TITLE PAGE

MANPOWER TRAINING AND DEVELOPMENT IN THE BANKING SECTOR.

(A CASE STUDY OF UNION BANK OF NIGERIA PLC STAFF TRAINING CENTRE)

BY

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AUGUST, 2000.

CERTIFICATION

The project titled "MANPOWER TRAINING AND DEVELOPMENT IN THE BANKING SECTOR (A CASE STUDY OF UNION BANK OF NIGERIA PLC STAFF TRAINING CENTRE)" BY GRACE .S. MUNDAT (MRS.) Masters of Business Administration (MBA) of Ahmadu Bello University, Zaria and is approved for its contribution to the knowledge and literary presentation.

(SUPERVISOR)	SIGNATURE	DATE
(EXTERNAL EXAMINER)	SIGNATURE	DATE
HEAD OF DEPARTMENT	SIGNATURE	DATE
DEAN POST GRADUATE SCHOOL	SIGNATURE	DATE

DECLARATION

I hereby declare that this project was written by me, and that it is a record of my own research work. To the best of my knowledge this project has not been presented to any postgraduate school for the award of a higher degree.

STUDENT'S NAME: GRACE .S. MUNDAT (MRS)



STUDENT SIGN

August 2020

DATE

DEDICATION

This work is dedicated to my beloved father Mr. Katuka Shok for his love, care and foresight in putting me along the right path of educational pursuit.

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I which to express my profound gratitude to my supervisor Dr. Joan Nwasike for her patience and advice throughout this project work.

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ABTRACT

Human factor is the most valuable asset in any organisation . The ability of the human factor to combine other available resources effectively for the achievement of the organisational goals.

The environment in which business operate are not static they are indeed dynamic and turbulent. Training and developing the human factor therefore becomes in operative.

This work attempts to lay emphasis on the exploration of the theoretical base of the training and development function as well as the examination of the practical aspect through the case study .

An attempt has also been made on finding out the general constraints to training and development.

Questionnaire were administered at two training centres of the union Bank of Nigeria Plc . Interviews were conducted and personal observations made in order to gather data on the practical aspect of training and development.

The study has shown that there is a relationship between attendance of training course by union Bank of Nigeria staff and the level of productivity. The study equally reveals that bad management practice (which is the result of inadequate training) is the major cause of the distress situation in the Banking section in Nigeria.

The study shown that UBN Plc. did not experience adverse effects of the distress problem because of its long term and well established training and development programmes to the extent that it engages in the training of staff from other banks and establishments.

A major problem identified. However is the ineffective use of the on-the - Job training in UBN Plc . Despite the important of formal training performed by training centres and institutions on-the-job training is highly recommended. 1 should be emphasised and given more prominence not only in the banking sector.

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CHAPTER ONE

INTRODUCTION

In recent times in the banking industry in Nigeria, events have shown that the human factor is responsible for the distressed situation suffered by the industry.

The training and development of the human factor has been underestimate thereby resulting in managerial inefficiency .

As people are dynamic in nature , so is the environment which they live and work in . This dynamism calls for frequent monitoring of the efficiency of the human factors in relation to the changes within the environment in this situation therefore , training the human factor in relation to the environmental changes becomes inevitable.

The inability of bank managers to efficiently adjust to the environment was perhaps responsible for the spate of collapse of Nigerian banks between 1989-1995 resulting in the distress of 54 out of 115 commercial and merchant banks.

Human being are the most valuable assets of any organisation . Their abilities combined with the available resources that produce required results. Training and development as a function of personnel administration is concerned with the development of these human factors in order to bring our their best for the achievement of their organisation's goals and objectives.

Ills seen or seen or foreseen within the environment that might be fatal to the organisation could be cured or prevented through effective training of the human factor. It is just timely for this research to be conducted, especially now that the banking sector is faced with a lot of challenges and high competition as an aftermath of the distressed situation the industry experienced of recent.

STATEMENT OF THE PROBLEM

Many people in various professions of life such as Banking executives, academicians and top management officials have expressed their views about the distressed situation of the Banking sector . Iornem[2] gave reasons for the decline of the banking industry to include: Poor leadership , faulty credit approvals, inaccurate let down decision , misuse of depositors funds, flaunting of central bank of Nigeria policies, lack of training

or inadequate training. Most, if not all of these reasons are human factor based, since a large number of banks have training divisions and atleast minimum training, the distress situation is considered an indication of lapses in their training and development policy.

AIMS AND OBJECTIVES OF THE STUDY

In view of the problem stated above, the following are the aims and objectives of the study :

- To explore the theoretical base of the training and development function.
- To examine the practical aspect of training and development through the case study. Union Bank of Nigeria Plc Staff Training Centre (UBNSTC)
- To find out the general constraints to training and development.
- To make ;recommendations as to methods of training most appropriate to the banking sector and other organisations in Nigeria.
- To recommend ways of preventing distress in the banking sector through training and development.

SIGNIFICANCE OF THE STUDY

It is hoped that the study might be of tremendous help to the following:

The organisation under study will benefit, in that recommendation for better methods of training or improved methods on the existing ones will not only improve its training division but also the overall growth of the organisation.

The exploration of the theoretical aspects of training will improve the efficiency of the training division of the banking industry and subsequently prevent or cure distress.

This study is hoped to add to knowledge as new ideas might be discovered. It might also serve as a foundation on which interested scholars might build upon .

Business and government organisations alike might find recommendations of the study useful.

SCOPE OF THE STUDY

This study focuses on training and development of Bank staff, with particular reference to U.B.N., P.L.C., Zaria sand Jos. The study is also intended to cover a ten year period (1985 – 1995) .

LIMITATIONS OF THE STUDY

Isolating the training and development functions of personnel administration from other functions is not easy, because these functions are interrelated and interdependent.

Only one Bank out of hundreds of Banks in Nigeria is used as a reference and in that bank only two branches of its training centres are studied this is due to distance, time and financial constraints.

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CHAPTER II.

LITERATURE REVIEW

TRAINING AND DEVELOPMENT - DEFINITION:

Training and development have been defined in different ways by different scholars. Some defined training as one aspect, and development as another, while others defined training and development as one and the same. Yet to some scholars Training and development should be distinguished from learning and education.

Harrison 1992 defined training as systematic process through which an individual is helped to master defined tasks or areas of skill and know ledge to pre determined standards".[1]

Ivancevich and Cluck "Training is the systematic process of altering the behaviour of employees in a direction to increase organizational goals".[2]

Leap and Crino defined training as "The creation of an environment where employees may acquire or learn specific job related behaviours , knowledge, skills, abilities and attitudes"[3]

These definitions have striking similarities they all stress the fact that training aims at changing the behaviour of personnel towards a pattern designed by the organisation concern. Thus, training, help workers to perform their specific tasks and duties the way the organisation wants thereby helping the organisation to achieve its goals and objectives.

Staff development is viewed by many scholars as the exclusive of managers just as training is viewed as the exclusive of non managerial staff (Junior staff) by some. Stoner holds that view as he defined development as "programs that attempt to improve the technical human relations and conceptual skills of managers".

A more elaborate definition was proposed by Ribeaux and Poppleton, they defined staff development as "The process of becoming increasingly complex, more elaborate and differentiated among the parts, leads to changes in the structure of the whole and the way the whole function". To the individual, this greater complexity opens up the potential for new ways of acting and responding to the environment"[4]

If a distinction is to be made between training and development, then the category or class or position of people to be trained has to be considered. Non- managerial staff are usually limited to specific jobs while managers are faced with more challenges internally and externally, their training is usually more elaborate and complex.

Staff development therefore, is the process through which an organisation designs training programs to help its managerial staff to adjust comfortably with existing or expected changes in the immediate or larger environments.

It is difficult to create a demarcation between training and development; Leap and Crino noted this fact as they use the two together to stress the major purpose for training and development function as follows:

"Training and development programs arc designed to improve the knowledge, skill and abilities of employees. Organisations may view workers as an investment in human capital and in order to achieve an adequate return on this investment, they must be certain that employees arc competent and possess up-to-date job knowledge, skills and abilities. Some employees already possess the requisite skills when they are hired. However, many employees require periodic training and development to prevent their skills from deteriorating or becoming obsolete."[5]

Amayak Obot in his attempt to differentiate training and development from education staled that "While training and development prepares a person from a career so that he or she can fit in to an organisation, Education attempt to prepare an individual for meaningful integration in to the society through acquisition of general knowledge.""

Leap and Crino also stress the distinctive feature of education as compared with training and development as the broadening of the individual that he or she may be prepared to assess a variety of situations and select the most appropriate response.

Management development aims at helping managers to take appropriate decisions and to integrate successfully into the changing society, learning has been defined as "a process within the organism which results in the capacity for changed performance which can be related to experience rather than maturation."

I am Beardwell sees learning and development as significant experience for individuals and for organisations Learning therefore is part and parcel of development.

Learning and education automatically takes place in the training and development process.

DEVELOPING TRAINING OBJECTIVES

Finnigan (1970:36) is of the view that the availability of training objectives will stimulate much activity in the training department and the bringing together of individual needs into company needs will produce demands for training to be satisfied in the most economical way".[7]

Gary Dessler 1988 clearly spelt out what training objectives seek to achieve in his book personnel management 4th edition page 252 as follows "well written behavioural objectives specify what the trainee will be able to accomplish after successfully completing the training programm they thus provide a focus for the efforts of both the trainee and the trainer as well as a bench mark for evaluating the success of the training program".

Training objectives therefore, are guide lines through which training programs and evaluation are implemented.

DETERMINING TRAINING NEEDS:

For training to be effective, it is important to determine the training needs of individuals or group of individuals in the organisation as well as how their needs fit the overall objectives of the organisation.

There are many suggestions from different quarters as to the appropriate method to use in order to determine the training needs of employees.

Gari Dessler suggested two techniques for determining training requirements they are:-

Task analysis and performance analysis. Task analysis is an analysis of jobs's requirements to determine the training required of employees who are new to their jobs. Performance analysis involves appraising the performance of current employees to determine if training could reduce performance problems.

It is a fact that determining training needs of new employees is easier, this is because the organisation already knows what the individual new comer has in terms of

ability to perform and the task to be performed is equally determined, more so, the new employee is not yet " corrupted" by the system.

Dessler 1988 confirm this assertion as he stated that "Assessing the training needs of employees who are new to their jobs is a fairly straight forward manner." Your main task is to determine what the job entails and to break it down into sub tasks each of which is then taught to the new employee. But assessing the training needs of present employees can be more complex. Here, the need for training is usually prompted by problems so you have the added task of deciding whether training is infact the solution, often, for instance, performance dawn because the standards aren't clear or because the person is just not motivated". [8]

Stoner suggested the following ways for determining training needs of individuals: -

Performance appraisal that is measuring work against standard.

Analysis of job requirements - that is skills or knowledge specified in the appropriate job description are examined, employees without necessary skills or knowledge become candidates for a training program.

Organisational analysis:- The effectiveness of the organisation and its success in meeting goals are analysed to determine where differences exist.

Survey of personnel managers are asked to describe what problems they are experiencing in their work and what actions they believe need to be taken to solve them".[9]

Another way through which training needs can be determine is by observing the employees to be trained, by listening to the employees to be trained, by asking their supervisors about the employees training needs and by examining the problems the employees have [10]

It should be noted that determining the gap between expected and actual in terms of performance of jobs and tasks. It is important however, to integrate the organisational need, the jobs need land the individual need in order to know the degree of training need requirement by an individual employee. Complaint by customers, grievances by employees and changing economic and competitive environment is also an indication for

training .

TRAINING AND DEVELOPMENT PROGRAMMES

The type of training and development program to be chosen by an organisation largely depends on many factors. Pigors and Myers listed some of these factors as:-

Skills called for in jobs to be filled, qualifications of candidates applying for jobs and the kinds of operating problems confronted by the organisation".[11]

Some of the training programs commonly used include on the job, off the job, case studies, games, role playing, seminars, Lectures, films etc. Some of the on the job training methods include: assistant to, job rotation and special assignments.

Job instruction training is the listing of the job's basic task along with a key point for each in order to provide step by step training for employees. The steps show what is to be done while the key points show how it is to be done and why.

Lecture is a quick and simple way of providing knowledge to large groups of trainees.

IMPORTANCE OF TRAINING AND DEVELOPMENT:

J. Furnigan 1970 observed that the " benefits of training very often can not be noticed until after the passing of time and this time factor is the road block which the training manager encounters when he tries to get people to indicate their future needs".[12]

Some of the importance of training and development as proposed by Ivancevich and Ghueck include the improvement of the quality and quantity output, lowering the costs of waste and equipment maintenance, lowering employees turnover and absenteeism and increase employees job satisfaction and to prevent employees obsolescence.

I an Beardwell suggested the following as the importance of training and development:-

Training and development help in the processing of new employees who are considered as raw materials in the organisation. Being processed help new employees to perform the tasks of their jobs adequately in order to fit into their work group and the organisation as a whole.

Training and development help to update employees since jobs and tasks may

change overtime both quantitatively and qualitatively.

- New jobs and tasks may be introduced into the organisation and existing employees might be needed to fill up these extensions, these employees need to be trained or redirected.
- People need training to perform better in their existing jobs
- People themselves are dynamic, their interest, skills, confidence, and aspiration and circumstances might change overtime as such might need a different direction that would meet these changes.
- Some employees may move jobs within the organisation on promotion or to widen their experience and so need further training.
- The organisation itself or its context may change or be changed overtime, so that employees have to be updated in their ways of working together.
- The organisation may wish to be ready for some future change and require some employees to develop transferable skills.

In a nut shell, changes (existing or expected) in the individual employee, in the organisation, in the business environment, in the larger society and international environment are the bane upon which training and development takes place. These changes however, should have direct bearing on the objectives and polices of the organisation concern. Ian Beard further stated that

"Recognition of the importance of training in recent years has been heavily influenced by the intensification of overseas competition and the relative success of economies like Japan,Germany and Sweden where investment in employee development is considerably emphasized."

PROBLEMS IN TRAINING AND DEVELOPMENT EFFORT

Stoner identifies the following problems in training and development as follows:-

- placing the prime responsibility for training on staff.
- failing to equip managers for their training role.
- making a hasty need analysis.
- substituting training for selection - training cannot create potential it can only help

to develop it.

- limiting training to the class room.
- trying to modify the trainees personality.

Mc Farland also identified two major problems in training and development."Selection of participants" and "leaving manager development to chance,to random events or to the manager alone."

Other problems include:- misperceptions and the tendency to assign blame and responsibility to others,performing hasty and shallow needs analysis thus, failing to define the real training needs,substituting training for selection and relying too heavily on the magic of training to change an individual to desired level,limiting the training and development effort to only formal courses and ignoring all other methods lumping together all training and development needs and this failing to implement programs appropriate for different needs, failure to give consistent attention to the entire training and development effort, failure to provide for practical application and organization support system for the newly learned behaviours.

There is a strong view in the commercial and industrial culture of the UK that training is a "cost"and not an "investment"

Critiques of training and development programmes also stress that "all training is costly and poor training may cost as much as the best"

TRAINING AND DEVELOPMENT IN NIGERIA

"The organization and policies of training and development in Nigeria is patterned in western culture, experience and way of doing things employees are trained only when they have to move to new positions. Hence Nigeria's training is mostly promotion focussed "[16].

The major types of training and development programmes in nigeria include:-

Off- the job training - courses in special schools

- courses in Universities
- Seminars, symposia,
- workshop etc.

- Exhibitions & trade fairs,
- Consultancy services etc,
- On- the job training:-- Induction courses
- Attachment
- Company training school
- Job relation are

Distance learning programmes:- correspondence courses,

TV instruction and conferences, video training programmes, Telephone instructions computer learning system

Some of the instruction that conduct training and development activities in nigeria include:- The nigeria institute of management, the international training fund etc. Despite the availability of these training institution and training methods available in nigeria, there is an indication that nigeria spend much less on training her nationals during periods of depression and hence misused the key economic average. For nigeria, there are other needs for training which include to inculcate industrial culture in it's citizenry and to catch up with other industrialised countries in order to become less dependent on foreign goods and services,

TRAINING AND DEVELOPMENT ABROAD

It is uninteresting to note that in our economy down turn and near national unemployment disaster, British sent out team of experts to other progressive industrialized countries namely U. S. A., Germany and Japan to learn the secret of success. The British experts went back with the report that training makes efficient the industries of the other advance nations. The training costs and technique of these nations were compared against those of British and the result was that British spent much less on training programmes particularly during the years of economic depression. Essien OBOT92 sum it all in the following words "Training is the price each nation, company, organisation and individual must pay for efficiency." In the United States Europe structures are well designed to train bankers in the effective management of assets and liabilities. The financial Institutions reform covery and enforcement Act of 1989 in the

US demands that risk management training programmes be established. The European Commission Bancaire Regulation 90 - 09 requires banks in the community to establish risk system, limits control and procedures for the management of interest rate risk in the bloc.[17]

Japanese organisations and polices of training and development are deeply rooted in their traditions and culture. Reciprocity, harmony and loyalty to one's work group are some of the traditional values inculcated in Japanese called "continuous training" which means that an employee keeps on training as a regular part of his job until he retires. Continuous training brings about relatively high level of job and income security as such increasing productivity. In a typical Japanese training session, there is a trainer, but the real burden of training is on the participants themselves. Japanese prefer young people to start work early and continue training on the job rather than continue with education.

In the Japanese training culture there is what is called the Managerial God-father who officially unofficially tries his best to help a young employee(s) to acquire the need skills to perform on his job usually along the path through which the managerial God-father has followed to reach his present position.

A brief comparison between Nigeria and Japan in terms of training shows that while Japan conducts its training and development based on its culture, traditions and experiences. Nigeria patterns its own on borrowed culture, traditions and experiences of the western countries. Training and development in Japan is usually performance focused what that of Nigeria is promotion - focussed. The Japanese culture of putting the real burden of training (in terms of participation) on the trainee and the "managerial God-father" concept tallies with the view of pigors and myers 1984 who stated that "for training to be successful employees must want to learn and improve their performance, and supervisors (trainers) must raise the level of their performance".[18]

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CHAPTER III

RESEARCH METHODOLOGY:

A survey method of research is carried out and the sources for data collection include:-

Primary source. A total of seventy questionnaires were administered. A total of seventy questionnaires were issued out at Jos and Zaria training centres. Fifty three questionnaires were returned for both centres.

An interview was granted by one trainer each from Zaria training school and Jos training school. Personal observation was also performed secondary source. Published work and material related to the study were consulted. Other records such as company publications,annual report, journals and communiques were equally consulted.

SAMPLING METHOD

The population studied cover all members of staff of the Zaria and Jos training schools of UBN Plc. Trainees on specific course sessions are also included.

QUESTIONNAIRE DESIGN

Two different questionnaires were designed,one specifically for trainers and the other for members of staff and trainees. See appendix for questionnaires.

Questionnaires administered represent a sample size that fairly represent the entire population of the staff within the training division and the organisation at large. It is assumed that the sample size and analyzed have an insight of the contribution of the U.B.N. training division.

The use of personal interview is equally important because data collective by face to face conversation give greater depths of understanding and chance of clarifying doubt.

Personal observation as a tool for gathering information is used in this studies. It has the advantage of given the latest of happenings and it natural form. Information gathered were collected as action was going on with respondents aware or not aware.

Information gathered from documents and past literatures include those written two decades ago to date. This gives the research work the ability to compare the ideas of old and the latest to predict what might come up in the future.

CHAPTER IV

HISTORICAL INSIGHT INTO UNION BANK OF NIGERIA PLC.

The History of Union Bank of Nigeria Plc started with the opening of the colonial Bank in 1917 which was later acquired by Barclays Bank in 1925. From this time on the Bank experienced tremendous growth with several branches all over the country. The name Union Bank of Nigeria Limited was derived in 1979 in other to comply with the Nigeria enterprises promotion decree of 1972 and 1977 which gives the federal government of Nigeria ownership of 52%,private individuals 28% and Barclays Bank 20%. The new ownership structure made it an indigenous Bank.

At present the bank has over 225 branches spread through the country and a branch in the city of London. The bank also have a staff strength of 11,300 employees. The bank is proposed to be the largest employer of labour in the banking industry in Nigeria.

The bank has Five training centres (Yaba, Lagos, Jos, Zaria, Port-Harcourt and Ibadan).

The privatisation and commercialisation exercise embark upon by the Babangida regime saw the change of name from Union Bank Nigeria Limited to Union Bank of Nigeria Plc.

It is evidently clair that the Barclays Bank now Union Bank pioneered the Banks training in Nigeria. At the beginning selected clever and intelligent Nigerian staff were sent to the United kingdom to be trained in the home office of British Bank,but later the Banks requirements of capable Nigeria hands increased to such an extent that it became very expensive to send trainees overseas for a fair length of time. There arose the need therefore to introduce short courses on the job training. Consequently on 20th April,1956 Barclays Bank DCO staff training centre was established at 1920 Balogun street Lagos,until 1970 when it moves to No,2 Ohike road Yaba,Lagos. Various course were organised to cater for clerical cadre of staff,this developed gradually to handle management development courses and programmes.

The organisational chart of training division of U.B.N is shown in appendix I. The division is headed by an assistant General Manager,training and manpower

development, while the division is sub divided into Administration and training and headed by principal manager administration and principal manager training respectively. Directly under the principal managers are senior managers in each of the sub division. Manager Research and manager consultancy are directly responsible to the Assistant General manager so also is the secretary. The centre manager of the five centres are directly responsible to the senior manager training, a typical organisational chart of a training centre is shown in appendix II, with centres manager as the head,followed by training officials I,training officials II and trainers the secretary and administrative section is directly responsible to centres manager.

FUNCTION OF A TRAINING MANAGER

Some of the functions of a training centre manager include:-

1. To control and manage the centre as directed by the head officer in Lagos.
2. To plan the frequency of courses necessary to meet the need of catchment areas.
3. To ensure that the courses materials are in order and current.
4. To keep good record of the centres planned expenditure.
5. To maintained staff control and encourage them to work willingly and effectively as a team.
6. To achieve the overall objective of staff training.

TRAINING OBJECTIVES OF UBN.

An interview with one of the banks trainers reveals that the major objective of the banks training division is to help its staff to achieve maximum efficiency at work through satisfactory customer service. Other objectives include the improvement of personnel skill on the job, to act as a motivational force and to move the bank along current waves of change in order not to lag behind in the banking industry.

TRAINING PROGRAMMES IN UBN.

Some of the training programmes provided by UBN to its different categories of staff could found in the following. It should however be noted that adjustments could be

made as the need arises.

(1) Induction course: Duration- 3 days specifically designed for the banks new entrants,to acquaint them with the bank's history, organisational structure,operations and opportunities available to them in the bank.

(2) Branch basic operation course: Duration- 2 years designed to provide staff with skills in elementary branch work such as book keeping, it is also for new employees within six months of entry into bank.

(3) Cashiers course: Duration- 2 weeks, aimed at teaching potential cashiers cashiering duties for effective and efficient services to customers.

(4) Cashier workshop: Duration- 1 week, to refresh supervisors with cashiers duties as they are being called upon to assume cash duties again.

(5) Export and documentary credit course: Duration- 2 weeks designed to expose participants to the intricities of handling bills and credits transactions.

(6) International inisable Transaction Course: (IITC Course) Duration- 2 weeks Aimed at acquiring participants with the exchange control regulations generally and foreign exchange market transactions in particular clerical and supervisory staff involved in foreign exchange category 'A' transactions are qualified to attend.

(7) Supervisors course: Duration- 2 weeks. This course deals basically with supervisors routine duties in the branch.

(8) Basic management development course: Duration- 1 week aimed at developing the potentials of supervisors on the essential qualities of a supervisor and also teaching of basic management techniques.

(9) Advanced management development course: Duration- 1 week, deals with advanced techniques in management skills. Designed for managers.

(10) Course KI(Advances): Specifically designed for staff working in the advances department to understand basic procedures in advances, returns and other routine duties in order to provide useful information that will help the manager in his lending decision

(11) Course KII (Advances) Designed for lending managers to teach basic lending

principles and effective analysis of a lending proposition.

(12) Trainers course: Duration- 3 weeks Designed for staff who have interest in training.To teach basic principles and techniques of training.

(13) Accountant course: Duration 2 weeks designed for staff to take up accountant position. An insight into branch accountants duties are taught.

(14) Customer service course: Duration- 1 week, to create awareness and re-emphasis the importance of the customer to the bank.

(15) Typist course: Duration 1 week designed for typist. To teach essentials of banking.

(16) Office Assistant course: Duration 1 week designed for messengers,despatch riders and receptionists.

Source: UBN,staff training manual 1989.

METHODS OF TRAINING IN UBN

Some of the training methods and techniques used by the bank include the following:

(1) Lectures.

(2) Role plays: Trainers are divided into groups and the training officer observed the behaviour of each individual in a given situation.

(3) Synergies: Topics are shared to groups for discussions and the training officer elaborate on discussions mode.

(4) Simulation: This treats practical approaches to banking duties in general.

(5) Group discussion: This involves discussion usually chaired by the trainer on a specific topic.

(6) Brain storming: This is an extensive discussion aimed at generating ideas that would be useful in solving a particular problems.

(7) Audio visual aids: This involves use of films and tape slides for training. Some audio visual aids can convey a message on their own but usually they supplement the spoken or written words.

It should be noted that the research unit of the training department is saddled with

the responsibility of proposing adjustment in training programmes and methods at the right time in order to meet existing challenges in the banking industry.

TRAINING AIDS/FACILITIES USED IN UBN TRAINING CENTRES.

Magi board	-	Handouts
Transparency maker	-	conducive class environment
Flip chart		
Video/recorder player	-	first aid and medical facilities
video camera		
Television sets	-	revolving tea and coffee.
photocopiers		
Electronic calculator	-	circulars
Electric typewriter	-	hand books etc.
Film project		
Radio/tape recorder		
slide projector		
class monitoring system.		

IDENTIFYING TRAINING NEEDS IN UBN

A training need has been defined as any observed shortfall in employees knowledge,understanding skills and attitudes when it is compared with the established standard required by the job or the demand of organisational change. The above definition was given at a management development workshop on a paper "Identifying training needs". The following training need symptoms were also outlined to includes:

- low output or falling output
- falling standard of performance
- High/rising labour turnover
- High/rising absenteeism
- Excessive delays
- Customer complaints

- Increasing grievances
- poor leadership
- changes in technology and other environmental factors.

Techniques for identifying training needs in the bank includes:

- Organisation analysis
- Job analysis
- Individual employee analysis.

Organisation analysis involves collection of data about the structure, market, services man power requirement of the bank.e.t.c. The mission of the bank which is broken down into goals,objectives and strategies to achieve objectives are to be analysed.

Data also need to be collected on the various jobs and activities to be performed. Activities such as job description, personnel specifications,leadership and communication are to be clearly analysed.

Data on individual staff is to be collected. Such data may include appraisal records, personal training records and the results, notes on past counselling interviews and results an attitude surveys.

Other techniques include:

- Interviewing managers and supervisors about their own or their subordinates training needs.
- Observing the job performance of individuals.
- study and analysis of the questionnaire and attitude surveys issued to employees.

It should be noted here that the central figure is the individual employee,hence analysis on data relating to the individual person is the most effective technique, Nevertheless, the three analysis mentioned above are quite inter-related as there is need to determine from time whether the current aggregate level of the quality of cookforce(individuals) can meet the job level and hence, the organisation level. Training need then arise where the three levels cannot be matched due to inadequencies identified in the process of individual employee's analysis.

TRAINING - EXECUTION

Executing training objectives and functions in the bank largely rest on the bank's training officers or trainers. In trying to understand the trainer and his role better, lets look at the conditions that must be fulfilled by an employee before he/she becomes a trainer.

- The employee must be an officer grade
- Must have at least 5 years branch banking experience
- Must possess at least associate of the Chartered Institute of Bankers (A.I.B) part one or equivalent certificate in a higher institution.
- Must attend and pass a pre-course selection interview.
- Must attend a formal trainers course
- Must be fluent and capable of imparting knowledge to others.

Acquiring these fantastic qualifications as stipulated above is not enough, the trainer has to be well prepared before any institution or presentation is carried by him. Pigors and Myers 1984 on getting ready to train or instruct highlighted the following preparatory format.

- Have a time table
- Break down the job.
- Have everything ready
- Have the participation properly arranged
- Prepared the participant (introduction of subject)
- Make the presentation
- Try out performance
- Follow up.

The trainer should always have it in mind that "if the worker hasn't learned, the instructor hasn't taught"[2]

TRAINING CONTROL MEASURES

After training, it is the duty of the training school to follow up participants to their various branches to assess their performance on the job in order to find out whether

training objectives set for the course attended are achieved. If there is need for re-training of a participant, necessary arrangement will be put in place. Post course questionnaires are given to participants that have just completed a training session. Feedback collected through these questionnaires are used to determine whether objectives are achieved or not. Tests, exercises and examinations are also used as control measures.

Field work, that is periodic visits to various branches by trainers to see the performance of trainees on the job as a method of control is considered the most effective, though costly.

EVALUATION OF TRAINING PROGRAMMES

The process of evaluation is not a simple one what evaluation is concerned with is to determine whether changes in skills, knowledge and attitudes have taken place as a result of training undergone. The process also involves the determination of the trained personnel increased efficiency towards achieving the organisations goals and objectives as a result of the skills and knowledge acquired in training. Evaluation process might be complicated by the fact that training is just one out of many factors that contributed to individual efficiency and achievement of organisational goals. Also the effect of training on personnel might be cumulative, therefore, making it difficult to assess the effectiveness of a particular training programme at a time.

Consequently, determining the effectiveness of training makes it possible for management to assess how well their training activities has achieved the expected and desired results. The use of post-course questionnaires, performance appraisal forms, visits by trainers to observe performance as the job as well as input from branch managers will help a great deal in evaluation process of training.

In the final analysis of course, evaluation must be based on measuring the performance of employees before and after their training period. The results achieved on completion of training can be examined and subsequently the level of quality of employee performance can be appraised over a period of time.

G.D Halsey (1979) in his book "Training employees" page 10, crowns it all thus "The task of measurement becomes one of determining what are the things. Which go together to make up work effectiveness and finding out what has been the contribution of training to the improvement of each".

PROBLEMS CONFRONTING TRAINING CENTRES.

1. Hotel accommodation for course participants. Most hotels used by the centre to lodge course participants are sub-standard and lack modern essential facilities.
2. Classroom accommodation - some of the classrooms provided by the bank for training are small.
3. Some staff though well trained on a particular field are not usually posted to the department were there skills are most suited.
4. There is inadequate feedback on training from branches.
5. Foreign films often used during training sessions are very expensive to acquire, as such only limited and inadequate number is made available.

TABLE 4:1 ANALYSIS ON THE RATE/FREQUENCY OF TRAINING A STAFF IN THE BANK(RANDOM SAMPLE)

YEAR OF ENTRY	STATUS (PRESENT)	NO.OF TIMES TRAINED
1986	Messenger	1
1981	Clerk	7
1981	Officer III	9
1981	Officer	7
1993	Clerk	3
1992	Officer	10
1993	Clerk	2
1991	Supervisor	4
1992	Supervisor	3
1989	Supervisor	4
1992	Clerk	5
1990	B/ Manager	4
1991	Assistant	3

PRESENTATION OF DATA & FINDINGS

Two sets of questionnaires were issued one for trainers and the other for trainees. 20 questions were administered for trainers and 14 were returned while 50 questionnaires were administered for trainees and 39 were returned. This analysis is for the two centres.

TABLE 4:2

QUESTIONNAIRES	NUMBER OF RESPONSES	PERCENTAGE
Number of questionnaires returned	14	70%
Number of questionnaires not returned	6	30%

ANALYSIS OF QUESTIONNAIRE SET A

Responses to the question about major criteria for choosing a trainee were as follows:

TABLE 4:3

DETAILS	NUMBER OF RESPONSE	PERCENTAGE
Criteria based on identification of training needs	11	78.5
Other reasons	3	21.5

As shown by the percentage of responses the major criteria for selection on a trainee in UBN is an identification of training needs.

On the question of whether training is directly related to promotion the following responses were gathered.

TABLE 4:4

RESPONSES	NUMBER OF RESPONSE	PERCENTAGE
No, training is not directly related to promotion	7	50%
Yes, training is directly related to promotion	2	14.3%
Rarely	5	35.7%

The above response shows that to a large extend training is not usually directly related to promotion,but some times there might be need to promote a trainee after training.

The Relationship between productivity of a staff with number of courses he/she has attended. The responses are as follows:

TABLE 4:5

RESPONSES	NUMBER OF RESPONSE	PERCENTAGE
Yes, directly related	10	71%
To a large extent	3	21%
No	1	7%

By this analysis it shows that the number of courses attended that is the degree of training a staff under goes largely contributes or affect his/her productivity on the job.

It is established that the bank uses external method of training since all the respondents agreed with that fact.

The question as to what qualifies a trainer was met with the following responses:

- A trainer must have at least five years of working experience in the branch.
- Must have a minimum of an ordinary diploma certificate or equivalent professional certificates.
- Must pass out successfully from a trainers course.
- Must have the ability to import knowledge to others and communicate fluently.
- Must have good track record. A trainer must work at least 4 to 5 years in a training centre before being transferred to another unit. Though this issue is at managements discretion.

A trainer as any other teachers or lecturer must keep on developing himself academically and otherwise through research,attending courses,workshop,conferences and seminars etc.

The unit of whether the centres library is well equipped,the following responses were collected.

TABLE 4:6

DETAILS	NUMBER OF RESPONSE	PERCENTAGE
Yes	10	71.3%
Not well equipped	4	28.7%

With the above responses,the logical conclusion is that the centres libraries of the two centres (Jos & Zaria) are fairly equipped but there is still room for improvement.

Responses on challenges faced by trainers include:

- Designing new training programmes to reflect changes in the industry.
- Handling trainees individuality.
- Need to be up to date.
- To ensure all those trained are responding to training.
- How to stand out in the industry.

All respondents agreed to the fact that they foresee future challenges.

Responses on the criteria used to assess trainees include:

- Good performance in exercise conducted in the class.
- Brilliant contribution during training session.
- Reflection of knowledge gained while in the branch.
- Examination.

As to the distress situation in the banking industry,the following responses were collected:

TABLE 4:7

DETAILS	NUMBER OF RESPONSE	PERCENTAGE
Distress situation caused by bad management practice.	12	85.7%
Government regulation,depressed economy and social vices	2	14.%3

From the above analysis we can conclude that it is believed in the banking sector that distress situation is to a large extend caused by bad management practice. While government regulations,depressed economy and societal vices also have a share.

TABLE 4:8: RESPONSES TO THE EFFECT OF DISTRESS ON UBN

DETAILS	NUMBER OF RESPONSE	PERCENTAGE
No effect	8	57%
Effect include no further recruitment, reduction of staff strength and constraints on budget	2	14%
Effects on profit, because banks that were serviced through training are no more coming.	4	29%

With the analysis above, it might be concluded that, though the bank UBN, is not faced out of the industry (probably that was why 57% respondents agreed to no effect), a reasonable percentage 43% agreed that the bank is actually faced with negative effects of the distress situation which are listed. If not checked,these effects might pose greater danger to the bank.

The following are response to the question of what training unit of UBN is doing to curb the effects of distress in the banking industry.

- Introduction of new services,hence new training programmes.
- Educating staff/managers on the need to follow strict guidelines on lending.
- Imparting knowledge on sound banking practice.
- Establishing of a research unit.
- Training other banks.
- Acting as consultant.
- Commercialisation of training.
- Introduction of computers.
- Emphasis on control & honesty.
- Emphasis on quality banking services to customers.

TABLE 4:9 ANALYSIS OF QUESTIONNAIRE SET B

YEAR OF EMPLOYMENT INTO THE BANK	1980-1984	1985-1989	1990-1994
Number employed	9	6	24

Based on the above, the centres record the highest number of employees in recent times, which is an indication of growth.

BRANCH ACCOUNTANT	SUPERVISOR	OFFICER	CLERK	Messenger
2	6	8	20	3
				24

The number of times trainees were called for training between the year 1981 and 1993 ranges from 1 to 10, refer to table 4:1 on 25, number of times an employee is called to attain a course also varies. As employees who come into the bank in the same year might not be called for training the same time always. On centres in which training was done, 90% of respondents stated that they attended their courses at Jos and Zaria training centres only. While very few that is 10% actually had to go to Lagos for a course.

On the issue of whether training is preceded by promotion,all respondents 100% said no. With this response questions 7 & 8 are not applicable.

Most of the responses indicate the following as courses they enjoyed most.

- Foreign exchange.
- Advanced management development
- Branch basis operation (BBO)
- Bills and credit.
- Cash course.

- Distribution and sales
- International invisible transition course (IITC)
- Customer service
- Book keeping.

Other courses attended by respondents include:

- Banking and stock exchange
- Marketing strategies.
- Import and export services.
- Export and documentary credits (EXDC)
- Course KI (Advances)
- Course KII (Advances)
- Cashiers workshop.

The following responses were collected on the question of facilities provided by the two centres.

TABLE 4:10

DETAILS	NUMBER OF RESPONSE	PERCENTAGE
Facilities conducive for learning	30	77%
Facilities not conducive	9	23%

It should be noted by the above response that the centres facilities are good, though there is still room for improvement.

Suggestions provided by respondents for the improvement of training in the centres include:

- Duration of time for courses should be reviewed.
- More trainers should be provided.
- Time period per lesson should be increased.
- Improved teaching atmosphere.
- Accommodation problems should be addressed.

- Library needs more stock.

The question of who to blame for the distress situation in the banking sector, the following response were gathered:

TABLE 4:11

DETAILS	NUMBER OF RESPONSE	PERCENTAGE
Blame on management	18	46%
Blame on staff	9	23%
Blame on both of the above	9	23%
Economy and other circumstances	3	08%

With the response above,we can conclude that management has greater share of blame on the distress situation of Banks,while staff and other circumstances also contribute,all these are caused by human factor, therefore effective training of the human factor is imperative for the success of the banking sector and any other sector in the economy.

Respondents dream for the bank include:

- To see bank attains set/desired goals.
- Bank to have branches in all nooks and corners of the country.
- Keep on growing in profit and capital base.
- Consistency in management.
- To lead in the banking industry.
- More modern facilities in the banking operations.
- More autonomy to branch managers. (i.e de-centralisation of powers for speedy services).

TRAINING AS A PROTECTION AGAINST DISTRESS

UBN, is one of the survivors of the wind of distress that blow in the banking industry. Looking at the strength of its training division and the training culture that permeates the entire bank,one can rightly point out that the secret of its survival is largely on the dedication of its management and staff who have been well trained all through their working experiences.

This fact was buttressed in a manpower development workshop, organised by the bank in which the introductory part of a paper tagged " Identifying training needs" reads thus:-

"In any good organisation,training function of the management is often given a prominent place because the most important resources of an organisation are its human resources. As we all know, the three major factors of production are money, materials and Men (Known as 3MS). The effectiveness and efficiency derived from the use of money and materials are functions of the skill of man. Then, among the most critical functions of manpower are training and development of the staff who will help the organisation realise its various objectives".

In our analysis about 46% of respondents agreed to the fact that distress situation in the banking sector was caused by bad management practice while 69 put the blame on both management and staff. This is the reflection of in effective training. Effective training produces good managers. Good managers are not made in a day, it takes several years of training on the job and off the job on a continues basis. That is exactly what UBN training division has been doing over the years, little wander then, it is not held to ransom even in the wind of distress.

This fact is better expressed in the following statement made in the 1992 annual report of UBN page 37. "Our manpower development philosophy is based on our belief that the quality and performance of our staff are key factors towards the healthy growth of the bank.

CHAPTER V

SUMMARY CONCLUSIONS & RECOMMENDATIONS

SUMMARY

Training and development as proved by this study is the only machinery used to bring out the best in human ability towards achievement of specified goals and objectives.

For training to be effective, training objectives have to be set up, training needs of individuals determined and programmes instituted. All these processes are already imbibed in UBN, STC, as discussed in chapter IV.

Well organised training programmes might not bring the required result without effective control measures which include assessment of a trainees performance on the job *he is trained to perform. This is to ensure that what has been taught is actually being* put to practice. Making sure trainees are putting what they have received into practice is not enough, until the desired change in their attitude, knowledge and skills has taken place. This is what the evaluation process does.

Collin & Miller 1990, stressed this fact thus:-

"The training officer in the training centre share the fact that learning itself is not observable and we have to infer that it has taken place by observing changes in behaviour".[1]

Irrespective of problems that are likely to be encountered in the training of personnel, it is still considered as a lesser evil that might be used to save a bank or any establishment from total collapse.

CONCLUSION

We shall conclude by examining some factual statements by different scholars.

A.K. Abeky 1975 " An employee should be helped to grow into more responsibility by systematic training and development, it is only then that he will feel confident to carry out the responsibilities of the job".[2]

Gordon MC Beath 1978 "The ability to hold and maintain good people is tied partially to proper payment, but is influenced to an even greater extent by the ability of a company to provide opportunities to each individuals to develop fully,to utilise his

abilities to the full,and to find continuing job satisfaction".[3]

MC Farland 1979 "Any training and development activity leads to change".[4]

Peter Jones 1989 " At the core therefore of any human resource management strategy within service businesses there lies the need to attract, retain and control the activities of a diverse work force which both constitutes a major cost for the business and which may also be its major asset"[5]

Leap & Crino 1990 " The primary impetus for training & development is change. Advances in technology and knowledge are rendering many skills obsolete,while at the same time developing needs for new ones"[6]

I am Beardwell 1994 "Towards the 2000, if economies are to remain relatively prosperous one of the policy imperatives for the future must be a considerable investment in education and training by both organisation. and governments. Advanced economies of the future will not be based on a cheap and unskilled work force, industry is no longer drawn to the comparative advantage of abundant natural resources, but instead to pools of human skills.---------

The future employee is one who is continually seeking to develop him herself".[7]

The importance of training and development in the banking sector and any other sector in the economy can not be over emphasised.

Despite the fact that training and development has been used by different establishments over some decades, it is given more attention of recent,such that the emphasis is not only on what we have,but how to get the best out of what we have.

RECOMMENDATIONS

Recommendations made is hoped if considered to improve the training functions of UBN PLC. Therefore improving the overall productivity of the Bank. The same result is expected if considered by any other bank, service organisation, manufacturing organisation and the public.

(1) Hotel accommodation for trainees should be given more attention. Trainees have to be comfortable in order to participate fully in course sessions.

(2) Conducive environment is one of the vital conditions for effective learning, therefore class room accommodations in the training schools should be expanded and new ones built were possible.

(3) Management should make sure that staff are posted to the right departments where their are latest skills are most suited.

(4) Branches whose staff received training should send feedback at an appropriate time to centres training was received for effective evaluation of the training programme.

(5) The government and industries should encourage the production of indigenous films to be used for training.

(6) Adequate assessment of a trainees training need should be made before he/she is called for training.

(7) A staff should be send for training because he/she is in need of it and the organisation stands to gain after the training, and not because of political, social or economic benefit that might be enjoyed by the staff alone or his superior or both.

(8) On the job training- training received by immediate superior should be emphasised and given more prominence in the bank.

(9) Proper and up to date records of all trained staff should be kept by each training centre. All categories of staff and types of training received as well as feed back received from their branches until they leave the banking service should be kept. These records will be useful for re-design of training programmes.

(10) Trainers should be send to overseas periodically for courses, this will greatly enhance their ability to import the latest knowledge in relation to banking to their trainees.

If one trainer is send overseas for a course, the bank is impliedly sending hundreds or even thousands of its staff abroad, because knowledge gained by that trainer would be transferred to hundreds or thousand of trainees during training sessions.

(11) Managers of training centres should be given more authority to act promptly on issues that required immediate decisions. They should also be given free hand to designed some courses such as induction and customer service courses.
Knowledge about the geographical environment as well as behavioural pattern of people within the geographical area which a new employee is posted to is important.

(12) Risk management training should be emphasised in the banking industry.

(13) The Japanese culture of "continuous training" should be imbibed in the industry.

(14) Training programmes should be designed to reflect our unique cultures and traditions.

(15) Training centres should be regarded as the banks higher institution such as Polytechnic or Universities, in the same vein, its managers and training officers should be up graded to a minimum academic status of a higher DIPLOMA CERTIFICATE OR DEGREE OR a.i.b. CERTIFICATE PART ii Or equivalent, with 5 years minimum of working experience.

(16) The Training centres libraries should be re-equipped with the latest literatures, periodicals magazines etc. To keep trainers and trainees up to date on happenings in the industry and the world at large.

(17) The research department of the training division of the bank should research into the possibility of diversifying the activities of the training unit from traditional function of training its staff and staff of other banks into training of staff of other financial institutions and the general public.

(18) There is need for U.B.N. to have standard professional trainers within its staff in order to reduce the cost of training, higher executives through professional training bodies.

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2. Personnel management in Nigeria A.K. Abeku 1975 page 270.

3. Management foundations & practices 5th ed. Dalton E MC Farland 1979,page 537.

4. Manpower planning and control Gordon MC Beath 1978,page 163.

5. Management in service industries Peter Johns 1989,page 209.

6. Leap & Crino 1990 2nd ed. page 292.

7. Lan Beard Well 1994, page 364.

QUESTIONNAIRE SET A.

QUESTIONNAIRE FOR TRAINERS ONLY

INSTRUCTION:

Please answer the questions as objectively as possible. Information gathered would be treated in strict confidence.

This questionnaire would be used for a project, being a partial fulfilment for an M.B.A. degree at the Ahmadu Bello University Zaria.

(Tick appropriately)

Sex: *Male/Female* Age Group: 20-29, 30 - 39 40- 49, 50 - 59

1) What are the major criteria for choosing a trainee?.....

2) Is training directly related to promotion?.....

3) Is productivity or performance directly related to number of training courses undergo?

.....

4) Are there external methods of training used by the bank? please specify.....

5) What qualifies you as a trainer?.....

6) How long can a trainer work in a training centre before being transferred to another unit of the bank?:.....

7) How does a trainer develop himself towards meeting the challenges of training in the organisation?.....

8) Do you think the centre's library is well equipped?.....

9) What are the challenges that you are facing presently in your job?.....

10) Do you foresee future challenges?.....

11) What are the major criteria used in assessing trainees?.....

.....

12) What do you think are the causes of the distress situation in the banking industry?.....

13) In what way(s) has the distress situation affected your training centre?.....

14) What is the training unit doing at present to curb the effects of distress situation in the banking industry?.....

QUESTIONNAIRE SET B

U B N STAFF

Instruction: Please answer the questions below as objectively as possible. Information gathered would be treated in strict confidence.

This questionnaire would be used for a project, being a partial fulfilment for an M.B.A. degree at the Ahmadu Bello University, Zaria.

(Tick appropriately)

Sex: Male/Female Age group: 20 - 29, 30 - 39
40 - 49, 50 - 59

1. Which year did you join the bank?.....
2. At what cadre were you employed?.....
3. What is your present status?.....
4. How many times have you been called for training?.....
5. Please list number of courses attended and centres below:

NUMBER OF COURSES	CENTRES

6. Was each training programme you attended preceded by a promotion?
If No,.....

7. How many were preceded by a promotion?.....

8. How many were not preceded by a promotion?.....

9. Mention one course that you enjoyed most? Why?.....

.....

10. Are the facilities in the training centre(s) conducive enough for learning?.....

.....

11. What do you think should be improved upon?.....

12. Who do you blame for the distress situation of the banking industry today?.....

.....

(a) Management (b) Staff

(c) Both (d) Any other.

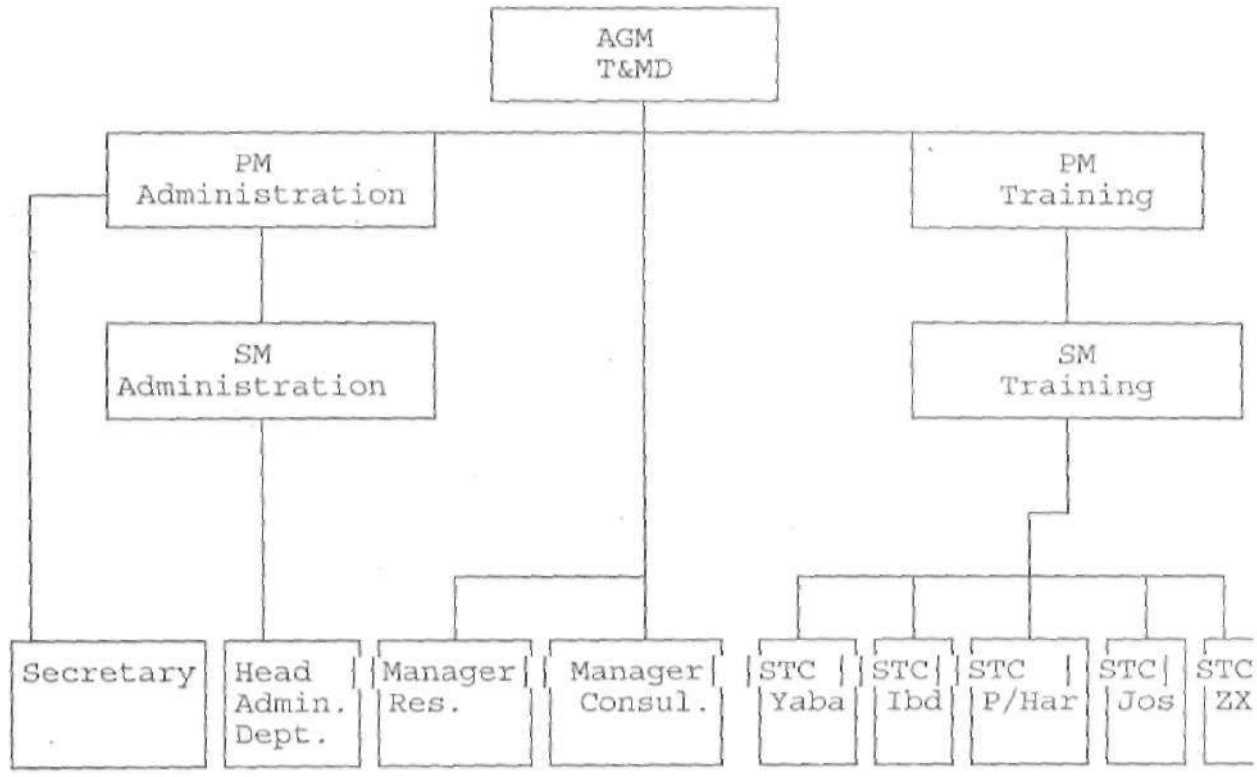
13. Give possible reasons to your answers above:.....

14. What is your dream for the bank?.....

15. Any general comment?.....

APPENDIX I

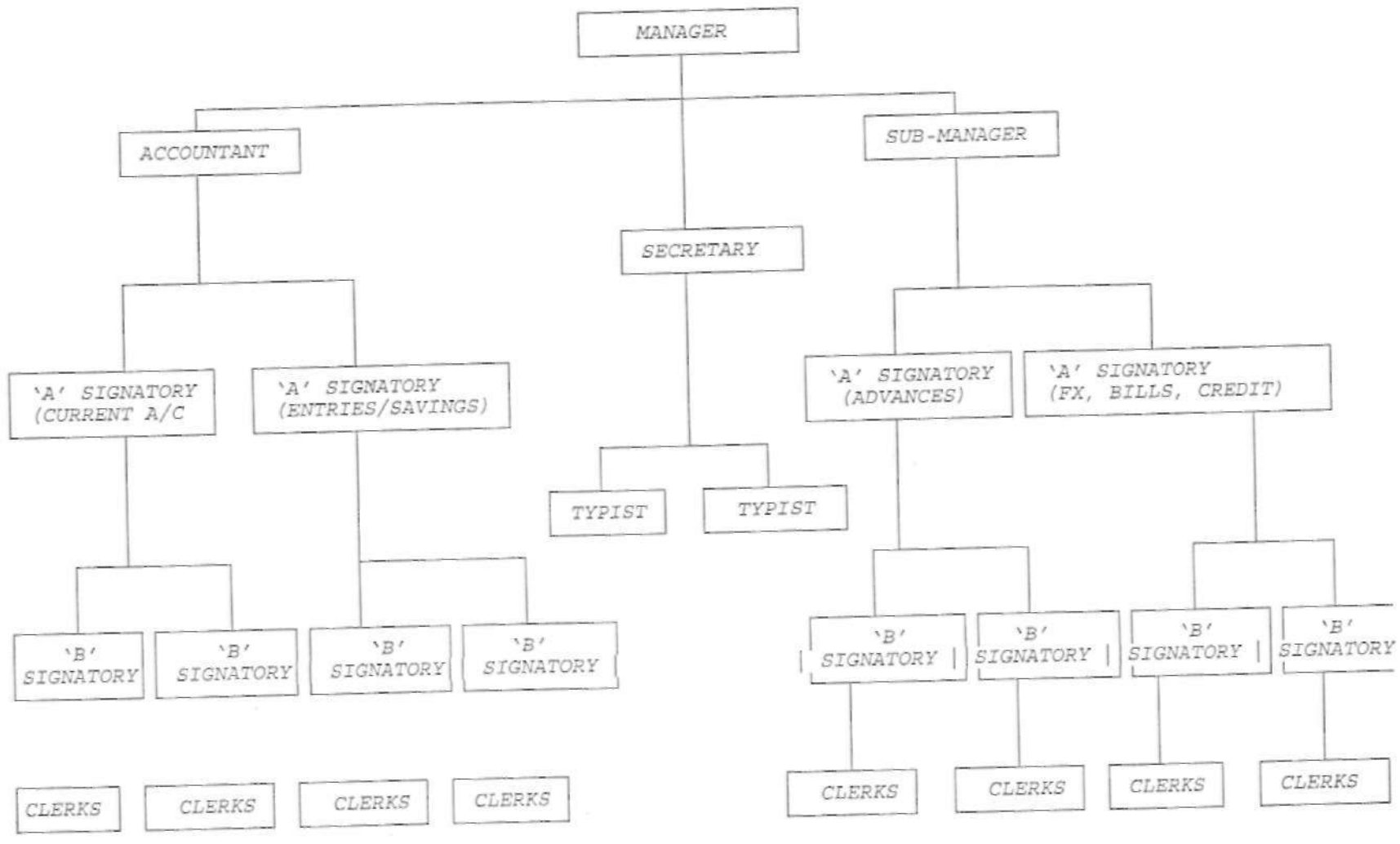
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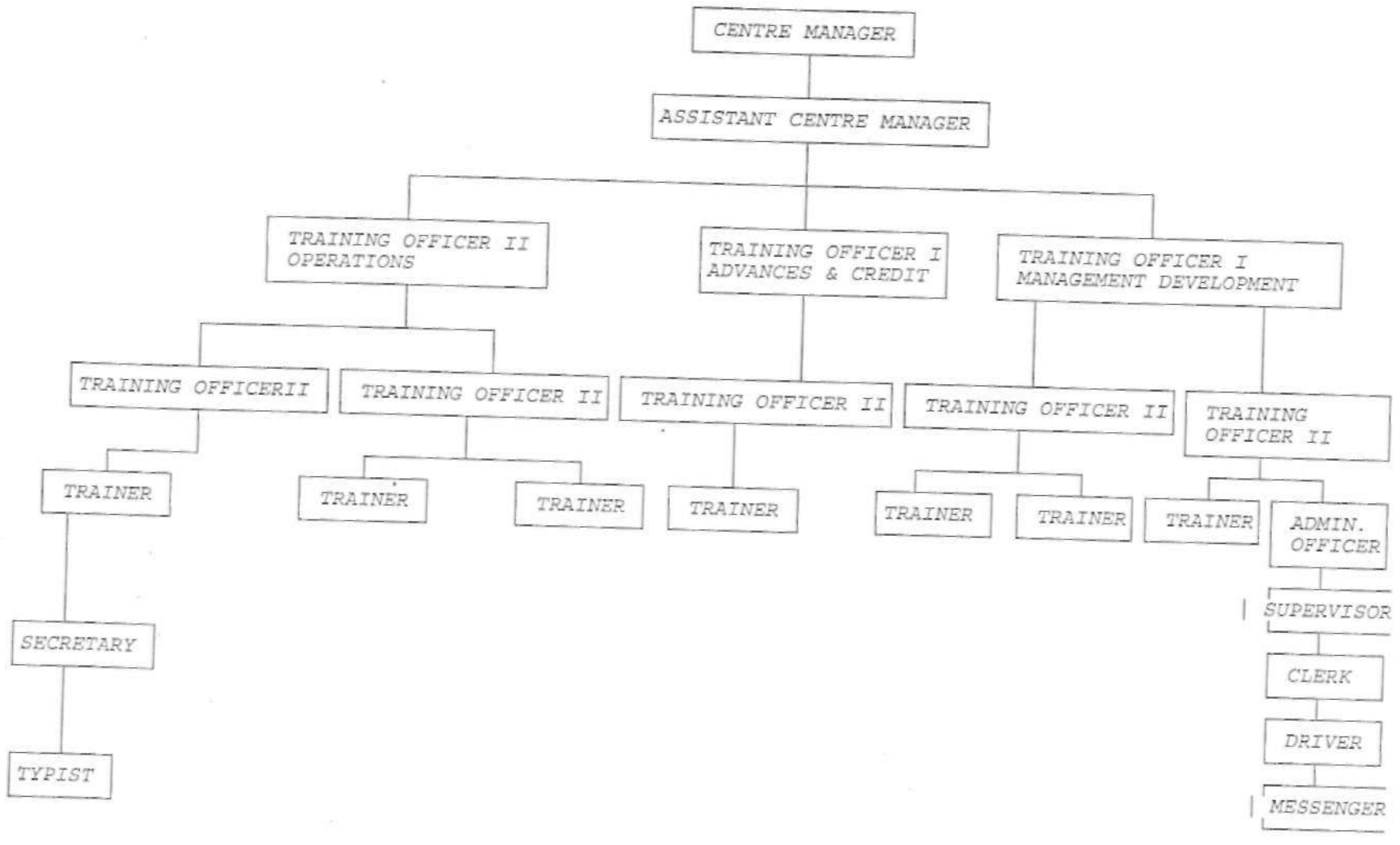
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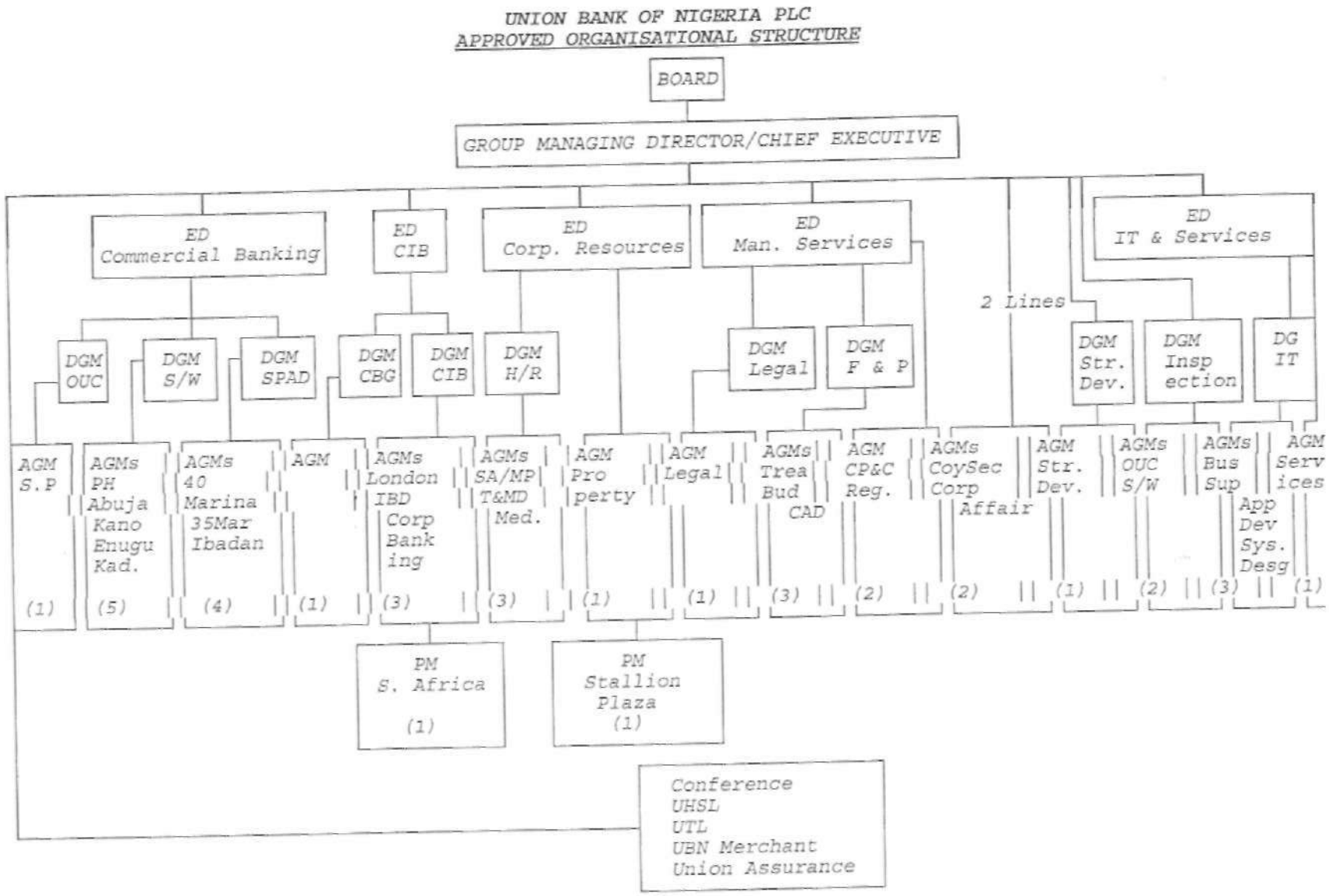
AGM T&MD	-	Assistant General Manager, Training and Development
PM	-	Principal Manager
SM	-	Senior Manager
STC	-	Staff Training Centre
Res	-	Research
Ibd	-	Ibadan
P/Har	-	Port Harcourt
ZX	-	Zaria.

APPENDIX 4:3
ORGANISATIONAL STRUCTURE OF A BIG BRANCH



APPENDIX 4:4


CENTRE MANAGER
ASSISTANT CENTRE MANAGER
TRAINING OFFICER II OPERATIONS
TRAINING OFFICER I ADVANCES & CREDIT
TRAINING OFFICER I MANAGEMENT DEVELOPMENT
TRAINING OFFICERII
TRAINING OFFICER II
TRAINING OFFICER II
TRAINING OFFICER II
TRAINING OFFICER II
TRAINER
TRAINER
TRAINER
TRAINER
TRAINER
TRAINER
TRAINER
ADMIN. OFFICER
SECRETARY
SUPERVISOR
CLERK
DRIVER
TYPIST
MESSENGER


UNION BANK OF NIGERIA PLC
APPROVED ORGANISATIONAL STRUCTURE
BOARD
GROUP MANAGING DIRECTOR/CHIEF EXECUTIVE
ED Commercial Banking
ED CIB
ED Corp. Resources
ED Man. Services
2 Lines
ED IT & Services
DGM OUC
DGM S/W
DGM SPAD
DGM CBG
DGM CIB
DGM H/R
DGM Legal
DGM F & P
DGM Str. Dev.
DGM Insp ection
DG IT
AGM S.P (1)
AGMs PH Abuja Kano Enugu Kad. (5)
AGMs 40 Marina 35Mar Ibadan (4)
AGM (1)
AGMs London IBD Corp Bank ing (3)
AGMs SA/MP T&MD Med. (3)
AGM Pro perty (1)
AGM Legal (1)
AGMs Trea Bud CAD (3)
AGM CP&C Reg. (2)
AGMs CoySec Corp Affair (2)
AGM Str. Dev. (1)
AGMs OUC S/W (2)
AGMs Bus Sup (3)
AGM Serv ices App Dev Sys. Desg (1)
PM S. Africa (1)
PM Stallion Plaza (1)
Conference
UHSL
UTL
UBN Merchant
Union Assurance

KEY:

ED	-	EXECUTIVE DIRECTOR
1.		Commercial Banking
2.		Corporate and International Banking (CIB)
3.		Corporate Resources
4.		Management Services
5.		Information technology and services (IT)
(DGM)	-	DEPUTY GENERAL MANAGER
OUC	-	Operation up Country
S/W	-	South West
SPAD	-	Special Assets Department
CBG ENERGY	-	Corporate International Banking
H/R	-	Human Resources
F&P	-	Finance and Planning
SR.Dev.	-	Strategic development
IT	-	Information technology
(AGM)	-	ASSISTANT GENERAL MANAGER
SP	-	Special Products
P/H	-	Port Harcourt
SA/MP	-	Staff affairs/Manpower
T&MD	-	Training and Manpower Development
CAD	-	Central Accounts Department
C.P. & C	-	Credit Policy and control
COY Sec	-	Company Secretary
Bus Support	-	Business Support
APP. Dev	-	Application Development
PM	-	PRINCIPAL MANAGER

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