

A ne OJECT REPORT

on

"ON JOB TRAINING PROGRAM"

Submitted by

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Class:- M.COM I

Sem:- II

Roll No:-

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GURUVARYA SADANAND MAHARAJ COLLEGE OF ARTS &
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Commerce Department

Educational year- 2023-24

MASTER OF COMMERCE

(M.COM-I , SEM-II)

ON JOB TRAINING
PROGRAMME

BANKING AND FINANCE

M.COM 1st (SEM I I)

HARSHAD ARUN LAWAND

- Brief overview of the finance sector.
- Financial sector refers to the businesses and institutions that manage money and provide intermediary services to transfer and allocate financial capital in an economy.
- Resilient, transparent and smooth-functioning financial systems and capital markets contribute to financial stability, job growth and poverty alleviation. To strengthen financial stability and build countries' capacity for crisis management, WBG works with governments and the private sector.

AUM 3 ETAIL FINANCE LTD.

Financial Sector – Major Participants



- Importance of job training in finance
- Training in finance not only helps to enhance current employee skills, but staff from other firms who aren't offered workplace training may look to move to a company that does.
- Employees need continuous training and learning programs to function at their optimal capacity in the financial industry, as even a minor error on their end can lead to enormous losses. With the help of a finance training program, organizations can impart crucial knowledge to their employees seamlessly to keep them at pace

- Objectives of the Training Program
- The importance of high-quality training is crucial because the cost to the organisation is often significant. The cost of training includes the training course itself, travel expenses, and lost hours from work to attend training. The national average spend on learning and development, per employee per year.
- Training should be top priority to organisations because the benefits to employees are numerous. According to Steptoe-Warren (2013) these benefits include:

- Clear goals and outcomes expected from the training
- Main Objectives of Training Programme are as follows:
 - i) To impart to new entrants basic knowledge and skills.
 - ii) To assist the employees to function more effectively in their present position by exposing them to the latest concepts, information and techniques and developing in them the skills required in their fields.
 - iii) To build up a second line of competent officers and prepare them as a part of their career progression to occupy more responsible positions.
 - iv) To broaden the minds of the senior managers



- Program Structure.

#ON JOB TRAINING LOGG SHEET.

DATE	TIME	WORK HOUR	DAILY WORK ROUTINE	SIGNATURE	
1-4-2024	10:00 AM TO 4:00 PM	6	Introduction of the Finance work in their Firm.		
2-4-2024	10:00 AM TO 4:00 PM	6	Excel sheets of Loan payer		
3-4-2024	10:00 AM TO 4:00 PM	6	Visit to loan giver person, shops etc.		
4-4-2024	10:00 AM TO 4:00 PM	6	Knowledge abouting the Fiance firm work.		
5-4-2024	10:00 AM TO 4:00 PM	6	Distribution of the Car loan.		

9-4-2024	10:00 AM TO 4:00 PM	6	Customer problems on loan profile	
10-4-2024	10:00 AM TO 4:00 PM	6	Loans on House	
11-4-2024	10:00 AM TO 4:00 PM	6	Field work on customer s insurance property	
12-4-2024	10:00 AM TO 4:00 PM	6	Insurance on Industrial property	
13-4-2024	10:00 AM TO 4:00 PM	6	Report on insurance	
15-4-2024	10:00 AM TO 4:00 PM	6	Last week Report	
16-4-2024	10:00 AM TO 4:00 PM	6	Excel sheets, Balance sheet, Company software handling	
17-4-2024	10:00 AM TO 4:00 PM	6	Senior sir's INFORMATION.	
18-4-2024	10:00 AM TO 4:00 PM	6	Work On Finance Methods	
19-4-2024	10:00 AM TO 4:00 PM	6	Work on Financial statements on Software.	

20-4-2024	10:00 AM TO 4:00 PM	6	Financial Analysis of the Finance Investment.	
22-4-2024	10:00 AM TO 4:00 PM	6	Last Week Report	
23-4-2024	10:00 AM TO 4:00 PM	6	Conclusion Of the Work My experience Sharing the staff and Greetings to the Me on HR.	

- Training Methods

- On-the-Job Training

- This method is most effective when there is a new employee in the workplace, as they perform tasks and learn as they go. On-the-job training can be structured, using hands-on application supported by classroom-type instruction, and it can be unstructured, using only hands-on application.

- Training is a process by which the skills, talents, and capabilities of the employees of an organization are increased. Training helps employees to grasp new skills and utilize the knowledge provided. Training is not only required by the new employees, but it is also necessary for the current staff. Training is not a one-time job. It is a continuous process that helps increase the performance of the employees and prepares them for their new job or keeps them updated on their present job. It is a short-term systematic approach that guides the employees and teaches them how to handle the given responsibilities. Training employees is essential as they need to be updated on technological advances and the latest development.

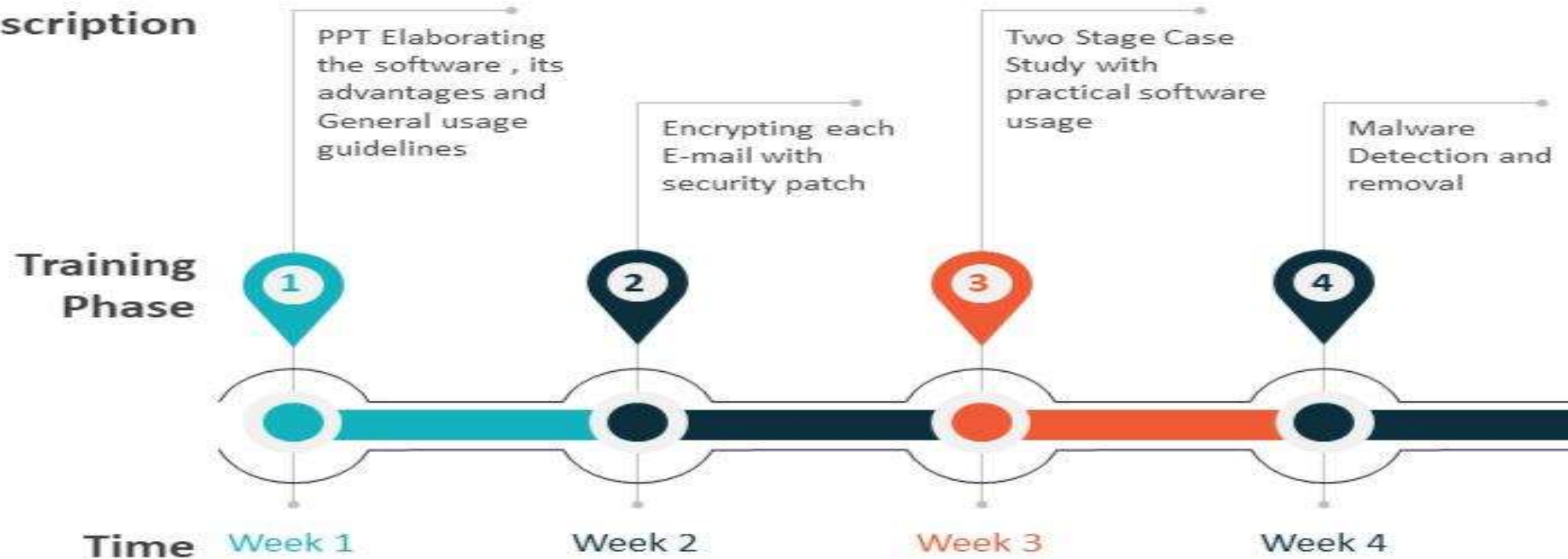
- **Internship Training:** Internship training is a cooperation of educational institutions and business firms. These trainings are generally a joint program. The candidates who are selected continue to pursue their studies regularly and also work in a factory or office to gain the practical job or a



Training Schedule Timeline

In this slide we have shown the complete schedule of training program that is required. The training phase will take.

Description



- Training Facilities

- On-the-job training is a form of training provided at the workplace. During the training, employees are familiarized with the working environment they will become part of. Employees also get a hands-on experience using the Software PCs , Any things to have help me on my work etc.
- Any technology used for training purposes.
- Microsoft Excel, SQL, Python, and Tableau.
- MS WORD, LOOK OUT MS ETC.
- (AUM 3 ETAIL FINANCE SOFTWARE)
- E-WARE .

EVALUATION IF THE AUM 3 ETAIL FINANCE LTD.

• YEARLY RESULTS OF AUM 3 ETAIL (in Rs. Cr.)	MAR '23	MAR '22	MAR '21	MAR '20	MAR '19
• Net Sales/Income from operations	34,582.82	26,972.45	23,369.16	23,671.83	17,383.97
• Other Operating Income 1,098.38	891.83	163.00	150.70	--	
• Total Income From Operations 35,681.20	27,864.28	23,532.16	23,822.53	17,383.97	
• EXPENDITURE					
• Consumption of Raw Materials --	--	--	--	--	
• Purchase of Traded Goods --	--	--	--	--	
• Increase/Decrease in Stocks --	--	--	--	--	
• Power & Fuel --	--	--	--		
• Employees Cost 4,573.08	3,221.88	2,242.42	2,294.56	1,721.17	
• Depreciation 443.77	354.91	302.25	137.37		
• Excise Duty --	--	--	--		
• Admin. And Selling Expenses --	--	--	--	--	
• R & D Expenses --	--	--	--	--	
• Provisions And Contingencies 3,066.46	4,622.06	5,721.28	3,805.15	--	
• Exp. Capitalised --	--	--	--	--	
• Other Expenses 4,436.73	3,513.11	2,471.11	2,798.06	3,568.16	
• P/L Before Other Inc. , Int., Excpt. Items & Tax		23,161.16	16,152.32	12,795.10	14,654.06
• Other Income 5.37 7.20	14.17	11.62	16.88		
• P/L Before Int., Excpt. Items & Tax	23,166.53	16,159.52	12,809.27	14,665.68	11,974.15
• Interest 9,285.02 7,573.13	7,446.39	7,857.55	5,938.85		

ANNUAL REPORT OF AUM 3 ETAIL FINANCE LTD.

- FY2023 WAS AN EXCELLENT YEAR
- FOR AUM 3 ETAIL FINANCE
- Financial snapshot
- 247,379 lacks.
- 29% YOY
- 16-year CAGR 36%
- Core AUM
- 11,508 lacks.
- 64% YO
- 16-year CAGR 52%
- Profit after Tax
- 24.97%
- as of 31 March 2023
- Capital adequacy ratio
- 29.6 mn
- 20%
- New loans booked
- 28,846 lacks.
- 32%
- Net Interest Income
- 0.94%
- Best ever



AUM 3 ETAIL FINANCE LTD.

Gross NPABusiness highlightsNew customers11.6 Thousand
Highest ever customer franchise additionTech-driven35.5
Lacks.Net users on digital app platformEMI Card franchise42
Thousand cards in force (CIF)EMI Card franchiseCredit
RatingAAA/Stable for long-term borrowing from CRISIL, India
Ratings, CARE and ICRA,A1+ for short-term borrowing from
CRISIL, India Ratings and ICRA, andAAA/Stable for fixed
deposit program from CRISIL and ICRA.

- Benefits of the Program
- In the broadest sense, career advancement is progression to the next level of your career. This type of progress may come with an enhanced job title, increased responsibilities, expanded skill sets, and a greater salary. For individuals motivated by growth, pursuing career advancement can improve job satisfaction, open new opportunities, and illuminate continued learning pathways.
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- Career advancement will mean different things to different people. To specify what career advancement looks like for you, it'll be important to know your values and goals. Some

• Future Opportunities

- Looking to train your employees in a way that is tailored to their specific needs whilst addressing real life issues in the workplace? From introducing new employees to corporate policies and procedures, to supporting an employee's professional development, on the job training may be the answer.
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- On the job training (often referred to as OJT) is a well-established and effective method of ensuring that employees have the skills and knowledge needed to perform their job. It takes place in the workplace; either at an employee's actual workspace or in spaces that can be dedicated to learning such as onsite training or meeting rooms. On the job training includes a range of resources, such as handbooks, manuals, videos, and online and immersive training modules, as well as using the equipment and tools. What's more, it can also draw on the expertise and knowledge of other members of staff through job shadowing and coaching.
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- There are tangible advantages of on the job training for both employees and employers alike. It benefits companies by ensuring employees have the right skills and understanding to carry out their roles safely and competently, as well as being a time and cost-effective way of undertaking training. It can also be tailored to address the individual needs of each employee, as well as helping them to feel motivated and valued.

Conclusion Of the ON JOB TRAINING PROGRAM.

- In conclusion, on-the-job training is valuable in today's ever-evolving workforce. This approach to learning provides employees with real-world experience and hands-on opportunities. Employees gain a deeper understanding of their roles and responsibilities.



