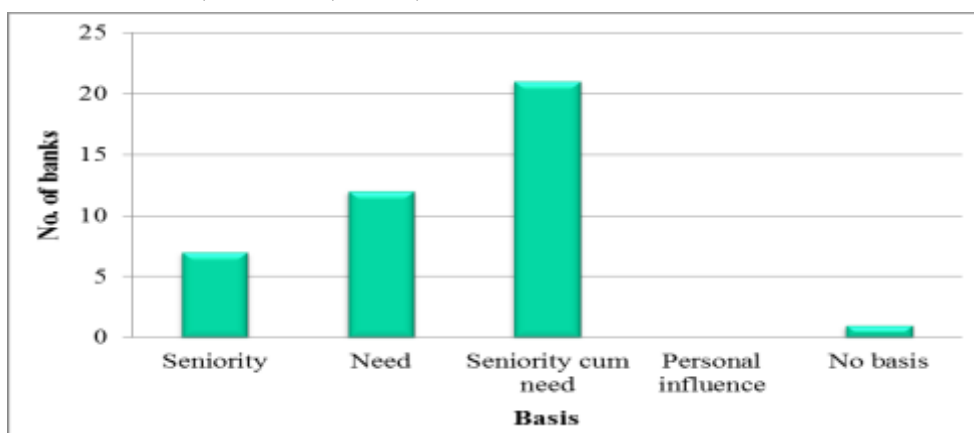
From Table 5 and Chart 3, it is clear that 21 banks select the employees on the basis of seniority and need. 12 banks select the employees on the basis of need. 7 banks select the employees on the basis of seniority.

Table-5 : Basis for selection of employee for training

Response	No. of respondents
Seniority	7
Need	12
Seniority cum need	21
Personal influence	0
No basis	1
Total (>36 due to multiple response)	41

Source : Field survey

Chart-3: Basis for selection of the employees for training



Source: Table-5

### Training to promoted employees as a kind of incentive

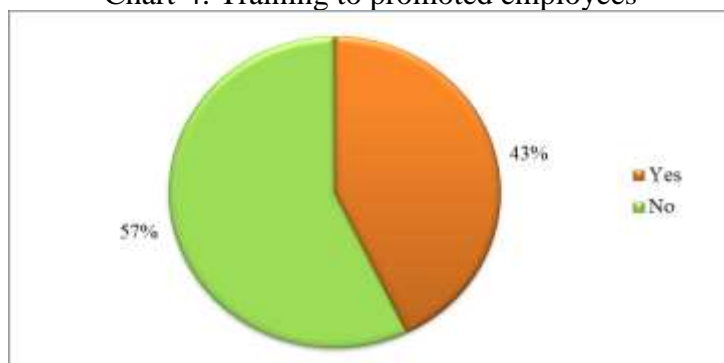
When existing employees are promoted, the training about new duties and responsibilities is needed. Such training can be given as a kind of incentive. As per Table 6 and Chart 4, 12 banks provide the training to promoted employees as a kind of incentive.

Table-6 : Training to promoted employees

Response	No. of respondents	Percentage
Yes	12	43%
No	16	57%
Total	28	100%

Source : Field survey

Chart-4: Training to promoted employees



Source: Table-6

### Managing workload of trainee employee

When the employees go for training for a long duration, in such case the work of such employees need to be allocated properly. 27 banks manage the work with existing staff. They allocate the work of trainee employee among other employees.

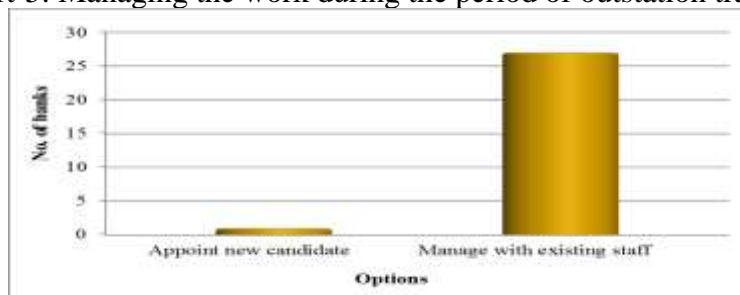
Table-7

Management of the work during the period of outstation training

Response	No. of respondents	Percentage
Appoint new candidate	1	4%
Manage with existing staff	27	96%
Total	28	100%

Source : Field survey

Chart-5: Managing the work during the period of outstation training



Source: Table-7

### Evaluation of post training performance

It is expected that the training should result in improvement in the performance of employees. The post training performance should be better than the pre training performance. To check the same the comparison of pre and post training performance is needed. It shows the impact of training. From Table No. 8 and Chart No. 6, it is clear that 27 banks evaluate the training programme undergone by the employees. They observe the change in the employee performance after they undergo the training.

Table-8 : Evaluation of post training performance

Response	No. of respondents	Percentage
Yes	27	96%
No	1	4%
Total	28	100%

Source : Field survey

Chart-6: Evaluation of post training performance



Source: Table-8

### Training budget for training the employees

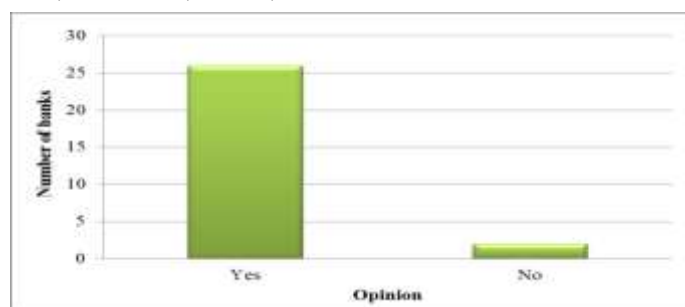
Every bank should have training plan and it should provide funds for training budget. The funds in this budget may be spent on training programme expenses, remuneration to trainers, printing of training material, travelling and halting allowances, etc. The training cost should be the investment in human resources and not the expenditure. 26 banks follow the practice of preparing training plan and budget for training employees.

Table-9 : Practice of preparing training plan and budget

Response	No. of respondents	Percentage
Yes	26	93%
No	2	7%
Total	28	100%

Source : Field survey

Chart-7: Practice of preparing training plan and budget



Source: Table-9

Table-10 :Training practices and perceptions thereon

S.N.	Training practices	SD	D	N	A	SA	Total	Mean	SD
1	Training opportunities to extend skills of employees	52 14%	34 9%	99 27%	118 32%	64 17%	367 100%	3.29	1.26
2	Relationship of training to work in the bank	34 9%	55 15%	89 24%	131 36%	60 16%	369 100%	3.35	1.19
3	Commitment to build strong relationship with employees	38 10%	40 11%	93 25%	125 34%	72 20%	368 100%	3.42	1.21
4	Allowing rotation to learn all areas of work	32 9%	29 8%	85 23%	125 34%	98 27%	369 100%	3.62	1.2
5	Opportunity to employees to attain potentiality	36 10%	50 14%	87 24%	155 42%	40 11%	368 100%	3.3	1.14
6	Knowledge, skill and attitude as the focus of the training	43 12%	26 7%	77 21%	146 40%	76 21%	368 100%	3.5	1.23
7	Seriousness of training to employees	46 13%	42 11%	94 26%	125 34%	62 17%	369 100%	3.31	1.23
8	Informing change in legal matters by the bank	45 12%	35 10%	83 23%	137 37%	69 19%	369 100%	3.41	1.24
9	Addressing competency gap by training programme	42 11%	68 18%	108 29%	104 28%	47 13%	369 100%	3.12	1.19
10	Freedom to express opinion in training classes	47 13%	58 16%	70 19%	135 37%	59 16%	369 100%	3.27	1.27
11	Proper assessment of training needs	47 13%	57 15%	80 22%	129 35%	56 15%	369 100%	3.24	1.25
12	Imparting knowledge through library	78 21%	63 17%	102 28%	98 27%	27 7%	368 100%	2.82	1.24
13	Considering learning needs in training nominations	48 13%	57 15%	112 30%	120 33%	31 8%	368 100%	3.08	1.16
14	Emphasis on development of leadership skills	58 16%	55 15%	83 23%	118 32%	55 15%	369 100%	3.15	1.29

Source : Field survey

\*Perceptions : SD = Strongly Disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly Agree

Percentages are calculated as individual perceptions divided by Total perceptions

Sample size = 370 employees

Expected mean as per Likert's scale = 3

When the calculated mean in decimal form, it is rounded off to nearest point.

## Interpretation and analysis (Table 11)

### 1 Training for skill development





367 respondents have responded on the training opportunities to enhance the skills. 86 (23%) respondents think that the skill oriented training is not given to employees. 99 (27%) respondents are in neutral position. 182 (49%) respondents have positive opinion about the skill oriented training in the urban co-operative banks. The overall mean is 3.29 which is close to expected mean 3. Hence, majority of the employees have neutral opinion about provision for training opportunities to extend skills of employees.

## **2 Relation of training to the work**

Regarding the opinion on relation of training with the work, out of 370 respondents, 369 employees have responded. 89 (24%) respondents believe that the training given is not related to the actual work in the bank. 89 (24%) respondents give neutral opinion in this case. 191 (52%) employees give positive opinion. The average perception is 3.35 which is close to assumed mean 3. Hence, the majority of the employees have neutral opinion about relation of training to the work to be performed in the bank.

## **3 Building strong relationship with employees**

Out of 370 respondents, 368 employees have expressed their perception on commitment of the bank to build strong relationship with employees. 78 (21%) respondents agree that banks are not committed to build strong relationship with employees. 93 (25%) respondents are neutral in this case. 197(54%) respondents believe that banks build strong relationship with employees. The mean is 3.42 which is rounded off to 3. So, majority of the employees have neutral opinion about banks' commitment to build strong relationship with employees.

## **4 Rotation of employees**

369 respondents gave their opinion on the rotation of employees to learn all areas of work in the banks. 61 (17%) respondents perceive that the employees are not allowed to take rotation to learn all areas of work. 85 (23%) respondents give neutral opinion. 223 (61%) respondents agree that the rotation of employees is allowed to learn all areas of the work. The average opinion is 3.62 which is rounded off to 4. This shows that majority of the employees have positive opinion regarding rotation of employees.

## **5 Opportunity to reach potentiality**

368 employees responded on the statement that employees are given opportunity to reach the potentiality. 86 (24%) employees perceive that they are not given opportunity to reach the potentiality. 87 (24%) employees give neutral opinion. 195 (53%) respondents perceive that the bank gives opportunity to reach the potentiality. The mean is 3.3 which is rounded off to 3, the assumed mean. This means that majority of the employees give neutral opinion on opportunity to reach the potentiality.

## **6 Focus of training**

The perceptions regarding focus of training have been responded by 368 respondents out of 370. 69 (19%) respondents believe that the training is not focusing knowledge, skill and attitude. 77 (21%) respondents are in undecided position. 222 (61%) respondents are of the opinion that the focus of the training is on knowledge, skill and attitude. The mean is 3.5 which is rounded off to 4. It means that majority of the employees believe that training focuses on skill, knowledge and attitude.

## **7 Seriousness of training**

Regarding seriousness of training, 369 employees have responded. 88 (24%) respondents believe that the training is not given seriously. 94 (26%) respondents have no fixed opinion on in this case. 187 (51%) respondents believe in seriousness of training. The average is 3.31 which is nearer to 3. Hence, majority of the employees have neutral opinion about seriousness of the training.

## **8 Informing legal changes**





369 employees have responded on the perceptions regarding the change in legal matters provided to employees. 80 (22%) respondents are of the opinion that bank does not provide change in legal matters to employees. 83 (23%) employees are in neutral position in this case. 206 (56%) respondents believe that the bank provides information about change in legal matters. The mean is 3.41. It shows that majority of the employees have neutral opinion on information about change in legal matters.

#### 9 Addressing the competency gap

369 perceptions are received regarding addressing of competency gap by training programme. 110 (29%) respondents perceive that the training programme does not address the competency gap. 108 (29%) respondents are in neutral position. 151 (41%) employees are agreeing to the proposition. The average is 3.12 which is rounded off to 3. Thus, the majority of the employees think neutrally on training programmes addressing the competency gap.

#### 10 Freedom to express opinion in training classes

The number of respondents giving perceptions regarding freedom to express opinion in training programmes is 369. 105 (29%) respondents perceive that there is no freedom. 70 (19%) respondents are in undecided position. 194 (53%) respondents believe that the freedom to express opinion is given in training classes. The average perception is 3.27 which is rounded off to 3. It means majority of the employees have neutral opinion about the freedom to express opinion in training classes.

#### 11 Proper assessment of training needs

369 respondents have given opinion on assessment of training needs. 104 (28%) respondents believe that the need for training is not properly assessed. 80 (22%) respondents have neutral opinion. 185 (50%) respondents believe that the training needs are properly assessed. The average perception is 3.24 which is close to 3. Hence, majority of the employees have neutral opinion on proper assessment of training needs.

#### 12 Imparting knowledge through library

368 respondents gave their opinion on library facility in the bank. 141(38%) respondents perceive that the employees are not provided library facility to gain the knowledge. 102 (28%) respondents give neutral opinion. 125(34%) respondents agree that the employees are provided knowledge through library in the bank. The mean is 2.82 which is rounded off to 3. It means majority of the employees have no strong opinion about library facility provided by the bank.

#### 13 Consideration of employee learning needs

The perceptions regarding nomination of employees for training have been responded by 368 respondents out of 370. 105 (28%) respondents believe that the learning needs of employees are not considered while nominating trainees. 112 (30%) respondents are in undecided position. 151 (41%) respondents are of the opinion that the learning needs are considered while nominating trainees. The mean is 3.08 which is closer to 3. It means that majority of the employees have neutral opinion.

#### 14 Development of leadership skills

369 employees have responded on perceptions regarding leadership skills in the bank. 113 (31%) respondents perceive that the bank does not give emphasis to development of leadership skills. 83 (23%) employees are neutral in this case. 173(47%) respondents give positive opinion. The mean is 3.15 which is rounded off to 3. Hence, the majority of the employees have neutral opinion about the importance given to the development of leadership skills.

Table-11 : Comparative perceptions on training practices

S. N.	Training Practices	Cadre	SD	D	N	A	SA	Total	Mean	SD	X <sup>2</sup>	p	Inferences
1	Training opportunities to	Officers	9	7	29	43	28	116	3.64	1.15	12.7142	0.0128	S
			8%	6%	25	37	24	100					



	extend skills of employees				%	%	%	%					
		Clerks	43	27	70	75	36	251	3.14	1.29			
			17%	11%	28%	30%	14%	100%					
2	Relationship of training to work in the bank	Office rs	5	11	34	39	27	116	3.62	1.08			
			4%	9%	29%	34%	23%	100%					
		Clerks	29	44	55	92	33	253	3.22	1.21			
			11%	17%	22%	36%	13%	100%					
											14.9329	0.0048	VS
3	Commitment to build strong relationship with employees	Office rs	7	12	29	44	24	116	3.57	1.11			
			6%	10%	25%	38%	21%	100%					
		Clerks	31	28	64	81	48	252	3.35	1.25			
			12%	11%	25%	32%	19%	100%					
											3.9622	0.4111	NS
4	Allowing rotation to learn all areas of work	Office rs	5	7	29	43	32	116	3.78	1.06			
			4%	6%	25%	37%	28%	100%					
		Clerks	27	22	56	82	66	253	3.55	1.26			
			11%	9%	22%	32%	26%	100%					
											5.2885	0.2590	NS
5	Opportunity to employees to attain potentiality	Office rs	7	17	25	49	18	116	3.47	1.11			
			6%	15%	22%	42%	16%	100%					
		Clerks	29	33	62	106	22	252	3.23	1.15			
			12%	13%	25%	42%	9%	100%					
											6.2548	0.1809	NS
6	Knowledge, skill and attitude as the focus of the training	Office rs	9	5	21	45	35	115	3.80	1.16			
			8%	4%	18%	39%	30%	100%					
		Clerks	34	21	56	101	41	253	3.37	1.24			
			13%	8%	22%	40%	16%	100%					
											12.2103	0.0159	S
7	Seriousness of training to employees	Office rs	12	11	29	46	18	116	3.41	1.17			
			10%	9%	25%	40%	16%	100%					
											2.9966	0.5584	NS



		Clerks	34	31	65	79	44	253	3.27	1.27			
			13%	12%	26%	31%	17%	100%					
8	Informing change in legal matters by the bank	Office rs	9	7	28	48	24	116	3.61	1.12	6.2402	0.1819	NS
			8%	6%	24%	41%	21%	100%					
		Clerks	36	28	55	89	45	253	3.31	1.29			
			14%	11%	22%	35%	18%	100%					
9	Addressing competency gap by training programme	Office rs	6	19	35	35	21	116	3.40	1.12	10.2267	0.0368	S
			5%	16%	30%	30%	18%	100%					
		Clerks	36	49	73	69	26	253	3.00	1.21			
			14%	19%	29%	27%	10%	100%					
10	Freedom to express opinion in training classes	Office rs	8	13	21	45	29	116	3.64	1.18	15.6056	0.0036	VS
			7%	11%	18%	39%	25%	100%					
		Clerks	39	45	49	90	30	253	3.11	1.27			
			15%	18%	19%	36%	12%	100%					
11	Proper assessment of training needs	Office rs	12	13	29	40	22	116	3.41	1.22	5.2013	0.2673	NS
			10%	11%	25%	34%	19%	100%					
		Clerks	35	44	51	89	34	253	3.17	1.26			
			14%	17%	20%	35%	13%	100%					
12	Imparting knowledge through library	Office rs	16	18	34	32	15	115	3.10	1.23	12.1160	0.0165	S
			14%	16%	30%	28%	13%	100%					
		Clerks	62	45	68	66	12	253	2.69	1.23			
			25%	18%	27%	26%	5%	100%					
13	Considering training needs in training	Office rs	8	16	37	38	17	116	3.34	1.10	13.1499	0.0106	S
			7%	14%	32%	33%	15%	100%					
		Clerks	40	41	75	82	14	252	2.96	1.1			

	nominations									6			
			16%	16%	30%	33%	6%	100%					
14	Emphasis on Development of Leadership Skills	Officers	14	15	24	46	17	116	3.32	1.23	5.2455	0.2630	NS
			12%	13%	21%	40%	15%	100%					
		Clerks	44	40	59	72	38	253	3.08	1.32			
			17%	16%	23%	28%	15%	100%					

Source : Field survey

\*SD = Strongly Disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly Agree

NS = Not Significant, S = Significant, VS = Very Significant, HS = Highly Significant

Degrees of freedom (m-1)(n-1)=4, Level of significance=0.05

## Interpretation and analysis (Table 12)

### 1 Training for skill development

Out of 116 officers and 251 clerks, 16 (14%) officers and 70 (28%) clerks are of the opinion that bank does not provide the opportunities to extend skills of employees. 29 (25%) officers and 70 (28%) clerks have neutral opinion. 71 (61%) officers and 111 (44%) clerks believe that the training opportunities are provided to extend the skills of employees. The mean values of perceptions of clerks and officers being 3.64 and 3.14 respectively imply that the officers think that the training provides the scope for skill development but clerks have neutral opinion about this. The standard deviation in case of perceptions of officers and clerks being 1.15 and 1.29 indicate that the opinions of clerks are dispersed more than those of officers. The chi square value is 12.7142 and the p value based on this value at 4 degrees of freedom is 0.0128. Since p value is less than the assumed level of significance 0.05, there is significant difference between officers and clerks as regards the opinion on training for skill development.

### 2 Relation of training to the work

As far as the relationship of training to the actual work in the bank is concerned, 116 officers and 253 clerks have responded. Out of them, 16 (13%) officers and 73 (28%) clerks believe that the training given is not directly related to the work. 34 (29%) officers and 55 (22%) clerks give neutral opinion. 66 (57%) officers and 125 (49%) clerks have positive opinion in this case. About one fourth of the officers strongly agree to the relation of training to the actual work. The average perceptions of officers and clerks being 3.62 and 3.22 respectively indicate that officers have positive opinion and clerks have neutral opinion in this case. The standard deviation of perceptions of officers and clerks being 1.08 and 1.21 imply that the opinions of clerks are more dispersed than those of officers. The chi square value is 14.9329 and p value in this case based on 4 degrees of freedom is 0.0048. Since the p value is much lesser than the assumed level of significance, the perceptions of officers and clerks regarding the relation of training and the work differ very significantly.

### 3 Building strong relationship with employees

Out of 116 officers and 252 clerks 19 (16%) officers and 59 (23%) clerks perceive that bank is not committed to build strong relationship with employees. 29 (25%) officers and 64 (25%) clerks give neutral opinion. 68 (59%) officers and 129 (51%) clerks believe that the bank is committed to build strong relationship. The mean of perceptions in case of officers and clerks being 3.57 and 3.35 indicate that officers have positive opinion in this case and the clerks have neutral opinion regarding the bank's commitment towards employees. Further the standard deviation in case of

officers and clerks worked out to be 1.11 and 1.25. It means the perceptions of clerks have more dispersion from mean than those of officers. The chi square value in this case is 3.9622 and p value based thereon at 4 degrees of freedom is 0.4111. The p value is higher than the assumed level of significance i.e., 0.05. Therefore, there is no significant difference of opinion among officers and clerks in respect of commitment of the bank to build strong relationship with employees.

#### **4 Rotation of employees**

Out of 116 officers and 253 clerks, 12 (10%) officers and 49 (20%) clerks are of the opinion that employees are not allowed to take rotation to learn all areas of work. 29 (25%) officers and 56 (22%) clerks have neutral opinion. 75 (65%) officers and 148 (58%) clerks have positive opinion in this regard. About one fourth of the employees strongly agree that the rotation of employees is allowed to learn all areas of the work. The mean values of perceptions of officers and clerks are 3.78 and 3.55 respectively. This indicates that both officers and clerks agree that the rotation is allowed in case of employees. The standard deviation of officers and clerks being 1.06 and 1.26 respectively indicate that the opinions among the clerks are more dispersed than those of officers. The chi square value is 5.2885 and the p value calculated at 4 degrees of freedom is 0.2590. Since the p value is more than 0.05, the assumed level of significance, there is no significant difference among the officers and clerks in case of rotation of employees to learn additional skills.

#### **5 Opportunity to reach potentiality**

24 (21%) officers and 62 (25%) clerks out of 116 officers and 252 clerks believe that employees are not given opportunity to reach potentiality. But 25 (22%) officers and 62 (25%) clerks give neutral opinion. 67 (58%) officers and 128 (51%) clerks are of the view that the opportunity to reach the potentiality is given to employees. The average perceptions of officers and clerks amount to 3.47 and 3.23 respectively. This shows that the majority of officers and clerks are giving the neutral opinion. The standard deviation in case of officers and clerks being 1.11 and 1.15 indicate that perceptions of clerks are dispersed from mean slightly higher than those of officers. The chi square on these perceptions is 6.2548 and based on this value and 4 degrees of freedom, the p value is calculated as 0.1809. Since the p value is higher than the 0.05, the assumed level of significance, the officers and clerks do not have significant difference of opinions on opportunity given by the bank to reach the potentiality.

#### **6 Focus of training**

As far as the focus of training is concerned, 115 officers and 253 clerks have responded. Out of them, 14 (12%) officers and 55 (21%) clerks believe that the focus of training is not on knowledge, skill and attitude. 21 (18%) officers and 56 (22%) clerks give neutral opinion. 80 (69%) officers and 142 (56%) clerks have positive opinion in this case. About one third of the officers strongly agree that the training has focus on knowledge, skills and attitude development. The average perceptions of officers and clerks being 3.80 and 3.37 respectively indicate that officers have positive opinion and clerks have neutral opinion in this case. The standard deviation of perceptions of officers and clerks being 1.16 and 1.24 imply that the opinions of clerks are more dispersed than those of officers. The chi square value is 12.2103 and p value in this case based on 4 degrees of freedom is 0.0159. Since the p value is lesser than the assumed level of significance, the perceptions of officers and clerks regarding the focus of training on knowledge, skill and attitude development differ significantly.

#### **7 Seriousness of training**

As far as the seriousness of training is concerned, 116 officers and 253 clerks have responded. Out of them, 23 (19%) officers and 65 (25%) clerks believe that the training given is not given seriously. 29 (25%) officers and 65 (26%) clerks give neutral opinion. 64 (56%) officers and 123 (48%) clerks have positive opinion in this case. The average perceptions of officers and clerks being 3.41 and 3.27 respectively indicate that officers and clerks both have neutral opinion in this case. The standard deviation of perceptions of officers and clerks being 1.17 and 1.27 imply that



the opinions of clerks are more dispersed than those of officers. The chi square value is 2.9966 and p value in this case based on 4 degrees of freedom is 1.5584. Since the p value is higher than the assumed level of significance, there is no difference among officers and clerks regarding the perceptions on seriousness of training.

### **8 Informing legal changes**

16 (17%) officers and 64 (25%) clerks out of 116 officers and 253 clerks believe that the legal changes are not informed by the bank to employees. But 28 (24%) officers and 55 (22%) clerks give neutral opinion. 72 (62%) officers and 134 (53%) clerks are of the view that the bank informs the changes in legal matters to employees. The average perceptions of officers and clerks amount to 3.61 and 3.31 respectively. This shows that the majority of officers perceive that the legal matters are informed by the bank to employees but clerks show the neutral attitude in this case. The standard deviation in case of officers and clerks being 1.12 and 1.29 indicate that perceptions of clerks are dispersed from mean slightly more than those of officers. The chi square on these perceptions is 6.2402 and based on this value and 4 degrees of freedom, the p value is calculated as 0.1819. Since the p value is higher than the 0.05, the assumed level of significance, the officers and clerks do not have significant difference of opinions on communication of changes in legal matters to employees.

### **9 Addressing the competency gap**

As far as the training programmes addressing the competency gap are concerned, 116 officers and 253 clerks have responded. Out of them, 25 (21%) officers and 85 (33%) clerks are of the opinion that the training programmes do not address the competency gap. 35 (30%) officers and 73 (29%) clerks have neutral opinion in this case. 56 (48%) officers and 95 (37%) clerks believe that the competency gap is addressed by training programmes. The mean values about perceptions of officers and clerks being 3.40 and 3.00 respectively. It indicates that majority of the officers and clerks have neutral opinion in this case. The standard deviation of perceptions of officers and clerks being 1.12 and 1.21 respectively imply that the clerks have more dispersion than the officers in case of the address of competency gap by training programmes. The chi square value in this case is 10.2267 and the p value based on 4 degrees of freedom is 0.0368. Since, p value is less than the assumed level of significance, there is significant difference among officers and clerks in respect of the competency gap addressed by the training programmes.

### **10 Freedom to express opinion in training classes**

As regards the freedom to express the opinion in training classes is concerned, 116 officers and 253 clerks have responded. Out of them, 21 (18%) officers and 84 (33%) clerks are of the opinion that the employees do not have freedom to express their opinion in training classes. 21 (18%) officers and 49 (19%) clerks give neutral opinion. Further, 74 (64%) officers and 120 (48%) clerks are of the opinion that the employees are allowed to express the opinion in the training classes. 29 (25%) officers strongly believe that the employees are given freedom to express the opinion in the training classes. The mean values of perceptions of officers and clerks being 3.64 and 3.11 respectively indicate that officers agree that the employees are given opportunity to express the opinion in training classes but the clerks have neutral opinion. The standard deviation in case of officers and clerks being 1.18 and 1.27 respectively show that the opinions of clerks are dispersed more than those of officers. The chi square value is 15.6056 and the p value based on 4 degrees of freedom is 0.0036. Since the p value is lesser than 0.05, the assumed level of significance, the difference among the officers and clerks in respect of the freedom to express the opinion in training classes is very significant.

### **11 Proper assessment of training needs**

116 officers and 253 clerks have responded on the statement relating to the proper assessment of training needs. Out of them, 25 (21%) officers and 79 (31%) clerks believe that training needs are not properly assessed. 29 (25%) officers and 51 (20%) clerks are having neutral opinion. 62 (53%) officers and 123 (48%) clerks perceive that the training needs are properly assessed. The





mean values of perceptions of officers and clerks being 3.41 and 3.17 indicate that the officers as well as clerks show neutral attitude in case of the proper assessment of training needs. The standard deviation in case of officers and clerks being 1.22 and 1.26 reflect that the perceptions of clerks are slightly dispersed more than those of officers. The chi square value in this case is 5.2013 and the p value based thereon at 4 degrees of freedom is 0.2673. Since the p value is more than 0.05, the assumed level of significance, the perceptions of officers and clerks in respect of proper assessment of training needs do not differ significantly.

## **12 Imparting knowledge through library**

As far as the training programmes addressing the competency gap are concerned, 115 officers and 253 clerks have responded. Out of them, 34 (30%) officers and 107 (43%) clerks are of the opinion that the employees are not imparted the knowledge through library. 34 (30%) officers and 68 (27%) clerks have neutral opinion in this case. 47 (41%) officers and 78 (31%) clerks believe that the employees are imparted the knowledge through library. The mean values about perceptions of officers and clerks being 3.10 and 2.69 respectively. It indicates that majority of the officers and clerks have neutral opinion in this case. 62 (25%) clerks strongly believe that the knowledge is not imparted through library of the bank. The standard deviation of perceptions of officers and clerks being 1.23 and 1.23 respectively imply that the opinions of officers and clerks are equally dispersed. The chi square value in this case is 12.1160 and the p value based on 4 degrees of freedom is 0.0165. Since, p value is less than the assumed level of significance; there is significant difference among officers and clerks in respect of the imparting of knowledge to employees through the library of the bank.

## **13 Consideration of employee learning needs**

As regards the consideration of employee learning needs is concerned, 116 officers and 252 clerks have responded. Out of them, 24 (21%) officers and 81 (32%) clerks are of the opinion that the training nominations are not made after considering the learning needs of employees. 37 (32%) officers and 75 (30%) clerks give neutral opinion. Further, 55 (48%) officers and 96 (39%) clerks are of the opinion that learning needs of employees are considered in training nominations. The mean values of perceptions of officers and clerks being 3.34 and 2.96 respectively indicate that both officers and clerks have neutral opinion about the consideration of training needs in training nominations. The standard deviation in case of officers and clerks being 1.10 and 1.16 respectively show that the opinions of clerks are more dispersed than those of officers. The chi square value is 13.1499 and the p value based on 4 degrees of freedom is 0.0106. Since the p value is less than 0.05, the assumed level of significance, the perceptions of officers and clerks are significantly different in case of the consideration of employee learning needs for training nominations.

## **14 Development of leadership skills**

As regards the emphasis on development of leadership skills, 116 officers and 253 clerks have responded. Out of them, 29 (25%) officers and 84 (33%) clerks are of the opinion that the banks do not give emphasis on development of leadership skills. 24 (21%) officers and 59 (23%) clerks give neutral opinion. 63 (55%) officers and 110 (43%) clerks believe that the emphasis is given on development of leadership skills. The mean values of perceptions of officers and clerks being 3.32 and 3.08 respectively indicate that officers and clerks both have neutral opinion about the development of leadership skills. As regards the standard deviation of officers and clerks being 1.23 and 1.32 respectively shows that perceptions of clerks have more dispersion than those of officers. The chi square value is 5.2455 and the p value calculated at 4 degrees of freedom works out to be 0.2630. Since, p value is more than 0.05, the assumed level of significance, the officers and clerks do not have significant difference of opinions about the emphasis on development of leadership skills.

## **Research based findings**



**1 Training for skill development**

Majority of the employees show neutral attitude on training opportunities to enhance the skills. Officers have positive opinion but the clerks are neutral in this case. Their opinions differ significantly.

**2 Relation of training to the work**

In case of relation of training to the work, majority of the employees have neutral opinion. Officers have positive opinion but the clerks show neutral attitude. Their opinions differ very significantly.

**3 Building strong relationship with employees**

Regarding commitment of the bank to build strong relationship, majority of the employees have neutral opinion. The officers have positive opinion but the clerks have neutral opinion in this case. Their opinions do not differ significantly.

**4 Rotation of employees**

Majority of the employees (both officers and the clerks) are allowed rotation for learning all areas of the work and the skills. Their opinions do not differ significantly.

**5 Opportunity to reach potentiality**

On policy of giving opportunity to reach the potentiality, majority of the employees (Officers as well as clerks) give neutral opinion. Their opinions do not differ significantly.

**6 Focus of training**

Majority of the employees perceive that the training focuses on knowledge, skills and attitude. Further, officers agree in this case but the clerks show neutral attitude. Their perceptions differ significantly.

**7 Seriousness of training**

Majority of the employees (officers as well as clerks) give neutral opinion on seriousness of training. Their opinions do not differ significantly.

**8 Informing legal changes**

Majority of the employees have neutral opinion on communication of legal changes to employees. Officers accept it positively but the clerks have neutral opinion. Their views do not differ significantly.

**9 Addressing the competency gap**

Majority of the employees (officers as well as clerks) have neutral opinion on competency gap addressed by the training programme. There is significant difference in their perceptions.

**10 Freedom to express opinion in training classes**

Majority of the employees have neutral opinion on freedom to express the views in training classes. Officers agree that they can freely express their opinion in training classes. But the clerks are neutral in this case. Their opinions differ very significantly.

**11 Proper assessment of training needs**

As regards the proper assessment of training needs, majority of the employees (officers as well as clerks) have neutral opinion. Their opinions do not differ significantly.

**12 Imparting knowledge through library**

As regards the library facility in the bank, majority of the employees (officers as well as clerks) have neutral opinion. There is significant difference in their perceptions.

**13 Consideration of employee learning needs**

In case of nomination of employees for training, majority of the employees (officers as well as clerks) have neutral opinion. Their perceptions differ significantly.

**14 Development of leadership skills**

In respect of the leadership skills in the banks, majority of the employees (officers as well as clerks) have neutral opinion. Their opinions do not differ significantly.

**Suggestions**



1. Since 48% officers and 37% clerks perceive that training programmes do not address the competency gap of employees, the banks should identify the competency gap of employees and to fill that gap, the training programmes should be conducted so that the employee competency increases and the work of the bank will be performed efficiently and effectively.
2. To increase the efficiency of employees, banks should conduct training programmes at district level on co-operative education and management. The banks should impart skill oriented training especially in case of clerical staff. When changes are made in legal or technical matters, special training programmes should be organized by the banks. The District Urban Co-operative Banks Union can conduct the refresher courses for newly appointed employees and refresher courses for existing employees on periodical basis.
3. The banks need to see that the work related training is provided to employees especially the clerks. The training regarding core banking solutions, e-banking, RBI norms, co-operative principles needs to be provided to the employees. The evaluation of training programmes and post training performance needs to be observed to see that the knowledge and skills are transferred to the job and result in increased efficiency and productivity. The reaction of the trainees, change in attitude and improvement in the knowledge and skills of trainees, change in behavior, increase in output and decrease in cost are some factors on the basis of which training programme can be evaluated.
4. The banks should make proper assessment of training needs of employees and the employees should be allowed to learn various skills by attending the co-operative training programmes organized by various training institutions. The training plan and training budget need to be prepared in advance by all the banks.
5. The banks should create job satisfaction among employees by paying salary as per state scale or at par with nationalized banks, by giving autonomy to plan and work and by updating the knowledge of employees.
6. Even though there is large network of co-operative organizations in Karnataka state, the syllabi of undergraduate and postgraduate courses in Karnataka do not include a subject on co-operation due to which the basic knowledge about principles of co-operation and co-operative management is lacking in the employees of the urban co-operative banks. To create awareness about the co-operative education, the subject on co-operative management can be introduced in the syllabus at undergraduate level education by the universities in Karnataka. The syllabus can be derived from the training institutions like VAMNICOM, NCUI, NCCT, RBICAB, etc.

## References

1. R. Krishnaveni, Deepa R. (2011): Human Resource Management Practices in Coimbatore-with Special Reference to the Manufacturing Sector. Management Dynamics, Vol. 11, No. 1.
2. Md. Atiqur Rahman Sarker (2012): Impact of HRM Practices on Job Satisfaction and Organizational Performance in Private Commercial Banking Sector of Bangladesh.
3. Bhat Gopalkrishna (2013): Human Resource Development – Policies and Practices in Computer Software Industries in Karnataka. Ph.D. thesis submitted to Karnatak University, Dharwad.
4. P.L. Rao (2008) Enriching Human Capital through Training and Development. Excel Books, New Delhi.
5. Mc Lagan, Patricia A., “Models for HRD Practice” Training and Development Journal, September, 1989. Pages 49-59.