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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

**ACKNOWLEDGEMENT**

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**A STUDY ON ENHANCEMENT OF CONTAINER CARGO HANDLING PRODUCTIVITY FOR A PSU ORGANISATION IN TAMILNADU**

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**ABSTRACT**

Container cargo handling is a decisive factor in determining the port productivity and the effective container handling has become an issue due to the increase in the containerization. The purpose of this study is to identify the factors impacting more to the container handling of PSU organization. The primary objective of the paper is to find out those impacting factors which are significant in enhancing the productivity of the container cargo handling. The researcher has made the analysis on the Secondary data obtained from the company over the key performance indicators for the entire financial year 2015-16. From the identified factors, the analysis is made for these factors in order to find out the original factors to be enhanced for improving the container handling productivity. The collected data have been analyzed using appropriate statistical tools.

**KEYWORDS**

container cargo handling, productivity, public sector performance.

**JEL CODE**

R40

**INTRODUCTION**

Material handling involves short-distance movement within the confines of a building or between buildings and a transportation vehicle. It utilizes a wide range of manual, semi-automated, and automated equipment and includes consideration of the protection, storage, and control of materials throughout their manufacturing, warehousing, distribution, consumption, and disposal. Material handling can be used to create time and place utility through the handling, storage, and control of material, as distinct from manufacturing, which creates form utility by changing the shape, form, and makeup of material. Containerized cargo carrying is being increasingly popular worldwide. The container cargo handling mainly concerns with the container stowage and safe handling in port, care at sea, stacking weights, cargo securing prior departure port, Lashing Strength, Dangerous Cargo Stowage & Segregation, handling Reefer units, Special Container Stowage, Irregular Stowage of Containers, Over-stow of Containers, safety of navigation, Hull strength & stability, stevedores injury and reporting, Hatch Cover Clearance (High cube containers Under Deck), & Other matters regarding cargo stowage as necessary and many more detail topics related with containership operation and business.

**LITERATURE REVIEW**

**Akincilar, (2013)** explains that study was to design an in-house container handling system that could be efficient for the production it serves by identifying the problems and evaluating them with statistical tools.

**Bahale, (2014)** says that the material handling cannot be avoided in logistics, but can certainly be reduced to minimum levels.

**Beamon, (2005)** says that the container handling system in any manufacturing setting plays an important part in the performance indicator in the port.

**Chen, (2009)** states that the management of container terminal operations is essentially the allocation and scheduling of the expensive resources such as berths, quay cranes, storage space, yard cranes, and container carriers.

**Dongre, (2015)** In his paper the author states that it is an attempt made to review the considerations for material flow design

**Jager, (2008)** states that the increasing in demand of the container cargo needs to be addressed periodically as the availability of resources has to be improved in order to sustain the profitability.

**Sie, (2006)** says that the transfer of material safely within the organization is very important by reducing the damages caused and minimizing the travel time of the material movement.

**Tranberg, (2009)** in his paper deals with the objective of the container positioning problem (CPP) to minimize the total handling time in the block, i.e. the time required for storage and reshuffling of containers.

**Vieira, (2011)** states that the Materials handling has direct influence on transit time, resources usage, and service levels.

**NEED FOR THE STUDY**

The study relating to the enhancement of the container cargo handling is very much required in order to improve the efficiency of the logistics operations of the containers. The containerization has wide spread usage and most of the transportation of goods in ports takes place through the containers. Therefore, this study is very important to explore the different ways of enhancing the productivity of container cargo handling.

**STATEMENT OF THE PROBLEM**

The container cargo contributes more to the overall productivity and the profit generated through the container cargo is comparably higher. The port which is having such a huge demand is facing an important problem with regard to storage space of the container cargo. The total ground storage capacity available for the container storage and handling is only 3.60 Million Total Equivalent Units whereas the berth handling capacity is 4.62 Million Total Equivalent Units. The capacity of the organisation in container handling is limited by the storage space available with them. The other major problem is the limitations in the material handling methods and lack of advancement of modern technologies. This capacity constrain would limit the organization's operations which ultimately affects their profit margin and productivity. This study suggests the ways to enhance the cargo container handling which results in improved productivity.

**OBJECTIVES OF THE RESEARCH**

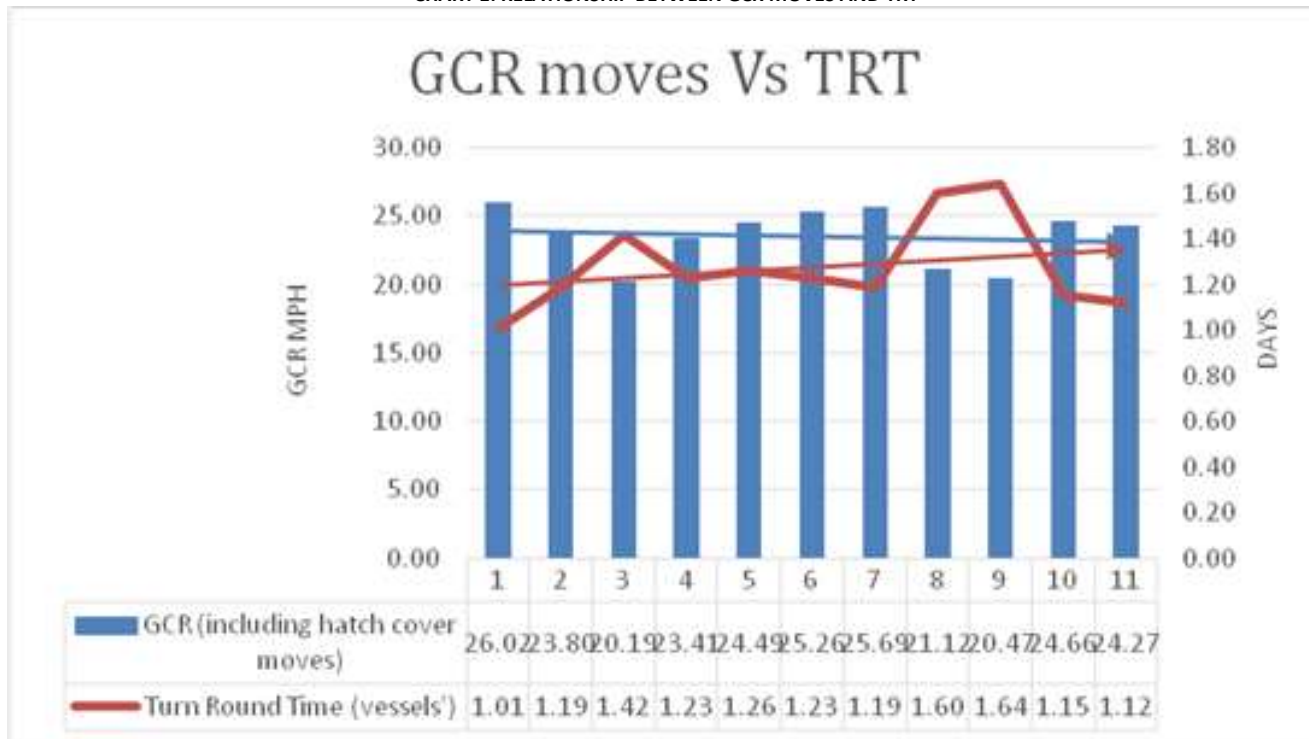
1. To determine the ways to minimize the Turn Round Time (TRT).
2. To optimize the yard management operations
3. To identify the methods for enhancing the container movement and handling technique.

**RESEARCH METHODOLOGY**

The study output is mainly determined by the analysis made from the secondary data obtained from the organization. Methodology of this research aims to determine the factors for enhancing the container cargo handling in the port. The key performance indicators impacting the container handling is identified by analyzing the secondary data and the relationship between some factors and key performance indicators are identified. Then the results of the analysis are considered to suggest solution for better container handling.

**RESULTS AND DISCUSSIONS**

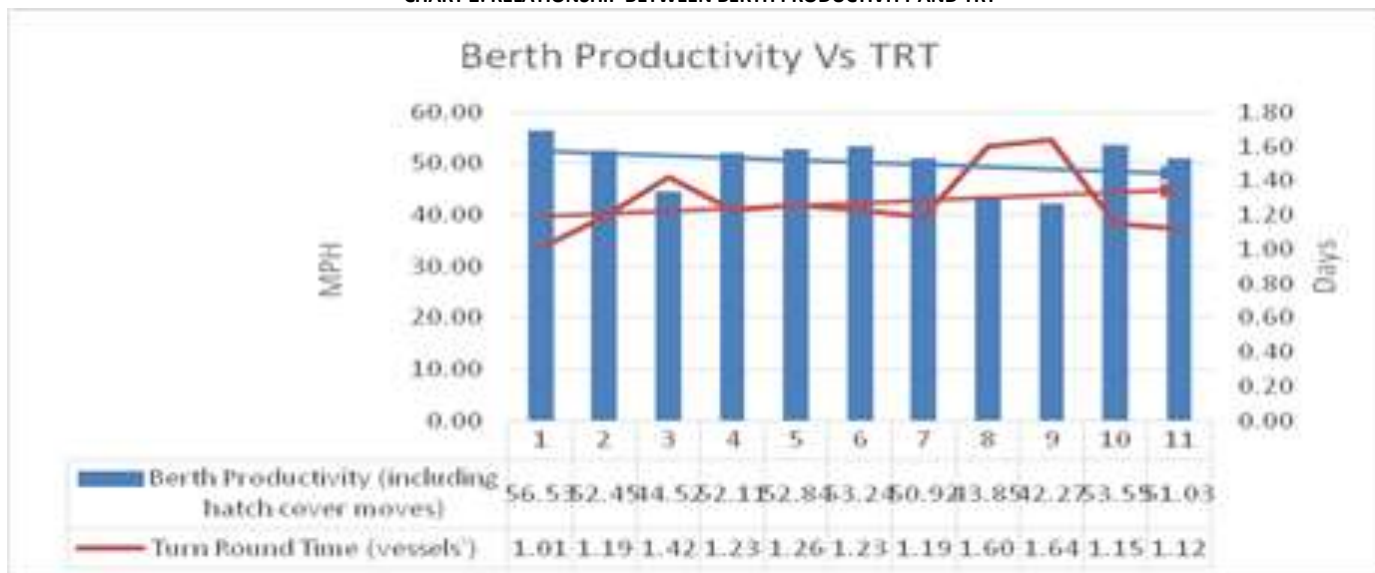
**CHART 1: RELATIONSHIP BETWEEN GCR MOVES AND TRT**



(Source: Secondary source)

From the chart 1, it is inferred that Turn Round Time is gradually increasing as the productivity of the crane movements is decreasing. This indicates that the crane productivity and TRT time has a relationship and the improvement is required in the crane movements.

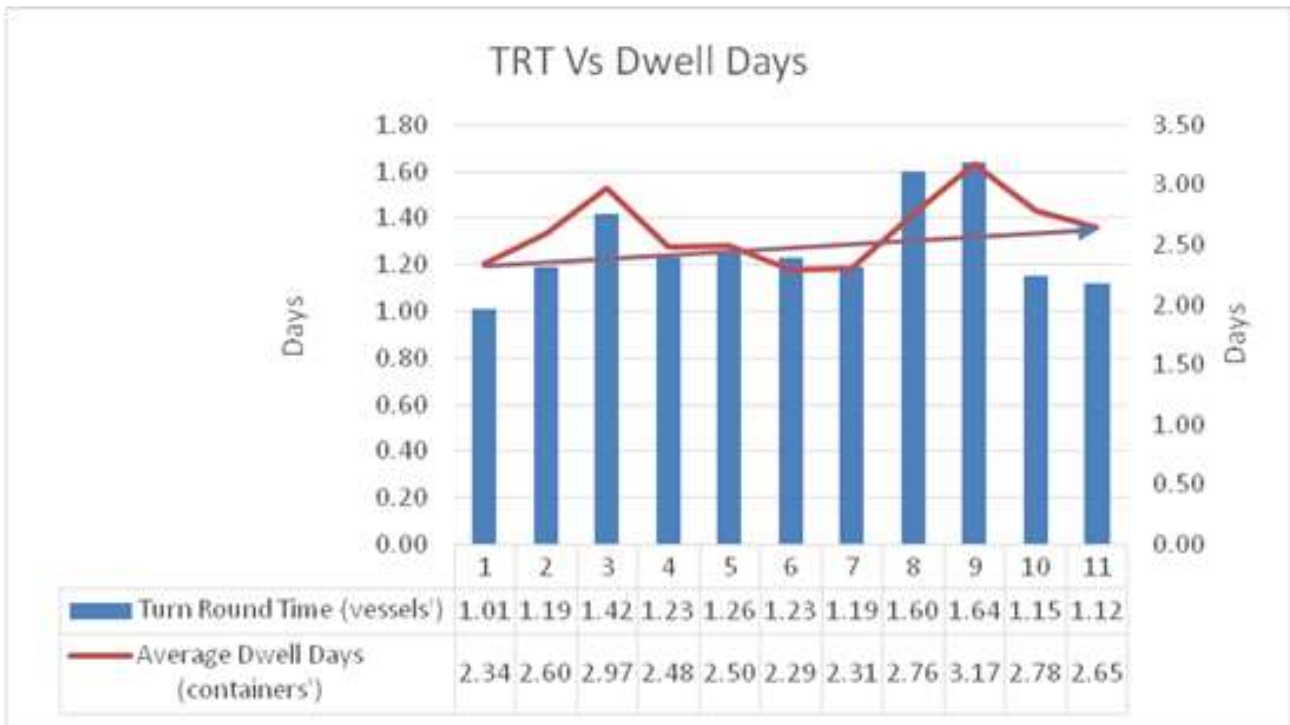
**CHART 2: RELATIONSHIP BETWEEN BERTH PRODUCTIVITY AND TRT**



(Source: Secondary source)

From the chart 2, it is inferred that the TRT is being increased as the berth productivity of the port is being reduced. The continuous and quick berthing activity is required for the improvement in the productivity of the berth which in turn reduces the TRT.

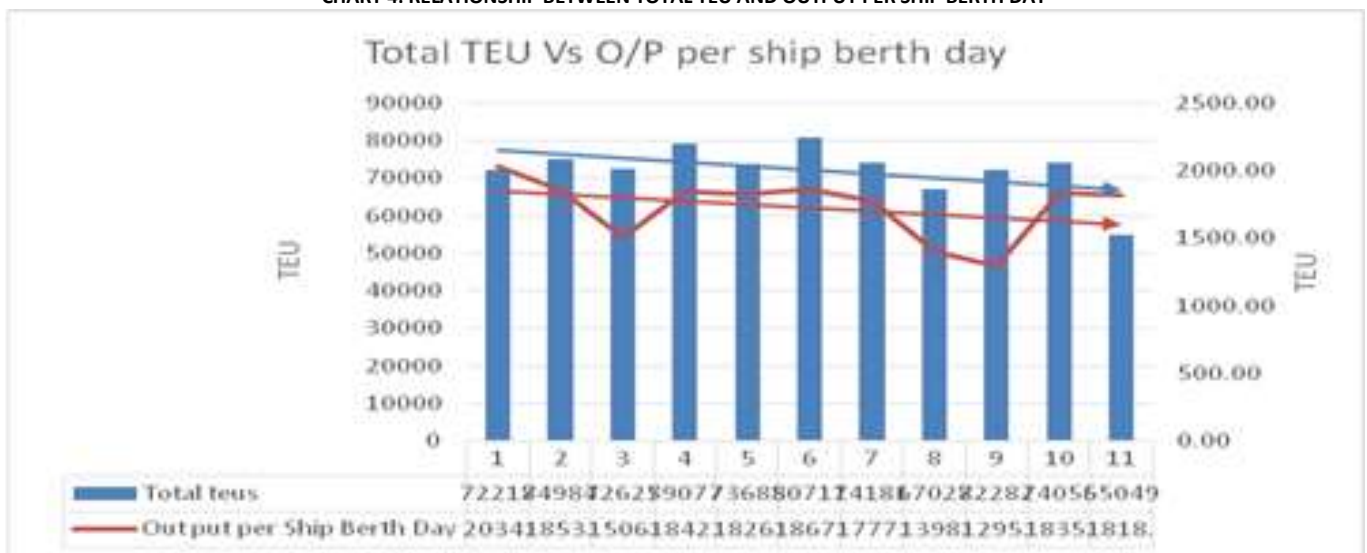
CHART 3: RELATIONSHIP BETWEEN TRT AND DWELL DAYS



(Source: Secondary source)

From the chart 3, the dwell time of the vessel gradually increases so as the TRT time. It indicates that the TRT time of the vessel and Dwell time of the containers inside the port have mutual relationship and in order to reduce the TRT, the dwell time needs to be improved.

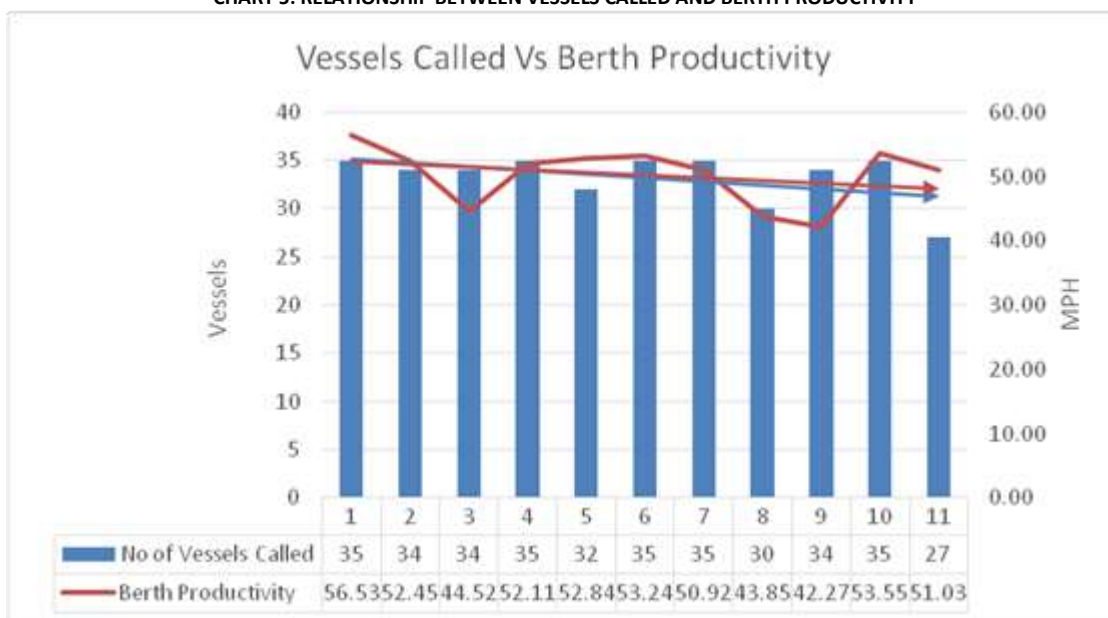
CHART 4: RELATIONSHIP BETWEEN TOTAL TEU AND OUTPUT PER SHIP BERTH DAY



(Source: Secondary source)

From the chart 4, the total TEU handled in the port is decreased as the output per ship berth day is decreased. The total capacity of the port is being reduced due to the reduced output per ship berth day.

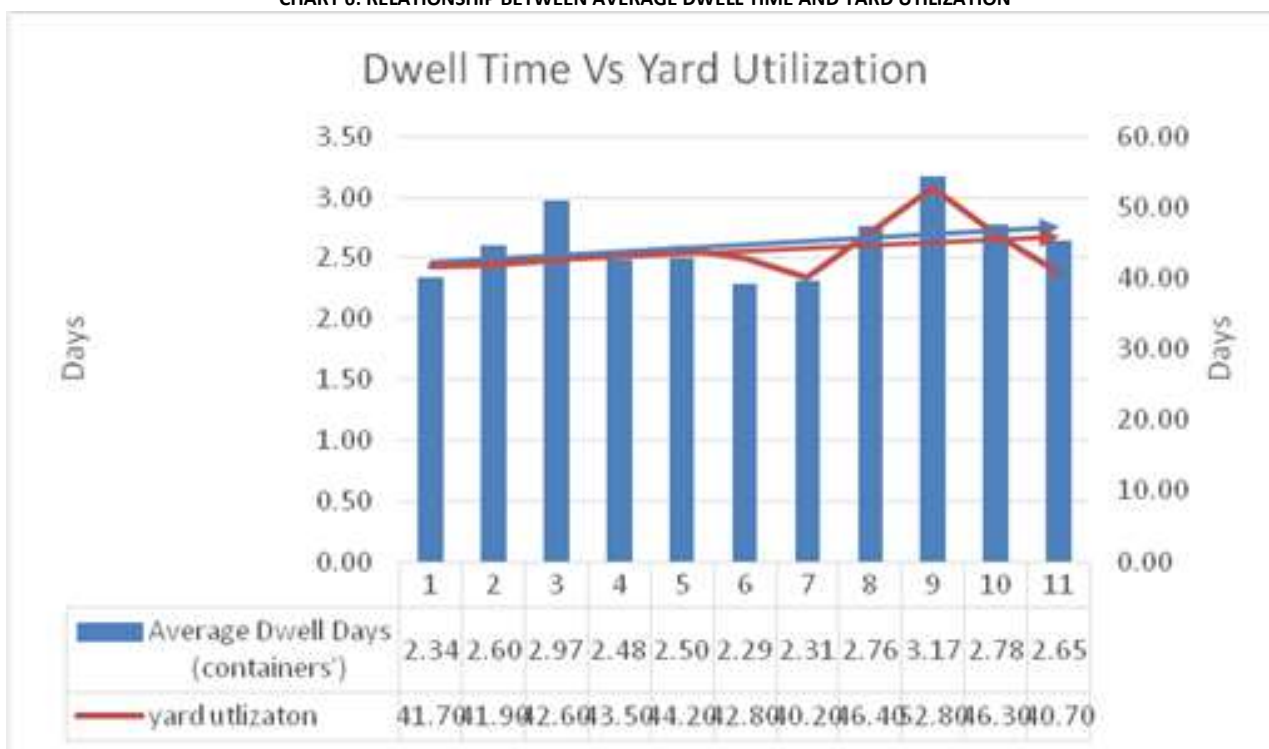
CHART 5: RELATIONSHIP BETWEEN VESSELS CALLED AND BERTH PRODUCTIVITY



(Source: Secondary source)

From the chart 5, it is inferred the vessels called in the port is being reduced over the period of months due to the low berthing productivity. The berthing facility, equipment and technology can be updated to enhance the berthing productivity.

CHART 6: RELATIONSHIP BETWEEN AVERAGE DWELL TIME AND YARD UTILIZATION



(Source: Secondary source)

From the chart 6, it is inferred that the increase in the dwell time of the containers leads to the increase in the yard utilization. This indicates that the dwell time of the containers needs to be decreased for the optimum and effective utilization of the yard for the container cargo handling.

**MAJOR FINDINGS**

The crane productivity and berth productivity has an inverse relationship towards the Turn Round Time (TRT) indicating that the these factors to be concentrated in performing for the reduction the TRT.

The dwell time of the containers has a direct relationship with the yard utilization indicating that the poor facility in container handling leads to the increase in dwell time.

Number of vessels called to the port is directly related to the productivity indicating the inability in handling the vessel due to poor facility.

The total TEU’s handled has been reducing due to the poor crane productivity in the berthing terminal.

**RECOMMENDATIONS**

From the data analysis, the following recommendations are forwarded:

- Facilities like container handling equipment, crane spares inventory management, purchasing of new and automatic machineries should be improved.

- Increase in the length and depth of berthing terminal would enable to operate the cranes simultaneously so that there will be better utilization of the equipment's.
- Installation of automated container terminal, increasing the road connectivity to reduce the Truck Turn Round time, adopting systematic process for yard management, and introducing of advanced IT solutions are suggested to enhance the productivity of the container cargo handling in the PSU organization.

## CONCLUSION

The study was conducted to determine the factors for enhancing the productivity of the container cargo handling inside the PSU organization by analyzing the secondary information from the port. It can be concluded that there are seven key factors for enhancing the productivity of the container handling such as crane and yard facilities, container cargo handling, logistics operations, increasing the terminal gates, connectivity of the port, container arrangement in yard and vessel, unproductive moves in yard, yard management technique, introducing advanced technology and installation of Automated Container Terminal. These factors are determined from the secondary data analysis and hence, the company is recommended on improving these factors in the container handling operations for the enhancement in overall productivity in the container cargo handling.

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