TRAINING POLICY

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Training Policy 2011-12

1. ## Preamble:

    1.1. In order to enhance the effectiveness of the training process, it is necessary that all stakeholders are aware of the guidelines and concepts that govern the process. The rights and the responsibilities of all stakeholders as well as the Bank's position as regards development of its human resources are spelt out in the Training Policy.

    1.2. The foundation of effective training is to state the Bank's stance on training in clear and unambiguous terms. The Training Policy, therefore, will ensure that all the staff members of the Bank are made aware that the Bank is committed to –

    a. developing staff and organizational capacity in order to improve processes and services provided.
    b. promoting a culture of continuous learning for the development of individual and the Organization.
    c. ensuring that training translates into improved work practices at the work place.
    d. adhering to the guidelines governing the training process as laid down in this policy.

2. <u>Core Values of Training:</u>

2.1. The manner in which the business objectives of the Bank are achieved depends primarily on the values and culture of the Bank. This is equally true of every initiative of the Bank. The values embraced by the bank define the manner in which strategy is executed. Training is no exception to this rule. The values on which the training efforts are based will define the quality and the standard of training as well as the processes involved.

2.2. The Training System in the Bank, for many years now, has been driven by the following Core Values, and the beliefs arising out of them:

2.2.1. **Every staff member is entitled to and needs training.** The Bank believes that, every staff member not only needs training but, is also entitled to an opportunity to upgrade his skills and to redefine his attitude.

2.2.2. **Training will be delivered based on the needs of the Organization and the individual staff member.** Since training targets adults , it is vital that training efforts meet the needs of the individual, not only with regard to the areas in which the training is given but the manner in which the training is imparted. The Training delivery will be participant-oriented and not trainer oriented. The training process will ensure that the training needs of the participants will be the driving force for the design and delivery of all the training programmes, irrespective of the medium of training. The Bank also believes that the training needs of the individual should be addressed within the overall context of the needs of the organization .

2.2.3. **Training will target the needs of general and specialist segments.** One of the major challenges in training of a public sector bank is that, by its very nature of business, there is a need for training of both General and Specialist segments. Training in the Bank addresses both these segments.

2.2.4. A well-trained work force is fundamental for future organization sustainability.

2.2.5. The Bank's ability to face challenges thrown up by an ever-changing environment is enhanced by training.

2.2.6. Training is a bank-wide responsibility managed by the training system in concert with field functionaries and departments at corporate office.

3. <u>Training Mission:</u>

3.1. It is necessary to ensure that the activities of the Training System are aligned with these values in right earnest. In order to ensure this, the Bank has enshrined these values in a clearly defined Mission Statement of the Training System, which is given below.

3.2. **TO PROMOTE A CULTURE OF CONTINUOUS LEARNING FOR THE DEVELOPMENT OF THE INDIVIDUAL AND THE BANK.**

3.3. The Training Mission is framed to ensure that the Organisation will be able to build multi-disciplinary teams that are highly motivated to achieve the Business objectives.

3.4. Consequently, the training system is committed to enhance its effectiveness through a process of continuous improvement.

4. <u>Training Objectives:</u>

4.1. Based on the Training Mission, the objectives of Training are-
4.1.1 To assess, on a regular basis, the training needs of both individuals and the Bank.
4.1.2 To help staff members to attain competence in basic work skills and knowledge with regard to their individual responsibilities.

4.1.3 To facilitate induction of new entrants through training.

4.1.4 To prepare staff members to discharge the responsibilities brought about by promotion and changes in job profiles or new job profiles resulting from a changed environment.

4.1.5 To enable staff to update their skills in technical and specialized areas.

4.1.6 To provide opportunities for staff to prepare for higher executive responsibilities.

4.1.7 To ensure that the strategy and initiatives of the Training System are in line with the Business Objectives of the Bank and they are designed taking into consideration the requirements and inputs of all stakeholders in the system.

4.1.8 To provide opportunities for staff to work towards personal development.

4.1.9 To strive to ensure that the learning imparted through the Training System is ultimately translated into better performance at the work place thereby making the achievement of the Business Objectives of the Bank, a reality.

4.1.10 To bring about a marketing culture in the organization.

4.2 Organisation Structure of Training

4.2.1 In order to effectively administer training in the Bank, the training system should have a prescribed Organisation Structure. While the Training Advisory Committee will be the apex body with regard to broad policy matters pertaining to training, the following organization structure is suggested:

a. The Training System will be headed by Principal who will be at least of the rank of Deputy General Manager. The Principal will be based at Staff College, Bangalore. Where the Principal is in the rank of Deputy General Manager, he will report to the General Manager [Personnel & HR] at the Corporate Office. In the event the Principal is in the rank of General Manager, he will report to the Executive Director overseeing the HR functions.

b. The Training System will also have the post of Vice Principal in the rank of Asst.General Manager. The Vice Principal will be based at Staff College,Bangalore. Primarily, the role of the Vice Principal is to oversee the administrative matters of the training system as a whole.

c.   One of the faculty at each of the 7 Staff Training Centres will be designated as Centre-in-charge. In addition to discharging the responsibilities of a faculty, he will be in overall charge of the management of the Centre. The Centre-in-charge should be preferably in the rank of Chief Manager. However, the minimum rank of Centre-in-charge should be Senior Manager.

d.   Faculty Members at the Centres, will for administrative purposes report to the Centre-in-charge.

e.   Training System will also have the support of administrative staff. The head of the Administration Department in the Staff College should be minimum rank of Senior Manager. However, preferably, a Chief Manager should oversee its functioning.

5. **Coverage of Policy on Training** - Training is imparted so that the needs of the organization and the individuals are met. These needs are driven by an external environment as well as the challenges arising internally in the Bank. Therefore, the entire spectrum of training activities should be shaped to ensure that these needs are effectively met. Accordingly, Training Policy of the Bank will cover training in the following forms:

5.1.   **Internal Training** – This, primarily, comprises training programmes developed by the Training System of the Bank. These training programmes are designed through a prescribed process, as detailed in Section No.9 of this Policy Document.

5.2.   **External Training** - Some of the needs of staff members may not be completely satisfied through the training programmes designed internally in the Bank. Needs of this nature are addressed by deputing the staff members to External Training Institutes and Establishments of repute viz., NIBM, IIMs, ISB, MDI, CAB, BIRD etc. In cases where training in a specialized area is required to be provided to a select target group it will be necessary to engage the services of individual faculty, reputed

for their expertise in the area. Suggested guidelines are elaborated in Point No.10.

5.3.   <u>Overseas Training</u> - This intervention is used not only to bring in contemporary knowledge at the global level but also as a form of recognition of outstanding performance.

5.4.   <u>Statutory & Mandatory Training</u> - These are the training programmes which become necessary due to the directives of the Government of India, regulatory bodies such as Reserve Bank of India, and other institutions such as IBA .

5.5.   <u>Short & Long Term Education Programmes</u>- These are designed for sustained and continuous development of a specified target group such as Leadership Development and Executive Education on the lines of the already existing Management Education Programme.

5.6.   <u>Workshops</u> - The changing environment often throws up the demands in a specified area which can only be addressed by means of short duration workshops which are held locationally.

5.7.   <u>Conferences</u> - Changes in certain policy guidelines and other sudden developments within the Bank and outside, also call for sensitizing the staff at specific levels of the Bank.   These areas can both be technical as well as conceptual.   To meet these requirements, the Training System organizes and holds Conferences targeting specified segments. Additionally, certain departments and verticals of the Bank often require staff to be trained to adapt to new products and processes. Conferences organized by the Training System address this need.

5.8.   <u>Seminars</u> - The role of the faculty includes research and development activities. This needs to be insitutionalised in the Bank. Once this is done, the research papers prepared by the Faculty Members can be presented at Seminars organized by the Training System.   External experts can also be invited to these Seminars.   This provides an

opportunity to obtain different perspectives on the research carried out and also show-case the work done by the faculty.   Research carried out in the areas of interest to the Bank will further the training objectives.

5.9.   <u>**Mentoring, Coaching & On-the-job training –**</u> Due to the large influx of newly recruited officers, there is a requirement of imparting training inputs through these interventions.   Hence, it is essential that the Training System will facilitate on-the-job training and prepare material that will enable mentoring and coaching to be more effectively implemented in the Bank.

5.10.   <u>**Distance Learning -**</u>   In some branches of the Bank, UNION CHETANA has been introduced.   Training System to develop content to be used in this media.   Learning material on topical subjects are also hosted on the Bank's Intranet.

5.11.   <u>**Help Desks -**</u>   The Training System will set up HELP DESKS in various areas which will address the queries received over telephone and also e-mail. These will be documented. These questions and the answers will be posted on the Bank's Intranet for further dissemination of knowledge and ideas.

5.12.   <u>**E-Learning -**</u>   The Bank has initiated the process of E-learning and a separate policy paper in this regard will be placed before the Board.

6. <u>Strategic Areas Identified for Training:</u>

6.1. The focus areas of training in the Bank are decided by the immediate Business Objectives of the Bank, captured in the Business Plan, at the commencement of the Financial Year.   These are framed from the short and medium perspectives and for the current year, they are as under:

6.1.1.   Marketing and Business Development

6.1.2.   Credit

6.1.3.   Rural Lending and Financial Inclusion

6.1.4.   NPA Management

6.1.5.   International Banking

6.1.6.   Information Technology

6.1.7.   Risk Management

6.1.8.   Human Resources Development

6.1.9.   Customer Service Excellence

6.1.10. Leadership Development

6.1.11. Induction Process , Mentoring and Coaching.

7.   **Stake-holders and their responsibilities:**

7.1. **Training Advisory Committee [TAC]**

7.1.1.   The Bank recognizes the need for an apex body that will define the overall requirements of the bank vis-à-vis training. This body should be composed of members who are privy to the context, concepts and information which result in framing various policies and strategies of the Bank. Thus, the Training Advisory Committee has been constituted.

7.1.2.   The constitution of the Training Advisory Committee will be decided by Chairman and Managing Director [CMD].

7.1.3.   The CMD of the Bank is the Chairman of the Training Advisory Committee. The Executive Directors and the General Managers at Central Office are the Members of the Committee. Principal of Staff College, Bangalore, in the capacity of Member-Secretary to the Committee, convenes the periodical meetings of TAC in consultation with the Chairman and the other members of the Committee.

7.1.4.   TAC approves annual training objectives and priorities

7.1.5.   TAC gives directions to ensure that implementation of Business strategies is facilitated and Organisation needs are met.

7.1.6.   TAC periodically reviews training strategies.

7.1.7. TAC also decides the infrastructure development needs of training system.

7.1.8. The Meeting of TAC is to be convened at half-yearly (six months) intervals to enable regular review of training activities of the Bank. The Principal, Staff College, in consultation with the Chairman of the TAC and other Members of the Committee has to finalise suitable date for convening the Meeting of TAC every six months.

7.2. Training Audit Sub Committee:

7.2.1. A review of the training activities with particular reference to the aspect of (a) Quality of Nominations (b) Post-training performance (c) Effective utilization of the budgetary allocations and (d) Infrastructure developments is required to be taken up on a regular basis. Thus, the objectives of the Training Audit Sub Committee would be as under:

7.2.1.1. Improve the quality of nominations and training imparted through internal training, external training, overseas training, short and long term education programs, workshops, conferences, seminars, mentoring, coaching and on-the-job training, distance learning, help-desks, e-learning etc.

7.2.1.2. Monitor and Evaluate post-training performance to ensure end-use of the training imparted

7.2.1.3. Review Utilisation of Budget allotted and suggest necessary steps for effective utilization of the budget allocations.

7.2.1.4. Review Infrastructure Developments / Requirements of College and Centres.

7.2.2. On the basis of present and emerging requirements, the composition of the Training Audit Sub Committee is as under:

General Manager [Personnel & HR]   -   Chairman
General Manager [Dept of IT]   -   Member
General Manager [Risk Management]   -   Member
Principal, Staff College, Bangalore   -   Member
Vice Principal, Staff College, Bangalore -Member-Secy
Asst.General Manager [HR], CO Mumbai -   Member

7.2.2.1. Training Audit Sub Committee will meet once in 3 months. Meeting is to be convened after the completion of a quarter so that the review of the previous quarter can be taken up.

7.2.2.2. The Member-Secretary, in consultation with Principal, Staff College, Bangalore and Chairman of the Committee has to convene the Meeting at Quarterly intervals.

7.3. Staff College, Bangalore:

7.3.1. Staff College addresses the bank-wide responsibility of training and development opportunities, in concert with field functionaries and departments at Corporate Office. This is carried out as per the directions of Training Advisory Committee referred in point No.7.1.

7.3.2. **Staff College to:**
a) periodically review the training policy document in consultation with the Training Advisory Committee.
b) coordinate needs analysis exercise.
c) prepare and implement the Training Plan
d) develop and maintain infrastructure and resources essential to implement the Training Plan.
e) ensure quality of training.
f) evaluate the post-training performance of the participants and initiate corrective action.
g) collect, maintain and carryout analysis of training data and present it to the TAC and Bank's Board at periodical intervals.
h) be the bridge between the Corporate Office and the field functionaries in the formulation and implementation of policies and directives related to training.

7.4.   <u>Staff Training Centres [STCs] –</u>

     a. STCs have to work in close coordination with Staff College, Bangalore, in implementing the training activities as per the directives of Training Advisory Committee.

     b. STCs to remain in constant touch with the Field Offices of their respective catchment areas to ensure proper nominations for the training programmes.

     c. STCs to ensure quality of training and strive to contain dropout at minimum levels.

     d. STCs to collect, maintain and carryout analysis of training data and submit it to Staff College.

     e. STCs to ensure proper maintenance of training infrastructure and strive to add value to the training system.

7.5.   <u>Field Functionaries and Departments at Corporate Office –</u>

     a. Identify training and development needs of the individual staff in line with business strategy.

     b. Nomination of staff for training and provide pre-course input, Supervision, Coaching and Evaluation of staff during post-training placement.

     c. Coordination with HRRM for on-the-job training in specific areas

     d. Providing feedback to College and Centres on effectiveness of training.

     e. Motivating and encouraging staff members for self-development.

     f. Identification of existing and potential star performers and to coordinate their accelerated training.

     g. Ensure effective post-training placement and 14rdinate14on.

7.6.   <u>Faculty –</u>

7.6.1.   The primary responsibility of the Faculty is to design and deliver training either in the class room or using any other alternative model and methodology.

7.6.2.   In view of the fact that the Bank offers training to both Specialists and Generalists, every Faculty will be encouraged to have one

primary discipline which will be his or her Core/Focus area. The Faculty Member should have domain expertise in this area. However, all the Faculty Members will also be required to develop expertise in a second discipline so that a multi-disciplinary approach can be offered in the Training System.

7.6.3. Arising out of the primary role of the Faculty Member, it will be incumbent upon them to keep themselves updated both on technical skills and also on methodologies available with regard to training.

7.6.4. Faculty will also be required to prepare Case Studies arising out of their visits to the field.   They will also be encouraged to take up research in selected areas.

7.7. **Participants** –

7.7.1. Discuss training requirements with immediate supervisors.
7.7.2. Seek nomination to suitable programme.
7.7.3. Endeavour to utilize skills acquired at training at the workplace so that performance is enhanced.
7.7.4. Share the learnings acquired at College, Centres and locational training with colleagues at the work-place to have a multiplier effect of training.

8. **Training Processes:**

8.1. **Training Needs Assessment:**

8.1.1. **Factors influencing Training Needs:**

a) Organisational Needs and Priorities
b) Changes in policies and procedures arising out of changes in policies of the Government of India; directives of regulatory bodies, Indian Banks Association etc
c) Development of new products and processes
d) Skill enhancement requirements of individual staff members
e) Functional Knowledge and direction in respect of current and emerging areas
f) High potential development requirements
g) Career Management and Promotion related aspects

h) Findings and outcomes of Assessment Centres

8.1.2. <u>Assessment of Organisation and Individual Needs:</u>

a) Organisation Needs will be defined by the Training Advisory Committee who will ensure that these are in line with the strategies of the Bank.
b) Organisation Needs are also derived from time to time based on inputs of verticals
c) Staff Members' training needs will be drawn from performance appraisal reports
d) Staff members' training needs will also be defined based on inputs from Career Management and Performance Management sub-leads.
e) Staff members needs will also be captured from the individual requests made to supervisors.

8.1.3. <u>Training Needs Assessment Process:</u>

a) **Periodicity** : Training needs will be assessed and captured annually, usually at the commencement of the year at the time of business planning
b) Performance Management forms will be collated and analysed to determine training needs. The process will be co 16rdinate by training system but will be jointly carried out along with the help of the Personnel Department
c) At the field level, training needs assessment will be done by Relationship HR Managers
d) Should the need arise for a new area of training, the training system will, with inputs from the Corporate Office / Field, design and deliver programmes in the required area.

8.2. <u>Training Nomination Process:</u> In line with the spirit of the Training Mission of the Bank, the nomination process is designed to accommodate three types of nominations :

a) **Employee self nomination** : Based on the calendar of programmes, staff members may nominate themselves for training programmes. The nominations are then vetted by the

supervisor to ensure that the training matches the present and future job requirements of the employee.

b) **Regional Office nomination**: Regional Offices also, may identify certain staff members for specific training programmes. After obtaining the views of the immediate supervisor, the staff member is then nominated.

c) **Supervisory Staff nomination** : Supervisory Staff may also nominate and recommend certain staff members for specified programmes

8.3. <u>Training Design</u> -   The entire process of design of training programmes is put in place to ensure that the needs of the organization as well as the individual are met. Accordingly the following design process is presently in place and will continue in future as well.

a)   Based on the needs captured, Training System will prepare skill sets according to the knowledge areas. These are then sent to the Vertical Heads at Corporate Office for their inputs. After the inputs are received, the skill sets for each training segment are defined and finalized.

b)   The faculty will then develop content outlines based on the skill sets.

c)   In order to ensure that the needs of all stake holders are addressed, focus groups are constituted to review contents developed at Staff College.

d)   Focus Groups will typically consist of representatives from participants or the target group, representatives of field functionaries, representatives of supervising departments at Central Office and Regional Offices as well as faculty members.

e) The faculty members will guide the discussions. The content outlines are discussed threadbare not only with regard to technical content, but with regard to methodology as well. The focus group members will, through their inputs, ensure that the programme is in line with issues and situations obtaining in the field. The programme inputs should also address skill gaps critical to the field currently and in the immediate future.

f) Based on the outcomes of the Focus Group meetings, for which minutes are drawn, lesson plans are prepared session wise.

g) Lesson plans are minutely detailed so that every aspect of the conduct of the training programme is captured and documented. This ensures that inputs and delivery are standardized across the training system.

h) Pilot programmes are then held to assess the effectiveness of the programme on participants in the classroom. At this stage also, feedback and inputs are sought from the participants. After examination they are incorporated into the lesson plans.

8.4. <u>Training Calendar:</u>

a) After the needs are identified, they will be prioritized . This will be done through a process of discussion between the Training System and Central Office officials and field functionaries.
b) The training programmes are then designed as laid down in Point No. 8.3
c) The training calendar is then prepared annually and rolled out quarterly.

d) The training calendar will have not only the name of the training programme, but a brief overview of the objectives and the contents and the target group.

e) Training Calendar, as and when prepared, will be hosted on the Bank's Intranet so that all employees can have access to the Training Calendar to facilitate nominations to Training Programmes, as detailed under the Point No.8.2 under Training Nomination Process.

f) The aim of the training system will be to provide at least 5 days training to every staff member every year.

8.5.   **Training Delivery :**

a) The Training System will use multiple methodologies of training as well as multiple channels of training participants of the Bank. Various training interventions have been described from Point No.5.1 to No.5.12

b) The methodology as well as the channel of training will match the training needs and the content of the programme. While technical skills could be addressed via distance learning particularly at the base level, conceptual skills would best be imparted in a class room situation.

8.6.   **Training Evaluation:**   Evaluation of the effectiveness of training is a vital part of the training process. It is not only important from the point of view of introducing improvements in the training methodology and content but also to assess the impact of training at the field level. **Training evaluation can be carried out at three levels.**

a. At the first level, post training feedback is obtained from participants immediately after the training programme.

b. At the next level, pre training and post training tests can be administered to assess the effectiveness of training. Post training assessment of training could also be carried out again after a lapse of a specified period of time, say a month so that the amount of learning retained effectively could be gauged.

c. Once these two levels of training are stabilized, the Bank will endeavour to move to the next level of evaluation. This would be based on a score card to be developed for the training

system which will assess the post training effectiveness and also examine the return on investment of the training system.

8.6.1. <u>Classroom Sessions</u> –

a. <u>Evaluation of Class Room Sessions</u> – The Principal / Vice Principal, based on a prescribed format, will assess the faculty on his or her classroom performance. This would cover parameters on which the performance of the faculty would be assessed in the classroom.

b. <u>Identification of Best Participant</u> – One of the important functions of the Training System is to identify talent in the form of good performance. The present practice of identifying the best participant in each programme will continue. However, it is proposed that with regard to programmes on technical skills the participants, identified in each programme, will be exposed to working at Corporate Office for a brief period in order to enable him or her to upgrade the skills and expand the knowledge horizon. However, before recommending for posting at Corporate Office, feedback will be sought from the supervisor, to ensure that these individuals, who are identified for exposure at Central Office, are also performers on the job and are not merely outstanding participants in the class room sessions.

9. <u>Selection of Training Personnel:</u> As part of the project AON Hewitt in consultation with the Bank, the job description and the skill required for various jobs in the Bank have been defined and adopted. The details of these are laid out as part of the HR policy. The knowledge and skill requirement for the positions of Principal, Vice Principal, Centre-in-charges and the Faculty Members, after discussions with Staff College, arising out of job descriptions designed as a consequence, are given hereunder:

9.1. <u>Principal</u>

Education Qualifications	Post graduate
	Preferably with specialization in Training & Development/ MBA in HR

Experience	Total experience of 20 years
	With exposure to corporate office, field banking experience at executive level and faculty background
Functional skills required to execute the role	Facilitation skills, Content development skills, Well-versed in new developments in training, Banking domain knowledge

9.2. Vice Principal

Education Qualifications	Graduate
	Preferably Post Graduate/ MBA in HR
Experience	Total of 15 years of experience
	With exposure to field banking experience at executive level and faculty background
Functional skills required to execute the role	Facilitation skills, Content development skills, Well-versed in new developments in training, Banking domain knowledge, Administrative skills

9.3. Centre-in-charge

Education Qualifications	Graduate
	Preferably with Post Graduation and/or CAIIB
Experience	Total of 5-7 years experience in Banking industry
	With 2-3 years experience as a branch manager and relevant faculty exposure
Functional skills required to execute the role	Facilitation skills, Content development skills, Well-versed in new developments in training, Banking domain knowledge, Administrative skills

9.4. Faculty Member

Education Qualifications	Graduate
	CAIIB/ Diploma in Bank Management preferable
Experience	Total of 5-7 years of experience
	With 3-5 years of branch experience

Functional skills required to execute the role	Facilitation skills, Content development skills, Well-versed in new developments in training, Banking domain knowledge
Residual service	More than 2 years of residual service.

9.5.   **Faculty Selection Process -** The quality of faculty is the core of the efficacy of any training system. The ability of an organization to assign officials with appropriate talent as faculty is a measure of its commitment to the development of its staff members.   Thus there should be a prescribed criteria for selection of the faculty. The following is proposed.

9.5.1.   **Issuance of Staff Circular –** The HR Department, Central Office, will issue a Staff Circular inviting applications for the faculty position.

9.5.2.   **Scrutiny of Applications –**Personnel Department in the respective Regional and Administrative Office has to confirm the facts stated in the applications in respect of Educational Qualifications, Experience and any other IR issues pending.

9.5.3.   **Scoring Pattern –** Minimum service in the Bank as Officer to be reckoned for the post of Faculty has to be 7 years.

Parameters	Marks	Criteria for Scoring
Qualification	4	JAIIB / CAIIB – I
	6	CAIIB
	5	Master Degree & Diploma in Forex, Risk Management, MSME and other Diploma Courses conducted by IIBF.
	5	A.C.A., I.C.W.A., A.C.S
	With regard to professional qualifications such as C.A., I.C.W.A. and CS in the event a candidate has more than one qualification only one will rank for scoring purposes. In any event, the maximum marks that can be scored will be 20 for Educational Qualifications.	
Experience	20	For every completed year of service as Branch Manager, 3 marks are given

		with a maximum of 20 marks and / or For every completed year of service as Officer, 2 marks with a maximum of 20 Marks.
Presentation	20	The Officer has to make a presentation of ten minutes on a topic of his or her choice – Credit, IT, HR etc., in the context of Banking.
Group Discussion	20	In an adult-learning situation, the Faculty Position demands facilitating learning and enable evolving of key learning points through discussions. This aspect of the Faculty skills gets evaluated through this parameter.
Interview	20	Subject knowledge / orientation towards faculty position.
TOTAL	100	

9.5.4.   **Interview Panel** - The General Manager [Training] / Principal Staff College Bangalore and the General Manager [Personnel & HR] will be on the Panel along with CMD. In his absence, ED overseeing the functions of HR Department will be on the panel. In the absence of ED, any other Top Executive as decided by CMD/ED will be included in the panel.

9.5.5.   **Selection** – Proceedings of each level evaluation viz., Qualification, Experience, Presentation and Interview will have to be prepared and submitted along with recommendations to CMD and in his absence ED for approval.   On its approval, the General Manager [P& HR] has to announce the results by way of Staff Circular.

9.5.6.   **Placement** – The General Manager (Training) / Principal Staff College, in consultation with General Manager [P & HR] has to facilitate posting of fresh faculty into the training system and transfer of existing faculty who have completed their tenure in the training system for the field assignments.

9.5.7. <u>Faculty Induction</u> – Before they take up the faculty assignment, the fresh faculty members are to be provided relevant inputs by way of conducting an elaborate Faculty Induction Programme internally or with the help of external agencies. They should be gradually sent to external training programmes related to their discipline enabling specialization.

9.6. <u>Tenure of Faculty</u> -   Faculty effectiveness requires retention for a certain duration in the training system. Thus, the tenure of the faculty will be of five years duration. If, during the tenure of the faculty the concerned faculty is successful in the promotion process, his services will continue to be retained in the training system.

9.7. <u>Faculty Meet</u> – This is to be convened at Staff College,Bangalore, or at any other place, at least, twice a year.   This Meet would be structured so as to enable the Faculty to interact with each other and update lesson plans, course contents, methodology, training delivery, quizzes, case studies, reading materials etc.

9.8. <u>Field Visits by Faculty Members</u> – Faculty Members will be required to undertake field visits in a structured manner during those days in which programmes are not held in training system. These visits would enable the faculty members to prepare Case Studies so as to conduct brief studies of processes and products in the branches so that they can be introduced in the programmeas fact-based-live-examples.   Additionally, the faculty will be also required to undertake research into one of the areas to be approved by Principal, Staff College, Bangalore.

9.9. <u>Adjunct Faculty</u> - In order to add value to the training process, the training system, in consultation with Vertical Heads and the HR Departments will identify performing executives and officers from the field as well as the Corporate Office, to serve as Adjunct Faculty. These Adjunct Faculty from within the Bank will be identified primarily to act as Area-specific-experts.   This will be with regard to technical skills viz., Credit, International Banking, Information Technology and Risk Management as well as other areas such as Marketing. Identification as adjunct faculty will be perceived as a reward and recognition for those who have excelled in field assignments. These officials will be carefully selected based on proven successful performance in the field.

Additionally, they also have to exhibit inclination to acquire additional knowledge in areas of expertise, coupled with ability to deliver talks in the class room and other forums. The Training System will draw on their services to associate as a Faculty in all the relevant training programmes at College or Centres or at locations. Thus, the training experience is enriched with the experience sharing session or success stories while the Adjunct Faculty, particularly the Executives at the senior level, will have an opportunity to frequently interact with field functionaries at all levels.

10. **External Training** : If the quality of staff members is to be substantially enhanced it is necessary that they are exposed to training beyond what can be provided by the Bank's training system. Thus , staff will be nominated for training at reputed Institutes in India and abroad.

   10.1. **The following will be the process.**

      10.1.1. Training system will circulate the calendars of institutes of repute at the commencement of the year or the quarter as the case may be.

      10.1.2. The concerned vertical head will recommend the staff member for the training depending on the assignment handled by him.

      10.1.3. The General Manager overseeing the Training Function will approve the nominations of officials and executives below the rank of SMGS IV.In the event that Principal Staff College is of the rank of General Manager, he will approve the nominations of officials upto SMGS IV.

      10.1.4. Nominations of executives in SMGS V and above for training at external institutes within the country will be approved by Executive Director.

      10.1.5. However in respect of nominations of Regional Heads, the nomination will be approved by Chairman and Managing Director on the recommendations of Executive Director.

      10.1.6. Nominations of executives for training abroad will follow a prescribed selection process. Recommendations, based on performance of the Executive will be made by a committee of General Managers. Once these recommendations are endorsed by Executive Director the nominations will be made on receiving the approval of Chairman and Managing Director.

10.2. **Outsourcing of Trainers / Faculty:** As laid down in **Point No.5.2,** the Bank often has training programmes conducted by external faculty. On occasion, these faculty conduct the programmes using the Bank's infrastructure. This is done to ensure that the Bank's officials are exposed to a wider canvas of training thereby deepening their knowledge and broadening their horizons.

10.3. **Selection Process for External Faculty:**

10.3.1. It may not always be feasible to have all the demands for training to be met by internal faculty of the Bank. This is particularly true with regard to training to be imparted during a short period of time, covering all officers of a particular cadre. An example is training of all Branch Managers where the target group is upwards of 3000 and is scattered across the country. Therefore, it becomes necessary to have such training carried out by firms having resources in terms of faculty who can deliver training of good quality, covering large numbers over a short period. There is no other method of rolling out such training initiatives.

10.3.2. The other situation where this becomes necessary is when training in a specialized area is required. In such cases, it may be necessary to engage the services of individual faculty, reputed for their expertise in the area. Inputs from such individual faculty will be of immense benefit and organizing training programmes by making use of the physical infrastructure at College and Centres has to be explored. Assigning specific programmes and topics to individual experts has to be encouraged to bridge the knowledge gap in the Bank's Training System.

10.3.3. **In both these cases, it becomes necessary to engage the best talent available. Thus, the selection process will be as under:**

   a. A list of such firms/individuals will be compiled covering the required areas of expertise. While preparing the list of external experts the criterion of "quality inputs of a high standard" has to be satisfied. Discreet enquiries with the persons who attended such programmes earlier and

discussions with the banks/institutions who had availed the services earlier have to be made before enlisting his / her / firm name.

b. In the identification process the experience / background in imparting training in the financial sector, preferably in the banking sector will be a primary criterion. Apart from this, they should be acknowledged experts in the area of training. Where large numbers and different locations are involved they should have the resources to effectively carry out such training.   Once   the   identification   process   of   the faculty/institute is completed, the concerned resource persons/ institutes could be asked to submit financial quotations and, after rationalization permission should be obtained from the competent authority viz Executive Director/Chairman and Managing Director.

c. With regard to training in specialized or new areas where the number of faculty with expertise could be limited, individuals or firms could be engaged with the prior approval of the Competent Authority viz., Chairman & Managing Director and in his absence, Executive Director.

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