



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT AND MANAGEMENT

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ROLE OF TRAINERS IN IMPROVING TRAINING EFFECTIVENESS: A CASE STUDY OF INSURANCE SECTOR IN ARID INDIA

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ABSTRACT

Study tries to examine the role of trainers in improving the effectiveness of training programs. Insurance sector was chosen for the study as it provides maximum training to its employees and agents or financial consultant. The Study was conducted on a training program of HDFC Standard Life Insurance Company Ltd during 2007-08. Major districts of Rajasthan were chosen for the study. Survey method was used, using structured questionnaire for primary data collection. It was found that trainers play a vital role in increasing the trainee's performance ultimately maximizing the profit of any organization. They have also increased the effectiveness of any training program conducted at any organization by developing the trainee's skills.

KEYWORDS

Training, Insurance Sector, HRM, Efficiency.

INTRODUCTION ABOUT THE TRAINERS

Trainer is a person who trains. The most important consideration when selecting a trainer is if they are well suited to the training design required to meet the learning goals. For example, if learners prefer computer-based instruction, they'll benefit from a trainer who understands online training technologies. If learners prefer ongoing coaching, they'll benefit from a trainer who is readily accessible to the employee for ongoing advice and guidance. If learners struggle with communication skills, they'll benefit from a trainer who can integrate remedial communications strategies with other training methods. The effective transfer of training depends a lot on the trainer because it is the trainer only who can remove the mental block of trainee, motivate the trainee to learn, delete the negative perception of the trainee regarding the training besides all that, a lot depends on personality of trainer also. The major competencies that are required to be present in a trainer are:

- Presentation Skills
- Business Skills i.e. budgeting, time management, negotiation, etc.
- Content Development i.e. material production, graphics, layouts, etc
- Self development i.e. interpersonal skills, good listening skills, flexible, accepting the share of accountability, etc

AIM: This chapter aims to provide a detailed assessment of trainers and analysis of questionnaire no. 3

TRAINER'S SKILLS: The skills that need to be present in a trainer are:

- Training Design
- Evaluating the training program
- Training need analysis
- Worksheet design
- Exercise design

Experience and skill at training and facilitation;

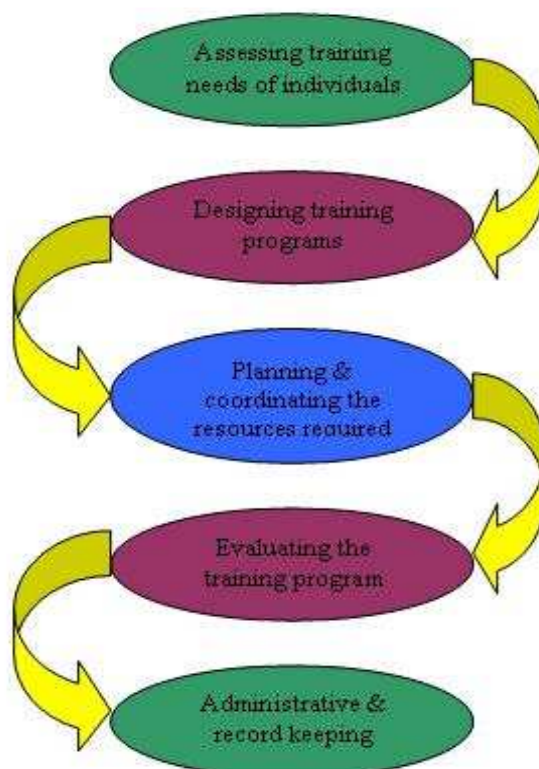
2. Familiarity with the local context (particularly in relation to agricultural production, processing, and export);
3. Familiarity with the Practical manual;
4. Familiarity with standards and certification related to agricultural exports.

PREPARATIONS BEFORE TRAINING

Before any specific training, one should: Select, approve, and get the confirmation of the participants invited; Arrange an appropriate venue and logistics (as described above); Send out copies of the Practical manual and the "Preparation exercise" to participants about one or two months before the training. Ideally these can be sent out with the "Confirmation form", requiring the participants to finish the exercise as part of their confirmation. This should get more people to complete the exercise before the training. However there is also reason to send the exercise out closer to the time of the training as the material will be fresh in their minds if they do in fact read through it. You can make the judgment as what is best according to your situation and relationship with the expected participants. The important point here is that the exercise should be completed before participants arrive at the training.

Review and adjust training materials such as the "Case study exercise- draft" and "Exercise for field visit".

Prepare a sign-in sheet, any materials to be distributed, including the "Prior knowledge assessment" to be handed out when participants sign in and completed before commencing the training Programme.

ROLE OF TRAINERS

Training provided by these trainers is conducted in batch of minimum 5 trainees.

Lower post for the trainer to start with is as Assistant training manager, then training manager, and further they can be the training head of a particular state depending on their qualification, experiences, targets fulfillment, and performance. Depending on their position, their salary also increases and they are entitled for increments, leave, other allowances, LTC etc offered by the company. Company pays them a good salary. On an average, a salary of Rs 500, 000 is given to each training manager; this may increase in metro city. Thus there exists a hierarchy among the levels of training manager from lower level to middle and reaches to higher level.

In current study, a trainer of Rajasthan location is only selected. Highest districts of Rajasthan- Jaipur and Jodhpur were selected to choose the best 4 trainers' total of 4 trainers were selected in my research, 2 from each district. Out of the 2 trainers working in Jaipur, one was working as a training head of the company for Rajasthan and was responsible for heading all activities of training in all districts of Rajasthan. While 2nd was working as a training manager.

Trainers are also responsible for planning the schedule of each training programs in coordination with HR people. Time slots is also decided by them and given to the HR people. After getting the time from the trainers, HR people of the company, forms the batch of employee or the agents to be trained. And then send in batches. Therefore we can say that HR also plays a vital role. Training takes place in collaboration of both HR and training manager.

Out of the other 2 trainer selected from Jodhpur location, 1 was working as training manager and other was working as branch manager but use to take part in training. Branch manager was a guide for his agents and employees working in sales and marketing department. Thus we can say that, providing a better training is not only a concern for training manager or HR but also for the branch head of that location. Since the sales targets are ultimately given to the branch head and he has to make these employees achieve the targets. He has to fulfill it by the help of his employees (business development manager, sales development manager, sales executives, and financial planning officer) and financial consultant (FC) or agent of the company.

QUALIFICATION OF THE TRAINERS

As already mentioned in chapter 3 of research methodology, about the qualification and experience of a trainer, suitable at HDFC Company, they are professionally qualified people. A minimum of 1-2 years of experience is required along with the professional qualification at master's level to be a trainer. Required attributes are already mentioned in chapters before. Computer knowledge is also mandatory for them. Teaching experience is desirable and adds to their qualifications to be a trainer.

After selection with the company, they are required to qualify the IRDA (Insurance regulatory authority of India) exam for certificate course on insurance which includes both detailed knowledge of life and general insurance, same as trainee has to do. A summary of insurance knowledge has been provided in chapter 1 of introduction. Trainers have to undergo 1 month training course themselves offered by the company after their selection. Training is given for classroom presentations, using projectors, computer interactive board, improving computer and presentation skills and also various sales and operation related issues. Overall, all methods of providing training is taught to them. Trainer's training is held only to a place of company's centre for training may not held in same location of their job posting. They are highly flexible to relocate and travel from place to place all across the country in order to provide training to their employees or agents (Financial consultant- FC).

Promotion in the company is given according to the fulfillment of the targets of the branch. Sales executive is promoted to sales development manager (SDM). SDM is promoted to BDM (business development manager), then to Assistant sales manager (ASM). ASM gets promoted to branch manager. Branch manager is promoted as territory manager and so on. As end hierarchy level goes on as vice president of the company which is very high and senior level post. Branch manager post requires professional degree along with an experience of 5 years minimum in field of sales and marketing. It also requires minimum achievements of branch targets given by the company. Sales executive is lower level post and does not require any experience to be selected. He just has to be a graduate and may or may not have any experience. But he must [possess sales skills. While SDM and BDM post requires minimum of 1-2 years of experience in sales and marketing along with a minimum of graduation degree. A professional qualification like MBA/PGDBM in sales and marketing along with finance as specialization will be preferred. These trainers have given training in almost all locations of Rajasthan and some time to other state locations as well.

AGE OF TRAINER

4 Trainer selected for the research, their age varies from 30 years to 45 years presently.

LOCATION FOR TRAINING

Training for both agent and employees is conducted separate. Training for employees is more expensive than agents. An employee training is mostly held in a 3 star hotel locations of Rajasthan. But for the agents or FC, classroom within the company is used for them most of the time. They may be allowed some time to be included with the batch of employees as well but only for product training. Induction training, which comprises of both professional sales skill programs (Disha) and product training, only takes place in 3 star hotels. Rest small kind of training for 1-2 days training on product or objection handling etc can be provided easily in a classroom within the company. For this there is no need for the hotel like location.

TYPES OF TRAINING PROVIDED BY THE TRAINER

The following types of training are provided to the trainee by the trainer.

1. **Disha:** Is a professionally sales skill program for almost 4 days designed for employees of the company? Detailed is provided in chapter-4(a). It helps to increase sales skills of the trainee and ultimately increases sales.
2. **Employee Induction training:** It is for the employees only. Time duration is 1 week held in 3 star hotels. It includes 4 days Disha and 2 days product training.
3. **Product Training:** It is for 2 days program for both employee and agents. It gives knowledge about company products and detailed descriptions which the trainee has to provide to the client.
4. **IRDA Course module training or its refresher course training program:** This is the training given to both employee and agents for 2 days time to time. It may be given in a room within the company or can be given in the hotel. This includes lecture on life and general insurance. Insurance products description, principles of insurance and complete details is provided to the trainee, just to clear the IRDA exam. In case if the trainee fails to clear the exam, he can take refresher course again by the trainer within the company or in batch outside the company, in a time interval of 15days. He can reappear in exam for 3 times for clearing the exam of IRDA. IRDA certificate training course training can be taken online as well for minimum of 100 Hrs reading on internet. Various authorized organizations are responsible in providing online training. In HDFC, company has a tie up with RNIS (Ritu Nanda) college of Insurance, New Delhi for providing online training to his employees.
5. **Object Handling Training:** It is only 1 day training course provided to both employee and agents to know how to handle the immediate query arises by the customer, how to solve their problem. As best sales man is one who can easily handle the query and solve it. His answer should give satisfaction to his client.
6. **Training on Communication and presentation skills:** It is 1 day training for employees for improving their presentation and communication skills which is highly required for selling a product.
7. **Proposal form filling training program:** HDFC being an ethical company requires filling a proposal form by the client with the help of employee or agents, one who sell the product to him. It's a 15 pages form which requires signature of the customer almost in each page. This form is not single submitted to the company along with the photograph, ID proof (Voter ID, PAN card, Ration card, Driving license, Passport) and address proof (telephone bills, bonafide certificates by authorized organization, etc) which can prove your address, photocopies of all these documents are required by the company along with the form and cheque. When complete form is filled by the client then only submit the form along with the cheque dully signed by the client and with a valid date and policy amount. Trainee should advice the client that there must be sufficient fund available in his bank so that the cheque should not be bounced back. Otherwise the charges have to be borne by the client himself. This is mandatory documents as proposed by the IRDA. The policy cannot be login until the formalities is not been complete. HDFC being an ethical company also doesn't accept the proposal without the complete formalities. Thus, it is very important to take proper training in how to fill this big critical form. This will help the trainee to avoid mistakes while filling the form as well. This will help the employee as well to save his time or unnecessary wastage of time and resources. As, if the form is wrong filled, then company will not accept, then again the employee has to go back to his house and meet him. Again the whole process will go starting from taking an appointment, which is a big process.
8. **FC Induction training program:** It is program designed only for FC (Financial consultant) or agent. This program is for 4 days. It includes detailed product knowledge + IRDA course module training for clearing IRDA certificate course. 2 days for each.

LOGIN AND BRANCH TIMINGS

The company has set a particular time in each day to login the insurance policy. Insurance policy can be logged in till 4pm daily. Company doesn't except after that. And morning it opens at 9.30. Branch timings of HDFC is Weekday: Monday to Friday, Timings: 10.00 am - 04.00 pm
Weekend: Saturday, Timings: 10.00 am - 01.00 pm
Weekly Off: Sunday

TRAINING IN CASE OF FAILURE OF THE TRAINEE

If a SDM or FC fails in IRDA certificate exam, as per the rule of IRDA, he can appear 3 times in his examination to be an IRDA certified agent or an employee while just paying just 1 time of fees for Rs 825/- as exam and module fee charged by the IRDA government authority. This fee is born by the company in case of employee. But in case of other training provided by the company like product training, Induction training, DISHA, etc, the cost is born by the company itself. And even the exam is conducted by the company with the help of training manager. If a trainee fails, he can again re-appear in this exam taken by the training manager after 15 days. He can also take training again in an interval of 15 days if the trainee requires, but along with a batch of other trainees or just for a day training so as to revise the training course in class within the company and reappear in exam without any extra fees.

EVALUATION TOOLS

Evaluation may be done at four stages in relation to the training: pertaining; during the lessons; post-training; and to see adoption. By evaluating both before and after, you can see clearly where new knowledge and skills have been gained. If you are able to do an adoption evaluation some period after the training, you will clearly see how useful the training has actually been in terms of changes in practices and also identify more clearly what else needs to be covered that was not in the original program me.

Pre-Training: At the beginning of the training a Prior knowledge assessment – (Trainer) is to be given.

During Lessons: As written in the training manual and in the trainer notes for different exercises, participant

Performance can be observed to see that the objectives of each activity are being met.

Post Training: Ask the participants to fill out a Post-training knowledge assessment – (Trainer).

This uses the same criteria as the Prior knowledge assessment and will allow for easy comparison. Participants are also to fill out a Training evaluation. This evaluation will help you see what areas can be improved upon in programme.

Adoption: A post-training adoption assessment questionnaire has been included. If you have a continuing

Relationship with the participants, evaluating their success at adopting the material learned, perhaps six months to one year after the initial program me, will be valuable. This will in turn provide beneficial feedback as to what you could improve, add, or reduce from the initial training program me.

RANGE OF TRAINING MARKS (EXIT SCORES) SCORED BY THE TRAINEE & PLACE OF WORK

A sample of 100 trainees included both FC and employee was collected from different locations of Rajasthan. Exit scores obtained by each trainee were collected from the trainers using questionnaire as provided in chapter-3 of research methodology. The marks in some location like Jodhpur and Jodhpur were given out of 70, in total while in some other locations; it was marked out of 100. The minimum pass marks kept out of 100 was 36 and it was 24 out of 70. A trainee with

below marks will be failed and has to re-appear in exam after an interval of 15 days. Various locations from where the posting of trainee was as- Jodhpur, Jaipur, Balotra, Pali, Bhilwara, Sikar, Makrana, Bikaner. Out of these 8 locations of the trainees, 75% of the trainee were from Jodhpur 20% were from Balotra and Pali and 5% were from other locations of Rajasthan. Range of marks given by the trainer varies from 6 to 79. It was noted that on an average 25 marks was obtained by most of the trainees. It implies that aim of the trainee was just to pass the exam not to score high. The reason was they have to just sell the product, thus they wanted to know just minimum required information about products by the help of which they can sell the product to the clients. They were salesman not an academicians to go deep in it. It was found that trainee who are post graduate have scored higher marks compare to undergraduate or graduate trainees. In India, in the company like HDFC, takes no exam before training starts so that trainee can be evaluated that how much knowledge he has. Only HR people take exam (written test) and interview during his selection process. HDFC being an ethical company teaches us first then takes the exam. Therefore there are no entry scores of the training program.

COST OF TRAINING

Training is given to both the employee and agents (Financial Consultant). Thus we need to analyze the cost of providing training to both trainees separately-

- **Cost for employees:** Firstly, cost for conducting the IRDA exam, charged by IRDA amounting Rs 825/- is born by the company for each employee. It includes both charges for conducting exam as well its related course material. Course material for Induction or DISHA training program is provided by the company itself. Cost is born by company only. Training for IRDA (insurance regulatory development authority of India) exams may be conducted online. This may be conducted either online for 100 Hrs minimum internet usage as well in form of class rooms training sessions given by the trainer. 100 hrs internet usage charges is born by the company only for the employees. This costs equals to 100Hrs * Rs15/Hr internet charges= Rs 1500/trainee, is the only cost for conducting the training for passing the IRDA certificate course examination. If it is a class room training, then salary to training managers is paid to trainer as already mentioned in this chapter. Then after completion of IRDA exam training, Disha + Induction training program is provided to the employees of the company for a week. This initial training of new batch of employees is held in a 3 star hotels for SDM (sales development managers) which again is highly costly. A total expense for each employee for organizing all above training varies from Rs 30000 to 50000 depends on place of providing trainings. This includes boarding and lodging in a minimum of 3 star hotel for a week for each employee of the company + IRDA exam charges + IRDA training charges. This is very high cost.
- **Cost for FC (Financial Consultant)/Agent of the company:** The cost of providing product training and induction on FC varies from Rs 1200- Rs 1500 for 4 days/candidates. This includes their course materials (not Disha training course material), food, snacks, provided to them/day in a 3 star hotel by the company minimum + revised training refresher course for 1 day is given also given if they fail to understand or clear the trainer exam within the company.

AUTHORIZATION OR LOGIN DATE

Once IRDA exam is cleared by the trainee, he gets the license no. after 3 days from clearance of IRDA exam. Then you are called as IRDA certified financial consultant & allowed to sell insurance product to customers. It requires 6 Month to get the IRDA exam passing certificate. This date of getting IRDA license no. is the authorization date. That means now trainee is authorized to sell insurance product by his own and login the insurance policy on his own credit in his name to company. The day he sells a policy to the client and receives complete form with cheque and when he deposits it to the company, this date is called as login date. Employee is allowed sell product before completion of training or clearing the IRDA exam, by the company but indirectly it means he can sell the insurance product in coordination with his FC. He can make the stock of his target given by the company for future use until the authorization date comes. He can sell indirectly through the name of other IRDA certified agent or FC.

TRAINING METHODS USED

Different training methods were used by the training Manger. Class room training methods within the company, help of the projectors, computers, white boards, training materials, power point presentation, brochures, manuals of the company detailed notes were used in providing training HDFC uses both cognitive as well as behavioral methods for conducting training program for both employees and agent. Training at HDFC comprises of lectures, demonstrations, discussion, virtual reality, games and simulation, case studies, role play, behavior modeling. A detail description of these methods is provided in chapter-1 of introduction.

ABOUT IRDA EXAM CERTIFIED COURSE (INSURANCE REGULATORY DEVELOPMENT AUTHORITY OF INDIA)

IRDA has made compulsory for all people who want to sell insurance products; they are required to pass the IRDA exam. The cost of giving the exam is Rs. 825 per candidate charged by the IRDA in which it is allowed for 3 attempts to pass the exam. Either an agent or employee of the company or anyone who sells the insurance product must clear the exam before his sales as per the IRDA norms. IRDA course module consists of detailed knowledge of life and general insurance. It also gives a detailed knowledge about insurance product, rules and regulations, principles etc. a brief about the course is given in chapter 1 of introduction. Fee for employee is born by the company it self. Training for IRDA exam is either given online by some authorized origination like RNIS college of insurance, New Delhi for minimum hundred hrs. or can be taken by training manger of the company using class room training method within the company. RNIS College of insurance has the collaboration with HDFC Company for conducting the online training for the employee. A minimum of 50% of Marks is required to pass the exam of IRDA certified course on insurance. In Rajasthan, this exam is held in written while in Metro Cities, the exam is held online also.

MINIMUM REQUIRED TARGETS TO BE ACHIEVED BY THE TRAINEE

Sales and marketing jobs is full of high target. Different target is given to the employee, FC, agent, branch manager and trainer. The targets given to these people are as follows:

FC / Agent: By IRDA norms, minimum of 8 policy per year must be login by him or Rs. 86000 per year policy target is given to him. But in retail channel of HDFC, company gives no compulsion to his agents or FC for achieving the target. But compulsion is given to the FC's Manager who is employee of the company to achieve the target. And employee is responsible how he can make his FC to achieve the given target of the company with his coordination and support. Thus, ultimate, on behalf of the company, employee as an ambassador of the company, support his FC and get the target achieved,

Employee: Minimum target of each SDM is 13 lac per year to be promoted for higher post and at least minimum of Rs. 7 lac per year to be achieved to sustain in the company. This 13 lac target may increase maximum upto 20 lac per year highest rewards of that branch. But this target varies according to different city grades. E.g. it may be high in metro city.

Branch Manager Target: A total of Rs 24 lac for the year 2007-08 was given to Jodhpur branch Manager as a branch target to be achieved by whole branch. But Jodhpur branch all together with a team of employees, FC and branch manager has achieved much higher target of Rs. 1.50 Crs. that was much bigger than the given target in whole India for that year.

Trainer: Trainer as an employee of the company has to provide training and solve query of FC and employees, managers, daily and to conduct induction training for every week at least ones in a batch. A detailed questionnaire design to obtain the information from trainer is provided in Ch- 3 of research methodology. A detailed report on course material of training program is also provided in Ch- 4-A of findings. It must be noted that training course material distributed by the trainer to trainee during the training program. But actually it is not provided by the trainer. Training material is designed by highly professionally expertise at higher level & then given by the company to training Manager to be distributed to trainee. Trainer's responsibility is to explain that material and make the trainee understand simply in a practical way. He also helps us to solve practical questions and gives practical examples to make trainee learn. Trainers approach is practical towards making us understand.

IMPORTANCE OF TRAINING AT HDFC COMPANY

Difference between training programs at HDFC and other insurance companies:-

While discussing about HDFC Company and its training program, we must think about what makes it different from other competitor. There are no of things which makes HDFC different of other company HDFC was the first limited company in India who helped in industrialization process after Second World War. HDFC is very ethical company who believes in values and it's own set principles. HDFC training is considered best among its all existing put insurance companies. Training at HDFC is different as it has customized learning system of providing training. It has dual aspects of training i.e. training at HDFC = Product Training + Learning managerial skills = Different from others. Or in other may me can say Induction training program at HDFC = IRDA exam course module training + Product training + Professional sales skill program or Disha. The 1st two training is given in other insurance company as well but Disha which actually teaches the managerial skills, makes HDFC different from its competitor. A detail of the training course material is provided in Ch- 1 of introduction and Ch-4 (A) of findings. Training methods used at HDFC includes both behavioral and cognitive method of training as given in Ch- 1. The training program of HDFC is divided into 2 parts.

1. PRODUCT TRAINING**2. PROFESSIONAL SALES SKILL PROGRAM OR DISHA = INDUCTION TRAINING.**

The combination of these 2 makes the company different from competitors in the market. HDFC has distinguished training system unique from other companies like ICICI Prudential, AVIVA life insurance company, KOTAK & other private companies. HDFC training program is different as it provides product knowledge as well it tries to develop the managerial skills among the trainees. A detailed report on development of managerial skills will be discussed under the professional sales skill program of HDFC Company in this chapter. Detailed description about the product knowledge was already provided in early chapter of introduction.

Professional sales skill program of HDFC Standard life insurance company ltd. Or Disha: - This referred to managerial skills, includes communication and presentation skills, sales skill i.e how to the sell the product efficiently to the customer, it helps us to increase our motivation to fulfill our vision. It increases inspiration. Overall managerial skills help the training to become a good professional manager. This is necessary not only to develop the individual but also the organization.

CONCLUSION

Concluding all above we have seen that, HDFC Company has selected the best 4 trainers for providing training to the employee as well the agent. It is very rightly said that teachers are the knowledge of ocean, it our ability how much we can grasp form them. Thus without a best teacher or here we can say the best trainers, a training cannot be made effective. Trainer's plays a very important role in improving the effectiveness of any training program held in any organization as well in enhancing the trainee's performance and their overall development. For providing best knowledge of to the student or trainee, it is required to get the best teacher or a best trainer for providing quality product, Quality is required write from the bottom means from starting. Therefore it is necessary to get to best faculty or trainer to obtain best product or best trainees. Ultimate if a product is not best, it won't give us the best service, similarly if the trainee is not properly trained, he will not be able to give the best performance. With this we come to the conclusion that better is the course material and the trainer best will be the trainee. And once we can obtain the best trainees, ultimate the objective of achieving target will be met successfully. This will help the company for maximization of profit and providing best services to the customers. Ultimately mission of HDFC will be successfully completed. Thus on whole we have analyzed on the basis of questionnaire No. 3, the views of 4 trainers who were associated with this training program of HDFC in detail.

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At the very outset, International Journal of Research in Commerce, IT and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

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I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator