



Daffodil
International
University

Internship Report

on

Training and development process- of Mercantile bank limited.

SUBMITTED TO

Md. Alamgir Hossan

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SUBMITTED BY

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Department of Business Administration

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Letter of Transmittal

Date: 11-05-19

Md. Alamgir Hossan
Senior Lecturer
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Subject: Submission of internship Report.

Sir,

With outstretched rejoice, this is to apprise you that I am submitting my Internship Report which is a partial requirement of my BBA program. The report is largely based of “Training and development process mercantile bank limited”. I put my maximum effort thoroughly to gather all the inevitable information from the authentic source to make this report viable.

Working on this report has helped me to go through a practical experience that will help me in future.

It will be a great achievement for me if you kindly go through the report to ascertain the fruitfulness of it. It will be a prominent triumph for me if the report meets up your desirable expectation.

Sincerely Yours.

.....

Abdullah Al Mamun Bappy Khondakar

ID: 152-11-226

Major in HRM

Department of Business Administration
Faculty of Business & Entrepreneurship

Letter of Authorization

This is to ratify that Abdullah Al Mamun Bappy Khondakar, ID: 152-11-226, a student of daffodil International University, department of Business Administration has completed his internship report titled “**Training and development process mercantile bank**”. Under my supervision and direction.

His internship placement was at Mercantile bank ltd. I am pleased to state that he has gone through all the necessary and required steps to accomplish the report and all the data, information, analysis and findings from authentic sources. As a result, the report seems to have completed on a successful note.

I wish him success in life.

.....

Md. Alamgir Hossan

Senior Lecturer

Faculty of Business & Entrepreneurship

Department of Business Administration

Daffodil International University

Proclamation

I, Abdullah Al Mamun Bappy Khondakar, hereby announce that the following internship report titled “Training and development process Mercantile bank” is fully prepared by me right after the completion of my internship at Mercantile bank ltd. Under the supervision of Md. Alamgir Hossan Lecturer, Faculty of Business and Entrepreneurship.

I ensure that the report has been prepared in consideration of the fulfilment of my academic requirement and internship experience.

.....

Abdullah Al Mamun Bappy Khondakar

ID: 152-11-226

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Acknowledgement

At first my thankfulness goes to god to give me strength ability to complete the internship and report. You have made my life more beautiful.

Now I wish to take this lovely opportunity to thank a lot of people who have assisted and inspired me in my internship period.

Mr. Md. Alamgir Hossan, my supervisor, my internship during which I highly indebted for his exceptional support and guidance. As well as from working with him, I earned valuable knowledge only but was inspired by his innovation which helped to enhance my experience in greater quantity. His ideas and work were truly extraordinary.

I would like to thanks the management of **Mercantile bank** for giving opportunity to do the internship successfully and share their valuable experience. They are provided friendly environment and behavior for working with them. I deeply thanks to manager of merchandiser who is permit for start my internship in his organization.

Executive summary:

This internship report is prepared for Bachelor of Business Administration which is required for this program. After completing my internship program in Human resource department of Mercantile Bank Ltd, I have prepared my internship report with my knowledge and practical skill, experience. This report prepared on “Training and development process of Mercantile Bank Ltd, and there have the training and development process, techniques and lots of way for the improvement of their employees.

Mercantile Bank Ltd is one of the pioneer financial company in Bangladesh, and this organization organize different types of training and development program for increase their employee’s performance for getting better output. Mercantile Bank spending a huge amount for their training session which is not expand but it is investment for getting better output.

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Chapter: 01

Introduction

1.1 Background of the study.

Academic course of study is defined theoretical knowledge and when engaged with an organization achieve practical knowledge. When students engage themselves in practical field to make proper use of their theoretical knowledge, they come to realize the benefit of that knowledge. I had the opportunity to work in the leading companies who earn foreign money by export product, this company name **Mercantile bank ltd.** It is a big sector in our country for contribute foreign income. Now I take my report topic is Employee Satisfaction of Mercantile bank ltd.

1.2 Report's Origin

In this modern era, merely academic education is not enough to make a student perfect and competitive in the world. Therefore, Internship is a must and obvious for a student to gain practical idea, knowledge, skills, and experience. Daffodil International University is one of the most famous and renowned private university in Bangladesh and recently it has become QS Asia ranking top university. The faculty of business and entrepreneurship has designed different curriculum and BBA (Bachelor of Business Administration) is one of those in which courses are designed in a way by making it international standard where business graduates can be made. Therefore, I have completed my 129 credit and as per the course design I as a student need to go for my rest 3 credit by which I can do my internship program in an organization. This report is an end result of an Internship attachment with one of the top graded 100% Export Oriented Buying House in Garments Industry in Bangladesh. It will obviously try to improve the organizational performances of export-oriented garments industries in Bangladesh, especially for Winter Dress Limited.

1.3 Scope of the Report:

This internship program provides me the opportunity of practical knowledge in different area of Mercantile bank ltd. I got the primary level experience about organization culture as well as engaged in organizational environment. When I prepare my report than I got more experience as well as knowledge about this organization (Mercantile bank ltd.).

1.4 Objective of the study.

Broad objective:

The board objective of this report is to analyze the training and development process of Mercantile Bank Ltd.

Specific objective:

- ❖ To identify the components which are promote training and development program of Mercantile bank ltd.
- ❖ To know the evaluation process of Mercantile Bank ltd.
- ❖ To identify the purpose of this training session.
- ❖ To identify the finding and problem about the training and development process.

1.5 Methodology of the study

For making the report understandable, meaningful and presentable I tried to use both primary method as well as secondary method of data collection as research base. A questionnaire was prepared and survey was conducted among HR officers and other employees which helped to collect primary data of the report. Whereas, secondary data was collected from internet and HR policy documents and publications of Mercantile bank ltd as well as some articles. The sources have been divided by two parts.

Methods of data collection.

Data was originally collected from questionnaire, documents, journal ect. For collecting data, I was spent many hours in the organization. Besides, some data was collected by observing the employees.

Primary Source

- i. A questionnaire was made by google form and data was mainly collected by doing survey.
- ii. Face to face interview with some officials of the organization.
- iii. Consulting with supervisor

Secondary Source

- ❖ Organization's annual report (2016-2017)
- ❖ Study on different journal's
- ❖ Organizational website

1.6 Limitations of this study.

This study has some limitations. When prepare questioner I face some problem. Most of the person are not agree to fulfill this questioner because they thing that it can a problem in workplace.

- ❖ Respondent disagree to provide information.
- ❖ As an internship period there was limited time to deal with banking activities.
- ❖ Lack of knowledge.
- ❖ Within short time cannot be possible to study over all banking activities.
- ❖ Respondent deep thinking.

Chapter: 02

Literature review

2.1 Literature Review of training and development:

According to the knowledge of “Edwin B flippo.” Training is increasing the knowledge and skill of employee’s for doing particular job. McGraw Hill: 6th edition, 1964

Janice A. Miller, SPHR and Diana M. Osinski, Rewiewed July 2002: training assessment needs to identify performance requirements within the organization, and say that training fulfilling the organization goal, improving productivity and product and service quality which can be achieve organization goal.

“The most valuable asset of a 20th century company was its production Equipment. The most valuable asset of a 21st century institution will be its knowledge Workers and their productivity (Drucker 1999).”

Training and development in essential obligation in HR faculty. Human resource management take responsibility to look into an association needs, demand and start employee advancement program for facing different types of problem training and development one of them. Training and development program is organization activities for improving employee’s performance of individual employee or group of employee’s. It is the procedure of share technical managerial skill. Training are necessary to develop organization and employee’s which is asset for an organization.

2.2 Training and Development Organization expectation:

Training and development is an essential obligation in HR faculty. Human resource management takes responsibility to look into an organization's needs, demands, and start an employee advancement program for facing different types of problems. Training and development are one of them. Training and development programs are organizational activities for improving an employee's performance, either individually or as a group of employees. It is the procedure of sharing technical and managerial skills. Training is necessary to develop an organization and its employees, which is an asset for an organization.

Mercantile Bank Ltd is one of the pioneer financial companies in Bangladesh, and this organization organizes different types of training and development programs to increase their employees' performance and get better output. Mercantile Bank spends a huge amount on their training sessions, which is not an expense but an investment for getting better output. As well as an organization needs to organize training sessions because training sessions increase employees' working speed and achieve specific skills, abilities, and knowledge for achieving organizational goals.

2.3 Training and development employee expectation:

Training and development processes are organized by an organization as learning sessions to share and inform some knowledge which helps to do any specific task and can be effective for an organization.

Most of the time, organizations organize a training session for a long time without any break, which is not effective for employees. Every employee wants that their training session will not be a long time. They thought that this training session has frequently broken, which is important for better concentration.

Chapter 03

Overview of the Mercantile bank ltd.

3.1 Organization history.

Mercantile bank one of the pioneer banking organization which is established in 2 June, 1999 as private commercial bank and started their banking activities. Honorable chairman Mr. Abdul Jalil operate overall banking activities. In this situation Mercantile bank have 93 branch and they have total asset 155143.7 million tk.

MBL start a new commercial bank to provide effective service to develop economic as well as our country. In this time mercantile bank start their operation over the country and we know that they have 93 branch with different types of service as well as their core business is provide loan and getting deposit.

Mercantile bank playing role when they are paying lone recent this organization provide loan in different types of businessman for their business enterprise this amount 93,610 million, its main investment in business, construction, garments and more different business man.

Now foreign exchange department is the most important department for this organization. With the aim to be first choice for bank in operating in the industry with a team of their own career and bank future.

Slogan of the mercantile bank is "efficiency is our strength" and they represent as a dialog "Banglar Bank"

3.2 General Information about the company.

Name of company: Mercantile bank ltd

Type of the company: Financial company.

Year of Establishment: It was established 1999

Location : Head Office, 61, Dilkusha Commercial Area Dhaka-1000

Phone: +88-02-9559333, 9553892

Fax: +88-02-9561213

Investor : Md. Quamrul Islam Chowdhury (CEO)

History Of the company: Mercantile bank ltd. Provide different types of lone and banking activities.

Main Products : retail banking, corporate finance, Islamic Finance, Asset Management, Capital Markets

Phone Number : 16225

Authorize capital : 8000 million.

Paid up capital : 60110.75 million

Email : mbl@bol-online.com

Web Address : www.mblbd.com

Numbers of employee's : 1600

3.3 MISSION

1. Develop economic growth as well as Bangladesh
2. Besides that, manage different types of business in a full controlled environment with no compromises on service quality.
3. Create a healthy and gainfully profitable bank.

VISION

Mercantile bank ltd vision they want to be best of the corporate citizen. As well as want to leading financial corporation. And we know that mercantile bank listed of the leading financial corporate industry.

Core Values of MBL:

Customers:

- Providing services by developing new product and service which can more easily in customer life.

Shareholders:

- Mercantile bank focus on shareholder values.

Employees:

- All of the employees are asset for an organization, this organization are respecting and dignity of all the employees for motivate and increasing performance.

Community:

- Strengthening the corporate values and taking environment and social risks and reward into account.

3.4 Management & Organization:

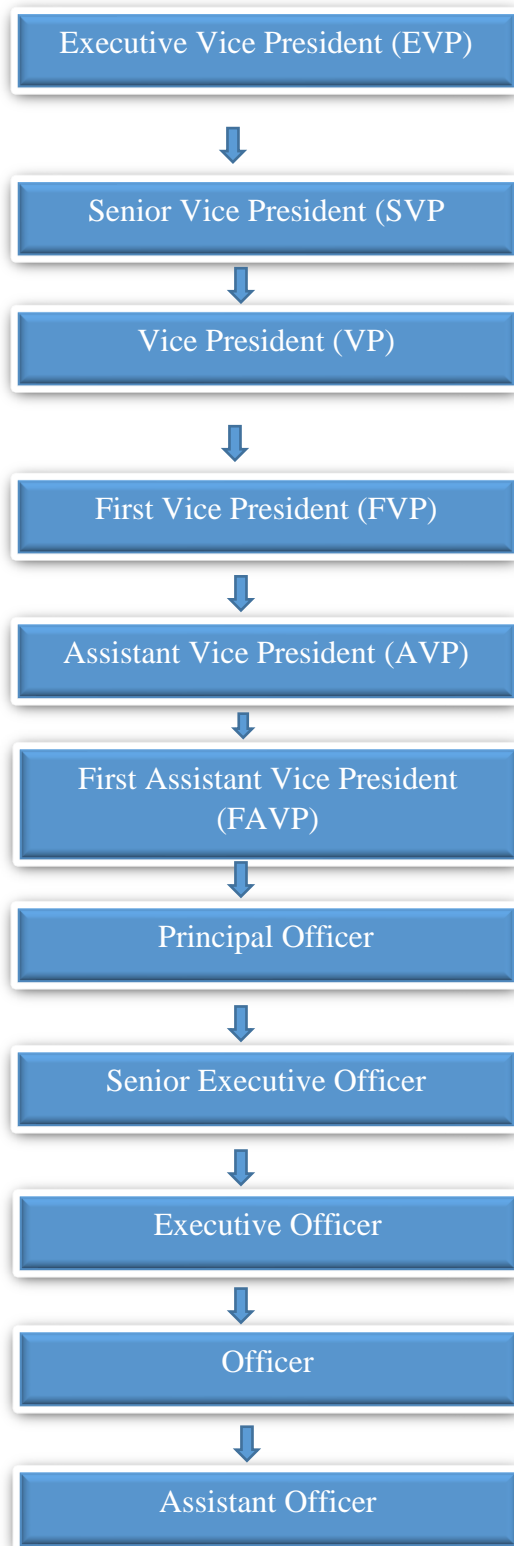
The overall management of the company will be vested with the Board of Directors. The Board of Directors will be formulated company's policies & guide lines for its day to day business operations. The Managing Director will be the executive head who will look after the business affairs and other logistic supports of the economy. However, Managing Director will be assisted by the managerial and technical personnel who will be the directors of the company.

3.5 Board of directors:

Name	Designation
A.K.M. Shaheed Reza	Chairman
Md. Abdul Hannan	Vice Chairman
A. S. M. Feroz Alam	Vice Chairman
A. S. M. Feroz Alam	Directors
Dr. Mahmood Osman Imam	Directors
Morshed Alam, MP	Directors
Md. Anwarul Haque	Directors
Shahidul Ahsan	Directors
M. Amanullah	Directors
Mohd. Selim	Directors
Alhaj Mosharref Hossain	Directors
Dr. Md. Rahmat Ullah	Independent Director
Md. Quamrul Islam Chowdhury	Managing Director & CEO

3.6 Organizational Structure:





3.7 Retail Banking:

Deposit Accounts:

- Current Deposit Account
- Savings Bank Account
- Special Noticed Deposit Account
- Fixed Deposit Account
- Double Benefit Deposit Scheme
- Family Maintenance Deposit Scheme
- Quarterly Benefit Deposit Scheme i) Times Benefit Deposit Scheme
- Advance Benefit Deposit Scheme
- Special Savings Scheme (SSS)

3.8 Loans & Advances:

- ✚ Consumers Credit Scheme.
- ✚ Doctors' Credit Scheme.
- ✚ Rural Development Scheme.
- ✚ Lease Financing.
- ✚ Any Purpose Loan Scheme.
- ✚ Car Loan.
- ✚ Education Loan.
- ✚ Home Loan
 - i) House Furnishing Loan.
 - Cottage loan

3.9 Short Term Finance MBL:

➤ **Cash credit : C**

Cash credit account like current account it's have a transaction limit to withdraw from account

➤ **Secured overdraft (sod-general):** The account is adjusted by the sale proceeds or from own source of the customer.

➤ **Secured overdraft (sod):**

✚ Overdraft- against FDR in the name of 3rd party.
✚ Overdraft-against FDR in the name of borrower.
✚ Overdraft- against guarantee.
✚ Overdraft- against savings certificate.
✚ Overdraft- against wage Earners Dev. Bond
✚ Overdraft- against DP.

➤ **Bill discounted and purchased:**

3.10 Long term Finance MBL:

- Lease financing
- Term loan for NBFIs
- Hire purchase
- Term loan

3.11 Social Compliance:

Organization has worldwide nearness with fares. Plants are agreeable with all pertinent social, moral, condition and quality framework.

Keeping up reasonable wellbeing and security condition in production lines is center and most imperative assignments and to accomplish this objective they consistently train our employees about the fire wellbeing standard and starting strides to increment firefighting limit. They are worry about the ongoing fire episodes in article of clothing production line in Bangladesh and our supervisory group is working proactively to enhance the standard any place it conceivable. There Social Compliance

CHAPTER 04
My Job at Mercantile bank ltd.

4.1 About the job

I join in mercantile bank as intern in dhanmondi 27 branch which is the part of my graduation, and I am working in the general banking sector. My 4 month internship program start with jonomy 2019 and completed in April. My selected internship topic is “training and development process on mercantile bank.

4.2 Job responsibilities:

The job responsibilities of my internship program are:

- ❖ **Reminder:** My supervisor hand me a list of daily activities I need to inform it timely to my supervisor sometime need to phone call to the participant for attained the training session.

- ❖ **Maintaining attendance list:** I have make a attendance form for every training session as well as signature and phone number in this sheet.

- ❖ **Maintaining Evaluation questionnaire:** After the training session participant provide questionnaire to evaluate, sometime I a evaluate all the questionnaire by using my guideline which is provide by me supervisor.

- ❖ **Evaluation result:** I have documentation all the result after the training session. As well as input all of the training evaluation result.

4.3 Observations

From my internship period I observe some issues which is given that bellow.

- ❖ Bank landline have some problem which is disconnect frequently.
- ❖ All of the landline are old model
- ❖ There is lack of employee motivation
- ❖ Need to reform account opening form, this form need lots of time for fill-up.
- ❖ Organization update some software which operating system are slow, client are disappointed for this types of service.
- ❖ The waiting area for clients is not sufficient

Chapter 05
**Training and Development process of Mercantile
bank**

5.1 Training and Development

Mercantile Bank Ltd is one of the pioneer financial company in Bangladesh, and this organization organize different types of training and development program for increase their employee's performance for getting better output. Mercantile Bank spending a huge amount for their training session which is not expand but it is investment for getting better output.

Training and development in essential obligation in HR faculty. Human resource management take responsibility to look into an association needs, demand and start employee advancement program for facing different types of problem training and development one of them. Training and development program is organization activities for improving employee's performance of individual employee or group of employee's. It is the procedure of share technical managerial skill. Training are necessary to develop organization and employee's which is asset for an organization.



Figure 5.1

5.2 Network Training

- ❖ Branch Network Support
- ❖ IP phone Maintenance
- ❖ Internet Communication
- ❖ Anti-Virus Update and Maintenance
- ❖ Email Server Admin

Hardware Training

- ❖ Basic Hardware Setup Training

Card Division Training

- ❖ All Visa Related Training
- ❖ International Visa Compliance
- ❖ Internal Credit Card Marketing

5.3 Need for Training and Development:

Training and Development refers to the imparting of specific skills, abilities, and knowledge to an employee. Therefore, it can be said that Training and Development is an attempt to improve the current and future employee performance by increasing an employee's ability to perform through learning, usually by changing the employee's attitude or increasing his/her skills and knowledge.

5.4 Training Process:

Training process of Mercantile Bank Ltd. consists of these following steps-

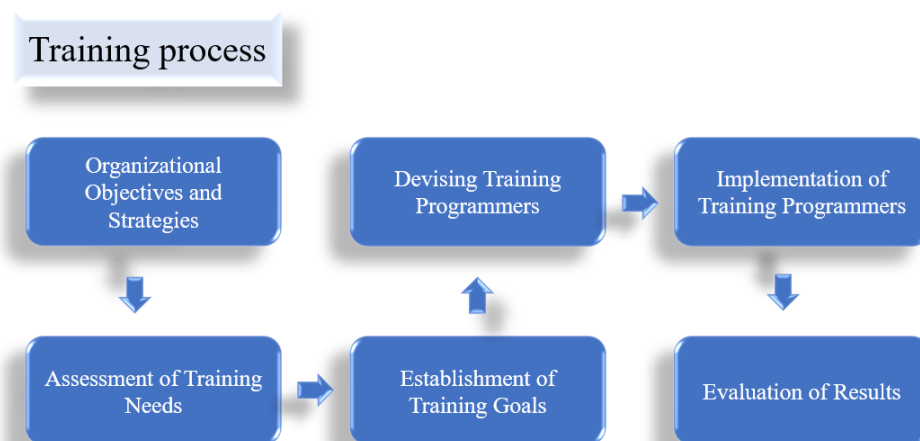


Figure 5.2

5.5 Variables of Employee satisfaction:

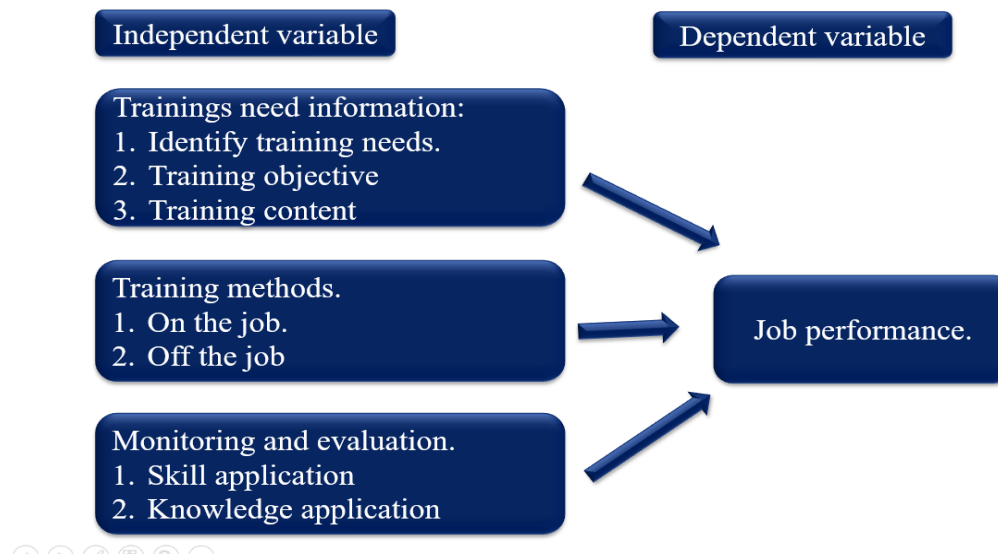


Figure 5.3

Independent variable

Trainings need information:

1. Identify training needs: First of all we need to identify the sector where need to train our employees for done specific task.
2. Training objective: We need to select a specific objective for organizational training session
3. Training content: Prepare a training content which is provide to the employees and it should be increase job performance.

Training methods.

1. On the job: On the job training refers to training employees in the job location which is more effective for employee.
2. Off the job: Beside that, it's refers to training employees outside the job location.

Monitoring and evaluation.

1. Skill application:
2. Knowledge application:

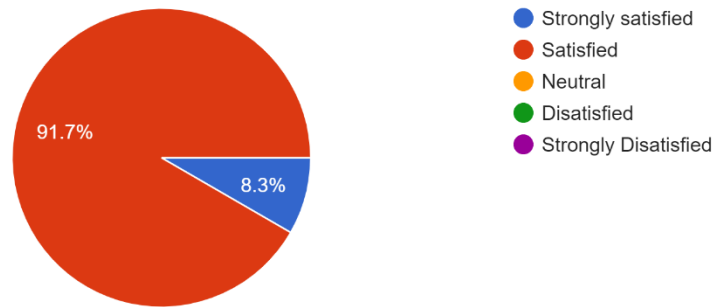
Dependent variable:

Job performance:

Chapter 06

Analysis and finding

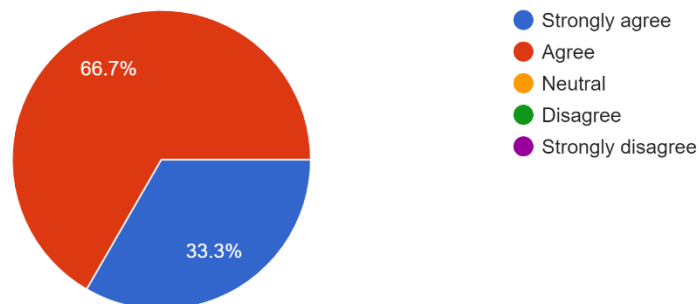
1. I am satisfied with my training process.



Here, 30 respondent most of the employees are satisfied for their training session. On the other hand 8.3% respondent are highly satisfied for their training process and 91.7% respondent are satisfying their training session.

2. Training session is very helpful for every employee.

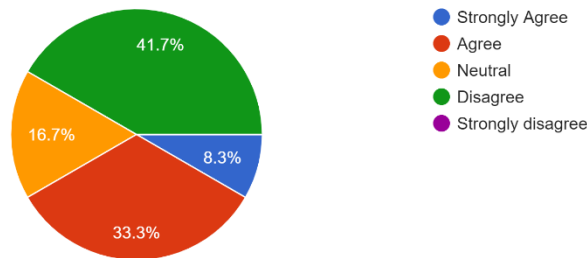
12 responses



In this case, most of the employees are say about they are satisfied. 66.7 percent respondent are agree with the statement, as well as 33.3 percent respondent are highly satisfied.

3. The contents that are used for training program are attractive and easy to do.

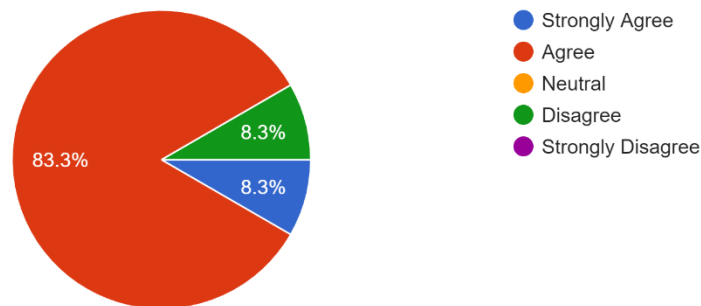
12 responses



Contents of the training program not attractive and easy because here, 41 percent are disagree with the statement, agree with the statement 33.3%, mostly satisfied 8.3 and rest of the respondent are neutral. So we can say that trainee need to set their content more easy way to the respondent.

4. My organization follows latest training method.

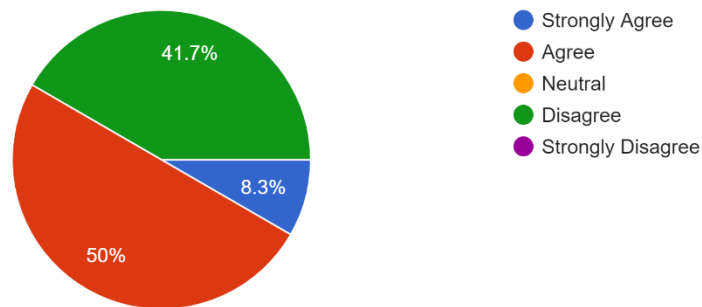
12 responses



In this case organization provide latest training method, the major number of respondent positive response which is 83.3 percent are agree with the statement as well as 8.3 percent highly satisfied rest of the respondent are negative response.

5. After completing training session my organization takes exam for testing

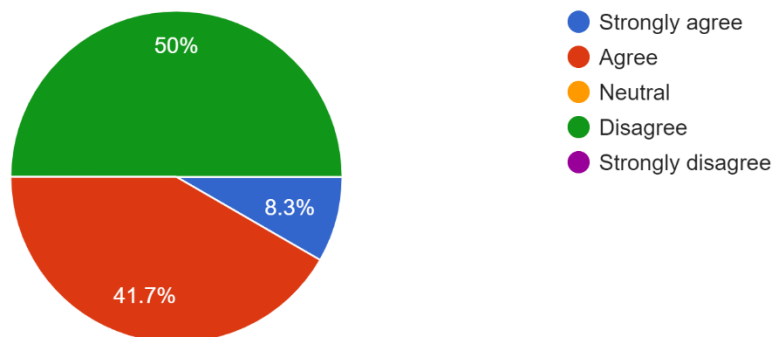
12 responses



After completing training session mercantile bank takes exam for testing it's work. 50 percent of the respondent are agree with the statement and 8.3 percent respondent highly satisfied as well as rest of the respondent are negative response. I thing organization need to focus in this steps.

6. Trainees are much friendly with the employees.

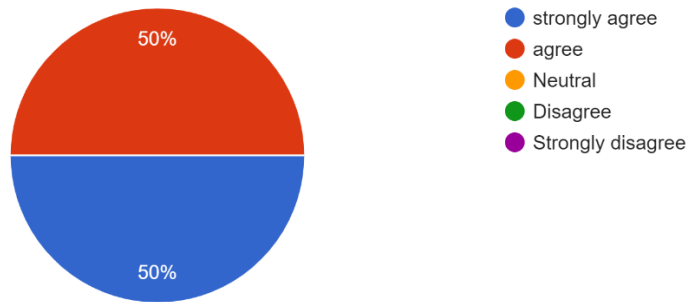
12 responses



Trainees are not much friendly with the employees because 50 percent re said negative response and 50 percent are positive response. Need to improve that.

7. Training session takes long time to complete.

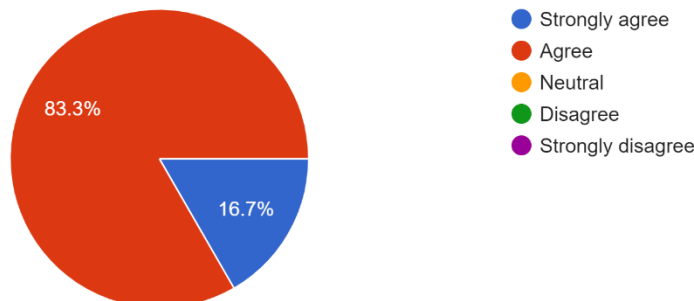
12 responses



Every training session design about a long term if they not break in this session so it is not effective and in this case 50 percent are agree with the statement and 50 percent are negatively represent they are not satisfied.

9. Training motivate me greatly for doing work effectively

12 responses



In this chart 83.3 percent respondent are agree with the statement and rest of the respondent are highly satisfied with the statement.

6.2 Findings of the study:

- Contents are difficult to the employee.
- Training session is long time process.
- Lack of communication gap with trainee and trainer.
- Training method are not enough structured.
- Not enough scope to learn for intern.

Chapter 07

Conclusion and Recommendation

7.1 Recommendations:

1. Some Trainees may not be interested to attend training programs. The Importance of the training programs must be explained clearly to the employees of the organization to motivate and encourage them for attending the training programs. This will help the employee to understand and reach the organizational goal. Otherwise the training will be failed.
2. Training method are not enough clarified and structured.
3. The training session of mercantile bank in too long-time organization need to a structure about frequently break.
4. Should be evaluating training method which is not standard.

7.2 Conclusion:

Mercantile Bank is one of the pinner banks in Bangladesh and it intends to set standards as the market leader in Bangladesh. It was a great opportunity for me to work as an intern in MBL Bank Limited. I have worked under Human Resource Division in Training & Development department. During my internship program I have learned so many things related to my department and also faced some difficulties while making report on “Training and Development process of MBL Bank Limited”. As the information of Human Resource Division is very confidential, I was not allowed to have all the information which is very confidential for the organization. I made my report with the information of what I have learned from my work, what I have learned from my supervisor and also with the information that is available on the internet. That is why I got limited information to prepare my report. Though this three-month internship program was very challenging to me, I completed it successfully. The knowledge, work experience, work ethic, rules, and regulations I learnt from this internship program hopefully would be so effective for my future job life

This thee month

7.3 References:

1. http://www.mblbd.com/annual_report/AR_2017.pdf
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4. [Wikipedia](#)
5. [Slide share](#)
6. [Linked in](#)

Online

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6.3 Appendix

TRAINING AND DEVELOPMENT

Dear valued respondents,

This is Abdullah Al Mamun Bappy Khondakar and I am conducting a survey on “**Training & Development methods of Mercantile Bank Ltd.**” which will be used for my academic Internship purpose. Please read each question carefully and answer it based on your personal opinions. My heartiest thanks to you for spending your valuable time to complete this questionnaire.

Name:

1. I am satisfied with my training process.
a. Strongly agree. b. Agree. c. Neutral
d. Disagree. e. Strongly disagree.

2. Training session is very helpful for every employee.
a. Strongly agree. b. Agree. c. Neutral
d. Disagree. e. Strongly disagree.

3. The contents that are used for training program are attractive and easy to do.
a. Strongly agree. b. Agree. c. Neutral
d. Disagree. e. Strongly disagree.

4. My organization follows latest training method.
a. Strongly agree. b. Agree. c. Neutral
d. Disagree. e. Strongly disagree.

5. After completing training session my organization takes exam for testing knowledge.

- a. Strongly agree. b. Agree. c. Neutral
- d. Disagree. e. Strongly disagree.

6. Trainees are much friendly with the employees.

- a. Strongly agree. b. Agree. c. Neutral
- d. Disagree. e. Strongly disagree.

7. Training session takes long time to complete.

- a. Strongly agree. b. Agree. c. Neutral
- d. Disagree. e. Strongly disagree.

8. Trainees are rewarded for doing better performance.

- a. Strongly agree. b. Agree. c. Neutral
- d. Disagree. e. Strongly disagree.

9. Training motivate me greatly for doing work effectively

- a. Strongly agree. b. Agree. c. Neutral
- d. Disagree. e. Strongly disagree.