

Report On

The Role of EBL in Their Employee's Mental Health

By

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18104039

An internship report submitted to BRAC Business School in partial fulfillment of the requirements for the degree of Bachelor of Business Administration

BRAC Business School

BRAC University January 2023

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Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing my degree at BRAC University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material that has been accepted or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

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18104039

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Letter of Transmitter

Dr. Syed Far Abid Hossain
Asst. Professor
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66 Mohakhali, Dhaka-1212

Subject: Submission of the internship report on what EBL do for their employee's mental health.

Dear Sir,

It is a great pleasure to hand in the internship report titled 'The Role of EBL for Their Employee's Mental Health' which was assigned to me as a partial requirement for the completion of the degree of Bachelor of Business Administration (BBA).

It is my honor and privilege to work for a leading organization in Bangladesh and gain in-depth knowledge in different areas. Throughout the study, I have tried my level best to accommodate information as much as I could, which I thought was relevant and informative. I tried my level best to make this report simple and conversant.

I am grateful to you for your generous guidance and kind cooperation at every step of my endeavor

I would be grateful if you would kindly accept and forward it to the respective department of BRAC University.

Sincerely yours

Syeda Mantaka Tanjeeb

ID - 18104039

Human Resource Management

BRAC University

Non-Disclosure Agreement

By signing this document, I certify that the internship project named "The Role of Eastern Bank Limited for Employee's Mental Health" was created by me under the supervision of Dr Syed Far Abid Hossain, Assistant Professor, BRAC Business School, BRAC University. This project work is presented as a part-fulfillment effort for the internship program's requirements. No other institution or institute has received this report for consideration for any other degree award.

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Major: Human Resource Management

BRAC University

Acknowledgment

First of all, I would like to thank the Almighty Allah who has given me the opportunity patience, Knowledge, and Fitness to complete the report promptly and within the right time. Then I am grateful to my parents because they are my main backbone for me always without their support and pray maybe I would never come this far.

I am very much indebted to my supervisor Dr.Syed Far Abid Hossain, Assistant Professor, Department of Human Resource Management, BRAC University for giving me direction at different times to prepare this report. It is his guided supervision resulted in the successful completion and timely submission of the report.

Then I would like to express my heartfelt Gratitude to the Eastern Bank Ltd (Human Resource Division) for giving me a chance to complete my internship program at their division. I am also honored and thankful to all the Employees and the authority in this division for allowing me to gather information and helping me in every possible way in preparing the internship report. My endless thanks go to Mr. Monjurul Alam (Human Resource Division Head), Ms. Anubhab Rahman (Department Head of Organizational Development) Arman Hossain (Officer) for being Patient and supporting me during the internship program. My special Thanks Go to Ms. Silvia Naznin Borna (officer of Organizational Development), and Ms. Farjana Ul Hoque (Senior officer of Organizational Development) and I am thankful to all of the people in the division for helping me to learn and gather the required information related to the internship program.

Executive Summary

Eastern Bank Limited is a well-reputed bank in our country. It has a well-established Human Resource Division to support its internal employees. As I have done my internship in Organizational Development, HRD of Eastern Bank Limited, the report is based on the activities of this department and my role in it. This report has been prepared on my experiences gathered during the internship, which is related to my workings during the internship.

The first part of the report mainly discusses the organizational overview, where I briefly review the bank along with its mission, vision, values of Eastern Bank, and objectives of the report are given. In the second part of the report, I discussed an overview of my assigned department and the role of that department. Here I have discussed my role in the Organizational Development department is given as well as my role in these reports. This contains all the relevant content of my internship experience like my tasks as an intern. In the third part of the report, I discussed the constraints and challenges that I faced during my internship period. After that I included learning from the internship like learning time management, becoming skilled in event management, team Work, etc. Then I concluded my suggestions. In the end, I added references which are providing the sources from where I collected information for the report.

Basically, it is a reflection-based paper that includes my learning from my internship. The report is mainly based on the department where I was assigned and my duties, activities, and learning. achievements and another program. This report is also giving an overview of my learning which helped me to develop my skills in the relevant sector.

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List of Acronyms

HRM Human Resource Management

LSD Local Sourcing Department

SIS Store Improvement and Service

CDC Central Distribution Center

MIS Management Information System

IPR Individual Progress Review

OM Operations Manager

DM District Manager

DSR District Sales Representative

PD Product Development

CM Company Manager

CB Corrugated Box

RWD Registered Wholesale Dealers

DSP Dealer Support Program

NFT Non-Footwear Items

DVP Direct Vulcanization process

PVC Poly vinyl Chloride

CSR Corporate Social Responsibility

LMS Learning Management System



Eastern Bank Ltd.

Simple Math®

CHAPTER 1: Overview of the Internship

1.1 Student Information:

A detailed-oriented and self-motivated student at BRAC Business School, BRAC University, specializing in Human Resource Management and Marketing. My campus is situated in Mohakhali, Dhaka. I enrolled at the university in the spring 2018 session. Currently doing my internship and expect to be graduate soon. I have the urge to pursue a long-term career in a dynamic Organization and explore different fields of work that are relevant to my studies, experiences, and interests. I did my best to connect my internship report to what I learned and experienced in my undergrad courses and throughout the internship period.

1.2 internship information

1.2.1 Information about the internship

Duration: 3 Months (2nd October 2022 –1st January 2023)

Name of the Company: Eastern Bank Limited

Department: Human Resources Department



Company Logo:

1.2.2 Information about the company supervisor

Name: Anubhab Rahman

Designation: Head, Organization Development, Human Resources Division, Eastern Bank Limited

1.2.3 Internship description

I just finished my three months internship program at Eastern Bank Limited, Head office. During my internship period, I learned different types of activities and I did a lot of work by using my learning. I worked in Human Resource Division. I saw, how the actual corporate culture works in the practical field. I got a hands-on experience from the team.

I was assigned to the Organizational development department but besides that, I worked with the other departments side by side. If I divided my three months internship into three phases, then I can describe my job responsibilities more specifically. In my first phase, I had done more than two thousand filling of employee performance appraisals and increments, where I learned about how to evaluate an employee in the corporate sector. After the fillings are done, in the second and third phases I worked on three two big events which were organized by EBL HR. So, in this report, I will share those experiences with valuable notes.

1.3 Internship Department Overview

In EBL at Human Resources Division, there are 5 sectors

1. Organization Development
2. Peoples pay
3. Recruitment team
4. Learning and training
5. Operations

1.3.1 Organization Development

I worked with an organization team. This team works for employee's organizational betterment. Organize events, and workshops, give crests, arrange competitions, make appraisals, and do project work all these are done by this team.

1.3.2 Peoples Pay

This team maintains employee loans. Such as car loans, home loans, and other loans.

1.3.3 Recruitment Team

They recruit employees from all over Bangladesh. Making their files, and giving entries are this team's work.

1.3.4 Learning and Training

Giving training, taking examinations, and evaluating the employees are this team's work.

1.3.5 Operations

Employees who give resign, their paperwork, and everything are maintained by this team. They also do work about employee leaves.

1.4 Internship Duties

1.4.1 Understanding the performance appraisal of employees.

Performance Appraisal is the heart of performance Management. The quarterly Appraisal system is followed by Eastern Bank Limited. People of Eastern Bank are appraised fourth time in a year and as a result, they can have an idea about their performance graph. If they are stepped back in 1st or 2nd quarter, then they can come back in the last two quarters by improving their performance. During my Internship period, I have work in the performance appraisal system of the Eastern bank and gather some knowledge about this system.

1.4.2: Discussing the payroll sheet prepared and maintained by employees.

After getting the approved performance appraisal of employees, People of EBL get a performance-based increment in their pay sanction. Eastern Bank followed performance-based increments for their employees. In my internship period, I get the opportunity to work with EBL People's pay and benefits team on their yearly-based increment project where I filled around 2000 employee's increment letters to their personal file.

1.4.3: Describing organizing different types of events.

After finishing the fillings, Organizational Development Department was assigned for working on different events of the HR Division. I worked on more than three events throughout my internship. As I started my internship on 2022 October, so I got a chance to work on New Year, 2023 event which was organized by HR. After that, I worked on employees·

1.4.4 Other Activities:

Besides my main objectives, I had also done some other work throughout my internship period. I worked on working anniversary crest distribution where we collect the crest and after collecting the crest, we distributed the next eligible work anniversary crest for that particular

employee. I also worked on employees' birthday card distribution; it is a very important task for creating better engagement among the employees. We usually started the work for birthday card distribution in the last week of every month so that we could finish the task and distribute the cards for those employees who had a birthday on next month. I also gave calls to the examinees on behalf of the Peoples' Acquisition department. Mainly, those calls are given to the remainder

that they had an exam or interview on an exact date for confirming the message and email that they got earlier. I also took so many printouts and photocopies for the employees which helped me to understand how to use the printers and photocopy machine in the proper guideline.

1.5 My overall experience

1.5.1 Lessons learned from the internship program:

- i. Organizing Events: As employee engagement is a core part of H.R.M, in that case, I got practical knowledge about how an event is organized by HR people which will definitely help me to build up my networking skills with internal and external customers.
- ii. Teamwork: employees work in a team here. Because the proper contribution is needed on all sides to ensure development.
- iii. Documentations: I have learned to make proper documentation as I have to prepare the employee participants list of the inking program and training database and others papers as well which has to be included in a file.
- iv. Managing Time and decision-making: One of the important things I have learned from Eastern Bank Ltd. is managing time. Because I have to work so many times with my supervisor. I used to try to work with everyone, in a day highest I could work with 3 people and I have to manage my time and taking decisions about which task should be done first. I tried my level best to work properly.

1.5.2 Corporate Culture:

Hierarchy culture is one that follows the traditional corporate structure and has a clear chain of command. In the banking industry, they followed a hierarchy culture as their corporate culture. In Eastern Bank strategic decisions come from the higher authority and those are executed by the mid and lower-level employees, so we can say EBL has followed a hierarchy culture for maintaining their corporate culture.

1.5.3 Practical Knowledge of Various Issues:

After starting my internship, I got much hands-on patience from the actual corporate field. When I worked on organizing events, I had to manage things within my fixed budget, so I had to do market research for that.

1.5.4 Transforming Skills (e.g. leadership, communication, interpersonal, problem-solving. Etc.)

After joining Eastern Bank, I learned and improved my skills as well. When I worked events, we need to maintain teamwork, which is the core of organizing any event. Throughout my internship I communicated with EBL Brand, finance, and other different departments to complete different activities and maintained the connection with all teams after my internship, here I improved my communication skills as well. Sometimes I have to lead a small team that is formed with other interns. As a result, I gathered some experience and leadership skills.

1.5.5 Professionalism

I have developed my corporate behaviors by doing the internship program. Punctuality is strictly maintained at Eastern Bank Ltd. Working time is 9:45 am to 6:00 pm. If I want to take a leave, I have to inform my supervisor two days before. As I was an intern, I went to my university for counseling that I used to have to leave an hour early in the day once a week. I learned how to communicate with the Senior Managers and other Officers. I got practical knowledge about organizational behavior. Such as maintaining rules and regulations of EBL which is known as "GAP" and it is strictly monitored by the MD & CEO of this bank. Wearing light-coloured formal shirts, deep-coloured trousers, wearing a tie is one of them. Inside the office, there are so many gates that if I need to go another, I have to punch my ID card into the machine to maintain security issues and in this case, I had to wear ID cards all the time.

I have tried to do all these things with seriousness and care so that I can bring this professionalism in my corporate career.

Chapter 2: Company Overview

2.1 Introduction

2.1.1 Background of the Organization:

EBL started its business with a motto to grow as a leader in the banking arena of Bangladesh through better counseling and efficient service to clients. EBL resumed its operational activities initially with an authorized capital of Tk. 1000 million, divided into 10 million shares of Tk. 100 each and paid-up capital of Tk. 310 million. The first Board of Directors of EBL, constituted by

the Govt. of Bangladesh, consisted of 7 directors from various businesses and professions. Eastern bank Limited was under government control until the end of 2000 and therefore, there were lots of irregularities in the Bank. In 2001, the board of directors brought

2.1.2 History:

In 1991, when BCCI collapsed internationally, the operation of this bank has been closed in Bangladesh. After a long discussion with the BCCI employees and taking into consideration the depositor's interest, Bangladesh Bank then gave permission to form a bank named Eastern Bank Limited which would take over all the assets, cash, and liabilities of erstwhile BCCI in Bangladesh, with effect from 16th August 1992. So, it can be said that EBL is a successor of BCCI. EBL started its business as a scheduled bank with only four branches.

2.2 Vision, mission

2.2.1 Company Vision

By improving the way, they conduct business and generating sustainable growth, they want to become Bangladesh's most valuable financial services brand, producing long-term value for their stakeholders and, most importantly, for the communities they serve (Eastern Bank Ltd., 2022).

2.2.2 Company Mission

- They will provide quality care to all of their clients, both internal and external.
- They will ensure to maximization off shareholders' value.
- To achieve service excellence, they will consistently challenge their systems, methods, and training in order to maintain a homogeneous and professional team.
- They'll foster an enabling environment and a collaborative culture in which people may thrive.

2.3 Purpose of the study

This study's primary goal is to fundamentally comprehend the standards for what Eastern Bank Limited performs for the mental health of its personnel. Since Eastern Bank Limited's employee mental health data will be used in the study, much of the research will be done by Human Resources Management. The study's primary area of interest is employee mental health, which was also my area of responsibility at Eastern Bank Limited during my internship. Descriptive analysis will be used in the study to examine the organization from several angles.

2.4 Objectives

2.4.1 Broad objective:

1. To identify the mental health situation of EBL employees.

2. To enhance my knowledge, professionalism, and experience.

2.4.2 Specific Objective:

1. To examine the present processes of employee performance evaluation at Eastern Bank Limited.
2. To have a thorough understanding of the organization's whole HR practices.
3. To be aware of the promotion, reward, remuneration, and other processes for workers depending on the division and position of the employee.
4. To examine the relationship between employee performance and organizational success.

Various online journals and websites

2.5 Scope of the study

Analysis of the organization's employee mental health is the study's key objective. It's important to learn the assessment criteria for employees since researching and assessing employees' mental health is a fantastic approach to developing and growing the firm.



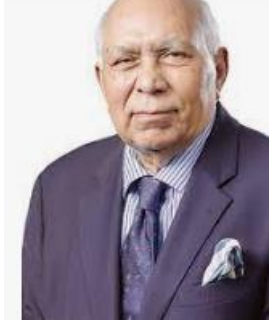

The success of an organization depends on the work and commitment of its employees. It will be feasible to take the required actions to build an employee base that fosters organizational and economic development and growth by evaluating mental health. Both the business and the employee benefit from a healthy mental environment.


2.6 Values





Service Excellence	<p>We passionately drive customer delight. We use customer satisfaction to accelerate growth. We believe in change to bring in a timely solution</p>
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Commitment	<p>We know our roadmap. We believe in continuous improvement. We do our task before we are told</p>
Openness	<p>We share a business plan. We encourage two-way communication.</p>
	<p>We recognize achievements and celebrate results.</p>
Integrity	<p>We say what we believe in. We respect every relationship. We are against the abuse of information power.</p>
Trust	<p>We care for each other. We share knowledge. We empower our people.</p>
Responsible Corporate Citizen	<p>We are tax-abiding citizens. We promote the protection of the environment for our progeny. We conform to all laws, rules, norms, sentiments, and values of the land.</p>

2.7 Board of Directors




<p>Mr. Md. Showkat Ali Chowdhury</p> <p>Chairman of Eastern Bank Limited</p>	 A portrait of Mr. Md. Showkat Ali Chowdhury, a middle-aged man with grey hair, wearing a dark suit, white shirt, and blue tie.
<p>Mr. Ali Reza Iftekhar</p> <p>Managing Director and CEO of Eastern Bank Limited</p>	 A portrait of Mr. Ali Reza Iftekhar, a man with glasses, wearing a grey suit, white shirt, and patterned tie.
<p>Mr. M. Ghaziul Haque</p> <p>Director of Eastern Bank Limited</p>	 A portrait of Mr. M. Ghaziul Haque, an older man with white hair, wearing a dark purple suit, white shirt, and dark tie.
<p>Mr. Mir Nasir Hossain</p> <p>Director of Eastern Bank Limited</p>	 A portrait of Mr. Mir Nasir Hossain, a man with glasses and a beard, wearing a dark blue suit, white shirt, and light blue tie.




<p>Ms. Salina Ali</p> <p>Director of Eastern Bank Limited</p>	 A portrait of Ms. Salina Ali, a woman with long dark hair, wearing glasses and a patterned sari.
<p>Mr. Anis Ahmed</p> <p>Director of Eastern Bank Limited</p>	
<p>MR. Mufakkharul Islam Khasru</p> <p>Director of Eastern Bank Limited</p>	
<p>Mr. Gazi Md. Shakhawat Hossain</p> <p>Director of Eastern Bank Limited</p>	 A portrait of Mr. Gazi Md. Shakhawat Hossain, a man with glasses, wearing a grey suit and a striped tie.


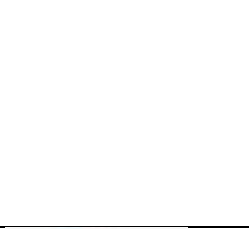



<p>Ms. K.J.S Banu</p> <p>Director of Eastern Bank Limited</p>	 A portrait of an elderly woman with dark hair pulled back, wearing a black top and a light-colored sari with a gold border.
<p>Ms. Zara Namreen</p> <p>Director of Eastern Bank Limited</p>	 A portrait of a woman with dark hair, wearing a dark grey blazer over a white and black patterned top.
<p>Mr.Dr. Toufic Ahmed Choudhury</p> <p>Director of Eastern Bank Limited</p>	 A portrait of a man with dark hair, wearing a dark suit jacket over a light blue shirt.
<p>Mr. Ashiq Imran</p> <p>Director of Eastern Bank Limited</p>	 A portrait of a man with dark hair, wearing a dark suit jacket, a white shirt, and a blue patterned tie.





<p>Mr. Ruslan Nasir</p> <p>Director of Eastern Bank Limited</p>	
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2.8 Management committees

<p>Mr. Ali Reza Iftkhar</p> <p>Managing Director and CEO of Eastern Bank Limited</p>	
<p>Mr. Ahmed Shaheen</p> <p>Deputy Managing Director and Head of Corporate Banking of Eastern Bank Limited</p>	
<p>Mr. M..M Haikal Hashmi</p> <p>Deputy Managing Director of Eastern Bank Limited and Head of ICC and CAMLCO</p>	

<p>Mr. Mahmoodun Nabi Chowdhury</p> <p>Deputy Managing Director and Chief Risk Officer of Eastern Bank Limited</p>	 A professional headshot of Mr. Mahmoodun Nabi Chowdhury. He is a middle-aged man with dark hair, wearing glasses, a white shirt, a blue and white patterned tie, and a grey suit jacket.
<p>Mr. M. Khurshed Alam</p> <p>Deputy Managing Director of Eastern Bank Limited and Head of Planning and Strategy</p>	 A professional headshot of Mr. M. Khurshed Alam. He is a middle-aged man with dark hair, wearing a white shirt, a blue and white striped tie, and a dark suit jacket.
<p>Mr. Mehdi Zaman</p> <p>Deputy Managing Director of Eastern Bank Limited and Head of Treasury, Offshore Banking and Financial Institutions</p>	 A professional headshot of Mr. Mehdi Zaman. He is a middle-aged man with dark hair and a goatee, wearing a white shirt, a light-colored patterned tie, and a dark suit jacket.

<p>Mr. Riad Mahmud Chowdhury</p> <p>Deputy Managing Director of Eastern Bank Limited and Head of Corporate Business</p>	
<p>Mr. Mahiuddin Ahmed</p> <p>Deputy Managing Director of Eastern Bank Limited and Head of Operations</p>	
<p>Mr. M. Khorshed Anowar</p> <p>Deputy Managing Director of Eastern Bank Limited and Head of Retail and SME</p>	
<p>Mr. SM Akhtaruzzan Chowdhury</p> <p>Head of Governance, Risk and Control of Eastern Bank Limited</p>	
<p>Mr. Ifterkhar Uddin Chowdhury</p> <p>Head of Special Asset Management of Eastern Bank Limited</p>	

<p>Mr. Masudul Hoque Sardar Chief Financial Officer of Eastern Bank Limited</p>	 A portrait of Mr. Masudul Hoque Sardar, a middle-aged man with short dark hair, wearing a dark blue suit jacket, a white shirt, and a patterned tie.
<p>Mr. Zahidul Haque Chief Technology Officer of Eastern Bank Limited</p>	 A portrait of Mr. Zahidul Haque, a man with short grey hair and a beard, wearing a grey suit jacket, a white shirt, and a light-colored tie.
<p>Mr. Ashraf Uz Zaman Head Corporate Business of Eastern Bank Limited Chittogram</p>	 A portrait of Mr. Ashraf Uz Zaman, a man with short grey hair and glasses, wearing a dark suit jacket, a white shirt, and a purple tie.
<p>Mr. Monjurul Alam Head of Human Resources of Eastern Bank Limited</p>	 A portrait of Mr. Monjurul Alam, a man with short dark hair, wearing a dark suit jacket, a white shirt, and a purple tie.

<p>Mr. Maskur Reza</p> <p>Head of Business Information System of Eastern Bank Limited</p>	 A portrait of Mr. Maskur Reza, a man with short dark hair and glasses, wearing a dark suit, white shirt, and blue tie.
<p>Mr. MD. Abdullah Al Mamun</p> <p>Company Secretary of Eastern Bank Limited</p>	 A portrait of Mr. MD. Abdullah Al Mamun, a man with short dark hair, wearing a dark blue suit, white shirt, and red tie.

2.9 Divisions of Eastern Bank Ltd

The bank has been rebuilt into three main divisions, each of which is responsible for the bank's revenue. These are the following:

1. Corporate Banking
2. Consumer Banking
3. SME Banking

All's other departments of the bank act as support for these five units and help them in every possible way. Under this arrangement, the responsibilities and functions of those branches have

been reduced dramatically. Many of the activities like credit evaluation and approval, monitoring of loans, trade services activities, etc. are now centralized in the Head Office. The

branches of the bank are now termed the "Sales & Service Centers" which are solely concentrated on delivering services to corporate and consumer clients and maintaining relationships with them (Annual report (EBL), 2020).

These are the main divisions; the structures and functions of each of these divisions are given below:

- I. Audit & Compliance Division
- II. Finance & Accounts Division
- III. Human Resources Department
- IV. Corporate Banking Division
- V. Treasury Department
- VI. Consumer Banking Division
- VII. Brand Management Division
- VIII. SME Banking Division
- IX. Credit Risk Management Division
- X. Credit Administration Department
- XI. Operations
- XII. International Division
- XIII. Information Technology Division

2.9.1 Details of the product lines or services

Consumer banking consists of deposits and loan products. There are described below:

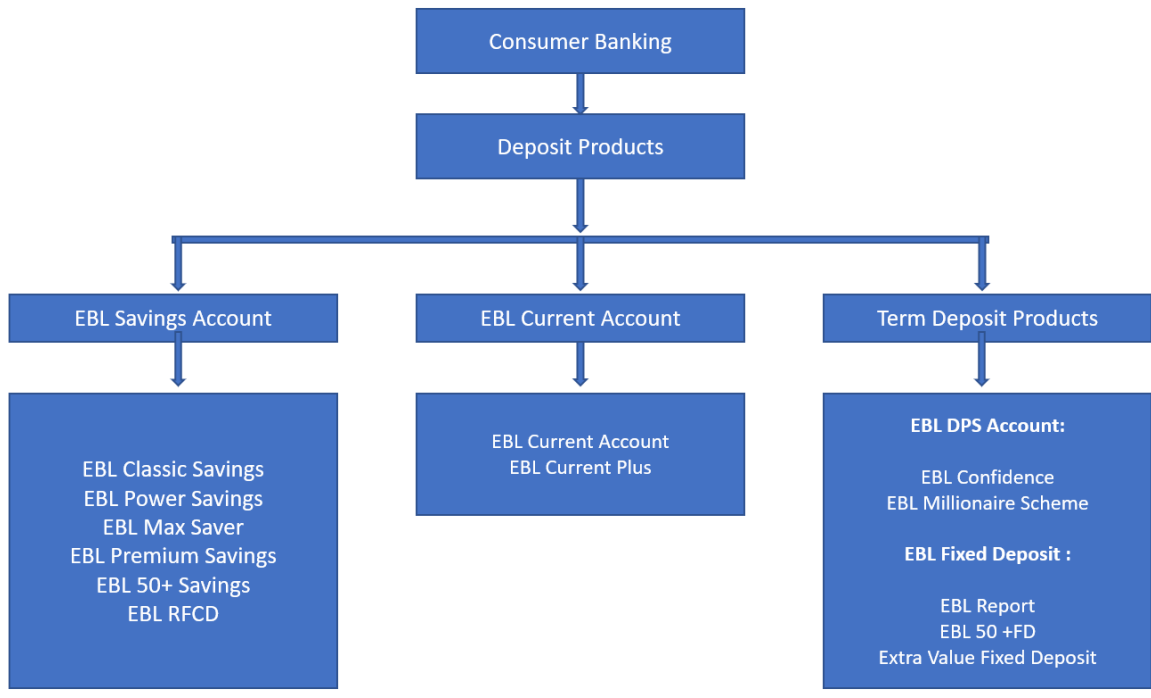


Figure 1: consumer banking consists of deposits products

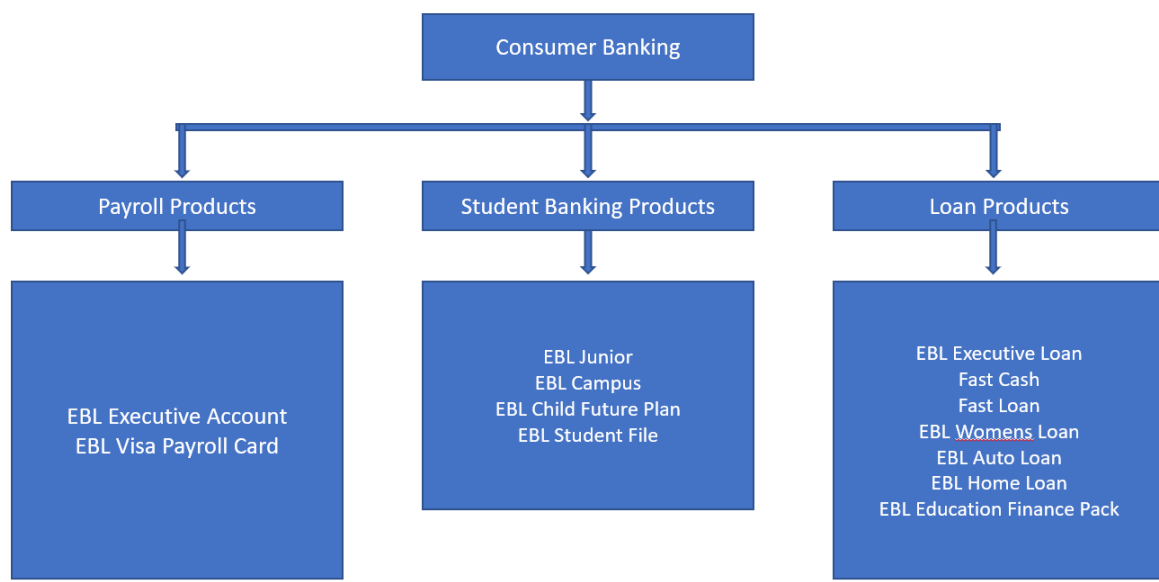


Figure 2: consumer banking consists of loan products

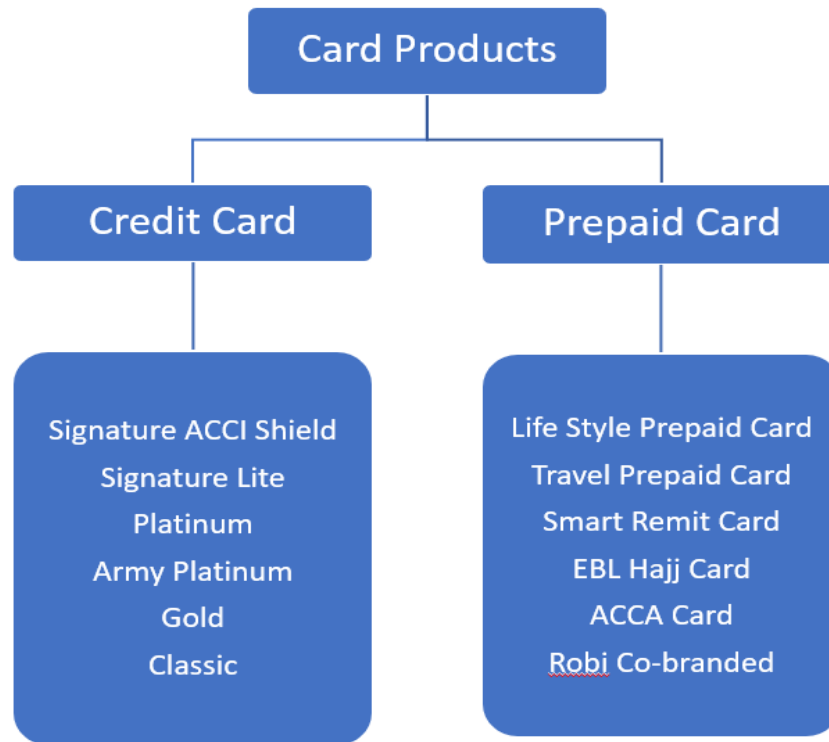


Figure 3: consumer banking consists of card products

2.9.2 Services offered by Consumer Banking Division

1. Locker services
2. EBL 5 to 9 (Evening banking)
3. Online Banking
4. EBL Visa Electron Card
5. Utility Services Bills Collection
6. Tuition fees Collection
7. Student Filed
8. Simple Credit Card
9. Local Classic
10. Local Gold
11. Dual Classic
12. Dual Gold

2.10 Card Facilities

2.10.1 SkyMiles Reward Program: A rewards program that comes with a slew of travel benefits. Customers who use their EBL Signature & Platinum Credit Cards to make transactions can earn miles (Eastern Bank Ltd, 2022)

2.10.2 EBL Zip: An equal monthly installment plan that allows cardholders to convert high-volume retail purchase transactions at partner retailers to a no- installment plan (Eastern Bank Ltd, 2022)

2.10.3 HIPO: EMI plan for EBL credit cardholders, which can be issued as a payment order, EBL to EBL Account transfer, or transfer to another bank's account through EFTN, using the credit card's unused amount (Eastern Bank Ltd, 2022)

2.10.4 Debit EMI: For the first time in Bangladesh, debit cardholders are being provided an EMI option. Can enjoy high-volume purchases at certain merchant outlets and pay back in installments of 3 to 12 months through a linked fixed deposit with their Current Account or Savings Account EBL (Eastern Bank Ltd., 2022).

2.10.5 CAS: Consumer Authentication service aimed at securing customers' e-commerce transactions by authenticating customers' identities prior to the authorization process, adding a powerful layer of protection against fraud (Eastern Bank Ltd., 2022).

2.11 Digital Banking & Payments

2.11.1 SKY BANKING: SKYBANKING is a comprehensive mobile app-based banking service that provides customers with all basic banking services, including checking account information or credit card details, paying utility bills, transferring funds and mobile top-up, accessing product information, priority banking, benefits partner list, ZIP partner list, EBL location, message center, and contacting EBL, among others (Eastern Bank Ltd., 2022).

2.11.2 Internet Banking: Customers of EBL no longer have to worry about distance, time, or location

because EBL's Internet Banking service is available 24 hours a day, 7 days a week. EBL Internet Banking Service provides users with features such as utility bill payments, instant mobile top-up fund transfers (even to other bank accounts), and many other banking services (Eastern Bank Ltd., 2022).

2.11.3 EBI, 365: EBL ensures its customers feel never distant from the bank, with a nationwide network of 197 A TMs (branded as EOL 365) open 24 hours a day, 365 days a Year (Eastern Bank Ltd., 2022).

2.11.4 EBL Dropbox: EBL has 72 Cash Deposit Machines (branded as EBL Dropbox) in its fleet, giving it the country's second-largest bank with the most Cash Deposit Machines. Customers can pay bills and deposit cash and checks, which are collected and settled twice a day. EBL is the only bank in the area that provides this service (Eastern Bank Ltd., 2022).

2.11.5 EBL Contact Centre with Phone Banking facility: EBL Contact Centre, which is equipped with cutting-edge technology and a comprehensive set of JVR services, serves as a "one stop solution" for a variety of banking services to its valued customers over the phone 24 hours a day, seven days a week. Many banking needs can be met by dialing 16230 or 8332232. SMS Banking & SMS Alert Service from EBL Users can use EBL SMS banking to access EBL products and services, while SMS Alert Service sends quick notifications to customers' mobile phones when their account or credit card is used (Eastern Bank Ltd., 2022).

2.12 SME Banking

SME banking consists of loan products and deposit products. These are described below:

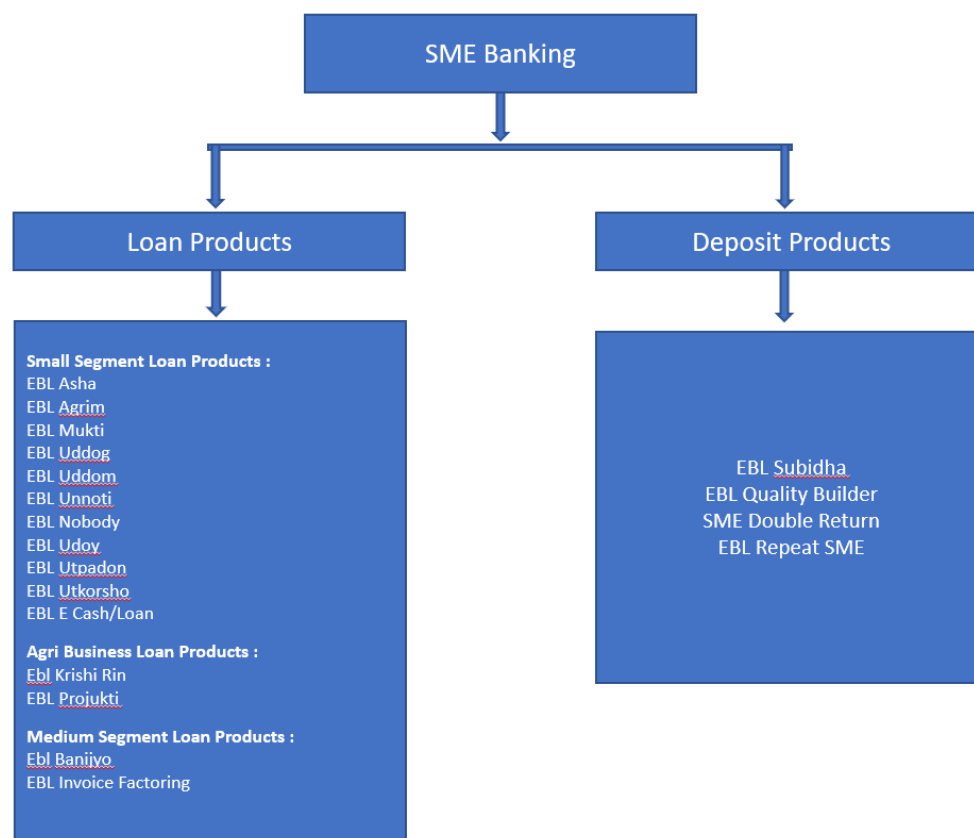


Figure 4: SME banking consists of loan products and deposits products

2.12.1 Services offered by SME Banking Division

- Debit Card (Visa Electron) Facility.
- Online Banking
- Internet Banking
- Bill Payment Facility

2.12.2 Operation details

EBL is operating through 22 branches located in Dhaka, Chittagong, Khulna, Rajshahi, Sylhet, Moulvibazar, Bogura & Jessore in these branches, along with the principal branch in Dhaka, EBL is offering various types of services (Eastern Bank Ltd., 2022). These are:

2.13 Retail Banking

The domestic branch network, as well as specialist client credit and real estate finance, make up the Retail Banking division. Individuals' banking services are dealt with in retail banking (Eastern Bank Ltd., 2022). Eastern Bank's retail banking strategy is to be as close to their customers' demands as possible while also boosting the quality of their advisory services. As a result, EBL offers different product ranges to different target groups (Annual report (EBL), 2020). It includes the following:

- I. Deposit services: individuals may open Current, Savings, and Student Fixed deposit accounts.
- II. Wage earners services: EBL offers a few innovative schemes to Bangladeshi wage earners working overseas.

2.14 Institutional Banking

Eastern bank offers different services to foreign missions, NGOs, voluntary organizations, consultants, airlines, shipping lines, colleges, universities, donor agencies, and consultants.

Product ranges to different target groups (Eastern Bank Ltd., 2022). The service includes the following:

- I. Deposit service.
- II. Current accounts in both taka & major foreign currencies.
- III. Convertible take account.
- IV. Local and foreign currency remittances.
- V. Various types of financing to cater to the banking requirements of multinational client

2.15 Corporate Banking

A professional account management team caters to the needs of the corporate client and provides a comprehensive range of financial services to national and multinational companies (Annual report (EBL), 2020). Its services include the following:

1. Corporate deposit accounts.
2. Projects finance investments, constancy, and other finances.
3. 3. Syndicate loans.
4. Local and international treasury products.
5. Bonds and guarantees.
6. Skills and responsive attention to varying lending needs

2.16 Commercial Banking

Being a commercial bank EBL provides comprehensive banking services to all types of commercial concerns (Annual report (EBL), 2020). Some of the services are:

1. Trade finance.
2. Issuing of import L/Cs.
3. Advising and confirming export L/Cs.
4. Bonds and guarantees.
5. Investments advice
6. Project finance opportunity for import substitution and export-oriented projects.

2.17 Corresponding Banking

Service to corresponding banks includes the following:

1. Current accounts service where seen is necessary.
2. Issue bonds and guarantees in support of their customer business
3. Advice letter of credit and negotiation of documents.
4. Market intelligence and status report.

2.18 Philanthropic activities/ CSR

In this 21st century, the social responsibility of an organization is unavoidable. The societal marketing concept holds that the organization should determine the needs wants, and interests of target markets. It should then deliver superior value to customers in a way that maintains or

improves the consumer's and society's well-being. In this concept, the marketers will maximize the consumers' value in the long run rate than the short run to maximize their profit (Annual report (EI3L), 2020).

The bank realizes the importance of contributing to the public, community, and society as a whole as well as participating in environmental protection and conservation for a sustainable future. EBL ensures that the customer already has a production facility that is susceptible to damage to the environment due environmental clearance certificate from the concerned ministry while granting or renewing a credit facility (Eastern Bank Ltd., 2022).

Every year EBL contribute to various types of social activities, are; awarding talented student through a "talent hunt", a monetary contribution to the disabled fund, contribute increasing public awareness about social ills and most recently EBL contributed BDT 320 million to the Chief Advisors fund for the flood affected people. No one in society can avoid the due responsibilities, EBL's position is positive in this regard and they wish to find a suitable segment to work with in the future to meet the corporate social responsibility (Eastern Bank Ltd., 2022).

EBL's major CSR activity areas are Education, Healthcare, Sports, Art and culture, and Emergency Disaster relief.

1. We take great efforts to ensure that CSR funds are not used to fund militancy or terrorism.
2. The majority of our CSR engagement projects focus on crisis management, emergency relief, education, and healthcare.
3. Our goal is to use 40% of our funds to provide scholarships to deserving students from prestigious educational institutions, and 25% to provide healthcare to society's needy.
4. We believe that Sports, arts, and culture are essential components of a healthy and sustainable society. As a result, we've allocated 10% of our CSR budget to the promotion of sports, arts, and culture in the country (Annual report (EBL), 2020).

2.19 Financial statements

Particular	Group	Group	Change	Bank	Bank	Change
	2020	2019	%	2020	2019	%
Net interest income (NII)	6052	8277	-27%	5930	8159	-27%
Non-interest income	8515	6743	26%	8203	6439	-27%
Total operation income	14567	15020	-3%	14134	14597	-3%
Total operating expense	6672	6642	0%	6441	6387	1%
Operating profit (profit before provision and tax)	7895	8378	-6%	7692	8102	-6%
Specific provision	928	1255	-26%	765	1255	-39%
General provision	(274)	56	-585%	(274)	56	-585%
Special general provision for COVID -19	602	-	-	602	-	-
Other provision (charged/ released)	(101)	723	-114%	(92)	643	-114%
Total provisions	1115	2035	-43%	1001	1954	-49%
Profit before tax for the year	6740	6343	6%	6691	6256	7%
Tax provision for the year	2560	2353	9%	2588	2248	15%
Profit after tax (PAT)	4180	3990	5%	4103	4008	2%
Earnings per share (EPS)	5.15	4.92	5%	5.05	4.94	2%

2.20 Five-Years Progression

particulars	2020	2019	2018	2017	2016
-------------	------	------	------	------	------

balance sheet metrics	-	-	-	-	-
Cash in hand and bank	28702	48647	33297	32152	25771
investment	63949	39797	27720	24361	21449
Loans and advances	228944	232051	209306	184027	152084
Fixed assets	7711	7349	6637	5923	5940
Non-banking assets	106	109	134	134	154
Total assets	336936	335163	282451	253068	211185
borrowing	44286	50821	46732	50998	39061
deposits	242358	240164	199629	167348	140284
Other liabilities	21316	18611	13124	13434	11268
Shareholders equity	28976	25567	22966	21586	20572
Total liabilities and shareholders' equity	336936	335163	282451	253068	211185
Statutory liquidity reserve ratio (at the close of the year)	21.84%	13.97%	13.79%	14.83%	14.81%
Cash reserve ratio (CRR) (at the close of the year)	4.56%	5.63%	5.69%	7.33%	6.70%
Liabilities to shareholders equity (times)	10.63	12.11	11.30	10.72	9.27
Interest bearing assets	301684	292905	247935	221798	183761
Earning assets	307845	299607	254115	227008	188681
Earning assets to total assets	91.37%	89.39%	89.97%	89.70%	89.34%
Total off- balance sheet items	104060	99781	117629	101278	75576
AD Ratio-DBO	74.13%	77.20%	83.08%	83.06%	80.45%

Income statement metrics	2020	2019	2018	2017	2016
Net interest income (excluding investment income)	5930	8159	7506	5745	5529
Income from investments	5049	2752	2318	3415	3315
Fees, commission, brokerage, and other operating income	3155	3687	3315	3241	2636
Operating income	14134	14597	13139	12401	11481
Operating expense	6441	6387	5995	5605	5063
Profit before provisions	7692	8210	7144	6796	6418
Provision charged for loans investment and other assets(net off/ off recovery)	1001	1954	2558	2739	2019
Profit before tax (PBT)	6691	6256	4586	4057	4400
Profit after tax (PAT)	4103	4008	3081	2405	2656

Capital metrics	2020	2019	2018	2017	2016
Authorized capital	12000	12000	12000	12000	12000

Paid up capital	8118	8118	7380	7380	7029
Total risk weighted assets (RWA)	217654	207437	202655	165435	148811
Tier-1 capital	23467	20719	18908	16943	16078
Tier-2 capital	9678	9850	5740	6358	6394
Minimum capital requirement (MCR)	21765	20744	20266	16544	14881
Total regulatory capital (tier1 and tier 2)	33144	30569	24648	23302	22472
Capital to risk weighted assets ratio (CRAR)	15.23%	14.74%	12.16%	14.09%	15.10%
Tier-1 capital to RWA	10.78%	9.99%	9.33%	10.24%	10.80%
Tier-2 capital to RWA	4.45%	4.75%	2.83%	3.84%	4.30%
Leverage ratio	5.97%	5.28%	5.26%	5.59%	6.35%
Liquidity coverage ratio (LCR)-DBO	210.90%	338.22%	127.67%	113.35%	103.70%
Net stable funding ratio (NSFR)- DBO	105.49%	114.45%	104.07%	102.82%	102.60%

2.21 Organogram:

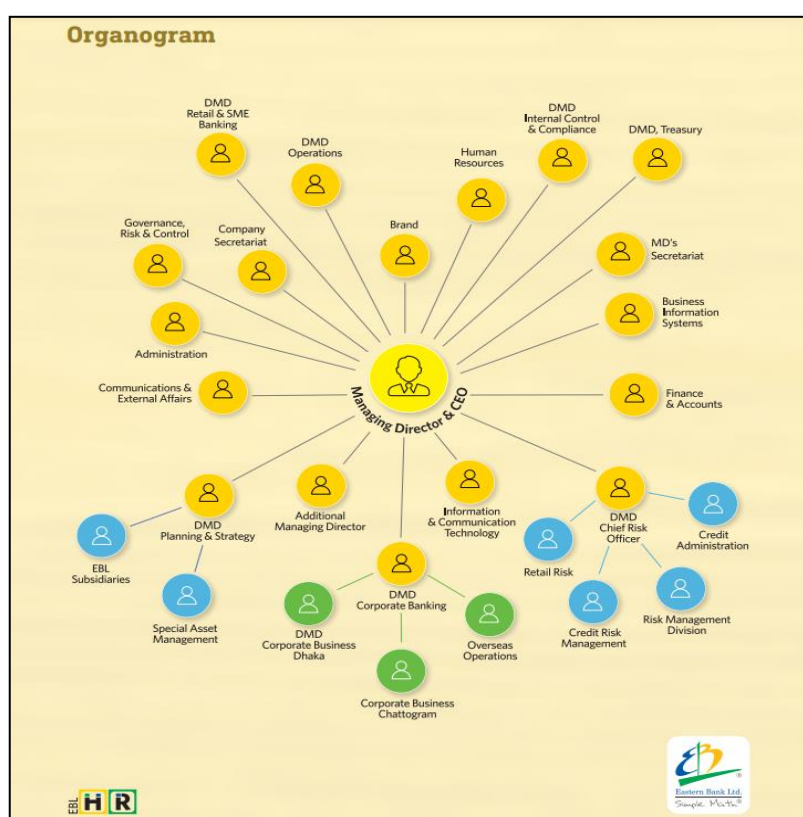


Figure 5: Organogram

2.22 Core Financials:



Figure 6: Core Financial

Chapter 3



Eastern Bank Ltd.

Simple Math®

Report on

The Role of EBL for Their Employee's mental Health

3.1 Background/ Literature Review:

Today's world is very competitive and the nature of business is competitive too. To stay in the pace Human Resource management of a company plays a vital role. Previously, HRM was regarded as a minor part of a business. However, as traditional HR procedures change, every organization is focusing on HRM practices. Pigors and Myers say HRM is a strategy for maximizing employee potential so that they are satisfied with their work and give their all to the organization. (Human Resource Management Definition by Different Authors, 2022). HRM assists employees in adjusting to their new work environment and establishing meaningful connections with coworkers and the organization. HR roles and operations have drastically changed and broadened during the last two decades. HRM has come out from traditional responsibilities and now playing a vital role. Job analysis, design, recruiting, selection, training and development, performance management, pay structure, incentive, benefits, and labor/employee relations are the core functional areas of HRM. (L, 2022). Performance evaluation of the employees is one of the major concerns of HR. Among all the responsibilities of HR, Employee performance and organizational goals are linked through performance management, as well as making employees' participation in the organization apparent.

Every successful company follows a standard to evaluate their employee (Yoon, 2021). Employee evaluation is a soft topic that is essential to the overall effectiveness of human resource management. (Nobari et al., 2021). Employees strive hard to achieve the organization's goals by employing their full abilities and efforts when organizations contribute to employee development initiatives. (Hameed & Waheed, 2011). Employee growth depends on the willingness of the individual employee to participate or not. So, the performance of an employee is dependent on their willingness which is a major challenge for a company. Organizational culture, attitudes of the top management, and employee opportunities influence the performance of an individual employee. (Antonacopoulou, 2000). According to research, job environment and management support have a direct impact on job performance. Moreover, employee performance is directly influenced by adaptability and intrinsic motivation. (Diamantidis et al., 2018). When creating a standard evaluation, it's important for HR to remember that the most important job duties and responsibilities are being measured. In the development of trustworthy, valid, fair, and meaningful performance standards employee participation is crucial. (Islam & Rasad, 2006) Managers ensure that employees' activities and outputs are aligned with the organization's goals while evaluating performance and supporting the organization in attaining a competitive business advantage. Eastern Bank Limited has a standard performance evaluation policy to maintain the standard, grow the business, improve company culture, and individual employee performance,

My main objective in my internship report is to identify what EBL do for their employee's mental health. This report was created as a result of my three-month internship at Eastern Bank Limited.

3.2 Topic Analysis

EBL offers a dynamic work environment with equal opportunity for all employees. EBL believes in a win-win situation where the company and employee share an equal interest. Here, employees are encouraged to be creative and innovative. Top management and employees have a mutually trusting and respectful relationship. EBL sets different goals for each department employee and evaluates them based on their individual goals. In the Organizational development department, there are leadership behavior competencies, HR reviews mid-year progress where a meeting is set and expectation and accomplishments are discussed. Moreover, EBL believes in the individual career planning of the employees. So, 24 monthly development planning is discussed with the line manager. Overall, there is some code of conduct for all the employees to establish an employee-friendly working environment. To evaluate the performance of the employees of OD and others, EBL has undertaken an automation project to make it more transparent to the employees. HR Module named “HR service for EBL employees” website is given to all the employees of OD department where the employee can easily see their personal details, attendance, overtime pay, payrolls, KPI, monthly goals, etc. They can just simply log in with their employee and get all the details instantly.

I choose the mental health of EBL employees because nowadays mental health is a very important topic for all organizations. Because it impacts employees’ performance and organizational development. In a few years, Bangladesh is switching from management X to management Y, which is why many industries and companies are aware of mental health. For qualitative outcomes employees need to be happy. In EBL I saw a perfect combination of management X and management Y, which helps to improve employees’ personal appraisal also.

3.3 EBL’s Initiative for Mental Health

For improving employees’ performance and satisfied them EBL does lots of workshops, events, and health care camping. From them in some of the events, I work for 3 months. I am describing it below:

3.3.1 FOOTBALL FIESTA:

It was one of the biggest events, there were 24 teams from all the departments and branches. This program was held at Chef’s Table 100 feet. All employees were invited from different branches. They enjoyed it a lot. There were lots of items of food. Foods were free and unlimited. Here are some of the pictures.



Figure 7: Football Fiesta Logo



Figure 8: Teams



EBL HR

EBL FOOTBALL FIESTA 2022

Eastern Bank Ltd. Simple. Much®

FIXTURE:

Match 1: Catch Me if you Can	Vs	Gladiator
Match 2: Die Hard	Vs	Mission Impossible
Match 3: Pirates of Caribbean	Vs	Back to the Future
Match 4: Fast & Furious	Vs	Lords of the Rings
Match 5: Aquaman	Vs	Avengers
Match 6: The A Team	Vs	Remember the Titans
Match 7: Lords of London	Vs	Star Trek Galactica
Match 8: Thundercats	Vs	The Nightingale
Match 9: Winner of Match 1	Vs	Born to Race
Match 10: Winner of Match 2	Vs	Matrix
Match 11: Winner of Match 3	Vs	The Good, the Bad and the Ugly
Match 12: Winner of Match 4	Vs	Need for Speed
Quarter Final 1: Winner of Match 9 vs Winner of Match 5		
Quarter Final 2: Winner of Match 10 vs Winner of Match 6		
Quarter Final 3: Winner of Match 11 vs Winner of Match 7		
Quarter Final 4: Winner of Match 12 vs Winner of Match 8		
Semi-final 1: Winner of Quarter Final 1 vs Winner of Quarter Final 2		
Semi-final 2: Winner of Quarter Final 3 vs Winner of Quarter Final 4		
Final: Winners of Semi-finals		

Organization Development, ebHR

Figure 9: Fixture



Figure 10: HR Team

3.3.2 Celebrating Football World Cup 2022

On the first day of the football world cup, we celebrate it in our office with all departments. It was full of festive mood. Md sir was there too. We took pictures and make that day's memory full.



Figure 11: EBL Head Office

3.3.3 EBL NEST:

It is a workshop in which all the employees participate. Generate their ideas with each other. Enjoy and learn group work, fun games, and lots of innovative work.



Figure 12: Pictures in Nest

3.3.4 Mission Bangladesh

It's a matter of pride to get the opportunity to be a part of celebrating Eastern Bank Limited's 30 years of service excellence. On this special occasion, EBL HR organized a motorbike rally, "EBL Mission Bangladesh." EBL Mission Bangladesh is a program full of adventure and excitement.

In this program, our four super active colleagues traveled to 64 districts of Bangladesh by motorbike being in the front line. During the 26 days journey, they created awareness on the proper use of electricity, preserving energy, road safety, integrity, and EBL service excellence guidelines. They planted 300 trees all over the country.



Figure 13: Mission Bangladesh Logo



Figure 14: Riders of Mission Bangladesh

3.3.5 INNER PEACE

At EBL we believe that being and feeling well includes having values and beliefs that provide purpose in life, which allows an individual to feel at peace and in harmony with themselves and others. It also includes the ability to stay open-minded to others' beliefs. That is why the EBL Employee Wellness program is named "Inner Peace". However, raising awareness of this important dimension can help employees become more purposeful and satisfied with their lives, both professionally and personally. Inner Peace came to all region's colleagues. Another initiative of EBLHR for PEOPLE EBL.



Figure 15: Branding of Inner Peach

3.3.6 HOME of HAPPINESS

In this workshop, EBL HR helps all employees to balance their personal and corporate life. Create a healthy environment in the organization and good bonding with all employees.



Figure 16: Home of Happiness workshop

3.3.7 EBL EMPLOYEE WELLNESS

It is a workshop where EBL HR build awareness among employees about a different topic that is important to their daily life.

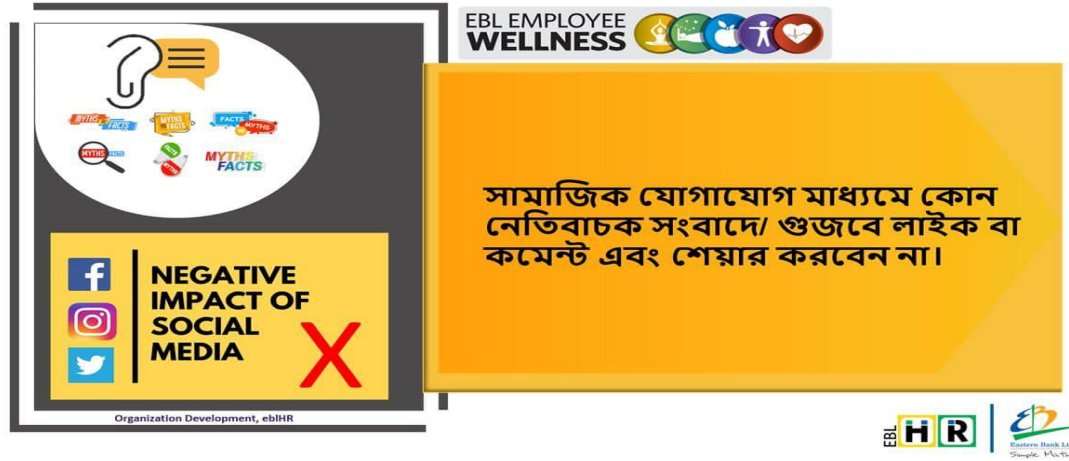


Figure 17: EBL Employee Wellness Workshop

3.3.8 PHOTOGRAPHY COMPETITION

Every year EBLHR gives a topic in which employees can participate photography competition. From all the pictures judges shortlisted 12 pictures for EBL calendars and then choose 1st 2nd and 3rd position. For all 3 positions, EBL HR gives them 3 cameras as a price and crest.



Figure 18: Photography Competition

3.3.9 ASHO MILI SHURE SHURE

It is a singing competition for employees. Employees who can sing participate here. This competition is held in 4 stages. Renowned singers come as a judge. This year came Bappa Mojumder and Kona.



Figure 19: Singing Competition

3.3.10 BUDDY'S FEEDBACK

In this program future leaders give feed and their 1st working experience. Celebrate their anniversary with joy and create good bonding with the organization.



Figure 20: Future Leaders 1 Year Celebration

3.3.11 Other Special Things

EBL HR gives all the employees birthday cards in their birthday to make them special. Also, EBL HR gives all employees an anniversary crest on their work anniversary.



Figure 21: Anniversary Crest

3.4 Improving Mental Health:

Mental health is related to our happiness, emotions, and expectations. Everyone's mental satisfaction is different from each other. That is why EBL do lots of different events and workshop to make the maximum number of employees happy and satisfied. EBL also helps to come out with their talent. Singing competitions, photography competitions, and game fests give employees joyful moments All these things help employees to think of an organization as a family and also motivated them to work. In their personal life, they also can feel a positive impact.

3.5 EBL Performance appraisal system (OD department):

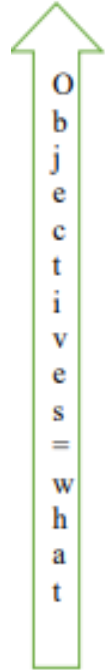
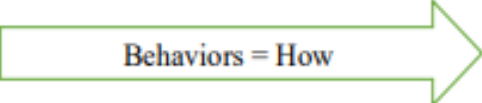
The Performance Appraisal (PA) process is a periodic process that aligns your personal objectives with the organization's goals. Organizations have traditionally used the Performance Appraisal approach to track and evaluate employee performance at all levels. Formal employee appraisal systems are becoming more common in both the public and commercial sectors. (Bernardin & Wiatrowski ,2013) Continuous feedback interactions with their manager are required to ensure that they are on track since they allow them to take any necessary actions if needed. This will keep them and their Line Manager in synchronization throughout the year, resulting in a fact-based year-end appraisal. In HR employees will get a PA Form that allows them to structure the PA process in a professional manner in order to improve communication and alignment with the Line Manager. Employees are given a PA rating at the end of the year based on their performance against their goals. The PA rating says "What" you've accomplished and "How" you've displayed EBL behaviors. EBL follows 4 phases for Performance appraisal in a year:

- **Objective setting:** At the beginning of the year, the Line Manager and employees decide on performance goals (January-February).
- **Interim Evaluation:** The line manager reviews the employees' progress from June to August.
- **Calibration Meeting:** At the year's end, Management meeting to ensure that performance evaluation is efficient and transparent throughout the company. (November- December)
- **Year End Review:** Achievement against objectives (What) and EBL Behaviors (PA grade) are assessed (How). Criteria for determining the PA Rating for 'WHAT' and "HOW" Table 1

What	How
<ul style="list-style-type: none"> • When overall performance goals is >110% capped at 130% 	<ul style="list-style-type: none"> • Exceeds standards
<ul style="list-style-type: none"> • When total performance achievement is in the range of >90% to ≤110% 	<ul style="list-style-type: none"> • Meets standards
<ul style="list-style-type: none"> • When overall performance achievement is ≤90% 	<ul style="list-style-type: none"> • Does not meet standards

3.5.1 Performance Ratings:

Finally comes the performance ratings. It's very important to decide how your employees are being rated based on their performance. EBL standard performance rating for OD is given below:

	1C	1B	1A
	Employee Meets objectives but fails to display needed behaviors.	Employee exceeds expectations on all targets, outperforms on key objectives, and exhibits behaviors that satisfy the required standards.	Employee meets or exceeds expectations in all areas, meets or exceeds requirements in key areas, and meets or exceeds expectations in behavior.
	2C	2B	2A
	Employee meets all of the major objectives, but does not display the required behaviors.	Employee achieves or exceeds expectations on key objectives and acts in accordance with the appropriate standards.	Employee fully meets or exceeds expectations on key objectives and behaviors.
	3C	3B	3A
	Employee does not fulfill expectations on the majority of objectives and does not display the needed behaviors.	Employee does not meet expectations on the majority of objectives, but displays the required standard behaviors.	Employee fails to achieve expectations on the bulk of objectives but performs above expectations in terms of behavior.
	Does not meet Standards	Meets Standards	Exceeds Standards
			

3.6 Benefits based on the evaluation:

EBL follows a KPI-based performance appraisal where a performance bonus is given. Based on the growth, attitude, behaviors, and leadership quality employees have been rewarded promotion. EBL ensured that they would be competitive in the market by providing generous salaries and benefits. Rather than compensation and promotion, other rewards like Home Loans, Transport Loans, Personal loans, sports awards, education support teams, etc. are also given here.

3.7 Methodology

This study will use both primary data and secondary data for analyzing the mental health of the employees of Eastern Bank Limited. This study is mainly focused on qualitative data. Basically, a descriptive analysis has been conducted in this study.

3.8 Sources

3.8.1 Sources of primary data

- Primary data has been collated from the face-to-face interview with HR and OD department personnel.

3.8.2 Sources of secondary data

- Eastern Bank Limited website
- Eastern Bank Annual Report

3.9 Recommendations/Implications

- To advance to the next level, task delegation must be improved at all levels.
- Open a psychological department where employees can freely discuss their problems. It has to be kept confidential.
- Job rotation should be done to allow employees to learn new skills and broaden their expertise.
- During the recruiting process, assessors' accountability should be increased, and candidate evaluations should be more competency-based.
- In order to attract the top applicants, new methods of talent acquisition should be developed, such as campus recruitment, apprentice programs, and so on.
- It is strongly advised attendance software be upgraded. It is shown as absent during holidays or leaves, which impacts the total attendance.

- EBL has always maintained standard performance appraisals for employees throughout the year. Smooth HR processes via the HR portal, on the other hand, must be prioritized

3.10 Proposed Improvement Plan for Eastern Bank Limited

Existing problem/weak areas of the organization as identified in the AR	Actions to be taken/proposed solution to the problem	Strategy (mode of implementation or ways of addressing the problem)	Office/ personnel involved (who will implement and who will benefit/be affected by the action/solution)	Resource requirements (manpower and financial)	Expected concrete result/outcome
Work-life balance	Plan and prioritize the activities in App	Developing an app where every individual can get the activities details with prioritized	HR Division to design the Apps with its Division	IT expert team where 2/3 employees will be there	Develop a to-do list app
HRIS Software	Build your own HRIS software	Information should be recorded in one place which can be HRIS	HR division to design the HRIS software with the IT division	IT expert team where 2/3 of employees will be there	Develop the record system
Reduce paperwork	Automated software (like HRIS)	Training data should be recorded on the database	L&D department to design the HRIS software with its division	IT expert team where 2/3 employees will be there.	Reduce paperwork by creating automated software where all training data should be recorded and there will be no hard printed copy for record.

3.11 Concluding Statements

According to the study mental health is a very important part of our life. it can reflect our life. in every organization, the HR department should give importance to the employee's mental health. In this report, I described what EBL do for their employee's mental health. From my research, I have understood that EBL's employees are happier in their workplace rather than in other Banks. That means the organization development team doing a great job and also management team is also very concerned about it.

I have 3 months of internship program at Eastern Bank Ltd. I always wanted to work in banking industry. Organization Development is a very important part of an organization. In order to maintain business performance and competitive advantage, organization must develop their people. For such organization different people engagement activities are becomes key component of developing and engaging people. I was assigned under the Organization Development team. I have tried to understand each and every part of people management process.

This report is also my reflection on activities in Eastern bank Limited. Eastern Bank Limited provides me with a good environment and facilities to work. It was my pleasure to do my internship program there. During my internship period, I tried to relate academic knowledge with the practical world. I did different kinds of activities; these things will help me to get prepared to survive in the corporate world.

3.12 Limitations of the study

I was able to learn a lot during my time there. However, there were some challenges that prevented me from including all of the information I had planned to in the report.

- a. The major obstacle to the report was a lack of time. I was, however, unable to do a more thorough and in-depth analysis and include it in my report owing to time constraints.
- b. Due to the company's stringent secrecy policy, I was not allowed to divulge all of the information and results.
- c. I finished my internship in the organizational development division, thus it was difficult for me to access the HR-related data.

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5.1 Appendix

5.1.1 Questionnaires

1. Is HR EBL concerned about employees' mental health?
 - a) Yes
 - b) No
2. What kind of initiative EBL HR takes?
3. Do you think mental health is important for employees' performance?
 - a) Yes
 - b) No
4. What do you think about mental health?
5. What procedure did EBL follow for performance appraisal?
6. Which department organizes all the events and programs?
7. Are you satisfied with your work environment?
 - a) yes b) no c) maybe