

Report on
“Stress Management at Southeast Bank Limited”

By
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18104059

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

BRAC Business School
BRAC University
May, 2023

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Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing 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 which 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.

Student's Full Name & Signature:

Tamiza Tahur

Tamiza Tahur

18104059

Supervisor's Full Name & Signature:

Tasnia Alam

Tasnia Alam

Lecturer

BRAC Business School

BRAC University

Letter of Transmittal

Tasnia Alam

Lecturer

BRAC Business School

BRAC University

66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report on “Stress Management at Southeast Bank Limited”.

Dear Ma’am,

The opportunity to submit a report on “Stress Management at Southeast Bank Limited”.as a part of completion of Bachelor’s degree was a great pleasure for me.

I hope that I was being able to follow all the provided instructions in order to complete my internship report. It was a great opportunity to work at Southeast bank Limited and gather knowledge and experience about general banking. I have tried my level best to gather informative information from reliable resources as much as I could. Although it is difficult to express all the experiences and share knowledge that I have gathered, I have tried to sum up whatever I have gathered in this report.

I am grateful to you for your help and guidance throughout the report.

It would be a great pleasure if you accept and send it to the respective department of Brac University.

Sincerely Yours,

Tamiza Tahur

ID: 1810405

Major: Human Resource Management

BRAC University

Non-Disclosure Agreement

I certify that the internship report named “Stress Management and work life balance of employees at Southeast Bank Limited” was established under the supervision of Tasnia Alam, Lecturer, BRAC Business School, BRAC University by me. It is presented as a required part of completing internship program. No other institution has acknowledged this report for examination.

Tamiza Tahur

ID: 18104059

Major: Human Resource Management

BRAC University

Acknowledgement

At first thanks to Almighty Allah for favoring me to complete my internship at Southeast bank Limited. Then I would like to show my gratitude towards the kindness of my seniors.

I am grateful to my supervisor Tasnia Alam, Lecturer, BRAC University for providing me with proper guidance and support throughout completing my report. With her directions I have been able to successfully complete my internship report.

I am honored to work at Southeast bank for Siddiquir Rahman(Senior Vice President and Head of Branch). I have learned many new skills and banking related works from him. He replied to my questions patiently whenever I asked him any questions and wanted to learn. I am also thankful to my colleagues for sharing their thoughts and knowledge and also helping me with providing information for my report.

Executive Summary:

I used the skills I learned while working as a human resources intern at Southeast bank limited to produce the report. A quick introduction to the internship's job description is followed by a story describing how the experience appears to have been beneficial. Second, a quick summary of Southeast Bank limited has been provided. The organization's original impression has also been communicated through its mission, goals, achievements, and a vision. Additionally, the company's operational system is examined. Additionally, the company's marketing practices and management style have been discussed. Additionally, the SWOT Analysis has been discussed also. The discovery has generated a lot of helpful guidance that has been extensively examined

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List of Acronym:

SEBL-Southeast Bank Limited

HOB-Head of Branch

MD-Managing Director

DMD-Deputy Managing director

SEVP-Senior Executive Vice President

EVP-Executive Vice President

SVP-Senior Vice President

VP-Vice President

AVP-Assistant Vice President

FAVP-First Assistant Vice President

SEO-Senior Executive Officer

SO-Senior Officer

EO-Executive Officer

MT-Management Trainee

JO-Junior Officer

AT-Assistant Trainee

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Chapter 1: Overview of Internship

1.1 Student Information

Name: Tamiza Tahur

ID: 18104059

Program: Bachelor of Business Administration (BBA)

Major: Human Resource Management (HRM)

Minor: Computer Information Management (CIM)

1.2 Internship Information

1.2.1 Period, Company name, Department, Address:

Period: 9th February 2023 to 9th May 2023

Company name: Southeast bank Limited

Department: General Banking

Address: Bay's, 50 Mohakhali C/A, Dhaka

1.2.2 Internship Company Supervisor's Information:

Name: Siddiqur Rahman

Position: Vice President

1.2.3 Job Scope & Job Responsibilities:

I was assigned in general banking department where I have done these following tasks:

- Providing customers with account opening forms
- Collecting important documents according to that specific request
- Filling up different pending forms
- Providing seal in various documents
- Receiving customer request for chequebook
- Talking to customers over phone to tell them to collect their debit card, credit card and chequebook
- Taking signature from Head of Branch, Operation Manager and FAVP on various documents
- Receiving customer application for chequebook
- After receiving chequebook from the courier it is recorded in the register book

1.3 Internship Outcome

1.3.1 Contribution to Southeast bank Limited

I have been appreciated by my colleagues and supervisor for helping them during my internship time. I have helped them with creating account and I have also helped them during peak hours by handling customers by providing necessary service forms, taking signatures in place of them and also assisting them with paperwork. . Many accounts were needed to be opened in a single day sometimes so I have helped them by filling different account forms. So, I think I could make a captivating contribution in the bank.

1.3.2 Lessons learned from internship program

I believe that I have been significantly benefited after starting my internship at UCB PLC. I have become much more confident as I faced different types of customers and was able to help them with their queries and problems. I became more disciplined and punctual as I have to enter the office at a specific time and before the arrival of customers. I also learned how to interact with clients both in person and also over phone and give them the services they require which helped me to handle more tasks and pressure than before. I continue a positive connection with banks while learning how high-value clients interact with them. I was able to obtain the OM, FAVP, VP and HOB of Bank's signatures on documents after learning how to respond to them and behave around them. My internship here improved my listening and communication skills. Finally, I became aware of and mastered the fundamental manners that apply in a real-world workplace.

1.3.3 Problems and difficulties faced during the internship

I think that my internship experience had regular high and low situations. I have learned teamwork and gathered knowledge about banking sector. There are disadvantages in addition to benefits. I had faced difficulties engaging with the officers because I was unfamiliar with the surroundings and didn't know how to react in different particular situations. There are several folders for various documents, such as "Service Request," "Information Update," and "Account Statement," but I used to frequently messed up the papers because I was receiving paperwork from multiple officials..

1.3.4 Recommendations

I have some recommendations for the bank for the coming internships. Such as, interns should receive some kind of review monthly. They should receive some constructive criticism while they are first entering real-life working environments so they may work on it and advance themselves throughout their internship time period. Furthermore, even if there is a chance that they could make mistakes, students should indeed be assigned slightly more difficult assignments so they may learn from them and discover which banks can do unique distinctive tasks for interns only. At last, officers should help and provide them knowledge on banking related issues so that they get inspiration to complete their projects with dedication.

Chapter 2: Organization

Part 2.1 Introduction of Southeast Bank Limited

2.2 Overview of the Company

A scheduled commercial bank in the private sector, Southeast Bank Limited was created in accordance with the Bank Company Act of 1991 and was incorporated as a public limited company under the Companies Act of 1994 on March 12, 1995. On May 25, 1995, The Bank began offering commercial banking services. In this brief period, the Bank has been successful in establishing a reputation as a forward-thinking and vibrant financial organization in the nation. The bank had received high praise from the business community for its forward-looking business orientation and creative financial solutions, from small business owners to huge trading and industrial conglomerates, including the top-rated corporate borrowers. As a result, in such a short amount of time, it has been able to establish a reputation as a Bank with Vision in the nation's banking industry. It currently has 65 branches.

The financial records for the last ten years show that it has been quickly expanding as one of the top new generation banks in the private sector in terms of operations and profitability.

Southeast Bank Limited (SEBL) was founded on April 17, 1995, by a group of incredibly successful businesspeople from a variety of economic sectors, including shipping, oil, finance, clothing, textiles, and insurance, with an authorized capital of Tk. 1000 million and paid-up capital of Tk. 100 million (raised to Tk. 200 million in 1997). It is a fully authorized, regularly scheduled commercial bank that was established in the private sector in accordance with the government's policy to liberalize banking and financial services.

The Bank offers a wide variety of financial services to both individual and business clients. Eminent figures from the nation's business world and industries make up the Board of Directors. Professionals with the necessary training and efficiency staff and manage the Bank. The bank's vice chairman is Mr. Ragib Ali, and the honorable chairman is Md. Alamgir Kabir.

2.3 Vision, Mission

2.3.1 Company Vision

Being the top banking organization in Bangladesh and making a substantial contribution to the national economy.

2.3.2 Company Mission

- High quality financial services with state of the art technology
- Swift client assistance
- Strategy for sustainable growth
- Adhere to moral principles in business
- Stable return on equity for shareholders
- Competitive pricing for innovative banking
- Recruit and hold on to top talent
- Corporate Social Responsibility Commitment

2.4 Functional Division of SEBL

Financial control and accounts division

The main tasks of this section are: budgeting, payment of salaries, and control of transactions between branches, financial analysis, and supply of invoices, preparation of financial reports and annual reports, negotiations.

International division

The major functions of this section are listed below: Bank correspondence, compilation and circular distribution of currency at branches, Nostrum account negotiations, daily preparation of foreign remittances, remittance abroad and integration of global exchange activities at branch offices.

Human Resource division

Some of the various offices of the department are: Recruitment, Training and Development Compensation and Facilities for Employees, Employee Recruitment, Formulation of related reports, and Report of the Executive Committee on related matters, promotional campaigns and press releases.

2.5 Management Practices

There are different types of leadership practices. Leaders who have total control over others are frequently referred to as autocratic or authoritarian. Instead of listening to their team or seeking

feedback from others, these leaders frequently make decisions based only on their own opinions. Punishment, menace, demands, instructions, rules, and regulations are used to establish autocratic leadership (Flynn, 2019).

Democratic leadership is a style of approach where group members participate more actively in the decision-making process (also known as collaborative or participative leadership; Cherry, 2019). Excellence is rewarded and promoted in a democratic society, where decision-making is decentralized (Puni et al., 2014).

When making decisions, group members are allowed the freedom to do so under laissez-faire leadership (Cherry, 2019). Additionally, the group's ability to make decisions is hampered by the leader's lack of trust in his own monitoring abilities and the absence of clearly defined goals for how they can operate (Bass & Bernard, 1985).

From my point of view, the leadership practice which is seen at Southeast bank limited is democratic. They are given an equal chance to express them, enabling the management to make the best agreement for the branch. The Head of Branch (HOB) considers the perspectives of several departments, listens to issues, and offers beneficial solutions. As a result, the workload gets reduced and it inspires us to put effort which boosts productivity.

2.5.1 Human Resource Planning

Human resource planning means the systematic and continuing process of assessing an organization's human resource demands in light of changing conditions is known as human resource planning. This ensures that the company has the right number and type of employees on hand at all times (Dessler, Griffiths and Lloyd-Walker 2004: 105).

- **Recruitment and Selection Process**

Recruitment refers to identification, attraction, interviewing, selection, hiring, and onboarding of personnel. It covers everything from identifying a staffing requirement through meeting it. The act of selecting a candidate who will be the best fit for a position that has to be filled in an organization is known as selection. In other words, selection can be defined as the procedure of interviewing candidates, assessing their qualifications for a particular job, and then selecting the best candidate for the job. The Recruitment Test, which is advertised on numerous social media channels, is used by Southeast bank limited to hire new staff. The individuals who have applied needs to give an online test at first. The chosen applicants next need to sit for a written exam, and those who do well are called for an interview. The final individuals who will be chosen get the chance to work at Southeast bank limited as an Officer.

- **Compensation System**

An incentive technique that pays employees for their contributions is a compensation scheme. An effective pay structure can motivate employees to exert greater effort, which will raise output and boost worker productivity (Lin, 2000). At the beginning, employers provide their employees with cash and other types of payment as a form of remuneration; in the latter, employers provide their employees with opportunities for their physical, mental, and spiritual well-being. The

extensive vacation policies of Southeast bank limited, which cover all paid and unpaid leave, guarantee that staff members have a satisfying balance between work and life. Employees receive their net pay on the 25th of every month, which includes any additional benefits they receive after taxes have been deducted for things like income tax and social security. Employees are awarded with festive bonuses on occasions like Pohela Boishakh and also on the two Eid's for Eid holidays every year.

- **Training and development program**

The aim of internal educational initiatives such programs in development and training is to increase staff productivity. Southeast bank limited is making continuous efforts to increase the size of its workforce by providing its employees with the necessary training, seminars, and workshops both in-person and online. This type of development programs are arranged to get them ready to give their clients excellent service.

- **Performance appraisal**

Every employee in the company receives an annual performance evaluation with the goal of how well they are doing in light of the responsibilities associated with their position. The company gives its employees feedback on both their strengths and weaknesses by an appraisal system. The in charge superior assess the employee's performance and keep track of his works. During my internship at Southeast bank, I have seen that my coworkers are given feedback verbally and the official meeting takes place at the closing of the year.

2.6 Marketing Practices

Using digital content distributed through electronic means, a business determines, assesses, and satisfies customer demand to increase profit, according to Rowley's (2008) definition of content marketing. The following describes Southeast bank's marketing strategies:

- a) **Marketing Strategies**

- The branch manager gives financial institution the chance to urge customers to make bigger cash deposits, which the bank may then use for long-term investments.
- All of the Bank's branches will receive periodic circulars from the Marketing Division detailing the status of deposits.
- Keeping in touch with the bank's largest depositors on a frequent basis to assure their participation in the institution's numerous operations

- b) **Target Customer and Positioning Strategy**

Southeast bank limited offers its service to customers of all ages and gender. In case of people under the age of 18, their accounts are operated by their nominated guardian while receiving all the banking benefits. The company's positioning goal is to offer the customers the best quality of service and performance in finance and banking.

- c) **Marketing Channels**

Due to modern use of technologies there can be seen changes in the banking sector. For instance, Southeast bank limited offers online customer service through the "E-express" app. Customers may track their transactions with this app and get advantages which includes checking their balance, money transfer, etc.

d) Product and Services

The products and services provided by Southeast bank limited are as follows:

Products

- Deposit of clients
- Account savings
- CA
- Secure deposit
- Dual Profit system
- Credit system
- Scheduled funds system
- Pension System
- Working capital finance
- Overdraft
- Project finance

Services

Export Services

Southeast Bank Limited offers a wide range of export services. Managing all export businesses through Southeast Bank Limited can solve many export problems. Thanks to our involvement and experience, we are able to organize and refine solutions for specific needs.

Import Services

Import Services Southeast Bank Limited offers various types of imports. SEBL is highly acclaimed in the world of international finance and cross-border trade. Although our knowledge and experience, they can modify and change the solutions to suit the specific needs of the industry.

SME Banking Purpose

- Working capital.
- Fixed assets.
- Delivery vans / transport for business purposes.
- Renovation of the / shop / office / business quarters.

Mode of Finance

- Overdraft Time Loan.
- Hire Purchase.
- Term Loan.

Period of Loan

- Continuous Loan: 01 (one) year.
- Term Loan: Maximum 05 (five) year.

ATM Services

SEBL is also providing ATM services. The National Payment Switch of Bangladesh (NPSB) has 175+ ATM's across the country and 9000+ ATM's from member banks across the country.

Internet Banking

Southeast Bank Limited recently implemented an Internet banking service for their clients so that they can: Check account balance, view and download account details, view account information, request payment, and request a check from any remote PC. Internet connection.

e) Branding activities

“A brand is a name, term, design, symbol, or any other feature that identifies one seller’s good or service as distinct from those of other sellers” (**American Marketing Association**). By continuously delivering a product that is consistent with what the brand promises, the goal is to draw in and keep the support of devoted customers as well as other stakeholders.

f) Advertising activities

Promotion is a main element of marketing activities. Southeast bank limited promotes and offers its products on its websites. They also look for sponsorship to increase their viewer’s impact. Moreover, these products are advertised in the periodicals, and advertising operations.

2.7 Organizational Structure of SEBL

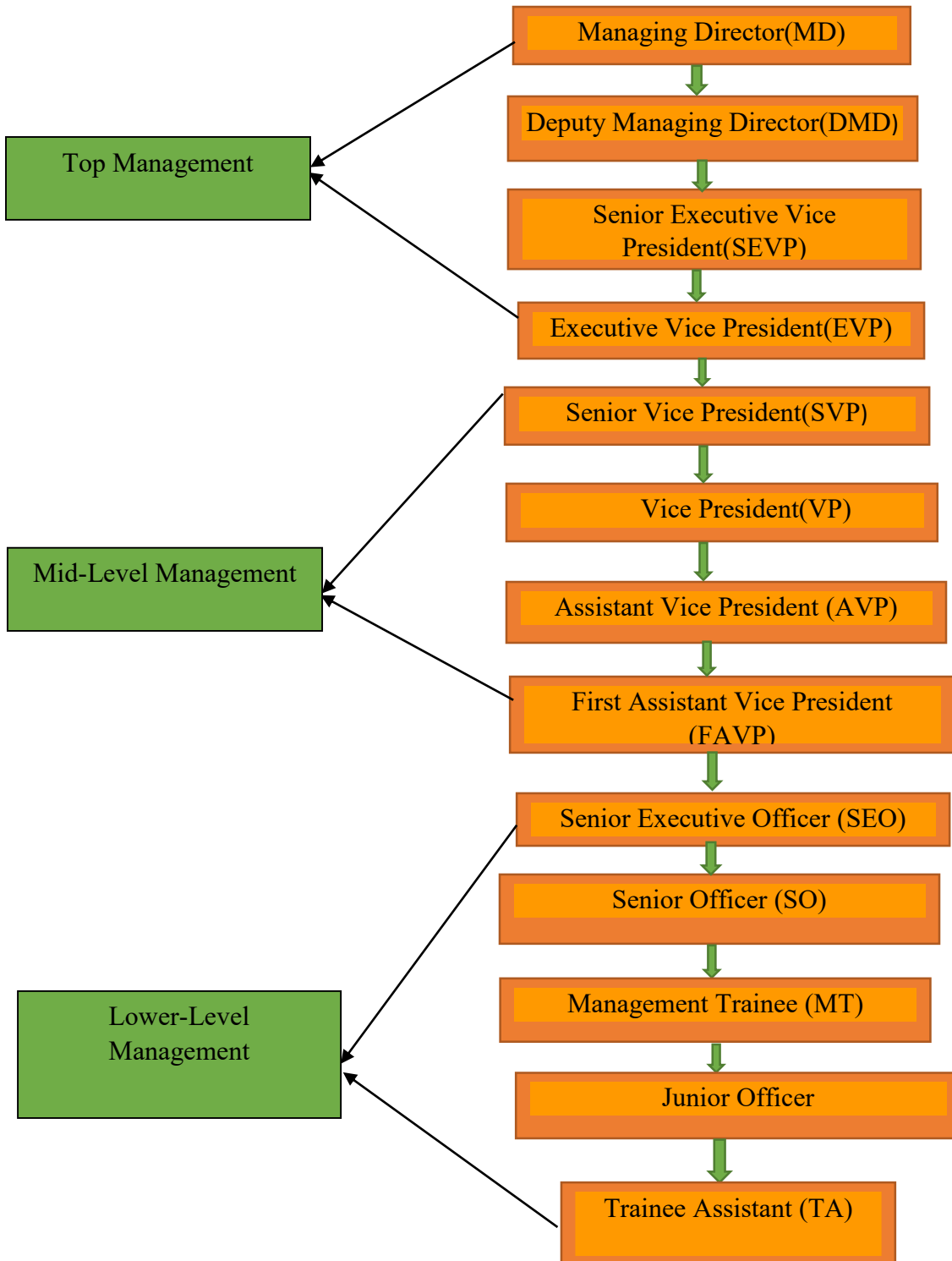


Figure-1: Organization of Southeast bank limited

2.8 SWOT Analysis

SWOT (strengths, weaknesses, opportunities, and threats) analysis is a framework used to evaluate a company's competitive position and to develop strategic planning. SWOT analysis assesses internal and external factors, as well as current and future potential.

Strengths

- Southeast bank limited is a newly established bank Commercial Bank in the banking sector but it has built reputation within a short time.
- It has a strong financial condition. The loan and deposit quality is better than most other private commercial banks in Bangladesh.
- SEBL has strong network throughout the country and provide quality services to each customers.
- Use of highly sophisticated automated system like-Bank Ultimas enables SEBL to have on time communication with all branches and reduce paperwork.
- ATM Cards, Credit Cards and Phone Banking of SEBL give the customers 24 hours services from one's account.

Weaknesses

- In every division there is shortage of manpower. At the banking hours the employees get fatigued and as a result they cannot provide services properly and customers gets dissatisfied.
- There is higher service charge in some cases of banking operations which discourages customer to open or maintain an account.
- SEBL is facing some problems from the competitors in case of deposit because the competitors are giving higher rate of interest without any reason. Thus, many depositors are leaving the bank.
- There is not much practice of increasing motivation among the employees and this discourage the employees to provide best services to their clients.

Opportunities

- The greatest opportunity for SEBL is that the increase of standard of living of a certain group of people and also their acceptance of the nation of Consumer Financing and Short Term Lending.
- The facility of credit section attracts Security and status conscious businessman and also service holders with higher income group.

Threats

- The emergence of several private and foreign banks within the past few years offering similar service with less or free charge for the facilities can be a major threat for Southeast bank limited.
- The Central Bank has strict control over all banking activities in Local banks like Southeast bank limited. Sometimes the restrictions impose barrier in normal banking operations and policies.

2.9 Financial Performance

Taka in million

Particulars	2013	2012	2011	2010	2009
Authorized Capital	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Paid up Capital	8,732.86	8,732.86	8,317.01	6,930.84	3,422.64
Reserve fund and other Reserve	13,074.71	10,864.68	10,683.05	10,265.96	6,504.52
Total capital	21,807.57	19,597.54	19,000.06	17,196.80	9,927.16
Deposits	1,77,519.46	1,52,901.24	1,27,178.22	1,07,253.19	96,669.05
Advances	1,34,863.82	1,26,968.97	1,07,288.56	93,981.20	77,497.57
Investments	57,589.06	39,011.28	29,846.60	18,869.07	21,350.23
Import Business	1,31,644.82	1,11,537.50	99,509.01	1,03,726.70	69,582.92
Export Business	95,220.40	84,464.20	75,982.06	58,158.06	46,724.47
Foreign Remittance	39,299.10	41,455.40	49,544.10	28,082.25	23,779.20
Guarantee Business including ILC	17,226.41	21,506.65	25,673.90	22,781.19	11,916.74
Total income	26,918.30	23,134.18	19,931.91	16,100.81	13,415.21
Total expenditure	20,218.11	17,638.99	13,846.24	9,331.55	8,800.55
Operating Profit	6,700.20	5,495.19	6,085.67	6,769.26	4,614.66
Net profit after Tax and provision	3,378.82	1,648.72	1,912.19	2,763.93	1,870.19
Fixed Assets	7,795.65	7,677.51	7,373.11	4,463.64	4,323.59
Total Assets	2,20,930.85	1,91,276.30	1,58,078.59	1,31,784.27	1,12,676.98

Table-1: Five Years Financial performance highlights of SEBL



Report on

Stress Management of Southeast Bank Limited

3.1 Literature Review

In today's world, stress has become a problem that affects everyone's daily existence. The modern world, which is frequently seen as one of accomplishments, has changed into one of stress. At the Scottish Higher Education Institute, Anne Stevenson and Sarah Harper (2006) looked at the potential consequences of academic workplace stress on the learning environment for students. He created a questionnaire to gather primary data for their investigation. Background data, general attitudes, coworker support, perceived stress levels, perceived stressors, perceived consequences of stress, and perceived benefits of stress were all covered by the questionnaire. He conducted their analysis using the statistical program for social scientists, which allows for the computation of frequencies, cross-tabulations, and significance tests. In order to evaluate qualitative data, content analysis was used. He carried out this survey for their study in 1994, and he carried out a follow-up in 2003 using the same methodology. In a decade, they discovered considerable alterations. They came to the conclusion that stress affected students' learning in both positive and negative ways. More than half of the respondents reported feeling moderately or highly stressed, which ultimately had a detrimental effect on how well students learned.

Garg, Rachita, and Shukla, Harish (2013) made an effort to investigate the causes of stress in bank employees and the methods employed by workers to manage the stress produced at work. Both primary and secondary data were used in this investigation. They discovered that the majority of bank personnel are under stress. The stressed out workers look for a stress-relieving option as well. They recommended a variety of stress-reduction techniques, including staff encouragement and appreciation, job rotation, job enrichment, decentralization, jokes and games, guidance and counseling, quality consciousness awareness programs, psychological assistance, and many others. In order to provide employees more time for themselves, their families, and other social obligations, they also suggested a five-day work in a week.

Employee experience levels and the relative impact of experience on changes in stress levels were the subjects of G. Gopika's (2014) study. The study's main goal was to examine how stressed out

bank staff were. 100 banks from the private and public sectors in Ernakulam made up the study's sample size. Pilot tests were carried out. An online survey was created. Interviews with employees were conducted in order to learn more about how they view the company and to identify any issues that may arise when they carry out their duties, both directly and indirectly. Many variables that contribute to stress have been found, including work overload, a lack of rewards, and a lack of autonomy. He proposed that in order to boost overall production, the employees' psychological and physical well-being should be improved.

3.2 Scope of the study

Workplace stress is described as "the harmful physical and emotional reactions that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker" by the National Institute for Occupational Safety and Health in the United States. Stress at work can damage one's health and possibly cause injury. Stressed-out employees are also more likely to be unwell, unmotivated, underproductive, and insecure at work. Their businesses have a lower chance of being profitable in a cutthroat industry. Pressures at work and home may contribute to stress.

3.3 Objectives of the study

The objectives of this study are as follows:

1. To research what makes people stressed out at work.
2. To examine how stress affects the productivity of an institute.
3. To determine how well stress management programs work

3.4 Causes of Stress

In our daily life stress has become a part of our life. Employees of the bank are also suffering from stress. Employee stress is caused by a variety of factors, including role conflict, uncertainty, insecurity, fears of job loss or change, compensation, role ambiguity, changes in power or status, long hours at work, technological issues, inadequate pay, time for family, job worries at home, group dynamics, and communication. All of these variables and job stress are significantly correlated, according to studies.

3.5 Effect of Stress

The effects of excessive stress on an individual are negative. In the end, it causes diminished health and decreased productivity. Numerous psychological and psychometric issues, cribbing, over-reacting, arguing, getting irritated, frustrated, suicides, deteriorating health, more accidents, etc., eating disorders, excessive smoking and drinking, insomnias, depression, improper work, delay in completion of job, etc. are the outcomes of absenteeism, shirking work responsibilities, arriving late, leaving early, etc. One employee's stress can have an impact on other employees' security as well. Employee productivity and health are related with each other.

3.6 Stress Management Programs

Banks have proposed different types of strategies to boost their productivity and efficiency. Human resource professionals are being used by banks to address these problems. The bank's human resources department has become a crucial component. Experts of human resources are involved in planning decisions. Banks are employing a variety of measures at all levels to get rid of workplace stress.

- Importance is given on employee's health
- An effective communication strategy is a tool that can be used to reduce the impact of the majority of stressors, including uncertainty, insecurity, and fear of losing one's work.
- After completing each assignments, employees are evaluated.
- Employee development programs have been suggested as a way to help employees grasp the working environment from the very beginning.
- Depending on the degree of personnel, banks undertake stress control workshops.
- The main causes of stress in the banking business are excessive workloads and an unbalanced work-life balance. The stress that comes from work, family obligations, or substance misuse affects an employee's performance at work. Management should take a number of steps to assist staff in resolving work-family issues.

3.7 Methodology

For the purposes of this study, both primary and secondary data will be used to analyze the causes and effects of stress on Southeast Bank Limited personnel. The primary focus of this study is qualitative information. In this work, a descriptive analysis has essentially been done.

3.8 Sources

3.8.1 Sources of Primary data

- Employees were given a questionnaire on a Google form to fill out in order to gather primary data on their opinions about the report's subject.

3.8.2 Sources of Secondary data

- Southeast Bank Limited Website
- Southeast Bank Limited Annual Report
- Journal

3.9 Analysis

1. Gender

34 responses

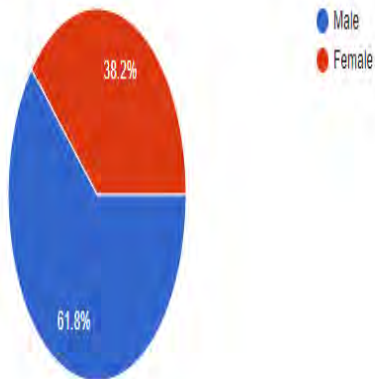


Figure-2: Pie-chart of gender responses

The research consists of sample size of 34 respondents. 38.2% of the people are female and 61.8% of the people are male. Thus, it can be said that the female has responded less and the male has responded more in the questionnaire.

2. Department

34 responses

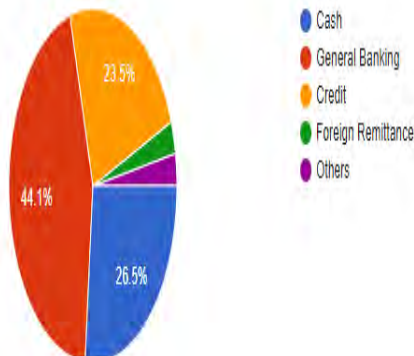


Figure-3:

Pie-chart of Department responses

It can be seen that 44.1% of the people has responded for general banking, 26.5% of people has responded for cash department, 23.5% of people has responded for credit department and 2.9% for foreign remittance and others. So, from examining the picture it can be established that the most highest response is from general banking department, the second highest response is from cash department, the third highest response is from credit department and the lowest that is 2.9% is for foreign remittance and others department.

3. Is work culture supportive in your organization?

34 responses

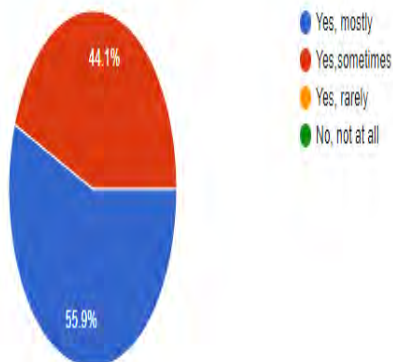


Figure-4: Pie-chart of work culture responses

From the figure it can be seen that 44.1% of the people responded that the work culture of the organization is yes, sometimes supportive whereas 55.9% of the people has responded that the work culture of the organization is yes, mostly supportive. Therefore, we can assume that the work culture of the organization has a supportive impact which is a positive side of the organization.

4. How often do you face stress situation in your organization?

34 responses

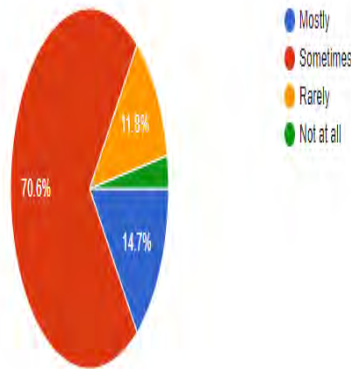


Figure-5: Pie-chart of responses

on stress situation

Out of 34 respondents, 70.6% of the people has responded that they sometimes face stress situation in the organization, 14.7% of the people has responded that they mostly faces stress situation in the organization, 11.8% of the people said that they rarely faces stress situation, 2.9% of the people has responded that they don't face any stress situation not at all.

5. Most of your stress are related to

34 responses

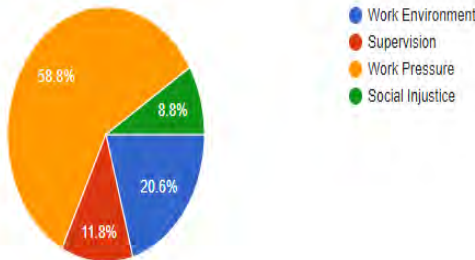


Figure-6: Pie-chart of stress related responses

It can be seen from the figure that 58.8% of the people has responded that most of the stress is related to work pressure, 20.6% of the people responded that stress is related to supervision, 11.8% of the people responded that stress is related with supervision, 8.8% of the people responded that stress is related with social injustice. So, it can be analyzed that the highest responses for causing stress has come from work environment option and the lowest response has come from social injustice.

6. How do you feel while working in the organization?

34 responses

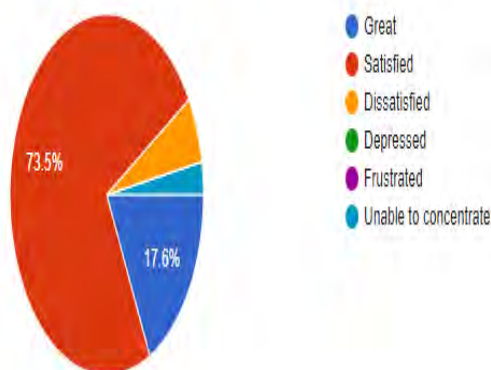


Figure-7: Pie-chart of responses on employee's feeling in the organization

73.5% of the people responded that they feel satisfied working in the organization, 17.6% of the people responded that they feel great, 5.9% of people responded that they are dissatisfied and 2.9% of the people responded that they are unable to concentrate. Therefore, it can be said that most of the people are satisfied working in the organization. Since, people are satisfied in their workplace they can provide clients with good services and can also increase productivity.

7. Have you taken leave in the past 6 months due to stress?

34 responses

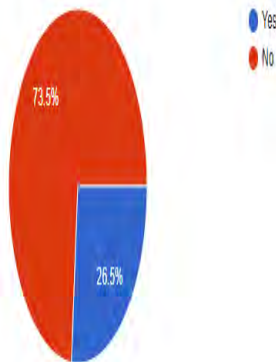


Figure-8: Pie-chart of leave taken due to stress

Out of 100%, 73.5% of the respondents said that they have not taken leave in the past 6 months due to stress whereas 26.5% of the respondents said that they have taken leave in the past 6 months due to stress. Therefore, it can be seen that sometimes in every organization people might take leave due to stress and during the last 6 months the level of stress was not that much that is why most of the people has not taken leave due to stress.

8. Please indicate the total workload situation that has changed during last tree years

34 responses

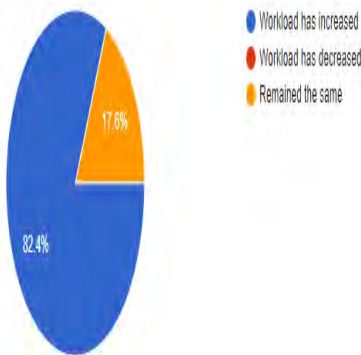


Figure-9: Pie-chart of workload situation

From the figure it can be examined that 82.4% of the people has responded that the workload has increased and 17.6% of the people has responded that the workload has remained the same which means neither the workload has increased or decreased. So, we can analyze from the figure that the situation is that the workload has increased during last three years.

9. Stress is related with

34 responses

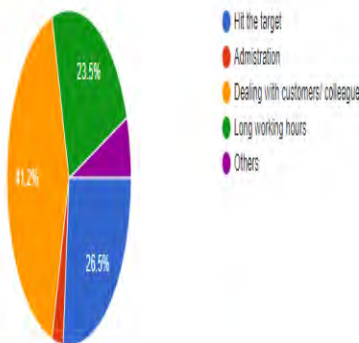


Figure-10: Pie-chart on components related with stress

41.2% of the people responded that stress is related with dealing with customers/colleague, 26.5% of the people responded that stress is related with hit the target, 23.5% of the people responded that stress is related with long working hours, 5.95 has responded that stress is related with others and 2.9% has responded that stress is related with administration. Therefore, it can be seen that dealing with customers/colleague is most stressful and then working for long hours is also stressful.

10. Whom does you report if you have any problems in your work?

34 responses

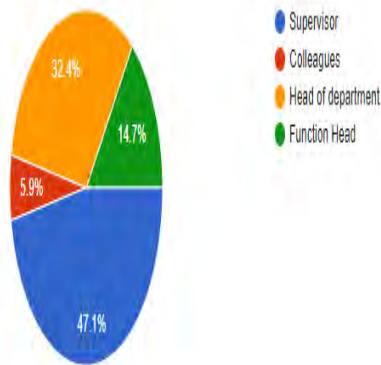


Figure-11: Pie-chart on to whom employees report when they face problem in their work

From the picture it can be viewed that 47.15 of the people has responded that they reports to supervisor when they face problem, 32.4% of the people reports to the head of the department when they face problem, 14.7% of the people reports to the function head when they face problem, 5.9% of the people reports to collagues when they face problem. Thus, it can be seen that most of the people whenever faces problem reports to the supervisor.

11. How do you handle stress?

34 responses

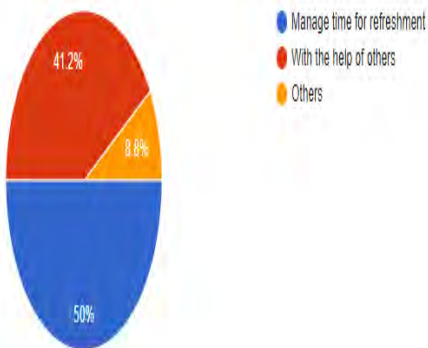


Figure-12: Pie-chart of responses on how to handle stress

50% of the respondents said that they manage time for refreshment to handle stress, 41.2% of the respondents said that with the help of others they handle stress, 8.8% of the respondents has responded to the others option for handling stress. Therefore, it can be seen that to handle stress most of the people go out to refresh their mind and by refreshing their mind they will be able to handle stress situation and concentrate on their work.

3.10 Recommendations/Implications

- Job roles must be identified to remove role uncertainty.
- Care must be taken when handling employee issues so that they might become a part of the organization's working culture. Since a satisfied employee is the only one capable of satisfying the needs of the client, which is the top priority of any firm, it is crucial from the perspective of organizational goals.
- Employing psychiatrists will enable stress audits to be done at all organizational levels and the identification of stress-prone areas. Thus enhancing workplace conditions and reducing workplace stress.

- Organizations should handle employees differently at work, showing them respect and appreciating what they provide. Therefore, good stress management can boost employees' productivity.
- Training should be provided to the employees so that employee will experience less stress and become more productive if they are knowledgeable about their job.

3.11 Conclusion

The key factor of any industry's growth is the effectiveness of the staff. The wellbeing and inner serenity of employees have a direct impact on the productivity of a staff. The primary reason for rising workplace stress is placing more value on work and less value on health and family.

In the current time, stress has developed into a deep-seated evil that must be removed. Stress is a problem in and of itself, and it is the root of many other problems. Stress management programs are desperately needed to relieve stress and lessen its negative effects. It has been discovered via numerous studies that companies who have implemented stress management measures have earned a competitive edge over other companies because their staff work more productively.

This report also serves my own reflection on events at Southeast Bank Limited. I am given an excellent working environment and amenities by Southeast Bank Limited. It was a pleasure for me to complete my internship there. I made an effort to connect academic knowledge with real-world experience throughout my internship. I engaged in a variety of activities that will help me prepare to thrive in the business world.

3.12 Research limitations

First of all, there were only 34 people in the sample. The result would have been more trustworthy than it was if the sample size had been greater. Furthermore, this was a quantitative research. It would have been if qualitative research method could be implemented. Because of company's secrecy policy I was not being able to gather all the information and results.

4.1 References

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