

Skill Deficiency: Needs Protein Supplements

INTRODUCTION

Management functions like planning; organising, commanding, co-ordinating and controlling are universally needed in all types of organisations, at all organisational levels. Managers need varieties of skills to accomplish the stated goals. Environmental challenges demand multiple roles of the managers. Provided the managers are replete with specific job related and human related skills, there could be conflicts and role differences, which will have great negative effects on an organisation.

As per Marquardt (1992), training is one of the significant sub systems of HRD, which delivered in quality, helps prepare employees in acquiring different types of skills in addition to work skills. Commercial Banks are continuously training their employees to manoeuvre the present as well as future challenges either through their own Staff Training Colleges (STCs) or through the external training institutions. They are even inviting guest faculties to conduct training programme for their executives at different levels. The purpose of the training programmes should be to bridge the gap between the existing level of performance and expected level of performance. It goes without saying that the absorption and application of skills is one of elementary factors in enhancing the performance of the employees. Developing the banking related skills is one of the most vital issues in commercial banks to face the challenges of competitive environment. Ability to perform a task in a competitive manner is skill (Birla, 1999). The upwards the person moves in the hierarchy, the more is the requirement of composite skills. The variety of skills helps the individuals to cope with aggressive behaviours of

Abstract

It is high time that the Commercial banks should be serious in having a correlation between the training and post training placement of the employees leading to lack of motivation on the part of the trainees to apply training inputs in to practice. The training does not involve active involvement of functionaries at various levels including the trainees. The deficiency from another angle is that the intensity of development of skills by the employees of bank after they undergo certain banking training programmes is below the expectation that they certainly need protein supplements to strengthen both training methodologies and programmes. The need of an hour is appropriate training methodology, suitable blend of training methods, motivated trainees, properly identified training needs, encouragement and appreciation of newly learned skills to enable the trainees to apply it in practice.

customers, peers and supervisors which enable them to maintain their dignity as esteemed employees. This paper makes an earnest effort to throw insight as to how far the training has made an impact in improving skills of the bank employees by unearthing the lacunae in their skill development. It also throws insight regarding the ways to improve the training programmes and methodologies to trigger skill development amongst the employees in banks. In this context, the present study is carried out with the following objectives.

OBJECTIVES OF STUDY

- To know the effectiveness of training in improving the banking related skills among the employees of the two selected banks viz., Corporation Bank (CB) and Karnataka Bank Ltd. (KBL).
- To suggest measures to improve the existing training system so as to impart skills in an effective way based on the findings.

METHODOLOGY AND SAMPLE DESIGN

Keeping in view the above said objectives, the data was collected, tabulated and analysed. To analyse the effectiveness of training in improving the skills of the bank employees in Dakshina Kannada District, a leading public sector bank viz., Corporation Bank (CB) and a leading private sector bank viz., Karnataka Bank Ltd. (KBL), both hailing from the same district were selected as sample for the purpose of this study. Seventeen prominent banking skills that are essential for the banking personnel at different levels were identified. The skills required are (1) Analytical Skill, (2) Human Relations Skill, (3) Marketing Skill, (4) Communication Skill, (5) Accounting Skill (6) Credit Appraisal Skill (7) Risk Management Skill (8) Cash Management Skill (9) Time Management Skill (10) Inter-branch Reconciliation Skill (11) IT Related Skill (12)

Technical Skill (13) Role Identification Skill (14) Problem Solving Skill (15) Behavioural Skill (16) Customer Service Skill (17) Conceptual skill. It is very difficult to measure these skills quantitatively. But their influence can be gauged by employees' behaviour and performance.

About 80 executives from both CB and KBL who comprised of 20 percent of the population of the officers (managers, senior managers and chief managers) in Dakshina Kannada district through stratified sampling technique were requested to rate their subordinates in terms of development of these skills before and after they underwent certain training programmes such as Resource Mobilisation, Credit Management, Recovery Management, Bank Marketing and Customer Service, HR Skills, Branch Management and Resource Mobilisation.

HYPOTHESIS

Keeping in view the objectives to be fulfilled, a research hypothesis, 'Training enhances the essential skills of the bank employees' was framed and tested.

Managers were asked to rate the skills, developed by the employees by observing and appraising their performance over a period of three to six months before and after they underwent training. The opinions were collected on Likert's five point rating scale. The variation in the skills before and after training was tested by applying paired 't' test individually for all the seventeen banking skills.

ADVANTAGES OF DEVELOPING SKILLS

Developing all the required banking related skills; both soft and hard skills (technical skills) help the employees not only to perform the current job but also to perform the job at higher levels in future. Soft skills can be used to make internal and external relationships much smoother. As per Webb (1996), international banks seem to have spurred on to meet the increasing demand, placed

upon them by their clients and use 'soft skills' as a means of increasing their flexibility and competitiveness. Interpersonal skills are what we use when we communicate and deal with other people face to face (French1998). When we communicate with another person, we obviously have no choice but to make some impression on another positively. This will surely enhance the interpersonal effectiveness and results. It is essential therefore to know how to work well with people in a clear and fair way. Development of 'people skills' will ensure interpersonal effectiveness.

Rao and Anjaneyalu (2000) have rightly stated that many people who want jobs are not hired because they do not have the skills demanded. Some of the core skills of competence such as Crisis Management Skill, Re-engineering Skill, Change Management Skill and Leadership Skill are the important HRD skills for the new Millennium. Having the human resources with different skill mix will take care of the personal shortages in various sectors of the economy. An employee's success in an organisation depends in large measure on how he/she deals with the other people in it. Teams are becoming the basic units of corporate organisation (Mackall2003). Poor communication skills and poor people management skills are two main attributes for failure of the team and team work. People skills are what keep talented people employed.

Skills for managing work and leading people are comprehensive, which are needed in the new organisational structures to make the managers more effective leaders. Bulin (1996) has mentioned that building the skills like human relations and technical skills will make the person a good supervisor and also a good leader. To acquire these skills work environment should encourage employee involvement by developing basic skills in communication, problem solving, motivation and working in groups.

Singh (2001) in his study has recommended that the managers even will have to acquire certain

emotional skills like self awareness, managing emotions, empathy, communication, cooperation and resolving conflicts, to be star performers. The chain of skills has to be tied tightly and worn by the people so that as and when the need arises it can be made use of.

Bank customers are becoming more discerning in their tastes, preferences, needs and wants. The intense competition among banks, other financial institutions and corporate sectors and greater awareness among customers are inevitably leading to shift in power towards the customers (Bhattacharyay 1992). To make this shift effective corresponding changes in skills and attitude is a must. Apart from technical service, the employees should imbibe the relevant things like prompt greeting, a smile, a pleasant comment and the use of proper customer addressing, transmitting of the required message, good interpersonal relationship both with their peers as well as with the customers. These can be imbibed only if an individual has the mindset to learn soft skills. Training programmes work at building all these skills. Lunt (1992) stated that, to ensure that bank employees roll out a red carpet every time a customer walks into the bank, training programmes work at building empathy with the customer.

Effective communication skill helps in negotiating various banking businesses in an effective way. The banking related skills are very much interconnected and interlinked to one another. For instance, developing Human Relations and Interpersonal Skills help in developing leadership skills, problem-solving skills, conceptual skills, behavioural, customer service skills, technical skills. According Time Management, Risk Management, Inter-Branch Reconciliation and IT Related Skills help in better analysis.

Technical skills are important in the early years of an individual's career. Mobeen (2002) has properly expressed that, as people are groomed to managerial positions, behavioural skills are crucial. Conceptual skills are needed by managers at all levels and became more important as they progress in the organisation.

Manager performs different sets of roles such as interpersonal roles, informational roles and decisional roles (Bhatnagar1983). For being effective in these roles a manager needs to develop these skills.

MAJOR FINDINGS OF THE STUDY

Effect of Training on Different Banking Skills

1. Cash Management Skill: The need for cash management cannot be overruled in banks as it affects the quality of service to customers. Cash remittance and collection, counting notes of different denominations, exchanging soiled notes, payment of cheques and dealing with customer complaints are important components of cash management skill. An analysis of Table 1.1 shows that the improvement in cash management skill is statistically highly significant ($t = 18.4478, P < 0.0001$). This skill carries an additional weightage of immediate risk in cash replacement; the employees seem to be showing utmost attention in developing this skill within an ever-changing environment.

Table 1.1 : The Effect of Training On Cash Management Skill

Variable	N	Mean	SE	SD	95% Confidence Interval	
After Training	80	3.2875	0.0715863	0.6402877	3.145011	3.429989
Before Training	80	2.1	0.0605878	0.5419141	1.979403	2.220597
Difference		1.1875	0.0643707	0.5757494	1.059373	1.315627

$t=18.4478$ $P < 0.0001$

2. Time Management Skill: Operational speed with accuracy in work is the present concept in banking sector, which will be the main feature of Time Management. Table 1.2 shows that there is significant improvement in Time Management Skill after training. ($t=17.8173, P < 0.0001$).

Table 1.2 : Time Management Skill among Bank Employees

Variable	N	Mean	SE	SD	95% Confidence Interval	
After Training	80	3.4625	0.0870467	0.7785698	3.289238	3.635762
Before Training	80	2.225	0.0615594	0.5506038	2.102469	2.347531
Difference		1.2375	0.0694548	0.6212228	1.099254	1.375746

$t=17.8173$ $P < 0.0001$

3. Inter Branch Reconciliation Skill: Transactions that take place between two or more branches of the between them which demands Inter branch reconciliation skill by the managers. Analysis of Table 1.3 indicates significant improvement statistically ($t=3.9151, P < 0.0002$).

Table 1.3 : Inter Branch Reconciliation Skill

Variable	N	Mean	SE	SD	95% Confidence Interval	
After Training	80	2.175	0.0770808	0.689432	2.021574	2.328426
Before Training	80	2.0125	0.0677247	0.6057478	1.877697	2.147303
Difference		0.1625	0.0415055	0.3712364	0.0798854	0.2451146

t=3.9151 P < 0.0002

4. **Conceptual Skill:** Conceptual Skills are essential for the employees as it denotes the ability to think and conceptualise about abstract situations. A banker with a conceptual ability can visualise how the products and services of his bank fit into its broader environment. Table 1.4 reveals that the improvement in conceptual skill is statistically significant ($t=3.7794, P=0.0003$).

Table 1.4 : Training Effectiveness in Improving Conceptual Skill

Variable	N	Mean	SE	SD	95% Confidence Interval	
After Training	80	2.2	0.0896548	0.8018965	2.021547	2.378453
Before Training	80	2.025	0.0814718	0.7287062	1.8628358	2.187166
Difference		0.175	0.0463032	0.4141485	0.0828358	0.2671642

t=3.7794 P = 0.0003

5. **IT Related Skill:** Information systems of the Commercial Banks are becoming so vital because banks trade with information on men, market and money. Computerization and automation of transactions demand IT related skills and high level of expertise. An analysis of Table 1.5 shows this skill has shown significant improvement after training ($t = 17.4544, P < 0.0001$). Employees have shown tremendous interest in acquiring IT related skill because of the work place demands.

Table 1.5 : Training Effect on IT Related Skill

Variable	N	Mean	SE	SD	95% Confidence Interval	
After Training	80	3.0375	0.0897319	0.8025868	2.858893	3.216107
Before Training	80	1.75	0.0700362	0.6264224	1.610597	1.889403
Difference		1.2875	0.0737635	0.6597612	1.140677	1.434323

t=17.4544 P < 0.0001

6. **Technical Skill:** Knowledge and proficiency in certain specialised field is technical skill. It is the domain skill that helps an individual to carry on a particular job. In the case of bankers it is the combination of different skills, which help them to function efficiently in the area of their business. Table 1.6 depicts the result in the development of technical as statistically significant ($t=7.3257, P<0.0001$).

Table 1.6 : Training Effect on Technical Skill

Variable	N	Mean	SE	SD	95% Confidence Interval	
After Training	80	2.5125	0.0795433	0.7114569	2.354173	2.670827
Before Training	80	2.025	0.058933	0.527113	1.907697	2.142303
Difference		0.4875	0.0665462	0.5952077	0.355043	0.619957

t=7.3257 P < 0.0001

7. **Role Identification Skill:** A bank employee comes into contact with peers, bosses, subordinates, and employees of other branches of the same bank, customers, government functionaries and other organisations. Unless an employee identifies his role with others, the interpersonal relation will be at stake. Role identification skill helps an individual to successfully link his role with others by becoming creative, innovative and communicative. Table 1.7 reveals that the training has shown efficiency in developing Role Identification Skill (t = 5.6561, P < 0.0001).

Table 1.7 : Training Effectiveness on Developing Role Identification Skill

Variable	N	Mean	SE	SD	95% Confidence Interval	
After Training	80	2.35	0.0817142	0.7308743	2.187352	2.512648
Before Training	80	2.0	0.0665611	0.5953406	1.867513	2.132487
Difference		0.35	0.0618798	0.5534701	0.2268313	0.4731687

t=5.6561 P < 0.0001

8. **Problem Solving Skill:** The problem might arise from many angles, from technical, operational and human relations. Problem solving skill is the generalised aptitude required for the bank employees. With these objectives in mind, the study has been carried out and the relevant data is presented in Table 1.8, which indicates statistical significance (t = 3.6670, P = 0.0004) as far as the development of problem solving skill through training is concerned.

Table 1.8 : The effect of Training on Problem Solving Skill

Variable	N	Mean	SE	SD	95% Confidence Interval	
After Training	80	2.0125	0.0966099	0.8641049	1.820203	2.204797
Before Training	80	1.8125	0.0777324	0.6952597	1.657778	1.967222
Difference		0.2	0.0545407	0.4878265	0.914395	0.3085605

t=3.6670 P = 0.0004

9. **Behavioural Skill:** Behaviour is a comprehensive concept, which includes skill, attitude, competence, learning, perception, motivation and the like. Even though it is an arduous task to transform the behaviour of individuals, it can definitely be channelised in the right direction. The result of the analysis in Table 1.9 shows that there is statistical significance in behavioural skill after training (t = 3.4141, P < 0.0010).

Table 1.9 : Training Effectiveness in Improving the Behaviour Skill

Variable	N	Mean	SE	SD	95% Confidence Interval	
After Training	80	2.075	0.0770808	0.689432	1.921574	2.228426
Before Training	80	1.925	0.0706547	0.631955	1.784365	2.065635
Difference		0.15	0.0439361	0.3929763	0.625474	0.2374526

t=3.4141 P < 0.0010

10. Customer Service Skill: Customer service skill enhances banking business, its turnover and profitability. Customer service training is useful to create awareness about customer needs, expectations and grievances and to acquaint the participants with necessary skills to improve customer service. The relevant data in Table 1.10, which shows the results of paired - t test in improvement of customer service skill is statistically significant (t = 12.5964, P < 0.0001). Because of stringent viability norms and extreme competition, the new ways of delivering customer service is the most sought after by the banks.

Table 1.10 : Training Effectiveness in Improving Customer Service Skill

Variable	N	Mean	SE	SD	95% Confidence Interval	
After Training	80	3.4	0.0917481	0.8206203	3.21738	3.58262
Before Training	80	2.1375	0.0919957	0.8228347	1.954387	2.320613
Difference		1.2625	0.1002272	0.8964593	1.063003	1.461997

t=12.5964 P < 0.0001

11. Analytical Skill: Analytical skill, being an important skill for the employees of the banks, facilitates identifying and defining the problems, seeking alternatives and finally evaluating and selecting the most appropriate alternative. An individual with an analytical skill is not only good at taking decisions but also to allocate the resources and to suggest suitable solutions to the problems. Relevant data presented in Table 1.11 shows that the calculated 't' value is much greater than the table value and the same has been significant (t = 4.9903, P < 0.0001). That means the training is effective in enhancing analytical skill of the employees.

Table 1.11: The Effect of Training on Analytical Skill

Variable	N	Mean	SE	SD	95% Confidence Interval	
After Training	80	2.9875	0.0898201	0.803375	2.808718	3.166282
Before Training	80	2.725	0.0889015	0.7951594	2.548046	2.901954
Difference	80	0.2625	0.0526024	0.4704899	0.1577976	0.3672024

t=4.9903 P < 0.0001

12. Human Relation Skill: A good human relations practitioner is a better participator, good communicator and a negotiator. Bank employees need to have these essential qualities in order to meet the customer demands. The effect of training in developing human relation skill is presented and analysed in Table 1.12, which states that there is significant improvement of this skill after training ($t = 5.1601$, $P < 0.0001$).

Table 1.12 : The Effect of Training on Human Relation Skill

Variable	N	Mean	SE	SD	95% Confidence Interval	
After Training	80	2.7375	0.0970184	0.8677594	2.54439	2.93061
Before Training	80	2.4625	0.094037	0.8410926	2.275324	2.649676
Difference	80	0.275	0.0532934	0.4766709	0.1689221	0.3810779

$t = 5.1601$ $P < 0.0001$

13. Marketing Skill: Today customers select the bank and its services based on maximum value derived. Marketing is not simply the skill or technique but it is the way of doing business by deriving the competitive advantage. Offering customer what he/she actually wants by providing greater commerce and flexibility itself is a marketing skill. In order to know the improvement of marketing skill acquired by the employees, the study has been carried out and the relevant data have been presented in Table 1.13. The results show that the training has improved the marketing skill among the bank employees ($t = 17.7335$, $P < 0.0001$).

Table 1.13: The Effect of Training on Marketing Skill

Variable	N	Mean	SE	SD	95% Confidence Interval	
After Training	80	3.5	0.0754732	0.6750527	3.349774	3.650226
Before Training	80	2.4375	0.0751449	0.6721164	2.287928	2.587072
Difference	80	1.0625	0.0599149	0.5358951	0.9432424	1.181758

$t = 17.7335$ $P < 0.0001$

14. Communication Skill: The person with communication skill can play the role of spokesman, disseminator and monitor well. An employee of a bank with good communication skill can make more sales by effective delivery. Table 1.14 reveals that there is significant improvement in communication skill after training ($t = 9.0000$, $P < 0.0001$).

Variable	N	Mean	SE	SD	95% Confidence Interval	
After Training	80	3.150	0.0797544	0.7133448	2.991253	3.308747
Before Training	80	2.475	0.0688398	0.6157223	2.337978	2.612022
Difference		0.675	0.075	0.6708204	0.5257162	0.8242838

$t = 9.0000$ $P < 0.0001$

15. Accounting Skill: One of the prime specifications the bank employee should ever have is Accounting Skill. They are supposed to know the accounting norms, preparation of periodical returns, preparation of annual returns, cash and transfer transactions, deposits, advances, balancing of books, recovery of advances, follow-up of NPA accounts and services like collection of bills, demand drafts, safe deposit lockers, clearing transactions and inter branch transactions. Operational speed with accounting aptitude makes the bank men competent in their job. Table 1.15 shows that the training has helped in developing accounting skill among the employees, as there is statistically significant improvement in this skill after training ($t = 14.4270, P < 0.0001$).

Table 1.15 : The Effect of Training on Accounting Skill

Variable	N	Mean	SE	SD	95% Confidence Interval	
After Training	80	3.175	0.075	0.6708204	3.025716	3.324284
Before Training	80	2.2375	0.0716968	0.6412754	2.094791	2.380209
Difference		0.9375	0.0649823	0.5812198	0.8081559	1.066844

$t = 14.4270 \quad P < 0.0001$

16. Credit Appraisal Skill: The banker should have the credit appraisal skill to understand the technical feasibility and financial viability of the loan proposal. Understanding 'three Cs' of the borrower namely, character, capacity and capital are very much essential for credit marketing and recovery of advances. Table 1.16 shows that credit appraisal skill has shown changes and there is statistical significance ($t = 5.3027, P < 0.0001$).

Table 1.16 : The Effect of Training on Credit Appraisal Skill

Variable	N	Mean	SE	SD	95% Confidence Interval	
After Training	80	1.925	.0937526	0.8385491	1.73839	2.11161
Before Training	80	1.6625	.0794438	0.7105667	1.504371	1.820629
Difference		0.2625	.0495031	0.4427689	0.1639666	0.3610334

$t = 5.3027 \quad P < 0.0001$

17. Risk Management Skill: The nature and magnitude of risks vary from bank to bank depending on factors like size of the bank, goals of the bank, expertise of the people, awareness and knowledge of customers and the level of IT implementation in the bank. Implementation of risk management tools will minimise the losses and smoothens the day to day functioning of the bank. But people need to be trained in the areas of risk management for proper application of these tools. Relevant data presented in Table 1.17 reveals that there is statistical significance with a negligible improvement ($t = 2.4281, P = 0.0175$).

Table 1.17 : Risk Management Skill

Variable	N	Mean	SE	SD	95% Confidence Interval	
After Training	80	1.875	0.0802981	0.718208	1.715171	2.034829

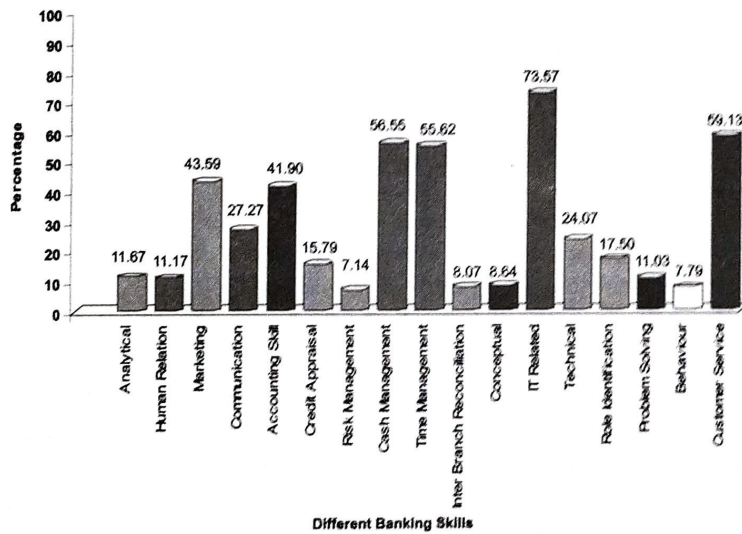
Before Training	80	1.75	0.0628943	0.562544	1.624812	1.875188
Difference		0.125	0.0514812	0.4604621	0.0225292	0.2274798

t = 2.4281 P < 0.0175

Impact of Training in Improving the Skills of Bank Employees

Even though all the seventeen banking skills have shown statistical significance, it is interesting to note the percentage of improvement in these skills amongst the employees of Corporation Bank and Karnataka Bank Ltd. Out of the seventeen skills identified; eight skills have shown moderate improvement after training. They are Marketing Skill (43.59%), Communication Skill (27.27%), Technical Skill (24.07%), Accounting Skill (41.90%), Cash Management Skill (56.55%), Time Management Skill (55.62%), IT Related Skill (73.57%) and Customer Service Skill (59.13%) whereas the remaining skills have shown very little improvement, namely, Analytical Skill (11.67%), Human Relation Skill (11.17%), Credit Appraisal Skill (15.79%), Risk Management Skill (7.14%), Inter Branch Reconciliation Skill (8.07%), Conceptual Skill (8.64%), Problem Solving Skill (11.03%) and Behavioural Skill (7.79%). The improvement score is calculated by the following formula.

$$\text{Improvement Score} = \frac{\text{Post Training Score} - \text{Pre Training Score}}{\text{Pre Training Score}} \times 100$$



Employees Initiative in Development of Skills

Employees have shown very little initiative in developing most of the skills, since many of the aforementioned skills are not applicable in discharging their day-to-day functions. For instance, Risk Management Skill has shown very little improvement (7.14%) after training; whereas the skills like IT, Customer Service, Accounting, Marketing and Cash Management are improved significantly after training. This shows that the employees pay attention only for certain training programmes, which impart certain bare essential banking skills mentioned above, to function effectively. On the other hand, it could also be inferred that the training itself is not very methodical in enhancing the skills of the employees.

Concentration of the Bank on Specific Banking Skills

Some of the domain relevant banking skills like Cash Management, Credit Appraisal, Accounting and Problem Solving Skills were very poor even before training. This shows that the banks do not concentrate on specific skills among their employees, while recruiting the employees at various levels, nor do they give much importance in developing these skills among the employees after recruitment.

Impact of Training on Soft Skills

It cannot be denied that the importance of training in soft skills, viz., HR Skill, Behavioural Skill, Conceptual Skill and Communication Skills will help in more selling, marketing and customer satisfaction. In spite of training the employees over a period of several years, the employees have not shown appreciable improvement in certain important soft skills like behavioural, human relations, conceptual and communication skills. Even though, communication skill shows moderate improvement after training (27.27%), training in reality has enhanced communication skill to a limited extent since the pre-training score itself was moderate. This shows that the training has not helped to a greater extent in enhancing the soft skills to the level expected.

Effectiveness of Training on Banking Skills

Even though certain skills essential for banking had not shown expected improvement after training, since the overall skills had shown significant improvement after training ($t = 21.327$, $P < 0.0001$), the training in banks has significantly contributed in enhancing the performance of its employees. Table 1.18 shows the overall effectiveness on Banking Skills.

Table 1.18 : Overall Effectiveness of Training on Banking Skills

Variable	N	Mean	SE	SD	95% Confidence Interval	
After Training	80	45.6125	0.8260961	7.38828	43.9682	47.2568
Before Training	80	35.875	0.7069669	6.323304	34.46782	37.28218
Difference	80	09.7375	0.4565777	4.083755	08.828705	10.6463

$t = 21.327$ $P < 0.0001$

The findings of this study have identified the weaknesses of the training system in endorsing the skill development among the employees. Once these weaknesses get chronic, they lead to diseases such as skill erosion, poor customer delight, deterioration in performance, decline in profit and competitive disadvantage. These diseases come from various other angles such as bank's policies, approach towards the goals, unhealthy competition and lack of concentration on research and development. The problems which arise from the angle of training and development must be attended without fail. Taking corrective measures from the angle of skill development, acts as the protein supplement which builds the strong immune system for the banks in the form of sustaining skilled workforce and also to attain competitive advantage.

SUGGESTIONS AND IMPLICATIONS OF STUDY

1. Methodology of behaviour training: Behaviour Training has to be arranged for small group of 25 to 30 people only at a time and the sessions should be full of role plays and simulator exercises, so that the participants learn to work in teams and start practicing certain behavioural components like interpersonal relationship, conceptual ability, open communication, building trust and the like which help in effectiveness and competence.

2. Pragmatism in training design: Training programmes have to be designed around specific skills that are essential to the particular roles. Good quality training material simulating real life situations at the branches of the banks have to be developed. Cases depicting different roles of the managers could be developed on the basis of real life problem situations at the branches.

3. Skill based training programmes: Business games and laboratory training help the trainees to share their experiences, which give them an opportunity to appreciate wide variety of skills essential to perform their roles effectively.

4. Correlation of training and placement: Training and post training placement should be synchronised in order to help the trainees, apply training inputs into practice. For instance, Employees may be trained in cash management but may be placed in marketing shows the total careless approach by the bank management towards training.

5. Support by the management: Encouragement by the top management of the banks to the freshly trained people to experiment with new behaviour and skill in a safe environment helps in the productive utilisation of skills in day-today work life.

6. Personality development training: Since risk management is partly influenced by the personality of individuals, the training

programmes can very well include personality development programmes as well.

7. Soft skill training: More and more training programmes, which help in development of soft skills among the employees, should be encouraged. Communication training, customer relation training, problem solving training, behavioural training should be given on a continuous basis depending upon the need.

8. Need based training and scientific evaluation: Training needs analysis as well as training evaluation practices has to be streamlined in banks in order to ensure greater effectiveness from training.

9. Relationship between trainers and trainees: Trainers should always build good amount of rapport with the trainees in order to understand their motivational needs, problem areas and the like. 'Why fear when I am here' is the emotional bonding that should be developed between trainers and trainees.

10. Employee supportive practices: Regular Mentoring and Counselling sessions to the employees will help them to overcome their weaknesses and identify their strengths in the specified line of activity.

11. Training the trainers: Trainers should have excellent facilitation skills in delivering training programmes as the trainees are composed of different age groups from youngsters to middle aged people. Training of the trainers is most vital considering the challenges of the present day banking in equipping the employees with requisite skills.

CONCLUSION

Any enduring change in the skill level of the trainees of the bank, would definitely lead to a corresponding changes in their knowledge, attitude and performance. Though difficult, attitudinal transformation and skill development are not invincible and sustained training efforts can certainly make a dent. The need of the hour is

appropriate training methodology, suitable blend of training methods, motivated trainees, properly identified training needs, encouragement and appreciation of newly learned skills and more importantly an evaluation of training effectiveness, in order to achieve concurrent changes in employee's knowledge attitude and skill levels.

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