



Internship Report  
On  
**Performance Appraisal and Management Activities of Mercantile Bank  
PLC A Study on Gareeb-E-Newaz Avenue Branch**

Submitted To:

**Md. Alamgir Hossan**  
Assistant Professor and Associate Head  
Department of Business Administration  
Daffodil International University

Submitted By:

**Israt Jerin**  
ID: 212-11-1306  
Program: BBA  
Batch: 59  
Major: Human Resource Management  
Department of Business Administration  
Daffodil International University

Date of Submission: 12<sup>th</sup> August 2025

## Letter of submission

Date: 12-08-2025

To

**Md. Alamgir Hossan**

Assistant Professor and Associate Head

Department of Business Administration

Daffodil International University

DSC Savar, Dhaka

Subject: Submission of Internship Report.

Dear Sir,

With due respect, I am pleased to submit my internship report titled "Performance Appraisal and Management Activity at Mercantile Bank PLC (GNB Branch)". This report is prepared as part of the requirement for completing the BBA program.

The report reflects my practical learning and exposure at Mercantile Bank, focusing specifically on the performance appraisal and management practices at the GNB branch. I sincerely hope this report meets your expectations and offers meaningful insights into the bank's HR practices.

Sincerely, yours



Israt Jerin

ID: 212-11-1306

Batch: 59

BBA Program (HRM)

Daffodil International University

## **Approval**

This is to clarify that the internship report titled Performance Appraisal and Management Activities at Mercantile Bank PLC (GNB Branch) submitted by Israt Jerin, Student ID: 212-11-1306 has been reviewed and approved for academic submission. The report meets the required standards and fulfils the internship requirements for the Bachelor of Business Administration (BBA) program under the Faculty of Business and Entrepreneurship at Daffodil International University.

### **Supervised by**

Md Alamgir Hossain

Designation: Assistant Professor & Associate Head

Department: Business Administration

Signature



Date: 12/08/2025

## Proof of Internship Completion Letter



Gareeb-E-Newaz Avenue Branch

MBPLC/GNB/2025/863

Date: 21.07.2025

### TO WHOM IT MAY CONCERN

This is to certify that **Ms. Israt Jerin** belongs to program **BBA**, (Id. No# 212-11-1306 ) Major in **HRM** student of **Daffodil International University** has completed 03(Three) months i.e. from 10.04.2025 to 09.07.2025 Internship program with Mercantile Bank PLC, Gareeb-E-Newaz Avenue Branch, Uttara , Dhaka. During her tenure, we found her as a hard working, sincere, devoted and self-motivated personality. She has the ability to understand, evaluate and analyze things in a constructive way.

We wish her every success in life.

For Mercantile Bank PLC

  
**Mirza Yahia Uddin Ahmed**  
Vice President and  
Head of Branch

22, Gareeb-E-Newaz Avenue, Sec #13, Uttara, Dhaka-1230  
Phone: 1709612142306

## ACKNOWLEDGEMENT

First and foremost, I thank Almighty Allah for giving me the strength to complete this report. Through His pathway, I've gained strength and courage to get through my internship journey and report.

I would like to express my heartfelt gratitude to my academic supervisor, **Md. Alamgir Hossan**, Assistant Professor and Associate Head, Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University for his continuous guidance. His guidance, supervision, mentorship has shaped my understanding my skills and achievements of Human Resource field.

I am equally thankful to my on-site supervisor and the HR team at Mercantile Bank PLC, Gareeb-E- Newaz Avenue Branch, for providing all the necessary information and support. Lastly, I thank my family and friends for their continuous encouragement.

## Table of Contents

| <b>S.N</b> | <b>Contents</b>                                          | <b>Page</b> |
|------------|----------------------------------------------------------|-------------|
|            | Title Page                                               | <b>i</b>    |
|            | Letter of Submission                                     | <b>ii</b>   |
|            | Approval                                                 | <b>iii</b>  |
|            | Proof of Internship completion letter                    | <b>iv</b>   |
|            | Acknowledgment                                           | <b>v</b>    |
|            | Table of Contents                                        | <b>vi</b>   |
|            | List of graphs                                           | <b>viii</b> |
|            | Executive summary                                        | <b>ix</b>   |
|            | <b>Chapter 1 - Introduction</b>                          |             |
| 1.1        | Introduction                                             | <b>2</b>    |
| 1.2        | Literature Review                                        | <b>3</b>    |
| 1.3        | Background of the Study                                  | <b>4</b>    |
| 1.4        | Statement of the Problem                                 | <b>4</b>    |
| 1.5        | Objectives of the Study                                  | <b>5</b>    |
| 1.6        | Limitations of the Report                                | <b>5</b>    |
|            | <b>Chapter 2 - Organization Overview</b>                 |             |
| 2.1        | Overview of the company                                  | <b>7</b>    |
| 2.2        | Mission, Vision, and Values of the company               | <b>7</b>    |
| 2.3        | Current operations of the company                        | <b>7</b>    |
| 2.4        | Evaluation Criteria                                      | <b>8</b>    |
| 2.5        | Organogram                                               | <b>9</b>    |
|            | <b>Chapter 3 – Internship Roles and Responsibilities</b> |             |
| 3.1        | Roles and Responsibilities                               | <b>11</b>   |

|     |                                                          |           |
|-----|----------------------------------------------------------|-----------|
| 3.2 | Rationale for those roles and responsibilities           | <b>12</b> |
| 3.3 | Example of Task                                          | <b>14</b> |
|     | <b>Chapter 4 – Key Learnings and Experiences</b>         |           |
| 4.1 | Important Learnings                                      | <b>16</b> |
| 4.2 | Connection with academia                                 | <b>16</b> |
| 4.3 | Example: personal and professional growth                | <b>17</b> |
|     | <b>Chapter 5 – Critiques and Reflections</b>             |           |
| 5.1 | Critical evaluation                                      | <b>19</b> |
| 5.2 | Key challenges faced during the entire internship period | <b>20</b> |
| 5.3 | Learning from Challenges                                 | <b>20</b> |
| 5.4 | Overall Reflection                                       | <b>21</b> |
|     | <b>Chapter 6 – Conclusion</b>                            |           |
| 6.1 | Conclusion                                               | <b>23</b> |
|     | <b>Chapter 7 – Implications</b>                          |           |
| 7.1 | Implications                                             | <b>25</b> |
|     | References                                               | <b>27</b> |

### **List of the Graph**

| <b>S.N</b>      | <b>Topic</b>                      | <b>Page no</b> |
|-----------------|-----------------------------------|----------------|
| <b>Graph -1</b> | Evaluation Criteria               | <b>8</b>       |
| <b>Graph -2</b> | Organogram of Mercantile Bank PLC | <b>9</b>       |

### **List of Abbreviations**

|     |                                     |
|-----|-------------------------------------|
| HRM | Human Resource Management           |
| HR  | Human Resource                      |
| BBA | Bachelor of Business Administration |
| LTD | Limited                             |

## **Executive Summary**

This internship report focuses on the performance appraisal and management activities at Mercantile Bank PLC, Gareeb-E-Newaz Avenue Branch. The objective is to understand how performance evaluations are conducted, identify gaps, and suggest improvements.

Through primary observations and interactions with the HR department during my three-month internship, I found that the bank employs a semi-annual appraisal system that influences promotions, bonuses, and training needs. However, it also faces limitations like bias and lack of modern evaluation tools. The report concludes with recommendations such as implementing 360-degree feedback and digital appraisal platforms.

# **Chapter: 1**

## **Introduction**

## **1.1 Introduction**

Performance appraisal is a common topic of each and every organization nowadays. It is a systematic process to evaluate employees job performance over a specific period of time. Mercantile Bank PLC also follows the topic. In recognition of Mercantile Bank PLC's strong reputation as one of Bangladesh's top private commercial banks, I chose it as the organization for my internship. The bank's well-established Human Resources Department closely aligns with my academic interests, especially in structured HR practices like performance appraisal systems. Interning at Mercantile Bank offered me valuable hands-on experience in real-world HR operations, particularly in performance evaluations—an essential function for both employee development and overall organizational effectiveness. In addition, the bank's extensive operations, experienced personnel, and professional environment made it an ideal setting to build practical skills and knowledge. This internship experience directly supports key areas of my Business Administration curriculum, including performance management, organizational behaviour, and human resource management. Through Mercantile Bank's structured HRM framework, I was able to effectively connect academic theory with professional HR practices.

For instance, we thoroughly examined the bank's performance review procedures, KPIs, feedback systems, and incentive programs. My comprehension of how business strategies are converted into HR policies in a corporate setting has improved as a result of this internship, which acted as a link between academic learning and professional application. The performance appraisal and management activities at Mercantile Bank PLC (Gareeb-E-Newaz Avenue Branch) are the main topic of this internship report.

The study describes the bank's performance evaluation procedures, the standards by which employee performance is judged, and how appraisal results affect employee growth and motivation. The effectiveness of the bank's appraisal system in advancing corporate objectives and staff development is also assessed in the report. Although the bank maintains a methodical appraisal process, key findings indicate that more frequent feedback and increased transparency are possible. The report's conclusions, which include suggestions for enhancement and analyses of the learning outcomes from the internship, emphasize the value of performance reviews in boosting output and coordinating worker efforts with organizational goals. One of the most important aspects of human resource management (HRM) is performance appraisal. It provides a basis for rewards, promotions, and development by comparing employee performance to predetermined goals. The performance appraisal system used by Mercantile Bank Limited is examined in this report.

## 1.2 Literature Review

Performance Appraisal has been studied in many different ways. Various forms, methods are formed and practiced in different time and different places. Kohli A.S. & Deb T said, performance appraisal synonym of performance review, performance evaluation, performance assessment, performance measurement, employee evaluation, personnel review, staff assessment, service rating etc. it has 4 different phases that they called TEAM (Technical, Extended, Appraisal and Management). (Kohli A.S. & Deb T., 2008)

Marchington and Wilkinson offered in 2005 that Performance appraisal is a vital tool to measure the frameworks set by any organization to its employees. It is utilized to track individual contribution and performance against organizational goals and to identify individual strengths and opportunities for future improvements and assessed whether organizational goals are achieved or serves as basis for the company's future planning and development. The organization's key aims, goals and objectives become an embedded part of the process in the performance management and communicated through the performance appraisal process. (Marchington, M. and Wilkinson, A., (2005))

Where Dessler and Gary presented various methods of appraisal management techniques and methods to level up the performance appraising game and make them more effective. Methods like graphic rating scales, critical incident methods, 360 degrees, BARS and so on, which they believe has made performance appraisal management system way easier, effective and well combined with the modern community and the organizations. (Dessler & Gary, 2011) In most cases of different organizations, we see these methods are which they are working on.

Again, in another article, Gregory D. Rankin and Brian H. Klenier debated that no perfect performance appraisal has been made but few of them are effective like Clear Performance goals, qualified levels of performance level must be clear and so on. (Gregory D. Rankin, Brian H. Kleiner, 1988)

In 1980s, researcher named Landy and Feldman went through the performance appraisal issues related to the development of psychometrically sound tracking scales. The review is structured around a three-stage process model of gathering, storing, and retrieving information about social stimuli for the purposes of rating performance. Factors affecting this process are clustered into four categories: appraisal settings, ratees, raters, and the nature of the scales used for the appraisal. (Ilgen Daniel R., Barnes-Farrell Janet L., , 1993)

**Effectiveness of the Appraisal System:** The effectiveness of any endeavour depends on how it is correctly done and implemented to serve the highest value of the organization as a whole. Perhaps the most crucial element of an effective performance appraisal system is employee development. While it is a fact that the appraisal system identifies the weakness of an employee, the employee development part of the overall performance appraisal system is utilized to identify the best way to bring improvement to success. (Deborah F. Boice; Brian H. Kleiner, 1997)

Every company should realize that employee input is a vital element of an effective performance appraisal system. It is imperative to include the employees in the performance management process to ensure that the employees feel a sense of engagement in the process. (Muhammad Zahid Iqbal, Saeed Akbar, 2014)

**Impact of the Performance Appraisal System:** Committed employees feel a certain bond with the organization, which, in the positive form, makes them more willing to perform. It has been confirmed that the more autonomy and responsibility that a job has, the less monotonous and dull that job also is and the more likely the worker is to enjoy and feel fulfilled by the work. Those individuals who feel motivated, challenged and satisfied in their jobs are much more likely to be committed to a given work environment, company or organization. (Mehta, 2014)

### **1.3 Background of the Study**

The employment review is part of Daffodil International University's Bachelor of Business Administration (BBA) program, which requires all students to complete an internship in order to gain practical experience in the business sector. Since human resource management (HRM) is my primary field of study, I observed a disconnect between academic knowledge and actual HR application in a business. The HR Department of Mercantile Bank PLC is in line with the real emphasis of the Business Administration curriculum, which gives students practical experience with employee relations, internal conflict resolution, performance evaluation, and performance appraisal.

The whole internship journey was formal and gave me a real-life experience where I went through the depth of performance appraisal and evaluation management systems. This paper includes my internship experience and the subject Performance Appraisal and Management Activity at Mercantile Bank PLC- A Study on GNB Branch. It describes the organization's performance appraisal and management activities, with the type of the tasks were assigned to me, what I had to do to learn them, and the role of the internship as a means of personal and professional development.

### **1.4 Statement of the Problem**

The appraisal system gets questionable in few cases where the actual issue gets undetectable. Being in 2025 few of the operations of the bank still runs manually and hand to hand. Though the system is manual, yet this is ignored from the perspective of the bank. In most cases, this create disagreements, shows lack of proof of work (if document can't be found). Employees get demotivated to work even though they were done with their work. This eventually results dissatisfaction, poor performance and low employee morale.

Throughout my internship journey, I've learnt that every organization has its own way to deal with their internal issues and ongoing situation but they also should know how to resolve situation that keeps happening over again. They must cope some structural mechanism to deal with unsolved issues going within the organization. The goal of this report is to identify these issues and how new ideas and technology can make performance appraisal easier and efficient.

## **1.5 Objectives of the Study**

### **Broad Objectives**

- The main objective of the report is to analyze the overall performance appraisal and management practices at Mercantile Bank PLC.

### **Specific Objectives**

- To understand about the performance appraising activities of Mercantile Bank PLC.
- To analyze the performance appraisal and management activities of MBL PLC.

## **1.6 Limitations of the Report**

- The absence of automated systems in performance management leads to manual processes that are time-consuming, prone to errors, and less efficient. Without automation, it becomes difficult to track performance trends over time, ensure timely reviews, or maintain consistent documentation. Automation tools also provide valuable analytics that can support data-driven HR decisions.
- There isn't much historical data on employee performance, which makes it tougher to keep track of progress, spot trends, or explain appraisal judgments. Without good documentation, both employees and supervisors don't have a clear reference point for setting goals, talking about development, and taking remedial actions.

## **Chapter: 2**

# **Organization Overview**

## **2.1 Overview of the company**

Bangladesh's Mercantile Bank PLC is a private commercial bank that opened on June 2, 1999. Mercantile Bank PLC (GNB Branch) is one of their 152 branches, was founded in 2015 to offer a wide range of financial services, such as retail banking, corporate banking, and financing for small and medium-sized businesses (SMEs). They offer customer-focused services using new technology and a team of experts, which leads to new ideas in need-based banking products and services. As a branch, the bank still offers a wide range of activities, such as deposit mobilization, corporate banking, small and medium-sized enterprises (SMEs) and retail businesses, bill discounting, treasury functions, card services, mobile banking (MyCash), internet banking, locker service, and Islamic banking.

## **2.2 Mission, Vision, and value of the Company**

### **Mission:**

“To become the most caring organization, focused on equitable growth through a diversified allocation of resources, while still remaining healthy and profitably sustainable.” (PLC, Annual Report, 2022)

### **Vision:**

“To be the most exceptional corporate citizen in Bangladesh.” (PLC, 2021)

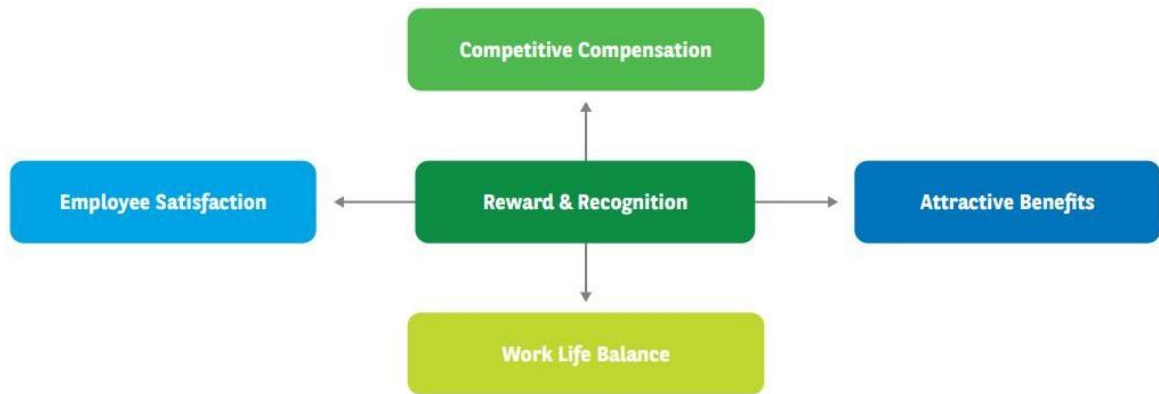
### **Values:**

- Customer Delight: Customer satisfaction is at the core of all their activities. They understand that satisfying the customers is crucial for their success.
- Innovation: Mercantile Bank PLC (GNB Branch) drive innovation to enhance their business. They focus on the creation and implementation of change management practices to achieve excellence, believing that change is a constant.
- Ethical Values: They remain responsible, ethical, sincere, and transparent in their thoughts and actions.
- Caring for Human Resources: They recognize the untapped potential of their employees, respecting individual worth and dignity to promote smooth career progression and prioritizing welfare in their Human Resources management policies and practices. (MBL, (2024))

## **2.3 Current Operations of Mercantile Bank PLC (GNB Branch)**

As a branch, the bank offers a wide range of activities, including deposit mobilization, corporate banking, small and medium-sized businesses (SMEs), retail businesses, bill discounting, treasury functions, card services, mobile banking (MyCash), internet banking, locker service, and Islamic banking. (MBL, (2024))

## 2.4 Evaluation Criteria

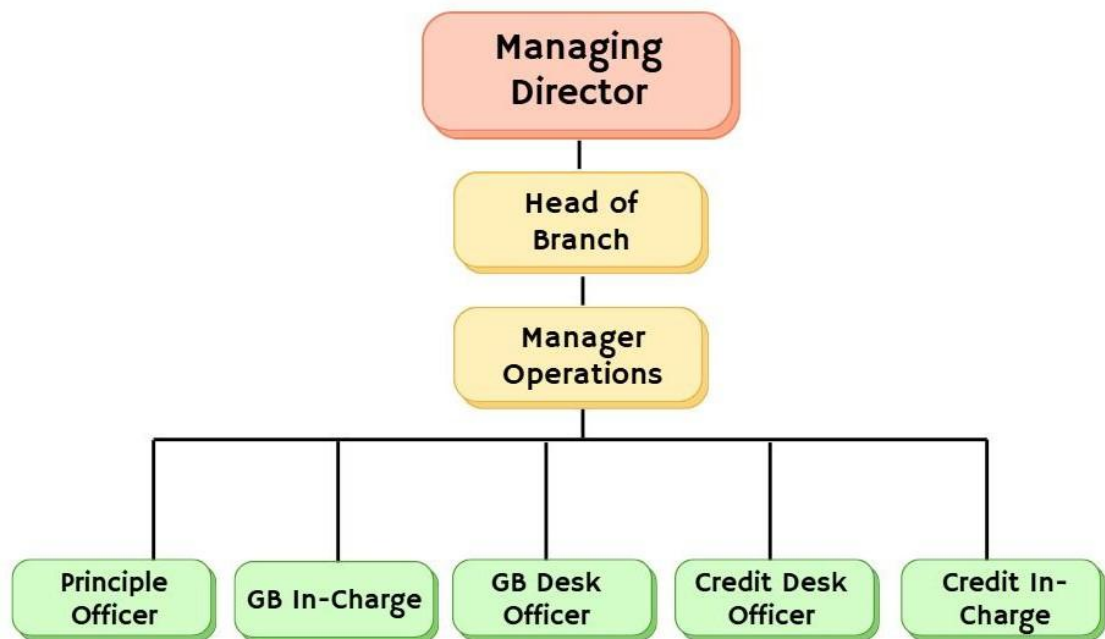


**Graph 1: Evaluation Criteria**

Employee performance is assessed based on several key factors:

- **Job Skill Development:** Measures how well an employee has improved or acquired relevant skills related to their role.
- **Work Quality:** Evaluates the accuracy, thoroughness, and overall standard of completed tasks.
- **Punctuality:** Considers the employee's timeliness and attendance record.
- **Teamwork:** Assesses collaboration, cooperation, and the ability to work effectively with others.

## 2.5 Organogram



**Graph 2: Organogram of Mercantile Bank PLC**

## **Chapter: 3**

# **Internship Roles and Responsibilities**

### 3.1 Roles and Responsibilities

1. **Helping HR Officers get data for appraisals:** Help the HR staff get the information they need for performance reviews and put it all together.

#### Responsibilities:

- Getting input: Get feedback from bosses, co-workers, and subordinates on how well an employee is doing their job.
  - Data Entry: Enter performance data that is important into HR systems or databases.
  - Tracking Progress: Keep an eye on employees' objectives, accomplishments, and performance indicators throughout the review period.
  - Keeping Records: Make sure that all performance-related information (such self-evaluations, management assessments, and 360-degree feedback) is kept accurately and can be quickly found for the reviews.
2. **Organizing and sorting employee performance forms:** Make sure that all of the paperwork for performance evaluations are well-organized and sorted.

#### Responsibilities:

- Sorting Forms: Put performance assessment forms into groups by department, team, or employee.
  - Organizing Data: Sort forms into performance categories, such as strengths, areas for improvement, and target accomplishments.
  - Making Sure Everything Is Correct: Before sending forms to HR officials or managers for further action, make sure they are full and correct.
  - Keeping Information Private: Make sure that all performance data is saved safely and can only be accessed by those who have permission.
3. **Helping to Set Up Performance assess Meetings:** Help with the logistics of setting up meetings between workers and their bosses to assess their work.

#### Responsibilities:

- Setting up meetings: Work with managers and workers to determine good times for performance talks.
- Getting Ready for sessions: Make reports, documentation, and performance summaries for the review sessions.
- Room/Virtual Setup: Make sure the right meeting room (real or virtual) is booked and ready, including any equipment that could be needed (video conferencing, presentations, etc.).
- Tracking Follow-ups: After meetings, help keep track of any action items or follow-ups from the performance reports.

This job is very important for making sure that the performance evaluation process is well-organized, on schedule, and in line with the bank's overall HR strategy. It helps HR officials

and managers by making sure that all the data and logistics they need for successful performance evaluations are in place.

### **3.2 Rationale of those roles and responsibilities**

#### **1. Understanding the Real-World Effects of Performance Appraisal Systems:**

- **How They Affect Employee Growth:** Performance assessments are important for figuring out what people do well and what they need to work on. By helping to collect, organize, and categorize assessment forms, it can directly engage in finding performance trends that may help shape training and development programs. HR teams may make personalized development plans for workers if they know how performance reviews affect career advancement.
- **Aligning with the aims of the organization:** Performance assessment systems help businesses make sure that each employee's goals are in line with the company's overall goals. When one help gather data, they start to understand how employee performance evaluations might show where people aren't meeting corporate objectives or where they are. They may utilize this information to change the goals of department, change the way to manage the employees, or change the way to manage any talent.
- **Making Fair and Objective Decisions:** Performance assessments provide managers a disciplined means to make objective choices regarding promotions, raises, or punishments. They assist to make sure that these judgments are based on concrete, quantifiable results rather than subjective views by helping to arrange and evaluate the assessment data. This promotes justice and openness.

#### **2. How it affects HR decision-making:**

- **Promotion and career advancement:** The information from performance reviews goes straight into important HR decisions, including promotions or lateral moves. When you organize performance data, you make it easier for HR officials and managers to find individuals who are ready to move forward in their careers or who need more training before taking on more responsibilities.
- **Decisions on salary and bonuses:** Performance reviews are a big part of deciding on bonuses, pay hikes, and other ways to reward employees. HR teams use the structured input from appraisals to decide whether an employee's performance is good enough to get such awards. You're helping make sure that these judgments are based on correct, complete data by helping to organize performance forms.
- **Keeping and motivating employees:** Performance evaluations also assist HR figure out how happy and motivated employees are. HR can find out which workers are engaged and doing well and which ones may not be engaged or doing well by looking at performance patterns. This information helps HR teams come up with plans to keep workers or plans to get them to work harder and stay with the bank.
- **Employee Feedback and Engagement:** The feedback given during performance reviews may be quite helpful in creating a culture of open communication between workers and their bosses. Helping to plan these evaluations offers you a better idea of how HR employs feedback loops to make sure that employees are always improving, are engaged, and are happy with their jobs overall.

### **3. Learning from the Process:**

- **A Complete Look at HR Practices:** You learn more about how HR departments work when you utilize performance assessment tools. You learn how HR collects data, analyzes it, and uses it to make decisions about the bank's human resources strategy. You can see for yourself how well-done performance reviews may change the culture and results of a corporation.
- **Data-Driven Decision-Making:** One of the most significant things I learned while helping with assessments is how crucial it is for HR to make decisions based on data. You realize how important it is for HR to have good metrics to utilize when making strategic choices instead of depending on gut feelings or stories. You assist HR executives collect and evaluate performance data.
- **How Performance Reviews Affect Change in a bank:** Performance reviews aren't only a way to evaluate people; they may also lead to bigger changes in the bank. Appraisals provide a feedback loop that affects decision-making at all levels. This might include modifying management practices, training programs, or hiring methods. You start to realize how these evaluations help HR practices become better all the time when you help with the assessment process.

### **3.3 Example of Task**

I helped the HR personnel update the Uttara Branch's assessment ratings in Excel sheets. These new ratings were utilized to build a list of people who may be promoted. By putting the data in order, I made sure that HR could see how well employees were doing in each area in a clear and organized way. This helped them decide who was most deserved of a promotion based on their performance throughout the review period.

## **Chapter: 4**

### **Key Learnings and Experiences**

## **4.1 Important Learnings**

I learned how appraisal systems work in the real world, including how they are designed, put into action, and evaluated. This experience in the real world helped connect what I learned in school with what I do at work.

I also studied about typical biases that might affect evaluations, like the halo effect, recency bias, and favouritism. I also looked into ways to lessen these biases, such as standardized rating scales and training for evaluators.

Hiring young learners can enhance the effectiveness of workplace. New generational employees understand the global needs and know how to deal with recent trends. So, gathering recent and necessary skill will help develop themselves.

Gained hands-on experience in maintaining performance-related data integrity. Understood how consistent data entry and feedback collection are foundational for objective appraisals. I developed attention to detail and confidentiality in handling sensitive HR information. It made easier to understand that structured documentation supports faster and more effective HR decision-making, the value of efficient planning in maintaining appraisal timelines, the importance of confidentiality and ethical handling of performance records.

Learned how feedback meetings contribute to employee engagement and strategic HR follow-ups.

## **4.2 Connection with Academia**

The internship gave a deserving experience to bridge the gap between the theoretical education in the class and actual application in real life, more so in areas like Human Resource Management (HRM) and Organizational Behaviour (OB). Concepts that once seemed theoretical in class became real in the fast-paced environment of the workplace. For example, I gained knowledge on how goal-setting theories were applied not just as theoretical principles, but as tools in practice to align workers' goals with overall organizational goals. Performance appraisal systems like behaviours anchored rating scales and Management by Objectives were used, giving an understanding of how formal feedback can be used to build individual and team performance.

I also got to see motivation models such as Maslow's Hierarchy of Needs, Herzberg's Two-Factor Theory, and expectancy theory in practice in employee motivation initiatives and workplace culture. It was particularly insightful to see how managers learned to adjust their leadership styles depending on what they discovered motivated their employees, effectively applying OB principles to everyday decision-making.

This hands-on experience dramatically widened my perspective on the strategic function of HR—not as an administrative position but as the driving force behind organizational success. I gained a better understanding of how HR practices influence the morale, productivity, and overall business of employees. The integration of classroom theory with practice at the organizational level not only strengthened my conceptual framework but also made me a more

skilled critical and strategic thinker when it comes to HR concerns in the professional arena.

#### **4.3 Example: personal and professional Growth**

Overall, this internship was a really important learning opportunity that helped me understand HR tasks much better, especially performance management. It not only helped me learn more about my subject, but it also taught me useful skills that will help me in my future job. I now have a better understanding of how HR strategies affect employee growth and the success of the business. I also feel more secure about working in this profession.

## **Chapter 5:**

# **Critiques and Reflections**

## 5.1 Critical evaluation

My internship at Mercantile Bank PLC proved to be a highly enriching experience that effectively connected my academic studies with real-world HR practices. Like any professional setting, it came with both rewarding moments and certain challenges, all of which contributed to my overall growth. One of the most insightful aspects was gaining exposure to the performance appraisal system, which directly aligned with the theme of my internship report and my coursework in Human Resource Management. Observing how employee evaluations were conducted—particularly through approaches like Behaviourally Anchored Rating Scales (BARS) and Management by Objectives (MBO)—allowed me to understand how structured appraisal systems influence employee motivation, training initiatives, and career progression.

I am deeply thankful to my supervisor, Ms. Nusrat Azad, for her consistent guidance and for creating a supportive learning environment throughout my time at the bank. The internship also helped me develop important technical and soft skills such as data management, record-keeping, punctuality, and effective workplace communication. These experiences enhanced my confidence and gave me a clearer view of organizational norms and expectations. That said, there were some limitations. As an intern, I had limited involvement in strategic HR activities like recruitment, employee training, or engagement programs. Most of my responsibilities were administrative, focusing on routine data entry and documentation, which limited my exposure to broader HR operations. Additionally, my interaction with advanced HR technology and digital tools was minimal, which is a growing area of importance in modern HR practices. Despite these constraints, the internship solidified my desire to pursue a career in Human Resource Management. It reinforced the value of even small contributions within an organization and gave me practical insights into the significance of performance evaluation in driving employee and organizational success. Overall, this experience laid a strong groundwork for my future career, strengthening both my competencies and professional direction.

## 5.2 Key challenges faced during the entire internship period

During my internship at Mercantile Bank PLC, I encountered several challenges that tested my adaptability, self-confidence, and communication skills. However, these experiences played a significant role in shaping my personal and professional development.

**Limited Exposure to Strategic HR Functions:** I was not involved in core HR activities such as recruitment, employee training, or engagement programs, which restricted the understanding of the full HR spectrum. Although I was a part of performance evaluation process, there were few confidentialities that wasn't shared with me due to their internal privacy.

**Primarily Administrative Tasks:** Most of my responsibilities were routine, such as data entry and document handling, which limited my hands-on experience with complex HR functions. The manual data gathering was difficult, which took more than usual time to finish work.

**Minimal Use of Advanced HR Technology:** I had little to no interaction with modern HR software or digital tools, which are increasingly vital in today's HR landscape. Their use of technology is so far than usual. Slow workplace demotivates to work under-pressure.

### **5.3 Learning from Challenges**

The issues that I faced at Mercantile Bank PLC during my internship offered several important learning experiences. The scarce exposure that I received to strategic HR functions such as recruitment, training, and employee relations at the bank saw to it that issues of confidentiality and ethics were central issues in HR. Although I saw parts of the performance evaluation process, certain of the sensitive issues were reserved from me by virtue of in-house privacy principles. This provided me with an appreciation of the role of discretion in HR and the subtlety in strategic decisions.

Overseeing mostly administrative tasks such as manual data entry and document management gave me an appreciation for HR's underlying work and the importance of attention to detail and time management. Even though these were repetitive and sometimes time-consuming, they sharpened my attention to detail and gave me an appreciation for how mundane processes drive greater HR goals.

Additionally, the non-implementation of advanced HR technology in the company revealed to me how important digital devices are in today's HR environment. Being exposed to a less digitized and slower work environment demonstrated the impact of technology on employee motivation and overall efficiency. Such exposure led me to enhance my own technical capabilities and pursue further learning in HR computer software systems to prepare myself for potential employment in a more technologically driven setting.

### **5.4 Overall Reflection**

Overall, this internship provided an excellent learning experience that truly expanded my understanding of Human Resource responsibilities, particularly performance management. Observing and being involved in actual HR processes closed the gap between practice and theory. I witnessed first-hand how performance appraisal systems are created, how employee feedback is constructed, and how these systems directly influence employee motivation, growth, and organizational success.

In addition to academic knowledge, the internship also imparted me useful professional skills such as effective communication, time management, following documentation, and adaptability in a work environment. The skills not only serve an HR career but are also easily transferable to many other professional environments. Above all, I now have a clearer and more assertive idea about how HR programs affect the growth of individual employees, as well as overall organizational accomplishment.

This experience has made me even more passionate about being a Human Resource Management career professional and has left me in a better position and with greater

confidence in entering the job market. I am now going into this career with greater confidence, real-world expertise, and a strong motivation to continue developing both my knowledge and expertise in this field.

## **Chapter: 6**

### **Conclusion**

## **Conclusion**

This internship at Mercantile Bank PLC (Gareeb-E-Newaz Avenue Branch) has been a valuable and life-changing experience that helped me connect what I learned in my academics with what I do in the real world. My main focus—performance appraisal and management systems—gave me a lot of information about one of the most important parts of Human Resource Management (HRM).

From the start, I wanted to learn about the bank's organized HR processes by doing them myself, and this internship gave me that chance. By taking part in performance evaluation processes, such as collecting and documenting data, arranging feedback, and helping with review sessions, I gained a solid knowledge of how the ideas I learned in HRM and Organizational Behaviour can be used in the actual world.

The experience showed that the bank's performance management system has both good and bad points. The established annual appraisal cycle and defined evaluation criteria show that the process is organized, however there were problems like subjective evaluation, not enough automation, and not enough documentation of input. These results led to useful suggestions, such as using digital appraisal tools, training evaluators, and using 360-degree feedback systems to make evaluations more objective and engaging.

The internship also helped me get better at my job. I got better at important professional skills including communication, time management, teamwork, and analytical thinking. I also discovered that HR decisions, like promotions and training programs, are based on performance statistics. One of the most useful things I've learned is how HRM may help align individual performance with the goals of the organization.

In short, my internship was more than just a school obligation; it was a valuable way for me to grow as a professional. It offered me the skills, experience, and confidence I need to work in Human Resource Management in the future. I now have a better grasp of how HR affects the success of a business, and I strongly believe in the need for fair, data-driven, and developmental performance appraisal systems.

## **Chapter: 7**

### **Implications**

## **Implications**

The position of intern at Mercantile Bank PLC (Gareeb-E-Newaz Avenue Branch) has a number of key effects on both the company and the area of Human Resource Management (HRM) as a whole:

### **1. Effects on the organization**

Why HR needs to become digital: The use of manual processes for performance reviews showed how inefficient they were and how likely they were to be inconsistent. Using digital evaluation tools might make things a lot more accurate, reduce time, and help people make decisions based on data.

- **Training to Reduce Bias:** Subjective evaluations and typical rater biases (such the halo effect and favouritism) show that there is a need for ongoing training programs to make performance reviews more fair and objective.
- **Better documentation practices:** Not having complete records of feedback can make it harder for employees to grow and be open. Improving the mechanisms for keeping track of feedback and documentation would make people more responsible and help them grow over time.
- **Improved Employee Engagement:** When structured appraisal systems are set up correctly, they can boost employee motivation, make expectations clearer, and connect individual performance with strategic goals.

### **2. Effects on School and Real Life**

- **Validation of HR Theories:** During the internship, ideas from HRM and OB classes, like ways to assess performance, theories of motivation, and ways to give feedback, were tested and put into context. This showed that they are still useful and important in the business world.
- **The Value of Field Experience:** You can't fully understand how HR works only by learning in the classroom. Field experience gives HR professionals the context, skills, and judgment they need to make good decisions.
- **Scope for Further Research:** The results make it possible for more academic research to be done on how banks evaluate their employees, especially how they are moving from traditional to modern (digital) processes.

### **3. Effects on the Whole Industry**

- **Need for HRM modernization across the board:** Many banks in Bangladesh still use old- fashioned HR methods. This internship showed that there is a definite need for changes across the board, such as the usage of digital tools, new ways to give feedback, and development plans that focus on employees.

- **Benchmarking Best Practices:** Banks can learn from industry leaders or multinational companies that have effectively put in place advanced appraisal systems and feedback cultures by comparing their HR practices to those of these companies.

## References

- Dessler & Gary. (2011). *Human Resource Management*. Prentice Hall.
- Kohli A.S. & Deb T., (2008). Performance Management.
- Marchington, M. and Wilkinson, A. ((2005)). Managing Human Resources: Personnel Management in Transition. *Direct Participation and Involvement*. , 398-423.
- MBL. ((2024)). Retrieved from mercantile bank plc:: <https://www.mblbd.com/aboutus/MBLPLC>
- <https://mblbd.com/assets/reports/annual/MBI-Annual-Report-2022.pdf>
- <https://mblbd.com/assets/reports/annual/MBI-Annual-Report-2023.pdf>
- <https://mblbd.com/>
- International Journal of Economics and Management Sciences Vol. 2, No. 3, 2012, pp. 55-62
- Performance Appraisal Systems, Productivity, and Motivation: A Case Study
- Journal of Managerial Psychology* (2004) 19 (5): 526–541.
- Deborah F. Boice; Brian H. Kleiner. (1997). Designing effective performance appraisal systems. *International Journal of Productivity and Performance Management*.
- Gregory D. Rankin, Brian H. Kleiner. (1988). *Industrial Management & Data Systems*. EFFECTIVE PERFORMANCE APPRAISAL, pp. 88 (1-2): 13–17.
- Ilgen Daniel R., Barnes-Farrell Janet L., . (1993, April). Organizational Behavior and Human Decision Processes. *Performance Appraisal Process Research in the 1980s: What Has It Contributed to Appraisals in Use?*, pp. 321-368.
- Mehta, A. K. (2014). IMPACT OF PERFORMANCE APPRAISAL SYSTEM ON EMPLOYEE MOTIVATION. *Abhinav International Monthly Refereed Journal of Research in management and technology*.
- Muhammad Zahid Iqbal, Saeed Akbar. (2014). An Integrated Framework. *Effectiveness of Performance Appraisal*.