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OPTIMUM UTILISATION OF SUB-STAFF IN BANKS: A SUGGESTED TRAINING MODEL BASED ON A STUDY

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ABSTRACT

Out of total work force in a Bank, the subordinate staff which comprises of messenger, daftaries etc., constitute nearly 25 percent. Historically, their role has been taken for granted i.e., doing menial jobs, moving vouchers from one counter to other; stitching vouchers; accompanying cash remittances etc. In spite of the fact that they are the best paid class of employees to their counter-parts in other sectors, it is generally reported that more often, than not they are found to adopt restrictive practices, remain unpunctual; indulge in frequent absenteeism, and adopt restrictive practices in serving the customers. It has been argued by many that the training needs of sub staff are not identified and training colleges of different commercial banks play a very little interest in training their subordinate staff. With the emergence of competition, the banks with customized service offerings need to fine tune their subordinate staff in handling service encounters with customers. Subordinate staff needs to reorient themselves to face the challenges of 21st century banking. These are the first contact people who can help the customers in variety of ways at the branch.


KEYWORDS

subordinate staff, training, bipartite settlements, organizational remoteness.

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INTRODUCTION

ubordinate staffs are not properly identified with the organization. In this situation organisational remoteness occurs for them. They become insignificant in organisation which results in their cold and indifferent attitudes and behavior. There is a felt need for bottom line training – (training subordinate staff) in Banks. Their ego needs are satisfied when they are exposed to training through interaction. This study is a modest attempt to identify the training related attitudes and requirements of subordinate staff in a Nationalized Bank in Andhra Pradesh.

OBJECTIVES

The objectives of the study are as per following:

1. To conduct training needs survey of selected sample in respect of subordinate staff of a Nationalised bank in two regions of Andhra Pradesh.
2. To identify their training requirements and training related attitudes in view of their present job as well as potential.
3. To suggest training model and methodology.

METHODOLOGY

The biggest regions of the Nationalised Bank in Andhra Pradesh with largest number of its offices are chosen for a sample survey. In these two regions sample branches are chosen selectively and a survey is conducted using a questionnaire. The study is a comprehensive study on various aspects of human factor in banks. Detailed discussions are held with officers and clerks on the present role as well as potential of subordinate staff. Detailed discussions are held with subordinate staff on their aspirations and training. Content analysis of the discussions are summarized below.

FINDINGS

The indifferent attitudes of subordinate staff, and the extent to which restrictive practices are followed, are indicated through some of the typical remarks of subordinate staff in different branches.

1. "Serving water is not my responsibility"
2. "I am an upper caste, I can serve water I will not wash the glass".
3. "I will not lift the shutter of the gate; my energy is wasted and the Bank cannot pay me any allowance for the same".
4. "My designation is peon, I will not clean the premises."
5. "I am daftory-my jobs are to stitch vouchers and arrange files-I cannot be expected to do general work".
6. "I will not bring tea, snacks, etc., - it is not my work, the bank cannot force me to do this job".
7. Head peon says, "How can the Branch Manager change duties of any peon without my consent?"

It is to be noted here that the customer service is severely hit, when subordinate staff indulge in such restrictive practices quite often. Branch Managers and officers are helpless some times in managing with this situation. Some of the typical remarks of Branch Managers and Officers given below reveal this:

1. "Sub-staff are a five star class in a Bank".
2. "I am not sure whether I can serve a glass of water to my clients".
3. "I cannot get things done with them through formal authority".
4. "They are a real privileged class having no responsibilities, yet all the benefits".
5. "They never wear uniforms, still if there is delay of one day in providing uniforms, they threaten to stop work".

Everyone who is interested in this area is compelled to ask "Why such a state of affairs?".

The reasons observed to be are two:

A) BIPARTITE SETTLEMENT

The Bipartite settlement provides a number of allowances to subordinate staff to do one or the other job. The Bi-partite settlement clearly provides that special allowance is paid for performing work requiring special skills over and above normal duties as peon; but after getting the allowance they hardly do normal work of a peon which greatly hampers customer service

B) UNIONS

Bank unions have come to stay out of 'Conventional approach' and taking fullest advantage of their numerical strength. Union leaders themselves are highly critical about rampant indiscipline amongst subordinate staff but they too are helpless because, it is a matter of unions survival. However, many of the sub-staff are found to be very painstaking and intelligent but they feel frustrated when confronted to work with a majority of irresponsible and allowance conscious staff. At times they have very good suggestions to offer. They also want outlet for their feelings. They need to be communicated as to how one can contribute to organizational

effectiveness. The best can be gained from them, if only there is time and machinery to counsel them. The reasons for mounting indiscipline and indifference could be:

- Lack of communication within the branch.
- Lack of understanding of the expected role and contribution.
- Lack of timely action by management,
- Over-protection by unions

The first two reasons related to behavioral aspect of the problem and it is felt they could be tackled by exposing the subordinate staff to class room training so that in an environment of learning, their problems are better known and they too can be counselled for various misconceptions they develop about their role viz., rights and duties.

THE SUGGESTED TRAINING MODEL & METHODOLOGY:

Realizing the problem of mounting indiscipline amongst subordinate staff such as irregular attendance, delaying customers' transactions through indifference towards work or resorting to restrictive practices, suggestion is made to organize class room training for subordinate staff with a view to bring attitudinal change towards work and, also making them realize their role in customer service and in good house-keeping. Many of the sub staff are keen on training themselves in a training environment if opportunity arises. It is felt here, that the sub staff ego needs are satisfied once they are brought to the training environment. Here they can interact freely with the top officers of the Bank, get the doubts clarified. If proper care is taken, the bank can easily develop training – learning environment for these sub staff and thus arresting organizational remoteness in them. Some of the sub staff stated that they can help improving the customers' service by:

- Welcoming customers with helping hand
- Serving them water

Offering them seats and making them comfortable in the branch

- Providing stationery etc.,
- Polite behaviour
- Regularity
- Honesty

THE MODEL

The capsule pilot project as given below is to be tried at least on the experimental basis in the Branch.

Number of participants: 25 to 35

Training Environment: Other than the Bank preferably Training Centre.

Training Techniques

STEP- I: Back ground papers in the following subjects are to be prepared and distributed to the participants well in advance. The background papers are to be brought out in the regional language only.

1. Importance of customer service in a Bank.
2. Do's and Don'ts when customers approach.
3. Bank's position as premier banking institution and keeping it up was part of the job of sub staff.
4. How the bank helps the common man; in the branch. Flow chart of work etc.,
5. Core banking solutions.
6. E products.
7. Alternate delivery channels
8. Banking Industry - Trends and challenges etc.,

STEP – II: Brief talks in regional language are to be organized on the following topics.

1. Basic Communication Process and Skills.
2. Services Marketing with reference to banking services.
3. Service Delivery – Service failure and service recovery.
4. Types of customers and their needs
5. Important books of the bank and their purpose:
6. Safety aspects relating to vouchers, books and records of the Bank;
7. The role of subordinate staff in the bank's organizational set up and their future care.
8. Banks expectation from the subordinate staff
9. Importance discipline in everyday life and morals and ethical values.
10. Basics of core banking, banking products including e products.

As far as possible one of the management officials are to be associated with these talks. Union federation leaders are also to be associated with these talks.

STEP-III: Group discussions are to be held on the topics like

1. How members of the subordinate staff can contribute to better customer service:
2. How the branch work can be done quicker and better;
3. What should be the nature of behavior of subordinate staff with other members?
4. Interface with a few selected customers i.e., depositors and borrowers.

TRAINING METHODOLOGY

Due to inadequate literacy level of the subordinate staff, the training methodology can be as follows.

1. Lectures in regional language.
2. Group Discussions
3. Interface with difficult customers
4. Role play technique
5. Case Study discussion

The entire programme is to be conducted in regional language and the guest speakers/trainers are to be requested to deal with their respective subjects and lead discussions in regional language only.

FELLOWSHIP

During the course period several senior executives and union stewards should participate with the trainees in fellowship. ie, having tea and snacks and lunch with the trainees. This will definitely serve as powerful booster to give emotional encouragement to participants and their ego needs get satisfied. What is needed is more imaginative break through and wider coverage of such training programmes. A systematic training effort followed by regular machinery to look onto the problems of subordinate staff can definitely bring the desired results in terms of better manpower utilization and in serving the customers better.

APPROACH

The training module is class room oriented with lectures, illustrations, discussions, case studies, experience sharing etc.

Clusters: The programmes shall be conducted in various centres adopting a cluster approach to ensure effective participation covering all banks in the area.

Duration: 8 -10 sessions of Hr 1.15 minutes

Batch size: 30-35

Sponsors: Public Sector Banks

Objective of the programme

A definite contribution from the sub-ordinate staff to the organization by channelizing the following areas of their core strength for effective functioning of the branch:

1. They get information of the people having surplus funds to invest; Staff in different organization close to superannuation, remittances from abroad
2. Collection of reliable information for preparation of credit information report
3. Identifying pressure points in case of wilful defaulters
4. Identification of borrowers for renewal of documents

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