

SUMMER INTERNSHIP PROJECT REPORT

On

Benchmarking Strategies for Strengthening D&I, IC, and CSR

By

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2019BBA036



Under the Supervision of

Dr. Sheetal Mundra

(Submitted in partial fulfilment of the requirements for BBA degree)

INSTITUTE OF MANAGEMENT

JK LAKSHMIPAT UNIVERSITY

(2021-22)

DECLARATION

I do hereby solemnly declare that the work presented in this Summer Internship Report has been carried out by me and has not been previously submitted to any other University, College, and Organization for any academic Qualification, Certificate and BBA Degree.

I hereby warrant that the work I have presented does not breach any existing copyright acts.



Yashi Khetan

2019BBA036

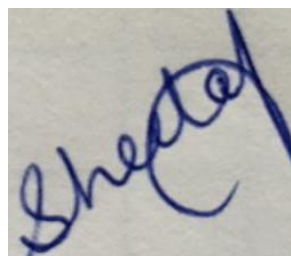
Business Administration

Institute of Management

JK Lakshmipat University

DECLARATION-FACULTY GUIDE

It is certified that the Summer Internship Report titled **BENCHMARKING STRATEGIES FOR STRENGTHENING DI, IC & CSR** submitted by **YASHI KHETAN** is an original piece of research work carried out by the candidate under my supervision.



Dr. SHEETAL MUNDRA
Faculty Guide

CERTIFICATE



Date: 17th August, 2021

Yashi Khetan.
Gurugram

This is to certify that **Yashi Khetan** has done her project at **Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.** as an Intern from **14th June, 2021 to 13th August, 2021.**

She has successfully completed the following project in **Internal Communication** department.

- Helped in Study for "Benchmarking Strategies for Strengthening D&I, IC, and CSR".

We wish her success in all future endeavours.

Yours faithfully,

For **Canara HSBC Oriental Bank of Commerce Life Insurance Co Ltd.**

A handwritten signature in blue ink, appearing to read "Richa Garg".

Richa Garg
Senior Manager – Human Resources

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I am also very thankful to Canara HSBC OBC Life Insurance for letting me do my internship at their organization. I pay my deep sense of gratitude to Abhilasha Agarwal, Senior Manager, Canara HSBC OBC Life Insurance to encourage me to the highest peak and to provide me the opportunity to prepare this Summer Internship Project.

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SUMMARY

This report covers the overall process of benchmarking and its contribution in D&I, IC and CSR by using **both quantitative and qualitative data to make comparisons between and within organizations, sectors, industries, roles, practices, and processes**. Also, it is used to provide feedback to the company for continuous improvement to the employee practices and challenge existing processes.

The authors main objective was to understand the implication and impact of benchmarking process on D&I, IC and CSR for the long run success of company.

In this report, the author has included the organization's overview as well as the responsibilities author has been given to handle. The author also included the thorough research of the company's official website and presented some suggestions and area of improvement.

Survey Questionnaires was circulated which was used **to gather information about which practices of D&I, IC and CSR are successful from past, what needs to be changed and how**. The results helped in strategic knowledge.

I believe this report has enough reasons to appreciate the effectiveness of benchmarking process.

INDUSTRY OVERVIEW

Insurance industry in India has seen a major growth in the last decade along with an introduction of a huge number of advanced products. This has led to a tough competition with a positive and healthy outcome.

The insurance industry of India has 57 insurance companies basically divided into two categories –24 is in the life insurance business, while 33 are non-life insurers. The Non-life Insurance sector is also termed as General Insurance. Among the life insurers, Life Insurance Corporation (LIC) is the sole public sector company. In addition to these, there is a sole national re-insurer, namely General Insurance Corporation of India (GIC Re).

Both the Life Insurance and the Non-life Insurance is governed by the IRDAI (Insurance Regulatory and Development Authority of India). The role of IRDA is to thoroughly monitor the entire insurance sector in India and also act like a custodian of all the insurance consumer rights. This is the reason all the insurers have to abide by the rules and regulations of the IRDAI.

In India, the overall market size of the insurance sector is expected to US\$ 280 billion in 2020.

The life insurance industry is expected to increase at a CAGR of 5.3% between 2019 and 2023. India's insurance penetration was pegged at 3.76% in FY20, with life insurance penetration at 2.82% and non-life insurance penetration at 0.94%. In terms of insurance density, India's overall density stood at US\$ 78 in FY20.

Future of Insurance Industry

Though LIC continues to dominate the Insurance sector in India, the introduction of the new private insurers will see a vibrant expansion and growth of both life and non-life sectors in 2017. The demands for new insurance policies with pocket-friendly premiums are sky high. Since the domestic economy cannot grow drastically, the insurance sector in India is controlled for a strong growth.

With the increase in income and exponential growth of purchasing power as well as household savings, the insurance sector in India would introduce emerging trends like product innovation, multi-distribution, better claims management and regulatory trends in the Indian market.

(Source:<https://www.acko.com/articles/general-info/insurance-sector-india/>
<https://www.ibef.org/industry/insurance-sector-india.aspx>)

COMPANY OVERVIEW



Established in 2008, Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited is a joint venture between Canara Bank (51%), HSBC Insurance (Asia Pacific) Holdings Limited (26%) and Punjab National Bank (23%). The company brings together the trust and market knowledge of two big public sector banks in India i.e. Canara Bank and Punjab National Bank combined with the global insurance expertise of HSBC.

Headquartered in Gurugram, the Company has branch offices pan India. The company sells and services its customers through a well-diversified partner bank branch. With well established distribution network in Tier 1, 2 and 3 markets combined with new-age tech servicing avenues, the company is committed to serve its customers as per their preference and needs.

The company has a vast portfolio of insurance products and solutions, tailored to the specific needs of various customers. Company offers various products across individual and group space comprising of life, health, online term plans, retirement solutions, credit life and employee benefit segments. Company's primary focus while offering products is to ensure that customer needs are met, through their life cycle - child education, family protection, long term savings, and retirement while ensuring value for money.

Fast Facts about the company

MD and CEO – Mr. Anuj Mathur

Shareholders - Canara Bank: 51%, HSBC: 26%, PNB Bank: 23%

Products – Online Term Insurance Plans, Term Insurance Plans, Savings Plans, Retirement Solutions, Child Insurance Plans and Health Insurance



**CANARA BANK (51%)
(23%)**



HSBC (26%)



PUNJAB NATIONAL BANK

An unparalleled union of financial expertise, knowledge, strength & trust, we are persistent in our efforts to secure the financial future of our customers.

Products offered by the company are: -

1. **Term insurance plan** is a life insurance plan which covers your family from the risk of your early death.
2. **Unit Linked Insurance Plans** can get you the maximum benefits for security against life's unexpected twists and turns.
3. **Retirement plan and pension plan** are names you will hear commonly for saving plans designed to serve your post-retirement financial needs. Few examples of retirement plans are the Employee Provident Fund (EPF), New Pension Scheme (NPS), Public Provident Fund (PPF), etc.
4. **Online Plans-** With the spread of the internet, online insurance plans and policies have gained substantial popularity. Canara HSBC Oriental Bank of Commerce offers three online insurance plans— iSelect term plan, Invest 4G ULIP and Health First plan.
5. **Child insurance plans** are a mix of insurance and investment products, which ensure the financial security of your child's future. These plans pay the life cover as a lump-sum amount at the end of the policy term.
6. **Health insurance** is a type of insurance whereby the insurance company reimburses the policyholder in case he/she falls ill and has to be hospitalised or undergo any other type of treatment.
 - Canara HSBC Oriental Bank of Commerce Life Insurance provides a comprehensive health insurance plan named Health First. It is a fixed benefit plan that provides a lump-sum amount on the occurrence of heart or cancer-related conditions, besides 26 other major critical illnesses. It is a flexible plan that gives you the freedom to choose the cover you need along with various options to customize the plan according to your requirements.
7. Canara HSBC Oriental Bank of Commerce Life Insurance offer various **group insurance plans** that not only helps employers and affinity groups to meet their employee benefit pay-outs in an effective manner, but also secure the financial and insurance needs of their members.
 - When a group of people are covered under a single policy, it is known as a group insurance plan.

Source: <https://www.canarahsbclife.com/about-us.html>

PROJECT OBJECTIVITES

- To identify the industry best practices followed by organisations for Diversity & Inclusion.
- To build Effective Employee Engagement
 - i. Best practices for Internal Communication
 - ii. To engage more employees with the beneficiary community for sensitization as well as deeper impact.

METHODOLOGY

Theoretically, reports are prepared based on either one or both categories of data. This report is result of the study of data and information collected from both primary and secondary sources in order to make the report more meaningful and presentable. Considering the present finding, this report is based on descriptive business reach where, information has been collected through different sources to make a constructive output.

In the preparation of this report, I used a structured questionnaire to analyse and compare the practices already followed by the company with their competitors and other renowned companies. Although the results were not shared to abide by the company's confidentiality.

Data pertaining to benchmarking process and most of the information is collected from my project guide of the company and my personal and practical experience.

The sources from which I have used the secondary data are: -

- ❖ Company website
- ❖ Internal links
- ❖ Google

ANALYSIS AND RESULTS

(INTERNSHIP RESPONSIBILITIES)



Human resource management is the strategic approach to the effective and efficient management of people in a company or organization such that they help their business gain a competitive advantage. It is designed to maximize **employee performance** in service of an employer's strategic objectives.

The **three** major roles in human resources are administrative, change management, and people management.

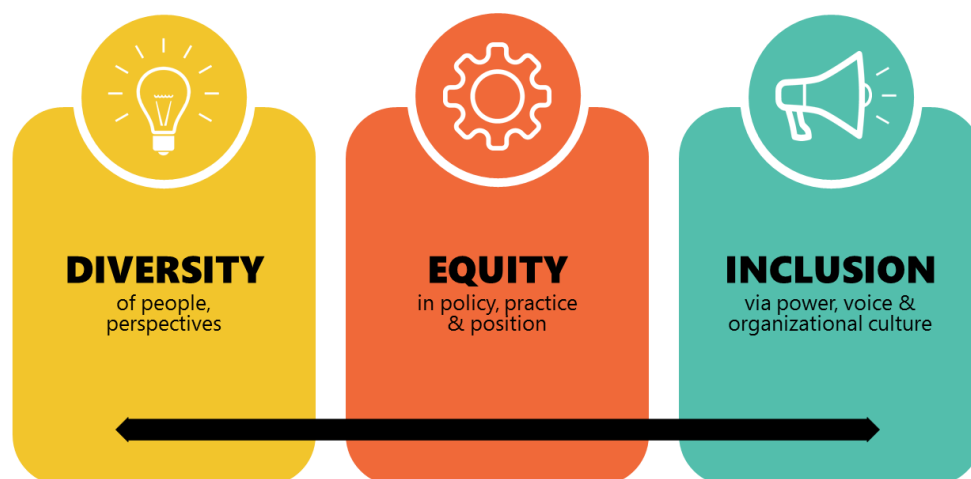
- **Administrative** tasks include hiring and monitoring of employees, managing payroll and benefits, and development of policies and guidelines.
- Meanwhile, **change management** tasks pertain to the HR professional's role in maintaining organizational culture, execution of any major changes as companies moves forward, and assisting employees to adapt to the new environment.
- **People management**, on the other hand, refers to how HR personnel can contribute to employee development, conflict resolution, and even employee motivation and engagement.

PEOPLE MANAGEMENT

The employees are one of the company's biggest assets, and their performance has a major impact on your bottom line. However, simply hiring skilled employees isn't enough but organizing, guiding, and empowering each employee to reach their maximum potential, effectively communicating across all teams, and directing all team members toward a common goal to optimize business performance is also necessary.

Also, promoting diversity & inclusion, and internal communication methods are part of HR and people management. Clear communication and inclusive attitude develop better working relationships within a company and improves employee satisfaction.

Diversity means people of different background belonging to different culture are present in the company whereas inclusion is creating a familiar and respected work atmosphere. Diversity and inclusion both goes hand in hand as one represents the presence of different people and other ensures the equal opportunity for all along with providing valued & safe workspace.



(Source: <https://www.business.com/articles/people-management/>)

I started working on my **first objective** that was diversity & inclusion policy of the company with the motive of finding D&I practices followed by different organizations.

Thereafter, I started researching and going through D&I policies of various companies as well as activities or initiatives undertaken for the same.

Research Skills enable people to identify a problem, collect informational resources that can help address the problem, evaluate these resources for quality and relevance and come up with an effective solution to the problem.

I also did the same thing by following the above process of researching such as identified the topic as Diversity & Inclusion in the organization, then collected information of around 30 companies from different industries and afterwards evaluated and segregated the information from all industries to only the insurance companies.

The output of this activity was the bulk of information regarding what other companies and competitors are doing to promote or follow diversity & inclusion among their employees. Ultimately, we also got suggestions like what practices we could adopt in our organization.

This whole process taught me what **benchmarking** is and how it can be used in the case of corporate companies.



Meaning

Benchmarking is the **process of measuring key business metrics and practices and comparing them**—within business areas or against a competitor, industry peers, or other companies around the world—to understand how and where the organization needs to change in order to improve performance. For example, benchmarks could **be used to compare processes in one retail store with those in another store in the same chain.**

Source: <https://newcityinsurance.com/what-are-the-four-types-of-benchmarking/>

Purpose

It is a tool for assessing and comparing performance in order to achieve continuous improvement. It is part of a total quality management process, and includes the following key elements:

1. Focuses on processes rather than outcomes.
2. Encourages information sharing; and
3. Implies a willingness to change and a desire to implement best practices.

There are many **types** of benchmarking such as Generic, Functional, Internal, Competitive, Process, Strategic and Performance. But I have followed the generic one with a pinch of competitiveness.



How Benchmarking works:

1. Select a product, service, or process to **benchmark**.
2. Identify the key performance metrics.
3. Choose companies or internal areas to **benchmark**.
4. Collect data on performance and practices.
5. Analyse the data and identify opportunities for improvement.



Figure 1- Benchmarking Process

I have benchmarked the D&I practices of various companies and categorised into six categories as shown below.

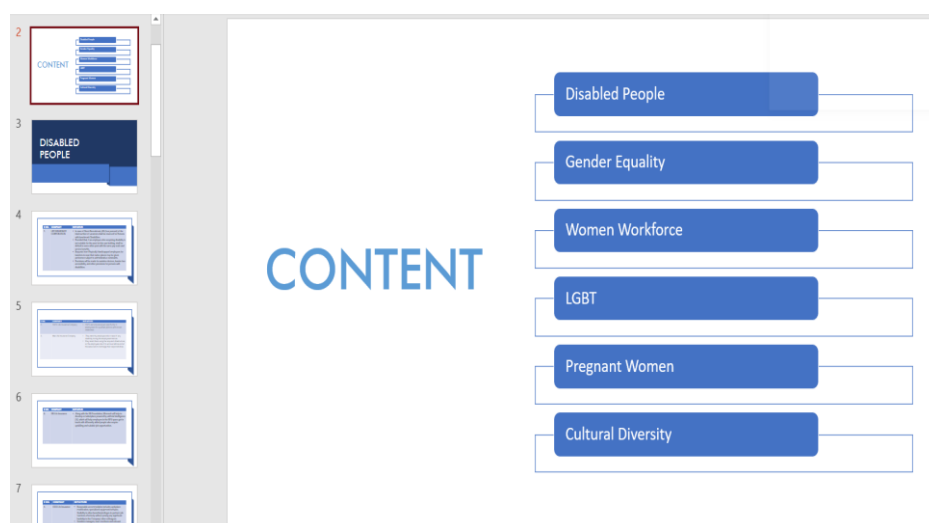
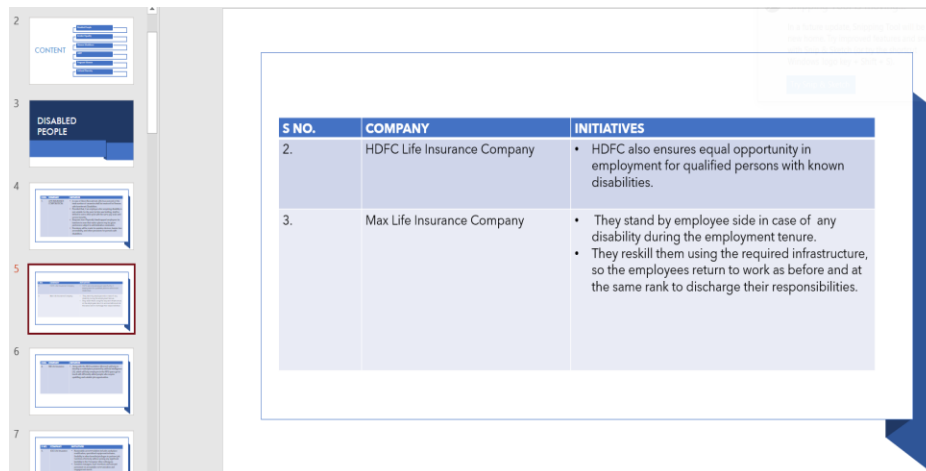


Figure 2- D&I Benchmarking Categories



S NO.	COMPANY	INITIATIVES
2.	HDFC Life Insurance Company	HDFC also ensures equal opportunity in employment for qualified persons with known disabilities.
3.	Max Life Insurance Company	- They stand by employee side in case of any disability during the employment tenure. - They reskill them using the required infrastructure, so the employees return to work as before and at the same rank to discharge their responsibilities.

Figure 3- D&I Benchmarking Data

After applying this process of benchmarking on diversity & inclusion policy, I had move forward with a **diversity & inclusion initiative for Father's Day**.

So, what I had done is helped in designing the contest for this day which exploited my designing, ideation, and brainstorming skills as I had to give my inputs for the same.

The company conducts these types of contests on different occasions internally among the employees for encouraging engagement and promoting inclusive attitude.

This Father's Day contest was about employees participating and writing their beautiful messages about their dad expressing sense of love & gratitude. Moreover, the best message could win exciting prizes such as gift vouchers, etc.

The below creatives were circulated internally with the workforce via mail on Father's Day.

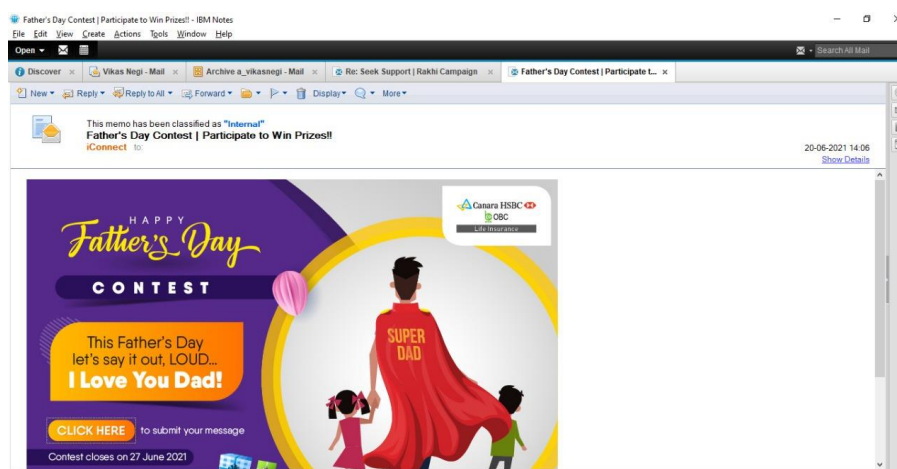


Figure 4-Father's Day Contest Banner

Moreover, the company is also planning to celebrate “**Diversity Week**” in August to promote diversity in the organization. I had given five ideas that what activities could be conducted described as follows: -

1. **Put your chef's hat on, your culinary journey awaits:** Maybe we all cannot travel the world at the moment, but we can still be adventurous and expand our palate by trying a new exotic recipe. You have to share something you would like to try, recipes of different culture. Shoot a short video of making it and share it with us!
2. **It's not just a language-it's a culture:** Every mail send for communication regarding anything can have greetings in the starting in different languages.
3. **A picture is worth a thousand words:** Ask each team member to take a picture of his or her 'office' and get them to upload it to a shareable file and let them share a beautiful memory of them or what they loved the most about it. (We can give a twist by asking them to share it in any regional language except Hindi and English)
4. **Music** has always been an easy way to bridge cultural divides. Regardless of if you understand the lyrics or not, everyone can enjoy a good tune. Encourage the employees to share some of their favourite music and songs from their culture as one of your diversity and inclusion event themes.
5. **Move and groove:** There is nothing better than promoting diversity while getting all people up and out of their seats. You all have to shoot a video of a minute or so, grooving on the beats of your favourite culture. (Could be their kids video too!)

Celebrating diversity successfully means that **everyone feels their beliefs, values, and traditions are recognized and appreciated**, and is a fantastic way to strengthen employee engagement.



The **second objective** was to explore and work around the employee engagement activities conducted in the companies.

Employee Engagement is fundamental to all the organisations which represents the connection employees feel towards their workplace, how committed & enthusiastic they are to their work.

This is an important aspect to increase productivity, work quality, familiar work environment and retain top talent. It also helps in fulfilling various needs of employees such as physiological, social or self-esteem.

To build an effective employee engagement system, the company needs to have strong internal communications methods or practices for valuing, respecting, and involving their employees.

COVID-19 has only accelerated the transformation from offline to online which is more challenging for increasing employee engagement over zoom call. Therefore, need of such interactive activities urged due to the pandemic.



Internal communication (IC) is all about promoting effective communications among people within an organization. It involves producing and delivering messages and campaigns on behalf of management, as well as facilitating a dialogue with the people who make up the organization.

Effective internal communication has several benefits such as: -

- Faster Response Time to Problems and Emergencies.
- Make Employees Feel Valued
- Increase Employee Contribution

- Reduce Retention Issues
- Better Informed, More Capable Leaders
- Improved Ability to Set and Achieve Goals

To find the best practices followed for internal communications, I have explored this area by following the process of benchmarking only, researching & collecting information about what other companies are doing and identifying the activities that could be adopted by our company.

Like this, I have identified the IC initiatives of various companies and made a benchmarking PPT.

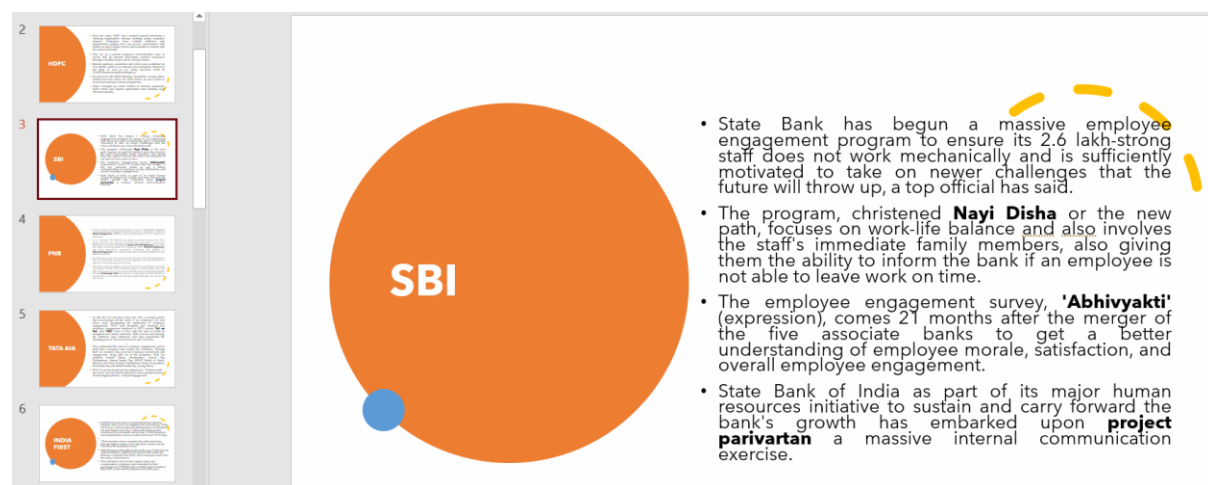


Figure 5- IC Benchmarking

The company follows **yearly themes**, which are objective based **that guide us and set the direction for what we'd like** our year to be about. Remember: Progress = happiness. And a theme helps you make progress.

The company used to adopt different themes for working in the organization and promote a meaningful message throughout. This is followed for few weeks then again; a new campaign or theme will begin. So, in the month of July company celebrated Simplicity Week under internal communications initiative.



Figure 6- Simplicity Week Banner

Apart from internal communications we should also focus on increasing involvement of employees in CSR and other beneficiary activities.

CSR refers to the corporate social responsibility which is a management concept whereby companies integrate social and environmental concerns in their business operations and think of giving back to the society by contributing through NGO's or conducting some similar activities for under-privileged people.

The **first task** I got in this area was to dig out list of NGOs operating in specific cities across 50 locations pan India. The list includes 5 NGOs in each city with their cause, contact and address details to collab with and contribute to the society in this needful time of pandemic.

S. No.	Location	City	State	Name of NGO	Cause
1	Agra	Agra	Uttar Pradesh	Aradhana	Art & Culture
				Astha Welfare Society	Women's Development & Empowerment
				Abraham Lincoln Educational & Welfare Society	Education & Literacy
				Allama Iqbal educational Society	Education & Literacy
				Ek Qadam Welfare Society	Art & Culture
2	Ahmedabad	Ahmedabad	Gujarat	Humankind	Education & Literacy
				Sense international india	Education
				Ahemdabad Jilla Mahila Balvikas Sangh	Art & Culture
				Institute for Development Educational and learning (IDEAL)	Rural Development & Poverty Alleviation
3	Amritsar	Amritsar	Punjab	Manch Rangmanch	Art & Culture
				Mission Deep Educational Trust	Education & Literacy
				Baba shri chand and charitable Trust	Women's Development & Empowerment
				Crown Welfare and Development Society	Education & Literacy
4	Bangalore	Bangalore	Karnataka	Agastya inernational Foundation	Education & Literacy
				Abalashram	Women's Development & Empowerment
				Need Trust	Children

Figure 7- CSR NGO List

The **second task** done was CSR Benchmarking in which social activities & initiatives of around 20 companies were identified in the field of education, women empowerment, underprivileged children, etc. Out of these 10 companies were insurance based and 10 were other renowned brands.

HDFC LIFE

1. Education for Underprivileged:

- An NGO in West Bengal has been enabled by them to build a library and dining space for school children to ensure equitable access to facilities within the school for 500 plus children.
- In the east region, they are supporting the education of 300 children without parental support.
- Enabling young girl students in a remote village to attend school regularly by providing cycles to them.
- HDFC Life has also contributed in ensuring ease of transportation for around 200 underprivileged school children in Tamil Nadu, resulting in reduction of expenses incurred by their parents on transportation and thereby removing a barrier to education.

Figure 8- CSR Benchmarking

The **third activity** was conducted on World Environment Day as a CSR & Sustainability initiative which consist of Recycling Challenge for the kids of company's employees to generate awareness towards protecting the nature and mother earth.



Figure 9- World Environment Day Banner

The **fourth initiative** taken under CSR was related to **Raksha Bandhan festival** in which a creative was to be circulated internally for the employees. The banner contains details of the Unnati NGO whose ladies are making handmade Rakhis for sale purpose and how the employees can shop from them. This will help in spreading smile on their faces and helping them financially while celebrating this auspicious festival.

My part of work was to ideate and bring out the concept of this initiative and framing the content to be put on those teaser & initiative banner.

The below figure shows the teaser of this initiative with the motive- Aatmnirbhar and **#Enable&Empower**.



Figure 10- Rakhi Teaser

And these were the Rakhi Shopping banners conveying the message with all the details about NGOs and their Rakhi catalogues to shop for.



Figure 11- Rakhi Shopping Banner

The last activity conducted under CSR initiatives was named as “Each one Teach one”. It was very meaningful, and I was delighted to be the part of it.

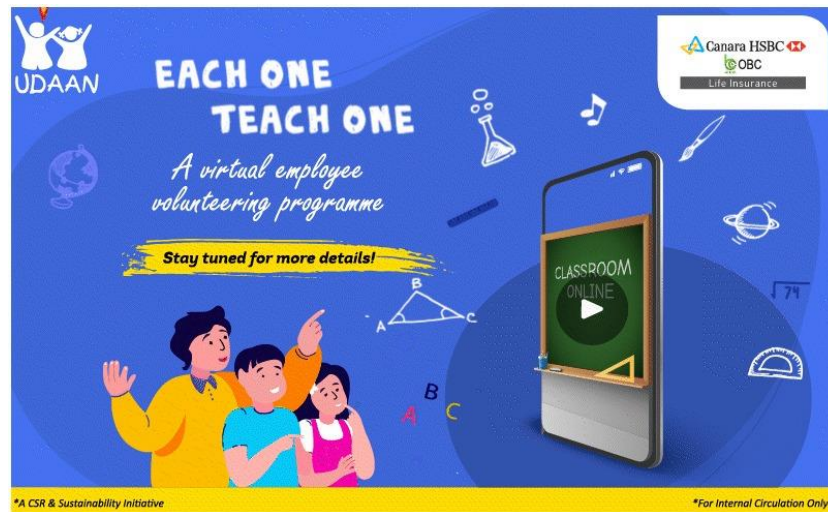


Figure 12- Each One Teach One Teaser

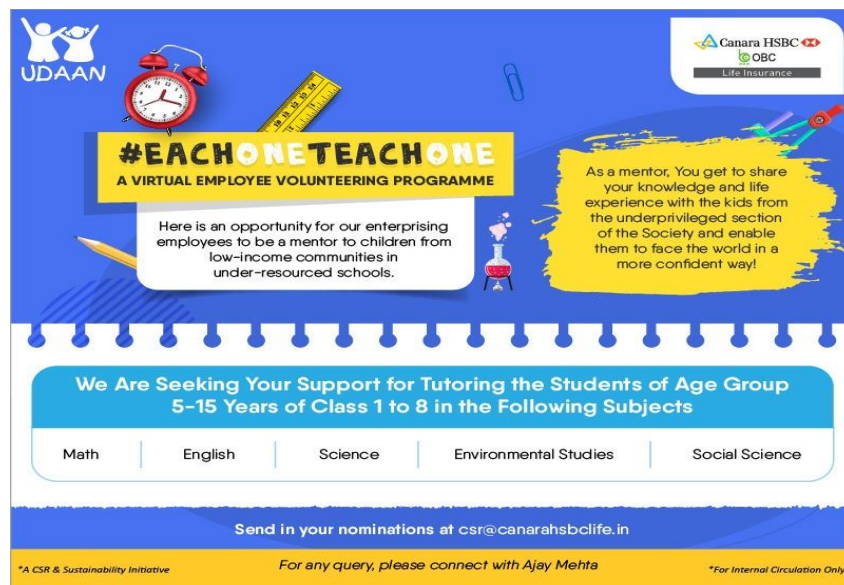


Figure 13- Each One Teach One Banner

I had volunteered for the same programme. This was a one-hour session with one of our CSR Beneficiaries NGO’s children of UDAAN over zoom where I have to teach them some basic life lessons or sayings in an interactive manner. I tried my best to organise the same by presenting and narrating them few stories with describing the moral at the end. It was a great experience interacting with those beautiful kids and even they were also actively participating by sharing short stories.

I feel good that I had made them learn something and enrich their spark of enthusiasm and learning attitude.

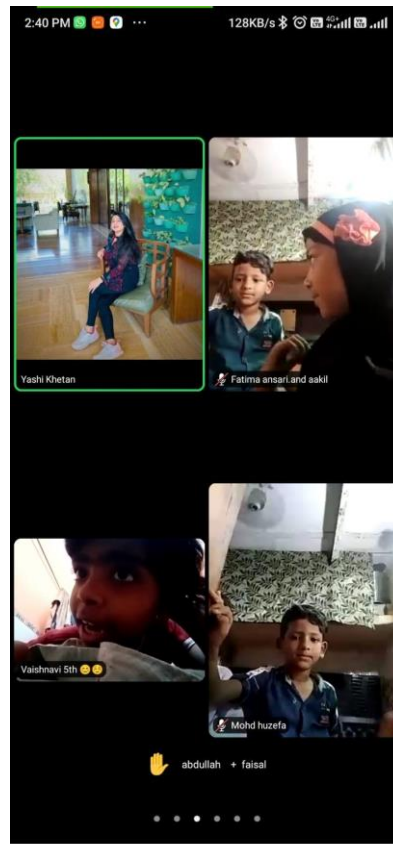


Figure 14- Zoom Session Screenshots

After the completion of benchmarking process, we have thought of forming a questionnaire based on Diversity & Inclusion to get a feedback from our company employees regarding the practices that are being followed in our company, if they want any changes or have suggestions for the same.

D&I QUESTIONNAIRE

Location_____

Employee ID_____

Employee Name_____

Q1. Do you feel comfortable in socialising with your colleagues?

- ☐ Agree
- ☐ Disagree
- ☐ Not Sure

Q2. Are you happy with the existing informal communication methods in your company?

- ☐ Agree
- ☐ Disagree
- ☐ Not Sure

Q3. Do your senior officials follow shared leadership?

- ☐ Agree
- ☐ Disagree
- ☐ Not Sure

Q4. Does your ideas, opinions or concerns got to heard by your superiors?

- ☐ Agree
- ☐ Disagree
- ☐ Not Sure

Q5. Does your management promote inclusive attitude in the company?

- ☐ Agree
- ☐ Disagree
- ☐ Not Sure

Q6. Do you find your colleagues and mates belong to different backgrounds?

- ☐ Agree
- ☐ Disagree
- ☐ Not Sure

Q7. Does every employee of diverse background get chance for internal process of promotion?

Figure 15- D&I Questionnaire

- ☐ Agree
- ☐ Disagree
- ☐ Not Sure

Q8. Does everyone in the company gets equal opportunities to perform and exploit their potential?

- ☐ Agree
- ☐ Disagree
- ☐ Not Sure

Q9. Does your work get recognised without any gender biasness?

- ☐ Agree
- ☐ Disagree
- ☐ Not Sure

Q10. Are you satisfied with the working environment?

- ☐ Agree
- ☐ Disagree
- ☐ Not Sure

Q11. Is your company focusing on encouraging fair working environment while valuing the contributions of each employee?

- ☐ Agree
- ☐ Disagree
- ☐ Not Sure

Q12. Do you find any strict actions taken in respect with any misbehaved practice done against any employee?

- ☐ Agree
- ☐ Disagree
- ☐ Not Sure

Q13. Does your company conduct any activity to promote diversity and inclusion in the workplace? Feel free to share anything. |

_____Textbox_____

Q14. What practices could be adopted by the management to promote the same? Give your opinion.

_____Textbox_____

Q15. What element makes you happy in the organisation and motivates you to come tomorrow morning?

_____Textbox_____

LEARNINGS

The greatest things which I have learned through this internship in HR and CSR department are benchmarking process, soft communication skills, teamwork & coordination, work ethics, handling responsibilities, time management.

It would have been a great experience if it was an offline internship but still, I had a pinch of how work is done in corporates by performing the tasks online.

My responsibilities have polished my presentation and research skills along with brainstorming creative ideas for conducting Internal Communications activities.

Moreover, I got a good opportunity regarding one social initiative of teaching NGO students under CSR department apart from CSR Benchmarking through which I learnt how selflessly we can contribute to the society by taking small initiatives that results in sharpening our social skills.