

Problems of HRD in Insurance Sector

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Abstract

The HRD concept is much wider and the commitment is for the long term. It embraces almost all areas of an organization and places emphasis on the development of individuals as integral parts within an organization along with the development of methods and systems. HRD in the context of insurance is not only acquisition of new knowledge and skills but also acquiring capabilities to manage both internal and external environment attaining self confidence and motivation for public service. On account of the importance attached to the human resources in the national context for William Petty in the seventeenth century attempt to quantify the value of the human resources in monetary terms. The classical economists like Adam Smith, Jean Baptise say, and Nssam W. Senior, Neo-classical economists like Alfred Marshall, and Jr. Wing Fisher and modern Human capital economists like Theodore W. Schultz, Grey S. Becker and Lester Throw have recognized human resource as an important asset like many other productive assets of material nature. Peter Drucker, an international management expert, has remarked that economic forces but they are essentially human achievements. Thus human beings are viewed as important resources both in the past and at present. It hold good even in future also.

Introduction

The real strength of a country lies in the development of the human mind and body. McGregor observed, people have got a large amount of creativity, imagination, and ingenuity to solve the problems of the organization. But often these potentials are not fully utilized by management through appropriate and systematic efforts. In fact each human being is born as some thing new, something that never existed before. Each is born with the capacity to win at life. Each has his/her own unique potentials, capabilities and limitations¹. A country lives, develops and gains recognition and glory through its people. Empirical studies have indicated that labour and capital were largely responsible

for the development of advanced countries. This was done by way of investment in education and training of the labour forces². The huge manpower available can be creatively and constructively used for the growth of the economy³. Owing to the significance attached to the human resources in the national context, Sir William Peltty in the seventeenth century attempted to quantify the value of the human resource in monetary terms⁴ No nation can become strong if it ignores its most precious natural resources i.e., its people. It is clearly said by the eminent economist Adam Curie that the development of the organization as well as the nation lies in the development of their individuals⁵.

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India is a large country and has vast potential to become a strong and modern nation with its huge natural resources and sizeable population. It is the third largest body of scientific and technical manpower⁶. Every human being has the ability and potentials to do remarkable things if they are provided with opportunities and congenial climate to understand, develop and utilize his or her potential⁷

Objective of the Study

The present research paper has been prepared keeping in mind to identify and analyze the employee related problems to be encountered in the process of HRD.

Methodology

In tune with the objectives mentioned above a close study has been carried out by selecting 35% of the total population of LIC Raichur division. The domain for data collection is restricted to the Raichur division of Karnataka area

Source of data

The present study has been conducted with the help of both the primary secondary data.

Primary data

The study is mainly based on the primary data. The primary data were collected through a questionnaire consisting

both open and close ended questions on a five point scale basis. An indepth discussions/interviews were held with clerical staff and officers' staff at LIC before the development of questionnaires. The questionnaire was pre-tested through a pilot study. Necessary modifications were made in the questionnaire on the basis of pre-testing. The questionnaires were sent to the respondents. Some of the respondents were also been contacted personally.

Secondary data

The primary data has been supplemented by the secondary data. The secondary data are drawn, classified and studied from the government publications, monthly bulletins of LIC of India. Including the annual reports of the LIC wherever necessary reference was also made to different issues of journals namely, HRD Times, Yogashema, Indian Journal of Training and Development, Indian Journal of Labour Management, etc. Apart from this different additions of daily newspapers such as economic times, financial express, the Hindu, Indian Express, Business Line etc. were also used for the purpose of collection of information.

Sample:

Table 1-1 : SAMPLE SIZE

Districts	Total employees			Sample		
	Clerical	Officers	Total*	Clerical	Officers	Total
Raichur	297	112	409	87	26	113
Bellary	79	47	126	40	18	58
Gulbarga	157	66	223	40	18	58
Bidar	73	39	112	40	18	58
Koppal	79	37	116	40	18	58
Total	685	301	986	247	98	345

Source: Minuty Review Meeting of Sr. Branch Manger – 2006

A sample size of 345 employees representing 35 percent of the total employee force at different stages of hierarchy was selected on random basis. To give a caution to indifferent attitude of the respondents 35 percent stand by sample was also selected on random basis.

As the results cannot be measured accurately in quantitative terms, where the human being is involved, qualitative method i.e., personal interface which goes mainly by the feelings of the employees is also adopted.

However, data based opinions are more reliable than general assumptions. In the absence of statistical data, it becomes difficult to establish the validity of the study. Hence, both quantitative, and qualitative methods have been employed.

Problems of HDR in Insurance Sector

Here an attempt is made to examine, in detail, the employee's perceptions towards various problems related to the training programme.

Such an examination throws light on the strengths and weaknesses of the training system, and also enables to suggest ways and means of synergising the strengths of the system and minimizing the negative impacts of the same.

The problems coming in the way of human resource development are innumerable. However, the degree and intensity of problems may not be the same. Problems differ from institute to institute, place to place and even from time to time.

These problems are not isolated but they are interlinked with one another. So these problems are to be looked into as an integrated whole.

The various problems related to human resource development has been discussed under the three categories i.e., employee related problems, problems at Staff Training College and General Problems.

I. Employee Related Problems

1. Employee expectations from training

The employee expectations in terms of monetary benefits, promotional opportunities, recognition by the organization after undergoing the training is dealt in detail. It is observed that the employee expectations with regard to the above aspects is hereby high. However, the least is achieved with the help of training.

a) Monetary benefits

The following table 1.2 presents employee expectations towards monetary benefits.

Table 1.2 : Employee Expectations – Monetary Benefits

Reactions	No. of respondents		Total
	Clerical level	Officers level	
Strongly agree	23(09.31)	09(09.18)	32(09.27)
Agree	19(07.69)	19(19.39)	38(19.71)
Partly agree	53(21.46)	15(15.31)	68(19.71)
Disagree	87(35.22)	31(31.63)	118(34.20)
Strongly disagree	65(26.32)	24(24.49)	89(25.81)
Total	247(100)	98(100)	345(100)

Source: Field survey

Note: Figures in the brackets represent percentages to the column totals

The above table shows that training and monetary benefits are not associated as more than 207 employees constituting 60 percent of the total respondents have perceived that training does not provide them with any monetary benefits.

In case of clerical level 152 employees constituting 62.15 percent of the respondents and as far as the officers level is concerned 55 employees constituting 56.12 percent of the respondents have perceived that training does not provide

them with any monetary benefits. Therefore, they are not showing a good response to the programme resulting in impediments in the working of this development activity.

b) Promotional opportunities

It is natural that the employees who have already undergone training and other related process expect some kind of opportunities like promotion, recognition etc. Here it is analysed the employee expectations towards the promotional opportunities and presented in table 1.3

Table 1.3 : Employee Expectations – Promotional Opportunities

Reactions	No. of respondents		Total
	Clerical level	Officers level	
Strongly agree	21(08.50)	09(09.180)	30(08.70)
Agree	24(09.72)	16(16.33)	40(11.60)
Partly agree	17(06.88)	10(10.20)	27(07.82)
Disagree	104(42.10)	40(40.82)	144(41.74)
Strongly disagree	81(32.80)	23(23.47)	104(30.14)
Total	247(100)	98(100)	345(100)

Source: Field survey

Note: Figures in the brackets represent percentages to the column totals

From the above table, it may be observed that the reaction to the above is a negative one. While 247 employees constituting 71.88 percent of the total do not associate training with promotional opportunities and 26.05 percent of the total sample respondents associate training with promotional opportunities.

It is interesting to note that nearly 74.90 percent of the employees from clerical level did not correlate training with promotional opportunities. This negative reaction may not augur well with the organization as the clerical group considers training as an important intervention to seek promotions through regular upgrading and updating their skills, conceptual knowledge etc. Hence, there is a need to project more serious effort

both by the organization and Staff Training College (STC) through well laid out training policy and effective implementation. In the absence of a serious effort and a cavalier approach to training, the employees are likely to get frustrated and may consider training more as a paid holiday than as an opportunity to facilitate their learning.

c) Organizational recognition

Organizational concern to its employees is generally indicated when they are nominated for a training programme. The effort may be either to broaden the skills in identified functional areas or create awareness in new products, services and the systems / procedures introduced from time to time. Table 1.4 presents employee expectations in this regard.

Table 1.4 : Employee Expectations – Organizational Recognition

Reactions	No. of respondents		Total
	Clerical level	Officers level	
Strongly agree	47(19.03)	16(16.33)	63(18.26)
Agree	43(17.41)	20(20.41)	63(18.26)
Partly agree	32(12.95)	10(10.20)	42(12.20)
Disagree	66(26.72)	33(33.67)	99(28.69)
Strongly disagree	59(23.89)	19(19.39)	78(22.69)
Total	247(100)	98(100)	345(100)

Source: Field survey

Note: Figures in the brackets represent percentages to the column totals

From the above table it can be observed that there is a mixed reaction as nearly 50 percent of the total sample (i.e., 168 employees) perceived training as

providing them with a sense of recognition by their organization, and 177 employees constituting over 50 percent of the total sample perceived negatively.

However, it is interesting to note that 125 employees from clerical level constituting about 50 percent of the sample did not consider training is providing them with a sense of recognition by the organization. In case of officer's level, there is a negative reaction from 52 employees constituting 53.06 percent of the sample.

2. Training policy

There are formidable obstacles to Human Resource Development at the

administrative level also. The organization has to provide proper information regarding its policies towards human asset development.

In order to examine whether the employees of LIC are aware of the existence of a training policy in their bank, the opinion survey administered on them carried a question to elicit the employee reactions towards the existence of a training policy. Table 1.5 presents employees reactions in this regard.

Table 1.5 : Training Policy – Employee Reactions

Reactions	No. of respondents		Total
	Clerical level	Officers level	
Yes	86(34.82)	31(31.63)	117(33.90)
No	161(65.18)	67(68.37)	228(66.10)
Total	247(100)	98(100)	345(100)

Source: Field survey

Note: Figures in the brackets represent percentages to the column totals

The above table reveals that, of the 345 total respondents, 228 comprising 66.10 percent pointed out that there is a lack of training policy in their organization to indicate their training needs. It is, further, interesting to note that a high percentage in clerical and officers level have responded to this issue negatively.

This problem was discussed with the different employee categories. Those who indicated the existence of a training policy, argued, that training probationary officers and other employee categories reflect the presence of a training policy. Further, they pointed out that training policy need not be in writing and that the same should be inferred from training practices of the LIC.

The employees also felt that allotting some seats by the parent insurance training colleges/institutions is indicative of the existence of a training policy. Apart from the above, the LIC had introduced the "Self Nomination Scheme" for officers category to indicate training preferences.

But the main question is not only the existence of policies but its relationship to the training needs of the employees and the organization. The training policy should provide necessary guidelines for identifying training needs on systematic and scientific lines, ensure proper nomination of employees to the identified training programmes, provide for a post training placement and its evaluation.

Such a comprehensive policy would go a long way in improving the training system of the LIC and enhances the effectiveness of Staff Training College as corporate learning center. Consequently, it is suggested that a comprehensive training policy is to be spelt out in "Annual Policy Guidelines" of the LIC prepared each year.

3. Training programmes and nominations

The problem of nominations to training programmes and employee reactions were elicited through opinion survey. Table 1.6 presents the employee reactions in attending training programmes when they needed the same.

Table 1.6 : Nominations to Training Programmes Employee Reactions

Reactions	No. of respondents		Total
	Clerical level	Officers level	
Always	24(09.72)	12(12.24)	36(10.43)
Most of the time	30(12.15)	10(10.20)	40(11.60)
Sometime	64(25.91)	17(17.35)	81(23.47)
Rarely	84(34.00)	34(34.70)	118(34.20)
Never	45(18.22)	25(25.51)	70(20.30)
Total	247(100)	98(100)	345(100)

Source: Field survey

Note: Figures in the brackets represent percentages to the column totals

From the above table it is clear that only 36 employees constituting 10.43 percent of the total sample indicate that they get opportunity for attending training programmes when needed most, whereas most of the employees indicated that their presence is needed in the work place to cope with pressures of work.

The clerical category seems to be frustrated as they are not sent for training when needed by them. In this context, it

also becomes relevant to examine whether or not the employee is in a position to attend a training programmes having been nominated to the same.

The following table 1.7 presents the employee reactions for not attending a training programme and the reasons for the same. It may be pointed out that the total responses would not equal 230, as one employee has given multiple reasons for not attending a training programmes.

Table 1.7 : Employee Training Programmes – Causes for Non-Attendance

Reactions	No. of respondents		Total
	Clerical level	Officers level	
Pressure at branch	82(33.20)	34(34.70)	116(33.62)
Advance notice not given	70(28.34)	32(32.65)	102(29.57)
Personal reasons	49(19.84)	20(20.41)	69(20.00)
Any others	46(18.62)	12(12.24)	58(16.81)
Total	247(100)	98(100)	345(100)

Source: Field survey

Note: Figures in the brackets represent percentages to the column totals

From the above table, it is clear that the pressure of work at branch followed by Advance notice not given and personal reasons have contributed to non-attendance to the identified training programmes by the employees. It may be further noted that adequate notice is not served to the employees, thereby they are taken by surprise when they are asked to attend training programmes in the last minute. Under such situation employees may drop out on account of personal reasons or due to pressure of work at branch. However, such adhoc arrangement of requesting the employees to attend a training programme dampens the very spirit of training as one likes to be substituted in the last minute.

In view of this, it is suggested that a training calendar be prepared by the Human Resource Department and Staff Training College well in advance and circulate to the branches so that employees have prior knowledge of the programmes offered. As this provides sufficient notice in advance, it may encourage "self nomination" by them, besides preparing

them psychologically to attend the training sessions.

4. Training and job situation

One of the objectives of training is to effectively use the skills, knowledge, concepts etc. on the job situation, and training becomes meaningful only when the transfer of the same takes place at the work situation.

In order to examine as to what extent an employee could effectively transfer the skills he has acquired at training, the opinion survey is carried out to elicit employees reactions on need based training programmes, employee placement after training, the problems in the implementation of the skills/ knowledge/ concepts acquired during training etc.

a) New assignment and training

Data collected pertaining to the above is presented in the table 1.8 which shows employee reactions as to whether the provision of training before a new assignment requiring training is given to the employee or not.

Table 1.8 : New Assignment and Training – Employee Reactions

Reactions	No. of respondents		Total
	Clerical level	Officers level	
Strongly agree	31(12.55)	19(19.38)	50(14.49)
Agree	48(19.43)	14(14.29)	52(15.07)
Partly agree	22(08.91)	16(16.33)	38(11.01)
Disagree	87(35.22)	33(33.67)	120(34.78)
Strongly disagree	59(23.89)	16(16.33)	85(24.65)
Total	247(100)	98(100)	345(100)

Source: Field survey

Note: Figures in the brackets represent percentages to the column totals

From the above table it can be concluded that, nearly 30 percent of the total sample respondents agree that, LIC gives training before a new assignment is assigned. This implies that, majority of the total sample did not react favourably as to the provision of training before a new assignments given.

It may be pointed out that as some of the new systems and procedures were baffling and superiors were equally baffled and could not offer the necessarily clarifications, it creates anxiety and tension among the employees. Therefore, proper training in this field will serve the purpose proper training in this field will serve the purpose

b) Implementing new skills at work situation

There are many instances where the employees, after being trained by the organization, could not apply the newly acquired skills in their work situation.

The reasons for the above situation as noticed during the survey are that the employees were not being given proper placement, the pressures of routine work at branch being high and the absence of infrastructural facilities to implement the skills etc.

Employee's reactions to the above situation are analyzed and table 1.9 presents the same.

Table 1.9 : Training and Placement – Employee Reactions

Reactions	No. of respondents		Total
	Clerical level	Officers level	
Strongly agree	26(10.52)	16(16.33)	42(12.17)
Agree	39(15.79)	18(18.36)	57(16.52)
Partly agree	30(12.15)	14(14.28)	44(12.76)
Disagree	89(36.03)	30(30.61)	119(34.49)
Strongly disagree	63(25.51)	20(20.41)	83(24.06)
Total	247(100)	98(100)	345(100)

Source: Field survey

Note: Figures in the brackets represent percentages to the column totals

From the above table, it can be seen that, an equal percentage of employees in officers category have expressed mixed reactions to the above issue whereas clerical staff have pointed out that training and job needs are not related.

The reasons for the above may be that while officers are associated with a number of insurance functions in their capacity as supervisors, the clerical staff perform simple and routine insurance functions in specific areas.

However, it may be argued that, the skills may become useful at a later date when proper placement is given. But it is possible that the employee is likely to forget in the absence of application of the same. Further, the skills that he has acquired may become obsolete necessitating fresh training.

c) Lack of infrastructural facilities at branches

Infrastructural facilities include buildings with adequate facilities, like electricity, computers, etc. Some of these facilities are totally absent in some of the branches at rural and semi-urban areas facilities are totally absent in some of the branches at rural and semi-urban areas and even in urban areas. It is doubtful whether an optimal use of the equipment, particularly computers is made. The lack of some of these facilities may create frustrations among the employees, who after training exposed to the usage and developments find themselves handi capped because of the absence of the facilities. The employee reactions towards lack of infrastructural facilities in implementing the ideas acquired during training is presented in Table 1.10

Table 1.10 : Employee Reactions to Lack of Facilities

Reactions	No. of respondents		Total
	Clerical level	Officers level	
Strongly agree	88(35.63)	25(25.51)	113(32.75)
Agree	78(31.58)	28(28.57)	106(30.73)
Partly agree	16(6.48)	09(09.18)	25(07.25)
Disagree	35(14.17)	26(26.53)	61(17.68)
Strongly disagree	30(12.14)	10(10.21)	40(11.59)
Total	247(100)	98(100)	345(100)

Source: Field survey

Note: Figures in the brackets represent percentages to the column totals

From the table it is evident that, 244 employees constituting over 70 percent of the total sample reacted in favor of lack of infrastructural facilities at branches.

Further, it reveals that, in clerical level 182 employees constituting nearly 74 percent of the sample and in officers level 53 employees constituting 54 percent of the sample reacted in favor of lack of infrastructural facilities at branches.

It is interested to note that in clerical level 65 employees constituting 26 percent

of the sample and in officers level 36 employees constituting nearly 37 percent of the sample disagreed the existence of lack of infrastructural facilities at branches.

e) Frequent transfers

The transfer of an employee is another problem that is likely to affect the new ideas acquired during the training. The same is presented in table 1.11

Table 1.11 : Employee Reactions to Frequent Transfers

Reactions	No. of respondents		Total
	Clerical level	Officers level	
Strongly agree	62(25.11)	37(37.76)	99(28.69)
Agree	81(32.79)	31(31.63)	112(32.46)
Partly agree	18(7.29)	10(10.21)	28(8.13)
Disagree	40(16.19)	12(12.24)	52(15.07)
Strongly disagree	46(18.62)	08(08.16)	54(15.65)
Total	247(100)	98(100)	345(100)

Source: Field survey

Note: Figures in the brackets represent percentages to the column totals.

It is interesting to note that 239 employees constituting over 69 percent of the total sample felt that frequent transfers take away their enthusiasm. However, a section of 106 employees constituting around 31 percent of the total samples are undistributed with the problem of transfers.

Further, it can be sent that, in clerical level 161 employees constituting over 65 percent of the sample and in officers level 78 employees constituting nearly 78

percent of the sample felt that frequent transfer takes away their enthusiasm affecting the very purpose of Human Resource Development.

In this context, it may be mentioned that, the interpersonal relations at branch and personal life and family life getting disrupted mainly when both the family members are employees and have to take care of their children's education, particularly, when they are posted to rural and semi-urban branches.

f) Lack of communication

Scope for communication is very limited. A discussion with the employees at various branches pointed out that there is shortage of staff at branches. Hence, the existing staff, including officers were forced to take up clerical work to keep the branch going. However, when this issue was taken with the line functionaries at Head Office, it was learnt that the issue of shortage of staff was magnified by some officers in order to get extra staff. The line functionaries, however, felt that there are real shortages in some branches and that the officers are coping excellently such a situation by proper distribution of work. Besides, the link functionaries also felt that there is a need for a study to redistribute the work at branches, based on the branch size, volume of business, number of employees and so on.

In the light of the above situation, it may be mentioned that if highly paid officers are associated with routine clerical jobs. It is in violation of the 'Principle of Management by Exception' while the organization is not able to get the returns from such highly paid executives. There is also the scope for such highly paid executive to be frustrated by not using their

skills and expertise in solving complex insurance functions, creating a proper image of the branch by better house keeping and providing excellent services to the customers. Such instances have been brought to the notice of the researcher during the course of discussions.

The above situations point out the problems the employees face in implanting the knowledge, skills acquired during training. While this adds to the frustration of the employees. A content analysis of the above situation revealed that, employees are constrained from using the relevant training experience either because of the branch to which they were posted lacked facilities or they were not given proper placement.

a) Period of training

The duration of the training period or length of period specified for a training programme has a far-reaching impact on the participants. Generally, the duration of the programme is directly related to the level of employees contents of the training etc., the employee reactions towards the length of the training period has been collected and presented in the following table.1.12.

Table 1.12 : Training Period and Employee Reactions

Reactions	No. of respondents		Total
	Clerical level	Officers level	
Quarterly	153(61.94)	64(65.31)	217(62.90)
Half yearly	63(25.51)	23(23.47)	86(24.93)
Any other	31(12.55)	11(11.22)	42(12.17)
Total	247(100)	98(100)	345(100)

Source: Field survey

Note: Figures in the brackets represent percentages to the column totals

The above table shows clearly that, irrespective of the employee category, there is a preference for short duration. The reasons for the same are that officers without much difficulty could relieve their staff for attending short duration training programmes as it would not effect the work at branch. Similarly, officers category, also are willing to attend such programmes as they would not be away from the work place for a long time.

The long duration programmes are not welcomed as they would be away from the work place for long time. This problem is more manifested in rural and semi-urban branches where arranging substitutes becomes difficult. However, the issue of duration cannot be decided on the employee preference but it must be related to the training needs and the specific requirements of the training programmes. Hence it is suggested that the training objectives are made more specific. So that

the employee time and organization resources are used optimally.

b) Reading material

Training programmes gain credibility through the reading material supplied to the participants attending training programmes. Hence, qualitative and relevant reading material provided / made available at the proper time would go a long way in enhancing the quality of the training programme.

Hence, the staff training college faculty have a crucial role in preparing quality material and updating the same on regular basis. Usually, the reading material is supplied to the trainee participants a day before the training or before beginning a training session or on the completion of training. The employees were asked to react to the above through the opinion survey and provide suggestions to improve the same. The employee responses are presented in table 1.13.

Table 1.13 : Reading Material - Employee Reactions

Reactions	No. of respondents		Total
	Clerical level	Officers level	
Before beginning a training session	96(38.86)	37(37.76)	133(38.55)
A day before the training session	141(57.09)	58(59.18)	199(57.68)
On completion of training	10(4.05)	03(3.06)	13(3.77)
Total	247(100)	98(100)	345(100)

Source: Field survey

Note: Figures in the brackets represent percentages to the column totals

From the above table it is clear that 199 employees constituting nearly 58 percent of the total sample prefer that the reading material be handed over to them a day before the session. This enables them to be fully prepared for the session. If the reading material is of brief notes or synopsis, it may be handed over before the beginning of the session and the trainees must be given adequate time to read the material and participate in discussions. However, in practice the situation is far from satisfactory. The participants are

failed to get the material in time and hence deprived of well preparation for the programme. This in fact affected the development of the human resources.

The success or otherwise of this activity is to a greater extent depends upon the contents of material which updates the knowledge of the participants.

The following table 1.14 shows the opinions of employee about the content of the reading material in the training programmes.

Table 1.14 : Content of the Reading Material - Employee Reactions

Reactions	No. of respondents		Total
	Clerical level	Officers level	
Very good	53(21.46)	19(19.39)	72(20.87)
Good	19(7.69)	22(22.45)	41(11.88)
Average	30(12.15)	12(12.24)	42(12.17)
Poor	93(37.65)	21(21.43)	114(33.04)
Very poor	52(21.05)	24(24.49)	76(22.04)
Total	247(100)	98(100)	345(100)

Source: Field survey

Note: Figures in the brackets represent percentages to the column totals

The above table shows that nearly 60 percent of the respondents disclosed that training content of the reading material in the training center is poor. It is also surprised to know that 41 percent of the total respondents have appreciated the content of the reading material and rated as very good, and over 24 percent of the total sample have said that the content of the reading material supplied to them is average and moderately good. Cadre wise comparison of the opinion also reflected that majority of clerks were dissatisfied

with the content of reading material. However, 41.84 percent employees of officers cadre have said that contents are of high standard.

Apart from this, they also suggested that whenever they are invited for workshops and seminars, the reading material covering workshop theme, issues to be discussed may be sent to them before a week so that they can participate and make the workshop/seminar a success

Conclusions

- The study reveals that training will not provide any monetary benefits to the employees, as more than 207 employees consisting 60 percent of the total respondents have perceived. Thus, training and monetary benefits are not associated in the State Bank of Hyderabad.
- The study reveals that 71.88 percent of the total sample respondents do not associate training with promotional opportunities while only 26.05 percent of the total sample respondents associate training with promotional opportunities. Thus, majority of the respondents perceive that training will not provide any promotional opportunities.
- It is found in the study that 66.10 percent of total sample respondents perceived that there is a lack of training policy in their organisation to ascertain their training needs. It further reveals that a high percentage in clerical and officers level have responded to this issue negatively. Many respondents perceived that training policy should be there in the organisation to provide them necessary guidelines on a systematic lines.
- transfers, promotions, placements etc., for attaining effectiveness in the training function of the bank.
- At present there is an absence of involvement among the line and operating functionaries in the assessment of training needs, employee nominations for training, performance appraisal etc. There is need for the above functionaries to associate in the training function by providing first hand information on the above areas so that training need assessment can be attempted on systematic and scientific lines.
- During the training programmes the reading material should be handed over to employees will in advance the training programme starts. This helps the trainees to have sufficient time to go through the material and makes them to participate effectively in the discussions
- The Staff Training College should upgrade itself with regard to both infrastructural facilities, faculty selection, training needs for matching training plans of the organization with career plans and also for building a climate of learning at Staff Training College.
- The L.I.C of India may also think of providing residential accommodation in the training colleges itself at least selected places. This will encourage large number of employees selected for training to attend training and improve themselves

Suggestions

- There is a need to update training related information and attain better coordination between personnel and HRD departments in the areas of

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